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GYC Happening\$

May

- 1 Brewers
Payment due for Overnight Mystery
- 2 Beautiful - The Carole King Musical
- 9 Gardner's Delight
- 12 Mother's Day
- 13 Payment due for Nunsense
- 13-17 Pennsylvania & Gettysburg
- 27 Memorial Day - Offices Closed
- 31 Payment due for Cheers!

June

- 4 One Day Mystery
- 5 One Day Mystery
- 7 Payment due for Clausen Family Jam
- 10 Payment due for Timber Rattlers
- 12 Payment due for Saints & Sinners
- 13 Nunsense
- 16 Father's Day
- 19 Juneteenth - Offices Closed
- 19-29 Blue Danube
- 26 GYC Summer Picnic
- 28 Payment due for Rockies to Red Rocks



Picnic in the Park Our Annual GYC Picnic



When

Wednesday, June 26
Lunch Served at 12:30 PM

Where

Oven Island, Lakeside Park in Fond du Lac
Note: Limited Seating - You may want to bring your own lawn chair

Price & Payment

\$15 Member | \$20 Non-Member
Payment due by Friday, June 14
(Price increases \$5 after June 14)

Entertainment

Bella Musik
A midwest vocal duo of classic acoustic music

GYC Happening\$

New\$ for you.

Nice to Meet You, I'm Lindsey...



Hi, my name is Lindsey VanderWielen, and I am excited to introduce myself to all of you as I begin my new journey as the Program & Event Coordinator at National Exchange Bank & Trust. A large part of my job will be working with all things GYC, including planning and traveling with the GYC Travel Club.

A little bit about me:

I graduated from The Catholic University of America in Washington, D.C. with a Media Studies degree. After college I came back to my home base of West Bend, Wis. For three years I worked in the world of Television and Film Production across Wisconsin, Chicago and Los Angeles. This work included independent feature films, short films, commercials and TV episodes. During my time in production, I would flip between the Wardrobe Department and the Production Office. Working in the Production Office, part of my job was to coordinate flights, hotels and transportation for the cast and crew working on the films.

For the past 11.5 years I worked full-time for Holy Angels Catholic Church in West Bend. I was the Director of Communications and Parish Life and Co-Director of Music Ministry. I even taught music at the school for one year to the 6th-8th graders. During my time at the church, I met amazing people and learned a lot.

When not working, you can often find me at a rehearsal or in a theater. I've been involved in more than 35 theater productions as part of the cast, crew, or as the director for different community theaters and youth theaters. I also love attending plays and musicals. I've been lucky enough to travel multiple times to New York City and have seen more than 10 shows on Broadway.

I am extremely excited to be the coordinator for the GYC Travel Club. I have traveled to almost every state as well as Mexico, Ireland, Scotland, England, France, Germany, Austria, Italy and Spain. There are so many places I would like to share with others and many more places I would like to explore!

I can't wait to meet you all, help share information about the bank, coordinate events and explore the world together!

GYC Merchant Discounts

One of the many perks you receive as a member of the National Exchange Bank & Trust GYC Program is discounts from area merchants. It has been a difficult time for many local businesses. Please help support our local businesses and **THANK** the merchants for their participation in this program. Please remember these perks/discounts are for GYC members only.

GYC Member

This card entitles

to special discounts and services as a member of National Exchange Bank's Golden Years Club. This card expires upon termination of all accounts at National Exchange Bank & Trust.

Estate Planning: An Introduction



Estate planning is a process designed to help you manage and preserve your assets while you are alive, and to conserve and control their distribution after your death according to your goals and objectives. But how you plan depends on your age, health, wealth, lifestyle, life stage, goals, and many other factors.

For example, you may have a small estate and may be concerned that certain people only receive particular items. A simple will might be all you'll need. Or, you may have a large estate, and minimizing any potential estate tax impact is your foremost goal. Here, you'll need to use more sophisticated techniques in your estate plan, such as a trust.

To help you understand what estate planning means to you, the following sections address some estate planning suggestions that will point in the right direction when seeking professional advice.

Married Couples

For many years, married couples had to do careful estate planning, such as the creation of a credit shelter trust, in order to take advantage of their combined

federal estate tax exclusions. For decedents dying in 2011 and later years, the executor of a deceased spouse's estate can transfer any unused estate tax exclusion amount to the surviving spouse without such planning.

You may be inclined to rely on these portability rules for estate tax avoidance, using outright bequests to your spouse instead of traditional trust planning. However, portability should not be relied upon solely for utilization of the first to die's estate tax exclusion, and a credit shelter trust created at the first spouse's death may still be advantageous for several reasons:

- Portability may be lost if the surviving spouse remarries and is later widowed again.
- The trust can protect any appreciation of assets from estate tax at the second spouse's death.
- The trust can provide protection of assets from the reach of the surviving spouse's creditors.
- Portability does not apply to the generation-skipping transfer (GST) tax, so the trust may be needed to fully leverage both GST exemptions.

Married couples where one spouse is not a U.S. citizen have special planning concerns. The marital deduction is not allowed if the recipient spouse is a non-citizen spouse (but a \$185,000 annual exclusion, for 2024 (\$175,000 for 2023), is allowed). If certain requirements are met, however, a transfer to a qualified domestic trust (QDOT) will qualify for the marital deduction.

Married with Children

If you're married and have children, you and your spouse should each have your own will. Each having a will is vital in case both of you die simultaneously with children. If you fail to name a guardian in your will, a court may appoint someone you might not have chosen. Furthermore, without a will, some states dictate that at your death some of your property goes to your children and not to your spouse. If minor children inherit directly, the surviving parent will need court permission to manage the money for them.

You may also want to consult an attorney about establishing a trust to manage your children's assets in the event that both you and your spouse die at the same time. If the surviving spouse is not able to support the family on his or her own, setting up a life insurance policy now can help replace those earnings to help care for the family.

Thinking About Retirement

If you're in your working years, you may have accumulated some wealth and you're thinking about retirement. It's just as important to plan for your personal care during retirement as it is to plan to provide for your beneficiaries after your death. You should keep in mind that even though Social Security may be around when you retire, those benefits may not provide enough income for your retirement years. Consider saving some of your accumulated wealth using other retirement, such as an individual retirement account (IRA).

Wealthy and Worried

Depending on the size of your estate, you may need to be concerned about estate taxes.

For 2024, \$13,610,000 is effectively excluded from the federal gift and estate tax. Estates over that amount may be subject to the tax at a top rate of 40 percent.

Keep in mind the GST tax, that is imposed on transfers of wealth made to grandchildren and lower generations. For 2024, the GST tax exemption is also \$13,610,000 and the top tax rate is 40 percent.

Whether your estate will be subject to state death taxes depends on the size of your estate and the tax laws in effect in the state in which you are domiciled.

Elderly or Ill

If you're elderly or ill, you'll want to write a will or update your existing one. Consider a revocable living trust, and make sure you have a durable power of attorney and a health-care directive. Talk with your family about your wishes, and make sure they have copies of your important papers or know where to locate them.

Jennifer Riedeman, Financial Advisor, RJFS Member FINRA/SIPC

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Scammers Use Fake Emergencies to Steal Your Money

Scammers can be very convincing. They call, email, and send us text messages trying to get our money or sensitive personal information - like our Social Security or account numbers. Scammers are experts at impersonating someone they are not. They try to trick you into thinking a loved one is in trouble. Once a scammer makes you think your grandchild, child, niece or nephew, or siblings are in trouble they begin to pressure you into quickly sending them money. The scammer tries to put you into a state of panic and fear so that you are not thinking clearly.

How Scammers Convince You

The scammer may already know a lot about you or the person they're pretending to be. They may know your name, where you live, and other information they could have found on social media sites or by hacking a family member's email - and sometimes they simply pretend.

But they always say you have to pay right away by wiring money through a company like Western Union or MoneyGram, sending cryptocurrency, using a payment

app, or by putting money on a gift card and giving them the numbers on the back of the card. Here are other tactics scammers use in fake emergency scams:

- Scammers might pretend to be a fake lawyer, police officer, or doctor working with your family member. It makes them sound more convincing, and they hope it scares you.
- Some scammers use artificial intelligence (AI) to clone your loved one's voice. With a short audio clip - maybe from content posted online - and a voice-cloning program, a scammer could call you and sound just like your family member.

What Do Fake Emergency Scams Have In Common?

The scammer will say it's urgent and that you're the only one who can help.

The scammer might tell you it's important to keep it secret. They don't want you talking to other family members and friends who might see through it being a scam.

The scammers will play with your emotions. They're counting on you to act quickly to help your family or friend. And they're counting on you to pay without stopping to check out whether there really is an emergency.

What To Do If You Get A Call About a Family Emergency

If someone calls or sends a message claiming to be a family member or a friend desperate for money, don't trust the voice on the line — even if it sounds like your family member or friend. Scammers are good at faking it. Here's what to do to verify the person's identity:

- Resist the pressure to react and send money immediately. Hang up or tell the person you'll call them right back. If you don't feel comfortable hanging up, try asking a question only the real person would know the answer to, like "What kind of dog do I have?" or "Where did I spend Thanksgiving last year?" If it's an authority figure, get their name and number and call them back.

- Use a phone number you know is right to call or message the person who (supposedly) contacted you to ask if they're really in trouble.
- Call someone else in your family or circle of friends, even if the caller said to keep it a secret or they sound like a loved one. A trusted person can help you figure out whether the story is true.

If you spot a scam, report it to the FTC at ReportFraud.ftc.gov, to your state attorney and National Exchange Bank & Trust at 800-707-2265.

This article was taken from the Federal Trade Commission <https://consumer.ftc.gov> – An official website of the United States government.



GYC Happening\$

"Once a year, go someplace you've never been before"
- Dalai Lama



Travel

Don't Miss Out!



Cheers!

Tuesday, July 2 | Milwaukee

Immerse yourself in the essence of Milwaukee as the "Brew City" with stops at the West Allis Cheese Mart and J. Leinenkugel's Barrel Yard at American Family Field for local beer, cheese, sausage and lunch. The tour concludes at Pabst Mansion where guests will enjoy a special tour of Captain Fredrick Pabst's home, one of Milwaukee's famous beer barons. The tour includes a Pabst Blue Ribbon cheers to celebrate.

Entree Choices (Choose 2): Lumberjack Turkey Sandwich, Pa's Pastrami Sandwich, Cobb Salad, Lodge Lil Gem Salad, Barrel Cheese Soup, Chef's Seasonal Soup.

Member: \$185 | Payment Due: May 31

Saints & Sinners

September 16 - 20 | Kentucky

Join us as we explore the charming towns of Illinois and Indiana before arriving in the rolling hills of Kentucky! We will enjoy the sounds of Southern gospel music and see the Bible come to life with trips to the Creation Museum and the Ark Encounter. We'll tour the Bourbon Capital of the World, the Louisville Slugger Museum and enjoy a twilight race with dinner at Church Hill Downs.

Includes motor coach transportation, accommodations & 13 meals. See full brochure for details.

Member (DbI): \$2,195 | Payment Due: June 12



Bus Tour



Rocky - The Musical

Thursday, September 26 | Dinner & Show at the Fireside

Rocky Balboa is a small-time Philadelphia boxer who is chosen to take on the reigning world heavyweight champion, Apollo Creed. As he diligently trains for the fight, Rocky begins a relationship with Adrian, a wallflower who is tired of being pushed around by her brother. As their love grows, Rocky and Adrian each find their inner strength and bring out the best in each other. With equal parts grit and heart, Rocky is about the triumph of spirit, strength, and love.

Entree Choices: Grilled Shrimp, Beef Short Rib, Stuffed Supreme Chicken

Member: \$157 | Payment Due: August 26



Grab One of the Last Spots!

Cheers!

Tuesday, July 2 | Milwaukee

Member: \$185

Buckhorn Lobster Boil

Tuesday, August 27 | Milton

Member: \$195

Saints & Sinners

September 16 - 20 | Kentucky

Member: \$2,195

Trouvaille (n.)

/troō vī/

Something lovely discovered by chance, like stumbling upon a waterfall in Costa Rica.



Meet Our Travelers

Meet Arlene Ward and Sandi Kunz, traveling out of Fond du Lac. Arlene and Sandi are sisters who moved back to Wisconsin to live together 5 years ago and recently started traveling with the GYC Travel Club. Arlene is a retired registered nurse. After she retired, Arlene moved to Florida where she took up another career in an Attorney's office. After Sandi retired from selling insurance, she also moved to Florida where she worked part time in retail. One of their favorite trips was a Hawaiian cruise last year with family. With GYC they have enjoyed traveling to Mackinac Island, Minocqua, and the day trips to the Fireside.



Have You Joined Our Facebook Group?

It's an exclusive FACEBOOK GROUP for our GYC members!

Excitement, adventure, dreams and education await! This group will be used to post updates on our travel adventures, send notices of seat availability, introduce new tours, highlight past tours, and keep you updated on all things NEBAT and will also serve as a place where our travelers can further connect!

To join, navigate to National Exchange Bank & Trust's Facebook page, click on 'Groups' at the top of the page, select 'National Exchange Bank GYC' and select 'Join Group.' There will be a question to answer and group rules to accept. Once reviewed by our social media team, you will be admitted if you are a current GYC member.

PAYMENT INFORMATION: Please send a per person deposit per trip (with your pick-up location indicated) within 10 days of making your reservation to: National Exchange Bank GYC • PO Box 988 • Fond du Lac, WI 54936-0988.

QUESTIONS: Call GYC at (920) 906-6865, contact your local office or email gyc@nebat.com.

