

Greetings!

As we move into the holidays, let us see the magic of the season through a child's eyes. May your heart grow warm with your childhood memories, and may the wonder and joy stay with you throughout the coming year. From all of us here at First Bank & Trust—relax, sit by the fire with a steaming cup of hot cocoa, watch a holiday movie, and enjoy the season with your loved ones.

Merrisue

My idea of Christmas, whether old fashioned or modern, is very simple: loving others.

—Bob Норе



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Upcoming Events CALENDAR

DECEMBER

- 21 First Day of Winter
- 24 Christmas Eve
 - · Bank location closes at noon
- 25 Christmas Day
 - · Bank location closed
- 31 New Year's Eve

JANUARY

- 1 New Year's Day
 - · Bank location closed
- 14 National Dress Up Your Pet Day
- 19 Martin Luther King Jr. Day
 - · Bank location closed

PLANNING A TRIP THIS HOLIDAY SEASON?

Here are a few safety trips to remember when traveling:

- Keep important documents in hand. Take an extra copy of your passport, driver's license, and medical insurance card with you, and leave a copy at home with someone you trust.
- Choose a hotel that meets your needs. If needed, make sure the hotel has elevators and is wheelchair accessible.
- Know the TSA rules. Keep your medications on your person and not in your checked bags where they can get lost.
- Older adults are targets for theft and fraud. Check with the hotel to make sure there is a safe in your room for your passport, jewelry, and extra cash.

If you expect to use your debit card while on vacation, please call us at 952.758.4491 to put a travel notification on your debit card. We will need the dates of the trip and all the states or countries that you will be visiting during your vacation.

