

THE Wolf River

Catch

Summer, 2018

A message from
President & CEO, Joe Peikert:



It goes without saying that we certainly had some unusual spring weather. In fact I've overheard many saying we skipped spring altogether. It seems that the weather has finally caught up to the calendar, as spring blizzard warnings have now been replaced by heat advisories, and SUMMER IS HERE!

For many, summer means more leisure time. Longer days leave us time to do more in the evenings. Little league or soccer games, ice cream stops, and back yard campfires are just a few activities that go hand-in-hand with summer. Weekends may involve taking trips, enjoying the outdoors, or attending music festivals. The list of things one can do in the summer is almost endless.

Since you are busy enjoying those summer activities, we hope that by now you have been able to take advantage of our revamped online banking product and mobile banking application for easy banking on the go. Earlier this year, we upgraded both online banking and our mobile "app", giving online banking a fresh new look and improved functionality and features. The new mobile banking app is now easier to recognize with our familiar wolf head logo and also has enhanced features for both security and functionality. If you'd like to get started or need help getting logged into your online or mobile banking, let us know! For assistance with any of our e-banking solutions, be sure to call or stop into one of our offices. That's the beauty of community banking – local customer service, here when you need us!

If summer travel takes you out-of-area, we encourage you to notify credit and debit card providers of your travels ahead of time. There are many safeguards that the industry has in place to protect your money that include freezing cards for unusual or out-of-area card activity. Be sure you are able to access your funds by letting the card provider know of your travel plans. This can usually be accomplished by a simple phone call to the telephone number on the back of your card.

If you are in the market to buy, sell or build a home, I'm sure I don't need to tell you about the unique housing environment that we are in. There continues to be a more limited number of houses and lots available for purchase making it very competitive for buyers. We can help you prepare for a home purchase or construction loan by discussing your financing needs ahead of time and working on a loan prequalification if needed.

I'd like to thank you for banking locally with us, as it truly benefits our communities. When you deposit your money with us, we loan it back out to individuals and businesses our market areas for people to buy that first car, get into a new home, start or grow their business or plant their crops. Keeping your banking local benefits many. We appreciate your business and would love a referral of a friend, neighbor or co-worker so we can show them how "THIS is community banking."

So as you are out and about for summer activities or on vacation, let us help with your financial needs ahead of time or take us along with you on our mobile app. I hope everyone is able to make some time for summer fun!

Enjoy the summer, it goes by very quickly.

Joe



**WOLF RIVER
COMMUNITY BANK**

Dedicated to helping people pursue their financial dreams and goals.

Prevent Elder Abuse: Recognize the Signs and Common Scams

No matter how careful you are, anyone can become a victim of financial fraud. However, older adults are particularly at risk. Those who commit elder fraud range from loved ones—family members, friends, or caregivers—to complete strangers. In its financial form, elder abuse is the exploitation of senior citizens to gain access to their property, investments, cash, or real estate.

Wisconsin citizens joined in commemorating World Elder Abuse Awareness Day on June 15. Please familiarize yourself with the common scams and red flags below. You could prevent a loved one from becoming a victim.

COMMON SCAMS

Grandma Scams – "Hi Grandma! It's your favorite grandkid calling, and I need your help." Many seniors find it difficult to resist pleas like this and are more than willing to immediately wire money to their "grandchild" in need. The most important thing to do in this scenario is to verify the caller. Most scammers will plead with their "grandparent" not to tell anyone, but if you receive a call like this the fastest way to determine if the request is real is to contact another family member. Do not wire money or provide a credit card number until you've verified the identity of the caller.

"Free" Prize or Cruise Calls – Scammers call to inform an elderly consumer that they've won a sweepstakes prize or free cruise—they just need to send a "processing fee" or "cover shipping costs" to collect their winnings or tickets. Sometimes, these callers go straight to asking for credit card or bank account numbers. The best way to avoid this scam is to simply hang up. It is illegal to charge a fee to enter a sweepstakes. If the caller says you've won a cruise, ask what cruise line is involved and then verify the contest.

Fake Charities – This type of scam is especially popular after a well-publicized natural disaster. The scammer solicits "donations" and sometimes provides official-looking documents to prove the charity exists. When donating money, it's best to go through a well-known company and verify the organization or charity through the Better Business Bureau.

RED FLAGS FOR ABUSE

Isolation – The number one tactic used by perpetrators is to separate the victim from family and/or friends who would stop the abuse. Watch for victims to stop attending social events or even disconnect their phone line.

Changes in spending habits – Drastic changes in account balances or unusually flamboyant purchases like cars and real estate are a sign that the senior citizen is not the person in charge of their finances. Keep a close eye on lavish "gifts" to new friends or acquaintances.

Unfamiliar names on joint accounts – Sometimes perpetrators convince their victims that they will help them organize their finances by creating a joint account. In reality, this gives the perpetrator unlimited access to the victim's funds. If a senior citizen wants another person to manage their finances, they should use a Power of Attorney (POA) account instead, which puts a legal obligation on the co-signer to protect the elderly person's interests.

Article courtesy of Wisconsin Bankers Association

If you notice these warning signs, what should you do about it? Visit ReportElderAbuseWI.org for more information about elder abuse and how to report it.



OF THE MONTH

Grandma's Swedish Envelope Cookies

½ lb. butter or margarine
½ c. sugar
1 egg yolk
1/3 c. cream or milk
3 c. flour
1 tsp. baking powder
Powdered sugar
Raspberry and strawberry jam



*Courtesy of Chris Fleming
Teller - New London*

Cream together the margarine and sugar. Add beaten yolk and milk. Add flour with baking soda. Refrigerate until firm. Roll out on floured surface and cut out round cookie cutter or glass. Put small teaspoon of jam in center and fold over. Press edges together. Bake at 375° for 12 to 15 minutes. Dust with powdered sugar after cool.

Go mobile!

THIS SUMMER

We get it. Summer is busy.

Save yourself a trip to the bank with our convenient mobile app! Search for **Wolf River Mobile Banking** in the App Store or Google Play!

Download on the **App Store**

GET IT ON **Google Play**

THIS is community banking.



See what's happening in our communities!



Shiocton Wolf River Cleanup

As a sponsor of the Fox-Wolf Watershed Alliance's "Fox-Wolf Cleanup", Wolf River Community Bank employees picked up trash along the riverbank, throughout the park and along the roadside at Barker Park and Bamboo Bend in Shiocton. Throughout the 50 sites cleaned along the Fox and Wolf Rivers that day by 626 volunteers, there were 2,606 chunks of styrofoam, 480 bags of garbage, 15 electronics, 1,338 plastic bags, 14 tires and 201 balloons recovered from waterways and the surrounding areas!



Project Linus

Organized annually by the Medina-Dale-Readfield Lionesses, in conjunction with national organization, Project Linus, 56 volunteers including 12 from Wolf River Community Bank worked to make 85 quilted and fleece blankets to donate to children in local hospitals and to local fire departments in an effort to provide a sense of security to children who are seriously ill, traumatized or otherwise in need.



Fox West Academy 5k/10k/Fun Run

236 runners of all ages took to the streets of Hortonville on Saturday, June 2nd for the Fox West Academy's 5k/10k/Fun Run supporting the Charter School's programming. Volunteers from Wolf River Community Bank helped with registration and course set up! We were proud to be a Mile Marker sponsor!



Hortonville Homecoming

Complete with carnival rides, a fish fry, live music and a "vendor village", Hortonville Homecoming provided fun for everyone! Wolf River employees and their families volunteered at the food and beverage tent and attended the weekend's events. Proceeds will go toward park improvements in the Village of Hortonville. Wolf River Community Bank was proud to sponsor!



Save THE Date

August

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

20 BUDGET FRIENDLY Ways to Entertain Your Kids this Summer

1. Go to a local farmer's market.
2. Put the "screens" away and play a board game.
3. Color, paint or play with Playdough.
4. Go on a picnic.
5. Go on a "tour of parks" visiting every park nearby.
6. Go for a bike ride.
7. Plant a garden and make a meal with your fresh veggies!
8. Check out the programming at your local library.
9. Pick berries and bake a pie.
10. Go to a free concert or outdoor movie. (We sponsor movie nights at Lions Park in Greenville!)
11. Visit the local pool or swimming beach.
12. Create nature-themed bingo cards, go for a hike and mark squares as you go. First to get BINGO wins!
13. Camp in your backyard - complete with tent, bonfire and s'mores!
14. Fly a kite.
15. Paint rocks - great decorations for a flower bed!
16. Make a dreamcatcher from colorful yarn and sticks. Add feathers or colorful leaves you find on a hike.
17. Go to a zoo or nature center.
18. Volunteer to walk dogs at a local animal shelter.
19. Set up a lemonade stand.
20. Create a waterpark in the backyard with a sprinkler, slip 'n' slide, water balloons and kiddie pool!

Bonus Activity: Visit Wolf River Community Bank and open a kid's savings account! It's never too early to teach the importance of financial responsibility!
Be sure to grab a cookie on your way out!

Hortonville High School Stadium Kick-Off

Friday, August 17 - Wolf River Community Bank Stadium

Join HASD staff, members of the Wolf River Community Bank leadership team and many other community members in celebrating the kick-off of Wolf River Community Bank Stadium at Hortonville High School with a ribbon cutting at 1:30pm, followed by a soccer game, evening tailgate party from 5-7pm, halftime show, stadium dedication, live music and other fun activities! Visit Hortonville Area School District on Facebook for details!

Greenville Summer Send-Off

Saturday, August 25 - Greenville Lion's Park

End summer with a bang and enjoy a Veteran's Memorial Ceremony, parade, bike giveaway, childrens' activities and live music from Boogie and the Yo-Yoz and other local favorites at Greenville's 13th Annual Summer Send-Off! \$5 Admission buttons will be available for purchase at Wolf River Community Bank's Greenville branch and other area locations. We're proud to be an event sponsor!



Congratulations Class of 2018!

Wolf River Community Bank would like to congratulate recent Hortonville graduates and Student Tellers, Joel Meier and Janett Colon!



Janett will continue working at the bank's Hortonville branch throughout the summer and has plans to take a few vacations before heading off to college in the fall. She will attend UW River Falls to pursue a degree in Criminology.



Joel will continue working as a Teller at our Greenville location until he heads off to UW Eau Claire to pursue a degree in Marketing Analytics with a minor in Information Systems or Business Economics. He also has plans to join Eau Claire's Collegiate DECA program and American Marketing Association.



This is community banking.

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