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Horizons Account Benefit: Mastercard ID Theft Protection

If you found out your identity had been stolen, what would you do? Identity theft can happen in a matter of seconds. When it does, immediate action is what matters.

Mastercard ID Theft Protection continuously monitors your personal information for identity theft and provides alerts and resolution services. This free service is available to all FSCB customers with an active debit card. Should your personal information ever be compromised, Mastercard ID Theft Protection is with you 24/7 to detect potential fraud, alert you of suspicious activity, and resolve identity threats.

Enroll in this free service today and take control of your identity. Live your digital life without fear with Mastercard ID Theft Protection.

Mastercard ID Theft Protection Benefits

Identity Monitoring: Digital security experts scour the deepest corners of the internet, searching for compromised credentials and potentially damaging use of your personal information.

Identity Verification Monitoring: Interactions at a wide network of merchants and institutions are monitored—watching for incidents where someone provides your identifying information in a transaction or account access attempt.

Identity Alerts: Receive an alert when someone provides your identifying information in a transaction or account access attempt at a wide network of merchants and institutions.

Credit Alerts: Receive alerts of changes detected to your credit profile—such as new inquiries, accounts opened, address or employer changes, bankruptcy, and more—as well as recommended steps to minimize damage if you don't recognize the activity.

One-Bureau Credit Monitoring: Monitor changes to your credit profile with Equifax.

Accelerated Credit Inquiry Alerts: Specifically for hard credit inquiries, receive an alert almost immediately – so that you can take immediate action to minimize damage if you don't recognize it.

Dedicated Fraud Specialist: A dedicated fraud specialist will be assigned to manage your case. Experienced recovery professionals will handle the recovery process until your credit and identity is completely restored.

Creditor Notification, Dispute, and Follow-Up: Contact creditors' fraud departments with separate itemized account statements to dispute each fraudulent occurrence on your behalf. We'll also follow up with creditors until each matter has been properly handled, all while keeping you notified throughout the entire process with status reports.

To enroll in this free service, you will need your 16-digit debit card number to confirm eligibility. Go to mastercardus.idprotectiononline.com/enroll/home or scan this QR code to get started!

Contact your local Horizons Club Director if you need help or have questions.



Preserving the Past

Horizons Director Spotlight Meet Tina Bales!



Tina Bales
FSCB Fredericktown, MO
Horizons Club Director and
Owner, H & R Caboose Roost

“When I found out the caboose was for sale, I knew I had to figure out a way to own and renovate it. I wanted to be the keeper of a piece of history. I also wanted future generations to experience the history and nostalgia the caboose has to offer. For me, this endeavor is a way of preserving a piece of iconic history and honoring my father’s legacy.”
-Tina Bales

Meet Tina Bales. Tina has worked for FSCB Fredericktown since 2000. She is the branch Horizons Director and Community Banker IV. In 2024, Tina purchased a 1958 Chicago Northwestern train caboose. Here’s her story.

Tina’s love for trains began as a child. Her father was a train engineer for the Terminal Railroad in Granite City, IL.

“I remember traveling to St. Louis often from our home and stopping at the railroad crossing in Saget, IL. As the train passed, I would wave and count the cars while hoping my dad was driving and would see me,” remembers Tina.

After his retirement, Tina’s father volunteered as an engineer for the Iron Mountain Railway in Jackson, MO. Her parents were members of a local railroad club for many years. Tina has many fond memories of her father and trains. She is still an avid train car counter!

“When I found out the caboose was for sale, I knew I had to find a way to own and renovate it. I wanted to be the keeper of a piece of history. I also wanted future generations to experience the history and nostalgia the caboose offers. For me, this endeavor is preserving a piece of iconic history and honoring my father’s legacy,” explained Tina.

The first step of the renovation was to steam clean the caboose to prepare it for paint. A thick coating of hardened grease needed to be removed. Next came the sandblasting and painting. A few windows also had to be replaced. On the inside, all the inner steel walls, ceiling, and old insulation were removed, along with the subfloor, which was removed and replaced.

Work slowed over the winter, but the interior is coming along. The new framing and wiring are complete. Next will be the plumbing, insulation, heating and cooling, shiplap walls, steel ceiling, fixtures, and furnishings. The exterior will get an elastomeric coating on the roof. Window trim, graphics to reflect the original caboose numbers and logo, and steel steps for the entrance will be added. A patio with a firepit and landscaping will also be coming soon.

“I am thankful for my contractor and his son, who were willing to take on this challenging project. They are fulfilling my dream and have been amazing to work with!” said Tina.

Tina plans to rent this unique space for overnight or extended stays when the caboose renovation is complete. Her wish for her future guests is that through careful restoration and imaginative repurposing, The H & R Caboose Roost will offer a cozy night’s stay with the charm and nostalgia of a vintage railroad car and modern conveniences.



A crane moves the 1958 caboose to its new home outside of Fredericktown, MO.

Unique Branson with Top of the Rock & Dogwood Canyon

Join us for a charming fall getaway to Branson, Missouri, nestled in the picturesque Ozark Mountains. This trip, filled with shows, nature, shopping, and culinary delights, captures the essence of Branson's charm.

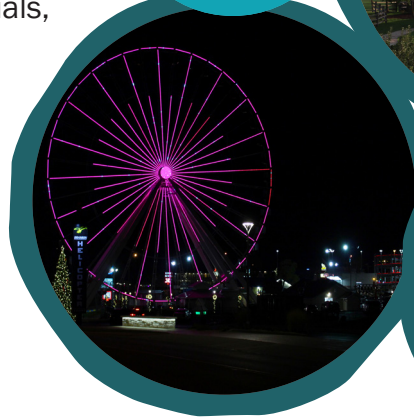
The trip includes a performance by the Duttons, a multi-talented family known for their incredible music, dance, and comedy as well as Sight & Sound Theatre's dramatic production of David, featuring stunning visuals, live animals, and a talented cast. A visit to Top of the Rock provides breathtaking views of the Ozarks and includes a golf cart tour of the Lost Canyon Cave and Nature Trail. Dinner at the Wine Cellar features a rich selection of wines and gourmet dishes. The adventure continues with a trip to Dogwood Canyon Nature Park. The natural beauty of waterfalls, streams, and lush landscapes creates a serene and rejuvenating experience.

A visit to the College of the Ozarks provides a unique blend of education and hospitality. The tour includes a look at the college's student-operated programs, followed by a meal at the renowned Keeter Center. The farm-to-table cuisine is crafted by students.

Scan for more information or visit www.fscb.com/horizonsclubtravel or contact your local Horizons Director.



\$1,449
PER PERSON
DOUBLE
OCCUPANCY



September 15 - 18, 2025

Cardinals Game Day Trip

Wednesday, May 7 @ 12:15 PM

Join your Horizons Club friends for a fun day at the Busch Stadium! We will enjoy a Cardinals game against the Pittsburgh Pirates. Each member will pay \$140 for the trip, which includes transportation costs, a game ticket, and \$30 Cards Cash to use on food and/or souvenirs.

Pick Up Times & Locations:
Perryville | Farmington | Festus

8:45 AM | FSCB Perryville
9:45 AM | FSCB Farmington
10:30 AM | FSCB Festus

For questions or to sign up, contact your local Horizons Director.



By Jill Fletcher
jfletcher@fscb.com

Chasing Horizons:



Most of my quarterly blogs have been showcasing trips that have already happened. This quarter I decided to change things up. I've been working for several months planning the Horizons Club trips

for 2026. I'm not quite ready to give out the details, but thought it would be fun to see if you can figure out where we will be going next year. I've given several hints below about each of the six trips in 2026. See how many you can figure out!

Location #1: Think of a country with the world's oldest university, founded in 1088. This country also has two independent states within its borders. One is the center of a major world religion, known for its colorful guards and stunning buildings. The other is a small country in the mountains with a unique culture. This country experiences many earthquakes because it is between two major tectonic plates. This has shaped its geography and resilience. The country's name might come from a word related to cows, hinting at its agricultural past and love of dairy products. Lastly, it has the world's most UNESCO World Heritage Sites, highlighting its rich cultural and historical wealth. Which country is this?

Location #2: This city boasts the second busiest subway system in the country and is also home to the most extensive library in the world, where the wisdom of ages is meticulously preserved. Journey a bit further, and you'll find yourself in a state renowned for its military traditions and also prides itself on its historical significance in aviation, where two brothers achieved the first successful powered flight, forever changing the course of human history. Wild horses roam free in another area, remnants of a bygone era when Spanish ships sailed these waters. This state is also known for its vibrant surfing culture, hosting the oldest running surfing competition in the country and attracting surfers from around the globe. The region's historical importance is further enhanced by a lighthouse, the first authorized by the U.S. government, providing breathtaking views of the surrounding waters. Can you guess the state and notable locations described here?

Location #3: Imagine a place where motorized vehicles are banned, and you can only get around by horse, bicycle, or walking. This charming island is

home to nearly 500 residents who enjoy its magic all year long, even using snowmobiles in winter. This state is also home to a unique floating post office, the only one in the world that delivers mail to passing ships while moving. This extraordinary service has been operating for 125 years. Nearby, you could explore a stunning collection of freshwater sand dunes that rise up to 400 feet above the lake's surface. This national park, designated in 1970, attracts over 1.6 million visitors annually. Not far from this natural wonder lies one of the oldest communities in the region, established by a Presbyterian missionary in 1839. Today, this area is renowned for its abundant cherry crops. Can you name the state and its notable spots?

Location #4: Imagine seeing a McDonald's with vibrant turquoise arches instead of the usual golden ones to blend seamlessly with the stunning surroundings. This location also boasts a natural rock waterslide, offering a thrilling and refreshing experience carved by nature in a picturesque state park. The region is equally renowned for its breathtaking red rock walls, formed over millions of years and displaying a rich, rusty hue due to iron oxide. Art and creativity flourish here, with plentiful arts and crafts, galleries, and ancient pictographs that tell stories of times long past. Nearby, an enormous natural wonder creates its own weather, with temperatures and precipitation varying dramatically across different elevations. Despite its ancient origins, no dinosaur bones have ever been found here. Surprisingly, this vast and rugged landscape is also home to a small, remote village, accessible only by foot or pack mule. In fact, it is the only place in the lower 48 states where mail is still delivered by pack mule. Can you guess the state and two specific destinations?

Location #5: Imagine a historic radio show that has entertained audiences for a century. This show is broadcast live every Saturday night from a famed radio station. Even a former U.S. President graced the stage here, playing the piano in a tribute to his wife. In another part of this state, imagine a land where mountain peaks are often cloaked in a mist that exudes a magical, smoky blue hue. This national park is unique in that it never closes, allowing visitors to explore its wonders day and night in any season. Nearby, an imposing mansion boasts over four acres of floor space, 35 bedrooms, 43 bathrooms, and 65 fireplaces. Designed by a renowned architect, construction on this magnificent home took six years, and it first opened



Looking forward to 2026

its doors to guests on Christmas Eve in 1895. Are you able to identify the states and notable locations described?

Location #6: Imagine a place where the mountains rise from the ocean's depths, one renowned for being the tallest in the world when measured from its base beneath the sea. This mountainous paradise is also home to the most isolated city of its size, where the closest major city is thousands of miles away across the vast expanse of the ocean. A royal palace exists in this land, the only one of its kind in the entire country. The region's unique climate and fertile volcanic soil make it an ideal place for growing various crops, including one of the world's most expensive coffee types. Twice a year, the sun passes directly overhead, casting

no shadows on the objects below, a phenomenon that can only be observed here. Another notable peak in this region is the largest dormant volcano in the world, its immense crater stretching across the land. In this place, single-use plastic bags are a thing of the past, as the entire region has embraced sustainable practices. Can you guess the state described?

Our 2026 travel catalog will reveal these trips in detail. The catalogs will be available in your local branch on **June 10**. A travel show will follow on **Friday, June 13, at 10 am**, where you will see and hear about our exciting 2026 trips. If you'd like to learn more about our travel, contact your local Horizons Director for details and where to attend the travel show.



Travel the
WORLD
With us!

Horizons Club Travel Show

Find out more about
trips set for 2026!

Friday, June 13 @ 10am

Contact your local Horizons
Director for more information!

Travel catalogs will be
available in your local
branch on June 10!



UPCOMING BRANCH HAPPENINGS: TAKE TIME TO ADD TO YOUR CALENDAR!

BONNE TERRE/DESLOGE/ PARK HILLS/ TERRE DU LAC/POTOSI

ESTATE PLANNING SEMINAR

Date/Time: Thurs., April 24, 1 pm

Location: Park Hills FSCB

365 W. Main St., Park Hills

Learn everything you need to know about estate planning from our guests Joe Woodard with FSFM, CPA Lee Thurman, and Estate Attorney Brian McNamara. Snacks and drinks provided. No charge for this event. *RSVP by Thurs., April 17 to Summer Moyers at (573)534-4037 or Angie Schutz (573)436-4721.*

CHAIR YOGA

Date/Time: Thurs., May 15, 10 am

Location: Park Hills FSCB

365 W. Main St., Park Hills

Join us for a fun class of Chair Yoga. Enjoy the relaxing and restorative perks of chair yoga. We will learn stretching and muscle movements that are easy on our joints. A light lunch will be provided afterwards. The class will be taught by Jessica Howard *RSVP by Thurs., May 8 to Summer Moyers at (573)534-4037 or Angie Schutz (573)436-4721.*

WREATH DECORATING CLASS

Date/Time: Fri., June 27, 1 pm

Location: Centenary Cornerstone Building

20 Park Street, Bonne Terre

Let's make and decorate a mesh wreath together! Shari House from Fancy Crow will show us how. You can choose your colors and decorations either at the branch with Summer or at Fancy Crow with Shari. Snacks will be provided. Class will last approximately 3 hrs. Cost is \$50 per member. *RSVP by Fri., June 13 to Summer Moyers at (573)534-4037 or Angie Schutz (573)436-4721.*

BOONVILLE

ESTATE PLANNING SEMINAR

Date/Time: Thurs., May 16, 10 am

Location: FSCB Boonville

412 Main St., Boonville

JD McCarty from FSFM will be here to talk about Annuities. Refreshments provided. *RSVP by Thurs., May 1 to Taryn Vogl (660)672-4891 or Jaque Leighton (660)672-4882.*

CAPE GIRARDEAU

ESTATE PLANNING SEMINAR & LUNCH

Date/Time: Thurs., May 29, 11 am

Location: Sedona Bistro

1812 Carondalet, Suite #101

Learn all about estate planning from Jackie Majoros from First State Financial Management. Lunch provided! *RSVP by Fri., May 16 to Ciara Joplin at (573)290-3754.*

COLUMBIA

LUNCH 'N LEARN WITH INVESTMENTS

Date/Time: Wed., April 23, 11:30 am

Location: FSCB Bethel Location

300 Diego, Dr., Columbia

Did you know FSCB is not just a great community bank, but we also have dedicated financial advisors to help you with financial planning and investments? Join us for a delicious lunch and gain valuable investment information from our local FSFM advisors. *RSVP by Wed., April 16.*

A MUSIC & STORY EXPERIENCE

Date/Time: Tues., May 20, 1 pm

Location: FSCB Bethel Location

300 Diego, Dr., Columbia

Renowned storyteller and musician with 40 years of mesmerizing tales and soulful melodies is coming to the Horizons Club. Don't miss your chance to be a part of this enchanting experience. *RSVP by Tues., May 13.*

ANNUAL HORIZONS BBQ

Date/Time: Wed., June 11, 11:30 am

Location: Boone History & Culture Center

3801 Ponderosa St., Columbia

Let's celebrate summer! Great music, mouth-watering BBQ and good company, all in a beautiful setting (no matter the weather). We hope you'll join us for this annual favorite! *RSVP by Wed., June 4 to Lori Baumgartner at (573)818-3454.*

FARMINGTON

ESTATE PLANNING LUNCH & LEARN

Date/Time: Tues., May 13, noon

Location: FSCB Farmington

201 E. Columbia St., Farmington

Join us for a light lunch and Basic Estate Planning Concepts with Joe Woodard. *RSVP by Thurs., May 1 to Kristen Benscoter at (573)705-3390 or kbenscoter@fscb.com.*

FREDERICKTOWN/IRONTON

ESTATE PLANNING ROUND TABLE TALK

Date/Time: Thurs., June 26, 10 am

Location: Follis Place Banquet Hall next door to 700 Plaza Dr., Fredericktown

Join Brian Gallagher, First State Financial Management and Nathan Bollinger, Attorney as they teach the importance of and steps toward a solid estate plan. Light bites included. *RSVP by Thurs., June 19 to Tina Bales (573)944-5033, tbales@fscb.com or Ironton Justin Sutton (573)546-8906, jusutton@fscb.com.*

HAYTI/PORTAGEVILLE

ESTATE PLANNING SEMINAR

Date/Time: Tues., June 9, 6 pm

Location: FSCB Hayti

1015 E Highway 84, Hayti

Estate Planning with FSFM advisor Brett Ellis. Snacks will be provided. *RSVP by Tues., June 2 to Tammy Williams at (573)359-0359 or Amber Hargraves at (573)391-9034.*

HERMANN

ESTATE PLANNING SEMINAR

Date/Time: Tues., May 7, 9:30 - 11 am

Location: FSCB Hermann

208 E. First St., Hermann

Come join us for Estate Planning with Jeff Weber of First State Financial Management. Snacks will be provided. *RSVP by Thurs., May 1 to Jan Kloeppel jkloeppel@fscb.com or (573)409-3060.*

IRONTON

GARDENING 101

Date/Time: Tues., April 29, 5 pm

Location: Green Thumb Plants

15371 MO-21, Ironton

Come plant a hanging basket to take home with John Proffitt, owner of Green Thumb Plants. There will be a Q&A session, for your planting questions. You might win a prize! This event is free to our Horizons members! *RSVP by Mon., April 21 to Erica Hovis at (573)546-8896 or ehovis@fscb.com or Justin Sutton at (573)546-8906 or jusutton@fscb.com.*

JACKSON

LUNCH & LEARN - ESTATE PLANNING

Date/Time: Tues., June 18, 11 am

Location: FSCB Jackson

320 West Main St., Jackson

Join us as we discuss some basic estate planning concepts with Joey Bauwens from First State Financial Management and attorney Mark McMullin. Lunch will be provided. *RSVP by Mon., June 9 to the Jackson location at (573)243-2265 or Brandi Petrie directly at (573)290-3890.*

JEFFERSON COUNTY

ESTATE PLANNING TEA PARTY

Date/Time: Tues., June 10, noon

Location: St. Rose Hall

507 S. 4th St., DeSoto

You are invited to a Lunch and Learn Tea Party! Our own Cindy Minnis from First State Financial Management will be on hand to answer any questions on Estate Planning. Join in on the fun and enjoy a light lunch on us. *RSVP by Tues., June 3 to your local Horizons Director.*

JEFFERSON/ST. FRANCOIS/STE. GEN/ IRON COUNTIES

MURDER FOR TWO & MIKE MCDUFFY'S

Date/Time: Tues., June 25

Pickup Time/Location:

FSCB Farmington, 201 E. Spring - 9:30 am

FSCB Festus, 1450 Parkway W. - 10:30 am

Join us for lunch at Mike McDuffy's and then head to our favorite Stages St. Louis for the comedy, "Murder for Two!" Cost is \$140 per member. Call before it sells out! *RSVP by Fri., May 30 to your local Horizons Club Director.*



UPCOMING BRANCH HAPPENINGS: TAKE TIME TO ADD TO YOUR CALENDAR!

LEBANON/CONWAY RIVER BEND CASINO

Date/Time: Tues., April 29, depart Civic Center at 8:00 am return around 6:00 pm
Location: 100 Jackpot Pl, Wyandotte, OK
*Take a gamble and come with us to River Bend Casino for a fun day. Member cost \$30 and includes \$15 free play. *RSVP by Tues., April 22 to Jackie Shumate at (417)344-1088 or jshumate@fscb.com.**

SPRING BINGO (RESCHEDULED)

Date/Time: Tues., May 6, 1:30 pm
Location: Wallace Building
325 Harwood Ave., Lebanon
*Come join your fellow Horizons friends for a fun afternoon of bingo, snacks and prizes. We hope to see you there! *RSVP by Mon., April 28 to Jackie Shumate at (417)344-1088 or jshumate@fscb.com.**

ESTATE PLANNING SEMINAR

Date/Time: Tues., May 20, 1:30 pm
Location: FSCB Lebanon
101 W. Commercial St., Lebanon
*Join in us as we discuss some basic estate planning concepts with Dan Lusher, First State Financial Management and Jennifer Kornblum, Estate Planning Attorney. *RSVP by Tues., May 13 to Jackie Shumate at (417)344-1088 or jshumate@fscb.com.**

MOVIE DAY

Date/Time: Tues., June 3, 9 am
Location: Ritz 8 Theatre
925 S. Jefferson Ave., Lebanon
*Come and relax with your Horizons friends while enjoying a movie, popcorn & soda. *RSVP by Tues., May 27 to Jackie Shumate at (417)344-1088 or jshumate@fscb.com.**

MALDEN TRIVIA NIGHT WITH FSFM

Date/Time: Tues., June 10, 6 pm
Location: Malden Nutrition Center
117 E. Main, Malden
*Join us for an evening with Brett Ellis of First State Financial Management. *RSVP by Tues., June 3 to Samantha Landers at (573)276-4584 or slanders@fscb.com.**

MARSHALL ESTATE PLANNING SEMINAR

Date/Time: Tues., May 13, 11 am
Location: Plowboys
161 S Benton Ave., Marshall
*Join us for an insightful presentation by our First State Financial Management expert, JD McCarty. The Marshall branch is hosting a delicious BBQ lunch, where you can enjoy great food and have all your financial planning questions answered. *RSVP by Fri., May 2 to Kenzie Wright at (660)886-6836 or mwright@fscb.com.**

MEXICO LUNCH & LEARN WITH FSFM

Date/Time: Tues., May 20, 11 am
Location: FSCB Mexico
222 S. Jefferson, Mexico
*Join us for lunch and a presentation on annuities with JD McCarty, FSFM Advisor. *RSVP by Fri., May 16 to Erin Christian at (573)567-4988 or echristian@fscb.com.**

MOBERLY/MACON LUNCH & LEARN WITH FSFM

Date/Time: Thurs., June 18, 11 am
Location: Apple Basket Cafe
215 N. Rollins St., Macon
*Meet JD McCarty, FSFM Advisor. He will give a presentation on Annuities. Lunch will be provided. *RSVP by Fri., June 6 to Chris Weathers at (660)372-8708 or cweathers@fscb.com or Sharon Pate at (660)206-7008 or spate@fscb.com.**

PERRYVILLE ESTATE PLANNING SEMINAR

Date/Time: Tues., June 17, 11 am
Location: Catalyst Center for Business
508 N. Main St., Perryville
*Join us as we discuss some basic estate planning concepts with Joey Bauwens from First State Financial Management and attorney Mark McMullin. Lunch will be provided. *RSVP by Fri., June 6 to Desi Serini at (573)846-1036 or dserini@fscb.com.**

RICHLAND BRUNCH & LEARN WITH FSFM

Date/Time: Fri., May 30, 10 am
Location: Pulaski County Library
111 W. Camden Ave., Richland
*Join us for brunch and a presentation from Dan Lusher of First State Financial Management. *RSVP by Thurs., May 15 to Bridgette Witte at (573)765-7870 or bwitte@fscb.com.**

ROLLA ESTATE PLANNING BASICS

Date/Time: Wed., June 4, 9:30 am
Location: FSCB Rolla
210 W. 8th Street, Rolla
*While there's no such thing as a "one size fits all" estate plan, this overview may assist you in thinking about your own estate planning needs and may help you determine whether you might benefit from working with a financial planning professional. Refreshments will be provided. *RSVP by Wed., May 28 to Tracy Limmer (573)458-5712 or tlimmer@fscb.com.**

SIKESTON ESTATE PLANNING ESSENTIALS

Date/Time: Thurs., April 17, 6:15 pm
Location: FSCB Sikeston
201 N. Main, Sikeston
*Come learn the basics of Estate Planning: What is it? Who needs it? Topics of planning for incapacity, wills and probate, tax basics, and life insurance will also be discussed by Brett Ellis, First State Financial Management. *RSVP by Thurs., April 10 to Glenda Wilburn at gwilburn@fscb.com or (573)621-3219.**

In addition, if you know someone looking for a convenient time to switch banks, invite them to our "SWITCH" event: an exclusive after-hours event where our bank will be fully operational to serve them from 5 - 7:30 pm with door prizes!

STE. GENEVIEVE ESTATE PLANNING SEMINAR

Date/Time: Thurs., May 15, 4 pm
Location: FSCB Ste. Genevieve
710 Parkwood Dr., Ste. Genevieve
*Join us for a presentation by Nick Oberle with First State Financial Management with Q&A. Snacks provided. *RSVP by Thurs., May 1 to Lindsay Ott at (573)608-8051 or lott@fscb.com Joy Sellinger at (573)608-8013 or jsellinger@fscb.com.**

SULLIVAN/GERALD/OWENSVILLE BREAKFAST WITH FSFM'S JEFF WEBER

Date/Time: Thurs., May 29, 9 am
Location: Scenic Regional Library
525 Cumberland Way, Sullivan
*Come to a breakfast meet and greet with Jeff Weber of First State Financial Management. *RSVP by Fri., May 23 to Paula Lang (573)860-1312 or plang@fscb.com.**

WARRENTON AND WRIGHT CITY BREAKFAST AND ESTATE PLANNING

Date/Time: Tues., June 24, 7:30 - 9:30 am
Location: Renaissance Wine Garden
29131 N Stringtown Rd., Foristell
*You are invited to come have breakfast with the FSCB staff and Jeff Weber from FSFM at a beautiful outdoor setting in Foristell. *RSVP by Fri., June 13 to Briana Laney (636)202-3061 or blaney@fscb.com.**

WASHINGTON/DUTZOW/PACIFIC ESTATE PLANNING LUNCH & LEARN

Date/Time: Tues., June 3, 12 pm
Location: FSCB Pacific
302 East St. Louis St., Pacific
*Join us for a complimentary lunch while gaining valuable insight into financial planning. Our expert Jeff Weber will be here to answer all of your valuable questions. *RSVP by Tues., May 27 to Kayla Mertell at (636)747-0043.**





First State Community Bank

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FRAUD AWARENESS: GRANDPARENT SCAMS

WHAT IS A GRANDPARENT SCAM?

It is a type of scam where imposters pose as a relative, claiming they are in trouble and need money.

Voice Cloning and AI have made it easier for criminals to impersonate your loved ones.

DID YOU KNOW?



The FTC reported that nearly 200,000 people had been targeted by the grandparent scam in 2024 alone.

In 2023, U.S. Citizens lost a total of \$2.6 billion to imposter scams.

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We are here for you!

8:00am - 10:00pm | Call (877) 955-3722 | Online @ fscb.com



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