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Medicare: Why Staying Informed Matters More Than Ever

As we grow older, our health needs become more complex—and navigating the system that supports those needs becomes just as important as managing the care itself. For Americans aged 65 and older, Medicare is the cornerstone of health coverage, offering access to essential medical services. Yet, despite its importance, many seniors remain unaware of how Medicare works, what it covers, and how to make the most of it.

Understanding the Basics

Medicare is a federal health insurance program that includes several parts:

Part A covers hospital stays, skilled nursing facility care, hospice, and some home health care.

Part B includes doctor visits, outpatient care, preventive services, and medical equipment.

Part C (also called Medicare Advantage) is offered by private insurers and bundles Parts A and B, often with added benefits.

Part D helps cover prescription drugs.

Each part plays a distinct role—and understanding how they interact can make a huge difference in managing costs and accessing care.

The Cost of Being Uninformed

Mistakes like missing enrollment deadlines, selecting inappropriate coverage, or misunderstanding out-of-pocket costs can lead to serious financial consequences. For example: Late enrollment penalties can add up and remain for life. Choosing plans without considering prescription needs might

lead to high drug costs. Not understanding coverage limits may leave seniors on the hook for unexpected medical bills.

More Than Just Insurance

Being informed about Medicare isn't just about avoiding mistakes—it's about gaining peace of mind, accessing better care, and having the confidence to make decisions that safeguard your health and your wallet. For seniors, knowledge truly is power, and when it comes to Medicare, that power is life changing.

Whether you're approaching 65 or are already enrolled in Medicare, navigating the complexities can be challenging. It's essential to review your coverage options annually and simplify the information, so you can manage your healthcare expenses in retirement with greater ease.

Staying Ahead with the Right Knowledge

The good news? You don't need to navigate Medicare alone. Julie Brace, an insurance advisor with First State Insurance Agency will assist you in understanding the benefits and options available to you. Gaining a better understanding of your healthcare options can lead to more peace of mind and a healthier retirement.

Medicare 101 Seminars with Horizons Club

During third quarter, Julie Brace will be speaking at many locations throughout our footprint to help you navigate the ins and outs of Medicare. Look for one near you in our Branch Happenings on pg. 6.



Chasing Horizons: A Journey Around the Emerald Isle




By Jill Fletcher
jfletcher@fscb.com

Emerald cliffs, cozy pubs, castle ruins, music, dance, and ancient legends—our recent Horizons Club journey through Ireland and Northern Ireland was unforgettable. From Dublin's lively streets to the windswept Cliffs of Moher, we immersed ourselves in this enchanting land's rich history and culture.

We began in Dublin, the vibrant capital. Our first evening set the tone with a traditional Irish dinner accompanied by lively music and rhythmic dancing—you couldn't sit still. The next day, we toured the city, with many visiting the Guinness Storehouse, a seven-story experience at St. James's Gate Brewery that ends with a panoramic pint at the Gravity Bar. Next, we traveled to Waterford, where we explored the Waterford Crystal factory or the Medieval Museum before dining and staying at the charming Granville Hotel.

A true highlight came next—our visit to Blarney Castle. Some of us braved the spiral staircase—over 100 steps—to reach the famous Blarney Stone. Kissing it involved leaning backwards, upside down, over a ledge, held steady by iron bars and a helpful guide. As you can see in my photo, it was a bit awkward. The kiss is said to bless you with the gift of gab. My husband assured me that I didn't need any help with that!



The Ring of Kerry awaited us the next morning: a breathtaking 111-mile route winding through the Iveragh Peninsula. Mountains met the sea, sheep dotted

the hills, and quaint villages invited exploration. We paused for shopping along the way—many of us couldn't resist handwoven Irish wool sweaters, tweed hats and jackets, and lovingly crafted souvenirs made by local artisans.

Onward to the Cliffs of Moher, soaring 700 feet above the crashing Atlantic. We were lucky with the weather: a beautiful, sunny day revealed views of the Aran Islands, Galway Bay, and the distant Connemara. Cameras couldn't do justice to the sheer scale and beauty.

That evening, we dined like nobles of the past at Bunratty Castle. The Medieval Banquet swept us into another era with candlelight, long oak tables, and a feast served without modern cutlery. The Bunratty Castle Singers entertained us with songs and stories rich in Irish heritage, bringing history to life with theatrical flair and humor.

Later in the trip, we ventured north to the remote Inishowen Peninsula—Ireland's wildest and most northerly point. Wind whipped around us as we explored the rugged landscape, but the views and cozy charm made it worthwhile. Farren's Bar welcomed us with Irish coffee and hot chocolate; it's been serving travelers since 1825 and boasts the claim of being Ireland's most northerly pub.

As we crossed into Northern Ireland, the tone shifted to reflection and remembrance. In Derry, we walked the historic city walls. We visited murals that tell the story of Bloody Sunday and the civil rights movement. It was a powerful and sobering reminder of resilience and hope.

Next, we visited the Giant's Causeway. This natural marvel—40,000 interlocking basalt columns formed by volcanic activity—felt like a place out of myth. We climbed, wandered, and stared in awe. Some say it's the handiwork of giants, and standing there, surrounded by stone and sea, you almost believe it.

Our last day was spent in Belfast visiting the high-tech, interactive Titanic Museum. Nearby is the Harland & Wolff shipyard, once the largest in the world and the birthplace of the RMS Titanic. Samson & Goliath are two towering yellow cranes that were used in building the Titanic and are iconic symbols of Belfast's shipbuilding era.

We headed home with memories of the trip of a lifetime! We hope you will join us on one of our upcoming journeys!



Horizons Club travelers on the steps of the Manor House Hotel, Enniskillen.



Where She Belongs: Coming Home to Community

Horizons Director Spotlight on Judy DuBuque!



Sisters Diane, Judy, Linda, and Donna volunteer at the annual St. Rose of Lima church picnic.

"I love being with people, making new friends, and helping others find a place to fit in. Many have lost a spouse, are lonely, or are just looking for ways to get involved. Our Horizons Club gives them an opportunity to be active and a part of something."

-Judy DuBuque

Meet Judy DuBuque. When Judy retired in 2020, she closed a chapter on 14 years of dedicated service at First State Community Bank in DeSoto—the last five as Horizons Director. But while on a Horizons Club trip to Colorado in 2022, Judy realized how much she missed the people and the sense of community she'd cherished. After previously being invited to return to FSCB, she decided to explore the opportunity—and today, she's back, working a day and a half each week as the devoted Horizons Club Director in DeSoto. Her return has been welcomed, with customers and co-workers thrilled to have her energy and compassion back on board.

"I really missed the people. That part of my job was my passion," Judy shared. "I love being with people, making new friends, and helping others find a place to fit in. Many are looking for ways to get involved. Others have lost a spouse or are adjusting to life changes. Our Horizons Club gives them an opportunity to be active and a part of something."

Judy's impact stretches well beyond the bank. She's a vibrant volunteer at her church, St. Rose of Lima, where she works Bingo every other week and runs the Country Store alongside four of her sisters and several other family members and friends at the annual church picnic. From accepting donations to setting up and pricing items, Judy brings her signature dedication to every step. She also serves as treasurer on the church's cemetery board, helping guide thoughtful decisions about its maintenance and upkeep.

Family is Judy's heartbeat. She has five sisters and three brothers, and she and her husband, Marshall, have four daughters and one son. Her family has grown to include six granddaughters and three grandsons. She and Marshall love to travel—often as part of Horizons Club excursions, with Judy serving as a travel director. Their latest adventure took them to the breathtaking Niagara Falls.

Back home, the DuBuques find tranquility and togetherness at their Lake Perry getaway, purchased in 2020. Complete with a golf cart and a pontoon boat, it's the perfect gathering place for family and friends.

Judy's love for planning, decorating, and developing new ideas shines through in every Horizons Club event. Her creativity and warmth make each gathering special—qualities that make her a great Horizons Club Director and a deeply valued friend to so many.



Judy and Marshall DuBuque enjoy the beautiful views of Cesky Krumlov in the Czech Republic while on a Danube River Cruise with Horizons Club.

Celebrate
America's
Semiquincentennial
(250th Anniversary)
with this
patriotic trip!

AMERICA'S 250TH JUBILEE

APRIL 14 - 21, 2026



WASHINGTON, DC

Washington, DC, the capital of the United States, is a dynamic city known for its iconic monuments, historic museums, and its role as the center of American politics and government.



OUTER BANKS WILD HORSES

The wild horses of the Outer Banks, descendants of Spanish mustangs, roam freely along the coastal dunes, embodying the untamed spirit and beauty of North Carolina's barrier islands.



VIRGINIA BEACH

Virginia Beach is a vibrant coastal city in southeastern Virginia, known for its expansive sandy beaches, lively boardwalk, and rich maritime history.

ITINERARY AT A GLANCE:

Days 1 – 3 Northern Virginia hotel near Washington, DC

Days 4 – 7 Oceanfront hotel in Virginia Beach

Scan for more information on
trips or visit www.fscb.com/horizons
or contact your local Horizons



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REFLECTIONS OF ITALY

APRIL 28 - MAY 9, 2026

Book by
8/30/25
& Save \$250
Per Person



FLORENCE

Florence, the heart of Italy's Renaissance, is celebrated for its artistic masterpieces, stunning architecture, and rich cultural heritage.



VENICE

Venice, a mesmerizing city built on canals, enchants visitors with its historic bridges, gondola rides, and timeless Venetian charm.



LAKE COMO

Lake Como, nestled among the Italian Alps, captivates with its serene waters, elegant villas, and breathtaking natural beauty.

ITINERARY AT A GLANCE:

Day 1 Overnight Flight

Days 2 – 4 Grand Hotel Palatino, Rome

Day 5 Sangallo Palace Hotel, Perugia

Days 6, 7 Hotel Albani Firenze, Florence

Days 8, 9 Hotel Carlton on the Grand Canal, Venice

Days 10, 11 Hotel Barchetta Excelsior, Como

On some dates alternate
hotels may be used.

these and other
rizonclubtravel
Director.



MEDICARE 101 SEMINARS: TAKE TIME TO ADD TO YOUR CALENDAR!



Julie Brace,
Assistant Vice President
Senior Division Executive
First State Insurance Agency
573-705-3385
jbrace@fsia.bz

MEDICARE 101: Whether you're approaching 65 or are already enrolled in Medicare, navigating the complexities can be challenging. It's essential to review your coverage options annually and simplify the information, so you can manage your healthcare expenses in retirement with greater ease. Julie Brace will assist you in understanding the benefits and options available to you.

First State Insurance Agency is an affiliate of First State Community Bank due to a common ownership. Not a deposit, not FDIC insured, not insured by any government agency, not bank guaranteed, and may decrease in value.

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

Medicare 101 with Julie Brace

Date/Time: Thurs., August 7 at 10:30 am

Location: FSCB Park Hills

365 W. Main St., Park Hills

**RSVP by August 1 to Summer Moyers*

*(573)534-4037 or Angie Schutz (573)436-4721.**

CAPE GIRARDEAU

Medicare 101 with Julie Brace

Date/Time: Tues., September 30 at 10 am

Location: FSCB Cape Girardeau

2527 William St., Cape Girardeau

**RSVP by September 23 to Shelby Hacker*

*573-339-0303 shacker@fscb.com.**

COLUMBIA

Lunch 'N Learn Medicare 101 with Julie Brace

Date/Time: Wed., August 13, 11:30 am

Location: FSCB Bethel Location

300 Diego, Dr., Columbia

**RSVP by August 6 to Lori Baumgartner at*

*(573) 818-3454.**

FARMINGTON

Medicare 101 with Julie Brace

Date/Time: Thurs., September 25 at 2 pm

Location: FSCB Farmington

201 E. Columbia St., Farmington

**RSVP by September 19 to Kristen Benscoter*

*573-705-3390 kbenscoter@fscb.com.**

FREDERICKTOWN/IRONTON

Medicare 101 with Julie Brace

Date/Time: Thurs., September 25 at 10 am

Location: Folis Place

700 Madison Plaza Dr., Fredericktown

**RSVP by September 12 to Casie Francis*

(573)783-7232 cfrancis@fscb.com or Diane

*Sutton (573)720-9920 dsutton@fscb.com.**

HAYTI/KENNETT

Medicare 101 with Julie Brace

Date/Time: Wed., August 20 at 10 am

Location: FSCB Kennett

114 Independence Ave., Kennett

**RSVP by July 28 to Tammy Williams*

*(573)724-4175 or Tabitha Fisher (573)919-3131.**

HERMANN

Medicare 101 with Julie Brace

Date/Time: Wed., September 17 at 9:30 am

Location: FSCB Hermann

208 E. First St., Hermann

Join us for a pre-recorded presentation of

*Medicare 101. *RSVP by September 8 to Jan*

*Kloepfel (573)409-3060 jkloepfel@fscb.com.**

JACKSON

Medicare 101 with Julie Brace

Date/Time: Wed., September 24 at 2 pm

Location: FSCB Jackson

320 W. Main St., Jackson

Join us for a pre-recorded presentation of

*Medicare 101. *RSVP by September 18 to*

Brandi Petrie at (573) 290-3890 or call the

*Jackson branch at (573)243-2265.**

JEFFERSON COUNTY

Medicare 101 with Julie Brace

Date/Time: Tues., August 5 at 10 am

Location: FSCB Festus

1450 Parkway West

RSVP by July 24 to your Horizons Director.

LEBANON/CONWAY/RICHLAND

Medicare 101 with Julie Brace

Date/Time: Thurs., September 4 at 10 am

Location: FSCB Lebanon

101 W. Commercial, Lebanon

**RSVP by August 28 to Jackie Shumate*

*(417)344-1088 jshumate@fscb.com.**

MALDEN

Breakfast & Medicare 101 with Julie Brace

Date/Time: Sat., September 13 at 8 am

Location: 117 E Main Street, Malden

Join us for a pre-recorded presentation of

Medicare 101 while we serve up a delicious

*meal at the Santa Fe. *RSVP by September*

*11 to Samantha Landers (573)276-4584.**

MARSHALL/BOONVILLE

Lunch 'n Learn Medicare 101 with Julie Brace

Date/Time: Tues., September 10 at noon

Location: Santa Fe Restaurant & Cantina,

Marshall, MO

Join us for a pre-recorded presentation of

Medicare 101 while we serve up a delicious

*meal at the Santa Fe. *RSVP by September*

9 to Kenzie Wright mwright@fscb.com

*(660)236-5004.**

MEXICO

Lunch 'n Learn Medicare 101 with Julie Brace

Date/Time: Tues., August 5 at 11 am

Location: FSCB Mexico

912 E Liberty, Mexico

Join us for a pre-recorded presentation of

*Medicare 101. *RSVP by August 1 to Erin*

*Christian (573)473-4988.**

MOBERLY/MACON

Breakfast & Medicare 101 with Julie Brace

Date/Time: Thurs., September 18 at 8 am

Location: Route Z Country Cafe, Cairo

Join us for a pre-recorded presentation of

*Medicare 101. *RSVP by September 11 to*

*Chris Weathers (660)676-0990.**

PERRYVILLE

Golden Years, Golden Coverage with Lunch

Date/Time: Tues., September 16 at 11 am

Location: Catalyst Center for Business

508 N. Main St., Perryville

Come enjoy a complimentary lunch and a

Medicare 101 presentation with Julie Brace.

**RSVP by September 8 to to Desi Serini at*

*(573)846-1036 or dserini@fscb.com.**

PORTAGEVILLE

Medicare 101 with Julie Brace

Date/Time: Tues., September 16 at 5 pm

Location: FSCB Portageville

801 Hwy. 61 North

Join us for a pre-recorded presentation of

*Medicare 101. *RSVP by September 9 to*

*Amber Hargraves (573)391-9034.**

ROLLA

Medicare 101 with Julie Brace

Date/Time: Thurs., August 28 at 1 pm

Location: FSCB Rolla

210 W. 8th Street

**RSVP by August 22 to Tracy Limmer*

*(573)458-5712 tlimmer@fscb.com.**

STE. GENEVIEVE

Medicare 101 with Julie Brace

Date/Time: Thurs., August 21 at 4 pm

Location: FSCB Ste. Genevieve

710 Parkwood Dr.

**RSVP by August 15 to Joy Sellinger*

573-608-8013 jsellinger@fscb.com or Lindsay

*Ott 573-608-8051 lott@fscb.com.**

SIKESTON

Medicare 101 with Julie Brace

Date/Time: Fri., September 19 at 10 am

Location: FSCB Sikeston

201 N. Main St., Sikeston

Join us for a pre-recorded presentation of

*Medicare 101. *RSVP by September 10 to*

Glenda Wilburn (573)621-3219

*gwilburn@fscb.com.**

SULLIVAN/OWENSVILLE

Medicare 101 with Julie Brace

Date/Time: Wed., September 17 at 10 am

Location: Scenic Regional Library

525 Cumberland Way

**RSVP by September 15 to Paula Lang*

*(573)860-1312 or plang@fscb.com.**

WARRENTON/WRIGHT CITY

Annual Picnic with Medicare 101

Date/Time: Wed., September 10 at 11 am

Location: 17329 Dover Place, Wright City

Come join us for our annual picnic! Julie Brace

will speak about Medicare at 11:30 am, lunch

*at 12:30 pm. *RSVP by September 2 to Briana*

Laney (636)202-3061 blaney@fscb.com or Liz

*Kniffen ekniffen@fscb.com.**

WASHINGTON/DUTZOW/PACIFIC

Lunch 'n Learn Medicare 101 with Julie Brace

Date/Time: Tues., September 23 at noon

Location: FSCB Washington

1801 Bedford Center Dr., Washington

**RSVP by September 17 to Danielle Nehring*

*(636)392-5079.**



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

ST. FRANCOIS/MADISON/JEFFERSON COUNTIES

Dinner and Jersey Boys at the Munny

Date/Time: Fri., August 22

Departure: FSCB Bonne Terre at 2:15 pm
FSCB Festus at 3:15 pm.

Join us for a fun-filled trip to the Munny in St. Louis to see Jersey Boys. We will have a delish dinner at Bill Gianino's in Chestnut Park Plaza at 5 pm. Cost is \$150 for members, \$175 for guests. Misting fans will be provided to all attending. *RSVP by August 8 to your local Horizons Director.*

Fall Mystery Trip

Date/Time: Wednesday, October 15

Departure: FSCB Farmington at 7:45 am
FSCB Festus at 8:30 am.

Join us for a fun and colorful Fall Mystery Trip!! Such a beautiful time of year to take a ride and learn a little history in route. Ladies, we will even have a little shopping thrown in and lunch and dessert will not disappoint!! Guaranteed, this trip will leave both the ladies and gents with smiles on their faces at the end of the day!! *RSVP by October 1 to your local Horizons Director.*

BONNE TERRE/DESLOGE/PARK HILLS/TERRE DU LAC

Horizons Club Picnic

Date/Time: Sat., September 20 at 11 am

Location: Knights of Columbus Hall
7879 Berry Rd., Bonne Terre

Grab your friends and let's show some school spirit! Our theme this year is homecoming NC vs. Central. Come and enjoy an array of games and a delicious lunch catered by the Knight of Columbus. Games start at 11 am with lunch at noon followed by more games until 2 pm when Bingo starts to round out the day. *RSVP by September 8 to Summer Moyers (573)534-4037.*

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

Fraud Seminar

Date/Time: Wed., October 15 at 1 pm

Location: FSCB Park Hills
365 W. Main St., Park Hills

Join us for an afternoon learning about how we can prevent becoming a victim of fraud and what to do if you are a victim of fraud. Special guest speakers from AARP Sharon Wells and Terri Fischer. *RSVP by October 8 to Summer Moyers (573)534-4037 or Angie Schutz (573)436-4721.*

POTOSI/BONNE TERRE

Painting Party

Date/Time: Tues., September 16 at 5 pm

Location: FSCB Potosi
100 State Hwy P, Potosi

Join us to create your own fall-themed canvas painting. Canvases N Corks will guide you step by step. No painting experience necessary! Cost \$25 for members and \$35 for guests. *RSVP by September 12 to Summer Moyers (573)534-4037 or Angie Schutz (573)436-4721*

COLUMBIA

Afternoon Tea & Bunco

Date/Time: Wed., October 15, 1 pm

Location: FSCB Bethel Location
300 Diego, Dr., Columbia

Join us for an enjoyable afternoon of tea, treats, and a few rounds of lively Bunco! It's the perfect blend of elegance, fun, and a little competition. Don't miss out on the laughter and delicious treats! *RSVP by October 10 to Lori Baumgartner at (573) 818-3454.*

COLUMBIA/WARRENTON/WRIGHT CITY

Mystery Day Trip

Date/Time: Fri., September 12, 8 am - 5 pm

Departure: FSCB Clark Lane Branch
3200 Golden Bear, Columbia
FSCB Warrenton
1022 N. Hwy 47, Warrenton

Pack your sense of adventure for a day of wonder, creativity, and a dash of the unexpected! This Mystery Trip includes brunch delights, hands-on artistry, and a few sweet surprises. While we can't tell all, we can promise a day packed with fun, discovery, and memories you won't soon forget. Cost per person \$250. *RSVP by September 3 to Lori Baumgartner at (573) 818-3454.*

Les Miserables at the Fabulous Fox Theatre

Date/Time: Thurs., November 20 at 9 am

Departure: FSCB Clark Lane Branch
3200 Golden Bear, Columbia
FSCB Warrenton
1022 N. Hwy 47, Warrenton

Take a trip to 1800's France by way of the Fox Theatre. We'll lunch early on "The Hill" and then on to the Fox to see Les Miserables, "a reborn dream of a production." Fun and surprises along the way. \$195 per person. *RSVP by October 20 to Lori Baumgartner at (573) 818-3454.*

DESOTO/HILLSBORO

Old Fashioned BBQ

Date/Time: Tues., September 9 at 5 pm

Location: Knights of Columbus Hall
13225 State Rd E DeSoto

SAVE THE DATE!! September 9th, 2025 Join your DeSoto and Hillsboro Horizons Clubs in an Old Fashioned Backyard BBQ!! Details to follow by invitation. *RSVP by August 26 to your local Horizons Director.*

LEBANON/CONWAY/RICHLAND

King David at Sight & Sound Theatre

Date/Time: Wed., August 27 at 10 am

Departure: Lebanon Civic Center
Enjoy a delicious meal at Grand Country Inn, followed by some free time to do a little shopping. We will then head to the Sight & Sound Theatre to enjoy the Biblical drama and music of "King David" live on stage. Cost per member \$140. *RSVP by July 28 to Jackie Shumate (417)344-1088 jshumate@fscb.com.*

Dogwood Canyon

Date/Time: Thurs., September 18 at 9:15 am

Departure: Lebanon Civic Center
Kick off the day with a hearty meal at Smokehouse BBQ at the Chuck Wagon Pavilion. We will then embark on a 1 1/2-hour guided tram tour through the canyon's breathtaking landscapes. Before heading home, enjoy 45 minutes to shop, tour the Mill, Treehouse & Education Center. Everyone will receive a \$10 gift card for shopping or snacks! Cost per member \$150. *RSVP by August 21 to Jackie Shumate (417)344-1088 jshumate@fscb.com.*

Bunco

Date/Time: Tues., October 7 at 10 am

Location: Wallace Building
325 Harwood Ave. Lebanon

Get ready for a morning of laughter, snacks, and friendly competition! Join us for a lively game of Bunco. Whether you're a seasoned Bunco player or brand new to the game, this is a perfect chance to connect and have fun. Don't miss it! *RSVP by October 1 to Jackie Shumate (417)344-1088 jshumate@fscb.com.*

ROLLA/SULLIVAN/WASHINGTON/DUTZOW/PACIFIC

The Notebook at the Fabulous Fox Theatre

Date/Time: Sat., November 15, 2 pm matinee

Departures: Rolla, Sullivan, Washington, and Pacific (call for times)

Join us for the 2 pm matinee of The Notebook: A sweeping musical about a timeless love that defies all odds. Based on the best-selling novel and beloved film. Before the show, we will enjoy a delightful noon luncheon at The Fox, setting the stage for an unforgettable afternoon. Ladies...what a fabulous outing for you while the men are in the cold woods hunting for that one big deer!! Cost is \$140 for members, \$150 for guests. Space is limited! *RSVP by November 3 to Rolla (573)458-5712, Washington (636)392-5109, Sullivan (573)860-1331, Dutzow (636)442-1928, Pacific (636)747-0043.*





First State Community Bank

201 E. Columbia Street | Farmington, MO 63640

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Ready to Fly? What You Need to Know About the REAL ID

As of May 7, 2025, the Transportation Security Administration (TSA) requires all U.S. air travelers age 18 and older to present a REAL ID-compliant form of identification to board domestic flights.

The REAL ID Act was passed in 2005 to strengthen security standards for state-issued IDs. After multiple delays, the final enforcement date has come. This means standard driver's licenses that are not REAL ID-compliant will no longer be accepted at airport security checkpoints.

What Is a REAL ID?

A REAL ID is a state-issued driver's license or ID that meets enhanced federal security standards. Most can be identified by a star or symbol in the

upper right corner. Applications must be submitted in person at your state's Department of Motor Vehicles.

What If You Don't Have One?

You'll need an alternative form of acceptable ID to fly, such as a U.S. passport, military ID, or federally recognized tribal ID.

To avoid any disruptions to your travel plans, it's recommended to apply for a REAL ID as soon as possible. You can check your state's DMV site for more info, or visit the TSA's REAL ID website.

Time to double-check your wallet before you head to the airport!

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We are here for you!

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



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