



First State
Community Bank

HORIZONS CLUB

CONNECTION

Connect With People.



April/May/June 2024

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Benefits of Digital Banking

As technology continues to evolve, so does how we manage our finances. For seniors, embracing digital banking can open a world of convenience, security, and financial empowerment. The advantages of digital banking can be tailored specifically for our seasoned Horizons Club members.

Convenience at Your Fingertips: Digital banking provides more options for an enhanced banking experience. Finances can be handled from home. Log in to FSCB's website or mobile app to check account balances, view transaction history, and monitor funds. Paying bills becomes a breeze. Set up recurring payments or make one-time transactions online. Make remote deposits by snapping a photo of your check using your smartphone and deposit it directly into your account.

Security First: Digital banking addresses concerns about money safety with Fraud Alerts. Receive instant notifications about suspicious activity on your account. Your bank will keep you informed whether it's an unauthorized purchase or an unusual login.

Digital banking isn't just for tech-savvy youngsters; it's a tool that empowers seasoned adults to manage their finances efficiently. So grab your tablet or smartphone, explore FSCB's digital offerings, and embrace the benefits of modern banking. Your financial well-being deserves it!

Keep an eye out for the third quarter Connection Newsletter for in-person workshops to highlight tips and tricks and to upgrade your digital banking experience.

BANKING ALWAYS IN MOTION



NEW DIGITAL BANKING PLATFORM | COMING MAY 7TH

First State Community Bank is excited to announce an upgrade to your digital banking experience on May 7th. Say hello to seamless transactions, intuitive interfaces, and unparalleled convenience, all at your fingertips. Learn more below and save the date to enhance your financial journey.

ALL YOUR FAVORITE FEATURES + MORE!



ENJOY ENHANCED
DIGITAL SECURITY



LOCK YOUR CARD
AT ANY TIME



MONITOR YOUR
CREDIT SCORE



CUSTOMIZE
ALERTS



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Chasing Horizons: Unlocking opportunities, building connections, and crafting unforgettable travel experiences

By Jill Fletcher

I recently found myself in Chicago surrounded by fellow travel enthusiasts at the Heritage Clubs International Peer Group Conference.

The conference theme, “Harnessing the Windy City: Navigating the Future of Bank Travel,” set the tone for our journey. We gathered, ready to dive into a whirlwind of learning, networking, and exploration. Here’s a glimpse of some of the highlights:

Our days were filled with inspiring keynotes, hands-on workshops, and round-table discussions. Industry experts shared insights on creating exceptional travel experiences. As a bank travel director, I soaked up everything shared, eager to apply it to our upcoming Horizons Club adventures.

The heart of the conference lay in the connections we forged. Bank travel directors, representatives from various destinations, and travel providers talked during 1:1 business appointments. Conversations flowed over coffee breaks and after-hour networking sessions. We weren’t just exchanging business cards but building a community—a network of support and shared ideas.

One afternoon and evening were dedicated to exploring the hidden gems of Lake County, Illinois. The highlight? A visit to the San Filippo Estate, known worldwide for its collections of



beautifully restored antique music machines, phonographs, arcade and gambling machines, chandeliers, art glass, the world’s largest restored theatre pipe organ, the most spectacular European salon carousel in existence, street and tower clocks, steam engines, and other functional mechanical antiques. Dinner in an antique train car during a tornado warning added a bit of excitement.

Back home, my excitement is evident. Armed with new knowledge and inspiration, I began planning our Club’s 2025 travel adventures. Horizons Club members can look forward to once-in-a-lifetime experiences. I can’t give any secrets away yet, but the world awaits, and I’m determined to make every moment count! See you on our next adventure—where the winds of opportunity carry us toward new horizons!

Trip Showcase: New York City Christmas Spectacular Featuring a Broadway Show and the Radio City Rockettes

Dec. 4 - 7, 2024

Exceptional Inclusions

- Three nights quality hotel accommodations in Times Square
- Ferry ride around New York Harbor, Statue of Liberty & Ellis Island
- Full-day tour of NYC famous neighborhoods, Central Park, and many other famous buildings and sites with time for shopping
- The Today Show, the 9/11 Memorial, and a 360 degree view of NYC from its tallest observation deck at One World Trade Center
- One Broadway show and the Radio City Rockettes Christmas Spectacular
- Gratuities for professional tour guide and drivers
- Roundtrip airfare to/from New York airport
- Four days professional tour guide service, applicable lodging and meal taxes and gratuities, all attraction admissions and fees, baggage handling
- Cancellation Protection Waiver/On-Trip Travel Insurance included in price



New York City Christmas Spectacular Tour Cost

Per Person Double
\$3,284

Per Person Triple
\$3,148

Per Person Quad
\$3,015

Per Person Single
\$4,051

Limited availability! Contact your Horizons Director to reserve your spot!



Protection for What Matters Most.

Benefit Insurance Solutions

Insurance Solutions

The Benefits Insurance Department at FSIA helps clients customize individual solutions to their health insurance needs. We offer protection for all of your personal assets, so you can focus on what really matters—living life!

Health coverages may include:

- Medicare Supplements
- Life Insurance
- Medicare Advantages
- Prescription Cards
- Travel Medical Coverage
- Short-term Health
- Dental, Vision
- Group Health



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Our Approach

Just looking? Getting quotes? We understand. As a service to prospective clients, we will review your current health insurance coverage and provide you with a cost comparison and alternatives to your current program. We will help identify potential gaps in coverage and offer competitive pricing while selecting the best product for your particular needs. The insurance companies we represent have the highest ratings in the industry, outstanding claims service, and offer complimentary additional coverages.

Our Team

As your benefits insurance agent, we strive to meet your needs on a specialized and individual basis. Our team is made of experienced, caring individuals who are constantly exposed to new products, ideas, and market trends. This information is used to help educate our clients.

We look forward to working with you and servicing your unique insurance needs. To speak with someone about a health policy, or to request a quote, contact Julie Brace at 573-705-3385 today.

Personal Risk Management

Our vision is to protect your financial security and to provide you with peace-of-mind. By understanding your family's lifestyle and assets, we strive to provide the best selection of quality, trusted, and financially sound insurance products. Our number one objective is to offer you advice and guidance to protect you from life's everyday accidents that threaten your lifestyle and your valuable assets. We're here to help you protect what matters most.

- Competitive pricing and comprehensive coverage
- Personalized guidance, advice, and advocacy
- One source for all your insurance needs



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Not a deposit, not FDIC insured, not insured by any government agency, not bank guaranteed and may decrease in value.

*We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in you area.
Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.*





First State Community Bank

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Cardinals Game Day Trip | Wednesday, May 22 @ 12:15 PM

Join your Horizons Club friends for a fun day at the Busch Stadium! We will enjoy a highly anticipated Cardinals game against the Baltimore Orioles. Each member will pay \$130 for the trip, which includes transportation costs and \$30 Cards Cash to use on food and/or souvenirs.

Pick Up Times & Locations

Cape Girardeau | Perryville | Farmington | Festus

7:45 AM | FSCB Cape Girardeau
8:45 AM | FSCB Perryville
9:45 AM | FSCB Farmington
10:30 AM | FSCB Festus

Lebanon | Rolla | Sullivan

8:00 AM | FSCB Cape Lebanon
9:00 AM | FSCB Rolla
9:55 AM | FSCB Sullivan

Columbia | Warrenton | Wright City

9:00 AM | FSCB Columbia
10:00 AM | FSCB Warrenton
10:15 AM | FSCB Wright City



For questions or to purchase tickets, contact your local Horizons Director.

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We are here for you!

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



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