



## FOOD FOR THOUGHT: Give to the Needy NOT the Greedy

Every year, Americans donate billions of dollars to charities. This is especially true during the holiday season. This is the magic of the holidays – warmth, kinship and generosity.

However, before reaching for your wallet it's important to take a long and careful look at the beneficiary of your gifts. Where there is money, there are also scammers, so it's not surprising that ne'er-do-wells exist within the industry of giving.

Below are a list of tips, compiled by [www.fbi.gov](http://www.fbi.gov), which allow you to assure that your hard-earned money is going to worthy causes and not into the pocket of scammers:

- ✓ Give to established charities or groups whose work you know and trust.
- ✓ Be aware of organizations with copycat names or names similar to reputable organizations.
- ✓ Be wary of new organizations that claim to aid victims of recent high-profile disasters.
- ✓ Do your research. Use the Federal Trade Commission's resources to examine the track record of a charity.
- ✓ Give using a check or credit card. If a charity or organization asks you to donate through cash, gift card, virtual currency, or wire transfer, it's probably a scam.
- ✓ Practice good cyber hygiene:
  - Don't click links or open email attachments from someone you don't know.
  - Manually type out links instead of clicking on them.
  - Don't provide any personal information in response to an email, robocall, or robotext.
  - Check the website's address—most legitimate charity organization websites use .org, not .com.
  - A representative from a charity is pressuring you to make an immediate donation. A legitimate charity will welcome your donation whenever you choose to make it.
  - A representative from a charity is thanking you for a donation you don't recall making. Making you think you've already given to the cause is a method scammers use to lower your resistance.

If you ever believe that you have encountered a Charity Scam, you can report the incident to [www.ftc.gov/complaint](http://www.ftc.gov/complaint). Additionally, resources are available online allowing you to research a charity before making your donation, such as BBB Wise Giving Alliance, Charity Navigator or Charity Watch.

Wishing the happiest and safest of holidays, ~ *Prairie State Bank & Trust, Fraud Department*



**G**reetings everyone and happy fall soon to be winter. We hope this newsletter finds you all safe and well. While the year is quickly approaching it's end, we still take time to reflect back on all that we have to be grateful for this year and all that we can celebrate this holiday season. We hope that each of you were still able to celebrate the Thanksgiving holiday in your own new ways and that the Christmas and New Years holiday's find you creating some new holiday magic and approaching things in a unique but safe way.

**W**e are still working away behind the scenes to stay current with many of our travel vendors, educational resources and working on some new exciting things to continue to roll out in 2021. We are as anxious as each of you to get back to traveling and having events to bring amazing educational resources to the Voyagers!

**W**e are thankful to celebrate an amazing group of customers in each of our regions and all that we still have to look forward to in 2021 with each of you! Keep your eyes peeled to your mailbox, email and our website [www.psbank.net/Voyagers](http://www.psbank.net/Voyagers) for any and all updates! We wish each of you a very happy holiday season and the best of health to you and your families! ~ *Voyager Team*

### ***Sneak peek of next issue***

#### **Behind the Scenes of PSB&T:**

Take a tour and get to know some of the many bank locations & departments.

#### **Did you know?**

Bringing you financial education right to your fingertips. No need to leave the house!

## GIFTCARDS



### **HOLIDAY SHOPPING MADE EASY!**

**Gift Cards work perfectly for everyone on your shopping list!**

- > Reminder that Voyagers receive **5 fee FREE** gift cards each month!
- > Gift cards can be purchased in amounts from \$20-\$750.
- > Gift cards can be used to make purchases online, by phone or in person.

Visit the branch location closest to you to purchase your PSB&T Visa® Gift Cards today!



**Prairie State Bank & Trust**

# Take a virtual tour with us.

This quarter we would like to take you on Museum tours. There are many Museums around the world offering virtual tours and these are just a few.



You could easily spend the whole day in The British Museum and still have thousands of artefacts left to explore. Founded in 1753, the British Museum is one of London's most popular museums. With its stunning architecture, awe-inspiring exhibitions, and remarkable collection of over 8 million artefacts that span 2 million years of human history, you won't be left disappointed. The museum boasts some of the world's most famous historical objects. To name a few:

Easter Island Head – Huge Sculptors built to honor sacred ancestors, which were brought to Britain by Commodore Richard Ashmore Powell in 1868.

Colossal Granite Head of Amenhotep III – The head alone of this statue weighs approximately 7900 lbs, and was discovered in the Temple of Mut. It was acquired by British archeologist Henry Salt in a Cairo warehouse.

Mummy of Katebet – Dating all the way back to 1300BC, this is of the most impressive mummifications. The mummy is of a woman who was a Chantress of Amun. As a Chantress to a major ancient Egyptian deity, she would have sung and performed music during the rituals that were performed in the temples of Thebes in Ancient Egypt.

Follow this link to go on this virtual tour [www.britishmuseum.org](http://www.britishmuseum.org) scroll down and select Take a virtual gallery tour. There are other selections in this area as well such as Search the collection or Listen to an audio tour.



In April of 2019 one of our Voyager leaders, Shari Kleinlein, traveled to Italy, while there she visited Florence and saw many of its attractions, although the Uffizi Gallery was not on her itinerary to visit she did walk through its beautiful corridor.

Below is a little snippet of information about the gallery and you can visit the link below for a series of videos from museum workers about some of the pieces that are housed in the gallery.

<https://www.uffizi.it/en/video-stories/uffizi>

This less well-known gallery houses the art collection of one of Florence, Italy's most famous families, the De'Medici. The building was designed by Giorgio Vasari in 1560 specifically for Cosimo I De'Medici, but anyone can wander its halls from anywhere in the world.



Also located while on the website you can click on exhibitions and view past exhibitions the "Tony Craig in Boboli Gardens" is an enjoyable exhibition.

MOTIVATIONAL QUOTE OF THE QUARTER:

*"Don't count the days, make the days count."*

*~Muhammad Ali*

## An Interview with Maureen Faller, Trust Officer **Who is in the Trust Department?**

I am the trust officer and have been in the role since August 2012. I graduated from Indiana University in 2009 and Southern Illinois University Carbondale with her Juris Doctorate in 2012. I have been practicing law since November 2012.

Kyle Robinson is the Trust Administrator; he has been with us since June of 2018. He has been working in the industry since November 2015. Kyle earned is B.S. in Business Administration & Finance from Columbia Southern University in January of 2020.



### **What does the trust department do for a customer?**

Our trust department provides services to protect customers' wealth and pass their assets to the next generation. We step into your shoes and are able to pick up where you left off with paying bills making distributions and managing the farm or investment account.

### **Do I have to have a significant amount of money to start a trust account?**

A trust is a document that gives instructions to a third party of what your goals are for your assets. Do you want your assets to be used as a scholarship fund, provide income from children or grandchildren, or be given to a charity? Everyone has a house, checking account or some personal assets that they want protected from Probate. Trust documents are used to shift the ownership of assets from you personally to an entity that can protect the assets from Probate and public interference.

### **Can you give me an example of what a trust would consist? A simple answer?**

A Trust gives a third party, like PSB&T the power to step into your shoes. A Trust can consist of farm ground, cash, a hour or investments, whatever assets you held while alive can be placed into a trust. Then, those assets are invested, sold and managed by the Trustee.

### **What kind of fees are involved with a trust?**

PSBT charges fees for their expertise. These fees will be taken from the assets of the trust and will depend on what kind of duties are assigned to PSB&T.

### **Why choose a bank as Trustee?**

A financial institution such as Prairie State Bank & Trust brings an unbiased third party. We bring the expertise to work with the CPA, Attorney and family to verify all your goals are accomplished through your Estate plan.

**Interested in learning more about what the PSB&T Trust Department could help you with? Contact Maureen or Kyle today at 1-800-597-2977.**



**Visit us at [www.psbank.net/Voyagers](http://www.psbank.net/Voyagers)**