

# MAIN STREET Bank Club

## NEWSLETTER FROM MARILYN'S DESK

*News*  
MAY, 2005

Hello to everyone!!!

Here it is almost Memorial Day and I am just getting the first newsletter out to you. I wanted to have most of the 2005 events organized before I sent out the information, so you will notice from the inserts in this newsletter that you have all the plans for the entire 2005 season with the exception of December.

It has been fun planning these events and I hope it will be equally fun for you to enjoy them.

Just a few additional comments about upcoming events:

### *Parades*

I need volunteers to help me out by either taking our float to the parade or with helping me hand out pencils during the parade. Any help would certainly be appreciated.

### *Relay for Life Cancer Walk*

I have made some changes this year. We will have a screened in tent instead of a camper and a different style fire pit. We will also be located in a different spot. (more in the center of the fair grounds along the paved path that runs north and south)

### *2-Days & 1-Night Trip*

I figured it was time I ventured out on my own this year and tackled my first overnight trip to Warrens Cranberry Festival in Wisconsin. Come join us.

*Marilyn*



### Keep Track Of Your Pay Stubs! "Hints from Heloise"

I saw a letter in your column about someone finding a credit-card receipt in a book at a used bookstore.

I found something even more astounding inside a book I took out from the library. The previous borrower had left a pay stub inside the book. It had the person's name, address, Social Security number, place of employment, etc. If someone dishonest had found it, that person could have applied for loans, credit cards and all manner of things. This is scary as heck! Identity theft is rampant, and most of these crimes are committed when a thief gets hold of a lost or stolen checkbook.

Many of us think identity theft is mostly an online crime, but only a small percentage occurs online. The Better Business Bureau has a Web page, [www.bbb.org/idtheft](http://www.bbb.org/idtheft), with tips and information that can help, so hopefully you won't be the next identity-theft victim. "Heloise"













*The safest way to double your money is to fold it over and put it in your pocket.*

# MAIN STREET BANK CLUB

RESERVATIONS 507-893-3155

## 2005 TRIPS/EVENTS AGENDA

FNB, WINNEBAGO

 <p><b>January</b></p> <p>23- Gopher Women's Basketball</p>	 <p><b>February</b></p> <p>20-Gopher Women's Basketball</p>	 <p><b>March</b></p>	 <p><b>April</b></p> <p>17(Sun.)- Passion Play North Heights Lutheran Church Arden Hills, MN</p>
 <p><b>May</b></p> <p>6(Fri)-Tulip Time Festival Pella, IA</p> <p>9 seats remaining Call for reservations Before May 5th</p>	 <p><b>June</b></p> <p>11(Sat.)- Fairmont Parade 6:30pm</p>	 <p><b>July</b></p> <p>4(Mon.)-Vernon Center Parade 9(Sat.)-Green Giant Parade 13(Wed.)-Festag Parade 23(Sat.)-Truman Parade 30(Sat.) - Hiawatha Pageant-Pipestone Windpower Capital Lake Benton, MN</p>	 <p><b>August</b></p> <p>6(Sat.)-Motofest Parade 12(Fri.)-Relay for Life 19(Fri. evening) Twins Game 21(Sun.)-Wells Parade</p>
 <p><b>September</b></p> <p>10(Sat.)-Amboy Parade 23-24 Cranberry Festival (Fri) Warren, WI (Sat.) LaCrosse, WI (2-days, 1 night)</p>	 <p><b>October</b></p> <p>20 (Thurs.)-Seminar 5:30 p.m. (light supper - City Hall) " Family Care Giving" (Interfaith Care Givers) "Trusts &amp; Estate Planning" "Long Term Care Insurance" (Kunkel &amp; Peyman)</p>	 <p><b>November</b></p> <p>1 (Tues) Seminar-evening (dessert &amp; coffee) (Dikker's Hall)  Holiday Decorating!  Presented by Bittersweet Designs The Floral Touch Dikkens Decorating</p>	 <p><b>December</b></p> <p>? Seasons Dinner Theater Coon Rapids, MN</p>

VOLUNTEER SIGN UP SHEET FOR TAKING FLOAT TO PARADES/2005  
 1 vehicle and 2 people to give out pencils

			Vehicle/Driver	Hand our pencils- 2 people
June 11, Sat	6:30p.m.	Fairmont		
July 4 Monday	4:00 p.m.	Vernon Center		
July 9 Sat	5:00 p.m.	Blue Earth		
July ? Wed.	7:00 p.m.	MN Lake		
July 23, Sat.	5:00 p.m.	Truman		
Aug. 6 Sat.	4:00 p.m.	Winnebago		
Aug. 21, Sun	12:00 p.m.	Wells		
Sept. ? Sat.	3:00 p.m.	Amboy		

Please! Please! Please! consider helping me out with this year's parade entry. I need people to pull the float and also to hand out pencils. If you can at all possible help me out in any way, give me a call at the bank. 893-3155 or e-mail me marilyn.pederson@1stbago.com

Thanks, Marilyn

**"SONG OF HIAWATHA PAGEANT"**  
**PIPESTONE NATIONAL MONUMENT**  
**PIPESTONE'S HISTORIC DISTRICT**  
**LAKE BENTON WIND POWER CAPITAL**  
Pipestone and Lake Benton, MN

**SATURDAY-JULY 30, 2005**

In the morning experience a wind power tour at Lake Benton, "Original Wind power Capital of the Midwest". After lunch visit the Pipestone National Monument which preserves the pipestone quarries and elements of Native American culture. Enjoy a step-on-tour of Pipestone's historic district and a delightful supper at the Calumet Inn.

Followed by a beautiful *evening* pageant "By the shore of Gitche Gumee, by Great Red Pipestone Quarry," held in a large outdoor natural amphitheater. Elaborate lighting and lovely costumes with a cast of 200 makes this a truly unforgettable event.

**\$58.00** (bank club member)

**\$68.25** (non-member)

Depart Winnebago (north side of bank) 8:30 a.m. Return by 1:30 a.m.

Depart Amboy (Cenex) 8:40 a.m. Return by 1:20 a.m.

Ticket price includes bus-2 meals-3 tours-pageant

(50% due upon reservation/final pmt due by July 15)

NOREFUNDS (partial or full) after JULY 15

***Reservation Deadline - JULY 15***

For reservations call

**MAIN STREET BANK CLUB IN WINNEBAGO**

First National Bank

1-507-893-3155

1stbago@bevcomm.net

# Relay for Life Cancer Walk



**Proceeds will benefit  
American Cancer Society**

**Date: August 12th  
2005**

**Team Registration due  
July 1st  
2005**

I would personally like to invite you to walk with me on our bank club team. You can walk as much or as little as you like. The rest of the time is fun, fellowship & food around the campfire. The camp site theme for this year is

**"Putting for a Cure"**. Each teams camp site will represent one hole of a miniature golf course and our team costumes will be **"Old Fashion Golf Attire"** to be worn during our team lap at the opening ceremony. Have any ideas???



This is the 11th anniversary of the Faribault County Relay for Life Cancer Walk and our team goal this year is \$1,250. If possible I would like each team member to raise \$100 in funds toward this goal, but this is not mandatory—any \$ will help!

*Marilyn Pederson*

**HELP!**

**Do you enjoy  
walking???**

**Come join our Main  
Street Bank Club  
Team**

**SPONSORED BY:**

**First National Bank  
in Winnebago**

**Roerig Hardware &  
Appliance of  
Winnebago**

**Mail Form to:**

**First National Bank  
PO Box 988  
Winnebago, MN 56098-0988**

**Phone: 507-893-3155**

**Fax: 507-893-4719**

**Email: marilyn.pederson@1stbago.com**

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

T-shirt Size: S M L XL

# Baseball

**MINNESOTA TWINS**  
at the **METRODOME**  
**MINNEAPOLIS, MN**  
**FRIDAY, AUGUST 19, 2005**  
**Minnesota vs. Seattle Mariners**

Why is it a Minnesota Twins special event weekend?

It's the 40<sup>th</sup> anniversary  
celebration of the 1965 American League Champs!!!!

Friday night game time is 7:10 p.m.

Lower deck seating in section 117  
Supper break at Culver's in Shakopee  
(at your own expense)

**\$40.50** (bank club-member)

**\$48.00** (non-member)

Depart Winnebago (north side of bank) 3:00 p.m. Return by 11:40 p.m.

Depart Amboy (Cenex) 3:10 p.m. Return by 11:30 p.m.

Ticket price includes bus & MN Twins game ticket

(50% due upon reservation/final pmt due by July 29)

NO REFUNDS (partial or full) after July 29

***Reservation Deadline - JULY 29***

For Reservations call

**MAIN STREET BANK CLUB IN WINNEBAGO**

First National Bank

1-507-893-3155

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**Main Street Bank Club**  
Presents

**Warrens Cranberry Festival & La Crosse, WI.**  
**September 23-24, 2005**

**Package Inclusions**

1 Night hotel accommodations at  
Grandstay Suites-La Crosse  
1 Continental Breakfast  
1 Dinner  
1 Lunch  
1 Apple Orchard Treat (Homemade Apple Turnovers)  
"Ocean Spray" Marsh Tours (by bus)  
Warrens Cranberry Festival  
(food-crafts-antiques-flea & farmers' markets)  
Old Country Wisconsin Cheese Factory Tour  
City Brewing Company Tour  
La Crosse City Tour  
Leidels Apple Orchard Tour  
Efficient baggage handling  
All taxes and dining gratuities for tour  
Motor Coach Transportation

**Friday, Sept. 23** Today you depart for **Warrens, WI.** Upon arriving at 10:00 a.m., you will meet a volunteer guide, tour the **Ocean Spray Receiving Station** and continue through cranberry country to learn about cranberry growing and harvesting operations. The tour takes 1 to 2 hours.

After the tour, you will go into Warrens to the **Cranberry Festival.** A wide variety of American and Ethnic food can be found at over 70 different food booths, at the 33<sup>rd</sup> Annual Warrens Cranberry Festival. Shop at the 850 art & craft booths, 350 antique & flea market booths, and over 100 farmers' market booths. Visit the school gym to see the various contests. Enjoy the music on the grounds while you shop, relax at the Old Towne Hall for Family Variety Time or watch the cooking demos sponsored by "West Bend-Kitchen Craft".

For your evening dining we are off to **Burnstad's European Village and Café** in Warrens. This café offers a unique shopping and dining experience that is unlike anywhere else you'll find. In addition to the restaurant, brick walkways meander through a quaint collection of specialty shops where you'll find extraordinary gifts, clothing, Amish crafts, flowers, home décor, candy, cranberry products, gourmet food items and more. Menu includes your choice of fish, beef, chicken or pork dinner with dessert.

**Friday Night** Our hotel accommodations are at the **Grandstay Suites** located in Riverside Park along the Mississippi River in La Crosse, WI. "Home Away From Home" experience. The Grandstay offers an indoor swimming pool, whirlpool, exercise room and outdoor sport court for your enjoyment. Also Riverside Park has running paths and walking trails along the river.

**Saturday, September 24** Starting at 6:00 a.m. you can begin your day with a delicious **continental breakfast** at the **Grandstay.** (Bagels, Pastry, Toast, Cereal, Fruit, Beverage) At 7:30 a.m. a step-on guide meets your group in the Grandstay lobby and you are off for a tour of the **Amish Old Country Wisconsin Cheese factory in Cashton, WI.** This is one of the few factories left in the United States that handles only fresh can milk.

**Lunch & a tour** at **City Brewing Company** (formerly G. Heileman Brewing Company) are next on your journey. Here your group will enjoy bratwurst or other **Bavarian style** sandwiches. The tour features a glimpse into the **Old World tradition of brewing beer.** Yes, the **World's Largest Six-pack** is still there! Then sit back and relax as your tour guide introduces you to the homes of Early Entrepreneurs, Lumber Barons and much more! Includes a stop atop **Granddad Bluff.**

**Mid-afternoon** you will depart for the **Leidels Apple Orchard** via the **Apple Blossom Scenic Drive** route which offers a beautiful view of the Mississippi River Lock and Dam #7. And for a special treat after your tour you will be served homemade apple turnovers and coffee.

They say "All good things must come to an end" so I guess it is time to head home with fond memories of a great two days in **Wisconsin.**

**2 Days – 1 Night**  
**Package Price per Person**


**Double: \$145**

(Package price per person based on double occupancy)

***Reservation deadline***  
***August 15***

*(50% deposit is required upon reservation)*

**For Reservations call**  
**1-507-893-3155**  
**Main Street Bank Club**  
**First National Bank**  
**Winnebago**  
**marilyn.pederson@1stbago.com**



**"FAMILY CARE GIVING"  
"TRUSTS & ESTATE PLANNING"  
"LONG TERM CARE INSURANCE"**

**THURSDAY, OCTOBER 20 - 5:30 p.m.**  
**Municipal Center Meeting Room**  
**Winnebago, MN**

"Family Care giving" presented by Interfaith Caregivers of Faribault County. Interfaith Caregivers has been serving the people of Faribault County since April of 1997. The group helps with non-medical needs for people with a wide range of chronic conditions. They offer friendly visiting, transportation, respite care, telephone visits, caregiver coaching and more.

"Trusts & Estate Planning" & "Long Term Care Insurance" sponsored by  
Kunkel & Peyman of Fairmont.

Sandwich-salad supper served before the seminar begins.

**FREE** (bank club member)

**\$** (non-member) (to be determined at a later date)

Reservation Deadline - OCTOBER 10, 2005

For reservations call

**MAIN STREET BANK CLUB IN WINNEBAGO**

First National Bank

1-507-893-3155



**HOLIDAY DECORATING FESTIVAL**  
presented by

**BITTERSWEET DESIGNS  
DIKKENS DECORATING  
THE FLORAL TOUCH**

**At Dikker's Hall - Parker Oaks - Winnebago, MN**

**TUESDAY, NOVEMBER 1 - 7:00 p.m.**

Holiday decorating is just around the corner and unless you're one of those really organized people during this hectic time of year, we'd like to take the stress out of the decorating task by hosting our "Holiday Decorating Seminar" Tuesday evening. Featured will be the above merchants who will present several decorating ideas (using what you have on hand and adding some new items) for your home.

Our "Holiday Decorating Seminar" will be preceded by dessert, coffee and punch. Plus you won't want to miss out on all the Holiday spirit and cheer which will be served up in abundance by "The Brothers" directed by Phil England.

**FREE** (bank club member)

**\$** (non-member) (to be determined at a later date)

Reservation Deadline - **OCTOBER 24, 2005**

For reservations call

**MAIN STREET BANK CLUB IN WINNEBAGO**

**First National Bank**

**1-507-893-3155** (call)

**1stbago@bevcomm.net** (e-mail)

### WHO CAN JOIN?

First National Bank's Main Street Bank Club is unique-it is for valued customers of any age!

If you qualify, you are eligible to enjoy many special benefits and join in the fun. Our "Easy Join" bank club has only one requirement:

**Maintain a minimum balance of \$1,500 in any combination of consumer accounts.  
(Checking, Savings, CD's)**

Note: A joint account covers both husband and wife.

**Your Main Street Club membership entitles you to:**

*Free* Membership Card

*Free* Personal Checking (must sign up for)

*Free* ATM Debit Card (to qualify use your debit card on an average of 10 times a month during a 1-yr. period.\*

*Free* Money Orders (limit 3 per month)

*Free* Travelers Checks

*Free* Notary Service

*Free* Photocopy Service (limit 3 at any one time)\*

*Free* Fax Service

*Free* Credit Card Cash Advance

*Free* Mylar Balloons (limit 3 per month)\*

*Free* financial seminars (Kunkel & Peyman)

**15% discount on 1-day bus trips\***

Quarterly Newsletter (accessible on [www.1stbago.com](http://www.1stbago.com))

Luncheons, Potlucks & Other Activities

**\*please note changes from original brochure**

### REFER A FRIEND to the MAIN STREET BANK CLUB

If you know of anyone who would be interested in joining our club, fill out this form and drop it off at First National Bank in Winnebago. A copy of our newsletter and a brochure about the club will be sent out to the person listed below. You will receive a \$10 gift certificate that can be used toward trips, events or other activities for each person you refer who joins the Main Street Bank Club.

### RESERVATION AND CANCELLATION POLICY

Reservations should be made with 50% payment whenever possible to insure a seat on motor coach trips and final payment is due at reservation deadline. All payments and deposits are fully refundable, regardless for reason of cancellation, up to the final payment date. When a cancellation needs to be made after the reservation deadline, the customer is responsible to call FNB to see if there is a waiting list. If no waiting list exists, it is the customer's responsibility to find a replacement. If portions of the tour cost are non-refundable, such as tickets, we will refund transportation, etc. 24 hours prior to departure.