



# CLUB NEWSLETTER

First Western Bank & Trust ★ 50 PLUS CLUB  
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November 20

## Be Informed! Be Safe!

Our next meeting will feature a presentation called "Hot Topics in Medicare Fraud and Scams." The meeting will be Tuesday, November 20 at 1:00 pm at the Grand. The presenter is Apryl Davenport from the ND Senior Medicare Patrol located at Minot State University. She is the Regional Volunteer Coordinator. Her office provides a scam of the month report to "Empower Seniors to Prevent Healthcare Fraud." I have enclosed the latest report. Don't miss out on this very important information for seniors! As always, complimentary dessert, punch and coffee will be served after the speaker. Call 852-3711 by November 15 to reserve your spot.



### SCAM OF THE MONTH REPORT Be "Scam Smart": Protect, Detect, Report

#### Tips to Help Keep Your Identity Safe

- Examine your wallet and ask yourself if you need to carry all the pieces of identification in it.
- When someone asks for your Social Security Number, ask why they need it.
- Use a password to protect your cell phone, if the phone has that capability.
- Encrypt your home wireless network.
- Avoid clicking on attachments or links contained in any unsolicited emails; don't respond to unsolicited emails.
- When using a debit card, use it as "credit" instead of "debit" for better protection if the card information is stolen.
- Do not use the same password for all your online accounts.
- Do not click on any pop-up on the internet.
- Limit the information you make available on social networking sites.
- Obtain and check your credit report annually at: [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.

#### Reporting Telemarketing and Healthcare Scams

North Dakota Senior Medicare Patrol (SMP): 1-800-233-1737  
Medicare: 1-800-633-4227 / [www.medicare.gov](http://www.medicare.gov)  
Federal Trade Commission: 1-877-382-4357 / [www.ftc.gov](http://www.ftc.gov)  
Do Not Call List: 1-888-382-1222 / [www.donotcall.gov](http://www.donotcall.gov)

December 7

## Meet Miss North Dakota 2019



# Katie Olson

The last meeting of 2018 will be Friday, December 7, at the Grand Hotel at 1:00 pm. Your meeting will feature Miss North Dakota Katie Olson. Katie is a native of Williston and is currently enrolled at NDSU studying Elementary Education. Miss ND will spend her year on a state-wide speaking tour, visiting schools across ND to promote Social Impact Initiative: "The Motivational Mindset, Positivity at Every Turn." Miss ND Katie is an accomplished dancer and was the high score talent winner. She is a member of the NDSU Bison Dance Team. Come meet Miss ND 2019!

A Christmas sing along will follow her presentation. Complimentary dessert, punch and coffee will be served. Please call 852-3711 by December 4 to reserve your spot.

***FYI: Please remember the meetings are for 50 Plus Club members only!***

**Planning has already started for 2019, and it looks to be a great year for the 50 Plus Club!**  
*Watch for the newsletter to come out next spring.*

Would you like to receive your newsletters electronically? Email the request to: [vicky.campbell@fwbt.com](mailto:vicky.campbell@fwbt.com) to be first to get them!



*First Western Bank & Trust, voted one of  
 Prairie Business magazine's 50 Best Places to Work two years in a row!  
 Thank you and congratulations...  
 your teamwork and dedication help make this the best place to work.*

**You can bank on our employees**

We're proud of our employees for their commitment to our local communities.  
 In fact, we encourage them to volunteer for service organizations and charitable projects during work hours.  
 Thank you to our employees for naming us **one of the Top 50 Places to Work**.  
 We attribute this accolade to hiring and supporting exceptional people who care.  
 It's one of the ways you know that **You can bank on us**.



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