



Primebank Announces Good Neighbors Club Coordinators

Primebank is pleased to announce that Nikki Vondrak and Shelby Schweitzberger are a two-person team that will coordinate Primebank's Good Neighbors Club Activities, taking over for the retired Debra VanDenBerg.

Nikki is a familiar face to many of you from her work in Customer Service with Primebank. She has been working with Debra to get accustomed to the club. She has also traveled with the club in 2025 to familiarize herself with Club trips so she could hit the ground running in 2026.



Nikki Vondrak



Shelby Schweitzberger

Shelby has been with Primebank since joining our staff early in 2025. She works primarily behind the scenes in our Deposit Services department. Like Nikki, Shelby spent time working with Debra preparing to help with Club activities in 2026.

Both Nikki and Shelby are excited to take on their roles as coordinators of the Good Neighbors Club and look forward to planning many exciting, new experiences for our Club Members.

If you have questions about the Good Neighbors Club feel free to reach out to either of them by telephone at [712.540.7179](tel:712.540.7179) or by email at gnc@primebank.com

Trips of 2026

March

4-5 Jackpot Junction

June

3-4 Jackpot Junction

September

2-3 Jackpot Junction

October

**3-11 New England
Rails & Sails**



Travel Show

February 11

Stop by the Sioux Center branch at 3:00 pm or the Le Mars branch at 5:30 pm on February 11th to visit with Nikki and Shelby and hear about our upcoming trips! Treats and refreshments will be provided. We look forward to seeing you February 11th.

TRAVEL WITH PRIMEBANK

Join in the fun by traveling with Primebank. When traveling with the Good Neighbors Club, you can relax and let us plan the trip for you. In 2026, we currently have three short trips up to Jackpot Junction in Morton, Minnesota and one longer trip in the fall to the East Coast, where you'll get to experience the change of the seasons through the windows of trains and on the decks of boats. Reach out to us with any questions you have about these trips. Life can feel short, seize the moment and take the trip!



RAILS & SAILS THIS FALL



Join the Good Neighbor's club trip this fall where you'll experience a 9-day adventure showing what fall looks like on the east coast. This trip includes 14 meals, 3 tours by train, and 3 tours by boat. You'll see the White Mountains, get a tour of Boston including the freedom trail, and ride on a riverboat cruise to name a few features. Free airfare is a limited time offer. If you have any questions or are interested in learning more about this trip, we'd like to invite you to give us a call or stop by the Le Mars Primebank location on February 11th.

GOOD THINGS AWAIT

We would like to remind you to make sure your contact information is up to date with us. Primebank will begin sending out the Good Neighbors Club Newsletter through email in the future. If you aren't sure if we have your most recent address, email, or phone number, please call or stop by any of Primebank's four locations. We look forward to embarking on this journey together with you!



Nikki Vondrak
Shelby Schweitzberger
Good Neighbors Club Coordinators

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Stay Safe, Stay Smart

A Guide for Seniors to Outsmart Scams and Fraud



Senior Safety: Essential Ways to Guard Against Scams and Fraud

Senior citizens are often targeted by scammers due to a combination of factors, including having savings, being polite, and sometimes being less familiar with modern technology. Protecting your finances and personal information is crucial.

Here is a guide outlining practical steps senior citizens can take to dramatically reduce their risk of becoming a victim of fraud or scams.

Recognize and Handle Suspicious Calls and Texts

Telephone and text message scams are among the most common ways criminals attempt to steal information and money.

The Golden Rule: Hang Up Immediately. If someone calls demanding money, claiming to be from the government (like the IRS or Social Security Administration), a tech company, or a relative in distress, the safest move is to hang up.

Government Agencies DO NOT Call You Demanding Immediate Payment. They always communicate through official letters first.

Tech Support Scams often claim there is a virus on your computer. Legitimate tech companies like Microsoft or Apple do not proactively call customers this way.

Verify, Don't Trust. If the call is allegedly from your bank or a company you use, hang up and call them back using the official phone number found on your statement, their website, or the back of your credit/debit card. Do not use a number the caller provides.

Never Give Out Personal Information. Your Social Security number, bank account details, credit card numbers, or Medicare ID should never be given over the phone unless you initiated the call to a trusted, verified business.

Resist Pressure Tactics. Scammers use urgent language ("Your account will be frozen," "Your loved one is in jail") to pressure you into acting fast. Take a breath and tell them you need time to think and verify. A legitimate business or agency will respect that.

Stay Safe from Online Scams (Phishing)

Cybercriminals use email and fake websites to "phish" for personal data.

Be Skeptical of Emails Asking for Information. Treat unsolicited emails with caution, especially if they claim you've won a prize, owe money, or need to verify account details.

Check the Sender's Email Address. Look closely at the "From" address. Scammers often use addresses that look official but have slight misspellings (e.g., Amaz0n.com instead of Amazon.com).

Avoid Clicking on Links or Downloading Attachments. Never click on a link or open an attachment in an email unless you are absolutely sure of the sender. When in doubt, delete the email.

Use Strong Passwords and Two-Factor Authentication (2FA). Use a unique, strong password for every major account. When possible, enable 2FA, which requires a second step (like a code sent to your phone) to log in.

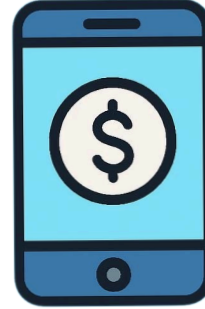


Be Cautious About Payment Methods

Scammers often demand unconventional or untraceable forms of payment.

Never Pay with Gift Cards or Wire Transfers. This is the biggest red flag. No legitimate government agency or business will ever ask you to pay a debt, fine, or fee using gift cards (like Apple or Google Play cards) or by wiring money. Once you purchase the cards or wire the money, it is almost impossible to recover.

Review Your Bank Statements Regularly. Check your bank and credit card statements every month for unauthorized or suspicious charges. Report any unusual activity to your bank immediately. Shred Sensitive Documents. Dispose of mail, statements, and other documents containing personal information (like account numbers or your address) by shredding them before throwing them out.



Talk to Trusted Family and Friends

Involving a trusted relative or friend can provide a valuable second opinion.

Get a Second Opinion. If you receive a suspicious call, email, or piece of mail, talk it over with a family member or friend before you take any action.

Designate a Trusted Contact. If you have a brokerage or bank account, consider adding a trusted contact who can be reached if suspicious activity is detected on your account.

Stay Informed. Ask family members to share information about the latest scams targeting seniors.

Brella can help protect you against fraud!

Brella is a free mobile app that helps protect you from fraud by sending alerts when your debit card is used so you can quickly detect unauthorized activity and prevent fraud. You choose which alerts to receive and when.

Brella Alerts include:

- Purchases exceeding thresholds you set
- Purchases made via the internet or over the phone
- Suspicious or high-risk purchases

Not only can you receive alerts but you can also:

- Check your account balance without logging in with the Quick Balance feature
- Find nearby ATMs
- Submit travel notices
- Log in with just your fingerprint
- Ability to turn your debit card on and off.



If you have an Apple device, look for Brella in the Apple App Store. With an android device go to your app store and search "Brella Card Manager" to download the Brella app to your device. Feel free to stop by any of Primebank's locations, where our customer service can help you with any questions you come across while setting up the Brella app on your device.

For more information about Brella, you can go to our website:

<https://www.primebank.bank/personal/accounts/personal-debit-cards>