

# FREEDOM CLUB NEWSLETTER

***Hello, Freedom Club Friends!!***

Fraud is something that we always have to be aware of. It seems that we are hearing about fraud more and more. Seniors are an easy target for these fraudsters. Scammers will target seniors because of the size of their assets, their tendency to be more trusting, more willing to listen, and grateful for attention.

Frontier Bank wants to keep you aware of the different types of fraud and scams that are happening and how to protect yourself and your finances from becoming a victim.

Join us on December 6th for an informational seminar. Al Perales from the Iowa Attorney General's office will be here to present information and take questions from you on how to protect yourself and what types of scams are happening.



**DO SOMETHING  
TODAY THAT  
YOUR FUTURE  
SELF WILL  
THANK YOU FOR.**

# UPCOMING EVENTS



Freedom Club  
Thanksgiving Potluck  
Tuesday, November 29, 2022  
6:00pm  
Forester Comm. Center  
Please RSVP  
by Thursday, November 10, 2022  
We ask that you bring  
a hot or cold dish to feed  
8-10 people.  
Entertainment will be provided by  
The Klassen Family  
from Worthington, MN

## BEWARE OF SCAMS, SEMINAR!

TUESDAY, DECEMBER 6TH  
FRONTIER BANK ROCK RAPIDS COMM. ROOM  
11:00AM

PLEASE RSVP BY WEDNESDAY, NOV. 30TH



Have you ever asked yourself the following questions?

- What is a scam?
- How do scammers find you?
- What are the variety of scams?
- Why are seniors targeted by scammers?
- What can I do to avoid being scammed?

Frontier Bank and Al Perales from the Consumer Protection Division with the Iowa Attorney Generals Office would like to try and answer these questions for you.



*Check out the great trips we have planned for the 2023.*

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## **TRAIL TO TEXAS**

**FEBRUARY 27- MARCH 5, 2023**

Step into the world of the Pioneer Woman, Ree Drummond, and experience the HGTV Fixer Upper craze in the shadows of Chip and Joanna Gaines' silos at Magnolia Market in Waco. Add in a little Wild West history, some classic Southern culinary experiences, and sightings of cattle ranchers and hardworking cowboys, and you've got an unforgettable journey to the Lone Star State!



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## **KENTUCKY TRIFECTA**

**OCTOBER 2-6, 2023**

Score the trifecta with three of Kentucky's claims to fame - fast cars, elite horses, and exceptional drink! Delve into the history and innovation of an iconic American car, go behind the scenes at two bourbon makers, and celebrate the traditions surrounding horse racing at the home of the Kentucky Derby. Add in a chance to swing the bats of baseball's greatest legends and this tour will be an unforgettable experience!

