

GOOD LIFE CLUB



NEWSLETTER

Audit - What a Scary Word!

As a financial institution, Citizens Bank subjects all its policies and procedures to audit periodically. Some audits are mandated by the government, while others are to ensure that we are being mindful of our customers' financial well-being through efficient procedures and sound practices. For Good Life Club, that means we need to audit our member list to ensure that each member is maintaining the required minimum total balance of \$5000 in deposits which could be one account, several accounts, or investments. We will be conducting an audit of member status this January.

What happens if you don't maintain that minimum balance? Well, you don't get 'kicked out' of Good Life Club! Your membership status goes from Full Benefits to Limited Benefits. You will still receive newsletters and email notices, and are always welcome to participate in social events, trips, and seminars. However, some products and services will no longer be complimentary. For more information on eligibility and for adjustments to benefits coming next year, please read the article inside.

Many of you know that the Bank is going through a rebranding that will bring a new fresh look. Don't worry - the same great service and financial products remain! But because it is a huge undertaking that involves 'all hands on deck' within our department, there will be no day trips scheduled during the first quarter of 2025. (Hard to believe we are talking about NEXT year!) Tuesday Talks and Smart Seniors are still on the schedule along with bingo in January and a movie matinee in March.

Until we see you again....Enjoy your Good Life!

Cheryl,
and the rest of the GLC team!

Where We've Been: Sanfilippo Estate

The ever-popular Sanfilippo Estate in Barrington, IL was Good Life Club's destination on August 15. The estate is the actual home of the Sanfilippo family whose humble beginnings shelling pecans at their kitchen table grew to owning several businesses including Fisher Nuts. The family shares their home with an enormous collection of music machines including a pipe organ with over 8,000 pipes housed in a specially built theater room. Their collection also includes one of the most complete examples of a European Salon Carousel.

After touring the estate, the group had a pleasant lunch in Kelsey Road House's Garden Room. Also located in Barrington, the Road House has an interesting castle facade and great food.

To round out the day, there was a stop at the Fisher Nut Store in Elgin, IL where Good Lifers were able to sample a variety of products sold in the store and stock up on nuts, candy, and other snack items at great prices.



Wrap it Up!

DECEMBER 10

10:00AM - 11:30AM

BROOKLIFE CHURCH
857 S ROCHESTER
MUKWONAGO

For our last Tuesday Talk of 2024, Good Life Club is hosting a Wrap Party!

If you find it difficult or just don't like to wrap presents, bring your gifts on December 10, and our team of helpful elves will wrap them up for you. While you wait, you can visit with friends and enjoy some holiday cheer! We'll supply the wrapping paper, tape, and bows - or use yours if you prefer.

For Good Life Club members only. Limits Apply. Please reserve your seat by calling 262-378-4841 or emailing cchapman@citizenbank.bank by December 5.



UPCOMING TRIPS/EVENTS



Bingo is Back! WED, JAN. 15, 2025

COST PER PERSON - No Charge for GLC Members, \$5.00 for Guests*

RESERVATION FORMS MUST BE RECEIVED BEFORE 5:00PM ON FRIDAY, JANUARY 3, 2025.

*SPACE IS LIMITED, SO SEATS MUST BE RESERVED IN ADVANCE.

Doors open at 1:45PM

Bingo from 2:00PM - 4:00PM

Prizes and light refreshments

Location:

Citizens Bank-Waukesha Community Room
2109 Corporate Dr (along Hwy 59)
Waukesha, WI 53189



Movie Matinee - THURS, MAR. 13, 2025

COST PER PERSON - No Charge for GLC Members, \$5.00 for Guests*

RESERVATION FORMS MUST BE RECEIVED BEFORE 5:00PM ON THURSDAY, MARCH 6, 2025.

*SPACE IS LIMITED, SO SEATS MUST BE RESERVED IN ADVANCE.

Doors open at 12:30PM

Movie starts at 1:00PM

Light refreshments provided

Location:

Citizens Bank-Waukesha Community Room
2109 Corporate Dr (along Hwy 59)
Waukesha, WI 53189



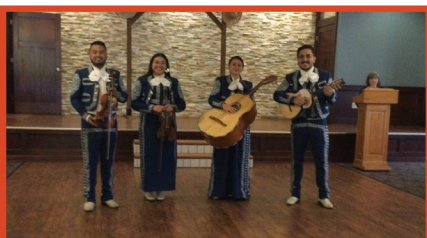
In March we start thinking about Spring - and spring means baseball!

But during World War II, the face of baseball changed. An all-female baseball league was formed in the Midwest due to the shortage of male players who were drafted or enlisted to serve their country. *A League of Their Own* is based on the true story of the All-American Girls Professional Baseball League and follows competitive sisters Dottie Hinson (Geena Davis) and Kit Keller (Lori Petty) as they spar with each other and scout Ernie Capadino (Jon Lovitz) and their grumpy has-been coach Jimmy Dugan (Tom Hanks) on their way to fame.

Annual Party Recap:



¡Tiempo para una Fiesta!



This year's annual Good Life Club party was *una gran fiesta!*

Good Life Club members and guests enjoyed a delicious South of the Border buffet lunch created by the chefs at Cotton Exchange in Waterford.

After lunch, a quartet from the Mariachi Monarcas de Milwaukee moved from table to table entertaining and interacting with guests. Their amazing performance was the highlight of the afternoon!

The fiesta concluded with door prizes that included gift cards to local Mexican eateries and Good Life Club gift certificates.

CITIZENS BANK

citizenbank.bank 262-363-6500

Member
FDIC

Important Benefits Updates

As a member of Good Life Club, you are eligible for benefits that go beyond seminars, workshops, and day trips. However, beginning January 1, 2025, there are two changes in member benefits to be aware of.

Due to the rising cost of purchasing and shipping checks, each Good Life Club member will be eligible for one box of checks instead of two boxes per year. Spousal joint account holders may each receive a complimentary box on the same account or each receive a box on separate eligible accounts. Members are eligible to receive standard single High Security wallet style checks in blue, mint, or gray. Business and municipal checking accounts are not eligible.

Also beginning January 1, photocopies will no longer be free of charge. The current fee for photocopies is \$0.25 per page.

All customers of Citizens Bank may utilize notary services at no cost and receive complimentary insurance quotes and investments checkups as well as receive a \$5 discount on safe deposit boxes with AutoPay. An additional \$5 discount is available for Good Life Club members for a total of \$10 in safe deposit box fee discounts per year.

Contact Cheryl at 262-378-4841 or cchapman@citizenbank.bank with any questions you may have.

Good Life Club Benefits	Full Benefits (\$5000 and over)	Limited Benefits (under \$5000)
Good Life Club newsletters	✓	✓
Email alerts on upcoming events	✓	✓
Free checks – 1 box/year*	✓*	
\$5 discount on safe deposit box**	✓**	✓**
Free cashier's checks and money orders	✓	
Free notary services, insurance quotes, and financial checkups	✓	✓

**Joint account holder members eligible for one box each on a single account.
**Discount limited to one safe deposit box per member.*



ACTIVITY LEVELS	Low	Moderate	High
<i>Please call or email if you have questions about a listed activity level for a trip.</i>	Walking at a leisurely pace, boarding the coach, and climbing minimal stairs.	Average level of walking/ activity including climbing stairs and possibly walking on uneven surfaces.	Longer periods of walking and/or standing, along with climbing stairs and increased level of activity may be involved.

MAIL COMPLETED RESERVATION FORMS WITH YOUR PAYMENT TO:

CITIZENS BANK - GOOD LIFE CLUB, P.O. BOX 223, MUKWONAGO, WI 53149

TRIP/PAID EVENT RESERVATIONS: Spots are reserved strictly on a first-come, first-serve basis. Reservations cannot be held without payment. Calling in your trip/paid event reservation will not hold your spot. Only full payment guarantees your reservation. If guests are allowed, the number may be limited to one per Good Life Club member. A reservation confirmation postcard listing specific departure points and times will be sent out approximately one week prior to a trip's departure date. No reminders will be sent for social events (free or paid) or seminars.

WAITLISTS: Should space fill for a trip or event, a waitlist will be created. Names will be listed in order of when reservations (trip/paid events reservations must include payment) are received. Guests will be notified in order should a cancellation occur and given 24 hours to respond before moving on to next person on the list. Uncashed checks held for waitlist reservations will be securely destroyed day after trip/event.

CANCELLATIONS: Should a paid trip or event be cancelled by Good Life Club or vendors, a full refund will be given.

REFUNDS: On all paid trips/events, a full refund will be given if we are notified of the cancellation at least one day before the trip RSVP deadline OR if your space can be resold by 24 hours prior to departure. We regret that money cannot be refunded if we are unable to resell your space or if you are unable to attend at the last minute.

GIFT CERTIFICATES: Gift certificates must accompany reservation forms and may be used only for the person issued the certificate. Certificates or coupons issued prior to 2016 are no longer valid.

WAIVERS: All members and their guests will sign a waiver included with reservation forms holding all parties involved including Citizens Bank, coach rental company, venues, restaurants, etc. harmless for loss, theft, injury, and/or illness for all trips, social events, and seminars or workshops.

QUESTIONS? Contact Cheryl by stopping in, calling 262-378-4841, or emailing cchapman@citizenbank.bank.

Prices listed for trips and events include all costs, admission fees, tips, and other gratuities unless otherwise noted.

HAVE A QUESTION OR SUGGESTION?

Your Good Life Club Team is always looking for ideas and suggestions for trips and activities. Drop us a note, send an email, give a call, or stop in to see us. We love to hear from you!

What's Coming Up

Trip/Event	Reservation
Oct 2025 Medicare Updates	By Oct 21*
Nov SS/Caregiver Workshop	By Nov 19*
Dec TT - Wrap it Up!	By Dec 5*
Jan Bingo	By Jan 3*
Feb TT - TBA	By Feb 1*
Mar Movie Matinee	By Mar 6*

**Currently taking reservations. See inside for details. No phone reservations accepted. All dates and/or destinations subject to change based on availability.*

ADDRESS CHANGE? Whether you are moving to a warmer clime for the winter months or relocating permanently, be sure Good Life Club follows you. Club addresses are separate from bank records, so contact Good Life Club when you are on the move! Call 262-378-4841 or email cchapman@citizenbank.bank to update your records.

GOOD LIFE CLUB - PERKS & BENEFITS

Good Life Club members are eligible for free products and services, as well as exclusive access to exciting trips, fun social events, and informative seminars.

Contact a Personal Banker to sign up! Call 262-363-6500.

**P.O. Box 223
Mukwonago, WI 53149**

ENJOY YOUR GOOD LIFE!

Tuesday Talks

HELD THE 2ND TUESDAY OF EVERY OTHER MONTH

10:00AM - 11:30AM

BROOKLIFE CHURCH
857 S ROCHESTER
MUKWONAGO



HELD THE 4TH WED OF EVERY OTHER MONTH

3:30PM - 5:30PM

IGET COMM CENTER
2040 BEULAH AVE
EAST TROY

Smart Seniors

HELD THE LAST TUESDAY OF EVERY OTHER MONTH

1:30PM - 3:00PM

IGET COMM CENTER
2040 BEULAH, EAST TROY

Program Note: Due to unavailability of the IGET Center in December, Caregiver Workshop for December will be combined with the Nov. 26 - Navigating the Holidays Smart Seniors talk. Learn how to alleviate some of the stress of the holidays to make them more enjoyable and less of a burden on your mental health.

MEDICARE UPDATES FOR 2025

Wednesday, October 30, 2024
5:30 PM - 7:00 PM
Citizens Bank - Community Room 2109 Corporate Dr., Waukesha

Dawn Hendrix, Elder Benefit Specialist with the Waukesha County Aging and Disability Resource Center (ADRC), will be presenting a seminar with information regarding upcoming Medicare changes for 2025 and open enrollment.

Reserve your seat by calling 262-378-4841 or emailing cchapman@citizenbank.bank by Oct 21.



Good Life Club Reservation Form

Please reserve ____ seats for BINGO is Back! on Jan. 15, 2025.

GLC members complimentary, guests \$5.00 Total enclosed \$_____

Space is limited, so return your reservation and any payments necessary as soon as possible!

Member: _____	Member/Guest: _____
Phone#: _____	Phone#: _____
Emergency Contact: _____	Emergency Contact: _____
Emergency Phone#: _____	Emergency Phone#: _____

Event may be cancelled if minimum requirements are not met. Citizens Bank will not be responsible for any losses, thefts, accidents, illnesses, or injuries that may occur.

Trip and Event Hold-harmless Agreement - Good Life Club "Bingo is Back!"

I/we, the undersigned, release Citizens Bank, Citizens Bank Good Life Club, and all vendors and contractors associated with the above named trip/event from responsibility of loss, injury, theft, and/or illness that should occur during the course of said trip/event.

Member

Member/Guest

Date

Date

Good Life Club Reservation Form

Please reserve ____ seats for March Movie Matinee on Mar. 13, 2025.

GLC members complimentary, guests \$5.00 Total enclosed \$_____

Space is limited, so return your reservation and any payments necessary as soon as possible!

Member: _____	Member/Guest: _____
Phone#: _____	Phone#: _____
Emergency Contact: _____	Emergency Contact: _____
Emergency Phone#: _____	Emergency Phone#: _____

Event may be cancelled if minimum requirements are not met. Citizens Bank will not be responsible for any losses, thefts, accidents, illnesses, or injuries that may occur.

Trip and Event Hold-harmless Agreement - Good Life Club "March Movie Matinee"

I/we, the undersigned, release Citizens Bank, Citizens Bank Good Life Club, and all vendors and contractors associated with the above named trip/event from responsibility of loss, injury, theft, and/or illness that should occur during the course of said trip/event.

Member

Guest

Date

Date

Puzzle Challenge

Congratulations to Frank G. for winning the drawing for our last Puzzle Challenge! The solution: *Oh, the summer night, has a smile of light, and she sits on a sapphire throne.* ~ Bryan Procter. Each letter has a number value. Determine each letter's value to solve the quote. Submit your solutions to Cheryl (cchapman@citizenbank.bank) by December 15th to be entered into a drawing for a \$10 Culver's gift card! (Quote must be correct.)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z

3	24	25	9	14	9	2	23	9	6	24	3	19	6	18	2	20	3	15	21	24
9	6	24	6	4	10	5	9	16	25	3	24	21	9	3	20	18	3	11	23	
26	3	5	23	20	9	10	5	9	14	11	16	14	17	2	18	6	23			
16	17	6	26	17	6	18	5	5	20	17	25	10	3	10	3	24				