

Community Corner & Upcoming Events

JANUARY

- 1 HAPPY NEW YEAR (bank closed)
- 10 Emerald Club Meeting (10:00 – 11:00) @ CBR – Julia Hampton, CPA
- 15 MARTIN LUTHER KING JR. DAY (bank closed)
- 24 Community Travel - New Dinner Theater (see details to sign up)

FEBRUARY

- 14 Emerald Club Meeting (10:00 – 11:00) @ CBR – speaker to be determined
- 14 Happy Valentine's Day
- 19 PRESIDENT'S DAY (bank closed)

MARCH

- 11 Day Light Savings Time begins
- 14 Emerald Club Meeting (10:00 – 11:00) @ CBR – speaker to be determined

Community Bank of Raymore is making available a new service at our Raymore location

Beginning in January, 2018, Julia Hampton, CPA will have an office on the main floor for your convenience. If you are in need of a Certified Public Accountant, Julia's associate, Eric Allen, will be here to give advice and lend a hand with accounting services.

Also, to get acquainted, Julia & Eric will be our speakers at the January Emerald Club meeting.

COMING UP NEXT QUARTER

Tuesday, April 24, 2018

BRANSON TRIP

FOR MORE INFORMATION OR
TO SIGN UP PLEASE CALL
Barbara or Lorie • (816) 322-2100
www/cbronline.net

**ONLY 50 SEATS
AVAILABLE.
SIGN UP SOON**



COMMUNITY TRAVEL GOES TO BRANSON, MO

50 travelers arrived in Branson for food, fun, shows, and a tour of the Titanic. Everyone had a fantastic time. The only thing we didn't allow enough time for was "shopping", but we guarantee we'll make up for it on our next trip in April.



10 Scams Targeting Bank Customers

The basics on how to protect your personal information and your money

The FDIC often hears from bank customers who believe they may be the victims of financial fraud or theft, and our staff members provide information on where and how to report suspicious activity. To help further, **FDIC Consumer News** includes crime prevention tips in practically every issue. As part of that coverage, we feature here a list of 10 scams that you should be aware of, plus key defenses to remember.

- 1. Government "imposter" frauds:** These schemes often start with a phone call, a letter, an email, a text message or a fax supposedly from a government agency, requiring an upfront payment or personal financial information, such as Social Security or bank account numbers "They might tell you that you owe taxes or fines or that you have an unpaid debt. They might even threaten you with a lawsuit or arrest if you don't pay," said Michael Benardo, manager of the FDIC's Cyber Fraud and Financial Crimes Section. "Remember that if you provide personal information it can be used to commit fraud or be sold to identity thieves. Also, federal government agencies won't ask you to send money for prizes or unpaid loans, and they won't ask you to wire money to pay for anything."
- 2. Debt collection scams:** Be on the lookout for fraudsters posing as debt collectors or law enforcement officials attempting to collect a debt that you don't really owe. Red flags include a caller who won't provide written proof of the debt you supposedly owe or who threatens you with arrest or violence for not paying.
- 3. Fraudulent job offers:** Criminals pose online or in classified advertisements as employers or recruiters offering enticing opportunities, such as working from home. But if you're required to pay money in advance to "help secure the job" or you must provide a great deal of personal financial information for a "background check," those are red flags of a potential fraud. Another variation on this scam involves fake offers of part-time jobs as "mystery shoppers," who are people paid to visit retail locations and then submit confidential reports about the experience. In an example of the fraudulent version, your job might be to receive a \$500 check, go "undercover" to your bank, deposit the check into your account there, and then report back about the service provided. But you also would be instructed to immediately wire your new "employer" \$500 out of your bank account to cover the check you just deposited. Days later, the bank will inform you that the check you deposited is counterfeit and you just lost \$500 to thieves. One warning sign of this type of scam is that the potential employer requires you to have a bank account.

Continued on
Next Page...

- 1. “Phishing” emails:** Scam artists send emails pretending to be from banks, popular merchants or other known entities, and they ask for personal information such as bank account numbers, Social Security numbers, dates of birth and other valuable details. The emails usually look legitimate because they include graphics copied from authentic websites and messages that appear valid. “We have also seen emails with links to fake websites that are exact copies of real websites for FDIC-insured banks, except the web addresses are slightly different than the real ones,” said Doreen Eberley, director of the FDIC’s Division of Risk Management Supervision, which is in charge of the agency’s policies and programs related to financial crimes. “These sites are used to trick people into giving up valuable personal information that can be used to commit identity theft.”
- 2. Mortgage foreclosure rescue scams:** Today, many homeowners who are struggling financially and risk losing their homes may be vulnerable to false promises to refinance a mortgage under better terms or rates. But borrowers should always be on the lookout for scammers who falsely claim to be lenders, loan servicers, financial counselors, mortgage consultants, loan brokers or representatives of government agencies who can help avoid a mortgage foreclosure and offer a great deal at the same time. These criminals will present homeowners with what sounds like the life-saving offer they need. Instead, the homeowner is required to pay significant upfront fees or, even worse, tricked into signing documents that, in the fine print, transfer the ownership of the property to the criminal involved. Common warning signs of fraudulent mortgage assistance offers include a “guarantee” that foreclosure will be avoided and pressure to act fast.
- 3. Lottery scams:** You might be told you won a lottery (typically one that you never entered) and asked to first send money to the “lottery company” to cover certain taxes and fees. Similar examples involve bogus prize winnings and sweepstakes. “In one example, a scammer sent a letter to people using falsified FBI and FDIC letterhead telling them they won a popular, well-known lottery but that they needed to send money by wire transfer to a lottery ‘official’ in order to secure the winnings,” Benardo said. “The ‘official’ was really a crook hoping to trick people into sending money.”
- 4. Elder frauds:** Thieves sometimes target older adults to try to cheat them out of some of their life savings. For example, telemarketing scams may involve sales of bogus products and services that will never be delivered. Warning signs include unsolicited phone calls asking for a large amount of money before receiving the goods or services, and special offers for senior citizens that seem too good to be true, like an investment “guaranteeing” a very high return. To help seniors and their caregivers avoid financial exploitation, the FDIC and the Consumer Financial Protection Bureau have developed Money Smart for Older Adults, a curriculum with information and resources (see our News Briefs).
- 5. Overpayment scams:** This popular scam starts when a stranger sends a consumer or a business a check for something, such as an item being sold on the internet, but the check is for far more than the agreed-upon sales price. The scammer then tells the consumer to deposit the check and wire the difference to someone else who is supposedly owed money by the same check writer. In a few days, the check is discovered to be a counterfeit, and the depositor may be held responsible for any money wired out of the bank account. Victims may end up owing thousands of dollars to the financial institution that wired the money, and sometimes they’ve also sent the merchandise to the fraud artists, too.
- 6. “Ransomware”:** This term refers to malicious software that holds a computer, smartphone or other device hostage by restricting access until a ransom is paid. The most common way ransomware and other malicious software spreads is when someone clicks on an infected email attachment or a link in an email that leads to a contaminated file or website. Malware also can spread across a network of linked computers or be passed around on a contaminated storage device, such as a thumb drive.
- 7. Jury duty scams:** A thief makes phone calls pretending to be a law enforcement official warning innocent people that they failed to appear for jury duty and threatening an arrest unless a “fine” is paid immediately. And to pay up, the caller asks for debit account and PIN numbers, allowing the perpetrator to create a fake debit card and drain the account.

What You Can Do: Plus the basics on how to protect your personal information and your money

While we have described many forms of financial scams, the red flags to look out for are often similar. And so are the things you can do to help protect yourself and your money. Here are some basic precautions to consider, especially when engaging in financial transactions with strangers through email, over the phone or on the internet.

Avoid offers that seem “too good to be true.” As Eberley noted: “If someone promises ‘opportunities’ that are free or with surprisingly low costs or high returns, it is probably a scam. Be especially suspicious if someone pressures you into making a quick decision or to keep a transaction a secret.”

No matter how legitimate an offer or request may look or sound, don’t give your personal information, such as bank account information, credit and debit card numbers, Social Security numbers and passwords, to anyone unless you initiate the contact and know the other party is reputable. Remember that financial institutions will not send you an email or call to ask you to put account numbers, passwords or other sensitive information in your response because they already have this information. To verify the authenticity of an email, independently contact the supposed source by using an email address or telephone number that you know is valid.

Be cautious of unsolicited emails or text messages asking you to open an attachment or click on a link. This is a common way for cybercriminals to distribute malicious software, such as ransomware. Be especially cautious of emails that have typos or other obvious mistakes.

Use reputable anti-virus software that periodically runs on your computer to search for and remove malicious software. Be careful if anyone (even a friend) gives you a thumb drive because it could have undetected malware, such as ransomware, on it. If you still want to use a thumb drive from someone else, use the anti-virus software on your computer to scan the files before opening them.

Don’t cash or deposit any checks, cashier’s checks or money orders from strangers who ask you to wire any of that money back to them or an associate. If the check or money order proves to be a fake, the money you wired out of your account will be difficult to recover.

Be wary of unsolicited offers “guaranteeing” to rescue your home from foreclosure. If you need assistance, contact your loan servicer (the company that collects the monthly payment for your mortgage) to find out if you may qualify for any programs to prevent foreclosure or to modify your loan without having to pay a fee. Also consider consulting with a trained professional at a reputable counseling agency that provides free or low-cost help. Go to the U.S. Department of Housing and Urban Development website for a referral to a nearby housing counseling agency approved by HUD or call 1-800-569-4287.

Monitor credit card bills and bank statements for unauthorized purchases, withdrawals or anything else suspicious, and report them to your bank right away.

Periodically review your credit reports for signs of identity theft, such as someone obtaining a credit card or a loan in your name. By law, you are entitled to receive at least one free credit report every 12 months from each of the nation’s three main credit bureaus (Equifax, Experian and TransUnion). Start at AnnualCreditReport.com or call 1-877-322-8228. If you spot a potential problem, call the fraud department at the credit bureau that produced that credit report. If the account turns out to be fraudulent, ask for a “fraud alert” to be placed in your file at all three of the major credit bureaus. The alert tells lenders and other users of credit reports that you have been a victim of fraud and that they should verify any new accounts or changes to accounts in your name.

Contact the FDIC’s Consumer Response Center (CRC) if you have questions about possible scams or you are the victim of a scam experiencing difficulty resolving the issue with a financial institution. The CRC answers inquiries about consumer protection laws and regulations and conducts thorough investigations of complaints about FDIC-supervised institutions. If the situation involves a financial institution for which the FDIC is not the primary federal regulator, CRC staff will refer the matter to the appropriate regulator. Visit our webpage on submitting complaints or call 1-877-ASK-FDIC (1-877-275- 3342) Monday - Friday, 8am to 8pm (EST).

To learn more about how to avoid financial scams, search by topic in back issues of FDIC Consumer News and the FDIC’s multimedia presentation Don’t Be an Online Victim. Also find tips from the inter-agency Financial Fraud Enforcement Task Force.



Our Annual Emerald Club Christmas luncheon was held at Raymore's new event space, "Center View".

110 Emerald Club customers attended the gala for a steak dinner prepared by Affordable Elegance Catering. Brad Allen Entertainment serenaded us with his guitar while we watched highlights of 2017 Emerald Club events on the big screens and over 17 lucky people got to take home a prize. It was a great time.

If you would like to be a part of this in 2018, all it requires is attending 75% of our 11 monthly meetings to have assured seating.

FINDING AFFORDABLE HEALTHCARE

While April 15 seems far away, there are several things you can start thinking about now to prepare for Tax Day 2018. Smart tax planning through the end of the year can help reduce the taxes you'll owe.

Listed below are six year-end tax planning tips that experts recommend you consider to increase tax breaks on your upcoming tax return, saving you money that would otherwise go to the IRS.

Give Back to the Community

While you don't need a reason to engage in charitable giving, a benefit is that you receive a tax write-off for donations. If you donate clothes, a used car or other things, you are required to itemize your deductions. However, if you send cash by December 31, all you need is to hang on to your canceled check or credit card receipt as proof of your donation. Many organizations also provide tax receipts.

Max Out Retirement Plan Contributions

There is no better investment than tax-deferred retirement accounts. They can grow to a substantial sum because they compound over time free of taxes. Company-sponsored 401(k) plans are an especially good deal if your employer matches contributions. Try to increase your 401(k) contribution so that you are putting in the maximum amount of money allowed or at least ensure that you are maximizing the amount matched by employer contributions. This is basically free money. By maximizing your retirement plan contributions as much as possible by year-end, you not only help get better prepared for retirement but you will help reduce your tax bill.

Consider Converting to a Roth IRA

An IRA is typically funded with pre-tax dollars and grows tax-deferred. When the account holder withdraws money from the account, those withdrawals are fully taxed as regular income. However, a Roth IRA is funded with after-tax dollars so withdrawals are tax free. If you have many years left before retirement and think your income tax bracket will be the same or higher when you retire than it is today, then converting to a Roth IRA makes sense.

Contribute to 529 College Savings Plans

You receive tax deductions for contributing to 529 College Savings Plans—be it for your children, grandchildren or others. Thirty-three states offer either a full or partial tax deduction or credit for 529 plan contributions. And your family members will very much appreciate it as the cost of college increases ever year.

Make Annual Exclusion Gifts

You can make annual exclusion gifts up to \$14,000 per spouse, per person to reduce the value of your estate, hence reducing the taxes you pay. This is also a way to engage in multi-generational gifting, something else your family members will appreciate.

Realize Losses to Offset Gains

Consider selling investments that are at a loss. This strategy is called "loss harvesting," which means you sell investments—such as stocks and mutual funds—to realize losses and generate a tax deduction. Those losses will offset any taxable gains you have realized during the year dollar for dollar. If your losses happen to be more than your gains, you can use up to \$3,000 of excess loss to wipe out other income.

Although Tax Day is half a year away, there are things you can—and should—consider doing in the last three months of 2017 to help ensure you have as many tax breaks as possible come April 2018. The end of the year is also a good time to gather your financial information and meet with your financial advisor to see if there are other things you can start doing that will help come tax time.

Community Bank Emerald Club

April 24, 2018

April 24 Tuesday

10:15am Approximate arrival time at College of the Ozarks Ralph Foster Museum

10:30am Ralph Foster Museum Visit

12:00pm Lunch at the Keeter Center (plated) (on campus)

1:00pm College of the Ozarks tour with student guide (on campus)

Meet student guide at the College of the Ozarks Public Relations Building

2:00pm Depart for afternoon free time for shopping

4:00pm Arrive at hotel - check in

6:00pm Depart for Hughes Brothers Celebrity Theatre

6:30pm Dinner at the Hughes Brothers Theatre (combo plate)

8:00pm The Hughes Music Show (on premises)

10:15pm Return to hotel for free cookies, cobbler and ice cream (served 9:00pm - 11:00pm)

April 25 Wednesday

Deluxe breakfast - (scrambled eggs, biscuits & gravy, waffles, cereal, pastries, bagels, fruit and beverages)

Check out of the hotel

9:00am Morning free time for shopping with lunch on your own

12:15pm Depart for Dogwood Canyon Nature Park

1:00pm Wildlife Tram Tour at Dogwood Canyon

3:00pm Depart for home

Community Travel Trip to Branson April 24 - 25, 2018

The Savannah House Hotel: (moderate) has interior corridors, elevators, outdoor pool, exercise room, cableTV, deluxe breakfast and evening ice cream, cookies and cobbler served from 9:00pm - 11:00pm. All rooms at the Savannah House have refrigerators. The Savannah House Hotel is located on Shepherd of the Hills Expressway, next door to the Mansion Theatre. www.savannahhousebranson.com/

Ralph Foster Museum: The Ralph Foster Museum has a wide variety of exhibits including: the Original Beverly Hillbillies Truck used in the television series, Native American Artifacts, cameo collection, doll collection, memorabilia from country musicians, Rose O'Neill exhibit including her creation the Kewpie Doll, a 1931 Rolls Royce, paintings, textiles, quilts, firearm collection, North American and African Animals, an exhibit devoted to military conflicts in the 20th century, bird, butterfly and moth collection, polar and Kodiak bears, a full size moose, history of the Ozarks region, including Branson and lots more.

Keeter Center at the College of the Ozarks: Deep in the Ozarks, the Keeter Center's rustic design and handsome furnishings are a perfect complement to the well-maintained landscaping. The restaurant's dining room prides itself on serving some of the finest dining in the Branson Area College of Ozarks Student Tour: The College of the Ozarks is unique among American colleges and universities because students work, rather than pay, to help defray their educational expenses. Students are assigned to more than 80 work stations including the computer center, dairy, farm and offices. Enjoy as one of the students takes your group on a tour of campus including Williams Memorial Chapel, Greenhouses, the Mill, Fruitcake and Jelly Kitchen and more!

Hughes Music Show: The Hughes Brothers, and the "Worlds Largest Performing Family" is one of the great success stories of American entertainment. The Hughes Brothers Show features 4 brothers, their wives and 30+ children. With a cast of 50 the show is Electrifying! Incredible Harmonies, Entertaining Antics, Dynamic Dance, Soaring Instrumentals, Creative Production Numbers, and of course, Brotherly Love combine to make this one Huge Show! You'll hear everything from Broadway to country to comedy to patriotic to gospel to rock-n-roll. You'll see over the top production numbers with brilliant lighting and sound.

Dogwood Canyon Wildlife Tram Tour: Call it a "ride on the wild side," if you will. Step aboard our comfortable, open-air trams and explore the beauty of Dogwood Canyon on our 2-hour Wildlife Tram Tour. You'll wind through the canyon floor, past towering bluffs and waterfalls, making a stop at the Glory Hole (a magnificent blue-green pool where some of our largest trout reside). Then cross the Arkansas border where your tram may mingle with herds of American bison, elk, whitetail deer and Texas longhorn. The specially designed open-air trams allow guests to ride in comfort across our many custom bridges and low water crossings. Experienced guides enhance your adventure with an informative glimpse into both natural and cultural history.

FINDING AFFORDABLE HEALTHCARE

Finding affordable healthcare services is a challenge for the majority of Americans. Deductibles and out-of-pocket costs continue to increase, and many individuals simply cannot afford a health plan. Consumers are now looking to shop for their needed medical services based on value, which includes both quality and cost. Consumer choice and price transparency create incentives at all levels and motivate the entire system to provide better care for less money.

Bundled Cash Pricing

A relatively new concept of posting bundled cash prices online for procedures and imaging has taken the healthcare system by storm. This trend in the healthcare transparency movement towards providing a fair and reasonable price that is publicly posted is significantly changing how consumers view and purchase healthcare. Time magazine, Business Insider and other national publications have featured stories on these types of providers. More and more providers are willing to quote a bundled cash price over the phone to patients who ask. Employers are also starting to incorporate this type of pricing model into their health plan by incentivizing participants with lowering or eliminating out-of-pocket costs.

Direct Primary Care & Telemedicine

Two new options—direct primary care (DPC) and telemedicine—in the primary care space are changing the way consumers interact with primary care.

DPC* physicians do not take insurance or third-party payments, but instead charge a low, monthly fee to patients. This covers all or most primary care services, including clinical, laboratory, consultative services, care coordination and comprehensive care management. DPC physicians work only for the patient and generally offer same-day or next-day appointments; the ability to text, video chat and email the physician; urgent care services; and often medications at wholesale prices. Some employers are also adding DPC as a benefit of their health plan to incentivize wellness and value-based healthcare purchasing decisions.

Telemedicine is another new option that gives patients the option to have an “appointment” with a physician via telephone or video conference for minor health services. Telemedicine is low cost, convenient and efficient for the diagnosis and treatment of minor conditions.

Online Shopping Tools

Individuals can leverage the benefits of technology by accessing online shopping tools to evaluate and compare prices for medical services. The Free Market Medical Association (www.fmma.org) offers an online search tool that allows patients to search by type of provider, procedure name or even by CPT code. PriceMDs (www.pricemds.com) allows users to search and book appointments with doctors, dentists, hospitals and surgery centers worldwide. Medibid (www.medibid.com) is an online tool that allows providers to competitively ‘bid’ on performing medical services. Healthcare Bluebook (www.healthcarebluebook.com) offers a public site for users to search for medical procedures or services, and results provide a fair market price for that zip code. Patients can use that information to compare or negotiate pricing at their local facilities.

Transparency in the Medical Marketplace

Remember, high-quality healthcare does not need to come at a high price. In the costly world of healthcare, higher prices are not a good indicator of quality due to how services are reimbursed by third-party insurance companies and Medicare. Lower prices in healthcare often represent a provider’s ability to compete based on efficiency and positive outcomes.

Healthcare services can and should be viewed just like any other purchase—based on value, which includes both quality and price. Fortunately, the time of cost and quality being hidden from consumers is over. The information is now available to those who seek it!

*Consult a qualified tax advisor before becoming a DPC patient if enrolled in a Qualified High Deductible Health Plan with an HSA.



Happy Anniversary



Sherry Flowers
Asst. VP/Loan Ops
Raymore - 12/24/09



Mary Mattingly
Teller
Raymore - 2/7/05



Darcie Gray
Ops Dept. Asst.
Raymore - 2/23/15



Lorie Easton
Trust Admin. Asst.
Raymore - February



Jessica Williams
Assistant Manager
Peculiar - 3/9/06



Kayla Singer
Asst. Cashier/
Branch Manager
Raymore - 12/24/09



Bill Otto
Courier
3/22/10



Leslie Arnold
Trust Officer
3/27/06



Diane Fredric
Asst. Cashier/
BSA Officer
Raymore - 3/29/99



Courtney King
Teller
Raymore - 1/3/16

People You Should Know



COURTNEY KING

I have been working at Community Bank of Raymore for 2 years as a teller and absolutely love it!

I am a crazy animal lover and currently have a cat named Au-

bree, a gecko Pixie, a betta Simba, and a baby hedgehog Spike!

I love traveling and dream of traveling the world! My favorite vacation spot so far is Myrtle Beach, South Carolina.

I also enjoy going to concerts, listening to music and watching movies



Honey and Cinnamon to Cure Colds

Did you know that a teaspoon of honey (local - raw is best) and a 1/4 teaspoon of cinnamon will usually knock out a cold within a day or two? Take twice a day for 3 days for best results. Both honey and cinnamon are antiviral, antibacterial, and antifungal. Also knocks bladder/kidney infections, reduces sugar levels, blood pressure and acts as a pain reliever for arthritis!

PREPARING FOR A NATURAL DISASTER

You never know when a natural disaster will strike, how long it will last or the extent of damage in its wake. Hurricane Harvey has been a heartbreaking reminder to all of us that at any point in time a disaster, the magnitude of which has never been seen before, can occur. While we may never know for certain when a natural disaster will strike, we can minimize damage and risk of harm by being prepared. The following tips discuss preparedness for any natural disaster and explore insurance coverage in this unfortunate situation.

Disaster Supply Kit

Every household should have an emergency supply kit ready and easily accessible in case of a disaster. This kit should include a flashlight with extra batteries, a first aid kit, a crank or battery operated radio with NOAA weather radio capabilities, necessary prescription medications, an emergency whistle to signal for help, a gallon of water per person and pet for at least three days, and several days' worth of nonperishable food. Other helpful items to include are pet food, a list of emergency phone numbers and a battery powered cell phone charger. If possible, experts advise to also include \$200 to \$500 or more if doable in the instance that ATMs are either unavailable or damaged.

Family Emergency Plan

Your family may not be together when disaster strikes, and this can cause increased panic if you haven't prepared for this situation. A family disaster plan that includes how you will contact each other and identifies a safe place to gather as an alternative to your home is extremely important. It is a good idea to designate a meeting area both within and outside of your neighborhood. This plan will ensure your children know what to do, where they can go and who they can stay with in the event of an emergency. Check www.drivetexas.org for updates on road conditions, if you need to drive to get out of harm's way. It's also a good idea to fill your car's gas tank if you know a storm is coming in case there is a gas shortage.

The FEMA website (www.ready.gov) includes a family emergency plan that can be printed to help assist families with developing their individual plans. Experts agree that developing a disaster plan ahead of time reduces fear and anxiety in children, which means they have a better chance of staying safe until help arrives.

Safeguard Documents

Prepare a vital records kit with copies of important documents to store in a waterproof and fireproof container in a safe place in your home. Another option is to scan and store these documents in a cloud-based application so that it will be protected even if your home is destroyed. Yet another good option is a safe deposit box at your local community bank. Documents and items for this kit include copies of insurance policies, identification and bank account records, proof of vaccinations for pets, mortgages, birth and marriage certificates, and irreplaceable photos.

Homeowners Insurance

While it's difficult to think about losing your home due to a natural disaster, it's important to understand what your homeowners insurance policy does and does not cover. Since policies vary by insurance company, you shouldn't make any assumptions as to what is covered. Most basic homeowners policies cover fire and lightning, explosion, smoke, and damage caused by the weight of ice, snow or sleet. Perils of hail, windstorm, vandalism, theft and water damage may be restricted or even excluded by many policies. In coastal regions or in areas prone to windstorm or hail, it's likely that your policy will have specific conditions, restrictions or full exclusions regarding coverage. Flood is always excluded and must be purchased through the Federal Flood Insurance Program. Other perils that are likely excluded include earthquake, water damage if related to flood or an otherwise excluded peril, sewer back-up and nuclear accidents.

All policies have exclusions, even if you have an "all risk" policy. If your policy contains an exclusion of coverage, ask your insurance agent to provide an option for the coverage through another carrier or specialty policy. Often windstorm coverage for Texas coastal locations must be obtained through TWIA – the Texas Windstorm Insurance Association.

While putting together your disaster kit, family plan and other preparations, it's helpful to know the available resources. The FEMA website and the American Red Cross website (www.redcross.org/prepare) are good resources. Being prepared will help you and your family remain calm and rational when a disaster strikes, which can also save lives. Being educated about your specific homeowners insurance will help you make an informed decision about any additional coverage to purchase before a disaster hits. The bottom line is that being prepared for a natural disaster, on several fronts, will help ensure your family recovers and gets back to normal life as quickly as possible.



Donna Walsh
Senior
Vice President /
Trust Officer

AN ESTATE PLANNING TIP: GET ORGANIZED

Frequently when someone passes away the family of the deceased or the executor under the Last Will and Testament of the deceased is faced with the task of locating important papers. Some of us utilize a bank safe deposit box or may have a small safe at home where we keep things such as titles to vehicles, life insurance policies and an original Will or Trust Agreement. Whether you rent a safe deposit box or have a private safe in your home, it is a good idea to review what documentation is held within it and to remove anything that is no longer valid. Cancelled insurance policies should be marked "Cancelled", then shredded or returned to the insurance company. Evidence of closed bank or brokerage accounts, should be removed and marked, "Closed." Only the most current list of tangible personal property for distribution should be retained and older lists destroyed. Destroy old notices from banks about the renewal of now closed certificates of deposit. Maintain only the most current and active records in that safe place and if you choose to keep those long ago closed account records and cancelled insurance policies, make sure to note them accordingly and keep those in a different place.

Not everyone maintains a central place to protect these important papers and the family and Executor must find what is needed to settle the estate. We find these papers in cupboards, nightstands and dresser drawers and often on the kitchen table. It is a good idea and very helpful to your family and executor of your estate to organize your important papers in a safe deposit box or a private safe in your home. There are fire retardant personal safes on the market that are quite inexpensive and can be useful. Both a safe deposit box and such personal safes will afford you a level of privacy as well.

As you begin your project of getting organized or cleaning out papers that reference an inactive, cancelled or closed policy or account, feel free to give the trust department a call with any questions you may have. Your family will appreciate that you made things a little easier on them during a time when they will be grieving their loss.

**YOU MAY CONTACT SENIOR VICE PRESIDENT, TRUST OFFICER DONNA WALSH
FOR MORE INFORMATION: 816-265-6965**

People You Should Know



CARLIE HOOVER

I have been with the Community Bank of Raymore family for one year.

I grew up in Peculiar, Missouri and graduated from Raymore-Peculiar High School.

Some programs and activities I participated in while at Ray-Pec were; the A+ Program where I enjoyed tutoring at peculiar elementary for two years and Varsity Cheerleader.

I attended the University of Central Missouri and joined a sorority called Sigma Kappa. We participated in the walk to end Alzheimer's and adopted a highway and helped keep it clean.

Being a server at a local restaurant before coming to CBR, helped me to realize how much I enjoy helping people. Now, as a teller, I try to give each customer that personal touch.

My hobbies include spending time with family and friends, playing softball for fun, traveling, seeing movies, concerts or exploring Kansas City.

Favorite saying / quote: "Sometimes the smallest things take up the most room in your heart " Winnie The Pooh.

Community Bank – Community Travel

Raymore * Peculiar * Harrisonville
Community Bank of Pleasant Hill

New Dinner Theatre – \$\$ Funny Money \$\$ Wednesday, January 24, 2018 \$57 Per Person

Cost Includes Lunch Buffet, Beverage, Dessert,
Transportation and Gratuities

Starring Jim O’Heir playing the part of Henry, who leads a very boring life until he finds a briefcase that contains 1.5 million dollars in cash! Certain that the funds are crime-related, Henry decides to take the money and run. Mistaken identities, greedy friends, bodies in the river and murderers on the loose make this international hit “fiendishly funny....if ever a farce could make someone die laughing, this is it.”

– London Times

The deadline for making reservations is **January 17, 2018** as availability is limited.

Begin loading motor coach at **10:25 a.m.** and depart from Community Bank of Raymore at **10:40 a.m.** 801 W. Foxwood Drive.

Payment can be made by mailing in your check made payable to:

Community Bank of Raymore
ATTENTION: Community Travel
P O Box 200, Raymore, MO 64083

Name _____ Phone _____

Name _____ Phone _____

Address _____

Emergency Contact:

Name _____ Emergency Contact Phone # _____

Amount of Check Enclosed \$ _____ OR Auto Debit Account# _____

Signature _____ Date _____

Signature _____ Date _____

Community Bank of Raymore is not responsible for delayed departures or arrivals, loss, damage or injury to person or property, mechanical defect or substitutions. We have the right to make changes in the itinerary where deemed necessary. We have the right to refuse, accept or retain any person as a member of the tour. **Cancellation Policy- Community Bank of Raymore cannot offer refunds for cancellations received within 48 business hours of departure. Any non-recoverable funds that have been paid out prior to 48 business hours before departure will not be refunded.**

Did You Know ?

- $111,111,111 \times 111,111,111 = 12,345,678,987,654,321$
- Half of all American live within 50 miles of their birthplace.
- Each day more money is printed for Monopoly than the U.S. Treasury.
- The percentage of Africa that is wilderness is 28%. The percentage of North America that is wilderness is 38%.
- If a statue in the park of a person on a horse has both front legs in the air, the person died in battle. If the horse has one front leg in the air, the person died because of wounds received in battle. If the horse has all four legs on the ground, the person died of natural causes.