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to view this newsletter online; go to [www.cbonline.net/personal/Emerald Club/newsletter](http://www.cbonline.net/personal/Emerald%20Club/newsletter)

Community Corner & Upcoming Events At CBR

Emerald Club meetings are the second Wednesday of each month (excluding December)
10:00 – 11:00 a.m. Community Bank of Raymore: 801 W. Foxwood Drive, Raymore, MO

October

4th & 5th Harrisonville Log Cabin Festival



9th **Emerald Club Meeting (10:00 – 11:00) @ CBR:**
– Rebecca Hite - Stained Glass Station demonstration
(This will also be the Christmas luncheon sign up)





14th  – Bank Closed

22nd - 25th **Community Travel Trip to Kentucky** 

November

3rd  Daylight Saving Time ends

5th Election Day 

11th Bank Closed for Veteran's Day 

13th **Emerald Club Meeting (10:00 – 11:00) @ CBR**

28th  – Bank Closed

December

6th **Community Travel Christmas Dinner Event**
(Kauffman Center)

7th Pearl Harbor Remembrance Day

19th **Emerald Club Christmas Luncheon**
at Centerview

24th **Christmas Eve** – Bank Closed ½ Day

25th  – Bank Closed



COMMUNITY TRAVEL 2020

We're planning some exciting trips for you, your friends & family to sign up for.

3 DAY-Trips & 2 OVERNIGHT-Trips

A complete list will be included in the **Jan. 2020** newsletter but here are a few ideas we're working on to get you started.

- Springtime: a day-trip to The KC Royals Stadium. This will be a "ROYAL Day" beginning with a tour of the stadium, lunch and an afternoon game. (Possibly a visit from a Hall-of-Famer)
- Sometime in 2020 We are considering the salt mines (Strataca) in Hutchinson, KS – 2 night trip
- Eureka Springs or Branson is on our wish list too or we may go north for a visit to Omaha or Iowa. Both have some wonderful attractions we know you'll love.
- November: We will plan a 2020 Christmas dinner on the Plaza & show at the Kauffman Center again. **What a great evening!**

Can you find me?

I'm hiding in the newsletter –
I'm "Mac-Man"

Community Travel goes to Abilene, Kansas *with some fun stops along the way*



IRS Warns Taxpayers of New Scam Campaign Distributing Malware

The Internal Revenue Service (IRS) issued today a warning to alert taxpayers and tax professionals of an active IRS impersonation scam campaign sending spam emails to deliver malicious payloads.

This warning was issued after the IRS received several reports from taxpayers during this week regarding unsolicited messages with "Automatic Income Tax Reminder" or "Electronic Tax Return Reminder" subjects coming from scammers impersonating the U.S. revenue service with the help of spoofed email addresses.

"The emails have links that show an IRS.gov-like website with details pretending to be about the taxpayer's refund, electronic return or tax account," says IRS' warning.

A Thief by Many Names

Atlanta Man Sentenced for Aggravated Identity Theft

The headquarters of a large national bank had detected fraud on an account and sent word to an Atlanta branch to be on alert: If an individual comes in to pick up the new debit card linked to that account, call the Atlanta Police Department.

An alert bank employee did just that when Khoi Nguyen, 43, came in to the branch to claim the debit card. Officers arrived quickly to ask Nguyen about his identity and the name on the bank account. Upon questioning, Nguyen produced a Department of Defense identification badge and claimed to be in law enforcement. The police weren't buying it, so they called the FBI to investigate Nguyen for impersonating a federal law enforcement officer. It was soon discovered that he was not only impersonating a government official but more than a dozen different people in a sophisticated identity theft scheme.

"In his bag at arrest were 20 cellular phones, 13 different identifications, a number of credit cards, and about \$11,000 in cash," said Special Agent Marcus Brackman, who worked the case out of the FBI's Atlanta Field Office. Brackman said that Nguyen had some technical skills and likely purchased the stolen personal information he used to create fake documents and open fraudulent financial accounts off encrypted websites. "Criminals can buy identities for 50 cents on the dark web," Brackman explained.

Nguyen pleaded guilty to aggravated identity theft and was sentenced in October 2018 to two years in federal prison for his crime. He was also ordered to pay restitution to the financial institution and is facing additional state charges related to similar alleged activity in other areas of the country.

"In his bag at arrest were 20 cellular phones, 13 different identifications, a number of credit cards, and about \$11,000 in cash."

Marcus Brackman, special agent, FBI Atlanta

"Identity theft is very prevalent," said Brackman. According to the [Bureau of Justice Statistics](#), an estimated 26 million people age 16 or older in the United States experienced some form of identity theft in 2016—with many of those cases involving the misuse of a credit card or bank account. Brackman said that it was gratifying to hold someone responsible for a crime that affects so many people and creates such a headache for victims.

Beyond the financial losses, the impact of identity theft extends to the time, stress, and worry involved in cleaning up the harm done to credit scores and financial standing. "It is just painful to do your job and raise your family while trying to deal with the aftereffects of someone stealing your identity," Brackman sympathized.

While it is difficult to protect against all the ways a criminal can find your personal data, Brackman said consumers should monitor accounts and credit reports regularly and safeguard all personal information by being diligent about online safety and security and ensuring mail and documents don't fall into the wrong hands.

The FBI website has [more information about identity theft](#) and the tools it uses to investigate and prosecute the crime. The Federal Trade Commission website offers [additional prevention tips and resources](#).



What does CBR do when we're not bankers???

We play in the mud!!!
 The Raymore Mini Mud Run is a fun event for children
 5 - 12 years.



- OR -
 Play golf with some youngsters
 from Foxwood



Celebrate birthdays



Supporting our local
 schools & teachers



Cheer our local teams



HOW TO STAY OUT OF PROBATE COURT



We've all heard the stories about how expensive and time-consuming the probate process is. I want to take this opportunity to remind everyone that probate can be avoided! As the old saying goes, "Let me count the ways". First, it is important to understand that probate is a court process to pay your final bills and distribute your assets upon your death if you pass away with assets held in your individual name with no living co-owner or no living beneficiary designation.

It might seem like the most simple way to avoid probate then, is to make sure you always have a joint owner named on your bank and broker accounts, your real estate deed and your motor vehicle titles. This may work well when the joint owners are spouses but may not work as well when they are not! The downside to taking this approach is that your joint owner might die before you and you may not remember or have the capacity to add a different co-owner or beneficiary. Another downside is that a joint owner of financial accounts owns the account with the same entitlements you have. They could spend the money and close the account.

A beneficiary designation on accounts and titles might work as long as the beneficiary doesn't pre-decease you. If the beneficiary dies first, you can add a different beneficiary as long as you are able to do so. We have to recognize and plan for the fact that we may not remember or have the mental capacity to add a different beneficiary.

Often tangible personal property is not adequately planned for in many of the estate plans I see in my capacity as a trust officer. This is because your tangible property does not have any kind of deed or title to which a person can attach names of owners or beneficiaries. A Last Will and Testament can allow a person to leave behind a list designating the beneficiaries for specific items. Such list should reference the provision in the Will. That said, a Will goes through probate. I have seen problems with this approach for the distribution of tangible personal property. Often, people don't leave "A LIST". Instead, little notes are placed on the bottom of vases, figurines, etc. Technically, this is not "A LIST" and of course these little notes don't reference the Will.

There are solutions to the probate snag! Having a Revocable Living Trust is a tool that might be appropriate for you. By titling your bank and broker accounts, real estate and other assets in the name of your trust, those assets would avoid probate. During your lifetime, you can remain in full control of your assets as trustee of your trust. It is a vehicle that saves time and significant expenses when you pass.

At your death a named successor trustee would become the acting trustee and would carry out the terms of your trust agreement, without court involvement. With a simple one page document, called, "TRANSFER OF TANGIBLE PERSONAL PROPERTY", properly executed and made a part of your trust agreement, you can transfer this category of property to your trust during your lifetime and avoid probate at your passing.

By all means, see your estate planning attorney to discuss the titling of all of your assets, including your tangible personal property! The Trust Officers at Community Bank of Raymore want to help you have an effective estate plan and one that doesn't cost unnecessary time and money!

Donna Walsh
Senior Vice President
Trust Officer



Happy Anniversary



Sherrie Lindquist



Kathy Gladden



Carole Arnold



Tina Graef



Miranda Robinson



Valerie Loe



Andy Cooper



Shauna Stephenson



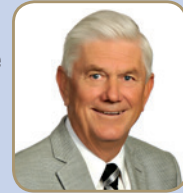
Maria Sanchez



Jordan Carpenter

Bill & Barbara McDaniel purchased Community Bank of Raymore on October 26, 1992.

Since then, we've added Branches in Peculiar & Harrisonville.



People You Should Know

My name is **Jordan W. M. Carpenter** and I am Teller at Community Bank of Peculiar.

Number of Years at CBR:

I've been with the bank for 10 Months

Education:

I Graduated from Ray-Pec in 2018, I haven't decided on a college yet.

Previous Experience:

Before I was at CBR I was a construction worker for SVB wood floors.

Hobbies: I spend most my time hanging out with my girlfriend or my friends, if I'm not with them I am usually playing video games.

Favorite saying / quote: I would have to say one of my Favorite quote is *"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands in times of challenge and controversy"* - MLK



*Article by
B. Dean Mansur,
Loan Officer*

*Community Bank
of Pleasant Hill*

A BRIEF HISTORY OF PLEASANT HILL:

In 1828, the first settlers of Pleasant Hill arrived and set up in Old Town, located along 7 highway from the cemetery to Maple Lane. In 1844, records were filed, and Pleasant Hill was declared a village with about 40 inhabitants. As railroad business began to grow, the site of commercial Pleasant Hill was moved, and the current downtown Pleasant Hill was formed. Today, residents and local businesses are working to revitalize their downtown district.

Throughout the past couple years, businesses have been filling vacant historic buildings in downtown Pleasant Hill in hopes to capture the rich history of the previously railroad driven town as well as bikers passing through the Rock Island Spur of the Katy Trail system.

The Pleasant Hill Historic District educated through various trainings provided by the Missouri Main Street program, plans to take this growth to another level and expand on the growth that has already been taking place. Residents can support this exciting revitalization effort by becoming a partner of the Pleasant Hill Historic District.

A BRIEF HISTORY OF COMMUNITY BANK OF PLEASANT HILL:

On December 6, 2006, Community Bank of Pleasant Hill was chartered by the State of Missouri and opened for business. Cass County bankers Bill McDaniel, Chairman, Jack Hopkins, Vice Chairman, and local businessman Steve Zahn were the initial organizers of Community Bank of Pleasant Hill and felt that 2006 was the time to start a new, locally owned, community bank in Pleasant Hill. The Bank has over 100 stockholders and the majority of them live in the Pleasant Hill area. Through similar ownership, Community Bank of Raymore and Community Bank of Pleasant Hill are considered “sister banks”.

When the doors opened in 2006, Director Ron Rodgers was the first President/CEO. He retired in July 2010 after helping the bank get their foot in the door, following a 41-year banking career. In 2010, current President/CEO and Director, Lisa Nichelson was elected. Lisa has over 35 years of local community banking experience. Along with Directors Bill McDaniel, Jack Hopkins, Ron Rodgers and Lisa Nichelson, the bank brought in outside Directors Jeff McKee, David Parris, Robert Radmacher, Steve Zahn and Advisory Director Don Patterson, who are all Pleasant Hill business managers. Jeff is President of Country Creek Golf Club, Inc. David is co-owner of Parris Farms, L.L.C. Robert is President of Radmacher Brothers Excavating Co., Inc. Steve is a franchisee and owner of Sonic Drive-Ins in four states. Don is a real estate investor and a retired builder/developer.

In July 2012, Community Bank of Pleasant Hill acquired First Trust of MidAmerica. Through this acquisition the bank now has a full-service trust department. The bank can assist clients with personal trust services by serving as a trustee, co-trustee, or successor trustee, and also offer self-directed IRA's and employee benefit services including 401k's and ESOP's.

COME JOIN US FOR OUR MONTHLY MEETINGS!
10:00 on the second Wednesday of each month.

July Emerald Club Meeting



Rick, Marsha & "Ginger" (one of their therapy ponies) from Pine Dell Horse Farm visited the CBR Emerald Club meeting.

In a typical visit, their specially trained ponies are led from room to room and residents are able to interact with them, pet and cuddle, take pictures and share pony and horse stories of their own!

The ponies are equipped to be in most indoor areas, wear protective footwear and can travel in elevators, are well trained and insured.



August Emerald Club Meeting



Woodson Antique & Interiors was started in a private residence on Woodson Street in Raymore Missouri over 30 years ago. In 1985 we relocated to an old farm house where we are located today. The house was one of the first homes in Raymore and was built between 1861 and 1867 (the Civil War seemed to have interrupted construction).

Annual buying trips to Europe shortly followed the purchase of our current location and we now make 4 to 6 trips each year to bring back the best that Europe has to offer. We personally select items that are designed to bring the distinctive elegance to your home at great values. After each trip we have an "Open House" and we invite you to come and enjoy the many incredible antiques and accessories.

Announcements (postcards & emails) are sent approximately 2 weeks before each Open House to notify our clients of the sale. If you would like to receive notification of these events, using our contact link at Woodsonantiques.com please send us your name and address or email and we will add you to our mailing list.

September Emerald Club Meeting



Jack Bondon, Community Financial Services, spoke about the upcoming changes in the world of INSURANCE. Contact Mr. Bondon with your questions at 322-2100 or jcbondon@msm.com.

FDIC CONSUMER NEWS - Beware Of Fake Checks



Even in today's digital and mobile world where electronic money transfers are common, consumers and businesses may still prefer the assumed security of paper cashier's checks or official bank checks for large or major payments. Recipients generally prefer one of these checks over a personal check because the financial institution presumably has already collected the funds from the party purchasing the cashier's checks or official bank checks. This means the payment is guaranteed, unless the check is counterfeit, so there are risks to consumers and businesses from these types of paper instruments, as well.

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Unfortunately, criminals have come to rely on their victim's sense of "security" provided by cashier's checks and official bank checks. Advanced graphics and printing technologies allow scammers to easily create fraudulent and hard-to-detect counterfeit checks in a matter of minutes, adding a sense of legitimacy to their scams. Fake checks can look so real that it's very hard for consumers, or even bank employees, to detect.

Fake bank checks are typically used in scams where the scammer tries to get you to cash or deposit the check. Once it is deposited, they ask that you send all or part of the proceeds back to them or to someone else (an accomplice) before the bank where it was deposited tries to clear or process the check for payment and realizes the instrument is fake. The scammer might ask you to return the funds in a number of ways: in cash, by writing a personal check, by loading it onto a pre-paid or gift card, or through some electronic means, such as a wire transfer, automated clearing house (ACH) payment, or a person to person (P2P) transaction.

If it is later determined that the check was counterfeit, you will likely be held responsible for the funds that were provided to the scammer, so it is important that you recognize the signs of a counterfeit check to protect yourself. Remember, fraud artists are constantly coming up with new ways to use fraudulent cashier's or official bank checks in their scams. Here are three of the most common scams, and tips on how to detect whether or not you are being scammed.

1. Lotteries and Sudden Riches Scams

In these examples, the check recipients are told that they won a lottery—perhaps in a foreign country — or that they are entitled to receive an inheritance. The recipient is instructed that in order to "claim" their lottery winnings or inheritance, the recipient must first pay "taxes and fees" before they can receive their prize or money. A fake cashier's check is sent, which the scammer asks the recipient to cash and then wire back the funds to cover the taxes and fees.

2. Online Auctions, Classified Listing Sites, and Overpayment Scams

Scammers might go to an online auction or classified listing site and offer to buy an item for sale, pay for a service in advance, or rent an apartment. The odd thing is that they might send you a cashier's check for an amount that is higher than your asking price. When you bring this to their attention, they will apologize for the oversight and ask you to quickly return the extra funds. The scammer's motive is to get you to cash or deposit the check and send back legitimate money before you realize that the check you deposited is fake.

3. Secret or Mystery Shopper Employment Scams

In these cases, the scammer advertises a job opportunity and claims to be "hiring" people to work from home. The "employee" might receive an official check as a starting bonus, and is asked to cover the cost of "account activation." The scammer hopes to receive these funds before the official check clears and the new employee realizes they've been scammed.

Another scenario involves an offer to work from home as a secret shopper to "assess the quality" of local money transfer businesses. The "employee" is sent a cashier's check and instructed to deposit it in their bank account and withdraw the amount in cash. They are then instructed to use a local money transfer business to send the funds back to the "employer" and "evaluate" the service provided by the money transfer business.

How to Spot a Fake Check

Determining whether a cashier's check or bank check is legitimate is difficult just by physical inspection. However, there are some things you can do to help identify a fake check:

- Make sure the check was issued by a legitimate bank. While some counterfeit checks will include a legitimate bank's name, a fake name is a sure giveaway. FDIC BankFind allows you to locate FDIC-insured banking institutions in the United States.
- Check with the bank that supposedly issued the check to make sure it is real. Make sure you look up the phone number on the bank's official website and don't use the phone number printed on the check (that could be a phone number controlled and answered by the scam artist). Next, call the official number and ask them to verify the check. They will likely need to know the check number, issuance date, and amount.
- Consider how and why you received the check. If someone you don't know initiated the payment, be skeptical and proceed cautiously. Scammers often communicate with their victims via e-mail or text message. Their communications may contain poor grammar and spelling errors.
- Look where the check was mailed from – if the postmark is not the same as the city and state of the "supposed" issuing bank, it might be an indication the check is fake. Be especially cautious if it was mailed from overseas.
- Determine if the amount of the check is correct and as expected. Fake checks are often made out for more than the agreed upon amount. "is is intended to coax the person receiving the check into wiring the overpayment back to the scammer.
- Official checks usually contain watermarks, security threads, color-changing ink and other security features. While scammers are able to sometimes copy these security features, the quality is often poorly executed.

What to Do If You Are Scammed

If you think you've been targeted by a counterfeit check scam, report it immediately to any of the following agencies:

- The Federal Trade Commission at <https://www.ftccomplaintassistant.gov/#cmt&panel1-1>.
- The U.S. Postal Inspection Service at <https://www.uspis.gov/> (if you received the check in the mail).
- Your state or local consumer protection agencies. Visit www.naag.org for a list of state Attorneys General.
- For possible online crimes involving counterfeit checks and money orders, file an online complaint with the Internet Crime Complaint Center (a joint project of the FBI and National White Collar Crime Center) at <http://www.ic3.gov>.

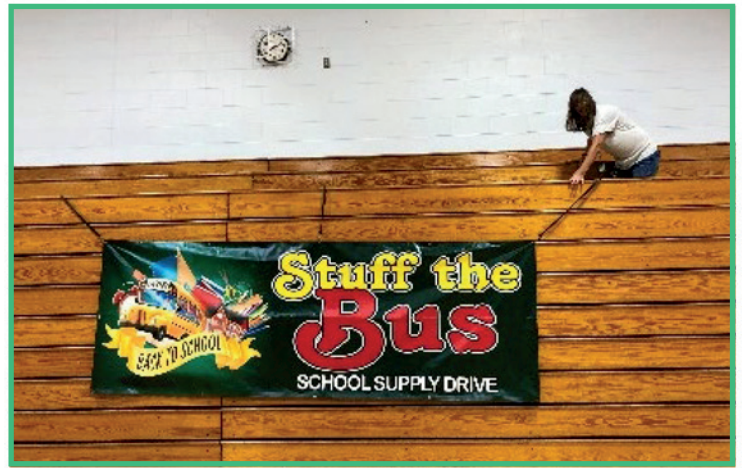
In addition to notifying the bank whose name is on the check, you can notify the website or online service where you encountered the scammer (for example, the online auction website or job posting website), so they can block them from utilizing their services in the future.

Protect yourself from fake check scams with these tips from FDIC Consumer News

CBR did it again! STUFF THE BUS 2019

- We had bake sales to generate funds to purchase supplies & some of the staff went shopping.
- A big help loading the bus & collecting supplies from Raymore Fellowship Church, St. Paul's United Methodist, and The Fraternal Order of Eagles
- Shivers came to the bank to treat the workers/volunteers to a treat after loading the bus

*AS YOU CAN SEE, IT'S A COMMUNITY EFFORT
THANKS TO EVERYONE WHO CONTRIBUTED!*





Community Bank of Raymore is pleased to offer our annual Christmas Luncheon to our loyal **Emerald Club** customers. Those who have attended a majority of our monthly meetings will have a seat reserved for them. If you would like to attend the luncheon but have not been present for our meetings, you still have a chance to join us by coming to the **October Emerald Club meeting** (October 9th) and sign up.

There is a limited number of seats available.

A Visit from St. Nicholas

Directions: Look for the underlined words in the poem within the grid. They may appear forwards or backwards, as well as vertically, horizontally or diagonally.

'Twas the night before Christmas,
 when all through the house
 Not a creature was stirring, not even
 a mouse;
 The stockings were hung by the
chimney with care,
 In hopes that St. Nicholas soon
 would be there;
 The children were nestled all snug in
 their beds;
 While visions of sugar-plums danced
 in their heads;
 And mamma in her 'kerchief, and I
 in my cap.
 Had just settled our brains for a long
 winter's nap.
 When out on the lawn there arose
 such a clatter,
 I sprang from my bed to see what was
 the matter.
 Away to the window I flew like a
 flash,
 Tore open the shutters and threw up
 the sash.
 The moon on the breast of the
 new fallen snow,
 Gave a lustre of midday to objects
 below,
 When what to my wondering eyes did
 appear,
 But a miniature sleigh and eight tiny
reindeer.

K	N	E	M	A	G	P	Y	F	L	S	A	S
S	H	O	P	E	S	A	A	R	K	H	M	T
U	R	Z	Y	N	T	D	J	N	W	U	M	O
G	E	R	E	I	N	D	E	E	R	T	A	C
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Celebrating 40 Years