



AMBASSADOR CLUB NEWS

July/August

Member FDIC

JULY 4—Independence Day
 JULY 14—Reservations due for trip
 JULY 26—Parents' Day
 AUGUST 13—Iowa State Fair begins
 AUGUST 22—Our first fun trip!
 AUGUST 23—Iowa State Fair Ends

 FOOTBALL TIME!!!!!!

 SEPTEMBER 7—Labor Day
 SEPTEMBER 13—Grandparents' Day
 SEPTEMBER 23—Autumn Begins



Message from the President Terry D. Nielsen



SOCIAL SECURITY Q & A

How much can you earn without losing Social Security income?
Questions answered for seniors by the Social Security Administration

QUESTION:

I am 66 years old, and I have been receiving Social Security benefits since I turned 62. I am considering working once again. What is the maximum amount I can earn before my Social Security benefits are affected?

ANSWER:

I have great news! There is no longer an annual earnings limit once a person reaches full retirement age. You attained your full retirement age the month you reached age 66. Full retirement age is currently 66 for anyone born between the years 1943 and 1954. You can work and make as much as possible without the earnings affecting your Social Security benefits. You can find more details about this at <http://ssa.gov/retire2/whileworking.htm>. If a person was born in 1955 or later, then their full retirement age is other than 66. Please visit our website to see the full retirement age for people born after 1954, <http://www.socialsecurity.gov/retire2/>.

QUESTION:

I plan to start receiving my Social Security retirement later this year at the age of 62. Will my ex-wife be able to claim half of it when I turn 62, or does she have to wait until she reaches 62 before she can claim benefits on my record?

ANSWER:

Your ex-wife is eligible for benefits on your record if the two of you were married at least 10 years. Your ex-wife would have to be at least 62 in order to claim any benefits on your record.

It is worth noting that if she does file for divorced spouse's benefits on your record it would not reduce your benefit at all.


Although she can receive up to 50% of your full benefit amount, she would have to be at her own full retirement age in order to receive that amount. If she applies at age 62, then she is not eligible to receive 50% of your full benefit amount. She would be eligible for closer to 35%, at age 62.

If she is filing for benefits before she is full retirement age, she will have to claim her own Social Security retirement benefit (if she qualifies on her own) first and then Social Security will check if she is able to receive any additional benefit as a divorced spouse.

If her own retirement is more than the divorced spouse's benefit, then she would only receive her retirement benefit. A person in this situation can only receive the higher of the two amounts. Also, if you were to pass away, she could revisit her eligibility on your record as a divorced widow.

Terry

SUMMER HEALTH TIPS

- Drink plenty of water. 
- Dress in light fabrics.
- Avoid being outside in extreme heat.
- Avoid caffeine and alcohol in the heat.
- Use sunblock, wear sunglasses and a hat.
- If you do not have air conditioning, take a cool bath or shower to lower your body temperature.

Location Information

Perry 515-465-3521
 1202 2nd St, PO Box 129, 50220-0129
 Adel 515-993-4581
 1009 Court St, 50003-1418
 Bagley 641-427-5234
 PO Box 220, 50026-0220
 Minburn 515-677-2258
 303 Baker St, PO Box 205, 50167-0205
 Dallas Center 515-992-9200
 590 Sugar Grove, 50063-2074
 Website:
www.raccoonvalleybank.com



MEET SAVANNAH CARROLL!

Savannah is our newest member at our bank. She is serving as an intern. Savannah helps the teller line and assists in the loan department. She has interned with RVB for 14 weeks and has visited 4 of our 5 locations. She was raised outside of Granger and graduated from Woodward-Granger in 2014. Savannah's parents are Brian and Becky Carroll from the Granger area, and she has two sisters, McKenna and Chelsea. In her free time, she loves to spend time with friends and family, cheer on Iowa State, and work in agriculture. She is currently attending DMACC. Her future plans include attending school at Iowa State with an ag-business degree.

Raccoon Valley Bank

Responsibilities and Cancellation Policy

If you are signed up for a tour and it is necessary for you to cancel, we will make every effort to provide either a partial or a full refund. However, we cannot guarantee a full refund. There may be times when a refund will NOT be possible due to ticket purchases, meal guarantees, etc. If a tour is cancelled due to insufficient reservation numbers, you will receive a full refund. On tours where an outside agent is used, we will adhere to the written cancellation policy of the agent. Remember, waiting lists are always welcome.

Reminder

On Ambassador Club trips, it is required that persons requiring assistance be accompanied by a companion who is capable of and totally responsible for providing that assistance. Neither RVB Ambassador Club personnel nor its suppliers may assist with medications or physically lift or assist clients into transportation vehicles. Travelers needing special assistance for other than personal needs must notify RVB personnel at the time of booking to determine what assistance may reasonably be made available.

Trip reservations are on a first-come, first-serve basis with a \$20.00 deposit at the time of reservations unless otherwise stated.



AUGUST 22ND TRIP!

We are excited for our first fun trip coming soon. The Bucket Lists were a huge help to hear some of your desires for trips. We will definitely be fulfilling so many Bucket Lists in just one day. Here is the agenda for Saturday, August 22nd:

- Windstar Lines will be taking us to the Farmer's Market in the morning. You will have breakfast, brunch, or lunch on your own there.
- We will load the bus approximately at noon from the Farmer's Market (more detailed times will come later) and take us to the Botanical Center.
- After seeing all of the beauty of the Botanical Center, we will then get on the bus and go to Boone, where we will ride the Boone & Scenic Valley Railroad & Museum for a Dining Dinner Car trip.
- There are many wonderful choices from the menu we can choose from such as: Prime Rib, Roast Pork Loin, Chicken Marsala, Marinated Salmon Steak, or Five Cheese Lasagna.
- Once you sign up to reserve your spot, you will let us know your choice of entrée.
- **You may want those walking shoes for the Farmer's Market and Botanical Center. After that we will sit back, ride the bus, and dine on the train.**
- **COST FOR THE TRIP WILL BE \$124.00.** The cost includes the charter bus, Botanical Center, all tips, and the lovely dinner on the train ride in Boone.
- **FYI — I checked with the Botanical Center and it is all handicapped accessible.**
- **YOU MUST RESERVE YOUR SPOT BY JULY 14TH AT THE END OF THE DAY. THIS WILL BE A FUN FILLED DAY!**



Best wishes to all with special celebrations in July and August. We hope all of you had special birthdays in May and June. If you have a birthday, remember to check your drivers license expiration date!

MAY BREAKFAST

Thank you all for coming out on the rainy day for our RVB breakfast. We had a lovely turnout. I want to also thank you for welcoming me in this new adventure. It is difficult to fill Kay's shoes. We all miss her. We had many winners for the four packs of flowers. There were 12 winners who got to go home and plant some beautiful petunias. Thank you to Ruth Hartman who gave wonderful tips on planting and giving away two hanging baskets. Our money bag winner was not present to win the \$100.00 Remember you must be present to win the money bag!



- When playing with female puppies, male puppies will often let the female win even if they have a physical advantage.
- Squirrels plant thousands of new trees each year simply by forgetting where they put their acorns.
- In China, killing a Panda is punishable by death.
- It is impossible for most people to lick their elbow! (try it)
- There are 293 ways to make change for a dollar

FRIENDLY REMINDER

This is just a reminder that all Ambassador Club members receive 1 free box of Ambassador Club checks per year. Also, you must maintain a balance of \$1500.00 in your savings or checking or combination of both. You can even pay a \$15.00 monthly fee to belong. For more information feel free to stop by the bank and pick up a brochure with the benefits and requirements.

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