

Registration and payment
due Aug. 15 Full payment of \$85
per person due at registration.

Send this slip to
Lapeer County Bank
& Trust Co.
Prestige Club
P.O. Box 250
Lapeer, MI 48446

Name #1 _____ Email address _____
Address _____ City _____ Zip _____ Phone # _____
Name #2 _____ Email address _____
Address _____ City _____ Zip _____ Phone # _____
Check enclosed _____ or debit my account # _____ for \$ _____
Signature _____ (please sign if account is being debited)

Beware of Social Security scams

The Inspector General for the Social Security Administration (SSA) is warning the public, and Social Security beneficiaries in particular, to be aware of fraud scams that target personal information. Criminals use phone calls, emails, and other methods to obtain personal information, then use it to commit identity theft.

In the most recent scam, identity thieves obtain the personal information of Social Security beneficiaries and use that information to attempt to open a 'my Social Security' account on SSA's website. If successful, they then use that account to redirect the beneficiary's direct deposit benefits to an account controlled by the thief.

This should in no way discourage people from using SSA's 'my Social Security' feature, which enables the public to view their earnings history and estimated benefits, and allows beneficiaries to obtain a host of services online; in fact establishing your account eliminates the risk of a new account being opened by an identity thief. This type of crime does, however, serve as a reminder to protect your personal information as you would any other thing of value. Once thieves have your personal information, they can use it to open credit accounts, buy homes, claim tax refunds, and commit other types of fraud.

If you receive information from SSA indicating that you have opened a 'my Social Security' account, and you did not open an account, you should contact Social Security so that appropriate action may be taken, and the matter may be referred to the Office of the Inspector General. You can do so by visiting or calling a local SSA office or calling SSA's toll free customer service at 1-800-772-1213. Deaf or hearing-impaired individuals can call Social Security's TTY number at 1-800-325-0778.

Identity thieves obtain personal information in any number of ways. They may pose as Government officials in an attempt to convince you to provide personal and financial information. They may also claim that you have won a lottery or other prize, but you must provide personal information or even send money to pay "fees," "taxes," or other expenses before you can claim your winnings.

To help prevent this type of fraud, the Inspector General recommends that you:

- never provide your personal information when

receiving unsolicited calls or contacts

- never agree to accept pre-paid debit cards or credit cards in another person's name
- never agree to send or wire money to an unknown person
- always contact your local SSA office if you receive a call from a person claiming to be from SSA, and that person asks you to provide your Social Security number or other information.

To verify the legitimacy of a caller who claims to be an SSA employee, call your local Social Security office, or Social Security's toll-free customer service number at 1-800-772-1213. If you find that someone has stolen or is using your personal information to open credit accounts or for other non-SSA-related purposes, you should report that to the Federal Trade Commission at www.ftc.gov/idtheft or 1-877-ID-THEFT. You can also find more tips on protecting your personal information on that FTC website. And you can report suspicious activity involving Social Security programs and operations to the Social Security Fraud Hotline, or by phone at 1-800-269-0271. Deaf or hearing-impaired individuals can call OIG's TTY number at 1-866-501-2101.



Published and distributed to Prestige customers by Lapeer County Bank & Trust Co., Member FDIC.

The Prestige Club Director makes arrangements for the Prestige

events and welcomes your comments, questions and suggestions.

If you need additional information or a reservation form for any of the upcoming trips, please call the Prestige office.

Lapeer County Bank & Trust Co.

Prestige Club

P.O. Box 250
Lapeer, MI 48446
810-538-1925

Prestige

Lapeer County Bank & Trust Co.

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Car Cruise in downtown Lapeer — Lapeer-County Bank & Trust Co. is proud to sponsor the Lapeer Cruise on Monday nights through Sept. 8 from 6-9 p.m. Join the Cruise on Nepessing Street in downtown Lapeer for music, 50/50 drawings and lots of fun.

Senior Scam Seminars — Do you belong to an organization that is made up of or works with seniors? Are you concerned about scams which specifically target seniors?

Attica Branch Officer, Liz McVety is available to speak to groups about scams currently targeting seniors in our community, as well as what you can do to protect yourself from these scams. Presentations usually last 30 minutes, depending on the group's questions.

If you are interested in scheduling a presentation, call Liz at 810-538-1951.

Find us on Facebook! — Facebook isn't just for family and friends anymore! Keep up to date on happenings at LCBT through our Facebook page, www.facebook.com/lapeercountybankandtrust.



Do you have a safe deposit box?

If you think there isn't much to using a safe deposit box beyond putting keys in locks, you're in for a surprise.

The safe deposit service may be tucked down in the basement or far corner of your bank, but in its own quiet way it is among the bank's most important offerings — and among the most misunderstood.

Safe deposit boxes are an excellent way to make sure that your valuable documents, photographs and heirlooms are protected.

Why should I rent a safe deposit box?

It's a convenient place to store important items that would be difficult or impossible to replace.

The box also offers privacy (only you know what's inside) and security. Although many people like to keep valuables close by in a closet, safe or file cabinet at home or in the office, these places probably are not as resistant to fire, water or theft.

Also, some insurance companies may charge lower insurance premiums on valuables kept in a bank's box instead of at home.

What items should go into a safe deposit box?

Any personal items that would cause you to say, "If I lose this, I'm in deep trouble." Important papers to consider putting into your box: originals of your insurance policies; family records such as birth, marriage and death certificates; original deeds, titles, mortgages, leases and other contracts; stocks, bonds and certificates of deposit (CDs). Other valuables worthy of a spot in your safe deposit box include special jewels, medals, rare stamps and other collectibles, negatives for irreplaceable photos, and videos or pictures of your home's contents for insurance purposes (in case of theft or damage).

OK, what should NOT go in a box?

Anything you might need in an emergency, in case your bank is closed for the night, the weekend or a holiday. Possible examples: originals of a "power of attorney" (your written authorization for another person to transact business on your behalf), passports (in case of an emergency trip), medical-care directives if you become ill and incapacitated, and funeral or burial instructions. Consider giving the originals to your attorney, and making copies to go in your safe deposit box or to a close friend or relative.

Count me in
for the Prestige
Club Event!

Attendee 1:

Attendee 2:

Email Address:

We will send you an email reminder
before the event.

Send this form to:
Prestige Club
P.O. Box 250
Lapeer, MI 48446

**Reservations required
by August 27.**

**Please note: In order to keep
costs down, the pricing of the
trips is based on a projected
number of travelers. If that
number is not reached, our trips
may have to be cancelled.**

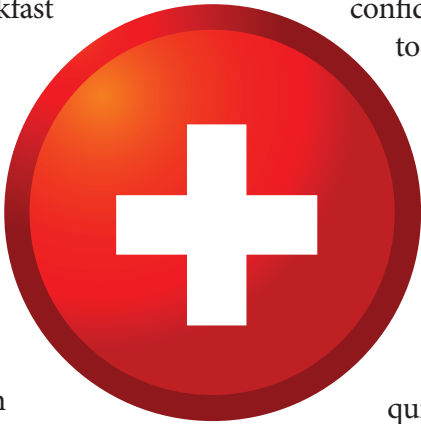
Reservations: You can reserve
your place by either calling us or
sending in the reservation form with
your full payment. If you are making
your reservation by phone, please
submit your full payment within five
working days. If we receive your
request after the event has filled,
we will notify you that you are on a
waiting list. Two weeks prior to the
event, we will send a letter with final
details to all who have a reservation.

Join us for the Prestige Club Event

On Wednesday, September 3, the
Prestige Club will host a new event —
instead of the Prestige Picnic, this year
we will host a speaker at the Lapeer
Country Club for a breakfast
seminar.

Health Care is an
important topic,
especially for seniors
thinking about or
those already enjoy-
ing retirement. Join
us at the Lapeer Coun-
try Club, 3786 Hunt
Rd., Lapeer, to hear from
Ruben Quintanilla, Regional
Coordinator for the Valley Area
Agency on Aging (VAAA). Topics to be
covered: aging into Medicare, Medicare
Medicaid Assistant Program (MMAP),
prescription plans, health plans, fraud
and abuse. The event will begin at 8:30
a.m. and should last until approximately
10:30 a.m.

The Valley Area Agency on Aging
serves a region of the MMAP. The



MMAP counselors are not connected
with any insurance company, nor are they
licensed to sell insurance. They are avail-
able to community members to serve as a
confidential and objective guide
to the world of Medicare and
Medicaid.

VAAA counselors are
available year round. For
more information you
can visit their website
at www.valleyaaa.org or
call 810-239-7671.

Reservations are re-
quired by August 27, for this
event. Because of the limited seat-
ing, we ask that there be no more than
two attendees per household. To reserve
your spot today, call 810-538-1925 or
email prestige@lcbt.com.

*This event will replace the Prestige Pic-
nic this year. If you are an LCBT customer
aged 55 or older who would like to attend,
please contact us at 810-538-1925 for
availability. There is no fee for this event.*

tions and ticket purchases. Extended
trips feature cancellation insurance,
which we highly recommend.

Health Policy: For the first trip
of the year, we always ask that you
complete a medical form that is kept
confidential and only used in the
event of an emergency. For other
trips throughout the year, if you
have no changes, we will keep your
form on file for the season, and not
require an updated form each time.
Persons requiring assistance should
be accompanied by a companion
who is capable of and responsible for
providing that assistance, including
the giving of any medications.

Upcoming Trip



River Boats and Oldsmobiles

Michigan Princess Cruise and R.E. Olds Transportation Museum

Join us on Wednesday, Sept. 10, as
the Prestige Club travels to Lansing
for a two and a half hour lunch cruise
on the majestic Michigan Princess
river boat.

The Michigan Princess is Michi-
gan's only triple deck river boat cruise.
Enjoy the tranquil simplicity of a
beautiful afternoon as you dine with
your Prestige Club friends. The cruise
offers a plentiful buffet of roasted
turkey, vegetarian lasagna, mashed
potatoes, gravy, sweet potato cas-
serole, stuffing, hot vegetables, chilled
salads, rolls, dessert, coffee and iced
tea.

While you eat, take in the beautiful
Grand River scenery and enjoy a live
band.

Following the river boat cruise, we
will take a short drive to the R.E. Olds
Transportation Museum.

The museum features an impressive
collection of vehicles manufactured
from 1886 through 2003.

The R.E. Olds Transportation mu-
seum was opened in 1981 to showcase
Lansing's transportation history.

We will take a guided tour of the
museum, and explore the wonders of
our rich transportation history.

A large portion of the museum's
collection focuses on Oldsmobile
and Reo Motor Car Co. models, both
companies started by Ransom Eli
Olds, however there are also models
from other companies.

R.E. Olds' company — first known
as Olds Motor Works — is responsible
for many firsts in the auto industry. In
1900, Olds built the first factory made
specifically to build motor vehicles,
and in 1901 he was the first to build
cars using an assembly line.



The museum is host to the very last
Oldsmobile ever produced. Built in
Lansing, the 2004 Oldsmobile Alero
was signed by workers on its way
down the assembly line. It was driven
straight to the museum from the
factory.

Space is limited for this fantastic
trip. Reservations and payment are
due by August 15. Payment can
be dropped off at any LCBT office.
To reserve your spot, call Jessica at
810-538-1925.

Trip: Wednesday, Sept. 10
Trip Minimum: 40 people
Cost: \$85 per person
Depart from Main Office: 8:45 a.m.
Return: 5 p.m.



Main Office
83 W. Nepessing St., Lapeer
810-664-2977

Hours:
9 a.m.-5 p.m. Monday-Friday

Main Office Drive-Up
305 Pine St., Lapeer
810-667-3851

Hours:
9 a.m.-5 p.m. Monday-Thursday
9 a.m.-6 p.m. Friday
9 a.m.-1 p.m. Saturday*
* Lobby also open

Southgate
637 S. Main St., Lapeer
810-664-9986

Lobby Hours:
8:30 a.m.-5 p.m. Monday-Thursday
8:30 a.m.-6 p.m. Friday
9 a.m.-1 p.m. Saturday
Drive Up Hours:
8:30 a.m.-7 p.m. Monday-Friday
9 a.m.-1 p.m. Saturday

Attica
4515 Imlay City Rd., Attica
810-724-6436

Deerfield
30 W. Burnside Rd. (M-24), Fostoria
Phone: 810-793-6311

Elba
5508 Davison Rd., Lapeer
Phone: 810-653-2106

Imlay City
1875 S. Cedar St. (M-53), Imlay City
Phone: 810-724-4652

Metamora
3414 S. Lapeer Rd., Metamora
Phone: 810-678-3373

**Attica, Deerfield, Elba, Imlay City and
Metamora are open:**
8:30 a.m.-5 p.m. Monday-Thursday
8:30 a.m.-6 p.m. Friday
9 a.m.-1 p.m. Saturday