

The Voice Is Designed Exclusively for our VIP Club® Members

the
oice

SUMMER
2025

SUMMER TRAVEL SPOTLIGHT: UNDERRATED U.S. DESTINATIONS

Skip the crowds and discover the charm of these lesser known, but highly rewarding U.S. travel spots. Whether you're seeking nature, culture, or a quiet retreat, these destinations offer beautiful scenery, walkability, and a relaxed pace perfect for a summer getaway.

Door County, Wisconsin

This hidden gem on the shores of Lake Michigan features charming small towns, lighthouses, and cherry orchards. Take a scenic boat tour, land trolley tour or stroll through the shops all the cute towns have to offer. Bonus: It's cool and breezy even in summer.

Beaufort, South Carolina

Often overshadowed by Charleston and Savannah, Beaufort offers Southern charm, antebellum architecture, and peaceful waterfront views. Enjoy carriage rides, art galleries, and fresh seafood, without the crowds.

Coeur d'Alene, Idaho

With its clear lake, pine forests, and vibrant downtown, Coeur d'Alene is an outdoorsy destination with a laid-back feel. There are gentle lake cruises, walking paths, and local shops to explore.

Eureka Springs, Arkansas

Nestled in the Ozark Mountains, this artistic town features Victorian architecture, natural springs, and quirky boutiques. Perfect for those looking to relax and enjoy the scenery.

Lanesboro, Minnesota

This "bed & breakfast capital" of Minnesota sits along the Root River Trail—a paved biking and walking path surrounded by rolling hills. Perfect for a calm retreat with river tubing, a local theater, and scenic bluff views.

Tips for Inexpensive, Quiet, R&R Friendly Travel:

- Choose destinations with walkable downtowns and relaxing outdoor activities.
- Consider traveling during the outer edge of the season (early June or late August) to avoid peak prices and crowds. Don't forget to ask about senior discounts on lodging, tours, and park entry fees - many places offer great rates!

🔍 Can you find this piggy bank hidden somewhere in these pages?



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Summer 2025

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LENDER

Downsizing

Exploring the Pros and Cons of Simplifying Your Space

The longer days and slower pace of summer make it an ideal time to reflect on life's next chapter, and for some, that might mean downsizing. If your home feels too large for your current needs, or you're simply ready for a change, here are a few things to consider.



Questions to Ask Yourself:

Do I use all the space in my current home?

Am I spending more time maintaining my house than enjoying it?

Would a smaller home or condo better match my current lifestyle?

If you're considering downsizing, summer is a great time to visit open houses, talk to real estate professionals, and begin the decluttering process at your own pace. Curious what kind of loan options are available or what amount you could qualify for? Speak with one of our lenders today! Call us toll-free at 1-800-555-6895 or by contacting your local branch.

PROS OF DOWNSIZING

Pros of Downsizing

Lower Monthly Costs:
A smaller home can mean lower utilities, taxes, insurance, and maintenance.

Less Maintenance:
Fewer rooms, yard work, and repairs means more free time to enjoy life.

Decluttering Opportunity:
Downsizing encourages you to simplify, donate, or pass along belongings you no longer use.

Potential Financial Boost:
Selling a larger home may free up equity to use toward travel, hobbies, or retirement savings.

POSSIBLE CONS

Emotional Attachment:
Letting go of a long-time home can be emotionally difficult.

Storage Space:
A smaller home may require creative solutions for keeping your favorite items.

Upfront Costs:
Moving expenses, renovations, or community fees potential upfront costs that need to be considered.

TRAVEL SMARTER

How to Protect Your Money on the Go


Whether you're heading across the country or just a few hours from home, summer is a popular time to explore. But travel can also open the door to unexpected money mishaps. Here's how to keep your finances safe and your peace of mind intact, so you can enjoy your adventure stress-free.

Use Cards Wisely

Carrying cash can be risky while traveling, and most destinations now welcome plastic or tap-to-pay methods. Both debit and credit cards offer convenience and security, just be sure to use them wisely.

Bring more than one card. Having a backup (like a debit and credit card or two different debit cards) ensures you're covered if one is misplaced or declined.

Avoid public Wi-Fi when checking online banking or making purchases.

 **Pro Tip:** Link your card to mobile banking so you can turn it on/off instantly if needed, and keep an eye on transactions in real time.



Turn Your Card On or Off

1. Open the Mobile App and go to Cards at the bottom of the screen.
2. Use the On/Off toggle to instantly enable or disable your card.

This is useful if your card is lost, stolen, or you want to temporarily pause usage.



Add a Travel Alert

1. Open the Mobile App and go to Cards at the bottom of the screen.
2. Select the card you'll be using.
3. Tap Manage Travel Plan.
4. Tap Add Travel Plan, enter your travel details, and tap Submit.

You can add up to 2 Travel Plans per card and 15 destinations per Travel Plan!

Avoid Common Travel Scams

Carry only the cards you need. Leave extra checkbooks or IDs at home.

Store copies of important documents (like your ID, health insurance card, and travel itinerary) in a separate bag or digitally in a secure app.

Use a secure wallet or travel bag. Keep it close to your body in busy areas.

Keep Important Info Secure

Scammers and pickpockets often target tourists. Stay alert to keep your personal and financial information safe.

Be cautious with ATMs—use only those connected to banks or in well-lit, secure areas.

Watch for fake vacation listings or suspicious booking websites. Verify through trusted travel platforms.

Don't overshare online. Avoid posting exact travel dates or that you're away from home—it can make your house a target.

Let Us Know Before You Go

Before hitting the road, contact your local branch or set a travel alert through online banking. Letting us know your travel plans helps:

Prevent accidental card holds due to unfamiliar out-of-state purchases

Alert us to monitor for unusual activity while you're away

Ensure your transactions go through smoothly wherever you are

JOIN THE VIP CLUB



ON THEIR ADVENTURE

WESTERN CARIBBEAN CRUISE AND NOLA

• Cozumel and Costa Maya, Mexico • Harvest Caye, Belize • Roatan, Bay Islands •

After Two Fun-Filled Pre-Cruise Nights Exploring Festive New Orleans

January 9th - 18th, 2026 • 10 Days, 9 Nights



HIGHLIGHTS

New Orleans Highlights:

- Stay at Marriott on Canal Street
- Walking tour of French Quarter
- Creole/Cajun cooking class, lunch at New Orleans School of Cooking
- Visit to the National WWII Museum + 4D film
- Dinner at Mulate's Cajun restaurant

Cruise Aboard the Norwegian Escape:

Cozumel, Mexico

- Explore ancient Mayan ruins at Tulum
- Beach time, shopping, or relaxing with a drink

Harvest Caye, Belize

- Swim-up bar, waterfall pool, ziplining, shopping village & beach near the barrier reef

Roatán, Honduras

- Beaches, coral reefs, nature trails, local cuisine & shopping for island crafts

Costa Maya, Mexico

- Mayan ruins, jungle adventures, reef exploration, authentic Mexican village

INCLUSIONS

- ✓ Round trip airfare from Denver, Sioux Falls, or El Paso
- ✓ Transfers between airport, hotel, and cruise pier
- ✓ 2 nights in New Orleans at Marriott on Canal Street
- ✓ 7-night cruise
- ✓ Unlimited beverage package
- ✓ 3-night specialty dining (1-night for inside cabin guests)
- ✓ All onboard cruise meals
- ✓ All taxes, port charges, and fees
- ✓ Gratuities included for drink and dining packages

Starts at only **\$3,698.00**

Sign up deadline - Sept. 1st

*Passports are required for this trip. Please see complete itinerary for more information.
Contact your local branch for itinerary and more information.