

WHEN A CALL FEELS WRONG

Protecting yourself from high-pressure calls and texts.



Scams are getting bolder these days, especially the ones aimed at seniors. The pattern is almost always the same. A scammer calls or texts out of the blue, uses an urgent tone, and tries to spark instant panic. They want the person on the other end to react fast instead of slowing down and thinking things through.

Some of the most common scams involve someone pretending to be a grandchild or loved one. The caller claims there has been an accident or a legal problem and insists that money is needed immediately, often asking the person not to tell anyone else. That emotional pressure is exactly what scammers count on to make their scheme work.

Texts can be just as manipulative. Messages saying a bank account is locked, a package is being held, or money is owed are designed to push someone into clicking a link or sharing personal information before

they have had a chance to think.

The best defense is simple awareness. Legitimate banks, government offices, and law enforcement agencies never demand immediate payment or personal information through a call or text. Any message that pressures you to act instantly is a major red flag.

Looking out for one another and reminding loved ones to pause before reacting to anything urgent helps keep everyone safer.

As a reminder, Community State Bank will never contact you unprompted by phone, email, or text asking for personal information such as your account number, password, or Social Security number. If you receive a message that looks suspicious, do not respond, contact your local CSB office immediately to verify its authenticity.

If a call or text ever feels uncomfortable or something does not seem right, stop and take a moment. Do not respond right away. If you are unsure, please give us a call at **(262) 878-3763**. A quick check can prevent a scam before it ever gets started.

Registration Info | Questions? (262) 864-2361 To register for Harvest Club events, please call the number above or visit the Harvest Club page online: **CSB.bank/harvest-club**. For other questions or inquiries please contact Harvest Club Director, Jenny Braun by email: jbrown@csb.bank or by phone: (262) 878-3763.



Harvest Club Newsletter

An exclusive publication for Harvest Club Members.

Calendar of Events

January

- 1 New Year's Day - All CSB Offices Closed
- 14 Splendor of Ireland Information Night
- 22 Cards & Coffee
- 26 Last day to sign up for: "Light up the Night"

February

- 10 Last day to sign up for: "Backstage with the Brewers"
- 12 Harvest Club Trip: "Light up the Night"
- 16 Presidents Day - All CSB Offices Closed
- 26 Cards & Coffee

March

- 12 Harvest Club Trip: "Backstage with the Brewers"
- 18 Final sign up for: Drury Lane "Father of the Bride"
- 19 Cards & Coffee

April

- 9 Harvest Club Trip: Drury Lane "Father of the Bride"
- 10 Last day to sign up for: Mariott Theaater "Heartbreak Hotel"
- 16 Cards & Coffee
- 29 Last day to sign up for "Mystery Michigan Getaway"

May

- 13 Harvest Club Trip: Mariott Theater, "Heartbreak Hotel"
- 14 Cards & Coffee
- 25 Memorial Day - All CSB Offices Closed

June

- 18 Harvest Club Trip: "Mystery Michigan Getaway"

JANUARY 2026 - JUNE 2026

A Message from Jenny...



Jennifer Braun
Harvest Club Director

Happy 2026!!! Last year truly flew by. It was filled with so many great adventures. Lots of new places and a few old. We walked 60,000 steps in New York, traveled through eight states and two countries. That trip wasn't for the faint of heart. We had to pack in so much in a short period of time and we did it with bells on. We went to Niagara Falls, Maid of the Mist, a boat trip down the Erie Canal, 911 Memorial, Statue of Liberty, Ellis Island, The Great Gatsby on Broadway, met a Rockette, St. Patrick's Cathedral, and we even got to stock up on chocolate in

Hershey, Pennsylvania and much more. We ate so much delicious food. No one had problems sleeping at night because once our heads hit the pillow we were out from pure exhaustion, but with smiles on our faces.

We have a great lineup of events coming in 2026. Anyone that is interested in going to Ireland in October, our partners from Cruise & Tours will be coming to tell us all about the Splendor of Ireland. They will answer questions and fill us in on the details of the trip. February's trip should light up your night. We will enjoy an evening at a supper club followed by a candlelight performance of The Beatles at stunning St. James 1868 church in Milwaukee.

March we will hit a homerun on our tour of American Family Field, home of the Milwaukee Brewers. A Milwaukee favorite is pretzels, so we will end our day tasting some freshly made soft pretzels at Milwaukee Pretzel Company. April we will head to Drury Lane to laugh in the production of Father of the Bride. In May we will see a tribute to the King of Rock and Roll, Elvis, in the Heartbreak Hotel at the Marriott Theatre. June, we have our first ever Mystery Michigan getaway. The dates for this getaway are Sunday, June 14-18. Save the dates for these fun upcoming trips.

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If you receive a newsletter but haven't joined us on a trip, take the leap this year and try one out. I have many people that have met friends for life on these trips. Sometimes signing up is the hardest part. Under our CSB. bank website, we always post the upcoming newsletter and pictures from past events. You can sign up for the trips on our website or call and sign up with me directly. The trips do fill up fast, so if you are interested act fast so you don't miss out on the fun. Hope you all had a nice holiday season. Take in the cold air, maybe a little snow, and remember each day is a gift, that's why it is called the present.

Jenny Braun
Jennifer Braun

"Every decade brings new destinations to discover"

-Unknown

Splendor of Ireland

INFORMATION NIGHT

Wednesday, January 14, 4:30 PM - 5:30 PM
Community State Bank - Union Grove, WI

Join us for an informational session about our upcoming trip to Ireland, a journey filled with storybook streets, dramatic coastlines, and classic Irish charm. We will walk through itinerary highlights, including Dublin, the Blarney Stone, the scenic Dingle Peninsula, the Cliffs of Moher, and an overnight stay in a historic castle hotel.

We will also review the activity level for the tour. Travelers should be in good overall health and comfortable standing, climbing stairs, and walking unassisted at a relaxed pace for up to an hour.

If you are interested in joining us on this adventure, feel free to bring your deposit to the session. It is a perfect time to ask questions, learn more, and take the first step toward an unforgettable journey to Ireland.

Per Person Rates:
Double Occupancy: \$4,599
Single Occupancy: \$5,598
Premium Air Upgrade: \$1,899
*Business Class Air Upgrade
(*Ask for Details)

LIGHT UP THE NIGHT

Celebrate the Beatles by Candlelight

Thursday, February 12, 2026

Our evening will begin at The Packing House with a delicious meal. When you sign up, please choose between Beef Tips, Chicken Parmesan, or Salmon. After dinner, we will head to St. James 1868 in Milwaukee for a candlelit musical performance featuring favorite hits from The Beatles. We will finish the night with a fun stop for an after dinner cocktail before heading home.

Pick-Up Location:
St. Paul's Lutheran Church
1610 Main St.
Union Grove, WI
3 PM - 10 PM

Cost:
Members \$155
Non-Members \$160

Final Sign-up & Payment
Monday, January 26, 2026

FATHER OF THE BRIDE

Thursday, April 9, 2026

Our adventure begins with a stop in Illinois at the Long Grove Confectionery Outlet, where we can pick up a few treats before heading to Drury Lane in Oakbrook. We will enjoy lunch in one of their ballrooms, so please choose either salmon or beef. After lunch we will settle in for Father of the Bride, a warm and funny classic about family, love, and all the chaos that comes with planning a wedding.

Pick-Up Location:
St. Paul's Lutheran Church
1610 Main St.
Union Grove, WI
9:15 AM - 5:30 PM

Cost:
Members \$140
Non-Members \$145

Final Sign-up & Payment
Wednesday, March 18, 2026

You're Invited to CARDS & COFFEE

Event Dates:

- Thursday, January 22
- Thursday, February 26
- Thursday, March 19
- Thursday, April 16
- Thursday, May 14th

Location:
Shepherds Community Café
Inside Community State Bank
1500 Main Street
Union Grove, WI

Michigan Mystery Getaway

June 14 - 18, 2026

Trip includes: 4 nights lodging, 11 meals, round-trip motor coach transportation, all tours & attractions.

Per Person Rates:
Double Occupancy: \$1,979
Single Occupancy: \$2,779
Triple & Quad: \$1,719

Walking Guide

Easy Going – Minimal walking with plenty of places to sit and rest.

Steady Steps – Some walking at a relaxed pace. May include a few stairs or gentle inclines.

Keep It Moving – Moderate walking with fewer rest stops. May cover longer distances.

On the Go – Extended walking throughout the event/trip. More physical activity.

Backstage with the BREWERS

Thursday, March 12, 2026

Join us for a behind-the-scenes tour of American Family Field with lunch and time to shop at the team store. Then we'll head to the Milwaukee Pretzel Company for a tour, tasting, and optional pretzel pre-orders. Please note: no jewelry is allowed on the pretzel tour. So, please leave it at home. **Final sign up & payment: Tuesday, February 10, 2026.**

Pick-Up Location:
St. Paul's Lutheran Church
1610 Main St.
Union Grove, WI
9 AM - 4 PM

Cost:
Members \$95
Non-Members \$100

Final Sign-up & Payment
Tuesday, February 10, 2026

HEARTBREAK HOTEL

Wednesday, May 13, 2026

Join us for a fun day in Illinois as we start with lunch at Wildfire Lincolnshire. After lunch we will head to the Marriott Theatre for Heartbreak Hotel, the official Elvis Presley bio-musical that brings his legendary music and story to life on stage. It's a great mix of good food, great company, and unforgettable entertainment.

Pick-Up Location:
St. Paul's Lutheran Church
1610 Main St.
Union Grove, WI
9:45 AM - 5:00 PM

Cost:
Members \$130
Non-Members \$135

Final Sign-up & Payment
Friday, April 10, 2026