

# THE NEWS

CLASSIC HERITAGE CLUB WITH KERNDT BROTHERS SAVINGS BANK • MONEY MATTERS • COMMUNITY NEWS

## PACK YOUR BAGS, FRIENDS, WE'RE HEADED TO CANYON COUNTRY



Kerndt Brothers Savings Bank, in partnership with Collette, will offer an 8-day tour this fall to Arizona and Utah's Canyon Country. The tour will depart on October 11. Deadline to sign up is April 4.

As part of this Classic Heritage Club trip, we'll experience America's canyons and venture through a world of colorful vistas and the neon-lit spectacle of Las Vegas. Shop in Sedona's marketplace, travel through Kaibab National Forest, and relax in the stillness and natural beauty of nature at the Lake Powell Resort for two nights.



Other highlights include a rafting adventure on the Colorado River with stops at some of its most awe-inspiring sights, including Horseshoe Bend, and a cruise through Wahweap Bay during your stay at Lake Powell. Zion's open-air tram also makes the itinerary, as does a night's stay along the lively Las Vegas strip.

### KAIBAB NATIONAL FOREST, GRAND CANYON, BRYCE CANYON AND ZION NATIONAL PARKS

From the legendary Grand Canyon to the vibrant valleys of Zion, take in America's most beautiful landscapes.

This trip is a level one activity level - light and leisurely.

Collette will present on this trip on Wednesday, March 20, at 6 p.m. at Fiesta Vallarta in Waukon (taco bar and drink will be provided). A virtual participation option will be offered for those unable to attend in person. **Please RSVP to 563-538-0378.**

The new year is here and brings with it the excitement and promise of a new adventure.

As you may remember, we recently asked your input on the types of experiences and the destinations you'd like to see offered through Classic Heritage Club. Domestic travel was a resounding "yes," especially within National Parks. We hear you!

It is with great pleasure that we announce this year's Classic Heritage Travel Club trip to the mesmerizing Canyon Country, featuring Arizona and Utah in all their beauty.

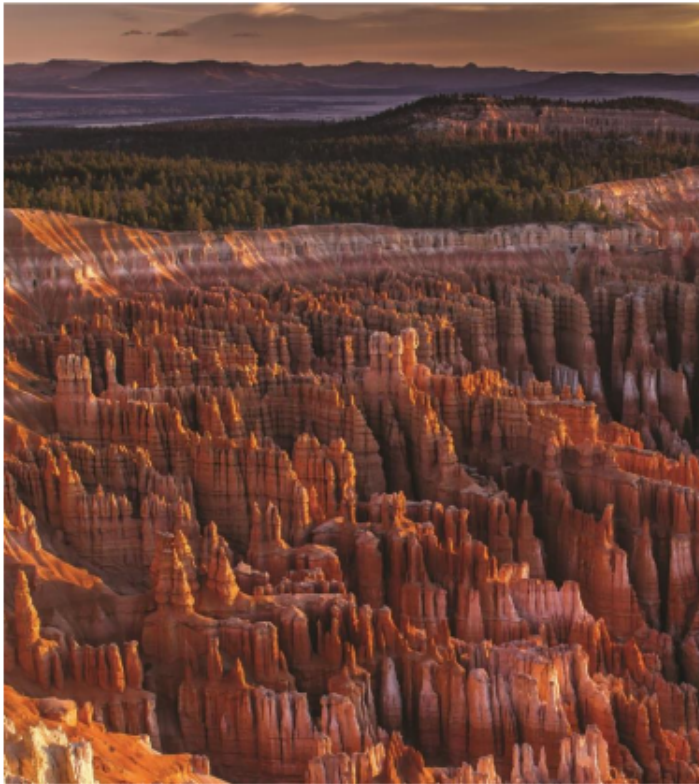
We've enjoyed many a trip together through the years. What do you say we take another?

- Jim Kerndt

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**8 Days • 10 Meals:** 6 Breakfasts, 1 Lunch, 3 Dinners

**HIGHLIGHTS...** Scottsdale, Kaibab National Forest, Grand Canyon, Rafting on Horseshoe Bend, Lake Powell Cruise, Bryce Canyon National Park, Zion National Park, Las Vegas

#### ITINERARY AT A GLANCE

Day 1	Courtyard by Marriott Scottsdale, Scottsdale, Arizona
Day 2	Yavapai East at South Rim Grand Canyon, Grand Canyon National Park, Arizona
Days 3, 4	Lake Powell Resort, Page, Arizona
Days 5, 6	Holiday Inn Express/Springdale Zion Park Inn, Zion National Park, Utah
Day 7	Paris Hotel Las Vegas, Las Vegas, Nevada
<i>On some dates alternate hotels may be used.</i>	

SCAN FOR  
TRAVEL TERMS



**Day 1: Friday, October 11, 2024 Scottsdale, Arizona - Tour Begins**  
Explore the famous canyons of the American West on a journey featuring three national parks. Start your journey in Scottsdale and join your fellow travelers for a welcome dinner. (D)

**Day 2: Saturday, October 12, 2024 Scottsdale - Sedona - Grand Canyon Area\*** Start your day in Sedona, where the sun shines against stunning sandstone formations. Soak in the inviting atmosphere and colorful vistas while browsing the many arts and crafts shops. Make your way through the Kaibab National Forest before reaching the South Rim of the Grand Canyon. (B, D)

**Day 3: Sunday, October 13, 2024 Grand Canyon Area - Lake Powell** Follow the winding landscape along East Rim Drive, bringing you to Cameron Trading Post. For nearly a century, the post has acted as a haven for travelers, traders, and explorers. Continue north through mesa-studded desert before arriving at your home for the next two evenings – overlooking the stunning blue waters of Lake Powell. Enjoy dinner and relax as you take in the picture-perfect canyon lake. (B, D)

**Day 4: Monday, October 14, 2024 Lake Powell - Horseshoe Bend - Lake Powell** This morning, embark on a guided rafting adventure to the iconic Horseshoe Bend and experience the peaceful grandeur of the Colorado River. Look for fish in the crystal clear water, birds nesting on the banks of the river and possibly herd of big horns along the way. You'll look up in awe at the soaring cliffs above Horseshoe Bend as you learn the stories of the ancestral Puebloan people who lived in the area. Later this afternoon, enjoy the breathtaking views during a cruise on the lake. (B)

**Day 5: Tuesday, October 15, 2024 Lake Powell - Bryce Canyon National Park - Springdale, Utah (Zion)** Your journey continues at Bryce Canyon National Park, famous for its ethereal spires known as hoodoos. These rock formations, created over thousands of years by wind and water, display natural orange and red hues that contrast with the deep green forests in the park. Take in the sprawling vistas as you wander along Sunset Point, leading into Sunrise Point Rim Trail. Your day ends in Springdale, gateway to Zion National Park. (B)

**Day 6: Wednesday, October 16, 2024 Zion National Park** In sheer magnitude and color, few places on Earth match the beauty of Zion National Park. Marvel at red and white sandstone cliffs as you take a full day to explore Utah's first national park. Climb aboard Zion's open-air tram and wind your way alongside the Virgin River and through the 2,400-foot deep, half-mile wide Zion Canyon. This afternoon, **it's your choice!** Delve into the area's native American heritage and pioneer culture at the Zion Human History Museum - **OR-** venture off on your own to explore the park independently. (B)

**Day 7: Thursday, October 17, 2024 Springdale - Las Vegas, Nevada** Trade nature's beauty for the lights of the Vegas strip. This four-mile stretch of road features neon-lit resorts and around-the-clock action. This afternoon, toast to the end of your journey at a farewell lunch with your fellow travelers. Make the most of your free time this evening to experience the best that Vegas has to offer. (B, L)

**Day 8: Friday, October 18, 2024 Las Vegas - Tour Ends** Depart for home with memories of colorful canyons and winding valleys.

*"The most beautiful thing in the world is, of course, the world itself."*

-Wallace Stevens

# Know the Red Flags IT MAY BE A SCAM

## 1 Scammers PRETEND to be from an organization you know

Scammers often pretend to be contacting you on behalf of the government. They might use a real name like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company or bank, or even a charity asking for donations.

## 2 Scammers say there's a PROBLEM or a PRIZE

Scammers might say that you're in trouble with the government, that you owe money, or that someone in your family had an emergency. Or, that there's a virus on your computer. They may even say that there's a problem with an account and ask that you verify some information. Others will lie and say you won money in a lottery or sweepstakes.

## 3 Scammers PRESSURE you to act immediately.

Scammers want you to feel urgency so that you act before you think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's license, or deport you.

## 4 Scammers tell you to PAY in a specific way.

Scammers often insist that you pay by using cryptocurrency, by wiring money through a company like MoneyGram or Western Union, by using a payment app, or by putting money on a gift card and then giving them the numbers on the back of the card. Some will send a check (that will later turn out to be fake), then tell you to deposit it and send them money.

# PROTECT YOURSELF

**BLOCK** unwanted calls and block or filter unwanted text messages.

**NEVER** give personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for information like your Social Security, bank account, or credit card numbers. Do not to click any links. If you think the request may be legitimate, contact the business directly to verify.

**RESIST** pressure to act immediately. Honest businesses will give you time to make a decision.

**KNOW** how scammers tell you to pay, and never pay someone who insists you use payment methods described in #4 above.

**TALK** to someone you trust. Before you do anything, tell someone - a friend, family member, neighbor, or a trusted individual at your bank. Together, you can identify red flags.

\*Information provided by the Federal Trade Commission

If you were scammed or think you saw a scam, tell the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov), or talk with a trusted person at Kerndt Brothers Savings Bank for help.



Becky Seitz,  
Senior VP of Operations

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