THE PRIME TIMES



February 2024

CALENDAR OF EVENTS

MARCH:

26 – Slide Show for 2025 Trips

APRIL:

5 – Old World vs. New World Wine Tasting Class

23 – Old World vs. New World Wine Tasting Class

JULY:

5-13 – Iceland: The Land of Fire & Ice - **SOLD OUT!**

14-24 – Iceland: The Land of Fire & Ice - **SOLD OUT!**

AUGUST: 6 – Maggie Mae Appreciation Event Concerts

SEPTEMBER:

18 – Praise Beer (Potosi and Dickeyville) Day Trip

OCTOBER: 8-19 – Canada & New England Cruise - SOLD OUT!

DECEMBER: 4-7 – Mystery Tour

FEBRUARY 2025: 13-24 – Safari in Kenya

SEPTEMBER 2025: 20-27 – Colorado Rails and Rockies

Join us on our NEW Lake Ridge Bank Prime Time Plus Facebook page!

FREE APPRECIATION CONCERT FOR PRIME TIME PLUS CLUB MEMBERS

Featuring Maggie Mae & the Sawmill Creek Band! Tuesday, August 6, 2024

Show time at 2:00 p.m. or 6:30 p.m. Verona High School Performing Arts Center, 234 Wildcat Way, Verona, Wisconsin.

RFD TV's Midwest Country Singer Maggie Mae & the Sawmill Creek Band to perform a Country Concert for Lake Ridge Bank's Prime Time Plus Members. It will be a show you won't want to miss!

Maggie Mae & the Sawmill Creek Band have been performing together for many years with some of the most talented musicians



Wisconsin has to offer. You are sure to enjoy the talents of Maggie Mae, Eric Nofsinger (fiddle), Dan Smith (guitar), Mark Gruenenfelder (bass), Stuart Thayer (piano), Walley Barger (drums), and Kyle Scott (pedal steel). They will sing and

- Continued on page 3

TWO EXCITING TOURS ONE SLIDE SHOW!

Safari in Africa and Colorado by Rail



Slide Show Date: Tuesday, March 26, 2024.

St. Francis Xavier Fellowship Hall, (located behind the church) 2947 Thinnes Street, Cross Plains, WI.

Light meal and registration: 5:30 to 6:00 p.m. Slideshow and questions: 6:00 to 7:00 p.m.

Lake Ridge Bank has collaborated with Universal Tours to create two custom travel packages.

Luxury Tented Camp Safari - Up-Close with the Big Five: Start in a five-star hotel in Nairobi, Kenya before 6-nights in luxury tented camps in Sweetwaters, Samburu and Maasai Mara with a final stay in Nairobi before flying home. Visits to Trust Elephant Nursey in Nairobi National Park, game drives in the Pejeta

CEO MESSAGE

Jim L. Tubbs - Chief Executive Officer



Fellow Prime Time Plus Club Members:

Can you believe we're already two months into the New Year? With our merger last year, 2023 really flew by. I wasn't too excited about the heavy snow and arctic temperatures, but at least we finally got some snow and the temperatures have

settled down. As you can see from my family photos, my family took full advantage of our first "big" snowfall recently and had a lot of fun building a 14.4 foot snowman, a new record snowman height for the Tubbs family!

If you have not had an opportunity to meet our new Prime Time Plus Club's (PTPC) Associate Director, **Katie Magyera**, yet, I hope you will soon. Getting the Club's Director, **Lois Boehnen**, some help to manage our growing club was a priority for us last year. With Katie on board, we are very excited about the opportunity the additional staff time will give us to offer our PTPC family even more exciting programs, trips, and networking opportunities.

We're proud that many of our Prime Time Plus Club families already trust us to help guide their financial futures. If you have additional needs for personal banking, wealth, mortgage, or investment needs, we would be honored if you would consider us. As a result of our merger last year, Lake Ridge Bank now offers an even broader array of financial products and services. Whether you need to apply for a home equity loan, or consolidate your retirement funds, or just need banking advice, our bank is here to help you. As many of you already know, we have experienced bankers to help make your banking easy.

If you have not already done so, please stop by any of our lobbies soon to pick up your complimentary 2024 Lake Ridge Bank calendar, featuring nationally renowned, Madison-based photographer, **Samuel Li's** beautiful outdoor shots. The feedback on Sam's photos has been incredible and we know you and your family and friends would love them as well.

Thank you for your continued support of Lake Ridge Bank. All of us wish you a happy and prosperous 2024!





FREE APPRECIATION CONCERT MAGGIE MAE Continued

play some of the best traditional country music, with amazing instrumentals and yodeling, that will have you singing along and tapping your toes.

Maggie Mae and her band have performed at many theaters and festivals across the Midwest and in Branson. They have also appeared on the RFD TV's Midwest Country Show. Maggie Mae & the Sawmill Creek Band are proud to share their talents with Lake Ridge Bank's Prime Time Plus Club Members.

Please RSVP no later than July 8, 2024, using the sign-up form included in this newsletter.

Tickets will be mailed to the address you list on the sign-up sheet; please list your complete mailing address. All tickets for non-member guests will be sent to the members inviting them. Each member may bring one guest and there will be a \$30 nonmember fee (per guest).



If you'd like to attend, please complete the sign-up form included in this newsletter. We will begin accepting sign-ups immediately and tickets will be assigned based on when sign-ups are received, on a first come first serve basis. Doors will open 30 minutes prior to each show.



From the north, follow the parking lot road — incorrectly labeled Wall St. on maps — around the west side of campus. After passing the Aquatic Center, look for the parking Lot E sign on the left. The Fine Arts Center entrance (door 10) is located up the walkway to the north of Lot E.

CHECK OUT PRIME TIME PLUS CLUB UPDATES:

Hello, We hope you will visit our Prime Time Plus Club **Resource Page** to find the latest recordings of our presentations. Simply go to your computer browser and type in www.lakeridge. bank/prime-time-plus-club/ member-resources This will take you to a webpage where you will find links to recordings from presentations since 2020. We continue to update this page as recordings become available. We also have a new Lake Ridae Bank Facebook page. Check out all of our online pages and resources!

People love seeing photos of all the fun we have at our Prime Time Plus Club (PTPC) events and trips. And your PTPC team loves to take photos and share them with others. We remind our PTPC family that if you attend one of our events and we take your photo, we may share them with others. If you prefer that we do not use your likeness in our materials, let us know and we will not use them.

Thank you!



PRAISE BEER! POTOSI AND DICKEYVILLE WISCONSIN

Wednesday, September 18, 2024

We will start the day at the Dickeyville Grotto & Shrines which are located on the grounds of Holy Ghost Parish in Dickeyville, WI. They are the works of Father Matthias Wernerus, a German-American priest who served the parish from 1918 until his death in 1931. The main Grotto is an artificial cave created out of stone, mortar, and brightly colored materials and objects collected from all over the world. It was built without the use of blueprints and is supported underground with almost as much material as is visible above around. In addition to the main Grotto, Father Wernerus constructed several other religious and patriotic shrines throughout the garden area surrounding the Holy Ghost Church. Upon arrival, a representative will step-on the coach and give a short talk about the Dickeyville Grotto δ Shrines. Then, you will get off and explore with guides positioned throughout the site to give additional information and answer questions. There is even a small gift shop to visit.

Next, we will head to **Potosi Brewery**. Re-founded on its original site in 2008, the Potosi Brewing Company has brought craft brewing back to Main Street Potosi. Potosi Brewery is where beer is an art form, and their craft is celebrated at the National Brewery Museum. Their beer is brewed in this town, by its fine people, in small batches with the finest ingredients.



Enjoy a buffet lunch at the Potosi Brewery (Shandy Herb Baked Chicken, Lemon-Basil Baked Cod, Potosi Cheesy Potatoes, Chef's Seasonal Vegetables, Tossed Salad, Eli's Cheesecake, and water, coffee or soda). You will also take a guided tour of the production facility, explore the National Brewery Museum, and then enjoy a free pint in the brewpub and leave with a commemorative pint glass!

Our final stop of the day is a short stop at **Landmark Creamery** which is run by two women both named Anna. Anna Landmark and Anna Thomas Bates plotted a partnership dreaming of creamy sheep's milk and buttery pasture-

grazed cow's milk, carefully handcrafted into beautiful, delicious cheese. Anna Landmark began dreaming about cheese when she started milking her own animals - two feisty goats named Giselle and Celeste and a Milkina Shorthorn cow called Freckles. She is now the head cheesemaker for Landmark Creamery. Anna Thomas Bates, a local food writer and grilled cheese champion, has her finger on the pulse of Wisconsin's local food movement, from farmers dedicated to sustainable agriculture to forwardthinking chefs. Everyone leaves with a little gift of cheese!

Cost \$157 per member, \$182 per non-member. Price includes all attractions, everything listed above, transportation and all gratuities.

Full payment is due with registration to secure your spot. Deadline for registration is Thursday, August 15, 2024.

TO RSVP please complete the form included in this newsletter.

If you have questions regarding this tour, please contact: Lois Boehnen; 608-767-4752 or Katie Magyera: 608-223-6258 or by email: primetime@lakeridge.bank

All reservations are taken in date and time order based on when payment is received.



MYSTERY TOUR SAVE THE DATE

Wednesday, December 4 - Saturday, December 7, 2024

Join us for a mystery trip full of adventure and holiday cheer. But don't think you'll find too many details here. Holiday spirit from the days of yore. It will certainly not be a bore. Don't be late, save the date!

We will begin taking registrations in our next newsletter, once we have been able to confirm cost and registration details. Mark your calendars now, so you will be able to join us!

PROTECT YOURSELF FROM FINANCIAL FRAUD



Laura Schommer Senior BSA & Financial Crimes Analyst

While we continue to see increased fraud, there are things you can do to help protect yourself. The most critical step in avoiding fraud is to be aware of the types of fraud out there. Accordina to the Federal Trade Commission, fraud has cost U.S. consumers more than \$7 billion just within the first three quarters of 2023. Below are the top five financial frauds that you should look out for in 2024 and how you can avoid them:

- 1. Grandparent Scams Scammers call and pretend to be a family member in trouble (they've been arrested or are ill) who needs funds sent immediately to help them. To prevent this:
 - Create a "password" to share with family members to use if they are truly in a dangerous situation.
 - Hang up and call back the family member directly using the phone number you usually reach them at.
- 2. Romance Scams You meet a new "love interest" and they gain your trust, tell you that they need money to fly to meet you, and ask you to send them money or purchase items on the scammer's behalf. The scammers tend to ask for payment in gift cards, Venmo, Zelle, PayPal, or cryptocurrency. These types of payments are requested because they are difficult to track. To avoid this fraud:
 - Talk to friends or family about your new "love interest" and pay attention to their concerns.
 - Don't share personal information, usernames, passwords or one-time codes with anyone.
 - If you've just met someone online and they start asking you to send them money, it's a scam!
- **3.** Cryptocurrency Scams This investment fraud is the costliest type of financial fraud. Scammers use cryptocurrency because there are no legal protections and payments are usually not reversible.
 - If you meet someone online and they want to show you how to invest or send cryptocurrency, it's a scam!
 - A legitimate business or government entity will never ask you for money through email, text, or social media and never demand you buy or pay in cryptocurrency.

- 4. Employment Scams Scammers can lure their victims into interviewing for a company that may seem legit. The fake company starts to collect personal information which they may try to use to get your banking information. Other job frauds can promise guaranteed or easy income if you purchase a program or move funds to, or for the scammer. These frauds usually start online, and you generally never meet anyone in person. To avoid this scam:
 - Look up the name of the company or the person hiring you. Call the company at a verified phone number. Are other people being scammed by this company or person?
 - Never click on an unexpected link even if it seems to come from a company you know.
 - Don't ever pay a fee for a job or interview.



- 5. Online Account Tax Scams Scammers pretend to be "helpful" third party vendors and offer to help create an IRS online account to pay your taxes for you. The scammers use that information to file fake tax returns to get refunds or use the information to commit other financial fraud or identity theft.
 - Do not use a third-party vendor to set up an online account with the IRS.
 - Never store (or send) your financial records or information within or using an email account.

If you are a victim of any type of fraud, end ALL communication immediately and block the phone number. We're here to help too. Reach out to your banker immediately to review your accounts and report the activity to your local law enforcement and the Federal Trade Commission (www.ftc.gov or 1-877-FTC-HELP).

TWO EXCITING TOURS Continued

Conservancy, home to the largest population of white rhinos, and time in the Buffalo Springs Game Reserve, plus much more! If our first trip fills, we will have the opportunity to take a second group!

Colorado's Rails and Rockies:

Featuring the famous Rocky Mountaineer on a two-day rail journey between Denver and Moab. Also includes the Durango-Silverton Narrow Gauge Railroad, the Royal Gorge Route Railroad in upgraded Vista Dome Cars, the Pike's Peak Cog Railway, a Hummer Jeep tour on the legendary "Hell's Revenge" trail, and a sound and light boat tour on the Colorado River after dark.



Full details will be available during our slide show presented by Universal Tours on **Tuesday**, **March 26, 2024**, Light meal, and registration: 5:30 – 6:00 p.m. Slideshow and questions: 6:00 – 7:00 p.m. Please note that separate registration forms will be available for these tours at the slide show meeting.

TO RSVP for the slide show, please complete the registration form included in this newsletter. Please register no later than **Thursday**, **March 21, 2024.**

If you have questions or concerns regarding the presentation, please contact Lois Boehnen:

608-767-4752 or Katie Magyera: 608-223-6258 or primetime@ lakeridge.bank

All reservations will be taken in date and time order they are received.

OLD WORLD VS. NEW WORLD WINE TASTING CLASS

Friday, April 5 from 4:00 - 5:30 p.m. OR

Tuesday, April 23 from 5:30 - 7:00 p.m.

We will meet at Table Wine, located at 2301 Atwood Avenue, Madison, WI.

Years ago, Molly Moran found herself at a friends' house with a fantastic dinner and no more wine. "If only there were a place we could walk to and get good wine..." someone lamented. Right then, she decided she could open such a place.

Molly opened her wine shop in 2015 so guests didn't have to sift through all the noise of bad, cheap wine. She curates a wine selection to be both budget-friendly and exciting. She also offers incredible classes to learn all about the wine you are drinking.

Prime Time Plus is excited to offer a class led by Molly at her shop in Madison. The event entitled "Old World vs. New World" is a perfect class for those who already know a lot about wine or those who are just curious to learn more. During the class, you will taste pairs of grapes, one from Europe, one from somewhere else in the world, to see the differences and similarities that come from where the wine is made. This 90-minute class will feature six wines, notes on each, and lively discussion.

The cost is \$30 per member and \$55 per non-member. The class is limited to 14 participants, so sign up soon to reserve your place.

Please RSVP by Monday, March 25, 2024 by completing the



form included in this newsletter. Full Payment is due at time of registration.

If you have questions regarding this event, please contact Lois Boehnen: 608-767-4752 or Katie Magyera: 608-223-6258 or by email: primetime@lakeridge.bank.

All reservations are taken in date and time order based on when payment is received.

TRIP PHOTOS

Here are some photo's from our recent Hawaii and San Antonio trips.





DIRECTOR'S MESSAGE

Lois Boehnen - Prime Time Plus Club Director



Dear Prime Time Plus Club Members,

I want to begin by saying thank you to all of you for your business and loyalty to our Prime Time Plus Club, to me and to Lake Ridge Bank. We know that you could choose to bank anywhere and you have chosen to make us your primary bank and we really appreciate it. Our Prime Time Plus Club was created in 1986 as our way of saying thank you and that holds true once again today.

We have several events planned for you over the next year and will continue to add to them as the year goes on. Please check out our offerings in this newsletter. We are excited to bring Maggie Mae back for our member appreciation event in August and to roll out our big trips for next year. As always, we would love to know where you would like to go and what you would like to learn more about as we continue to plan for next year. Thank you again for your support in making this possible. **We appreciate you!**



Go Far. Go Together.

Prime Time Plus Club P.O. Box 218 Cross Plains, WI 53528

Client Support: 608-223-3000 **TELEBANK 24:** 608-798-4636 or 1-800-315-4636

Card Services: 608-798-5214

Wealth Management Department: 608-826-3570

Web Site: www.lakeridge.bank

Prime Time Advisors:

Atwood: Michael Adler Evansville: Shelley Meredith Mt. Horeb: Traci Koltz Verona: Phyllis Marx Waunakee: Lisa Heinle Cottage Grove: John Kirschner Sauk Prairie: Deb Treinen Cross Plains: Carrie Houghton Deposit Ops: Sandee Lehmann Card Services: Tonia Gilbertson ITM Support: Andrea Springman

PRIME TIME PLUS CLUB DIRECTORS:

Lois Boehnen: (608) 767-4752 – Katie Magyera: (608) 223-6258 or by email at: primetime@lakeridge.bank

We hope you will stop in to see us soon at any of our Lake Ridge Bank locations!

ATWOOD AVE. BELLEVILLE BLACK EARTH BROOKLYN COTTAGE GROVE CROSS PLAINS CROSS PLAINS MOTOR PLUS EVANSVILLE EVANSVILLE DRIVE-UP JANESVILLE MIDDLETON PARMENTER MIDDLETON UNIVERSITY AVE. MONONA DR. BRIDGE ROAD MOUNT HOREB NEW GLARUS OREGON SAUK PRAIRIE VERONA WAUNAKEE

The Prime Times is published quarterly by Lake Ridge Bank Prime Time Plus Club. Telephone (608) 767-4752. Send address changes and comments to editor, Lois Boehnen at 1205 Main Street, PO Box 218, Cross Plains, WI 53528. This publication is written for the benefit of the Prime Time Plus Club members of the Lake Ridge Bank.



2024 PRIME TIME PLUS CLUB EVENT SIGN UP SHEET

If you would like to sign up for any of these events, please complete the **front and back** of this form and return it to any of our locations or mail it to: Lake Ridge Bank, Prime Time Plus Club, 1205 Main Street, PO Box 218, Cross Plains, WI 53528. **All reservations need to be made using this form. All reservations are taken in date and time order based on when payment is received.**

Name(s):				Date:			
Mailing	g Address:							
(require	ed for all travelers)	(Complete street a	ddress with Apt.	#)				
			·	Ti	raveling Partner/s*			
		(City, State and Zip)					
Phone:	(required for all t	ravelers)		Email Addre	(required for all travelers)			
-	are traveling wit	h someone other th			ey will need to complete and submit their own lease list names by each event.			
Please	indicate any spe	cial needs you may	have (mobility	y, dietary, etc.):			
		concerns regardin ime@lakeridge.bai	-	, please cont	tact: Lois Boehnen: 608-767-4752; Katie Magyera:			
	MARCH – TWO EXCITING TOURS - ONE SLIDE SHOW Tuesday, March 26, 2024. St. Francis Xavier Fellowship Hall, 2947 Thinnes Street, Cross Plains, WI. 5:30 - 6:00 p.m Meal and registration; 6:00 -7:00 - Slideshow and questions. <i>Please RSVP by Thursday, March 21, 2024</i> .							
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	lf possible, I wou	Ild like to be seated	next to:		·			
	If you use a wheelchair, walker, or cane, or have a visual or hearing impairment, please list this information below with the name of the person who needs it, so we can make proper accomodations where possible. If you use a walker or wheelchair, please indicate if you would prefer to sit in your walker/wheelchair or in a regular seat.							
 SEPTEMBER - PRAISE BEER! Wednesday, September 18, 2024. Cost \$157 per member, \$182 per non-member. Full Payment is due with registration, by Thursday, August 15, 2024. Please circle the location that is most convenient for you to meet the bus: 								
								Cross Plain
	All participants must sign the waiver on back of this form when registering for in person events. Thank you for your understanding.							

Lake Ridge Bank Refund Policy - After final payment due date, a refund will be made if we have a wait list and can fill your spot. In some cases, we cannot give a full refund due to ticket purchases, meal number guarantees or vendor contracts. We will be as fair as possible with refund requests.

LAKE RIDGE BANK - PRIME TIME PLUS CLUB RELEASE AND WAIVER OF LIABILITY

In consideration for my participation in the Lake Ridge Bank Prime Time Plus Club Event, including any related travel, activities, tours, events, and free time (collectively, the "Activities") sponsored or offered by L.R.B. Bancorp, Inc. or any Lake Ridge Bank (collectively, the "Bank") or their owners, employees, representatives, agents, or independent contractors, the undersigned agrees to the following terms:

- 1. Representation and Warranty. I understand that the Activities may require physical exertion, and I represent and warrant that I am physically fit, and I have no medical condition which would prevent my full participation in the Activities. I understand that the Bank reserves the right in its absolute discretion to refuse my participation in any of the Activities based on medical, fitness, or other related grounds. I recognize that there exists an ongoing global pandemic of a novel coronavirus disease (commonly referred to and referred to herein as "COVID-19") that may continue up to and through the date(s) on which I will be participating in the Activities. I further represent and warrant that, to my knowledge, neither I nor anyone in my household is currently infected with COVID-19.
- 2. Waiver/Release; Indemnification. I knowingly, voluntarily, and expressly WAIVE and RELEASE from liability the Bank, its owners, directors, managers, officers, members, employees, agents, insurers, associates, volunteers, affiliates, representatives, independent contractors, successors, and assigns (each, a "Released Party") FOR ANY AND ALL DAMAGES, COSTS, LOSSES, EXPENSES, OR DEMANDS for any bodily injury, illness, disability, death, property damage, theft, emotional distress, or loss of society that is caused, whether directly, indirectly, or consequentially, by any of the Released Parties that relates to or arises out of my participation in the Activities. I, my heirs, and any of my legal representatives forever covenant not to sue any Released Party for any claim related to my participation in the Activities (a "Claim"). I understand that there are inherent risks related to the Activities and related to participating in the Activities (a "Claim"). I understand that there are inherent risks related to the Activities and related to participating in the Activities (a "Claim"). I understand that there are inherent risks related to the Activities and related to participating in the Activities (a "Claim"). I understand that there are inherent risks related to the Activities and related to participating in the Activities (a "Claim"). I understand that there are inherent risks related to the Activities and related to some who is infected with COVID-19. I also recognize that I may be exposed to COVID-19 in a number of other ways while participating in the Activities, including, but not limited to, traveling in a vehicle, staying in a hotel, or eating at a restaurant. I assume full responsibility for any inherent risks arising out of or relating to my participation in the Activities. I agree to indemnify and hold harmless each Released Party from any loss, liability, damages, costs (including reasonable attorneys' fees), or expenses incurred in defending any Claim made by me or anyone making a Claim on my behalf
- **3. Miscellaneous.** I acknowledge and fully understand that travel arrangements may be interrupted or cancelled by the Bank, an associated travel supplier, a government entity, or another third party outside of Bank's control for reasons that are unforeseeable at this time. Refunds may be made from time to time, in the sole discretion of Lake Ridge Bank. This agreement shall be construed in accordance with, and governed by, the laws of the State of Wisconsin. If any portion of this agreement is held invalid, it is agreed that the balance shall, notwithstanding, continue in full legal force and effect under Wisconsin law. This Release and Waiver of Liability represents the entire agreement between me and Bank and supersedes all prior negotiations, representations or release and waiver of liability agreements between the parties, either written or oral.

I have read this Release and Waiver of Liability, and I fully understand its contents. I acknowledge that I have had the opportunity to review, discuss, ask questions about, and negotiate the terms of this Release and Waiver of Liability. I voluntarily and knowingly agree to the terms and conditions stated herein. I am aware that by signing this Release and Waiver of Liability, I am giving up certain rights, including my right to sue and certain legal rights my heirs, next of kin, executors, administrators, and assigns may have against any Released Party.

Signature:	Signature:
Print name:	Print name:
Date:	Date:

Please fill this form out completely and drop off at any Lake Ridge Bank location or mail to: Lake Ridge Bank, Prime Time Plus Club, P.O. Box 218, Cross Plains, WI 53528. Reservations will be taken in date and time order they are received. Everyone planning to attend an in person event must sign the waiver on the back of this form. *Thank you*.

CREDIT CARD FORM	For in office use	
Name of Tour / Event		In Person
Name on Credit Card	Mail	
Traveling Partner(s) if you are paying for them	Night Drop	
Phone Number		
I (We) wish to make the payment by credit card	VISAMasterCardDiscover	Time
Account #	Expiration Date	Date
Please charge my credit card account \$	Signature	Office & Initials:
I (We) wish to make the payment by check (please m		