



Any occasion I get to tell someone what I do for living I respond proudly with "I am a Community Banker".

The differences between the mega banks and community banks are plentiful and it would take more than this article for me to list them all. The main difference is in the name Community Bank.

Our employees invest their time and talents by serving on local committees, coaching youth sports, speaking to students at our schools and serving as volunteer firefighters and EMTs.

When you add that to the financial support Integrity Bank Plus provides our communities and local school districts, it is easy to see the pride we take in being a Community Bank. We know and understand the important role we play in our local economies and we take this responsibility seriously. Integrity Bank Plus will continue to work diligently to make our communities, school districts and rural economy something we can all continue to be proud of.

#### sincerely,

**JACOB JENNIGES** 

Walnut Grove Branch President

\(\si'\)

See how we support our communities on our webpage at **www.integritybank.com** and click on **Community+**.





By signing up for online banking and E-Statements, they will be right at your fingertips! You can also sign up for E-Statements on our Mobile App!







## **EASY** recipe

- 3/4 C. melted butter
- 1 C. oatmeal
- 1 tsp baking soda

- 1 C. flour
- 3/4 C. brown sugar
- 1/2 tsp salt

Mix all ingredients together and place 3/4 of mixture in a 9x13 pan. Press down until the bottom of the pan is covered. Bake for 10 min at 350°.

- 32 caramels, unwrapped
- 3 Tbsp milk

- 3 Tbsp butter
- Chocolate chips

In double boiler, melt the caramels, butter and milk over medium heat. Pour over baked crust. Sprinkle with 8 oz. of chocolate chips. Top with remaining crust mixture. Bake for 15 minutes at 350°.

# BRAINgame

Can you guess all 20 picture riddles correctly? (answers upside down below)

Get it Get it Get it Get it Get it	Jack	3 Somewhere	⁴ DOOR
<sup>5</sup> READ	Blood Water	<sup>7</sup> Beeeeee	8 C <sub>AN</sub> CELLED
9 once	Egg Egg HAM	TRY Stand	T O W N
13 NIbumpGHT	Aid← Aid Aid Aid	Mill1on	3.14
ice <sup>3</sup>	18 R O N C I K	19 Think	GROUND feet feet feet feet feet feet

around the christmas tree 19. Think outside the box 20. 6 ft underground 14. First aid 15. One in a million 16. Apple pie 17. Ice cube 18. Rocking eggs & ham 11. Try to understand 12. Downtown 13. Bump in the night 7. Beeline 8. Cancelled check 9. Once upon a timepiece 10. Green 4. Back Door 5. Read between the lines 6. Blood is thicker than water 1. Forget it 2. Jack in the box 3. Somewhere over the rainbow







### THE LATEST I scams



With tax season upon us, here are a few of the new IRS scams that you should be on the lookout for!

#### 1. "We recalculated your tax refund"

These scam emails display the IRS logo and use subject lines such as "Tax Refund Payment" or "Recalculation of your tax refund payment." It asks people to click a link and provide their Social Security number, birthday, address, driver's license number and other personal information in order to allegedly claim their refund. These scammers may also sometimes use a ".edu" email address to target college students.

2. "We're calling from the FDIC and need your bank info"

The Federal Depository Insurance Corporation insures bank deposits so that consumers won't lose all of their money if a bank fails. But it does not send unsolicited correspondence asking for money, sensitive personal information, bank account information, credit and debit card numbers, Social Security numbers or passwords. Scammers claiming to be from the FDIC are hunting for information they can use to commit fraud or sell identities.

3. "Click here to see details about your tax refund"

These emails are intended to trick the reader into clicking links that lead to a fake IRS-like website and expose the user to malware. The IRS never emails taxpayers about the status of their tax refunds. (We've collected in one place the links to track the status of your tax refund directly with the IRS or your state's tax authority.)



In this IRS scam, the criminal contacts the victim and claims that he or she can suspend or cancel the victim's Social Security number. "If taxpayers receive a call threatening to suspend their SSN for an unpaid tax bill, they should just hang up," the IRS says.