




1010 W. St. Germain Street  
Ste. 150  
St. Cloud, MN 56301



 Visit our website:  
[FalconNational.com](http://FalconNational.com)

 Like us on Facebook:  
[Facebook.com/FalconNationalBank](https://Facebook.com/FalconNationalBank)

## GREETINGS!

2023 was a great year for the Falcon Gold Club!

We added 50 new members and some new events. This fall we had a great appreciation dinner at Jack & Jim's with 160 attendees - great food, entertainment, conversations and of course, great Gold Club members!



We headed to Branson with two buses full of fun people and enjoyed 6 shows of amazing entertainment. Look for our next newsletter to announce our big 2024 trip. Take a look at our upcoming scheduled events on the back side. I hope you are able to join in the fun!

**Ann Thelen** | Gold Club Program Director  
[athelen@falconnational.com](mailto:athelen@falconnational.com) | 320.223.6300

## Gold Club Mission

To create a membership that is focused on life-long relationships that are mutually beneficial to educate, involve, and thrive!

## Gold Club Benefit

Take advantage of free checks with a Gold Checking account.

See your St. Cloud, Foley, Richmond, Isanti, Ham Lake or Maple Grove branch for details.

*See more benefits at [FalconNational.com/GoldClub](http://FalconNational.com/GoldClub)*



## Protect yourself from identify theft and fraud: Common warning signs

- Bills that do not arrive as expected.
- Unexpected credit cards or account statement
- Denials of credit that you did not apply for
- Calls or letters about purchases you did not make
- Charges on your financial statements that you don't recognize
- Incorrect information on your credit reports - accounts or addresses you don't recognize or information that is inaccurate

**>> Learn even more here <<**

<https://www.annualcreditreport.com/protectYourIdentity.action>

## Credit Card vs. Debit Card: Which is Safer Online?

With credit card fraud, the card issuer's money is at stake. With debit card fraud, your money has been stolen. If you typically use a debit card for online purchases, you may want to reconsider. If your card information is hacked and purchases are made without your permission, you'll quickly find out that debit and credit cards are treated quite differently.

**The key difference:** With a credit card, the card issuer must fight to get *its* money back. With a debit card, you must fight to get *your* money back.

### How fraud is handled

If card information has been stolen and potentially fraudulent transactions have been made, two laws protect your rights. For credit cards - the Fair Credit Billing Act, for debit cards - the Electronic Funds Transfer Act applies. While these laws offer some similar protections, knowing the differences is key to understanding why it's safer to use one type of plastic than the other.

If you don't have a credit card, there are still ways to protect yourself from fraud. Maintaining a low balance in the account linked to the debit card you use for online purchases can help limit the size of fraudulent withdrawals, should they occur. This won't necessarily prevent someone from accessing your account, but it may limit the damage done.

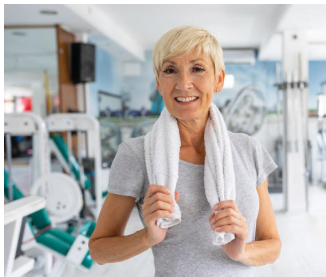
For more information, visit: <https://www.nerdwallet.com/article/credit-cards/credit-card-vs-debit-card-safer-online-purchases>



## HEALTH & WELLNESS Top Tips for Staying Healthy

Some lifestyle choices can make a big difference when it comes to your mental and physical well-being and the quality of your life. Here are some tips for good health and longevity:

- 1. Get moving.** Regular exercise can improve your heart health, boost brain health, improve your mood, help with weight management, strengthen bones and muscles and reduce the risk of chronic diseases.
- 2. Eat more whole foods (and less processed foods).** Incorporate more fruits, vegetables, nuts, seeds, legumes, eggs, meat, poultry, fish, seafood, plain yogurt, olive oil and whole grains into your daily meals.
- 3. If you smoke, try to quit.** Quitting smoking can add years to your life, and the positive effects of quitting will continue to increase the longer you remain a nonsmoker.
- 4. Make sleep a priority.** Sleep is time for your body to repair cells and restore energy.
- 5. Stay hydrated.** Your body needs water for important functions, like maintaining body temperature, aiding digestion, keeping your organs working properly, and delivering nutrients to your cells.
- 6. If you drink alcohol, do so responsibly.** Overconsumption of alcohol can damage your liver, brain, and heart, and also increase the risk of several types of cancer.
- 7. Make preventative care a priority.** Being proactive and focusing on preventative care, you and your doctor are more likely to catch early warning signs of certain diseases before they become more serious.



## What's Cookin' in the Kitchen? Crockpot Chicken Burrito Bowls

### Ingredients:

- 1.5 pounds boneless skinless chicken breasts
- (1) 15.5 ounce can diced tomatoes
- 1 cup low-sodium chicken broth, plus more if needed
- 2 teaspoons chili powder
- 2 teaspoons salt
- 1 teaspoon ground cumin
- (1) 15 ounce can black beans, drained & rinsed
- 1 cup uncooked brown rice
- 1 cup frozen corn kernels

### Optional toppings:

Shredded cheese, chopped cilantro, sour cream (or plain greek yogurt), diced avocado, salsa, hot sauce, diced green onions, shredded lettuce



### Directions:

1. Combine the chicken, diced tomatoes and their juices, chicken broth, chili powder, salt, and cumin in a 2.5 to 3.5 quart crockpot. Make sure the chicken is covered with liquid, adding additional broth as needed.
2. Cover and cook on low for 3 to 4 hours.
3. Uncover and stir in the beans, rice, and corn. Cover and continue cooking on low for another 3 to 4 hours. Check the rice periodically in the last hour of cooking, stirring once or twice to make sure the rice cooks evenly and add more chicken broth if the mixture seems too dry.
  - Cooking is done when the rice is done, but if there is still liquid left, uncover and cook on high until the liquid evaporates.
4. Use 2 forks to shred the chicken into bite size pieces and enjoy with all your favorite toppings!

### Side Notes:

1. You can cook the chicken and all the ingredients in the crockpot minus the rice if you are not home while it is cooking. You can make the rice on the side and add it in.
2. You can take this and use it to make tortilla wrapped burritos.
3. The burrito mixture will keep for one week in the fridge or 3 months in the freezer.

## 2024 EVENTS

### Gold Club Members Breakfast

**Sunday, January 28 - 9:00 AM - 11:00 AM**

*Foley Branch - 183 Cedar Drive, Foley, MN 56329*

Enjoy a delicious breakfast on us! Please bring a non-perishable food donation for the Foley Food Shelf. RSVP by January 19th to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com).

### Jersey Boys Musical

**Thursday, February 22**

*Chanhassen Dinner Theatres*

With phenomenal music, memorable characters and great storytelling, Jersey Boys follows the fascinating evolution of four blue-collar kids who became one of the greatest successes in pop-music history. Tickets are \$115 per person and include dinner, the show and bus ride. Bus leaves St. Cloud branch at 4:00 PM and will stop at our Maple Grove branch at 5:00 PM. Seats are limited. RSVP by January 19th to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com)

### Sign Painting Party

**Thursday, March 21 - 5:00 PM**

*St. Cloud Branch - 1010 W. St. Germain St, St. Cloud, MN 56301*

Char Demarais Signs will be helping us paint a Spring sign. Cost: \$45.00. Please RSVP to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com).

### Gold Club Members Lunch

**Saturday, April 13 - 11:00 AM - 12:30 PM**

*Richmond Branch - 22 Central Ave S., Richmond, MN 56368*

Enjoy a great soup and sandwich lunch on us! Please bring a non-perishable food donation for the Food Shelf. RSVP by April 5th to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com).

**Stay tuned for more events in 2024!**

## Gold Club Event Highlight

Our Branson trip was a huge success!  
Thank you all for joining us.

