DECREASE YOUR BRAIN AGE

The brain works through the activation of nerve cells. When a nerve cell is activated, it sends an electrical current that generates chemicals (neurotransmitters). These chemicals are then passed through fibers from one nerve cell to another to pass on the signal.

The nerve cell connections (known as synapses) can be more efficient if your brain is stimulated and activated. Therefore, as you increase brain stimulation and efficiency, the age of your brain is lowered.

There are many easy, fun ways to lower your brain’s age. Here are some of them:

PLAY AROUND. Play cards, chess, board games, do puzzles or play word games to improve the efficiency of your brain. The main rule of thumb: if you do not enjoy the task, you will not continue doing it. So, pick a few games that you enjoy and do them on a regular basis.

Devote 15 to 30 minutes a day to games that you enjoy.

Do a variety of games that require different kinds of skills. This will allow the various parts of your brain to get a workout.

Challenge yourself by doing puzzles or games that are more difficult, especially as your skill level improves.

LET OUT A BELLY LAUGH OR TWO. When you laugh, blood flow to your brain can increase by as much as 22 percent. This is almost as much as a 15- to 30-minute workout. Laughter also boosts your immune system and causes the body to release endorphins, which decreases stress, fights depression and can improve your love life.

LEARN NEW THINGS. Try a new dish, learn a new language or visit a new place. Also make reading a staple in your life so you are constantly obtaining and retaining new information.

TELL STORIES. When you reminisce about the past, you are stimulating the memory bank in your brain. This is also a great way for younger generations to learn about your life, history and your take on how the world once was.

EAT A HEALTHY DIET AND EXERCISE. Eat lots of leafy greens, omega-3 fatty acids and increase the antioxidants in your diet (found in blueberries, strawberries and raspberries). These foods attack free radical molecules, which can be harmful to your body.

There is a correlation between a high-sugar diet and Alzheimer’s disease. To keep this debilitating brain disease at bay, lower your sugar intake today.
We are pleased to announce exciting changes to your Debit Card! You will be receiving a new Debit MasterCard in the mail soon. This new card will replace your existing VISA Debit Card and will feature extra convenience and security to keep your card and account safe, including:

**EXTRA LAYER OF FRAUD PROTECTION** - FraudWatch Plus is a system that effectively monitors potential fraud. FraudWatch utilizes neural network technology to efficiently and accurately identify potentially fraudulent transactions and alert us so we can take appropriate action. Alerts containing relevant information are delivered to us within minutes of creation, allowing us to take action quickly. This action may include our fraud analysts calling you to confirm whether certain transactions are fraudulent or not.

**APPLEPAY & SAMSUNG PAY** - Both ApplePay and Samsung Pay will work with your new debit card. And because your card details are never shared when you use these—in fact, they aren't stored on your device at all—using ApplePay and Samsung Pay from your mobile devices are a convenient and safe way to pay.

**MASTERCARD SECURE CODE** - You'll be able to select a unique password to use when shopping online at select sites with your new Debit Card. During checkout, you'll be prompted to set up your personal password for use during your online shopping experiences. For more information about how it works and safe places to shop, visit www.mastercard.us/securecode.

If you have questions about your new card, please contact your local branch. We appreciate your continued business!

**WHAT'S IN STORE FOR 2017 VIP TRAVEL?**
Two very different tours - both offering beautiful scenery and unique experiences!
Don't Miss Out - Join the Fun with Your VIP Club!

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<tr>
<th>ULTIMATE HAWAII CRUISE &amp; TOUR</th>
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<td>JANUARY 26 - FEBRUARY 5, 2017</td>
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<td>10 DAYS/9 NIGHTS</td>
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Call your local VIP Rep to make your deposit & reserve your cabin. This trip is selling fast! What could be better than Hawaii in January?!

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<th>BIG SKY - A MONTANA ADVENTURE</th>
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<td>JULY 30 - AUGUST 5, 2017</td>
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Tap into your inner Cowboy!
More details to follow about this fun and adventurous tour featuring Glacier National Park!
Although we left very early in the morning for our annual VIP MYSTERY TRIP, everyone was very excited! After we made our last stop at Lakefield, we started to give out our clues for what our destination was for the day - but only one at a time. The first clue was “Grumpy Steve’s Coffee Shop is close by”. We let them think about that for a while and no one could come up with the right answer. So on to the second clue – “If you were looking for a guy you hadn’t seen for a few months, you usually think of two places – prison or ???” We let the group ponder on that one as we were at the rest stop near St James for our morning break. Shortly after, we got back on the bus and shared the third clue - “Every criminal of any importance in the 1930’s made his home here at one time or another”. Then we heard several guesses such as a prison, a factory and then someone had it and yelled out - “Gangster Caves”!

Yes, that’s where we were going - The Wabasha Street Caves - to take part in the “GANGSTER TOURS”. We arrived at our destination for our tour and to our surprise, John Dillinger joined us on the bus all dressed up in a suit, hat and let’s not forget his Tommy gun!!! Yes, he was our tour guide. He took us through the streets of St. Paul during its roaring hoodlum heyday on an exploration of Crooks, Crime and Corruption. We visited the sites where the gangsters lived it up and committed some of the most notorious crimes in the upper Midwest. We also visited the sites of the Swift payroll robbery, the Dillinger shootout with the FBI, the kidnapping site of the Hamm’s Brewery heir, and many more. Mr. Dillinger told us all about the corrupt agreement between the politicians, St. Paul Police Department, and the underworld leaders who claim they ran the city of St. Paul in the 1920’s and 1930’s.

Now it was time to head back to the caves and have our lunch. We ate our lunch in a huge ballroom area where the tables were set with white linens. The food was hot and ready for us. We enjoyed the GANGSTER BUFFET which included Chicken Parmesan with Roasted Garlic Alfredo, Capone’s Mascarpone Mostaccioli served with Ma’s Marinara, green beans, classic Caesar salad, rolls and assorted cookies and bars. Everything was delicious!
Now we were ready to walk off some of that wonderful meal as another guide came out to give us a tour of the caves. We walked through the ballroom where we heard stories of John Dillinger dancing with the ladies; they thought he was such a handsome gentleman and gasped when they found out his name as they knew right away who he was! In another room we saw a fireplace riddled with bullet holes.

All in all it was a wonderful day. We learned a lot, enjoyed many laughs and even pulled one over on the tour guide - Mary Galles you did a great job!

Three rules we learned that gangsters had to follow if they were in St. Paul!

1) No crime was to be committed in the St Paul city limits;
2) Each gangster had to make a donation to the police (under the table of course); and
3) Check In (you had to do this so you could be alerted if the police were looking for you!)

VIP APPRECIATION LUAU

Join us for a Hawaiian Luau on Thursday, September 22nd at the Ostrander Community Center! Games and social time will begin at 5:00 pm with meal to follow. There will be a prize for the Best Dressed!

Please RSVP by September 16th
LeRoy 507-324-5481 or
Spring Valley 507-346-7378