

The Voice Is Designed Exclusively for our VIP Club® Members

# the voice

# HAPPY

# New Year

## Traditions from Around the World

**Let's take a trip around the world and explore some of the most fascinating New Year's rituals, no passport required!**

### **Spain: Eat 12 Grapes for Good Luck**

In Spain, it's customary to eat twelve grapes, one for each chime of the clock at midnight. Each grape represents good luck for every month of the upcoming year. But be quick- if you can't keep up with the clock, your luck might run out!

### **Denmark: Smash Plates to Show Love**

Rather than cleaning up after dinner, the Danish gather old dishes and throw them at the front doors of friends and family. It's a show of affection, the more broken plates on your doorstep, the more friends you have!

### **Japan: Ring in Peace with 108 Bells**

At Buddhist temples across Japan, bells ring 108 times at midnight to symbolize the cleansing of 108 human sins and desires. The goal? To start the new year with a clean slate - purified, calm, and refreshed.

**Bonus tradition:** It's also common to eat toshikoshi soba (year-crossing noodles) for longevity and luck.

### **Brazil: Wear White for Peace**

In Brazil, people head to the beach wearing white, a symbol of peace and renewal. Some also jump seven waves and make a wish with each one, or toss flowers into the ocean to honor Yemanjá, the goddess of the sea.

### **Colombia: Walk the Block with a Suitcase**

Hope to travel in the coming year? Colombians may run around the block at midnight with a suitcase in hand; a lighthearted ritual to attract adventure and travel opportunities.

### **South Africa: Toss the Old Year Out the Window**

In some parts of Johannesburg, people really throw old furniture or appliances out the window to symbolically rid their homes of the past year's burdens.

🔍 Can you find this piggy bank hidden somewhere in these pages?



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Winter 2026

## FEATURED ARTICLES IN THIS ISSUE:

Traditions from  
Around the World

Small Acts, Big Impact

Debit Card vs. Cash

Your Local VIP Events

What's Your Word  
of the Year?



# SMALL ACTS, BIG IMPACT



As we step into a new year, many resolutions to eat better, save more, or get organized are made. But there's one resolution that can have a lasting ripple effect on you and those around you: kindness.

Kindness doesn't require a big budget or grand gesture; it just takes intention. Research also shows that giving back can boost your mood, reduce stress, and create a stronger sense of community. So why not start 2026 with a little extra heart?

**Here are some simple ways to spread kindness this season:**

## Kindness from Home

You don't even have to leave the house to make a difference!

Try one of these small gestures this winter:

- Leave a positive review for a local business
- Call someone who might be feeling lonely
- Shovel a neighbor's sidewalk
- Bake a treat for your mail carrier or garbage collector

## Send a Handwritten Thank-You Note

When's the last time you received a handwritten note? Whether it's to a friend, neighbor, or even your favorite cashier, a heartfelt thank-you can brighten someone's whole week.

- Write a thank-you to someone who supported you last year.
- Drop a card in the mail to a grandchild "just because"
- Leave a sticky note of appreciation on a coworker's desk or a neighbor's door.

## Volunteer Your Time (It Counts!)

Giving your time is one of the most meaningful gifts of all. Whether it's once a week or just once a season, your presence can be a huge help to organizations in need.

- Helping at a library or reading to children
- Assisting at community meal programs
- Make a phone call, check in on homebound neighbors
- Serving on event committees or support groups

## Every Act Matters

Kindness is contagious, and when you lead with it, it has a way of coming back around. Whether you give your time, your gratitude, or a helping hand, your actions create a ripple effect of connection and compassion.

So here's to a 2026 filled with purpose, generosity, and neighborly spirit.

Let's make it a year of kindness, one small act at a time.



# Debit Card vs. Cash

## The Great Debate: Which is the best choice?

When it comes to everyday spending, many of us still reach for cash out of habit. But is it really the best choice in today's world? Let's weigh the pros and cons and show why your First National Bank debit card might just be the smarter option.

### Why Cash Still Appeals

Cash feels simple and tangible. You can see what you're spending, and there's no need for technology or passwords. For small purchases or tipping, it's convenient. But carrying cash comes with risks: it can be lost or stolen, and there's no way to recover it.

### The Case for Debit Cards

**Debit cards offer convenience and security without the bulk of bills and coins. Here's why they're winning the debate:**

**Security First:** With Card Controls in our First National Bank Mobile App, you can lock your card instantly and set alerts for peace of mind.

**Track Every Dollar:** Every transaction appears in your account and on your statements; perfect for budgeting and tax prep.

**Safer Than Cash:** Lost your card? You can freeze it. Lost cash? Unfortunately, it's likely gone for good.

**Travel-Friendly:** Debit cards are accepted almost everywhere. Don't want to keep track of your purse or a physical wallet? You can add them to your mobile wallet for even more flexibility.

**Ready to Make the Switch?** If you're still leaning on cash, try using your debit card for everyday purchases this month. Set up transaction alerts and explore Card Controls in our mobile app. You'll see how easy and secure it can be. Need to order a debit card? Contact your local branch today and we'll happily assist you in setting you up with your new card.



No Pennies?  
No Problem.  
Go Digital.



As pennies fade from everyday use, business may switch to rounding costs - up or down. One option to keep your costs from being adjusted is using your debit card since digital payments will remain unchanged.

### Card Controls & Alerts

Log in to the mobile banking app and tap "Cards" at the bottom of your screen.

Toggle the Lock/Unlock under the card image for instant security.

Scroll down to the "Manage Card" section. From there, you can set card controls, add various alerts, report your card if lost or stolen, set your pin and even add your card to your mobile wallet!

\*Message and data rates may apply to mobile app



# LOCAL EVENTS

## Davenport, IA and Moline, IL

### Save the dates!

Thursday, February 26<sup>th</sup> - Kick off the 2026 VIP events with our **Fraud and Scam Alerts Seminar!** Learn about prevention from the best - presented by our very own local law enforcement officers!

Tues, April 21 from 11:30 am to 1 pm- **Alternatives for Older Adults.** Whether you're caring for a loved one or simply planning ahead, this event is designed to help you feel more prepared, supported, and empowered. Discover the many resources, strategies, and services available to help older adults and their families make informed, confident decisions.

## Ramona and Oldham, SD

**Spring Kickoff** - come grab a tulip and say "Hi"!

Oldham and Ramona will be kicking off their VIP events with a spring fling - visit the branches and receive a tulip! (While supplies last)

Oldham - Friday, April 3<sup>rd</sup>  
Ramona - Friday, April 10<sup>th</sup>

We look forward to seeing you!

## Fulda and Slayton, MN

**Pizza Party, Wednesday, Feb. 11<sup>th</sup> at 11:30 am.**

Join the Fulda and Slayton Branches in the back room of the Slayton Pizza Ranch on Wednesday, Feb. 11<sup>th</sup> at 11:30am as they share the VIP adventures planned for 2026!

The event is free - buffet is not included but is available for purchase!

Please RSVP by Friday, February 6<sup>th</sup>  
Fulda: Sonda Kass - 507-425-2575  
Slayton: Staci Birt - 507-836-8587

Snow date- February 12<sup>th</sup>, same time & place.

## Spring Valley and LeRoy, MN

Join the LeRoy and Spring Valley VIP Club in a soup sampling party - Enjoy various soups made by our very own VIP reps and employees! No cost for Members.

February 11<sup>th</sup> at 5:30pm at the LeRoy Community Center -122 W Main St.

Please RSVP by February 4<sup>th</sup>. To RSVP or for more information, call Emily Drinkall, 507-346-7378 or Teena Woltmann, 507-324-5281

## WHAT'S YOUR WORD OF THE YEAR?

Instead of making a long list of resolutions this year, what if you chose just one word to guide your mindset for 2026?

A single word can serve as a gentle nudge, a personal motto, or a lens through which you make decisions. Whether you're navigating change, finding balance, or simply embracing joy, the right word can offer clarity and motivation. Plus, this approach avoids the pressure of rigid resolutions, it's flexible, personal, and deeply reflective.

As you reflect, see if a word resonates or sparks curiosity. Here are a few options to get you thinking -

**Gratitude:** To focus on the good in everyday life

**Strength:** For physical, emotional or spiritual growth

**Peace:** To invite calm and contentment

**Joy:** To celebrate life's little moments

**Purpose:** To guide your choices with intention

**Simplify:** To reduce clutter and stress

**Connect:** To build deeper relationships

**Renew:** To restore your energy and outlook