In this month’s Insider you’ll find some exciting day trips and awesome vacation getaways!

Here’s what’s featured this month:
- LaComedia Day Trip
- Cookie Decorating Workshop

From the Director:

For decades, we’ve been one of 12 community banks separated by different names. Now, we’ve come together under our single name and promise so we can better serve you with broader resources, more access, and the same personal service you’ve come to expect. You’ll see a new name on the door, and the same friendly faces of your local bankers in your branch and in the community. We look forward to serving you more today—and helping you more tomorrow.

Footloose – The Musical
Thursday, May 14 • Lunch and matinee show • LaComedia Dinner Theater
$82 pe person • Reservation and final payment due by: 4/10

Travel with Freedom Years for an afternoon of entertainment at LaComedia Dinner Theatre to see Footloose the Musical! Based on the hit 1984 movie about a boy that moves from the big city of Chicago to small town USA and the differences he encounters. You’ll want to get up out of your seat to join in on the upbeat songs in this Oscar and Tony nominated musical!

Trip includes: motor coach transportation; show ticket; lunch; and all gratuities for driver and table service.
Discover Michigan
August 2-6 • Featuring Saugatuck, Traverse City, Charlevoix and Mackinac Island • Call for a detailed brochure!

Michigan is America’s perfect summer destination and close to home! Join us as we drive north to experience some of Michigan's rich unspoiled nature!

Vacation highlights:
• Sand dune buggy ride in Saugatuck
• Tall Ship Manitou ride on Grand Traverse Bay
• Sleeping Bear Dunes National Lakeshore
• Cherry Republic
• Old Mission Peninsula
• Music House Museum
• Charlevoix & Castle Farms
• Perry Hotel in Petoskey
• Mackinac Island Carriage Tour
• Lunch at the Grand Hotel

Trip includes: roundtrip deluxe motor coach transportation; 4 nights in hotels; daily breakfast, 3 lunches, 4 dinners; included tours and admissions listed in brochure; all tips and gratuities for luggage handling, drivers, guides and wait staff for included meals.

Price per person: $1,899 double occupancy; $2,399 single occupancy. Optional travel protection/insurance is available. A $500 per person deposit is due with your reservation along with the optional trip protection plan.

Five Ways to Avoid Scams When Traveling

Whether you’re going on a long vacation or just taking a short trip, we’ve outlined ways to avoid scams and protect your identity when you travel.

1. Beware of rental scams. Vacation rental scams occur when scammers advertise properties that are not actually available to rent. They usually offer below-market rates and ask renters to send a deposit using a wire-transfer or money-order service. After renters send the money, they get nothing in return. To protect yourself from these scams, conduct a web search of a property’s name or address, contact the property manager (using contact information you find outside of the advertisement), and look up online reviews of the property. Consider discussing the offer with a reputable travel agent. If possible, use a credit card for the down payment. Also, beware of people who advertise a property on a rental website, such as Airbnb or VRBO, but then ask you to pay them outside of the website; you will lose any guarantees the website offers by doing that.

2. Research your destination. Do some research about the place you’re planning to visit. Check travel alerts and warnings from the U.S. State Department. Learn about a hotel’s policies and security systems. Review complaints and information shared by previous travelers. Once you’ve arrived in a new place, use your phone’s GPS to monitor your taxis or rideshares so that they do not make loops to increase your drive time or the amount you owe.

3. Don’t overshare on social media. While you’re on vacation, limit what you post on social media. Don’t tip off criminals by sharing too much information about where you are (or letting them know that your home is vacant). Post those great pictures when you get home.

4. Guard your belongings. Do not leave expensive jewelry, electronics, money, passports, or other valuables unattended in your hotel room or by the pool. Ask about in-room safes upon arrival. Buy mini suitcase locks for the zippers on your purse or bag so they can’t be easily pick-pocketed. If you plan to use the same locks for your checked baggage, make sure the locks are approved by the Transportation Security Administration (TSA). Be wary of strangers offering to take a picture of your group with your phone. Once they have your phone, they could run off with it.

5. Have backups. Take photos of important documents like your passport, plane tickets, and driver’s license or state identification card. Store them where you can access this data in the event your belongings are lost or stolen. Also consider downloading a “locator” app to help you trace your phone, tablet, or other device if it’s lost or stolen. Some apps include features to remotely lock a device and/or wipe out all the information on the device.

Consumers who suspect a scam or an unfair business practice should contact the Ohio Attorney General’s Office at www.OhioProtects.org or 800.282.0515.

From the Ohio Attorney’s General Office June 2018 Newsletter
Utah’s Mighty 5 • June 23 - July 1 • Featuring 5 National Parks: Zion, Bryce Canyon, Capitol Reef, Canyonlands, and Arches National Parks • Final payment due 3/8 • Call for a detailed brochure!

Vacation highlights:
• Airfare from Ohio to Las Vegas and returning from Salt Lake City
• Deluxe motor coach transportation
• 8 nights in hotels
• 7 full breakfasts at the hotels
• 2 lunches and 5 dinners
• Mob Museum self-guided tour in Las Vegas
• Leisure time and guided tours through Utah’s Mighty 5: Zion National Park, Bryce Canyon National Park, Capitol Reef National Park, Canyonlands National Park, and Arches National Park
• Admission to Cleveland-Lloyd Dinosaur Quarry
• All taxes on included features
• Gratuities for drivers and guides
• Luggage handling

Pricing per person: $3,699 double occupancy; $4,499 single occupancy; $3,479 triple occupancy. A deposit of $750 per person plus optional insurance premium due at time of booking.

Gems of the Danube • September 23 - October 1 (Space available!) and October 7-15 (Sold out!) Onboard Scenic River Cruises’ MS Scenic Amber • With optional pre-cruise 2 night extension • Call for a detailed brochure!

All meals, beverages including alcohol, shore excursions and gratuities included!

Connecting eight countries from the Black Forest to the Black Sea, the Danube is Europe’s second longest river. Along the banks of the Danube, where Gothic cathedrals rise from lush vineyards and medieval villages stand as they did thousands of years ago, you can experience it all onboard the MS Scenic Amber. Scenic River Cruise’s innovative “Space Ships” maximize guest comfort, while the all-inclusive pricing creates a worry-free atmosphere. Enjoy fine dining and luxurious amenities on board and specially designed, customizable shore experiences in port.

Included features:
• Round trip air from Ohio to Munich and Budapest to Ohio
• Round trip airport transfers
• 7 nights onboard the deluxe MS Scenic Amber
• All meals onboard the MS Scenic Amber – 5-star dining with 3-course dinners, buffet breakfast, and lunch with a la carte options available upon request.
• All beverages onboard the MS Scenic Amber, including alcohol and mini-bar
• All shore excursions and local expert guides
• Use of electric bikes and GPS devices
• Complimentary WiFi onboard MS Scenic Amber
• Butler service for every guest
• All gratuities
• Port charges
• Taxes on included features
• Luggage handling

Price per person: suites range from $6,095 (standard suite 160 sq. ft.) to $9,695 (royal panorama suite 475 sq. ft). A deposit of $2,000 per person, plus optional travel protection premium, is due at time of booking. Final payment is due on or before May 13, 2020.
**Trip/Event Cancellation Policy:** The cancellation of Freedom Years one-day trips or events will be non-refundable after payment is made unless the space is filled from an available wait list or a substitution is made by another member. Trips may be paid for by cash, check, or Visa. Checks should be made payable to Unity National Bank - Freedom Years. Refund policies on extended vacations vary from trip to trip. Please review the cancellation policy included on each trip brochure.

**Travel/Health Policy:** It is required that persons needing assistance be accompanied by a companion who is capable and totally responsible for providing that assistance. Neither Freedom Years nor its suppliers may assist with medications, wheelchairs, or physically lift persons onto transportation vehicles. Travelers needing special assistance must notify Freedom Years when they make their reservations. Please note that the Americans With Disabilities Act does not apply outside the United States.
Frequently Asked Questions

Why are all the divisions in the Park National Bank family changing their name?
For decades, Park National Bank’s 12 community banking divisions have shared common values and a like-minded approach to service, but have operated under different brand names. Coming together under the single banner of the Park National name means we can more easily and consistently deliver more banking options that put the full breadth and depth of our resources to work for you, while maintaining the same hands-on, personalized service you’ve come to expect. With more than 120 offices and 135 ATMs across Ohio, Kentucky and the Carolinas, we’re more equipped than ever to serve you where you are today – and help take you where you want to go.

Why now?
For more than a century, we’ve continually made changes to serve our customers and communities more. And as the world continues to change, we must change and adapt with it. Changing our name now positions our bank for smart, steady growth, with expanded resources to better serve our customers, today and in the future. As we’ve grown, the benefit of having individual brand names became outweighed by the need to deliver a truly consistent customer experience and more clear communication.

Does this mean you are no longer a community bank?
We are still the same community bank we’ve always been, with the same local leadership and local decision-making. And like always, you can continue to count on our bank for strong community support and involvement.

Will I have the same local bankers?
Yes. The rebranding only affects the appearance and messaging of our network of bank brands. Our approach to service, our culture, our local leadership, our teams of bankers and our commitment to our communities all will remain in place, as strong as ever.

What will change?
You can continue to enjoy everything you love about your bank. The only change you will see is a new name and look. In the coming months, you’ll see a refreshed website, mobile app, and our branches updated to the new Park National Bank look.
Frequently Asked Questions

**Will my accounts change?**
No. Your account number, account type, account features and statement cycle will not be affected by our new brand name. Any automatic withdrawals or automatic deposits you have set up will still go through.

**What about my checks, debit card, and credit cards?**
Your checks and deposit slips will continue to work. When you’re ready to order new checks, the bank information will be updated at that time. Credit and debit cards will continue to work as usual.

**Will my online banking or bill pay change?**
No. Although our web address will change in a few months, your online banking username and password will not change. All of your bill pay setups will remain in place.

**Will my app still work?**
Yes. To ensure you have the latest version and newest features, download the Park National Bank app from the appropriate app store for your phone or tablet.

**Where do you have offices/where are you located?**
We have branches and ATMs in Ohio, Kentucky and the Carolinas. To find one near you, search our locations at parknationalbank.com/locations.

**What banks are in the Park National Bank family?**

**What if I have more questions?**
We want you to feel as informed and comfortable with this news as possible. To learn more, please contact your Freedom Years Director, stop by any branch in our network, or visit parknationalbank.com/alltogethernow.
To find an office near you, visit parknationalbank.com or download our app.