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[FalconNational.com](http://FalconNational.com)

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[Facebook.com/FalconNationalBank](https://Facebook.com/FalconNationalBank)

## GREETINGS!

### SPRING FORWARD!

We have enjoyed a breakfast in Foley and seeing the Jersey Boys at the Chanhassen so far.

We have been busy planning some new trips for the Gold Club to enjoy this year! Please take a look at the event section and let us know what you are interested in.

If you have any questions, please reach out!

**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

Annual membership dues are waived if you have 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)



## Why bank local? 5 ways it's better for you (and your community)

1. Banking local makes a huge economic impact (think loans and jobs).
2. Local banks are more involved in the community.
3. Customer service is still personal at local banks.
4. Your local community bank is just as secure as any larger bank.
5. Local banks like ours like to say "thank you" in rewards with Kasasa checking accounts.

>> [Read more about each here](#) <<

<https://www.falconnational.com/blog/post/why-bank-local>

## Is it safe to open a checking account online?

You can buy groceries online, shop for clothes online, and use the internet to answer just about any question you have. Yet for many people it's hard to imagine being able to do something as essential as opening a checking account online. The good news is...

### Opening an account online is easy

Online banking in general just keeps getting easier. Most banks allow people to do most of what they need to online, securely.

If you're looking to open a checking account online, getting started takes just a few minutes. (Also, all of the community banks that offer Kasasa accounts allow online account opening.)

### But is opening a checking account online safe?

We're glad you asked. Banks have a huge incentive to keep your accounts safe. It's one of their main jobs, so you can rest assured that your security is their utmost concern.

Here's how you can be confident your money and information are safe when you open an account online:

- Checking accounts at all FDIC-, NCUA-, and ASI-insured banks are protected for balances up to \$250,000.
- Banks use complex security software and encrypting measures to protect their accounts. If you want more information on what your bank does to protect you, just give them a call.
- Every bank that offers Kasasa is insured by either the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), or American Share Insurance (ASI).

### How long does it take to open a checking account online?

It varies, but usually just a few minutes. As long as collecting the information you need doesn't take too long, in most cases you can expect it to take 30 minutes tops - less for Kasasa accounts.

To speed things up, have these items ready before you begin:

- Your driver's license or state-issued ID
- Your Social Security number
- Your checkbook (note that some institutions may also let you make the opening deposit via a credit or debit card)
- Your current and previous home addresses

The process is pretty quick, but there will usually be a few days between applying for your checking account online and the bank or credit union activating it.

You've got time. Get started today by heading to our website:  
<https://www.falconnational.com/personal/checking-and-savings>

Read blog here: <https://www.falconnational.com/blog/post/open-a-checking-account-online>



## HEALTH & WELLNESS

### The 7 Dimensions of Wellness

While the concept of "wellness" often revolves around physical and mental wellbeing, wellness experts understand that there's much more to it than that.

**There are seven key dimensions of wellness that contribute to overall health and quality of life.**



**Dive deeper into each dimension by heading to this website:**

[https://www.mindbodyonline.com/sites/default/files/public/education/learning-assets/7\\_Dimensions\\_of\\_Wellness-Infographic.pdf](https://www.mindbodyonline.com/sites/default/files/public/education/learning-assets/7_Dimensions_of_Wellness-Infographic.pdf)

## 2024 EVENTS

### 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 10th to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com).

### Casino Trip to Jackpot Junction Casino

**Tuesday, May 7**

*Morton, MN*

Meet at Waite Park Cash Wise at 9:00 AM and return at 6:15 PM. \$32.00 per person. RSVP by calling Neil Thesing In Casino Tour at 320.363.7992 during the hours of 6:00 PM and 8:00 PM.

### Twins Game vs. Tampa Bay Rays

**Thursday, June 20 - 12:10 PM Game**

*Target Field*

\$95.00 per person. Includes ticket and bus. Will be dropped off right at Target Field. RSVP by June 10th to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com).

### Justin Ploof and the Throwbacks featuring music by the Beach Boys

**Thursday, July 11 - 1:30 PM**

*Paramount Center for the Arts, St. Cloud, MN*

Tickets are \$26.00 per person. RSVP by July 4th to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com).

### State Fair

**Monday, August 26**

\$40 per person for ticket and bus. More info to come. RSVP by August 16th to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com).

### Mackinac Island Trip

**Monday, September 9 - 14**

\$815 per person based on a double room or \$1014 for a single room. See insert for details. RSVP to Ann Thelen at 320.223.6300 or [athelen@falconnational.com](mailto:athelen@falconnational.com).

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

## What's Cookin' in the Kitchen? Banana Muffins for the Healthy Heart

### Ingredients:

- 1/2 cup Truvia baking blend sugar
- 1 cup wheat flour
- 1/2 cup all purpose white flour
- 1 1/2 teaspoons baking powder
- 1/2 teaspoon salt
- 1/2 cup egg substitute
- 1/2 cup unsweetened applesauce
- 3 large bananas
- 1 tablespoon vanilla extract
- 1 teaspoon butter flavoring



### Directions:

1. Preheat oven to 350 degrees.
2. Combine all dry ingredients together in a large bowl. Set aside.
3. Slightly smash bananas on a plate.
4. Combine all wet ingredients together.
5. Add wet to dry ingredients.
6. Stir just until mixed.
7. Spray muffin top pans with vegetable spray.
8. Put between 1/2 to 2/3 of a cup in each well.
9. Bake for 15 - 18 minutes until they rise and stay risen in the middle.
10. Remove to a cooling rack.