

A Message From Brecka Byers Premier Club Director

I am excited to introduce myself as the new Director of the D.L. Evans Bank Premier Club. My name is Brecka Byers, and I am looking forward to continuing the strong tradition of providing meaningful travel experiences for our members. I'm lucky enough to have met many of you during my 12 years as Amy Evans and Valerie Kelsey's assistant.

I want to take a moment to thank Amy Evans for her outstanding leadership of the Premier Club. While Amy is taking a step back from her director's role to establish the official Fraud Department for D.L. Evans Bank, she will remain involved with the Club and join us on several upcoming trips. Her expertise and connection to our members will continue to be a valuable part of our program.

You will also be seeing Bonnie Zollinger, Raegan Moser, and myself accompanying Amy or each other on various tours to gain hands-on training and experience in travel coordination. Our goal is to build a strong and consistent Premier Club Team by learning from each other and listening to you!

The Premier Club is thriving, with participation exceeding pre-COVID levels. This December, 44 members traveled on our Nashville Holiday Tour, and 56 members are already booked for the Danube River Cruise in June 2025. These numbers highlight the enthusiasm and interest in our travel offerings.

I look forward to seeing many of you on upcoming trips or events. Thank you for your ongoing support and involvement in the Premier Club. On behalf of the entire Premier Club team, we wish you health and happiness in 2025!



Premier Club Newsletter

January 2025

Special Points of Interest

Your Premier Club Team

Butterscotch Pie Dessert

Fraud Warning

2025 Extended Travel Opportunities

The Invaluable Benefits of Travel Insurance

Travel insurance provides travelers with peace of mind and financial protection against unexpected travel risks. It typically covers expenses, personal belongings, and health. Since you can never predict what might happen, having this coverage offers invaluable security.

Some of the benefits of travel insurance can include:

Trip cancellation & interruption

If your trip is canceled for a covered reason, the policy often reimburses the cost of prepaid, non-refundable expenses such as hotel accommodations, airline tickets, car rentals, excursions, cruises, and other prepaid travel components.

If you need to shorten your trip due to a qualified event, your policy may reimburse you for non-refundable expenses you've lost. It may also cover the cost of a one-way economy flight back home.

Covered events may include injury or illness, the death of a family member, business partner, or travel companion, military deployment, unexpected job loss, and more.

Trip delay

Should you experience a hiccup in your plans, your policy can provide some relief: Food, lodging and local transportation are usually covered if a delay is due to severe weather, airline maintenance or civil unrest.

Baggage loss

Airlines are obligated to compensate for luggage lost during transit, but a travel insurance policy may offer a higher benefit limit, and it definitely makes the process of getting reimbursed easier. It can also protect you if your bags, passport, or other belongings are lost, damaged, or stolen after you reach your destination.

Continued on page 2

Inside This Issue

2 | Recipe-Butterscotch Pie Dessert

2 | Join us on Facebook

3 | Fraud Warning

3 | Tour Highlight

3 | Premier Club Contact Directory

3 | Premier Club Points System

3 | 2024 Travel Opportunities

4 | Club Membership

Medical expenses and emergency evacuation

If you're traveling within the U.S., your health insurance should cover any illness or injury you experience. However, when traveling abroad, your plan may offer limited or no coverage. The right travel insurance can cover doctor's fees and hospital costs, and the provider can assist in coordinating care, ensuring you receive treatment at a facility that meets U.S. standards. Additionally, an emergency medical evacuation can range from \$15,000 to more than \$200,000.

How much does travel insurance cost?

A travel insurance policy typically costs between 4% and 10% of the overall price of your trip. The cost can vary depending on the company and coverage.

Doesn't my credit card give me travel insurance for a much lower cost or free?

Remember that the coverage provided by your card may not be as comprehensive as a standalone policy. While many cards offer trip delay and cancellation protection, baggage insurance for delays or loss, and car rental coverage, few include medical treatment, emergency evacuation, or travel accident protection. They can also have much lower coverage limits than a standalone travel insurance policy.

It may seem like an expense you can skip, but in reality, insurance is about paying for peace of mind and protection. Do you really want to risk losing all your money when you can secure coverage for just a few hundred dollars?

Butterscotch Pie Dessert

The following recipe was submitted by Diana Still of Burley. Her recipe was featured in the Premier Club's Cookbook, second edition.

1 Stick Margarine	1 1/2 Cups Flour
1/2 Cup Finely Chopped Nuts	8 Oz Softened Cream Cheese
1 Cup Powdered Sugar	12 Oz Carton Cool Whip
2 Large Packages Butterscotch Pudding	6 Cups Milk

Melt margarine. Then add flour and nuts and press into a 9x13-inch pan. Bake at 350° for 20 minutes. Cool completely.

Cream powdered sugar and cream cheese. Fold in cool whip. Spread on cooled crust and refrigerate.

Mix pudding according to directions on box and spread on cream cheese layer. Refrigerate until set up. Top with thin layer of cool whip and sprinkle with chopped nuts.

Club Communications | Join Us On Facebook

For those of you who have helped us save thousands of trees by receiving your club communications via email —thank you! Unfortunately, some of you are missing out on important club communications because we do not have an updated email address for you. Please be sure to notify a Premier Club team member with changes to your email address so that we can continue to keep you informed with important club updates.

We would love for you to join our private Facebook group to stay updated on the latest news and events. If you are not already a member, simply search for "Premier Club D.L. Evans Bank" on Facebook and click "Join." We will add you once your account is verified.

Did you know?

A D.L. Evans Bank Visa® Credit Card is an excellent choice for Premier Club members. Earn 3 points for every dollar spent when using your D.L. Evans Visa® Credit Card to pay for Premier Club trips. Using a credit card while traveling offers valuable protection and peace of mind. Additionally, with your Bank Travel Escort accompanying you on tour, any credit card concerns that arise can be promptly addressed, ensuring a seamless travel experience.



Fraud Warning – Check Your Credit Report At Least Once A Year

It's a good idea to check your credit report at least once a year to ensure the information is correct and up to date. You can get free credit reports from the three major companies—Equifax, Experian, and TransUnion—through AnnualCreditReport.com, the only website authorized by federal law. Reviewing your report helps you spot errors, like incorrect account details or unfamiliar loans, and can alert you to potential identity theft. Mistakes on your credit report can make it harder or more expensive to borrow money, so keeping it accurate is important.

If you do find a mistake, you have the right to dispute it. You can contact the credit reporting company and the business that provided the incorrect information to have the error investigated and corrected for free. You can also take steps to protect yourself from fraud, such as placing a free credit freeze to block unauthorized access to your credit file or setting up a fraud alert, which requires lenders to verify your identity before approving credit in your name. These tools are especially helpful in preventing identity theft.

If you have questions or need help managing your credit, the Consumer Financial Protection Bureau provides resources to guide you and ensure you make informed financial decisions. The D.L. Evans Bank branch near you can assist you with finding these documents.

Your Premier Club Team

From Fruitland to Rexburg, we are here to serve you. If you ever have a question about the club, local activities, or travel; feel free to reach out to any of our club contacts:

Brecka Byers

Premier Club Director
brecka.byers@dlevans.com
208.327.7850

Raegan Moser

Eastern Idaho Coordinator
raegan.moser@dlevans.com
208.785.7565

Bonnie Zollinger

Southern Idaho Coordinator
bonnie.zollinger@dlevans.com
208.677.5215

Amy Evans

amy.evans@dlevans.com
208.327.5400

Tour Highlight: Pennsylvania's Historic & Amish Experience September 8-14, 2025

Join us as we discover Pennsylvania's Amish countryside in Lancaster. Visit the Plain and Fancy Farm including the Amish Experience Theatre, tour an Amish farm and house, and enjoy a traditional Amish lunch. Experience the amazing Sight and Sound Theater featuring the play "Noah". Enjoy "Living the Experience", an interactive historical reenactment of the Underground Railroad and a Ghost Tour in Lancaster. Explore historic Gettysburg including the Visitor Center, a guided battlefield tour, and the cemetery. Visit Valley Forge where Washington set up his headquarters in 1777 before traveling to Philadelphia, Pennsylvania. Philadelphia is most notable for its rich history including the Liberty Bell, Independence Hall, and Independence National Historic Park, the "most historic square mile in America". Finish your journey by experiencing "Independence After Hours", in which you will sneak into Independence Hall and eavesdrop on Jefferson, Adams, and Benjamin Franklin discussing the Declaration of Independence.

Premier Club Points Program = Dollars Saved

Saving money is easy with the Premier Club Points system. There are several opportunities to earn points; from participating in travel, referring a friend to the club, or staying fit...the more you participate, the more money you save. Here is a breakdown of the points system:

- **Going Green:** Receive your club communications via email = 25 points.
- **Refer A Friend:** Each new member referred by you = 25 points.
- **Travel Points:** Earn 5 points for every day of travel on an extended tour.
- **Walking Points:** Walk over 20 miles and earn 1 point per mile you walk.
- **Point Values:** 100 points = \$25.00 off any paid Premier Club event or merchandise *(based on availability)*.

2025 Travel Opportunities

Captivating Panama Canal: Featuring highlights of the Caribbean - Aruba, Curacao, Bonaire & Jamaica:

April 1–12 (Closed)

Danube Delights River Cruise: Featuring Austria, Slovakia, and Hungary:

June 11–21 (Full, taking a wait list)

Pennsylvania's Historic & Amish Experience:

September 8–14 (Space available)

Fall Colors on Mark Twain's Mississippi:

October 3–11 (Space available)

375 N Overland Ave
Burley, ID 83318

Tel 208.327.7850
Fax 208.377.5288

premierclub@dlevans.com

Club Membership

D.L. Evans Bank Premier Club is a special club for our customers 50 or better! Making dreams a reality is the mission of our club and whether that dream is a 23-day tour of Australia and New Zealand, a cruise to Panama, dinner with friends on a river boat, a special surprise for a 50th wedding anniversary or someone to share a movie with, we try to fill the needs of 3,800 club members across the state.

Joining is easy! Any personal account may qualify for Premier Club membership if you are 50 or better and meet one of the following criteria:

- Maintain a balance of \$1,000 or more in a checking or savings account
- Maintain \$10,000 or more in any certificate of deposit or investment account
- Pay a \$10.00 monthly fee

THIS IS COMMUNITY BANKING

Member
FDIC dlevans.com

