

DeWitt Bank

& TRUST CO.



Advice • Answers • Action... Always

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NEWSLETTER

WINTER 2021

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Inside this Edition:

Beware of Package Pending Spam Text Messages

Fraudsters are at it again with a new "package pending" text message scam that offers you a link to click to gather information from you.

Saving Tips: Small-Purchase Match

Match your small-purchase amounts by depositing the same amount into your savings account and watch it grow.

New Debit Cards Coming Soon

Soon we will be updating our debit cards from Visa® to Mastercard®. We are making this change to offer our debit card holders enhanced benefits, including contactless payment. Learn more on pages 3 & 4.

Allow Us To Introduce You

Teller: Derek Miller



- Derek is DeWitt Bank's newest teller. One of his favorite parts of being a teller is the opportunity to help customers.
- He is currently attending Western Illinois University studying history. If he wasn't a teller he would be a historian.
- When not working or studying, he enjoys camping, kayaking, golfing, and reading.

Bank Update: COVID-19

As COVID-19 continues we are encouraging customers to conduct business with limited face to face contact. Masks are required when in the bank facilities. For the safest way to do teller transactions we continue to ask you to use our drive-up or walk-up facilities.

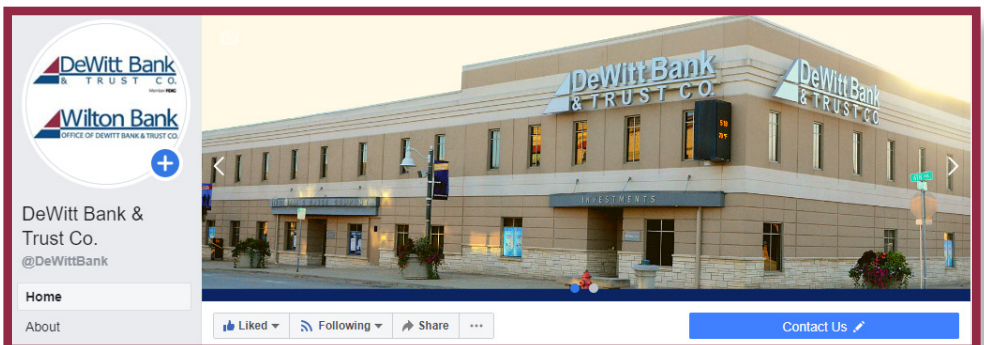
If you do need to speak to a bank representative for services that cannot be conducted through our drive-up or walk-up facilities, please call ahead and make an appointment.

Remember we also have online and mobile banking available. With online and mobile banking you can:

- View account balances
- Transfer funds between accounts
- Deposit a check using Mobile Deposit
- View check images
- View account statements
- Make a bill payment / cancel a bill payment
- Find a nearby ATM
- Make a person to person payment with Popmoney

Find Us On Facebook

Follow our page to stay up-to-date on bank events at either of our locations. Like and share our posts with your friends.



BEWARE OF PACKAGE PENDING spam text messages.

Fraudsters are at it again with a new “package pending” text message scam that claims a package is waiting for you to pick up and offers a link to click for more information.

By pretending to be a delivery notification for a package, these types of text are an attempt to steal your personal data and financial information or sign you up for bogus subscriptions if you’re not careful. If you receive an unsolicited text like this, delete it immediately and block the number.



It's believed the text senders may have purchased your name and cell phone number from a data breach incident. Because they only have a portion of your data, it's not useful to them and they can't scam you unless you provide the remaining information.

Spam text messages may read like this:

“(Your Name) we came across a parcel pending for you. Kindly claim ownership and schedule for delivery here: fakewebsite.com.”

The response link may look legitimate, but it's not. It's reported that people who clicked the link were told they'd won a gift card. They were required to complete a form giving their personal information and agreement to pay a monthly subscription along with their credit card number to pay for it. They were scammed twice.

Protect yourself against unsolicited texts:

1. Never click on an unsolicited link sent to you via text or email. Delete it!
2. Never provide personally identifiable information like your name, date of birth, Social Security number, etc.
3. Never provide debit or credit card information.

Don't fall for scam text messages! Read more on the FTC website, <https://www.consumer.ftc.gov/blog/2020/02/text-message-about-your-fedex-package-really-scam>.



COMING SOON!



Coming Soon New Mastercard® Debit Cards

Exciting news! Soon we will be updating our debit cards from Visa® to Mastercard®. We are making this change to offer our debit card holders enhanced benefits. While we understand this change may be inconvenient for you, we are sure you will enjoy the new benefits.

With the new Mastercard debit card you will have access to many familiar and new benefits. One new first-in-market benefit we are excited about is contactless payment. Contactless payment is the most secure method for using your debit card. All you need to do is tap your debit card to the machine where contactless payment is accepted.

Other great benefits available with the new Mastercard debit card include:

- Chip Card Security
- Contactless Payment
- Enhanced ID Theft Protection
- Zero Liability Protection
- Extended Warranty
- Mastercard Global Service



Business Debit Cards

We are also excited to introduce business debit cards for our business customers. These new Mastercard debit cards will be linked to your business account, offering you the ability to have many great business-related benefits.

Benefits Include:

- Chip Card Security
- Contactless Payment
- Multiple Cards Per Account – limit of five cards
- No Annual Fee – for the first two cards per account
- Mastercard ID Theft Protection
- Mastercard Receipt Management
- Mastercard Global Service – 24 hour assistance with lost and stolen cards
- Car Rental Insurance
- Mastercard Biz – a unique social platform for small business owners
- Microsoft 365 – first time user discount
- Salesforce Essentials – discount on monthly cost of program
- Intuit Small Business Financial Tools – discount on products

Keep an eye out for more information in the coming months about the new debit cards. New debit cards are expected to arrive in the spring.



Contactless Payment

For a faster, safer, and more convenient transaction at contactless payment terminals. It is simple to use.

1. Look for the contactless pay symbol on the payment terminal to verify that it is a contactless friendly terminal.
2. Touch, tap, or hover your card against the symbol.
3. A message on the screen or a beep will indicate a successful payment.



Savings Tip:

Commit to a Small-Purchase Match



Building your savings doesn't have to be difficult, but it does take commitment — and a plan. There are many tools you can incorporate into your plan, but sometimes growing your savings requires a little out-of-the-box thinking. One such method is the small-purchase match.

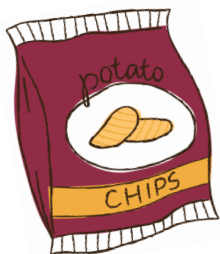
A small-purchase match involves calculating the amount you spend on certain small purchases and depositing that amount into your savings. The idea is that every small amount adds up over time, and if you get in the habit of putting money away rather than spending it, you will quickly find yourself with a comfortable amount to rely on for emergencies. The following are some small-purchase match examples.

Example 1: Match Your Coffee Fix

For many people, coffee is a must-have at the start of the day, and the amount spent on coffee each week can add up fast. While some savings plans would suggest skipping coffee once a week and adding that to savings, this idea is different in that it doesn't force you to give up on your daily coffee. Instead, it simply requires you to commit to depositing the same amount you spend on coffee each week into your savings account.



If you spend \$3-\$5 on coffee each morning during the work week, that comes out to \$15-\$25 per week. After a year, that amount would grow to a total of \$780-\$1,300. Even if you are only able to match half of what you spend on coffee, it still adds up to \$390-\$650 in a year.



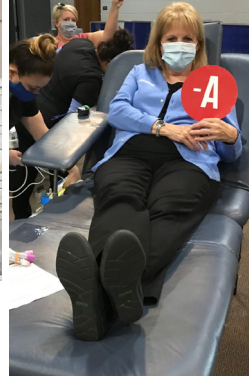
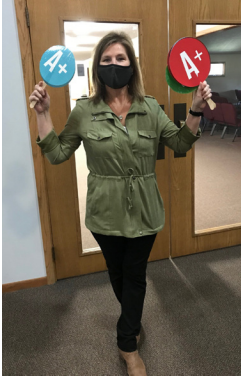
Example 2: Match Your Impulse Buys

On trips to the grocery store or gas station, it can be tempting to grab a quick snack or something that wasn't on your list. Those small purchases may not seem like much, but if you add them up each week, you may be surprised by the final tally. By depositing a portion or equal amount that you spend each week can give your savings a much-needed boost.

Example 3: Match Your Generosity

You likely have many people in your lives — family, friends, etc.— who you like to give gifts to on birthdays, holidays and other special occasions. Whenever you buy a small gift or greeting card for a loved one, or even when you make a small donation to charity, consider contributing a portion or equal amount to your savings account, and watch it grow.





Blood Drive for Kathy

In October DeWitt Bank & Trust Co. hosted a blood drive in support of Kathy Rollings. The blood drive resulted in 56 units of blood donated to the Mississippi Valley Regional Blood Center.



Senior Thanksgiving Carryout Dinners

Both DeWitt and Wilton Bank hosted a Senior Thanksgiving Dinner this year. Due to COVID we had to switch it up and do a carryout dinner. We served over 500 Thanksgiving dinners to the DeWitt and Wilton communities.



Wilton Volleyball State Tournament Send-off

Wilton Bank celebrated the Wilton Beaver volleyball team's trip to the state tournament.



Holiday Schedule

In observance of the following holidays, DeWitt Bank & Trust Co. locations in DeWitt and Wilton will be **closed** so our employees can spend time with their families and friends. Our ATMs, Online Banking and Mobile Banking will remain available 24/7 for your convenience. Any deposits made on bank holidays will be processed on the next business day.

Martin Luther King Day	Monday, January 18	DeWitt Drive-Up & Tax & Accounting Open
Presidents Day	Monday, February 15	DeWitt Drive-Up & Tax & Accounting Open
Good Friday	Friday, April 2	All Banking Centers are Closed at 2 p.m.
After Tax Day	Friday, April 16	Tax & Accounting Closed



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