

# DeWitt Bank

## & TRUST CO.

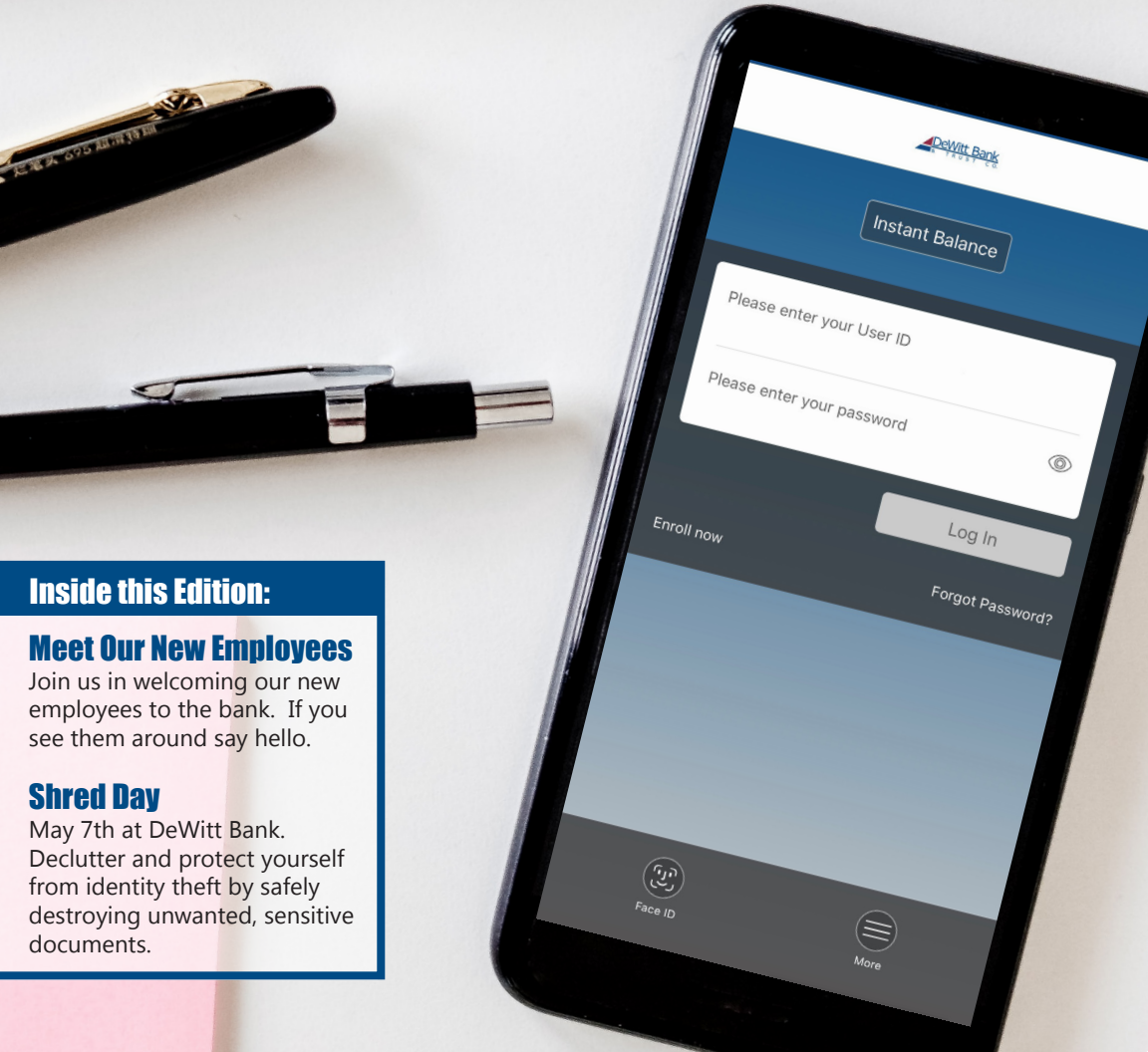
*Advice • Answers • Action... Always*



DEWITT 563-659-3211  
WILTON 563-732-3211

NEWSLETTER  
SPRING 2022

DEWITTBANK.COM  
WILTONBANK.COM



### Inside this Edition:

#### Meet Our New Employees

Join us in welcoming our new employees to the bank. If you see them around say hello.

#### Shred Day

May 7th at DeWitt Bank. Declutter and protect yourself from identity theft by safely destroying unwanted, sensitive documents.

## Protect Your Mobile Device

Make sure you're safe when using your mobile device.

Learn more about how to keep your mobile device and your account information protected on page 5.

## Allow Us To Introduce You

### Consumer & Mortgage Lender: Derek Sawvell



NMLS #2321188

- Derek is Wilton Bank's new Consumer & Mortgage Lender. He is new to the banking world after a 20 year career in journalism.
- Derek is looking forward to helping customers with their financial needs and to continue developing community relationships.
- Derek is a lifelong resident of Wilton.
- In his freetime he enjoys golfing, playing basketball, and watching sports.

### Teller: Tamara McDonnell

- Tamara is a teller in DeWitt. She enjoys meeting people from the community.
- One of her favorite things to do is traveling and seeing new or unique places.
- Tamara likes redesigning and remodeling houses. She and her husband have remodeled two family homes.
- She spent 11 years in the Air Force.



### Seasonal Tax Return Processor: Shirleen Jackson



- Shirleen is DeWitt Bank's tax return processor. She enjoys getting to know everyone.
- She and her husband have lived in the Clinton County area for 39 years.
- When not working she enjoys camping, gardening, baking, and spending time with her family, especially her three grand daughters.

### Teller: Elyce Burclaff

- Elyce is a teller at DeWitt Bank. She likes to interact with customers and learning more about the banking industry.
- She is a Junior at Central DeWitt High School and is the president of the DeWitt Central FFA Chapter.
- A fun fact about Elyce is that she has 15 different breeds of chickens. She also enjoys showing pigs and has been showing them for 14 years.



# Promotion Announcements *Congratulations*

We are pleased to announce eight employee promotions and officer appointments approved by our board of directors. Shelby Burke, Francesca Schwartz, Karen Steffen, Jessica Frisbee, Kelly McKim, Linda Hledik, Kathy Rollings, and Paul Hill were recognized at the bank's annual meeting.

Burke, Schwartz, Steffen, Frisbee, and McKim were promoted to Assistant Vice President; Hledik, Rollings, and Hill were promoted to Senior Vice President.

"I am proud of the talented and dedicated team of bankers at DeWitt Bank & Trust Co." said DeWitt Bank & Trust Co. President Greg Gannon. "It is appropriate to recognize these employees not only for their contributions to our company's success, but also for the responsibilities they assume."



**Shelby Burke**  
Assistant Vice President  
& Retail Banker



**Francesca Schwartz**  
Assistant Vice President  
& Agricultural Lender



**Karen Steffen**  
Assistant Vice President  
& Teller Supervisor



**Jessica Frisbee**  
Assistant Vice President  
& Operations Manager



**Kelly McKim**  
Assistant Vice President  
& Office Manager



**Linda Hledik**  
Senior Vice President  
& Operations Officer



**Kathy Rollings**  
Senior Vice President  
& Trust Officer



**Paul Hill**  
Senior Vice President  
& Retail Banking Officer

# 6 Tips to Eliminate Debt Faster

Consider using these tips to take control of your finances.

One key ingredient to saving more money is to eliminate debt. Tips to help you eliminate and how to pay down debt faster.

**1. Use tax refund** — If you received a tax refund in 2022, consider putting all or a portion of that refund toward a debt you want to eliminate this year.

**2. Put salary increases toward debt** — If you receive a salary increase apply part of that increase to your monthly debt payments to pay them off faster.

**3. Put credit cards away** — If you have excessive credit card debt, continuing to use your credit cards will only exacerbate the issue. Put them somewhere safe until your credit card debt is in a more manageable position.

**4. Cut the clutter** — If your home is full of items you no longer need or use, get rid of them. Find all the items you no longer need that may be of use to someone else and post them for sale. Use the proceeds from those sales to pay down debts.

**5. Switch monthly payments to biweekly** — A small change you can make to help pay off debts faster is to switch your payment schedule from monthly to biweekly. Schedule half of the amount due to be paid every two weeks.

**6. Create a spending plan** — If you feel like you are getting buried by a number of debts, you may want to consider implementing a more specific spending plan. Make a specific plan on your total income, debt, and daily expenses. Write down what you expect to spend each week and compare it to your spending at the end of the week. Look closely at your spending habits and see what you can change. Spending plans can help you eliminate debts faster while giving you flexibility when unexpected expenses arise.





## When Should I Shred It?

Shred old documents this spring to protect yourself from Identity Theft.

Shredding documents can help you avoid identity theft. Make sure to keep your financial records, Social Security and Medicare cards, and any other documents with personal information in a safe place. When it is time to get rid of those documents, shred them before you throw them away. If you don't have a shredder, look for a local shred day, or use a marker to block out account numbers or other identifying information.

What documents should you keep or shred? It depends on the document. The lists below outline what should be kept or shredded based on guidance from the Federal Trade Commission.

### Shred Immediately:

- Sales or ATM Receipts
- Paid Credit Card Statements
- Paid Utility Bills
- Credit Card Offers
- Canceled Checks (not tax related)
- Expired Warranties

### After 7 Years:

- Tax Related Receipts
- Tax Related Canceled Checks
- W-2s
- Records for Tax Deductions Taken

### Up to 1 year:

- Pay Stubs
- Bank Statements
- Paid, Undisputed Medical Bills

### Keep Forever:

- Birth or Death Certificates
- Social Security Cards
- Marriage or Divorce Decrees
- Adoption Papers



## Shred Day At DeWitt Bank

DeWitt Bank & Trust Co. will be hosting a Shred Day on May 7th in the DeWitt Bank parking lot from 9 a.m. – 12 p.m. We are proud to offer this service free of charge to the community. Customers and community members are allowed to bring up to three bags of paperwork to shred. For questions or more information contact DeWitt Bank at 563-659-3211.

If you can't make it to the spring shred day in DeWitt, Wilton Bank will be hosting a fall shred day on September 10, from 9 a.m. - 12 p.m. in the Wilton Bank parking lot.



## Protect Your Mobile Device

Mobile banking is convenient, but make sure you're safe!

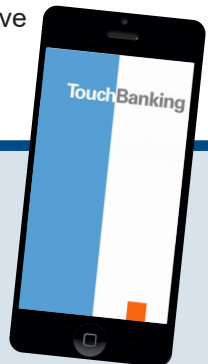
Your mobile device provides you convenient access everyday to your email, bank accounts, and more. However, it can present risks as well as the convenience. Make sure you keep your information safe and protected everyday. Here are a few tips to help you protect your mobile devices.

- **Keep your device locked** – in the event that your device is lost or stolen, having a lock on your phone will prevent others from being able to use your device without your permission.
- **Use secure passwords** – using secure passwords will help make it harder for a hacker to guess them.
- **Connect via secure Wi-Fi** – a public Wi-Fi network is less secure than your personal, private one, because you don't know who set it up or who else is connecting to it.
- **Keep your device and apps updated** – updating your device's operating system and apps when notified to do so helps patch security gaps and improve your device's overall performance.
- **Enable two-factor authentication** – two-factor authentication is basically adding a second layer of protection to your account, app or services to go alongside your regular method of logging in. An example of two-factor authentication would be receiving a code in a text message and having to enter that code in addition to your password.
- **Always back up your data** – the main reason for a data backup is to have a secure archive of your important information, so that you can restore your device quickly and seamlessly in the event of data loss.

## Download Our Mobile Banking App Today

1. Search for the "TouchBanking" app from iTunes or Google Play.
2. Download the app.
3. Enter the Application Code: GoMobile1338
4. Proceed to log in using your online banking credentials.

Instructions for existing online banking customers and instructions for on-device enrollment are available at [www.dewittbank.com/faqs](http://www.dewittbank.com/faqs) or if you need help enrolling call 563-659-3211 or 563-732-3211.





# Upcoming Events

## Community Shred Day

Saturday, May 7

9 a.m. - 12 p.m.

DeWitt Bank Parking Lot

**Declutter and protect yourself from identity theft by safely destroying unwanted, sensitive documents. Customers and community members will be allowed to bring up to three bags of paperwork to shred for FREE.**

## Wilton Bank Luau

Friday, June 17

5 - 7 p.m.

Wilton Bank

**Wilton Bank invites the adult members of your home or business to a Luau. Join us for food and drinks at the tiki bar. RSVPs requested but not required. Call 563-732-3211 to RSVP.**

# Community Event Photos



Top Row: DeWitt Bank supports the Saber Athletic Boosters Club cake auction.

Bottom Row Left: Wilton Bank donates a meal to the Wilton Wrestling team before they head to the state tournament.

Bottom Row Right: DeWitt Bank bowls at the Junior Achievement Bowl-A-Thon.





## 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.

<b>Good Friday</b>	Friday, April 15	All Banking Centers are Closed at 2 p.m.
<b>After Tax Day</b>	Tuesday, April 19	Tax & Accounting Closed
<b>Memorial Day</b>	Monday, May 30	All Banking Centers are Closed
<b>Juneteenth</b>	Monday, June 20	DeWitt Drive-Up Open
<b>Independence Day</b>	Monday, July 4	All Banking Centers are Closed



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815 6th Avenue | P.O. Box 260  
DeWitt, IA 52742



618 W. 5th Street | P.O. Box 1000  
Wilton, IA 52778