

# DeWitt Bank & TRUST CO.



Advice • Answers • Action... Always

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

NEWSLETTER  
SUMMER 2019

DEWITTBANK.COM  
WILTONBANK.COM



## Inside this Edition:

### Jean Kent Retires

We celebrate her 23+ years of service at DeWitt Bank & Trust Co.

### When “FREE” Isn’t Free

Beware of free trial offers. Learn tips on what to watch out for when signing up for free trial offers.

### Clinton County Fair

Join DeWitt Bank & Trust Co. at the Clinton County Fair during July.

## Stay Safe While Mobile Banking

Additional details can be found on page 2

Mobile banking is convenient, but make sure you stay safe and protect your information while banking on the go.

## Allow Us To Introduce You Universal Teller: Missy Drayfahl



- Missy enjoys getting to meet and work with so many different customers within the Wilton community and surrounding area.
- She comes to Wilton Bank with over 15 years of customer service experience. Her experience helps her to communicate, accommodate and build lasting relationships with customers.
- Missy lives in rural Moscow with her husband, two children, and their bulldog Bentley.
- When not working, Missy enjoys all things sports related and spending time with her family.

## Teller: Garrett Grings

- Garrett is currently a student at Iowa State University studying communications and leadership.
- He comes to Wilton Bank with four years of teller experience and enjoys talking and interacting with customers.
- One interest of Garrett's is volleyball. He plays on the ISU Men's Club Volleyball team and coaches for the Wilton Volleyball Club.



## Celebrating 23+ Years of Service Jean Kent Retires



Those of us at DeWitt Bank & Trust Co. extend our best wishes to Jean Kent who retires on July 15. Jean has been a valuable member of the DeWitt Bank & Trust Co. team. She will be greatly missed by customers and coworkers alike. Jean is looking forward to spending time with her husband and family while starting this next adventure. She will miss everything about DeWitt Bank & Trust Co. We know you all join us in wishing Jean the best.

## Pay Us a Visit: DeWitt & Wilton Office Hours

Please note the upcoming holiday closings on the back on this publication.

### DeWitt Office

#### **Lobby Hours:**

Monday-Friday: 8:30 am - 5 pm  
Saturday: 8:30 am - 12 pm

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#### **Drive-Up Hours:**

Monday-Thursday: 7:30 am - 5:30 pm  
Friday: 7:30 am - 6 pm  
Saturday: 8:30 am - 12 pm

### Wilton Office

#### **Lobby Hours:**

Monday-Friday: 9 am - 5 pm

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#### **Drive-Up Hours:**

Monday - Friday: 7:30 am - 5:30 pm

# Mobile Banking Security Tips

Mobile Banking is defined as using a mobile phone or tablet to access your bank account, credit card, or other financial accounts. Mobile banking can be done either by accessing DeWitt Bank & Trust Co. website through the web browser on your mobile phone or tablet, via text messaging, or by using an application downloaded to your mobile phone. Mobile Payments are defined as purchases, bill payments, charitable donations, payments to another person or any other payments using your mobile phone.

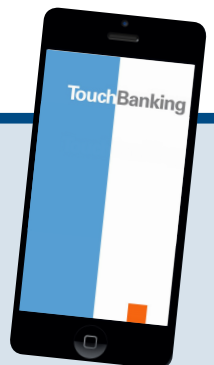
Protect your mobile device! Here are a few tips for the protecting your mobile device:

- 1. Set up a Passcode-** The easiest way for someone to access information on your mobile device is to gain access to it. To protect your device consider setting up a passcode, PIN, or fingerprint lock. That way if your device is lost it will not be able to be accessed until the code is entered.
- 2. Be wary of public Wi-Fi-** Avoid connecting your device to public or unsecured Wi-Fi as it offers a potential pathway to your device. If you must use public Wi-Fi never conduct financial transactions or access sensitive data while connected via public Wi-Fi.
- 3. Update your Operating System-** Your phone uses an operating system to function which also requires periodic updates. Make sure that your device is up-to-date as these periodic updates can address security flaws, improve the user experience and protect information on your device.
- 4. Log out of your accounts-** It is always good practice to log out of your accounts. Not logging out of your accounts could give a hacker or identity thieves access to your accounts should they intercept your device and gain access.

## 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/mobile-banking-faqs.php](http://www.dewittbank.com/mobile-banking-faqs.php) or if you need help enrolling call 563-659-3211 or 563-732-3211.





## When “Free” Isn’t Really Free

Beware of “Free” trial offers

- Research the company online. Read what other people are saying about the company’s free trials – and its service. Complaints from other consumers can tip you off to “catches” that might come with the trial.
- Find the offer’s terms and conditions. That includes offers on TV and radio, in the newspaper or online. If you can’t find them or don’t understand exactly what you’re agreeing to, don’t sign up.
- Look for who’s behind the offer. Just because you’re online buying something from one company doesn’t mean the offer or pop-up isn’t from another company.
- Watch out for pre-checked boxes. If you sign up for a free trial online, look for already checked boxes. That checkmark may give the company the green light to continue the offer past the free trial or sign you up for more products – only this time you have to pay.
- Mark your calendar. Your free trial probably has a time limit. If it passes without you telling the company to cancel your “order,” you may be on the hook for more products.
- Look for information on how to cancel future shipments or services. If you don’t want them, do you have to pay? Do you have a limited time to respond?
- Review your bank statements for any unauthorized activity and be vigilant in online banking. This is just good practice, but in this case, you’ll know right away if you’re being charged for something you didn’t order.



## Wilton Bank Honor Roll Program

Donates \$799 to Wilton Schools

Donates \$694 to Durant Schools

Wilton Bank supports Wilton and Durant students and their future by donating \$1 each quarter or \$2 each semester for every student who makes the Honor Roll during the school year. The money donated is used to enrich academic programs at the Wilton and Durant Schools. Wilton Bank congratulates all students who were recognized for being named to the Honor Roll.



# 10 Ways You Can Protect Yourself From Identity Theft

Identity theft can happen to anyone. Follow some of the precautions below to help protect yourself from identity theft.

**1. Freeze or Lock Your Credit-** Freezing your credit means that accounts cannot be opened unless you unfreeze your account. Freezing and unfreezing your account is free. Locking your credit is an easier alternative to freezing. All the credit bureaus offer a free app that allows you to lock or unlock your credit.

**2. Safeguard your Social Security Number-**When asked for your social security number question as to whether or not it is necessary and ask how it will be protected.

**3. Strengthen Passwords-**Consider using a passphrase which is a sequence of words or other text similar to a password in usage but is generally longer for added security. Or use a random combination of letters, numbers, and special characters.

**4. Limit Information Sharing-**Limit how much information you share. For example, can strangers see your full name, birthdate, etc. on Facebook?

**5. Watch for Mail-**Stolen mail is still one of the leading causes of identity theft. Consider getting a locked PO box or consider signing up for the USPS Informed Delivery service (<https://informedelivery.usps.com/box/pages/intro/start.action>) which will give you a preview of your mail

so you can tell if anything is missing. Have your mail held if you are out of town.

**6. Use a Shredder-**Shred any documents that contain personal identifying information such as bank statements, credit card statements and pre-approved credit offers.

**7. Be Cautious when Shopping in Stores-**Keep track of your wallet and your payment methods, keep your PIN secure and protected when making PIN initiated purchases.

**8. Protect your Mobile Device with a Passcode-** The easiest way for someone to access information on your mobile device is to gain access to it. To protect your device consider setting up a passcode, PIN, or fingerprint lock. That way if your device is lost it will not be able to be accessed until the code is entered.

**9. Check your Credit Report-**You are entitled to a free credit report every year from each of the credit reporting bureaus. Consider requesting one report from each credit bureau every four months so you can check for suspicious or incorrect information throughout the year.

**10. Monitor your Bank Statements-**Read statements timely and report any unauthorized activity right away.

**Want to learn more about protecting yourself against identity theft?**

Check out more information at: [www.nerdwallet.com](http://www.nerdwallet.com).



## Ten Years Later

On March 9, 2009, the financial markets were in turmoil as the Dow Jones Industrial Average had fallen to a closing value of 6,547. You may remember that people were frightened about the stability of the country and investors were concerned that the financial markets and the US economy were in peril. The financial media was not able to provide coherent advice and in some instances were contributing to the fear among the general public.

Now, ten years later the Dow Jones Industrial Average has risen to over 26,000 as of early May (doubling twice over that time), despite the predictions that the financial markets would not recover for many years. During the last ten years, the markets have faced many challenges such as a hyper-partisan political climate, multiple government shutdowns, budget issues, on-going wars, and international incidents (this list could go on). Certainly, the market will also continue to face challenges as we move forward in time.

What has all of this taught us? It has reinforced the fact that you cannot outguess the financial markets. It has taught us the importance of following the basic fundamentals of investing for the long term, which are:

1. Stay invested in the market and invest in quality securities vs. moving in and out of the market. It is not statistically possible to accurately predict the market and market fluctuations over the long term.
2. Diversify your investments among different types of securities.
3. Add money to your investment portfolio on a regular basis.
4. Re-invest your dividends and capital gains.

To learn more about investing for the long term and the importance of diversification, contact our Cetera Financial Advisors located at DeWitt Bank & Trust Co. and Wilton Bank.



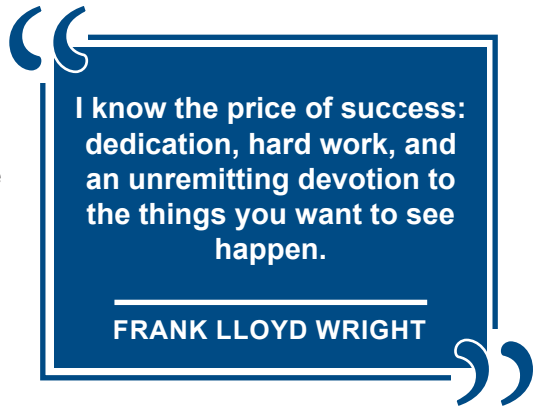
**Marty Murrell**  
Cetera Financial Advisor

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DeWitt, IA 52742  
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Cetera Financial Advisor

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A diversified portfolio does not assure a profit or protect against loss in a declining market. All investing involves risk, including the possible loss of principal. There is no assurance that any investment strategy will be successful.

# Upcoming Events

## DeWitt Bank & Trust Co. Sponsored Events at the Clinton County Fair

July 17 - 21  
DeWitt, IA

Join us for some fun at the fair, held July 17 - 21. Located at 325 8th Street, DeWitt, IA. Watch our Facebook page for sponsored event information and a chance to win two season passes to the fair.

## Founders Day

August 16 & 17  
Wilton, IA

Watch for the Wilton Bank float during this years Founders Day Parade on Saturday, August 17.

## Circa 21 Annual Bus Trip

October 16

Bus leaves DeWitt at 11 a.m.

Join DeWitt Bank & Trust Co. Trust Department on their annual trip to Circa 21 theater. This year's feature musical is Singing in the Rain. Tickets are \$55 and include a bus ride to the performance, lunch at the theater, and dessert!

Because the bus seats and tickets are limited, we ask that you please RSVP for this event by contacting the bank at 563-659-3211.

## Event Photos





## 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.

**4th of July**

Thursday, July 4

All Banking Centers are Closed

**Labor Day**

Monday, September 2

All Banking Centers are Closed

**Columbus Day**

Monday, October 14

All Banking Centers are Closed

**Veteran's Day**

Monday, November 11

All Banking Centers are Closed



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