

DeWitt Bank

& TRUST CO.

Member FDIC  *Advice • Answers • Action... Always*

DEWITT 563-659-3211

WILTON 563-732-3211

NEWSLETTER

WINTER 2018

DEWITTBANK.COM

WILTONBANK.COM



New Wilton Bank Facility Coming 2019

Wilton Bank

Additional details can be found on page 2

“The expansion of Wilton Bank is an investment in the Wilton community,” said Greg Gannon, President & CEO. “While it adds a convenient location for our local and surrounding Wilton clients, it also enhances our position as a key player in the development of the communities we serve.”

Data Privacy Day

Discover useful tips to secure your digital information.

SHAZAM BOLT\$ App

Enhanced with convenience and speed, the app helps to identify potential fraud, monitors accounts and makes locating ATMs easier.

Small Business Services

Learn how bankers provide support to aspiring business owners.

Allow Us To Introduce You

Accounting Manager: Karen Icenogle

- Karen has worked in the tax & accounting field for 15 years.
- In her spare time, she can be found gardening, sewing, crafting or tackling home repairs.
- Karen lives in the home where she grew up...but now with her husband and two children!
- If Karen had not made the career choice to pursue accounting, her second choice of profession would be a detective/spy!



Allow Us To Introduce You

Teller: Angela Rhodes

- Angela has 10 years of experience in the banking profession.
- She graduated from St. Ambrose University where she majored in Communications- she's also a published writer! Someday she would like to create a series of children's books that she can write with her daughter about all of their adventures (she's 5!).
- Angela enjoys sewing, scrapbooking & putting the finishing touches on the new house she & her husband purchased in DeWitt.



Where is My Tax Refund?

Learn how to check the status of your refunds

Curious about the status of your federal refund? Visit [IRS.gov](https://www.irs.gov) and click on the "Where's My Refund?" link, or visit the IRS2Go mobile app to view updates.

If you have the Earned Income Tax Credit, or the Child Tax Credit on your return, there is a chance your refund might be delayed. The IRS issues most refunds within 21 days of being e-filed, but it can take more than six weeks if you mailed your return.

You can check your Iowa refund status by visiting [Tax.iowa.gov](https://tax.iowa.gov) and clicking on the "Where's My Refund?" link. The team of tax professionals at DeWitt Bank Tax & Accounting are available to answer any questions you might have regarding taxes. Contact them at (563) 659-5175.



Tax Professionals From Left to Right: Mike Dunn, Julie Olson, Tina Lively, Laura Kauffman, Betty Harksen, Karen Icenogle, Diane Skinner, Bridget Maher, Greg Casel



Investing in the Wilton Community

In late December, DeWitt Bank & Trust Co. announced its plans to build a new banking facility for Wilton Bank, an office of DeWitt Bank & Trust Co. The new structure will be located at 620 West 5th Street, Wilton, Iowa.

“The Wilton community has been very supportive and encouraging of our business. The investment reinforces our commitment to the city of Wilton and the surrounding communities,” said Greg Gannon, President of DeWitt Bank & Trust Co. “The new Wilton Bank location will be a conveniently located, full-service banking center staffed by a team of knowledgeable and well-known professionals.”

“The expansion of Wilton Bank is a reinvestment in the Wilton community,” Gannon stated. “While it adds a convenient location for our local and surrounding Wilton clients, it also enhances our ability to contribute to the development of the communities we serve.”

The new location, which is targeted for completion in early 2019, will provide deposit services, residential, business and agriculture lending, wealth management and tax and accounting services, as well as drive-up teller and ATM services.

Wilton Bank
was established in 2013

The New Facility
will be completed in early 2019



Interested in Starting or Growing a Business?

Position yourself for success with local bank services

The business bankers at DeWitt Bank & Trust Co. understand that starting a small business from scratch, growing an existing business or entering into a franchise agreement all present opportunities and potential pitfalls. Our experienced team of bankers are equipped to assist prospective entrepreneurs in their journey of owning or growing their own business.

“Our business bankers have a strong understanding of the local economy,” said Greg Gannon, President of DeWitt Bank & Trust Co. “The success of small businesses helps our local communities’ economies to grow, and our business bankers and professionals can help ensure those businesses are in a position for success.”

The teams of business bankers, tax professionals and investment specialists at DeWitt Bank & Trust Co. offer services that can help meet the goals of aspiring entrepreneurs.

Basic Banking Services: Business loans, checking and savings accounts.

Advise and Consult: A commercial banker has extensive knowledge on what banking services have helped other entrepreneurs succeed. They can use this information to help guide others toward making informed decisions

Network of Professionals: Our team of bankers are familiar with a network of local professionals who can provide personalized services to establish and grow small businesses. Additionally, they can help determine cash flow and profitability needs and provide advice on cash flow management.

Make Connections: Commercial bankers work with a wide variety of clients who serve different industries. Oftentimes, they are able to find clients who can help each other grow their businesses and put them in touch with each other.

Interested in learning more?

Contact Joel Dieckmann in our DeWitt office at (563) 659-3211, or Grant Lilienthal in our Wilton office at (563) 732-3211 to learn more about how a banker can assist in the inception or growth of your small business.

Ensure Your Data is Protected

Discover how to protect & monitor your digital data

In our digital society, protecting our online data is becoming increasingly essential. Hackers, spammers and criminals are continuously finding new ways to access personal information. With that in mind, DeWitt Bank & Trust Co. wants to ensure consumers know how to determine if their digital information is secure.

“About 15 million people in the U.S. alone have their identities stolen each year, and those cases result in financial losses of around \$50 billion,” said Martha Mullen, Debit Card Specialist. “Practicing safe online behavior is one simple way that consumers can protect against becoming a victim of cybercrime.”

5 Simple Ways to Protect Your Personal Data

Shred Printed Documents

Make sure you shred any documents that contain sensitive information, such as Social Security, credit card or bank account numbers. That will prevent criminals from pulling them out of your trash and using them to establish online identities.

Lock Your Phone

Most people store vast amounts of personal information on their cell phone, which is why locking your phone with a pass code is crucial to ensuring thieves don't gain easy access to your bank accounts, email and other personal data.

Be Cautious Shopping Online

Online shopping has created an extra level of convenience, but with that comes another avenue for cybercriminals to compromise your data. Only shop from known and trusted sources, and before entering credit card info, make sure the word, “secure,” or a closed padlock icon appear next to the URL in the web address bar.

Set Strong Passwords

Cybercriminals are becoming more sophisticated in how they are able to obtain victims' login information. Setting strong passwords that use a variety of letters, numbers and special characters helps to prevent criminals from accessing your personal information.

Before Clicking on a Link - Check the URL

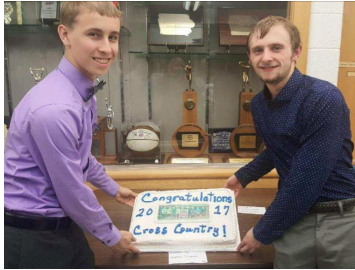
Cybercriminals often gain access to personal information through phishing scams. Phishing is used to obtain sensitive information by disguising a fraudulent electronic communication as a trustworthy entity. When you click on a link and enter your information, it is automatically transferred to the criminal. Before clicking on any links, examine the email carefully for signs that it may be fraudulent. Signs include misspelling, poor grammar or a return email address that doesn't match the organization name. If you are unsure whether the communication is fraudulent or not, contact the sender organization directly without clicking on any links.

2018

Upcoming Events

Community Shred Day April 21st @ DeWitt Bank & Trust Co.

Community members are invited to bring unwanted, sensitive documents to the mobile shred trucks that will be located in the parking lot of DeWitt Bank & Trust Co. on April 21st from 9:00 A.M. -12:00 P.M.



Download the SHAZAM BOLT\$ App

Enjoy the convenience of mobile banking

Are you getting the most out of the products and services that DeWitt Bank & Trust Co. has available? Learn how the mobile convenience of the SHAZAM BOLT\$ app allows you to monitor your accounts by easily accessing balance information on your smartphone, tablet and computer, preventing fraud, and make finding ATM's easier!

Fraud Protection

The SHAZAM BOLT\$ app sends you alerts when any fraudulent activity is detected on your account. After receiving a notification of fraud, we urge you to contact us at DeWitt Bank & Trust Co. or Wilton Bank so we can put a stop to it.

Instant Transaction Control

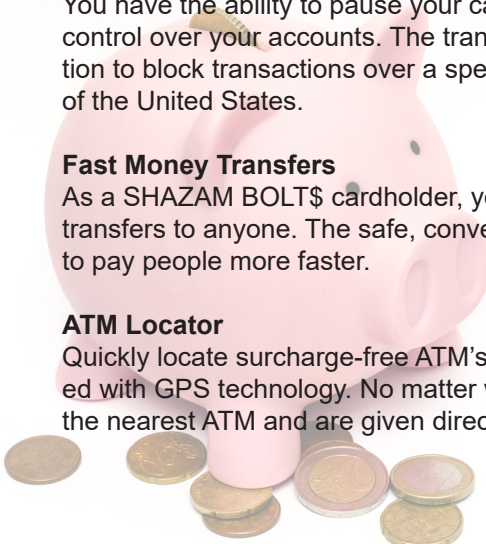
You have the ability to pause your card with the tap of a button, giving you more control over your accounts. The transaction control feature also gives you the option to block transactions over a specific dollar amount and transactions outside of the United States.

Fast Money Transfers

As a SHAZAM BOLT\$ cardholder, you can make instant person-to-person money transfers to anyone. The safe, convenient and instantaneous service allows you to pay people more faster.

ATM Locator

Quickly locate surcharge-free ATM's with the app's locator feature that is integrated with GPS technology. No matter where you travel, you are easily able to locate the nearest ATM and are given directions on where to find it!



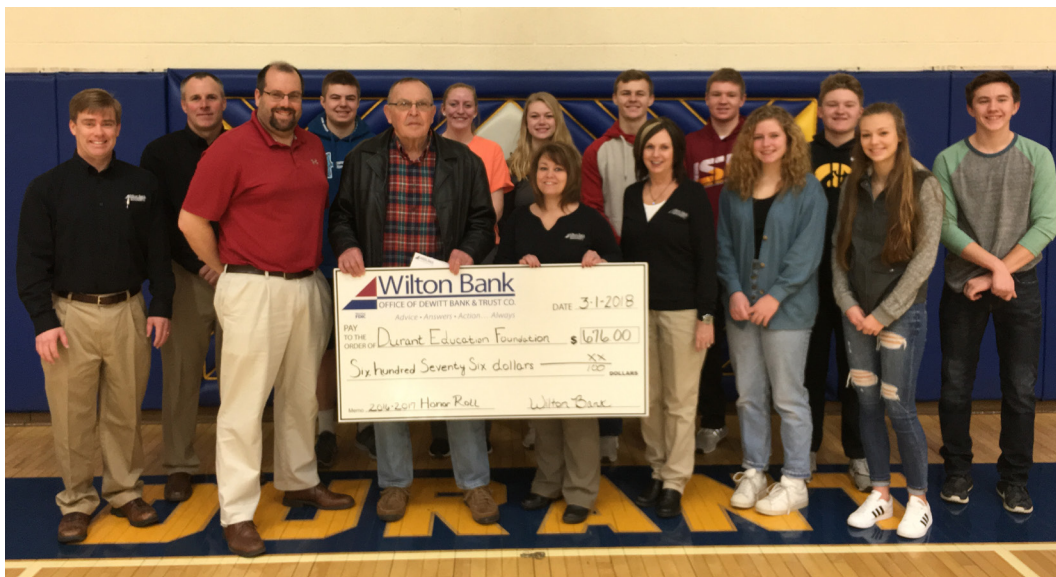
Wilton Bank Gives Back to Durant School

\$676 donated to Durant Education Foundation

Wilton Bank employees believe in building our leaders of tomorrow. To do their part, a \$1.00 donation is made each quarter for every student in the Junior High or High School who make the Honor Roll during the 2017-2018 school year.

The money donated will be used to enrich academic programs at the Durant Community School. Congratulations to the students who achieved the Honor Roll!

Ken Huesmann from the Durant Education Foundation and Joel Diederichs, High School Principal, along with Durant students accepted the check presented by the Wilton Bank staff.



Pay Us a Visit

DeWitt & Wilton Bank Hours

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

DeWitt Office

Lobby Hours:

Monday-Friday: 8:30am - 5:00pm

Saturday: 8:30am - 12:00pm

Drive-Up Hours:

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

Friday: 7:30am - 6:00pm

Saturday: 8:30am - 12:00pm

Wilton Office

Lobby Hours:

Monday-Friday: 9:00am - 4:00pm





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 family and friends. Our ATM Locations, 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.

Good Friday	Friday, March 30	All Banking Centers Close at 2:00 P.M.
Memorial Day	Monday, May 28	All Banking Centers are Closed
4th of July	Wednesday, July 4	All Banking Centers are Closed
Labor Day	Monday, September 3	All Banking Centers are Closed
Columbus Day	Monday, October 8	All Banking Centers are Closed
Veterans Day	Monday, November 12	All Banking Centers are Closed



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