

DeWitt Bank & TRUST CO.

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Advice • Answers • Action... Always

DEWITT 563-659-3211

WILTON 563-732-3211

NEWSLETTER

SPRING 2021

DEWITTBANK.COM

WILTONBANK.COM

Inside this Edition:

40 Years at DeWitt Bank

Roger Hill celebrates 40 years at DeWitt Bank & Trust Co. and 50 years in banking.

ClickSWITCH

DeWitt and Wilton Bank are now offering customers the easy way to switch their direct and automatic payments with ClickSWITCH.

Contactless Technology

First-in-market with contactless technology for debit cards. Your new debit Mastercard® will be equipped with contactless technology. Providing you with a faster, safer, and more convenient way to pay. Learn more on page 4.

Congratulations on 40 Years

Help us congratulate Roger Hill! He has been with DeWitt Bank & Trust Co. for 40 years and a Trust Officer for 50 years.

Roger reflects on his time as a Trust Officer and remembers that during his first years that trust transactions were recorded on paper ledgers and common stock was held in paper certificates. First using a computerized trust system in 1986, although most things were still kept on paper in files.

He also remembers that the bank was open until 8 p.m. on a Friday. Customers would come on a busy Friday night each week to cash or deposit their checks after work.

Throughout the years with DeWitt Bank & Trust Co. many things have changed. However, the goal of the service Hill provides has remained the same.

"Helping people define their goals and then see them carried out is the best part of what we do and that has not changed over the years. We have much for which to be thankful in DeWitt and I am very fortunate to have had the opportunity to work here for four decades" said Hill.

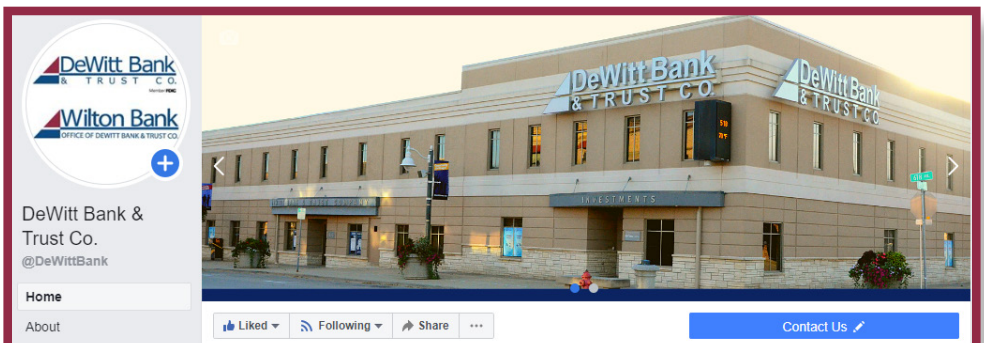
Congratulations Roger on your commitment to banking and the DeWitt community for the last 40 years.



Roger Hill celebrates 40 years at DeWitt Bank & Trust Co.

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.





Switching Bank Accounts?

ClickSWITCH makes it easy.

Have you recently opened a new bank account at DeWitt or Wilton Bank and haven't had the time to switch over your direct deposits or automatic payments? We know that changing your bank account can be difficult and time consuming. However, we are making switching those direct deposits and automatic payments easier with ClickSWITCH.

ClickSWITCH is a fast, secure, and free way to switch over those automatic payments and direct deposits. It's an easy-to-use tool that will help you transfer your information within a few days.

Why should you use ClickSWITCH?

- Change financial institutions without the hassle
- Securely switch direct deposits and automatic payments
- No need to track down payments or fill out paperwork
- Track switches and receive real-time switch notifications
- Initiate the closure of your previous account

To get started with your switch or to learn more, give us a call at 563-659-3211 in DeWitt or 563-732-3211 in Wilton. A personal banker will answer your questions and get you registered with a SwitchTRAC code and then you will be ready to start your switch.

Already have your SwitchTRAC code?

Access ClickSWITCH at dewittbank.clickswitch.com.

New Mastercard® Debit Cards Arriving soon!

New Mastercard consumer and business debit cards are coming in April. Watch for them in your mailbox soon! With the new debit cards, you will have access to many already familiar benefits and many new great benefits. One new first-in-market benefit we are excited about is the ability to offer contactless technology. Contactless technology is the most secure method for using your debit card.



Benefits available with the new consumer Mastercard debit card include:

- Chip Technology
- Contactless Technology
- Privileged Status – Surcharge Free ATMs
- Mastercard ID Theft Protection
- Satisfaction Guarantee
- Zero Liability Protection
- Extended Warranty
- Mastercard Global Service
- Mastercard Airport Concierge
- Priceless Cities Offers & Experiences

When Your Card Arrives

When your new debit card arrives don't forget to activate it. To activate the debit card call 1-800-717-4923. When calling you must provide the following:

- Card Number
- Card Expiration Date
- Last Four of Your Social Security Number.

Have questions or would like more information about the new Mastercard debit card or business debit card? Call 563-659-3211 to talk with a personal banker in DeWitt or 563-732-3211 for Wilton Bank. Your old Visa debit card will be shut off on May 7, 2021.



Business Debit Cards

The new Mastercard Business Debit Cards will offer our business account holders the opportunity to have a debit card that is linked to their business account. The business debit card offers many great business-related benefits.

Benefits available with the new Mastercard Business debit card include:

- Chip Technology
- Contactless Technology
- Multiple Cards Per Account – limit of five cards
- No Annual Fee – for the first two cards per account
- Mastercard ID Theft Protection
- Zero Liability Protection
- Mastercard Receipt Management
- Mastercard Global Service
- MasterRental Insurance
- Mastercard Biz – a unique social platform for small business owners
- Intuit Quickbooks – discount on products
- Intuit TurboTax – discount on products
- Mastercard Airport Concierge
- Priceless Cities Offers & Experiences



Contactless Technology

For a faster, safer, and more convenient transaction at contactless payment terminals. It's simple to use, if you see the contactless symbol just tap and go.



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. While Mastercard doesn't require a signature at checkout, some businesses may still ask for it.

Spring Cleaning for Your Finances

Spring cleaning traditionally focuses on cleaning out your closets and deep cleaning your home each spring. It can be a satisfying endeavor, especially if you've been putting it off all winter. There are many benefits to spring cleaning your home, but the same ideas can be applied to your finances.

There is never a bad time to review your finances. Now is a perfect time to take a look to see if you can improve your financial situation.

Five ways you can apply spring cleaning to your finances:

- 1.** Tidy up your budget. Set aside some time to examine your budget and decided what needs to be altered before the year gets too far underway. Take a hard look at all debts and expenses, as well as amounts you want to spend for food, savings, entertainment, etc.
- 2.** Scrub off at least one debt. Decide on at least one debt that you will pay off by the end of the year, and make a plan to achieve it. If you do not have a debt that you can realistically pay off by the end of the year, make a plan to reduce at least one debt by paying more than the minimum monthly amount. That will allow you to pay it off more quickly.
- 3.** Toss out one expense. Review your budget again and decide what you can do without. Choose at least one expense that you can reduce or cut out. Example: if you make daily trips to your local coffee shop, cut out one day per week. Every little bit helps, and this expense can add up throughout the year.
- 4.** Polish your saving habits. If your paycheck is deposited directly into your bank account, talk to your employer's human resources department about having a set amount deposited directly into a savings or retirement account, or talk with a personal banker about setting up an auto transfer between your payroll account and your savings. Call 563-659-3211 for a personal banker in DeWitt or 563-732-3211 for a personal banker in Wilton.
- 5.** Inspect your credit with white gloves. Visit www.annualcreditreport.com to order a free credit report from each of the credit reporting agencies. Review your reports to ensure that there are no mistakes in your credit history and to protect yourself from identity theft. Tip: Don't request your report from all three credit reporting agencies at the same time. Spread out your requests periodically throughout the year.



Have questions about saving?

Give us a call in DeWitt at 563-659-3211 or Wilton at 563-732-3211, or visit www.dewittbank.com.



Community Shred Day

Saturday, May 15 | 9 – 11 a.m.
DeWitt Bank Parking Lot



Declutter and protect yourself from identity theft by safely destroying unwanted, sensitive documents that have been accumulating. On Saturday, May 15, DeWitt Bank will host a community shred day.

Documents that should be shredded include:

- ATM receipts
- Bank statements or information
- Canceled or voided checks
- Check registers
- Credit card statements and receipts
- Documents with passwords, PINs, names, addresses, phone numbers, Social Security numbers, and/or email addresses
- Driver's license documents
- Investment, stock and property transactions
- Legal documents
- Loan or mortgage documents
- Medical and dental records
- Old ID cards
- Personal business papers
- Preapproved credit card applications
- Receipts with checking account numbers
- Tax forms
- Travel information and itineraries
- Utility/household bills

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 18, from 9 - 11 a.m. in the Wilton Bank parking lot.

Event Photos



DeWitt Bank & Trust Co. staff cheered on the Central DeWitt Saber Girls Basketball Team on their 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.

After Tax Day

Friday, April 16

Tax & Accounting Closed

Memorial Day

Monday, May 31

All Banking Centers are Closed

Independence Day

Monday, July 5

All Banking Centers are Closed

Labor Day

Monday, Sept. 6

All Banking Centers are Closed



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