

DeWitt Bank

& TRUST CO.



Advice • Answers • Action... Always

DEWITT 563-659-3211

WILTON 563-732-3211

NEWSLETTER

FALL 2020

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October 12 is National Savings Day. Learn tips to help teach children how to use and save money wisely.

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The Trust Department wishes to invite senior citizens to the Thanksgiving Senior Carry-out Dinner.



Beware of "FREE" Trial Offers

Additional details can be found on page 2

Educate yourself on the hidden cost of "FREE" trial offers. Follow the seven tips to help avoid the costs that might be hiding in free trials offers.

Allow Us To Introduce You

Teller: Samantha Puck



- You may recognize our newest employee at DeWitt Bank. Samantha is a lifelong resident of DeWitt.
- She is currently attending classes at Clinton Community College.
- When not working or studying, she enjoys doing DIY projects, antique or thrift shopping, being outdoors, and spending time with friends and family.

Bank Update: COVID-19

As COVID-19 continues we are encouraging customers to conduct business with limited face to face contact. To do this we continue to ask you to use our drive-up or walk-up facilities. This provides the safest way for both the customer and the employee to interact with each other.

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 DeWitt and Wilton Banks. Like and share our posts with your friends.



Beware of "FREE" Trial Offers

Avoid the Hidden Costs of "FREE"



Here's What To Do:

So how can you avoid the costs that might be hiding in free trials?

- 1.** Research the company online. See what other people are saying about the company's free trials — and its service. Complaints from other customers can tip you off to "catches" that might come with the trial.
- 2.** Find the terms and conditions for the offer. That includes offers online, on TV, in the newspaper, or on the radio. If you can't find them or can't understand exactly what you're agreeing to, don't sign up.
- 3.** Look for who's behind the offer. Just because you're buying something online from one company doesn't mean the offer or pop-up isn't from someone else.
- 4.** 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.
- 5.** Mark your calendar. Your free trial probably has a time limit. Once it passes without you telling the company to cancel your "order," you may be on the hook for more products.
- 6.** Look for information on how you can cancel future shipments or services. If you don't want them, do you have to pay? Do you have a limited time to respond?
- 7.** Read your credit and debit card statements. That way you'll know right away if you're being charged for something you didn't order.

If you see charges you didn't agree to, contact the company directly to sort out the situation. If that doesn't work, call your credit card company to dispute the charge. Ask the credit card company to reverse the charge because you didn't actively order the additional merchandise.

Where to Complain:

If you've been wrongly charged for a free trial offer, report it to the FTC. You also can contact your local consumer protection agency, and file a complaint with the Better Business Bureau.

Report to the FTC: www.ftccomplaintassistant.gov/#crnt&panel1-1

Local Consumer Protection Agency: www.usa.gov

Better Business Bureau: www.bbb.org

Learn more at: <https://www.consumer.ftc.gov/articles/0101-free-trial-offers>.

Fieldstone of DeWitt Project Donation

DeWitt Bank & Trust Co. donates \$100,000

DeWitt Bank & Trust Co. is proud to announce its donation of \$100,000 to the Fieldstone of DeWitt project. Fieldstone of DeWitt is a \$30 million senior living campus being developed by WellSpire, a partnership between Genesis Health System and WesleyLife. The DeWitt Community Hospital Foundation is spearheading the fundraising campaign.

“Fieldstone of DeWitt will be a wonderful addition to the portfolio of amenities available to the residents of DeWitt and surrounding areas,” said Greg Gannon, President of DeWitt Bank & Trust Co. He added, “We are especially pleased that our contribution will provide the senior members of our community access to a modern facility offering a continuum of living and nursing care in a private, home-like environment. While Westwing Place has certainly served our community well for 50 years, we are fortunate to have this opportunity to transform lives for an important segment of our population.”



Pictured: Greg Gannon, President of DeWitt Bank & Trust Co. and members of the DeWitt Community Hospital Foundation.

Event Photos



DeWitt and Wilton Bank have participated in summer events. Pictured on the left, DeWitt Bank hands out beverages to golfers at the DeWitt Chamber and Development Company Golf Outing. Pictured in the middle, Wilton Bank supports the Wilton Chamber at Wilfundy. On the right, Wilton staff ready to help customers at their first Shred Day event in September.

Honor Roll Program Donations

Donating \$4,817 to Local Schools

DeWitt and Wilton Bank support DeWitt, Wilton and Durant students and their future by donating \$1 each quarter for every student who makes the Honor Roll during the school year. The money donated is used to enrich academic programs and scholarships at the schools. DeWitt and Wilton Bank congratulate all students who were recognized for being named to the Honor Roll.

Wilton Bank Donated \$1,729 to Wilton Schools and \$684 to Durant Schools.
DeWitt Bank Donated \$124 to St. Joseph Catholic School, \$716 to Central DeWitt Middle School, and \$1,564 to Central DeWitt High School.

Over the last 30 years DeWitt and Wilton Bank have supported students by donating \$68,957 to the Honor Roll Program.



Pictured top left: Durant Community School, bottom left: St. Joseph Catholic School, top right: Central DeWitt High School, middle right: Wilton Schools, and bottom right: Central DeWitt Middle School.

Teach Kids About Money & Savings

October 12 is National Savings Day

Teaching children how to use money wisely is important to ensure they are equipped for the future. With October 12 being National Savings Day, DeWitt and Wilton Bank would like to share ways parents can teach their children about the importance of money and savings.



Tips for Kids 13 and Under

For kids age 13 and younger, activities like board games, saving contests, and mobile apps are great ways to introduce financial concepts. There are many other tools parents can use as well. Consider:

- **Setting a good example.** Kids are observant and learn many behaviors from their parents. Explain to your kids why you are making purchases or putting off buying certain things.
- **Give allowances.** Hands-on experience is critical to learning how to use money wisely. Set aside a weekly amount to give to your child, and help them decide how best to use it.
- **Introduce them to spending.** The next time you go to the store, have your child bring \$5 - \$10. Tell them to pick out an item to buy, make sure it does not exceed that amount, and have them pay for it. This introduces the process of spending and how far money will go.
- **Visit the bank.** Bringing your child to the bank can provide a valuable introduction to how banks keep your money secure and how banks work.

Tips for Kids 14 and Older

As your child gets older it's crucial to use hands-on experience for handling money. Sit down with your child and help them:

- **Open a saving or checking account.** Once they start earning money, they will need a secure place to store it. Visit DeWitt or Wilton Bank to learn about savings and checking accounts.
- **Set goals.** Talk to your child about what they want to accomplish with their money. Whether it's saving for college or a car, they will need to know what they want to accomplish so they can put together a plan.
- **Create a budget.** Help your child write a budget for their goals. Help them see how putting aside a specific amount of money each month can help them reach their goal.
- **Track their spending.** Once they have a budget in place, help them track where their money is currently going. Have monthly meetings with them to analyze their spending and saving habits. Make adjustments to their budget as needed.



Thanksgiving Senior Carry-out Dinner

Tuesday, November 17
11 a.m. - 12 p.m.
Wilton Bank Parking Lot
618 W. 5th Street
Wilton, IA

Thursday, November 19
11 a.m. - 12 p.m.
Emmaus Road Church
1811 Elmwood Road
DeWitt, IA

Our Trust Department wishes to extend their blessings for a Happy Thanksgiving by inviting senior citizens to the Thanksgiving Senior Carry-out Dinner.

This year it will look a little different. We will be hosting the dinner as a carry-out dinner. We will take care of packaging up all the delicious Thanksgiving food and hand it to you, so you can take home your meal to enjoy!

Please RSVP for the DeWitt dinner by calling 563-659-3211 or the Wilton dinner by calling 563-732-3211.



Bank Calendar

Pick up your copy starting Oct. 13.

This year we created our own monthly calendar for both DeWitt and Wilton Bank. Each calendar will feature photos, submitted by employees, of the DeWitt and Wilton areas. Pick up a copy of the calendar at either bank location.





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.

Veteran's Day
 Thanksgiving
 Friday After Thanksgiving
 Christmas Eve
 Christmas
 New Year's Eve
 New Year's Day

November 11 All Banking Centers are Closed
 November 26 All Banking Centers are Closed
 November 27 Tax and Accounting Closed
 December 24 All Banking Centers Close at noon
 December 25 All Banking Centers Closed
 December 31 All Banking Centers Close at 3:30 p.m.
 January 1 All Banking Centers are Closed



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