

DeWitt Bank & TRUST CO.



Advice • Answers • Action... Always

DEWITT 563-659-3211

WILTON 563-732-3211

NEWSLETTER

FALL 2021

DEWITTBANK.COM

WILTONBANK.COM

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DeWitt Bank Honor Roll

DeWitt Bank donates \$2,166 to local schools for the 2020-21 school year Honor Roll Program.

Fall and Winter Events

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How to Protect Yourself from Fraud

If is unlikely fraud will ever be completely eliminated. Fraudsters adjust their strategies continually and are always on the lookout for new methods to commit crimes. As technology advances, so do criminals' efforts. Learn more on page 3.



Allow Us To Introduce You Teller: Kathy Purcell

Help us welcome Kathy to the teller line in DeWitt.

- Kathy comes to DeWitt Bank with experience as a teller and likes getting to know and helping customers.
- She enjoys living in DeWitt with her husband.
- If she wasn't a teller, she would love to be a dog walker or a stay at home grandma to her three grandkids.

Allow Us To Introduce You Teller: Melissa Crider

Help us welcome Melissa to the teller line in DeWitt.

- A favorite part of her job is learning about teller duties and meeting customers.
- She loves spending time with her husband and three children.
- In her free time she enjoys plants and growing things in her garden.



DeWitt Bank Honor Roll Program Donates \$2,166 to Local Schools

DeWitt Bank & Trust Co. supports the honor roll program at Central DeWitt High School, Middle School, and St. Joseph's School. The bank supports the students and their future by donating \$1 each quarter for every student who makes the honor roll. The donated money is used by the schools to enrich academic programs and the schools.

This year DeWitt Bank donated \$2,166 for the 2020 – 21 school year, including \$1,372 to Central DeWitt High School, \$674 to Central DeWitt Middle School, and \$120 to St. Joseph School. DeWitt Bank congratulates all the hard-working students who were recognized for being named to the 2020 – 21 honor roll.

Since the beginning of the program, DeWitt Bank has donated \$63,389 to support the students and local schools and will be continuing on with the tradition of the honor roll program for the 2021 – 22 school year.



Gift Card Tips for the Holiday Season

Tips on buying and receiving gift cards and scams you should watch out for this holiday season.

Gift cards can be an easy present for the holidays. While they seem simple, it's important for both the giver and recipient to know the details for each gift card to avoid any misunderstandings. As a giver or recipient of a gift card make sure to follow these tips.

Tips for Purchasing Gift Cards

- Buy from known and trusted sources. Avoid online auction sites, as cards sold there may be counterfeit or stolen.
- Read the fine print before buying. Are there any fees associated with the card?
- Inspect the card before purchasing. Verify that no protective stickers have been removed, and that the codes on the back of the card haven't been scratched off to reveal a PIN number.
- Give the recipient the original receipt in case the card is lost or stolen.
- Before you buy retail gift cards, consider the financial condition of the business.
 - A card from a company that files for bankruptcy or goes out of business may be worth less than anticipated.
 - A company that files for bankruptcy or a competitor may honor its gift cards. Call the company to find out if they're redeeming the cards.
 - If the business closes a store near the recipient, it may be inconvenient to find another location.

Tips for Using Gift Cards

- Note any terms and conditions, and check for an expiration date or fees associated with the card. Ask anyone who gives you a card for its terms and conditions, the original purchase receipt, or the card's ID number.
- If the card has expired or fees have been deducted, contact the company that issued the card. Ask whether the card can be honored or the fees can be reversed.
- Use the gift card as soon as possible. It's not unusual to lose or forget about them.
- Treat a gift card like cash, and if it's lost or stolen, report immediately to the issuer. Some issuers will not replace cards that are lost or stolen, while others will for a fee.

Beware of Scams

Scammers often use gift cards as a way to defraud people of their money because they are just like cash and any misuse is hard to trace. Unlike credit cards, there typically isn't any recourse for consumers when a gift card is stolen or used without authorization. It is hard to reverse the purchase or get a refund in these situations.

Remember, no business or government agency will ask you to make payments with gift cards, so if you are contacted in that way, it is most likely a scam. It is also a good rule to never make a payment over the phone unless you can confirm that the request for payment is legitimate.

Make sure you are staying safe this holiday season when it comes to giving and receiving gift cards. If ever in doubt ask questions and verify information. To learn more about avoiding gift card scams and other potential fraud visit www.fdic.gov or www.ftc.gov.

How to Protect Yourself from Fraud

In 2020, Iowans lost more than \$17 million to fraud, according to a report from the Federal Trade Commission. That's an increase of nearly 49% from 2019.

It is unlikely fraud will ever be completely eliminated. Fraudsters adjust their strategies every year and are always on the lookout for new methods to commit crimes. As technology advances, so do these criminals' efforts.

Synthetic identity fraud is one type of fraud that continues to advance with technology. Synthetic identity fraud is a crime in which fraudsters combine fake and real information, such as social security numbers and names to create new identities to defraud financial institutions, government agencies, or individuals. It is difficult to detect and often unreported.

Synthetic identity fraud is different than your traditional identity fraud. With traditional identity fraud the fraudster typically pretends to be another person in order to use their credit. It is usually quick so the fraudster can try and commit the crime before the victim notices and reports the theft. With synthetic identity fraud, fraudsters create accounts slowly over a long period of time. These accounts behave more like normal customers would typically behave – building credit over a period of time.

How to Protect Yourself

There is no one who wants to be a victim of fraud, but it can happen to anyone. You can protect yourself from traditional and synthetic identity fraud. Follow these tips to help protect yourself:

- **Never give out personal information**

– online or over the phone. Guard this information to keep cyber criminals from using it to steal your identity.

- **Do not click** – on links or download attachments in suspicious emails. If you receive an email and are unsure if it is legitimate, contact the company that appears to have sent the communication to verify it. You should also hover your mouse cursor over a link to see if it points to a legitimate URL.

- **Know how to spot phishing attacks** – cyber criminals know how to structure emails so they appear to come from legitimate or known sources.

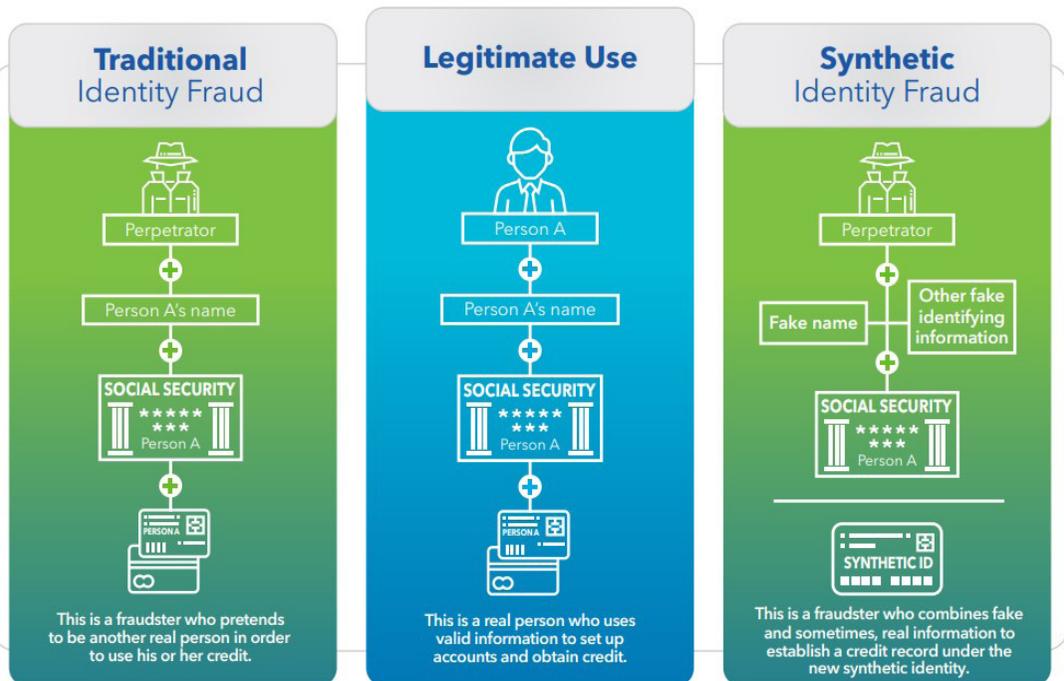
Carefully inspect any communication for misspellings or grammatical errors, which may indicate the email is fraudulent.

- **Be suspicious** – of any communication requesting you to provide personal information, especially if the communication attempts to induce panic or threaten you into making a hasty decision.

- **Protect your social security number** – if a criminal obtains your social security number, they can do a lot of damage to your identity. Keep your social security card locked in a safe place, and never give out your social security number to anyone on the phone or in an email.



DIFFERENTIATING TRADITIONAL IDENTITY FRAUD FROM SYNTHETIC IDENTITY FRAUD



The Federal Reserve: Payments Fraud Insights July 2020

If You Think You've Been a Victim of Fraud

If you believe you are a victim of fraud, take the following steps:

- **Report the fraud** – contact your bank to report the issue. They can help you review your accounts for fraudulent transactions and direct you on further steps you can take.
- **Change your passwords** – update the passwords on your online accounts and activate two-factor authentication to give your accounts an extra layer of protection.
- **Watch your accounts** – check your accounts frequently for transactions you don't recognize. If you see any, report them immediately.
- **Check your credit report** – it's good practice to check your credit report at least once a year to make sure everything is accurate. You can obtain your free credit report at www.annualcreditreport.com.

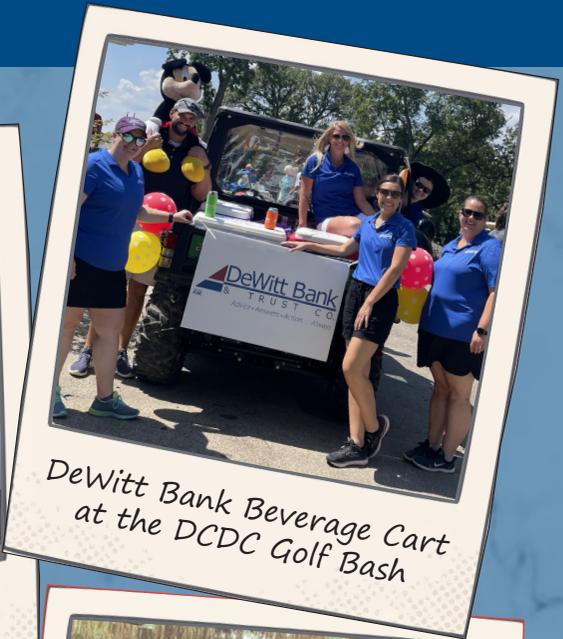
Learn More

To learn more about synthetic and traditional identity fraud or how to protect yourself from fraud, visit www.ftc.gov.

To check your credit report, visit www.annualcreditreport.com.



Adult Showmanship at the Cedar County Fair



DeWitt Bank Beverage Cart at the DCDC Golf Bash



DeWitt Bank Volunteering for DeWitt RAGBRAI



Wilton Bank Luau



DeWitt Bank Money Grab Game at the Clinton Co. Fair



Wilton Bank Beverage Cart at Wilfundy Golf Outing

Summer 2021 Event Photos

Upcoming Events

Thanksgiving Senior Dinner

Our Trust Department wishes to extend their blessings for a Happy Thanksgiving by inviting senior citizens to the Annual Thanksgiving Senior Dinner. **Please RSVP for the DeWitt dinner by calling 563-659-3211 or the Wilton dinner by calling 563-732-3211.**

Thursday, November 18

**Doors Open at 10:45 a.m.
Program at 11 a.m.
Dinner Served at 11:30 a.m.**

**Emmaus Road Church
1811 Elmwood Road
DeWitt, IA**

Thursday, November 18

**Doors Open at 4:30 p.m.
Program at 4:45 p.m.
Dinner Served at 5 p.m.**

**Wilton Community Center
1215 Cypress St.
Wilton, IA**

Customer Holiday Reception

Friday, December 3
DeWitt Bank & Trust Co. Lobby
815 6th Ave., DeWitt, IA
5 - 8 p.m.

Join us in celebration as we extend our warm holiday wishes to you and yours! The adult members of your home or business are invited to celebrate the joy of the season. Enjoy hors d'oeuvres, soft drinks, spirits, and festivity in the lobby of DeWitt Bank & Trust Co.

Circa 21 Annual Bus Trip

Wednesday, December 8
Bus leaves DeWitt Bank 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 *Winter Wonderland*. Tickets are \$60 and include a bus ride to the performance, lunch at the theater and dessert.

Please RSVP for this event by contacting DeWitt Bank at 563-659-3211 or Wilton Bank at 563-732-3211. Seats and tickets are limited. As of this time due to the Illinois mask mandate, masks are required at Circa 21 Playhouse.

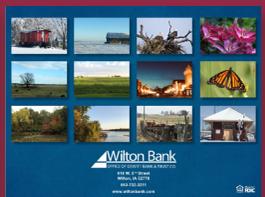


Bank Calendar

Pick up your copy starting Oct. 18.

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 25 All Banking Centers are Closed
 November 26 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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