

DeWitt Bank & TRUST CO.



Advice • Answers • Action... Always

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

NEWSLETTER
SUMMER 2022

DEWITTBANK.COM
WILTONBANK.COM

Inside this Edition:

Account Alerts

Real time account alerts are available with online banking. Learn how to set up your alerts.

Upcoming Events

Catch DeWitt and Wilton Banks at our upcoming Summer and Fall events.

Financial Tips for Vacation Planning

It's not too late to plan a summer vacation. Learn how to keep it affordable and budget friendly. Find more information on page 3.

Allow Us To Introduce You



Teller: Ashton Ernst

Help us welcome Ashton to the teller line in DeWitt.

- Ashton enjoys the organizational and preparation duties of being a teller, making sure he is prepared to help all customers with their needs.
- He enjoys living in DeWitt with his family.
- Ashton helps with Kinghts of Columbus putting up flags around town on certain holidays.
- In his free time he enjoys hunting, fishing, reading, and competitive swimming.

Receptionist: Amy Marthaler

Help us welcome Amy to Wilton Bank.

- Amy's favorite part of being a receptionist is interacting with and helping the customers.
- She comes to Wilton Bank with 19 years of experience as an administration office clerk.
- Amy enjoys spending her free time with her family and friends, especially going on weekend trips with her daughter.



Burke and Sawwell Earn Certificate

Iowa Bankers Association Consumer Credit School



Shelby Burke
NMLS #1996600
Assistant Vice President
& Retail Banker

Shelby Burke and Derek Sawwell successfully completed the Iowa Bankers Association Consumer Credit School in March in Ankeny, Iowa.

The school is an intense one-week program sponsored by the Iowa Bankers Association (IBA). The purpose of the IBA Consumer Credit School is to broaden bankers' consumer credit knowledge. They develop a better understanding of the consumer credit function allowing them to better meet the needs of their customers and serve their local communities.

Shelby has been with DeWitt Bank & Trust Co. for 9 years and was recently promoted to Assistant Vice President and Retail Banker.

This certificate and program will help her excel at her role. Her primary responsibilities include serving consumers with lending needs, opening and servicing deposit accounts, and building customer relationships.



Derek Sawwell
NMLS #2321188
Consumer
& Mortgage Lender

Derek is a Consumer and Mortgage Lender for Wilton Bank. This certificate and program will help him serve customers better and excel at his role. His primary responsibilities include helping consumers with their mortgage and lending needs.

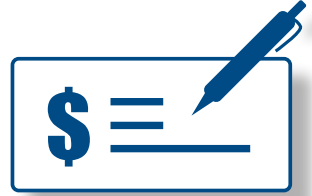
Purchase Made?



Money Withdrawn?



Check Exceeds Threshold?



Real Time Account Alerts

With Account Alerts You Instantly Know.

Real time Account Alerts are available with online banking. Having Account Alerts you can know the moment something important happens in with your account. Alert messages can be sent instantly via email, text*, or by push notifications on your smartphone with our mobile banking app. You choose the messages and alerts you want to receive. There are dozens of account activity alerts to choose from. Some Account Alerts are:

- A purchase using your debit card was just processed.
- An ATM withdrawal was made.
- A check clears that exceeds the dollar amount that you set.

With our free Account Alerts you'll always know exactly what's happening with your money.

If you have any questions about Account Alerts or need help setting them up, reach out to a personal banker in DeWitt at 563-659-3211 or Wilton at 563-732-3211.

**Text and data rates may apply from your service provider.*

Setting up Account Alerts is easy and its FREE:

- 1.** Log into Online Banking. Click on Alerts on the top right of the screen.
- 2.** Click on Overview.
- 3.** Click on Set Up Alerts.
- 4.** Look through the alert options. Select the alerts you want to receive for each account. Then check how you would like to receive them, and Save. You can choose as many alerts as you would like to receive.

You can continue to manage your alerts through the Overview tab.

Tips for Vacation Planning



Summer is here and it's not too late to plan a summer vacation. Finding a vacation you can afford as well as enjoy can be tricky but, with a little planning, it's possible to not break your budget on your summer vacation.

Stressing about finances is the last thing you want to do while on vacation. That's why it's important to take a few steps to make sure you don't have a financial surprise that breaks your relaxation.

The following are tips you can use to make your vacation affordable and relaxing.

- **Set a budget.** With anything related to finances, budgeting is critical. Do some research online to come up with an estimate of what your vacation will cost. This amount will be your budget. Once you have settled on that amount, stick to it. Don't keep adding new activities that will derail you financially.
- **Look for FREE things to do.** Check out the Chamber and Visitor Center for free local events going on. There might be some events going on that you might not have known about and it's a way to find other affordable things to do.
- **Start a travel savings account.** Set up a Vacation Club Account for your travel and put something aside monthly. With these savings out of sight and out of mind, you will know your vacation funds will be available when it's time for your trip. Figure out how much you need to set aside each month, and make it a habit to contribute that amount to build up your savings. After your trip, keep contributing to your Vacation Club Account to get a head start on next year's vacation. Talk with a Personal Banker in DeWitt or Wilton to learn more about a Vacation Club Account.
- **Cut back on spending before your trip.** Take a look at what you can temporarily cut out of your budget that will help you save for your trip. Entertainment expenses are a key category where you can find some last-minute savings. Whether you eat out less during those last few weeks before your trip, skip the extra coffee runs or put off seeing a few new movies at the theater, the savings can add up quickly.
- **Monitor your accounts.** Call us for your debit card to let us know that you're going on a trip so we don't flag any of your purchases as suspicious. While on vacation, keep monitoring your accounts for any fraudulent or suspicious activity to prevent becoming a victim of identity theft.

Cyber Hygiene Services for Businesses

Cyber and phishing attacks can compromise the security of organizations and businesses. Cyber security and Infrastructure Security Agency (CISA) offers organizations and businesses free Cyber Hygiene tools for scanning and testing services. These services help reduce exposures to threats by taking a proactive approach to reduce attacks. Cyber hygiene is the cyber security best practice that an organization or business takes to protect the health of their network and assets. Some of the CISA services for organizations and businesses include:

Phishing Campaign Assessment: provides an opportunity for determining the potential vulnerability of personnel to phishing attacks. This is to help support and measure the effectiveness of security awareness training.

Vulnerability Scanning: evaluates external network presence by executing continuous scans of public IPs for accessible services and vulnerabilities. Providing weekly reports and alerts.

Web Application Scanning: evaluates known and discovered publicly accessible websites for potential bugs and weak configuration to provide feedback for reducing web security risks.

To learn more about these services provided by CISA, visit cisa.gov/cyber-hygiene-services.

When it comes to Scams - Err on the Safe Side

Hang up and don't share information.

Make sure to know the signs and to protect yourself from scammers. Scammers are always finding new ways to get you to easily share your information. When in doubt hang up, don't click on links, or give your information out. The better you can be about detecting fraud scams, the safer you become.

Some fraud scenarios may be similar to...

- A call, text, or email asking you for remote access to your phone or computer. Just hang up these calls or delete the message. Scammers are looking to gain access to steal your personal information.
- A call or message from someone claiming they're your grandchild and they need money or banking information. Hang up or delete the message. Call another family member or your grandchild to verify the story.
- A call, text, or email asking for your bank account information or to access your account. Hang up or delete the message. Contact DeWitt or Wilton Bank directly.



Summer 2022 Event Photos



Wilton Bank
2022 Luau



Wilton Bank
2022 Luau



Wilton Bank
2022 Luau



Wilton Bank at the
Wilfundy Golf Outing

Upcoming Events

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

July 20 - 24

DeWitt, IA

Join us for some fun at the fair, held July 20 - 24. Located at 325 8th Street, DeWitt, IA. DeWitt Bank will be sponsoring a FREE Money Grab Game for kids on Friday, July 22.



Founders Day

August 20

Wilton, IA

Watch for the Wilton Bank float during this year's Founders Day Parade.

Thanksgiving Senior Dinner

November 16 in Wilton

November 17 in DeWitt

Save the date and join DeWitt and Wilton Bank for the Trust Department's Thanksgiving Senior Dinner. Watch for more information to come.



Circa 21 Annual Bus Trip

Wednesday, December 7

Save the date and join DeWitt Bank & Trust Co. Trust Department on their annual trip to Circa 21 Theater. This year's featured musical is *White Christmas*. Watch for more information to come.



Shred Day At Wilton Bank

Wilton Bank will be hosting a Shred Day on September 10th in the Wilton Bank parking lot from 9 a.m. – 12 p.m. 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 Wilton Bank at 563-732-3211.



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.

Labor Day	Monday, Sept. 5	All Banking Centers are Closed
Columbus Day	Monday, Oct. 10	All Banking Centers are Closed
Veteran's Day	Friday, Nov. 11	All Banking Centers are Closed
Thanksgiving	Thursday, Nov. 24	All Banking Centers are Closed
Day After Thanksgiving	Friday, Nov. 25	Tax & Accounting Closed



Advice • Answers • Action... Always

815 6th Avenue | P.O. Box 260
DeWitt, IA 52742



618 W. 5th Street | P.O. Box 1000
Wilton, IA 52778