

# DeWitt Bank & TRUST CO.



*Advice • Answers • Action... Always*

DEWITT 563-659-3211

NEWSLETTER

DEWITTBANK.COM

WILTON 563-732-3211

FALL 2019

WILTONBANK.COM

## Inside this Edition:

### Secure Your Data When On The Go

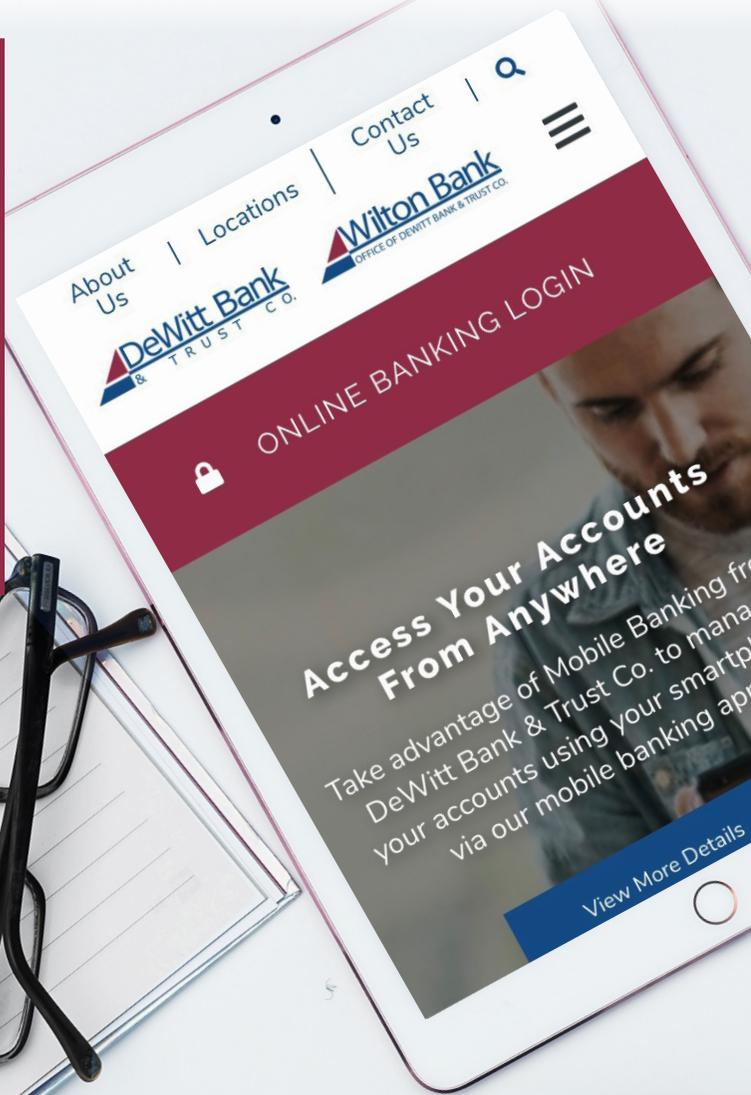
Learn tips on how to protect your data and bank accounts while traveling.

### Tips to Save This Holiday

Learn how to keep from going overboard this holiday season.

### Upcoming Events

Circa 21 Bus Trip, Thanksgiving Dinner, Customer Holiday Reception, and more.



## New Website Design

Additional details can be found on page 4

We recently launched a new look to our website. Check it out at [www.dewittbank.com](http://www.dewittbank.com).

## Allow Us To Introduce You

### Teller: Nikki Schnack



- Nikki is currently a Senior at Central DeWitt High School.
- She enjoys talking and interacting with customers.
- In her free time she enjoys sports, shopping, spending time with friends, and helping others out.
- After high school she plans to attend college to study nursing.

### Teller: Brooke Murphy

- Brooke likes getting to know the customers and helping everyone out.
- She is currently working and attending Scott Community College.
- She lives in DeWitt with her two daughters and boyfriend.
- If she was not a teller she would be a nurse.



### Assistant Loan Officer: Francesca Schwartz



- Francesca comes to DeWitt Bank & Trust Co. with a background that includes a Bachelor Degree in Agricultural Communications and sales experience.
- She enjoys working with people and building relationships with customers that live in communities close to her home.
- She is newly married and lives with her husband in Lowden.
- In her free time she enjoys livestock shows, ATV rides, camping, biking, gardening, and she has a love for turquoise jewelry.

### Receptionist: Amber Pulliam

- Amber comes to Wilton Bank with a background as a receptionist and a degree in Business Administration and Accounting.
- She enjoys volunteering at the University of Iowa Hospital NICU.
- She lives in Wilton with her husband and three children.
- In her free time she enjoys spending time with her family, playing with their labrador, and crafting.



## Pay Us a Visit: DeWitt & Wilton Office Hours

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

### DeWitt Office

#### Lobby Hours:

Monday-Friday: 8:30 am - 5 pm

Saturday: 8:30 am - 12 pm

#### Drive-Up Hours:

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

Friday: 7:30 am - 6 pm

Saturday: 8:30 am - 12 pm

### Wilton Office

#### Lobby Hours:

Monday-Friday: 9 am - 5 pm

#### Drive-Up Hours:

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

# Secure Your Data When On The Go

## Protect yourself while on vacation.

Traveling isn't just linked to summer vacations. Many of us travel during the winter months to escape the cold, snow, or visit families for the holidays. Make sure to protect yourself while traveling by taking a few simple but effective precautions.



- To ensure the safest shopping experience online, be sure the link starts with https. The “s” stands for secure. Also look for a padlock, which is usually found in the bar at the top of the screen next to the web address.
  - Turn off the autocomplete settings in your browser settings so your card data and personal information aren't being stored. While it's very convenient, it's also not best practice.
  - Finally, be sure to monitor your transactions and report any discrepancies. If you find an unknown transaction, contact the service provider by calling the number on the back of the card. They'll help you resolve the issue.
  - Implement fraud alerts offered by DeWitt and Wilton Bank. Set alerts to be notified when transactions are being made to protect your account from theft.
  - Many debit are set to decline transactions when they're from a different location. This is for your safety, yet your valid transactions may also be declined. Before you travel, call us or use the Shazam Bolt\$ app to set a travel notice on your account to allow you to make purchases when you're in a new location.
- As the use of card and mobile payments increase, protecting personal information becomes increasingly important. Keep your card in a safe place and sign out of your online account after using it.
- If you stop at the ATM before hitting the road, protect your transaction.
    - Before inserting your card, pull firmly on the card reader to make sure there aren't any overlays. Fraudsters install overlay devices on top of the ATM equipment to capture your card's magnetic stripe data. They're usually very loose and will pull off easily. If this happens, take the overlay into the institution and report what you've found.
    - To help keep your PIN secure, shield your PIN entry with your hand. Fraudsters install mini cameras to spy on your PIN entry. Your hand is an effective block.
  - Follow these same steps when shopping at the store and using a point-of-sale device. Don't assume the clerk is watching the point-of-sale device. They're busy doing their job, and fraudsters know this. Those same overlay devices can be installed on a point-of-sale terminal in a matter of seconds. Don't hesitate to give it a tug.

### Travel Notice Reminder:

When traveling don't forget to set up a travel notice on your account. Call us in DeWitt at 563-659-3211 or Wilton at 563-732-3211. Another way you can set a travel notice is by using the Shazam Bolt\$ app. Which can be downloaded from the Google Play or Apple Store.



## Tips to Save This Holiday Season - and Next

Celebrating the holidays can be pricy – from travel to decorations to food and, of course, gifts. There are ways to keep from going overboard this holiday season.

Tips to cut back on holiday spending this year:

- **Set a budget and stick to it.** Knowing how much you can afford to spend is the first step to making sure you don't overspend this holiday season. Set a budget you are comfortable with, and use it as a guide for holiday spending.
- **Make a list.** Now that you know how much you can afford to spend, make a list of everything you need to purchase for the holidays. Compare the list with your budget and cut out unnecessary items.
- **Shop on Small Business Saturday.** We all know about the great deals on Black Friday and Cyber Monday. However, did you know about the great ways you can save and find gifts right in your hometown? By shopping local on Small Business Saturday you can find great deals and unique gifts while supporting your community.

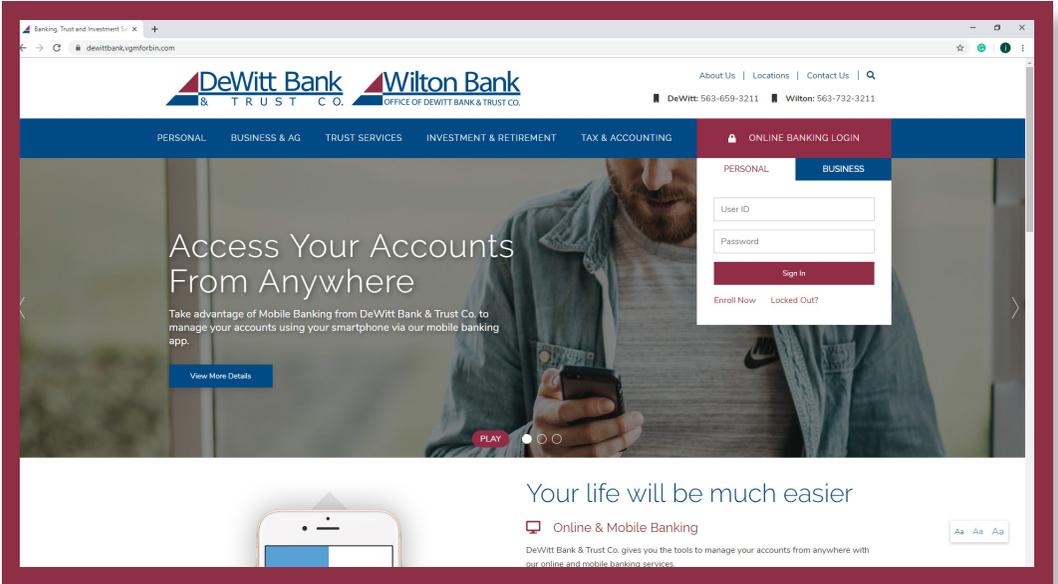
Tips to save for next year's holiday season:

- **Start saving now for next year.** The best way to save is to do it all year long. By depositing just \$50 per month into a savings account at DeWitt or Wilton Bank, you will have \$600 saved for holiday expenses by the time the next season comes around.
- **Keep leftover wrapping paper and accessories for next year.** Rather than buying the wrapping paper and other holiday accessories you need each year, designate a closet or space in your home for any left over wrapping paper, decorations and other holiday necessities.
- **Open a Christmas Club account.** If you are worried that you will be tempted to spend the money you are putting away, opening a Christmas Club account may be a better option. Christmas Club accounts are short-term savings accounts earmarked specifically for the holidays. For more information talk with a personal banker today about a Christmas Club account.
- **Buy new decorations after the holidays.** If you need to invest in new decorations, wait until the season is over. At this time, stores try to reduce their inventory of seasonal items and sell them at lower prices.

# New Website Design

www.dewittbank.com

You may have already notice that we recently launched a new look to our website. Along with our new look we have added more information, easier to find locations and hours, a meet our staff section, and much more. You can still access your online banking login the same as always, just click on the burgundy online banking login box and a sign in box will pop down for you to login.



## Debit Cards Are Now Available for Health Savings Accounts

DeWitt and Wilton Bank are now offering debit cards for Health Savings Accounts (HSA). It is an excellent tool for managing your and your family's present healthcare expenses or to save for future healthcare expenses. Ask to speak with a personal banker about adding a debit card to your current HSA or about opening an HSA with us.



### HSA Debit Cards

Speak with a personal banker in DeWitt at 563-659-3211 or Wilton at 563-732-3211 to complete an application for a HSA debit card.

# Upcoming Events

## Circa 21 Annual Bus Trip

October 16

Bus leaves DeWitt at 11 a.m.

Join the Trust Department on their annual trip to Circa 21 theater. This year's feature musical is Singin' in the Rain. Tickets are \$55 and include a bus ride to the performance, lunch at the theater, and dessert!



Because the bus seats and tickets are limited, we ask that you please RSVP for this event by contacting the bank at 563-659-3211.

## Thanksgiving Senior Dinner

November 21

St. Joseph Church Harness Hall

The Trust Department wish to extend their blessings for a Happy Thanksgiving by inviting senior citizens to attend the annual luncheon at Harness Hall at St. Joseph Church in DeWitt on November 21. Doors will open at 10:45 a.m. with the program starting at 11 a.m. Dinner will be served at 11:30 a.m.

We ask that you please RSVP for the luncheon by calling 563-659-3211.

## Customer Holiday Reception

December 6

DeWitt Bank & Trust Co. Lobby

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.

Please RSVP by November 29, to DeWitt Bank & Trust Co. at 563-659-3211.



## Find Us On Facebook

Follow our page, DeWitt Bank & Trust Co., to stay up-to-date on DeWitt and Wilton Bank events. Like and share our posts with your friends.

## DeWitt's Hometown Christmas

December 7  
5 - 7 p.m.

Hosted by DeWitt Chamber & Development Co., this event is a great way to start the holiday season. DeWitt Bank & Trust Co. is proud to be a sponsor of this event.

Stop by the DeWitt Bank lobby to warm up, vote on a gingerbread house, sip on a warm beverage, and enjoy a cookie. The gingerbread house decorating contest information and entry forms will be available in the DeWitt Bank lobby. The community is encouraged to vote for their favorite house during the Hometown Christmas event.



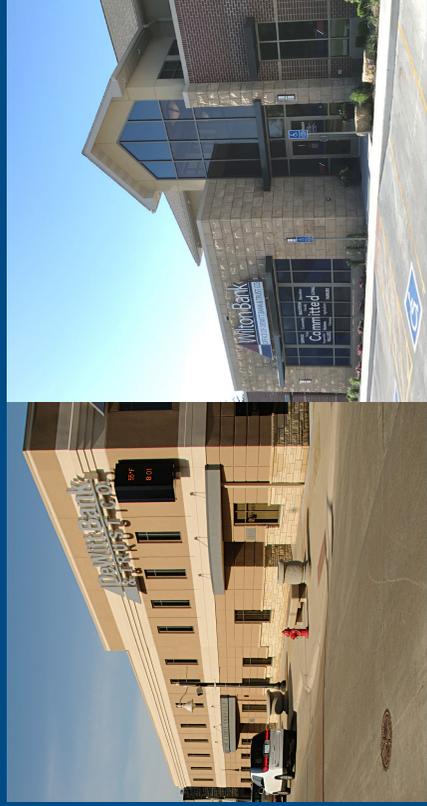
## Wilton's Window Walk

December 8

Kick-off the holiday season with the Wilton Window Walk, sponsored by the Wilton Chamber of Commerce on December 8.

## Event Photos





## 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.

**Columbus Day**

Monday, October 14

Banking Centers are Closed

**Veteran's Day**

Monday, November 11

Banking Centers are Closed

**Thanksgiving**

Thursday, November 28

Banking Centers are Closed

**Christmas Eve**

Tuesday, December 24

Banking Centers Close at 12 p.m.

**Christmas**

Wednesday, December 25

Banking Centers are Closed

**New Year's Eve**

Tuesday, December 31

Banking Centers Close at 3:30 p.m.

**New Year's Day**

Wednesday, January 1

Banking Centers are Closed

**DeWitt Bank**

**& T R U S T C O.**

*Advice • Answers • Action... Always*

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**Wilton Bank**

**OFFICE OF DEWITT BANK & TRUST CO.**

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