

DeWitt Bank

& TRUST CO.

Member FDIC 

Advice • Answers • Action... Always

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

NEWSLETTER
FALL 2018

DEWITTBANK.COM
WILTONBANK.COM



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A NOTE FROM GREG GANNON

PRESIDENT & CEO

On behalf of the Directors at DeWitt Bank & Trust Co., I would like to welcome our new customers to our banking family and extend our gratitude for our existing customer's loyalty. As your hometown bank, we are proud to serve DeWitt, Wilton and their surrounding communities. We're especially proud to make lasting impacts in the communities we serve and will continue to support the causes, school systems and organizations that make our towns thrive.

As 2018 draws to a close, I wanted to recap another unforgettable year. Together, we've reached new heights with the banking services we offer, will soon have a full-service, freestanding bank in Wilton and have supported community organizations and causes such as the new library that will be constructed in DeWitt. Our lenders have helped new families and new business put down roots, while our personal bankers have made the transition easy with the opening of new checking and savings accounts. Our trust department has eased the burden of estates for families, while our tax and accounting division has helped people better understand their finances.

In the newsletter that follows, I hope you find helpful information for managing your personal and business finances, are able to learn about bank events and meet the new faces we have working in our offices. I am excited for what is in store for 2019, and would like to thank our customers for the opportunity to work with all of you.

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 A.M. - 5:00 P.M.

Saturday: 8:30 A.M. - 12:00 P.M.

Drive-Up Lobby Hours:

Saturday: 8:30 A.M. - 12:00 P.M.

Drive-Up Hours:

Monday-Thursday: 7:30 A.M. - 5:30 P.M.

Friday: 7:30 A.M. - 6:00 P.M.

Saturday: 8:30 A.M. - 12:00 P.M.

Wilton Office

Lobby Hours:

Monday-Friday: 9:00 A.M. - 4:00 P.M.



Protect Yourself & Your Accounts from scams this holiday shopping season

Shoppers should always be alert when making purchases, especially during the holiday season. “While millions of credit and debit card transactions are conducted safely every day, it’s important that consumers are aware of the potential for holiday scams,” said Jessica Frisbee, Senior Operations Specialist.

DeWitt Bank & Trust Co. offers the following tips to help consumers keep their information safe, whether shopping in the store or online:

Monitor Your Account

Use online and mobile banking to keep an eye on your transactions, especially during the holidays. Notify the bank right away if there’s any fraudulent activity. The SHAZAM BOLT\$ app is another tool that will help monitor charges. It can be downloaded from the Apple App or Google Play stores.

Phishing Scams

During the holidays, criminals may create a fake email for a deal that’s too good to be true. Be cautious when checking emails. If you click on any links within the email, you may be downloading malware onto your computer or you may be asked for payment information that could lead to fraud.

Shop Safely

Before making an online purchase, make sure the website uses secure technology. When you are at the checkout screen, verify that the web address begins with https. Also, check to ensure that a tiny locked padlock symbol appears on the page.

Text Fraud Alerts

Because your security is important to us, we have added Text Fraud Alerts and automated phone calls to increase the protection and awareness of fraud attempts.



Keeping your account safe and secure is our priority at DeWitt Bank & Trust Co. As an addition to our debit card protection program, we are adding 24/7 Text Fraud Alerts and automated phone calls to increase protection and awareness of fraud attempts.

To ensure you take full advantage of this enhancement, we must have a current mobile telephone number on file. To update your number, please email alerts@dewittbank.com, or to update your number over the phone, please call our office at (563) 659-3211.

If you are a debit card holder, you will now receive – and can respond to – an automated text message or automated phone call whenever a suspicious transaction on your account is flagged by our security system.

You may soon begin receiving text alerts when suspicious activity is detected on your DeWitt Bank & Trust debit card. If you do receive a “fraud alert” text message, reply “Yes or No” to confirm or deny the activity.

Provide your updated number by emailing alerts@dewittbank.com or by calling the bank at (563) 659-3211 in DeWitt or (563) 341-3211 in Wilton.

After receiving a message, if you reply “No” (the activity is fraudulent), you will quickly receive a follow up text with a phone number that you will need to call to discuss the next steps with a SHAZAM fraud specialist. We will also automatically block your debit card to prevent any additional fraudulent activity.

If you reply “Yes” (the activity was legitimate), you can continue to use your debit card as normal. If you do not reply to the text, or your phone number is not a mobile number, we will attempt to reach you via automated voice call at the number you have on record at the bank.

If you have any questions, or ever see a suspicious transaction on your debit card, please contact a member of our team; Martha Mullen, Jessica Hasenmiller or Jessica Frisbee, by calling 563-659-3211.

Questions about Text Fraud Alerts?

Find answers to frequently asked questions below.

How quickly will texts or calls be sent once fraud is suspected?

Texts or calls will be sent within seconds of suspected fraud detection, alerting you of possible fraud faster than ever.

What happens if I do not have a mobile phone?

Within seconds of suspected fraud on a transaction, the system will attempt to send a text message to the card-holder. If there is not a valid mobile number on file at the bank, the system will attempt to reach you by the phone number you have on record at the bank.

Will this cost me any money?

This service is free of charge. Cardholders will not be charged by their mobile phone carrier.

What short code and telephone number will SHAZAM use to contact me?

All texts will be from the short code 72718. Interactive, automated phone calls will come from 855-219-5399.

Can I opt-out of the free text messages and automated phone calls?

Cardholders can opt out of automated messages. When the first text message or call is received, simply text or select “STOP.” We do not encourage opting out, since the automated messages will stop fraud more quickly.



Thanksgiving Senior Dinner

November 15, 2018, at the St. Joseph Church

The Trust Department at DeWitt Bank & Trust Co. wish to extend their blessings for a Happy Thanksgiving by inviting senior citizens to attend the annual luncheon at Harness Hall at the St. Joseph Church in DeWitt on November 15th. Doors will open at 10:45 A.M. and dinner will be served at 12:00 P.M.

This annual event will feature dinner music and door prizes, including two tickets to this year's Holiday Bus Trip to Circa 21 to see the musical, Annie. Because seats are limited, we ask that you please RSVP for the luncheon by calling 659-3211 or emailing rsvp@dewittbank.com.

Circa 21 Holiday Bus Trip

Annie the Musical, December 8, 2018

Celebrate the holiday season with a bus trip to the Circa 21 Dinner Playhouse on Wednesday, December 8th. This year, the DeWitt Bank & Trust Co. Trust Department's annual trip to the theater will feature the classic musical, Annie. Tickets are \$55.00 and include a bus ride to the performance, lunch at the theater, and dessert!

Because bus seats and tickets are limited, we ask that you please RSVP for this event by contacting the bank at 659.3211 or by email at rsvp@dewittbank.com.



Thanksgiving Bake Sale- Nov. 21

The St. Joseph Home & School Association will be set up in the DeWitt Bank lobby on November 21st from 8:30 A.M. - 12:00 P.M. Stop in to pick up your Thanksgiving pies, breads & treats!

DeWitt's Hometown Christmas- Dec. 1

Hosted by the DeWitt Chamber & Development Co., this fun-filled day is a great way to kick-off the holiday season. DeWitt Bank & Trust Co. is proud to be a sponsor of this event. Stop by the bank to warm up, sip on a warm beverage & enjoy a cookie!

Gingerbread House Decorating Contest

Information and entry forms for the gingerbread decorating contest will be available in the DeWitt Bank lobby. The community is encouraged to come vote for your favorite house during the evening Window Walk on December 1st!

Wilton's Window Walk- Dec. 2

Celebrate the start of the holiday season and warm up at the Wilton Bank office during the annual Christmas Window Walk sponsored by the Wilton Chamber of Commerce on December 2nd. Mingle and enjoy refreshments and light appetizers during the open house before paying your visit to Santa!

Customer Holiday Reception

Join us in celebration as we extend our warm holiday wishes to you and yours!

Friday, December 7, 2018

5:00 P.M. - 8:00 P.M.

The adult members of your home or business are invited to celebrate the joy of the season with DeWitt Bank & Trust's Holiday Reception. Enjoy hors d'oeuvres, soft drinks, spirits and merriment in the lobby of the DeWitt Bank Office.

Please R.S.V.P by Friday, November 30th to DeWitt Bank & Trust Co. at (563) 659-3211 or email RSVP@dewittbank.com





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 family and friends. Our ATM Locations, 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.

Veterans Day	Monday, November 12	Banking Centers are Closed
Thanksgiving Day	Thursday, November 22	Banking Centers are Closed
Christmas Eve	Monday, December 24	Banking Centers Close at 12:00 P.M.
Christmas Day	Tuesday, December 25	Banking Centers are Closed
New Years Eve	Monday, December 31	Banking Centers Close at 3:30 P.M.
New Years Day	Tuesday, January 1	Banking Centers are Closed



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