

DeWitt Bank & TRUST CO.



Advice • Answers • Action... Always

DEWITT 563-659-3211

WILTON 563-732-3211

NEWSLETTER

SPRING 2020

DEWITTBANK.COM

WILTONBANK.COM

Inside this Edition:

Wilton Bank Award

Congratulations to Wilton Bank for receiving an award from the Wilton Chamber for enhancing the community.

Doughnuts... Tastiest Way to Educate about Investing

In honor of National Doughnut Day we're getting to the center of what doughnuts can teach us about investing.

Navigate Being an Executor

If someone asks you to be their executor, consider getting assistance with the responsibilities.

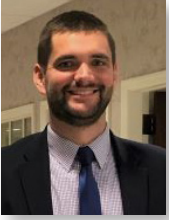
Financially Savvy Kids

Additional details can be found on page 2

Educate the children in your life and help them secure a healthy relationship between earning, spending, and saving.

Allow Us To Introduce You

Assistant VP Commercial Lending: Matt Maiers



- Matt comes to DeWitt Bank with 2+ years of commercial banking experience. A favorite part of his job is meeting customers and working with them in any way that he can.
- He is actively involved in his community as a board member for Junior Achievement and a member of the North Scott Rotary Club.
- Matt lives with his wife Emily and their two children in Eldridge.
- When not working he enjoys playing basketball, golf, and bowling.

Congratulations

Wilton Bank received recognition from the Wilton Chamber of Commerce for constructing a new building. The new building helps to enhance the appearance of the business area and exhibits confidence in the city of Wilton. Thereby making Wilton a great place to live and work.



Pay Us a Visit: DeWitt & Wilton Office Hours

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

DeWitt Office

Lobby Hours:

Monday-Friday: 8:30 a.m. - 5 p.m.

Saturday: 8:30 a.m. - 12 p.m.

Drive-Up Hours:

Monday-Thursday: 7:30 a.m. - 5:30 p.m.

Friday: 7:30 a.m. - 6 p.m.

Saturday: 8:30 am - 12 pm

Wilton Office

Lobby Hours:

Monday-Friday: 9 a.m. - 5 p.m.

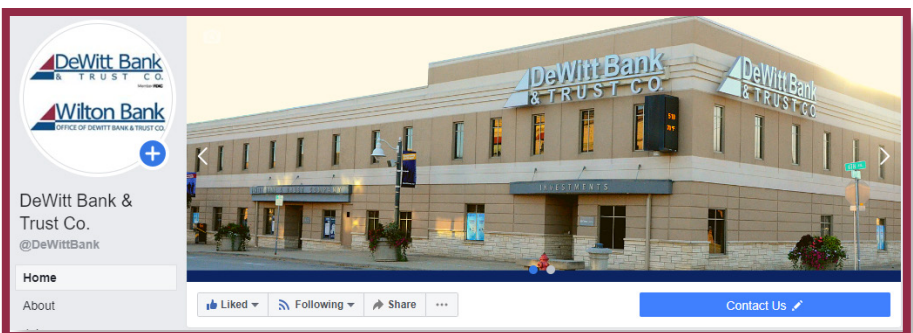
Drive-Up Hours:

Monday - Friday: 7:30 a.m. - 5:30 p.m.

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.



Financially Savvy Kids = Financially Successful Adults

Anytime is a good time to start teaching financial responsibility. Educate the children in your life and secure a healthy relationship between earning, spending and saving.



It's important to teach children of all ages the necessary skills to make effective and informed money management decisions.

Make sure children know the basics:

- You need money to buy things.
- You earn money by working.
- There's a difference between needs and wants.
- People work and earn money to buy what they need and some wants.
- Save money to use later as needs and wants arise.
- Your savings has a chance to grow with compound interest.
- Giving out personal financial information can be dangerous — ask a parent or guardian first.
- Check your account balance before making a debit card purchase.

There are multiple money management teaching tools. You can start with a simple allowance and progress into more advanced options as your children get older.

Provide children the opportunity to learn about managing their own money:

- Give children a weekly allowance. It can be:
 - Tied to household chores.
 - Performance-based allowance.
- Use envelopes or jars for spending and donating.
- Support entrepreneurial options such as a lawn mowing business.
- Open a savings account in your child's name to teach budgeting, saving and investing.

Ask DeWitt Bank or Wilton Bank how to open a checking or savings account for the children in your life and turn financially savvy kids into financially successful adults!

Bee-A-Saver

Kids Club at Wilton Bank

Say hello to Beezley, the newest team member at Wilton Bank. Beezley is the Bee-A-Saver kids club mascot and is excited to help kids learn to save. Kids 12 and under are welcome to join the Bee-A-Saver kids club. Stop by Wilton Bank or the next Bee-A-Saver kids club events to learn more.

The next Bee-A-Saver kids club event will take place on National Teach Children to Save Day, April 24, 2020. Stop by Wilton Bank from 3 - 5 p.m. to learn more about saving money. Beezley will be there giving kids bank tours.



Doughnuts:

Quite Possibly the Tastiest Way to Educate Yourself About Investing

Forrest Gump stated that, “Life is like a box of chocolates. You never know what you’re gonna get.” The same can be said for the morning box of doughnuts. What surprises await as you lift the lid: glazed, chocolate frosted, jelly filled, maple, powdered? In honor of National Doughnut Day (June 5), we’re getting to the delicious center of what doughnuts can teach us about investing.

Diversification

If you’re starting a new job and want to endear yourself to your coworkers, you might bring in a box of doughnuts. Instead of a box containing only one kind—such as all glazed—you’d likely bring in a variety of flavors, as you can’t see into the future to know what your new coworkers like.

An investment portfolio should contain a variety of asset classes for the same reason: no one can predict the future, and diversifying helps you prepare for a variety of possible futures. For example, U.S. and international equities provide higher long-term return potential, as well as geographical diversification. Bonds and cash can mitigate market risks, as can alternatives, with their lower correlations to traditional asset classes. Just as one can vary the ratio of Boston creams to jellies to frosted sprinkles to suit tastes, the proportion of your money in each asset class can vary to suit your time horizon and risk tolerance.

Inflation

Back in the 1950s, a dozen doughnuts from a popular chain would have run you about 69¢. Today, that same dozen will cost about \$10—an increase of nearly 1,350%!



Tragically, like most things in life, doughnuts continue to get more expensive over time, illustrating inflation and the ever-declining purchasing power of a dollar—two of the biggest threats to the long-term value of one’s savings.

How can you keep up? Investing! Stocks, bonds, real estate, and many alternative investments have stayed on par with or exceeded inflation over time. U.S. large cap stocks, as an example, have beat inflation by about 6% over the long run, helping portfolios keep pace with the rising cost of living.

Comfort

For many, doughnuts are the ultimate comfort food, and a prime target for a little overindulgence. Eat a few and you just feel better, maybe even settling into a pleasant “food coma” nap. A well-constructed portfolio built around your financial needs can be every bit as gratifying, and help you sleep better at night knowing you have a plan for the future.

There are important differences, however. While the gratification from doughnuts is instantaneous, the lull is short-lived. A sound financial plan can take more time to develop, but can provide comfort for years to come. Money issues are among the biggest stressors in people’s lives. So if you want to rest soundly, feel comforted, and hedge against economic and waist inflation, drop the doughnut and pick up your phone to discuss your finances with us.

Boxing It All Up

Aside from being delicious, doughnuts are a fun way to illustrate the value and power of investing. They are a reminder of the benefits of diversification, the importance of guarding against inflation, and the comfort of feeling prepared for the future. Unfortunately, there is another less-fun analogy between doughnuts and Americans' savings and retirement plans: many have holes in them. But while holes in doughnuts are there by design, a solid financial plan shouldn't leave anything out—and even give you a little room to indulge in your favorite treats.

Disclosures

The material contained in this document was authored by and is the property of Cetera Investment Management LLC. Cetera Investment Management provides investment management and advisory services to a number of programs sponsored by affiliated and non-affiliated registered investment advisers. Your registered representative or investment adviser representative is not registered with Cetera Investment Management and did not take part in the creation of this material. He or she may not be able to offer Cetera Investment Management portfolio management services.

Cetera Research Commentary | Doughnut Day
Redraft1 | 5-22-19

Working with us can help ensure you have a healthy variety of investments so you can be more confident that you do know what you're getting in your financial future. One thing is for sure: you "doughnut" want to miss out on the opportunities we can provide!



1 National Today Donut Day Survey. Retrieved from <https://nationaltoday.com/national-donut-day/> on 5/21/2019.

All economic and performance information is historical and not indicative of future results. The market indices discussed are not actively managed. Investors cannot directly invest in unmanaged indices. Please consult your financial advisor for more information. Doughnuts material produced by Cetera Investment Management.

Additional risks are associated with international investing, such as currency fluctuations, political and economic instability, and differences in accounting standards. A diversified portfolio does not assure a profit or protect against loss in a declining market.



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National Doughnut Day with Marty & Ben

June 5, 2020



Stop by the Cetera Advisor Networks LLC office located at DeWitt Bank & Trust Co. and Wilton Bank to enjoy a doughnut. Talk with Marty in DeWitt and Ben in Wilton to learn more about investments and what they can do for you.

- IRA
- Retirement Planning
- Paying for College
- Life Insurance & Annuities
- Stocks & Bonds

*Securities and investment advisory services are offered through Cetera Advisor Networks LLC, member FINRA/SIPC, A broker-dealer and a Registered Investment Advisor Cetera is under separate ownership from any other named entity.
Investment products are: *Not FDIC Insured *May Lose Value *Not Financial Institution Guaranteed *Not a Deposit *Not Insured by Any Federal Government Agency.

Navigate Being an Executor & How We Can Help

When writing a will, people typically name someone they trust as executor of their estate. Executors have a legal responsibility to ensure all debts are paid and to distribute the remaining property according to the wishes of the deceased. Although you may feel honored to be selected as executor for a family member or friend, you may not want to take on the added responsibility and yes, liability.



The Trust Department at DeWitt Bank & Trust Co. can provide assistance in this area.

Here are some reasons a corporate fiduciary, such as DeWitt Bank & Trust Co., could assist with an estate:

- 1.** Identifying and locating the beneficiaries, identifying and securing the assets of the deceased, protecting them during administration and investing, if prudent. We are experienced in dealing with complicated estates, as well as complicated and delicate family situations.
- 2.** Coordinating the efforts of all involved, including the funeral home, attorneys, financial advisors, appraisers, CPAs, and insurance agents, to name a few.
- 3.** Assisting with paying final bills, making deposits and providing full reporting of all transactions.
- 4.** Assuring the proper filing of all outstanding income tax returns.
- 5.** Providing peace of mind and relief from all of the responsibilities an estate administration can create.

Serving as executor can be time consuming, stressful and even expose you to some personal liability. If you find yourself in the role of executor, and want our help, we could be your agent and assist you through the process. If you are in the process of writing your own will, perhaps you might be thinking twice about putting this responsibility on a family member or friend. If that is the case, please consider naming DeWitt Bank & Trust Co. as your executor. We can promise reliable, professional service for you and your family.

Questions about being an executor or naming someone as an executor?

Visit www.dewittbank.com or give the Trust Department a call at DeWitt Bank at 563-659-3211 to see how we can help you.

Event Photos



Left: Beezley at Wilton Bank waits to greet young savers.

Right: January Jeans Day benefitting the DeWitt Central Robotics Booster Club.



Upcoming Events

Bee-A-Saver Kids Club Event

Friday, April 24 | 3 - 5 p.m.
Wilton Bank

Join Wilton Bank and Beezley for National Teach Children to Save Day. Stop by and learn more about the Bee-A-Saver kids club, learn about saving money, and get a tour of Wilton Bank.

Community Shred Day

Saturday, April 25 | 9:30 - 11:30 a.m.
DeWitt Bank Parking Lot

Declutter and protect yourself from identity theft by safely destroying unwanted, sensitive documents.

Customers and community members can bring up to three bags of paperwork to shred. We are proud to offer this service FREE of charge to our community.

National Doughnut Day with Marty & Ben

Friday, June 5 | DeWitt & Wilton Bank

Stop by the Cetera Advisor Networks LLC office located at DeWitt Bank and Wilton Bank to enjoy a doughnut. Learn more about investments and what they can do for you.

Cubs vs. Cardinals Baseball Game

Friday, August 21
Bus leaves DeWitt at 7:15 a.m.

Join us for a bus trip to Wrigley Field. Watch the Cubs take on the Cardinals for a 1:20 p.m. game. \$115 per person includes transportation to and from the game, game ticket, and refreshments on the bus. To reserve a seat call 563-659-3211. Seat guaranteed once payment is made.

WHAT SHOULD YOU SHRED?

Protect yourself from identity theft by safely destroying unwanted, sensitive documents. Listed are some documents that should be shredded.

- ATM receipts
- Bank statements or information
- Canceled or voided checks
- Check registers
- Credit card statements and receipts
- Documents with passwords, PINs, names, addresses, phone numbers, Social Security numbers, and/or email addresses
- Driver's license documents
- Investment, stock and property transactions
- Legal documents
- Loan or mortgage documents
- Medical and dental records
- Old ID cards
- Personal business papers
- Preapproved credit card applications
- Receipts with checking account numbers
- Tax forms
- Travel information and itineraries
- Utility/household bills





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.

Good Friday	Friday, April 10	All Banking Centers are Closed at 2 p.m.
After Tax Day	Thursday, April 16	Tax & Accounting Closed
Memorial Day	Monday, May 25	All Banking Centers are Closed
Independence Day	Saturday, July 4	All Banking Centers are Closed



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