



2014 Better Business Bureau Integrity Award Winner
 Serving Quad Cities Region

President's Message

One of the privileges of my job is representing our company in the community. On April 10, I was pleased to represent DeWitt Bank & Trust Co. while accepting a 2014 Better Business Bureau Integrity Award. This award recognizes firms whose business practices and related activities in the community exemplify the Better Business Bureau's mission of promoting the highest standards of business ethics and conduct.

While I enjoyed the privilege of accepting this award, credit for the good things happening in our company is owed to our employees. As I completed the award application, I was asked to explain our company's practices and how we ensure business ethics and integrity. Operating in a heavily regulated industry, it was easy to refer to laws, regulations, and policies that require our business practices to be fair and accurate and for transactions to be transparent to our customers. Yet, these rules are ineffective without our caring and trustworthy employees who put them into action.

Every one of our employees has a sincere and genuine interest in helping our customers and our community, as confirmed by the Better Business Bureau through its Integrity Award. Our customers also recognize this quality in our employees, including Steve Johnson, owner of Kamper Korner, who nominated us for this prestigious award. Thank you to Steve for the nomination, and congratulations to our employees who are certainly deserving of this recognition!



Greg Gannon
 President and C.E.O.



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TECH TIDBITS

ONLINE BANKING USERS - PLEASE READ

The secure Image and pass phrase that you see as you log on will no longer be displayed as of June 20th.

You are still protected by multiple levels of authentication that are behind the scenes:

1. The first level requires the correct entry of your User ID and Password. These must match the system record or access is refused.
2. The second level of identification is the device you use to sign in. If the computer or phone is not recognized, you will be required to answer a challenge question or verify your email address to ensure identity.
3. The third level of authentication is based on your geographic location. If a login attempt is made from a new geographic location, you may be asked an additional challenge question or be required to verify your email address.
4. You can now easily and reliably verify this site's identity and security by looking for the green website address bar. The new Extended Validation (EV) certificate triggers web browsers to display a green address bar and our site provider's name (Fiserv, Inc.). Fiserv is the provider of our internet banking service. What it will look like exactly will depend upon which browser you utilize (Internet Explorer, FoxFire, etc). Here is a sample from Internet Explorer.



Watch for future updates as June 20th approaches and the image and pass phrase disappear.

Make Your Payroll Tax Deposits Electronically

Electronic Federal Tax Payment System or EFTPS, is the easiest way to pay your payroll taxes if you have employees. These payments can be made either via the internet or over the telephone and is offered free by the U.S. Treasury. It is secure and convenient as it can be accessed 24 hours a day.

To use the system, you must first enroll either at EFTPS.gov or by calling EFTPS Customer Service at 1-800-555-4477. Once your enrollment is complete, you will receive your enrollment confirmation and EFTPS PIN (personal identification number) via the U.S. Mail. These will arrive in 2 separate mailings for security purposes. When you have this information, you will then be able to use the online system to make your federal payroll tax deposits.

If you choose to make your deposits via the telephone you will need your EIN, the telephone number provided in your confirmation letter, the last eight digits of your confirmation number from the letter and your EFTPS PIN. Follow the prompts on the telephone to make your deposit. When your deposit is complete you will be given a confirmation number.

If you choose to make your deposits via the internet, you will need your EIN, the last eight digits of your confirmation number from your confirmation letter and your EFTPS PIN. You will supply the information per the internet instructions to make your deposit. When using the internet you will be able to print out your confirmation. In addition, with your initial log in you will set up a password for future use.



Diane Skinner
Accounting Assistant

Payroll tax deposits must be made by 8 PM Eastern Time one calendar day prior to the due date. You can check your payment history as far back as 16 months. If you have purchased or are starting a business with employees, or currently have a business that will be hiring employees, I would be happy to assist you with enrolling in the federal EFTPS.

Thank you for choosing DeWitt Bank and Trust.



5 Years Later

On Monday, March 9, 2009, the financial markets were in turmoil and the Dow Jones Industrial Average had fallen to a close of 6,547. You may remember that people were frightened about the stability of the country and investors were concerned that the financial markets were going to potentially melt down. The financial media was not able to provide coherent advice and in some instances contributed to the fear among the general public. Now, five years later the Dow has risen to over 16,000 (as of mid-March), despite the predictions that the financial markets would not recover for many years. During the last five years the markets have faced many challenges, such as a partisan charged political climate, two government shutdowns, and battles over debt ceilings and budget, on-going wars, and international incidents. What has all of this taught us? It has reinforced the fact that you cannot outguess the financial markets. It has taught us the importance of following the basic fundamentals of investing for the long term, which are:

1. Stay invested in the market and invest in quality securities. It is not statistically possible to accurately predict the market and market fluctuations over the long term.
2. Diversify your investments among different types of securities.
3. Add money to your investment portfolio on a regular basis.
4. Re-invest your dividends and capital gains.



Marty Murrell
Financial Advisor,
Cetera Advisor
Networks, LLC

To learn more about investing for the long term and the importance of diversification, contact our Cetera Financial Advisors located at DeWitt Bank & Trust by calling (800) 430-5069.

Securities and Investment Advisory Services offered through Cetera Advisor Networks LLC., Member SIPC and FINRA.
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Investments are not FDIC insured-May lose value-Not a deposit-No bank guarantee.
Not insured by any federal government agency.

Employees Promoted



Bree Henderson has been promoted to a retail banker and will assist customers with deposit and borrowing needs. Bree has been with the bank since 2010.



Karen Steffen has been promoted to Teller Supervisor. Karen looks forward to helping her team provide excellent service to our customers. Karen has been with the bank since 2012.



Shelby Burke is now a full time teller. Shelby enjoys assisting customers with their banking needs. Shelby joined the bank in 2010.



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Community SHRED DAY! **Saturday, May 3rd 9:00am - Noon**



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THINK SUMMER! JOIN US FOR A TRIP TO WRIGLEY FIELD ON JULY 25TH!



\$105 per person
(includes ticket and transportation)



Bus leaves at 9am



Game time 3:05pm

RSVP to (563) 659.3211 or RSVP@dewittbank.com