

» Do Your Banking Anytime!

It's all about Y-O-U at DeWitt Bank & Trust. If your job and life don't leave much time for you to visit the bank in person, you'll love our online banking! Log-on to your secured account and handle almost all of your banking needs from your computer on your time. Whether it's an inquiry at 1am or a transfer at 2pm, DeWitt Bank & Trust lets you bank on your schedule. Here are some Tips to help you simplify. Read below to learn more and get signed up for the convenient service from your friends at DeWitt Bank and Trust.

» Make Online Banking Work For You!

Bill pay can make your life easier!

- Saves you time – postage – paper.
- Schedule your payments.
- Set up alerts to know when bill payments are processed.

Utilize our POP money option to pay someone!

- All you need is a cell phone number or email to send them a payment – It's THAT EASY!
- You can send or request money.

Mobile Banking allows you to control your accounts from a mobile device!

- Via text, app or web browser, there's a choice that will work for you.
- Get your balance, history or transfer money.
- With a smart phone you can pay your bills on your phone!

Account Alerts provides an email or text about your account!

- Learn your daily balance.
- Receive a low balance alert.
- When debit card activity occurs.
- When a check clears.



Let Us Help You With Your Next Home Purchase

Whether you are a first-time or experienced homebuyer, get pre-qualified by calling us at (563) 659-3211 or (563) 732-3211, stop in at either of our convenient locations, or visit www.dewittbank.com to learn more about starting the homebuying process. We can help find the right loan for you.

» Electronic Security Tips

Computer Security Tips

Secure your computer and mobile devices- Ensure that both your computer and mobile device are current with: operating systems, software updates, anti-virus and anti-spyware. Having a personal firewall installed on your computer gives you an extra level of protection. Use and set timeout settings that require authentication. Make your passwords unique and strong by using a combination of letters, numbers and symbols.

Conduct online banking activities on secure computers only- Use caution when using public computers. Online banking activities and viewing/downloading documents should only be conducted on a personal computer. When using online banking, make sure your site is secure. At DeWitt Bank & Trust Co.'s online banking site look for "https" to begin the web address and the extended validation (EV) certificate which triggers web browsers to display a green address bar and our site provider's name (Fiserv, Inc.), see image to the right.

Do not use public computers or public wireless- Public computers and public Wi-Fi are potentially insecure. The traffic on public wireless networks could be intercepted to steal account information. You can check the settings on your computer or device to prevent it from automatically connecting to public Wi-Fi.

Secure your home Wi-Fi- by controlling the administrative access and enabling strong encryption settings to protect your data.

Pop Ups are tricksters! "Take this survey and we'll pay you CASH!" pops up while you are surfing a site. Simply close the window and do not respond. It's a creative way to get your personal and bank account information.



Online Shopping Tips

Protect your personal information- Be alert about the kinds of information that the site is asking for during your transaction – only completing the required fields to finish your purchase. Make sure that the information requested is necessary to complete the transaction (remember only to fill out required fields). The website's privacy policy will help you understand how your information will be stored and used.

Turn your computer off/disconnect from the Internet- leaving your computer running and connected to the Internet all day and night gives criminals access to your information which they could use to commit cyber-crimes. A safe step would be to make sure you are no longer connected to the internet after you make your purchase; or shut down your computer when not in use.

Make sure the site is legitimate/know your merchant- Look for signs that the site is secure; look for a closed padlock on your web browser's address bar or a URL address that begins with "https", which indicates that the site is encrypted and secured. If you are unsure about that merchant, check with the Better Business Bureau or the Federal Trade Commission. Always confirm the seller's contact information should you have any questions or problems and don't forget to review the return policy.

Keep a trail- Print and save records of your online purchases. The more information you have the better chances you have if you have to file a dispute for the transaction.

Email Security Tips

Suspicious emails- Be wary of phishing attempts. Phishing scams are typically fraudulent emails that appear to be from legitimate companies and organizations which seek to steal personal information that can be used for identity theft and fraud. Phishing or fraudulent emails may look identical to a legitimate email from the same company so it can sometimes be hard to detect. Things to look for that may indicate you received a suspicious email are: an unauthenticated email address, typos, incorrect grammar, awkward greetings, sense of urgency, random numbers, strange or unfamiliar links, and fraudulent use of legitimate business logo/website. Phishing or fraudulent emails usually include links, or attachments for you to open, or request you share personal information.

What to do if you receive a suspicious email- Do not open suspicious emails or emails from unknown parties. Never respond to or click on any links or attachments in an email that you receive from an unknown party or that is suspicious.

What to do if I click on a link or respond to a suspicious email- If you respond to a phishing or fraudulent email with personal banking information, contact DeWitt Bank & Trust immediately!

Social Engineering Tips

What is social engineering- Social engineering is similar to phishing except instead of an email the fraudster uses human interaction to get people to divulge confidential information or perform certain actions.

Types of social engineering attempts- a phone call from someone pretending to be from your bank requesting your credit or debit card number; a phone call claiming you won a prize or lottery but first you have to deposit a check and wire funds to the caller. Either sound inviting, but remember the old adage, "if it sounds too good to be true, it probably is." If you have any questions or feel you have been a victim of this type of crime, please notify your bank and the authorities.

» Market Corrections...What Are They Really?

As the financial markets have steadily marched higher over the past few years (after the 2008-09 recession), we have increasingly heard from financial commentators that the markets are over-valued or ready for a "Correction." As the media pushes a negative narrative, the word correction tends to frighten the average investor, leading to emotional decisions which often are not in the investors best interests. So, what is a market correction? Here is a dictionary description:

Market correction: A relatively short-term drop in stock market prices, generally viewed as bringing overpriced stocks back to a level closer to companies' actual values.

A market correction occurs when there is a 10% decline in the financial markets, which statistically happens approximately every two years with a 20% correction in the financial markets occurring roughly every 5 years. It is generally healthy and necessary for the markets to re-price to an appropriate level and should not be feared by investors employing a long term outlook. How does an investor deal with the reality of corrections? Predicting when a correction will occur, or attempting to time the markets with any degree of accuracy is not likely to prove successful. Rather, understanding that corrections are a natural part of a market cycle and being able to view these as opportunities (buy low...sell high) may help you become a more successful investor.

To learn more about investing for the long term, contact Marty Murrell, our Cetera Financial Advisor located at DeWitt Bank & Trust Co. at 800.430.5069.



Marty Murrell
Financial Advisor,
Cetera Advisor
Networks, LLC

Securities and Investment Advisory Services offered through Cetera Advisor Networks LLC., Member SIPC and FINRA.

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DeWitt Bank & Trust Co. and Cetera Advisor Networks LLC. are not affiliated companies.

Investments are not FDIC insured-May lose value-Not a deposit-No bank guarantee.

Not insured by any federal government agency.



New Face In Our DeWitt Office

Deb Paysen joined our teller department part time. You will see her in both the drive up and lobby areas. In the community Deb is involved with St. Joseph's Home and School, volunteers with 4H and is currently attending the Citizens Police Academy. Deb makes her home in DeWitt with her husband Rod, and son, Spencer.

www.dewittbank.com



Advice • Answers • Action... Always

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» Bulletin Board

Come celebrate the holiday season with DeWitt Bank & Trust on our holiday bus trip to Circa 21 in Rock Island, IL!

The trip is Wednesday, December 3rd. The bus leaves the bank at 11:00am. Tickets are \$55 per person. RSVP today to Jodi or Anita at (563) 659.3211.



happy
thanks
giving

Our Senior Thanksgiving Dinner will be on November 20th at 10:45am. The event will be held at St. Joseph's Hall. RSVP today by calling (563) 659.3211!

DeWitt Bank & Trust Club Accounts

We offer club accounts for popular occasions.

Christmas Club – Matures in October.

Vacation Club – Matures at a chosen date.

The interest is paid at maturity and can automatically be transferred to a designated account.

To open an account or for more information, visit our office in DeWitt or Wilton.

MOBILE BANKING WHEREVER.WHENEVER.

Convenience has never been easier! Mobile Banking can be used through SMS/text messaging, mobile browsers, or downloadable applications for mobile devices.

- See your latest transactions
- Access your accounts 24/7
- View deposit balances
- Make loan payments
- Transfer funds
- Mobile alerts

Thank you for
your business.

