

# DeWitt Bank & TRUST CO.



*Advice • Answers • Action... Always*

DEWITT 563-659-3211

WILTON 563-732-3211

NEWSLETTER

FALL 2022

DEWITTBANK.COM

WILTONBANK.COM

## Inside this Edition:

### DeWitt Bank Honor Roll

DeWitt Bank donates \$3,711 to local schools for the 2021-22 school year Honor Roll Program.

### Fall and Winter Events

Join us for upcoming fall and winter events including the Thanksgiving Senior Dinner, Customer Holiday Party, and Circa 21 Annual Bus Trip.

## Keeping Your Cards Safe

We partner with SHAZAM to help protect your accounts and debit cards from fraudulent activity. Learn more about the applications used on page 3.

## Allow Us To Introduce You



### Assistant Trust Officer: Jeff Peters

Help us welcome Jeff to the trust department.

- Jeff has 23 years of experience in insurance and investments.
- He and his wife Jodee are lifelong residents of DeWitt, along with their three children.
- He is a volunteer firefighter with the DeWitt Fire Department where he also serves as a Trustee.
- Jeff enjoys coaching his kids' sports teams and is on the Crossroads Triathlon steering committee.



### Teller: Josie Roark

Help us welcome Josie to the Wilton Bank.

- Josie enjoys drawing especially Indian architecture, spending time with friends, family, and her puppy.
- She lives in Muscatine, IA and is originally from Keithsburg, IL.
- She is excited to get to know the customers and work with everyone at Wilton Bank.

## 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 p.m.

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

---

#### **Drive-Up Hours:**

Monday - Friday: 7:30 a.m. - 5:30 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: 8:30 a.m. - 5 p.m.

## Find Us On Facebook

Follow our page to stay up-to-date on bank events at either of our locations. Like and share our posts with your friends.



## DeWitt & Wilton Bank Honor Roll Program Donates \$3,711 to Local Schools

DeWitt and Wilton Bank support the DeWitt, Wilton, and Durant students and their future by donating \$1 per student each quarter who makes the honor roll during the school year. The money donated is used to enrich academic programs and scholarships at the schools. We congratulate all students who were recognized for being named to the 2021-22 honor roll.

Wilton Bank donated \$837 to Wilton High School and \$664 to Durant High School. DeWitt Bank donated \$110 to St. Joseph Catholic School, \$654 to Central DeWitt Middle School, and \$1,446 to Central DeWitt High School.

Over the last 32 years DeWitt and Wilton Bank have supported the local students by donating \$76,190 to the Honor Roll Program.



## Keep Your Cards Safe

*Keeping your debit cards and accounts safe and secure is our priority.*



To help protect your account and debit card we partner with SHAZAM, our debit card processor, to utilize their FICO® Falcon® program. This program will help protect your debit card against fraudulent activity.

If you suspect fraudulent activity on your debit card this program will send a text message to your mobile device. In this message you will be asked to confirm or deny the activity that was found. Simply reply with a “yes” or “no”.

- If you reply “no” to the message it means that the activity is fraudulent. You will then receive a follow up text letting you know that a fraud specialist from SHAZAM will be contacting you. Along with this message your debit card will also be automatically blocked to prevent any further fraud.
- If you reply “yes” this means that the activity was authorized and you will be able to continue using your debit card as normal.
- If you do not reply or your phone number is not a mobile number you will receive an automated phone call, alerting you to the situation.

For these text messages the alerts will come from 72718 and the phone calls will come from 855-219-5399. Remember to save these numbers in your contacts. However, if you are unsure of a number that texts or calls you, don't reply or give out your information. Call DeWitt or Wilton Bank or the number on the back of your debit card to verify that the text or call was legitimate.



If you have any questions please reach out to a personal banker in DeWitt at 563-659-3211 or Wilton at 563-732-3211.



## Investor Behavior, the key to long term Investment success or failure.

The markets are volatile as the US and World economies deal with high inflation, repairing disrupted supply chains, geopolitical challenges, a war in Ukraine and discordant domestic political environments. With these headwinds facing the markets, successful, long-term investing is ultimately determined by the behavior of the investor.

The quality of an investment portfolio is important but becomes moot when investor behavior leads to panic selling. It is not what the investments do, but rather what investors do that determines the success of a portfolio. When investing, it is important to follow these investment fundamentals:

- Buy quality, proven investments
- Don't chase fads
- Diversify through a time-tested asset allocation strategy
- Be disciplined and patient
- Don't create your own damage; investor behavior determines results

If you have not spoken to an Advisor about your portfolio, the markets and the importance of investor behavior, please contact our Financial Advisor(s) located at DeWitt Bank & Trust Company for a review of your portfolio. Our Advisors focus on investor needs and goals and developing lasting, long-term relationships with clients. To make an appointment, please contact:



**\*Marty Murrell**  
Cetera Advisor Networks  
Financial Advisor

Located at:  
DeWitt Bank & Trust Co.  
815 6th Ave.  
DeWitt, IA 52742  
563-659-3211



**\*Ben Brown**  
Cetera Advisor Networks  
Financial Advisor

Located at:  
Wilton Bank  
618 W. 5th Street  
Wilton, IA 52778  
563-732-3211

\*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.**

A diversified portfolio does not assure a profit or protect against loss in a declining market. All investing involves risk, including the possible loss of principal. There is no assurance that any investment strategy will be successful.

# Summer 2022 Event Photos



Top Left: DeWitt Bank golf team at the Alyn Rittmer Memorial Golf Classic.

Top Right: Roger Hill retires after 51 years in banking.

Middle: Wilton Bank's float for Founders Day.

Bottom Left: DeWitt Bank helps out at the Clinton County Fair.

Bottom Right: DeWitt Bank enjoying the DCDC Golf Outing.



# Upcoming Events

## Thanksgiving Senior Dinner

Our Trust Department wishes to extend their blessings for a Happy Thanksgiving by inviting senior citizens to the Thanksgiving Senior Dinner. **Please RSVP for the DeWitt dinner by calling 563-659-3211 or the Wilton dinner by calling 563-732-3211.**

**Thursday, November 17  
4:30 - 5:30 p.m.**

**Carry-Out Dinner  
Wilton Bank Parking Lot  
618 W. 5<sup>th</sup> Street  
Wilton, IA**

**Thursday, November 17**

**Doors Open at 10:45 a.m.  
Program at 11 a.m.  
Dinner Served at 11:30 a.m.**

**Emmaus Road Church  
1811 Elmwood Road  
DeWitt, IA**

## Customer Holiday Reception

**Friday, December 2  
DeWitt Bank & Trust Co. Lobby  
815 6<sup>th</sup> Ave., DeWitt, IA  
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.

## Circa 21 Annual Bus Trip

**Wednesday, December 7  
Bus leaves DeWitt Bank at 11 a.m.**

Join DeWitt Bank & Trust Co. Trust Department on their annual trip to Circa 21 Theater. This year's feature musical is *White Christmas*. Tickets are \$65 and includes the bus ride to the performance and lunch at the theater. Dessert is compliments of DeWitt Bank.

Please RSVP for this event by contacting DeWitt Bank at 563-659-3211. Seats and tickets are limited.



# 2023 Bank Calendar

Pick up your copy late October.

This year we created our own monthly calendar for both DeWitt and Wilton Bank. Each calendar will feature photos, submitted by employees, of the DeWitt and Wilton areas.

Pick up a copy of the calendar at either bank location.





## 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.

Veteran's Day	November 11	All Banking Centers are Closed
Thanksgiving	November 24	All Banking Centers are Closed
Friday After Thanksgiving	November 25	Tax and Accounting Closed
Christmas Eve	December 24	All Banking Centers Close at noon
Christmas	December 26	All Banking Centers Closed
New Year's Eve	December 31	All Banking Centers Close at noon
New Year's Day	January 2	All Banking Centers are Closed



*Advice • Answers • Action... Always*

815 6th Avenue | P.O. Box 260  
DeWitt, IA 52742



618 W. 5th Street | P.O. Box 1000  
Wilton, IA 52778