Newsletter

DeWitt Bank & TRUST CO.
Member FDIC
Advice • Answers • Action… Always

Fall 2026



Prep for the Holidays

Stay alert for seasonal scams during the holiday season.

As the holiday shopping season ramps up, we are reminding consumers to stay alert for seasonal scams. Distracted shoppers and numerous online deals create ideal conditions for fraud. According to the FBI's Internet Crime Complaint Center, nonpayment and nondelivery scams cost consumers more than $503 million in 2025. Consumers should be especially alert for the following scams this holiday season.

Fake online stores and social media ads. Scammers use artificial intelligence to build convincing fake storefronts and ads offering deep discounts on popular gifts. You pay, but the item never arrives. The Federal Trade Commission (FTC) reports consumers lost more money to scams that started on social media than any other method in 2025. Search for a company's name before you buy and look for real contact information.

Fake airline and travel "customer service" numbers. After a flight is delayed or canceled, travelers often search for an airline's customer service number online. Scammers use search results and ads to promote fake numbers that look legitimate. The person who answers sounds professional, then pressures you to pay a fee right away. Avoid online searches and look for contact information on the airline's official website, app or your boarding pass instead.

Package delivery texts. A message about a delayed package or an unpaid shipping fee may be a link to a fake tracking page designed to steal your personal and financial information. Never click these links. Track packages only through the official app or website of the retailer or carrier.

Gift card scams. Fraudsters may pressure you to pay with gift cards, or tamper with cards on store racks to drain the funds after purchase. According to the FTC, gift cards appear in about one in four fraud reports. Remember that gift cards are for gifts, not payments, and inspect packaging before you buy.

Fake charities. The season of giving is also prime time for phony donation pages that mimic real causes and pressure you to send money quickly, often by wire transfer or cryptocurrency. Give directly through a charity's official website rather than a link in an email, text or advertisement.

Scammers count on the holiday rush to catch people off guard. The best defense is to slow down. If something is pushing you to act right now, that pressure itself is the warning sign.

Learn More

To learn more about home staying alert and how to protect yourself from scams during the holiday season visit the American Bankers Association website: **banksneveraskthat.com.**

DeWitt 563-659-3211
Wilton 563-732-3211

815 6th Ave., DeWitt, IA
618 W. 5th St., Wilton, IA

www.dewittbank.com
www.wiltonbank.com

DeWitt & Wilton Bank Honor Roll Program

Donates $4,358 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 at the schools. We congratulate all students who were recognized for being named to the 2025-26 honor roll.

Wilton Bank donated $1,180 to Wilton High School and $800 to Durant High School. DeWitt Bank donated $122 to St. Joseph Catholic School, $814 to Central DeWitt Middle School, and $1,442 to Central DeWitt High School.

Over the last 36 years DeWitt and Wilton Bank have supported the local students by donating $93,810 to the Honor Roll Program.



Central DeWitt Middle School



Wilton High School



St. Joseph Catholic School



Durant High School



Central DeWitt High School

Let's CELEBRATE

with Greg Gannon

Great memories and a career worth celebrating!
Please join us in honoring Greg and his many years of leadership, dedication, and service. All customers, colleagues, associates, vendors, friends, and family are welcome to attend.

4:00 – 5:30 PM Reception

5:30 – 7:00 PM Cocktails

7:00 – 10:00 PM Live Music
Featuring, Rebel Railroad - Straight out of Tennessee!

FRIDAY, DECEMBER 4TH, 2026

Murphy Court - Event Venue & Pub
2430 12th St Ct | DeWitt, IA 52742



DeWitt Bank & Trust Co.

Ag Seminar

November 18, 2026

8:30 a.m. - 4 p.m.

Murphy Court Event Venue

Newly Opened in 2026!

2430 12th Street Ct. | DeWitt, IA 52742

Register using the link or QR code below to access your FREE admission. Space is limited: RSVP by November 6, to reserve your spot today! There is no cost to attend and lunch will be provided.

Topics Include:

- Current State of Agriculture and Economic Outlook
- Farm Service Agency Modernization and Streamlining of Services
- Crop Insurance Program Updates
- Farm Asset Values, Trends, and Outlook
- Insights from a Retired Farmer

Vendors:

Jayson Willimack of Willimack Risk Management LLC, Mark Mommsen of Martin, Goodrich, & Waddell, Inc. (MGW), Mason Holvoet of Steffes Group, Alan McNeil of Peoples Company, Brad Akers of Robertson Real Estate Inc., and Kevin Green, Retired Owner/Operator of Greenview Farms.

Register at: https://DBTagseminar.eventbrite.com or call 563-659-3211.



David M. Kohl, Ph. D.
Professor Emeritus, Virginia Tech



Starlyn Perdue
State Executive Director
USDA, Farm Service Agency

Bank Event Photos

Top left to right: DeWitt Bank & Trust Co. staff enjoy the DCDC Year in Review, and Derek and Jason provide beverages for Wilfundy.

Top middle left to right: Serving rootbeer floats at the Clinton County Fair and DeWitt Bank & Trust Co. staff at the DCDC Golf Bash.

Bottom middle left to right: Wilton Bank serving rootbeer floats at the Cedar County Fair, and celebrating Founders Day.

Bottom left to right: Wilton Bank and DeWitt Bank & Trust Co. staff celebrating Wilton and Central DeWitt Homecoming.

















Employee Milestones



Mike Dunn
Ten Years - Nov. 2026



Laura Kauffman
Ten Years - Dec. 2026

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 RSVPfor the DeWitt dinner by calling 563-659-3211 or the Wilton dinner by calling 563-732-3211.

Tuesday, November 17
Wilton Community Center
1215 Cypress St.
Wilton, IA 52778
Doors Open at 10:45 a.m.
Program at 11 a.m.
Dinner Served at 11:30 a.m.

Thursday, November 19
St. Joseph Church - Harness Hall
417 6th Ave.
DeWitt, IA 52742
Doors Open at 10:45 a.m.
Program at 11 a.m.
Dinner Served at 11:30 a.m.

November 18 - Ag Seminar

DeWitt Bank & Trust Co. is please to host Dr. David Kohl, Starlyn Perdue, and other agricultural professionals for an informative conference focused on the current state of agriculture. There is no cost to attend and lunch will be provided. RSVP at https://DBTagseminar.eventbrite.com or use the above QR code.

December 2 - Circa 21 Bus Trip

Bus leaves DeWitt Bank & Trust Co. at 11 a.m.

Join the Trust Department on their annual trip to Circa 21 Theater. This year's feature musical is *A Christmas Carol*. Tickets are $75 and includes the bus ride to the performance and lunch at the theater. Dessert is compliments of DeWitt Bank & Trust Co.

Please RSVP for this event by calling 563-659-3211. Seats and tickets are limited.

Holiday Closings

In observance of the following holidays, DeWitt Bank & Trust Co. locations in DeWitt and Wilton will be **closed** on the following holidays:

November 11| Veteran's Day
November 27 | Day After Thanksgiving (Tax & Accounting)
December 25 | Christmas
January 1 | New Year's Day
November 26 | Thanksgiving
December 24 | Christmas Eve *closed at 12 p.m.*
December 31 | New Year's Eve *closed at 3:30 p.m.*
January 18 | MLK Day

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