

Newsletter

Summer 2026

Home Ownership

Five things to consider before purchasing your new home.

Buying a home can be stressful regardless of the stage of life you're in. Preparation and knowledge can help homebuyers feel confident when entering the housing market. If you are considering buying a home, here are several important factors to review before starting your home search.

How much have you saved?

Start with a clear picture of your savings. Down payments typically range from 5% to 20% of the purchase price, depending on the loan program. In addition to your down payment, you will need funds for closing costs and moving expenses.

How much debt are you carrying?

Review your current financial obligations, including car loans, credit cards and student loans. Lenders evaluate your debt-to-income ratio when determining loan eligibility. In general, total debt payments should remain manageable relative to your income. Resist making last-minute purchases that could impact loan eligibility.

What is your credit profile?

Your credit score plays a significant role in qualifying for a mortgage and securing a competitive interest rate. A stronger credit history can lead to better loan terms and lower monthly payments.

If your credit score needs improvement, take time before applying to reduce outstanding balances and make consistent, on-time payments that can help strengthen your position.



Have you planned for the full cost of homeownership?

Beyond the mortgage payment, homeownership includes additional expenses such as utilities, maintenance, property taxes and homeowners insurance. Buyers should also consider potential repairs and routine upkeep. Creating a realistic monthly budget can help ensure long-term affordability and prevent financial strain.

How long do you plan to stay?

Homeownership often makes the most financial sense for those planning to stay in one place for several years. Over time, homeowners can build equity and benefit from property appreciation. Those anticipating a short-term move may want to carefully consider whether buying aligns with their goals.

Learn More

To learn more about home financing options or to discuss your homebuying goals, contact Paul Hill in DeWitt at 563-659-3211 or Derek Sawvell in Wilton at 563-732-3211.



Paul Hill
Senior VP & Retail
Banking Officer



Derek Sawvell
Consumer &
Mortgage Lender



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

How To Start Teaching Kids About Money

Teaching kids and giving them early exposure to real-life financial decisions helps build a strong financial foundation. The earlier they learn to budget, save and track spending, the more confident they'll be managing their own money

Start with a regular allowance – Whether it's tied to chores or not, allowing kids to “earn” a consistent allowance can be a great way to teach responsibility. Work with them to create a simple plan for how they'll use their funds, such as dividing it into spending, saving and giving.

Set a savings goal – Encourage your child to save for something meaningful, such as a special toy or upcoming event. Help them break the goal into weekly amounts to show them how savings add up over time.

Talk through “needs vs. wants” – It's always a good time to talk to your child about the difference between needs and wants. Let your child help make purchase decisions when it comes to things they need and want based on a set budget.

Track spending with a basic tool – Whether it's a notebook, spreadsheet or app, kids benefit from tracking where their money goes. Parents and kids should monitor transactions and savings growth together.

Match their savings – To encourage consistent saving, consider offering a match. For example, adding \$1 for every \$5 they save. This not only builds motivation but reinforces the long-term value of saving.

By teaching basic money habits early, families can help kids build confidence and make smarter financial decisions as they grow.



Employee Milestones



Chrissy Birney
Ten Years - May 2026

Bank Event Photos

Top left: Derek and Liannah attended a career fair for Wilton Middle and High School Students.



Top right: Community Shred Day at DeWitt Bank & Trust Co.



Bottom Left: Wilton Bank staff attended the Muscatine Chamber Annual Meeting and Recognition Night.



Bottom Right: DeWitt Bank & Trust Co. staff and family enjoying the Junior Achievement Bowl-a-Thon.



Enroll in eStatements

Making the switch to eStatements is easy!



Quick and Secure



Easily Accessible



Eco-Friendly

All you need to do to enroll is login to your online banking, select the profile tab. From the profile tab locate the Electronic Statements banner and click edit. Change the delivery method from paper to eStatements, click on the eStatements terms and conditions hyperlink to read the terms and conditions and retrieve your 4-digit confirmation code located on the last page of the document. Click where it states I have read and accept the electronic statements terms and conditions and enter your code, click save.

Need help enrolling in eStatements or have questions? Call a personal banker in DeWitt at 563-659-3211 or Wilton at 563-732-3211.

Once enrolled you'll receive an email monthly when your statement is ready. Then all you have to do is login to Online Banking to view or download your statement any time.

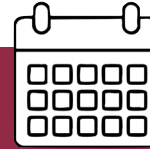
Holiday Closings

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

June 19 | Juneteenth Day

July 4 | Independence Day

September 7 | Labor Day



Upcoming Events

July 4 - DeWitt 4th of July Parade

DeWitt Bank & Trust Co. is excited to co-sponsor the band "3 On The Tree" for the parade and post-party at The Old Library.

July 8 - Cedar County Fair

Root Beer Floats

Treat yourself to a free root beer float, courtesy of Wilton Bank at the Cedar County Fair! Enjoy a refreshing drink while you take in all the fun and festivities.

July 15 - Muscatine County Fair

Root Beer Floats

Treat yourself to a free root beer float, courtesy of Wilton Bank at the Muscatine County Fair! Enjoy a refreshing drink while you take in all the fun and festivities.

July 24 - Clinton County Fair

Root Beer Floats

Treat yourself to a free root beer float, courtesy of DeWitt Bank & Trust Co. at the Clinton County Fair! Enjoy a refreshing drink while you take in all the fun and festivities.

August 22 - Wilton Founders Day Parade

Watch for Wilton Bank staff celebrating during the Wilton Founders Day Parade.



815 6th Avenue
DeWitt, IA 52742

563-659-3211 | www.dewittbank.com



618 W. 5th Street
Wilton, IA 52778

563-732-3211 | www.wiltonbank.com

