



## St Joseph's Day Social

Join us Thursday, March 19<sup>th</sup>, from 9:30 to 11:00 for coffee, snacks and good company. We will plan on celebrating the strong Czech heritage of our community.

## Construction Update

In late October 2025, the bank broke ground for Phase II of the parking lot project involving a reconstruction of the lower lot, including the removal of the lower drive thru building, which has not been used regularly over the last 10 years.

The lower lot project includes complete removal and replacement of the southerly retaining wall and reconstruction of the westerly retaining wall area near 3rd Ave South.



Weather halted the project in late November 2025, but is expected to be completed with new pavement, railings, limestone veneer on the existing retaining wall, and new landscaping...all in the spring of 2026.

The investment by the bank in our uptown business district is significant. When paired with the 2024 upper parking lot and underground drainage improvements, the two phases approach a \$1 million improvement to the bank property. Moreover, our parking lots are used regularly by area church patrons and for those visitors and local residents attending our uptown community festivals and shopping at our businesses.

## Drive-Thru History



*We searched our archives and were able to locate the history of the lower drive-thru building.*

*From our 100 Years of Banking promotional piece (published in 1984):*

*With increased business volume, on some Fridays cars were lined up at the drive-in window and reached completely around the building.*

*In order to properly serve these depositors and also provide increased parking space for employee cars, adjoining property*

*was acquired. An additional two lane drive-in building was constructed, which opened in February 1980. It is presently used on Friday afternoons, evenings and Saturday mornings, to assure prompt service during those peak hours.*



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### Upcoming Events

**Feb 13<sup>th</sup>-15<sup>th</sup> & 20<sup>th</sup>-21<sup>st</sup>,**

Mount Vernon Lisbon

Community Theatre presents  
"The Minutes"

**Feb 14<sup>th</sup>,** Happy Valentines Day

**Feb 16<sup>th</sup>,** Presidents Day, Bank is open

**March 8<sup>th</sup>,** Daylight Saving Time Begins

**March 19<sup>th</sup>,** St Joseph's Day Social

**April/May** Community Shred Day TBA

For more information on community events, go to [visitmvl.com](http://visitmvl.com).

Fast forward to today, advances in technology have significantly changed how our customers bank with us. Automatic deposits/withdrawals, ATMs, debit cards, online banking, and mobile deposit have reduced the need for customers to visit the bank in person on a regular basis. As a result, banking activity shifted to these convenient alternatives and the lower drive-thru no longer met the desired convenience or needs of our customers.

## How to Avoid Identity Theft

Identity theft is one of the fastest-growing crimes in the United States, and it can affect people of all ages and income levels. Criminals use stolen personal information—such as Social Security numbers, bank account details, credit card numbers, or online passwords—to open accounts, make unauthorized purchases, file fraudulent tax returns, or access existing financial accounts. The consequences can be stressful and time-consuming, but the good news is that taking a few proactive steps can significantly reduce your risk.

A strong first line of defense is protecting your personal information. Never share sensitive details unless you initiated the contact and are confident the request is legitimate. Be especially cautious of unsolicited phone calls, emails, or text messages that ask for personal or financial information. Scammers often impersonate banks, government agencies, or well-known companies and use urgent language to pressure you into acting quickly. If something feels suspicious, pause and verify the request through official contact channels.



Creating strong passwords is another critical step in preventing identity theft. Use unique passwords for each account and avoid easily guessed information such as birthdays, addresses, or names of pets. Password managers can help you create and store complex passwords securely. Whenever possible, enable multi-factor authentication, which adds an extra layer of security by requiring a one-time code sent to your phone, email, or authentication app.

Monitoring your financial accounts regularly is essential. Review bank statements, credit card transactions, and online activity often so you can spot unauthorized charges right away. The sooner fraud is detected, the easier it is to limit the damage. Setting up account alerts can help notify you of unusual activity.

It's also important to safeguard your devices and online behavior. Keep your computer, smartphone, and software up to date with the latest security patches. Avoid conducting financial transactions over public Wi-Fi networks, or use a secure virtual private network (VPN) if necessary. Be mindful of what you share on social media, as criminals can use personal details to guess passwords or answer security questions.

Finally, review your credit reports at least once a year to check for unfamiliar accounts or inquiries. If you suspect identity theft, act quickly by contacting your financial institution, placing a fraud alert on your credit file, and reporting the activity. Staying informed and vigilant is your best protection—small habits today can help prevent major financial headaches tomorrow.

## Community Shred Day

We have contacted Heartland Shredding and are waiting for confirmation on the date for our Community Shred Day event. We are anticipating sometime in mid-April or early May. We will keep you posted.