



St Joseph's Day Social

Join us on **Thursday, March 19th, from 9:30 to 11:00 a.m.** as we celebrate our community's strong Czech heritage.

At 10:00 a.m., we'll test your knowledge with a fun round of Czech trivia! Feel free to stay for the whole event or stop in as your schedule allows. We look forward to celebrating with you!

Time to Shred

Our Community Shred Day has been scheduled!

Heartland Shredding will have their industrial shredder in the bank parking lot on **Saturday, April 25th, from 9:00 to 11:00 a.m.** Please limit your documents to three totes or boxes per car to allow us to serve everyone efficiently.

On Shred Day, please use the bank's First Street entrance for access. For security purposes, we are unable to accept or store documents ahead of time.

If you have any questions, please contact the bank at 319-895-8835.

We look forward to helping you safely dispose of your sensitive documents!



Payable On Death Beneficiary

Adding a Payable on Death (POD) beneficiary to your bank accounts can be a simple and effective estate planning tool, but it's important to understand both the advantages and potential drawbacks.

One of the biggest benefits of a POD designation is that it allows funds to pass directly to your named beneficiary without going through probate. This can save time, reduce legal expenses, and provide quicker access to money for loved ones after your passing. The process is typically easy to set up and can be updated at any time while you are alive. A POD beneficiary also has no access to the account during your lifetime, meaning you maintain full control of your funds.

Another advantage is privacy. Because POD accounts transfer outside of probate, they generally are not part of the public court record. This can help keep financial matters more confidential.

However, there are potential downsides to consider. A POD designation overrides instructions in your will. If your will says one thing but your account lists a different beneficiary, the account agreement controls. *continued on page 2*



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Member FDIC

Upcoming Events

March 8th, Daylight Saving Time Begins

March 19th, St Joseph's Day Social

April 4th, Mount Vernon Fire Department Pancake Breakfast.

Mount Vernon Easter Egg Dash.

Lisbon Easter Egg Dash.

April 10th – 12th, Mount Vernon Lisbon Community Theatre presents "The Stuff We Keep Up"

April 25th, Community Shred Day.

May 2nd – 3rd, Chalk the Walk

For more information on community events, go to visitmvl.com.

This can unintentionally create conflicts among heirs. Additionally, naming only one beneficiary on a large account could result in unequal distributions if your overall estate plan is not coordinated.

It's also important to keep beneficiary designations updated after major life events such as marriage, divorce, or the death of a beneficiary. Failing to do so could result in assets going to someone you no longer intend to benefit.

Before adding a POD beneficiary, it's wise to review your overall estate plan and consult with a trusted legal advisor to ensure your wishes are clearly aligned.

To add a beneficiary(ies) to your account(s), you will need to meet with a Customer Service Representative. Please be prepared to provide the following information for each beneficiary:

- Full legal name
- Social Security Number
- Date of Birth
- Current address
- Phone number

Having this information available at the time of your visit will help ensure the process is completed accurately and efficiently. If you have any questions before coming in, feel free to contact us and we'll be happy to assist you.

Daylight Saving Time

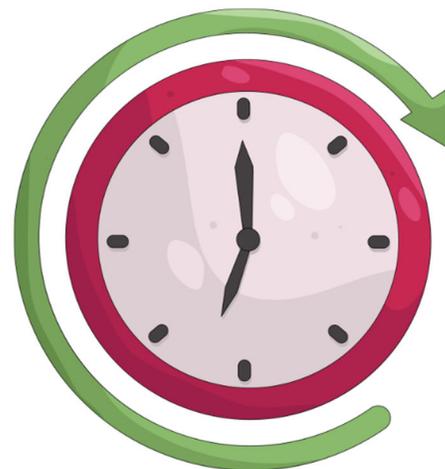
Don't forget to "Spring Ahead" one hour before you go to bed Saturday, March 7th. (Daylight saving time start 2 a.m. Sunday, March 8th.)

Adjusting to daylight saving time in the spring can take a few days, as we "lose" an hour of sleep and shift our internal clocks forward. While the extra evening daylight is a welcome sign of warmer days ahead, the sudden change can leave you feeling groggy, unfocused, or out of routine.

To ease the transition, start preparing a few days in advance. Gradually go to bed 15–20 minutes earlier each night leading up to the time change. Keeping a consistent sleep schedule—even on weekends—can also help your body adapt more quickly. In the mornings, expose yourself to natural light as soon as possible. Sunlight helps reset your internal clock and boosts alertness.

It's also helpful to avoid caffeine late in the day and limit screen time before bed, as both can interfere with quality sleep. Staying hydrated and maintaining regular exercise can further support energy levels.

With a little preparation and patience, your body will adjust, and you'll soon be enjoying those longer, brighter evenings.



2026 March Tibits

National Banana Cream Pie Day (who knew), March 2nd, 2026.

Blood Moon total lunar eclipse, March 3rd.

International Women's Day, celebrated on Sunday, March 8th.

Pi Day March 14th.

NCAA's Basketball March Madness begins March 15th.

The Spring Equinox occurs March 19 – 26 this year, marking the first days of spring in the Northern Hemisphere.