



## Be vigilant in the New Year

As we wrap up 2024, I'd like to take the opportunity to thank you for your business and continued support of the bank. We are thankful for our many customers and financial relationships that call the Mount Vernon-Lisbon area home. We strive to take care of your banking needs with quality deposit/lending products, quick/confidential service, and access to modern banking technology.

With improvements in technology/access, one area of banking that we've been keenly aware of is helping our customers protect themselves against fraud. Historically, criminals used to physically rob stores, banks, and people, but the game has changed. We are living in the data age and criminals now are scamming or hacking today's citizens (from afar) to give up their online credentials and passwords to gain access to their phones, computers, and internet enabled devices and steal their cash or their identities.

Most all of us have already experienced a criminal attempt to steal our personal or financial information. We encourage you to stay vigilant. Here are some best practices for you to always consider:

**\*DON'T TALK, DON'T CLICK!** You should assume every surprise phone call, email, or text is fraudulent until proven otherwise. The bank will never call or text you for your online banking username or password. Hang up on calls you aren't expecting and don't always trust Caller ID. Don't click on surprise email links and do not respond to surprise texts.

**\*CAUSE FOR PAUSE!** Resist the pressure to act immediately on any request. Surprise communications are always a cause for pause. Criminals know that quick and intense pressure on you produces better results for them.

**\*WATCH FOR FAKES!** 1) FAKE fraud alerts that give notice of a supposedly suspicious banking transaction; 2) FAKE failed USPS or Amazon delivery notices; 3) FAKE investment opportunities that guarantee big returns; 4) FAKE invoices to renew subscriptions; and 5) FAKE grandchild/crisis situations. These are all very common frauds/scams we've seen customers get involved with.

**\*DON'T PAY!** Never pay someone who insists you pay with gift cards, wired funds, crypto currency, or cash. Criminals want money that is hard to trace and hard to stop. This type of request is always a fraud clue for you.

**\*WE'RE IN THIS TOGETHER!** Don't be embarrassed to talk to someone here at the bank or a family member you trust before taking action. Contact us in person or with phone numbers or email contacts that you've used before. Criminals will generally tell you to keep the situation to yourself and not inform others as this improves their chances of stealing your money. Please know we are always glad to review and assist with your situation.



**Mount  
Vernon Bank  
& Trust Company**

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### Upcoming Events

**Jan 1<sup>st</sup>**, Bank Closed

**Jan 20<sup>th</sup>**, Martin Luther King Jr Day. Bank closed for annual training day.

**Jan 21<sup>st</sup>**, 141<sup>st</sup> Bank Anniversary.

**Feb 17<sup>th</sup>**, Presidents Day, Bank Open.

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

# Verify in The New Year

Do we have your current contact information? The next time you are in the bank, please ask to verify your information. We want to make sure we have the best way to contact you. The information we would like to have for each of you is:

Cell phone number

Do you still have a landline phone number? If yes, do we have that number?

Email address

Security question or password for phone inquiry verification

# Holiday Open House

We had a great crowd for your holiday open house! Santa and Mrs. Claus were able to squeeze in a quick visit. Rumor has it that there may be a few people on Santa's coal list for next year. Apparently it was a lucky year for the Pisarik family as several of them won door prizes. They must be living right.




# Mount Vernon's Magical Night

The weather was a bit colder this year, but the crowds still came. We estimate that around 800 people came through the bank on Magical Night. We enjoyed seeing the children's faces as they discovered the decorated rooms, listened to the Mount Vernon High School carolers, and talked with Santa.

We appreciate all the effort our employees put into this community event. They make the bank shine.





## ADD FUNDS at ANY TIME!\*

**24-month**  
**3.50%<sup>APY</sup>**

\*\$10,000 minimum deposit to open  
\$5,000 minimum for additional deposits  
Total deposits cannot exceed \$250,000

**Mount Vernon Bank & Trust Company**  
Member FDIC  
www.mountvernonbank.com 319-895-8835

\*The Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period. The rate and APY were effective as of 12/17/2024. To obtain current rate/APY, please call 319-895-8835. Interest will be compounded semi-annually and credited to the account semi-annually. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date; the fee imposed will equal 365 days of interest.