



Community Cash Give-Away

Saturday, November 8th, marks the Holiday Open House kick-off for several of our Mount Vernon and Lisbon businesses!

We're excited to join in the fun! Stop by the bank between **9 a.m. and noon** (or while supplies last) for a chance to draw a Community Cash certificate. We're giving away a total of **\$1,000.00** to spend right here in our community.

One certificate per family, please.

Let's show our appreciation for the local businesses that make our towns such great places to live, work and shop!



Friends Plus Holiday Open House

The annual Friends Plus Holiday Open House is set for **Saturday, December 6th** at the Tin Roof Hideaway Event Center, 1003 N Washington St., Lisbon. This festive gathering has become a favorite tradition, bringing friends and neighbors together to celebrate the season.

Please note there is a **time change this year**: the event will run from **9:00 a.m. to 11:00 a.m.** Guests are encouraged to stop in and enjoy breakfast, warm beverages, and plenty of seasonal cheer. It's a wonderful opportunity to connect with others and share in the spirit of the holidays.

Please R.S.V.P. by December 2nd by calling 319-895-8835.



Gift Cards

Looking for a gift that's thoughtful, flexible and always appreciated? A preloaded gift card is the perfect choice! Whether for holidays, birthdays or special occasions, it lets your recipient choose exactly what they want—making shopping simple for you and exciting for them. Gift cards are convenient, secure and can be used almost anywhere. They are available at the bank for just \$3.00 per card. It's an easy way to show you care while giving the gift of choice—one card, endless possibilities!



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Member FDIC

Upcoming Events

Nov 1st, Mount Vernon Chili Cook Off. Uptown Mount Vernon.

Nov 8th, Holiday Open House

Nov 14th, MVLCT presents, Hershel and the Hanukkah Goblins.

Nov 27th, Thanksgiving, bank will be closed

Nov 29th, Shop Small Saturday

Dec 6th, Friends Plus Open House, 9 a.m. to 11 a.m.

Magical Mount Vernon 2 p.m. to 7 p.m.

Dec 24th, Christmas Eve, Bank closes at noon.

Dec 25th, Christmas Day, Bank will be closed.

Dec 31st, New Year's Eve, Bank will be open regular hours.

Jan 1st, New Year's Day, Bank will be closed.

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

Smart Holiday Spending

The holiday season is a time of joy, generosity, and celebration—but it can also bring financial stress if spending isn’t planned carefully. Practicing smart holiday spending helps you enjoy the season without facing a pile of debt in the new year.

Start by setting a realistic budget. Before you begin shopping, list everyone you plan to buy for and assign a spending limit for each person. Don’t forget to include wrapping supplies, decorations, travel expenses, and food for gatherings, these costs will add up quickly. Once you have your total, commit to staying within it. Paying with cash or a debit card can help you avoid overspending.

Next, plan your purchases ahead of time. Take advantage of sales, coupons, and rewards programs, but be mindful that “deals” can still lead to impulse buys. Comparison shopping ensures you get the best value for your money. You can also consider thoughtful, lower-cost gifts such as homemade treats, framed photos, or shared experiences that hold more meaning than a high price tag.

If you tend to rely on credit cards, use them strategically. Choose one with cash-back or reward benefits and make sure you can pay the balance off quickly to avoid interest charges. Tracking your spending throughout the season helps to keep you accountable and prevents surprises when the bills arrive in January.

Finally, remember the spirit of the holidays isn’t about how much you spend, but about time spent with family and friends. Focus on creating memories, hosting a potluck dinner, volunteering together, or simply sharing a cozy night at home. With a clear plan and mindful choices, you can celebrate generously while protecting your financial well-being. Smart holiday spending brings peace of mind long after the decorations come down.



Giving Thanks

As the season of gratitude arrives, we want to take a moment to give thanks to our valued customers. Your trust, loyalty and continued support mean everything to us. Each day, we are honored to serve you and to be part of your financial journey, whether helping you open your first account, buy a home, or grow your business. Your partnership inspires us to work harder, listen better, and continually improve the way we serve our community.

We are especially grateful for the relationships we’ve built and the conversations that remind us what community banking is all about—people helping people. Thank you for choosing to bank with us and for allowing us to be part of your lives. From all of us, we wish you a wonderful Thanksgiving filled with warmth, joy and appreciation for the good things—big and small—that make life meaningful.



Turkey Trivia

Did you know that wild turkeys can run up to 20 miles per hour and even fly short distances up to 55 miles per hour? Benjamin Franklin once praised the turkey as a “respectable bird” and even suggested it would have been a better national symbol than the bald eagle. The bright red skin under a turkey’s beak is called a “wattle,” and when it changes color, it can signal excitement or stress. Only male turkeys “gobble” — hens make softer clucking sounds. The loose skin over a turkey’s beak is called a “snood,” and longer snoods are said to attract mates. Fun fact: the average American eats about 16 pounds of turkey every year, most of it on Thanksgiving! Turkeys have excellent vision and can see in color, but they have poor night vision, so they prefer to roost in trees for safety after dark.