

## Broadway Productions

### Three Great Shows You Won't Want to Miss

Carla Meierotto, Passport Club Director, is working on three upcoming day trips to the following Broadway productions that are touring through the Midwest:

**Les Miserables**

**War Horse**

**Million Dollar Quartet**

Interested? Details are still being finalized, so keep watch for further information on these fabulous productions! If you would like to subscribe to the Passport Club's monthly newsletter, contact Carla Meierotto at 372-2243 or you can check the website at [www.lcbtrust.com](http://www.lcbtrust.com) for the most up to date information on upcoming trips and events!



## Tips to Safeguard Your Online Data

In this increasingly connected world, all of us must take proactive steps to safeguard our data. Channels (such as online banking) and tools (such as social networks) have become a part of our daily landscape. Due to increased risk of personal data being compromised and potential for fraud, we've created a list of recommendations to reduce your risk:

1. Be vigilant in reviewing your financial statements and monitoring your transactions. Develop the good habit of monitoring your financial accounts (e.g. bank, credit card, retirement etc.) at least weekly through online banking, Telebanker or the ATM.
2. Never leave your computer, tablet or mobile phone unattended when using any Internet banking or other financial services online.
3. After you have completed your online banking session, it is good practice to log off your account to ensure the session is completed.
4. It is also good practice to lock your computer or mobile device whenever you plan to leave it

unattended.

5. Never use publicly available information to create your password. Examples to avoid are common names or phrases, birthdates, social security numbers, etc. And of course, it goes without saying that you should never reveal your password to anyone.
6. Change your passwords frequently. Establish a routine where you change your password every few weeks to reduce the risk of a compromised account.
7. Avoid using password managers. Even though they may be convenient, password managers create a habit of not changing your passwords regularly and therefore make it easy to forget your passwords over time.
8. Never click on links or applications that you receive in e-mail, as those are common ways viruses, malware and malicious software are installed. If you get an e-mail with links purporting to be from your bank, please visit your bank's main website

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through your browser or call the bank directly to verify legitimacy.

9. Keep your passwords/pin confidential. Under no circumstance will you be asked to provide it by your bank.

10. While using the Internet, verify use of a secure session (“https://” and not “http://”) in your browser’s address bar. This is your indication that the data being transmitted between your browser and your bank’s system is securely encrypted.

11. Install anti-virus and anti-malware software. There are many good applications available for both your computer and your mobile device. Some are even free. Also remember to keep these products updated regularly so they can be most effective.

12. If you have a mobile device such as a smart phone or tablet,

ensure that you install software capable of remotely wiping the device should it get stolen or lost.

13. The minute you suspect that your device is lost or stolen, notify your mobile carrier and suspend your service.

14. Install mobile software only from the Android Market or the Apple app Store and never a 3rd party site.

15. Do not “jailbreak” your iPhone or “root” your Android to avoid unintentionally opening “backdoors” for malicious software.

16. Turn off wireless device services such as Wi-Fi, Bluetooth and GPS when they are not being used.

17. Be aware of the types of information that you post to social networking sites. Ensure you know who your “friends” are on such sites and do not accept “friend” requests from unverified

parties. Statistics show that users of such sites experience a higher incidence of fraud. Use privacy settings on social networking sites to control who is able to access your personal information.

18. Take advantage of account alerts available through LCBT’s online banking. Once you set up the alerts you need, the bank’s systems will notify you of activity on your accounts.

19. Checks and your financial statements all have your private financial information on them. Request electronic statements and use online bill pay whenever possible to reduce the paper trail and the risk of your account information being compromised.

20. If you suspect fraudulent activity or have doubts about the authenticity of a site or communication, give us a call at 372-2243. We’re happy to help!

## Protect Yourself from Costly Overdraft Fees

### How do overdrafts and bounced checks happen?

When you -

- Write a check,
- Withdraw money from an ATM,
- Use your debit card to make a purchase, or
- Make an automatic bill payment or other electronic payment,

for more than the amount in your checking account, you overdraw your account and run the risk of being assessed an overdraft fee, which is currently \$28.00.

### How can I avoid overdraft fees?

The best way to avoid overdraft fees is to manage your account so you don’t overdraw it.

- Keep track of how much money is in your checking ac-

count by keeping your account register up-to-date.

- Pay special attention to electronic transactions. Record your ATM withdrawals, debit card purchases and online payments.
- Don’t forget about automatic bill payments that may be set up for utilities, loan payments, etc.
- Keep an eye on your account balance. Remember that some checks and automatic payments may not have cleared yet.
- Review your account statements each month. Between statements you can find out which payments have cleared and check your balance using online banking, Telebanker,

any ATM, or calling the bank.

- Take advantage of e-alerts which will alert you when your account falls below the dollar level you choose.

### Are there less expensive alternatives?

Yes, LCBT offers two alternatives:

1. **Savings to checking transfers.** Arrange to have this automatic transfer made if you accidentally overdraw your account for only \$5.00/incident.
2. **Ready Reserve.** This pre-arranged line of credit for qualified recipients, is tied to your checking account. In case of an overdraft, the money is advanced plus interest charges, which most times, costs less than an overdraft fee.

# Employee Spotlight

## Chad Ward



*Chad Ward  
Chief Lending Officer*

We're proud to announce Chad Ward has been elected to Lee County Bank & Trust's Board of Directors.

Chad received his B.A. in Communications from St. Ambrose University in 1995. He worked in the retail food industry for 12 years prior to being hired as Vice President of Real Estate and Consumer Loans at Lee County Bank & Trust, N.A. in 2007. He was promoted to Chief Lending Officer in June of 2011. He has earned certificates from the Iowa Bankers Association's Consumer Credit School, Compliance School and Commercial Lending School.

Chad is a very active community member and currently sits on the board of directors of the Fort Madison Chamber of Commerce, Fort Madison United Way and the Fort Madison Family YMCA, as Past President. He is also an active member of the Fort Madison Rotary Club, Relay for Life Committee, Holy Family Parish, and the Knights of Columbus

In his free time, Chad, a self-declared sports junkie, enjoys running, watching any sport and spending time with his family. He and his wife, Mindy, along with their daughter, Faith, reside in Fort Madison.

### Keeping Your Email and Phone Numbers Current at the Bank Why it's Important

From time to time, LCBT needs to get in touch with you, and sometimes, we'd like to do so in a relatively quick manner! By keeping your email address and phone number current with the bank, it will ensure you are receiving important information, like the items listed below, in a timely manner.

- Fraud Notifications
- Bank Notes and Notices
- Account Notifications
- Big Account Summaries



### LCBT Awards \$2,000 in J. Patrick Koellner Scholarships



*Brady Roth accepts \$1,000 from  
LCBT's Mike Culbertson.*

Every year, Lee County Bank & Trust, N.A. awards a scholarship in the amount of \$1,000 to one graduating student from both Holy Trinity and Fort Madison High Schools.

This year we were pleased to present scholarships to Brady Roth from Holy Trinity High School and Jessica Vorwaldt from Fort Madison High School. These students were selected for the active role they take in school and community sponsored activities, their good character, and leadership abilities. We wish them well as they continue their academic careers.

# Back-to-School Money Tips for Teens

Teens have a lot on their minds as they prepare to go back to school this fall – class schedules, sports, activities, text messages, friends and Facebook, just to name a few. Managing money may not be at the top of their priority list, but this time of year is an opportunity for parents, grandparents and mentors to offer some financial guidance for the teens in their lives. Here are four tips for teens to consider as they head back to school this year:

**Know where your money goes.** You may have money from birthday gifts, a summer job or a part-time gig – the question is, how do you spend it? To help manage your money, it may be helpful to track how you spend your money on a regular basis. Whether you're buying new clothes, movie tickets, fast food or video games, try keeping a list of your expenses during the month to see how you're spending your hard-earned cash.

**Spend wisely.** Before choosing to buy that cool new gadget you've been wanting, take some time to ask if you're making a smart spending decision. Can you afford to spend money on the item? Do you really need the item, or is it something you want? Have you done enough research? Are you getting the best price? Stopping to ask yourself these questions will help to ensure you're spending your money wisely.

**Set savings goals – and start a savings account.** You may already have some savings goals in mind. Maybe you're saving for a

**A Powerful New Way to Bank**

**KASASA CASH BACK**

**KASASA SAVER**

**KASASA TUNES**

**DO YOU KASASA?**

**LEE COUNTY BANK & TRUST, N.A.**

**Member FDIC**

PLUS, ON ANY KASASA ACCOUNT Free debit card usage • No minimum balance requirements to earn rewards • Nationwide ATM fee refunds

Ask a customer service representative for details.

future purchase – like a bike, moped or car – or you may even want to start saving for your college education. If you're ready to save your money, a great way to start is by opening up a savings account at Lee County Bank & Trust. We can help you find the right savings account for you. Savings accounts allow you to keep your money in a safe place while it earns a small amount of interest. You'll be able to deposit money into your account, and earn a specified amount of interest on that money. Your money will also be available whenever you need it – whether you're ready to make a purchase or go off to college.

**Protect your personal information.** Even if you don't have your own checking account or credit card, criminals can still use your name, address and Social Security number to illegally obtain an account or credit card under your name. This is known as identity theft and could be harmful to your credit history. It's important to take steps to protect yourself against identity theft. For starters, be suspicious of any requests for your name and Social Security number. Keep your Social Security card in a secure place and don't carry it with you. If you have a bank account, don't share the account information.