

LCBT

From the Vault

Lee County Bank & Trust, N.A.

May 2012

Do You Kasasa?

We're happy to announce that on May 14, you can! On that date, Lee County Bank & Trust will begin offering Kasasa Cash Back (earn cash back on your debit card purchases), Kasasa Saver (a great new way to save), and Kasasa Tunes (earn iTunes or Amazon rewards). That's three free accounts that pay YOU for using them!

Kasasa is a new brand of free checking and savings accounts that pays you for using your accounts with high interest, cash back, iTunes/Amazon rewards and automatic savings. If you've been a Lee County Bank & Trust customer for awhile, you know that we pride ourselves in providing the best financial products and services in Southeast Iowa. So it was only a matter of time before we added Kasasa to our offerings!

If you are interested in opening a Kasasa account when they become available, you may do so online at the all new lcbtrust.com or at any branch location.

A Powerful New Way to Bank

KASASA CASH BACK

KASASA SAVER

KASASA TUNES

DO YOU KASASA?

LEE COUNTY BANK
& TRUST, N.A.



PLUS, ON ANY
KASASA ACCOUNT

Free debit card usage • No minimum balance requirements to earn rewards • Nationwide ATM fee refunds

Available May 14th
at LCBT!

Ask a customer service representative for details.

Member
FDIC

MEMBER FDIC 1

Fraud Against the Elderly

How You Can spot and Prevent Financial Abuse

Each year millions of senior citizens are victimized by financial fraud or theft of money, property or valuable personal information. Often, an adult child or other relative is responsible. Other situations may involve trusted individuals such as caregivers, legal guardians, investment advisors or new “friends.” The types of abuse differ widely, so it’s important to take a variety of precautions. Here are suggestions for protecting yourself and your loved ones:

Choose an advisor carefully. If you’re considering hiring a new broker, attorney, accountant or other professional, even someone recommended by a friend or relative, it’s best to independently look into that person’s background and reputation before investing money or paying for services. For example, you can confirm that this person is properly registered or licensed and has a clean record with regulators and other consumers. When in doubt about how to research this information, ask your state Attorney General’s office or local consumer protection agency for guidance.

Make sure you not only understand the role an advisor will be playing, but trust that this individual will do what’s best for you and your finances. Don’t be afraid to ask questions or say no. After all, it’s your money!

Be careful with powers of attorney. At some point, you may want to have a power of attorney, a legal document that authorizes another person to transact business on your behalf. While powers of attorney can be very helpful, be careful who you name as your representative. Powers of attorney can be easily misused because they allow the appointed person to step into your shoes and do everything you can do, including taking money from your account and borrowing money in your name. This is a matter to discuss with a lawyer who should prepare or review the document for you.

Protect your personal financial information. Never give out your bank account numbers, Social Security numbers, PINs (Personal identification numbers), passwords or other sensitive information unless you initiate the contact. These requests may come from an unsolicited phone caller, letter writer, e-mailer or a person who shows up at your door. Be especially wary of winning a (bogus) prize or lottery that first demands payment for taxes or other fees.

Also, keep your checkbook, account statements, and other sensitive information in a safe place. Shred paper documents containing sensitive information that is no longer needed.

Closely monitor your credit card and bank account activity. Review your account statements as soon as you receive them and look for unauthorized or suspicious transactions, which should be reported to your bank immediately.

Take your time when deciding on a major financial decision or investment. Make sure you understand the transaction and ask questions if you don’t. If you need to, ask a lawyer or financial advisor to help you understand the documents and discuss what’s best for you. Walk away from anyone who says you must make a decision or otherwise do something *right now!*

Be aware of scams involving reverse mortgages. These loans enable homeowners age 62 or older to borrow money from the equity in their homes. However, reverse



mortgages can be complex products with a variety of risks and costs, and there are many reports of schemes by unscrupulous individuals using deceptive offers and high-pressure tactics to steer senior citizens into using the funds from a reverse mortgage for inappropriate or costly loans or investments.

Beware of callers asking for money or information. If you’d like to reduce the number of telemarketing calls you receive, consider signing up for the national Do Not Call Registry (call 1-800-382-1222 or visit www.donotcall.gov).

Don’t comply with requests from strangers to deposit a check into your account (perhaps as part of an Internet sale) and wire some or all of it back. If you send the money and the check is counterfeit, you may be held responsible by your financial institution for the losses.

If you use social media, many security experts advise against posting the names of relatives and anyone’s home address, full date of birth and daily activities because those can be valuable to a thief. Con artists look for personal information on the Internet they can use to trick you into sending money.

*Article courtesy of
FDIC Consumer News*

Employee Spotlight

Tina Krieger

We're proud to announce that Tina Krieger has been promoted to Vice President of Lee County Bank & Trust, N.A.

In addition to her position as Vice President, she also holds the titles of Assistant Trust Officer and Human Resource Officer. She has been an employee of Lee County Bank & Trust, N.A. for 31 years. Prior to her current position, she was a Consumer Loan Officer. Krieger is a graduate of both the Iowa Bankers Association's Consumer Lending School and the Cannon Trust School at the University of Notre Dame.

In her spare time, Tina enjoys volunteering her time to PAWS Animal Shelter and the Tri-State Rodeo. You can also frequently find her walking or riding her bike. She is a big fan of summer! She and her husband Bob, reside in Fort Madison and have two grown sons.



Tina Krieger, Vice President

Debit Card Security

10 tips for Safeguarding

Using your debit card is one of the most convenient and safest ways to pay. MasterCard's zero-liability policy protects you if fraudulent charges are made to your accounts. It is still a good idea to keep the power of your debit card from falling into the wrong hands. Here are a few simple suggestions:

1. Treat your card like you treat your house keys. Don't let it out of your sight.
2. Never write your PIN on the card.
3. Never dispose of card receipts in a public place.
4. Pick a PIN that isn't obvious to others, and never write it on, or attach it to, your card.
5. Cancel any inactive cards.
6. Never give out card numbers to unsolicited callers.
7. Check for security icons on a business's website before keying in your account number to ensure your transaction is secure.
8. Know that banks and other legitimate businesses never ask for passwords, account numbers or updated information via e-mail. Never click on a link in a suspicious e-mail.
9. Keep information about your card account numbers, expiration dates, and issuers' telephone numbers in a safe place so you can act quickly if your card is lost or stolen.
10. Destroy any documents that might have account numbers or other personal information.

May is Direct Deposit Month

The month of May is National Direct Deposit Month. Here are some of the reasons why you should use Direct Deposit.

It is safe and confidential.

- Payments made by Direct Deposit have never been lost. In fact, you are much more likely to have a problem with a paper check.
- Direct Deposit is more confidential. A check passes through many hands. Problems with Direct Deposit, which are rare, are quickly resolved. By contrast, problems with checks may take much longer to correct, up to three weeks.

It's convenient and saves time.

- By using Direct Deposit, you may save the equivalent of three workdays each year by not having to go to the bank to deposit checks.
- You don't have to be in town for your money to be securely deposited into your account.

It is fast.

- Direct Deposit gives you access to your payments earlier than a check. There is no waiting for a check to clear.

Passport Club

Amazing Australia/New Zealand Trip in 2013

Hi! My name is Carla Meierotto and I am the Director of the Passport Club. **I am really excited to announce the South Pacific Wonders Tour April 15 - 29, 2013!** Keep reading for the trip highlights.

Day 1 & 2 - Travel Days

Day 3 - Your adventure of a lifetime begins in Cairns, Australia, the Gateway to the Great Barrier Reef.

Day 4 - Visit the Tjapukai Aboriginal Cultural Center. You'll see traditional Aboriginal dances, learn about Aboriginal lifestyle, and even throw a boomerang or play a didgeridoo! In the afternoon, we'll visit Hartley's Croc Farm. Crocs, wallabies, and koalas, oh my!

Day 5 - Board a high speed catamaran for an exciting excursion to the Great Barrier Reef.

Day 6 - You have the morning to call your own. Later today, we'll fly to the bustling city of Sydney.

Day 7 - Sydney City Tour! Highlights include Kings Cross, the Harbour Bridge, Chinatown, the Rocks, Circular Quay, the Botanic Gardens and the fashionable Paddington suburb. Then discover one of the world's most fascinating architectural wonders during a guided tour of the Sydney Opera House.

Day 8 - You can explore Sydney at your leisure today! Tonight, experience a delightful dinner



Carla Meierotto
Passport Club Director

cruise and take in the sights of Sydney's skyline.

Day 9 - Leave Australia behind and fly to Christchurch in New Zealand. Upon arrival, enjoy a sightseeing tour of "the most English city outside of England."

Day 10 - This morning visit a Canterbury farmyard where you'll enjoy a sheep shearing demonstration! You get to call the afternoon your own, and tonight you are the guest of honor at a private dinner inside the restored Riccarton House mansion. Step back in time and experience a world of Victorian and Edwardian splendor during a guided tour that teaches you the history of the first family of Christchurch.

Day 11 - Today, enjoy a day of exploration on your own in beautiful Christchurch. Stroll its cobblestone streets and enjoy the

many sights that "the Garden City" has to offer. Make yourself right at home this evening when a New Zealand family welcomes you into their home for dinner! You'll make new friends and learn about the customs of the "Kiwi's" and enjoy a home-cooked meal.

Day 12 - Traverse the spectacular countryside to New Zealand's most famous national park, Mt. Cook. Mt. Cook is one of the most impressive mountains in the world with its jagged contours and nearly vertical slopes. Next, we'll move to Queenstown, our final destination.

Day 13 - Day trip to Milford Sound. During our cruise of the breathtakingly beautiful Milford Sound you'll see why this fjord is one of the most visited sites on the South Island. The scenery will take your breath away!

Day 14 - A leisurely day in Queenstown leaves you with several options. You may shop or people watch in the village or perhaps take an optional tour. Tonight, take in Queenstown from above and soak in the breathtaking views during a gondola ride to dinner at the Skyline Restaurant overlooking Queenstown, Lake Wakatipu and the mountains. We begin our return home tomorrow.

AMAZING PRICE!
\$5,589/double occupancy

Learn more:
Travel Show
June 7 - 6:30pm
McAleer Hall, 415 11th Street

Find the most up to date and detailed information for all our trips, visit www.lcbtrust.com