

LCBT

From the Vault

Lee County Bank & Trust, N.A.

November 2012

Christmas For Kids

With the holiday season fast approaching, you will soon find yourself trimming the tree, baking cookies, and wrapping presents. This year, LCBT invites you to think about giving a little happiness to a child in need.

Lee County Bank & Trust will again be participating in Christmas for Kids. While our Teddy Bear Tree was always very popular, it was asked by the Christmas for Kids committee if we would please collect items of a more essential nature for children between the ages of 0 and 2 years due to the change in our economic times. Some suggestions were diapers, snow pants, coats, snow boots, warm pajamas, etc. We will be collecting these items at our Main Bank and West Point offices between November 26 and December 10. LCBT is donating two "Pack n Plays" in which these items will be placed and then also given to Christmas for Kids.



All of us at LCBT wish you happy holidays! May this season be filled with joy and may the year 2013 bring you many blessings.

Trusteer Rapport

Protecting Your Online Banking Communications

At Lee County Bank & Trust, your security is our top priority. That's why we are bringing to you, Trusteer Rapport, an on-line fraud protection software customized to protect users of Lee County Bank & Trust's online banking at no cost to you.

As hackers become more sophisticated, we all face increasing challenges in creating a secure online environment. Lee County Bank & Trust is helping you meet these challenges by offering Trusteer Rapport online fraud and identity theft protection software that protects your user ID, password, and other information from fraudsters. It also helps prevent malware and fraudulent websites from stealing this sensitive information.

What is Trusteer Rapport?

It is a lightweight security software that protects your online banking communication from being stolen by criminals. It is an additional layer of security to any anti-virus or security software you already use. By protecting your internet connection and creating a tunnel

for safe communication with LCBT's online website, Trusteer Rapport blocks malicious attempts to steal information about your account.

You are probably now asking yourself, how may my banking information be stolen?

Malicious software (or malware) may automatically and silently download onto your computer while browsing the Internet. Malware silently captures login information and transfers it to criminals as a login is performed and can also silently change transactions executed. Phishing is another way your information may be stolen. This is where criminals build fake websites that look very similar to your bank's website to lure you into visiting them and submitting your online banking information which is later used to access your account.

How does Trusteer Rapport protect me?

Along with your current security software, it locks down the browser to prevent malicious browser tampering designed to

Black Friday Safety Tips

Thanksgiving dinner is over, the leftover turkey and other goodies have been put away, dishes done and it is time to hit the Black Friday ads that came in the newspaper. Before going out for those Black Friday shopping bargains, please keep in mind a few safety tips:



Shop with family and friends - you are safer in numbers and less likely to be a target for thieves.

Keep your shopping bags near you - whether you are in a store, at lunch or in a restroom, keep your bags near you at all times.

Keep shopping bags out of sight in vehicles - be sure to deposit your shopping bags in the trunk and out of

the sight of passers by.

Lock your vehicle - during the holidays, be sure to double check that you have locked your vehicle's doors and enabled the car alarm.

Watch your purse/wallet - keep your purse zipped up and near you at all times. For men, keep your wallet in an inside coat pocket or front pocket.

Avoid help from strangers - it's better to get help from store employees or family and friends. Some "helpful" strangers may turn out to be thieves.

Don't carry large amounts of cash - Limit the amount of cash in your purse or wallet. Also, be very discreet while counting money.

Pay attention to surroundings - Don't get too distracted while shopping. Always be sure to pay attention to your surroundings.

Leave the kids at home with family - it's better to leave the kids at home with family or friends during this wild shopping day. If you do take the kids with you, have a plan in place in case you become separated.

Christmas Club

Has shopping for the holiday season been a bit of a challenge financially this year? Make shopping for the 2013 season much easier and more enjoyable by opening a Christmas Club account today!

It's simple, just decide how much you would like to deposit on a weekly basis for this 50 week savings program. Then, see any of our tellers who will be happy to open a Christmas Club account for you. Plus, there is no need to worry about coupons or making weekly trips into the bank; just designate the funds to be transferred electronically. How easy and convenient!

You'll find joy in October when your check is issued, or have your money electronically transferred to your checking or regular savings account so that you may have a great time preparing for the holidays worry free.

Happy shopping!



Trusteer Rapport, continued
fool you into surrendering personal information or approving fraudulent transactions. It disables key logging and screen capturing attempts of login and money transfer pages. Once installed, it also removes existing financial malware from end-user machines and prevents future infections. Trusteer Rapport also prevents credential and payment card data theft by blocking access to suspected phishing online banking sites.

But I have anti-virus and firewall protection, why do I need this?

Anti-virus solutions take days, sometimes even weeks, to detect new financial malware variants and remove them. Fraud often occurs just hours after a new malware variant is released. Once your anti-virus provider eventually cleans your computer of the malware, it is already too late to prevent fraud from possibly occurring. Trusteer Rapport protects your computer and mitigates financial malware infections. It also communicates with LCBT and allows us to take immediate action against any possible threats.

How hard is this to use and what are the actual benefits?

Downloadable in seconds, and working in the background, it doesn't interfere in your usual computer behavior - bank and use the internet just as usual.

- * Prevents wire and ACH fraud
- * Provides alerts to phishing
- * Proven technology
- * Downloadable in seconds
- * Added security with no change in your usage
- * Proactive rather than reactive to threats and incidents
- * Provided at no cost by LCBT

LCBT EMPLOYEE

SPOTLIGHT

Michael K. Culbertson, President and CEO of Lee County Bank & Trust, N.A. is pleased to welcome Ryan Meierotto and to announce the promotions of Shirley Hoenig, Vice President, and Kim Shacklett.

We wish to congratulate Shirley Hoenig, Vice President, on her recent promotion to Cashier.

A graduate of Southeastern Community College, Shirley began her banking career with LCBT in 1978 and has served in many capacities including teller, customer service representative, and assistant cashier/data processing manager.

Residing in Fort Madison with her husband, Fred, Shirley is a member of Holy Family Parish and volunteers her time with Holy Trinity Catholic Schools and Relay for Life. She enjoys fishing with her family, baking, craft shows and flower gardening in her spare time.

Welcome to Ryan Meierotto, Assistant Vice President, Commercial and Mortgage loan officer.

A West Point native and a 2002 graduate of Iowa Wesleyan College, Ryan began his career in banking with a local bank before moving to Johnston, IA.

Lee County Bank & Trust is happy to have Ryan come to us with 14 years of banking experience comprising of consumer, real estate, agricultural and commercial loans.

Ryan and his wife, Stacia, have made their home once again in Southeast Iowa with their daughter and son.

Congratulations go out to Kim Shacklett as she has recently been promoted to Data Processing Manager.

A Fort Madison native and a 2003 graduate of Western Illinois University, Kim joined LCBT in 2008 with a career in banking since 2003. While at Lee County Bank & Trust, Kim has held the positions of teller, customer service representative, investment center sales assistant and data processor.

Kim, her husband, Shaun, daughter and son make their home in Fort Madison. She stays very active with her young family and their activities.



Shirley Hoenig
Vice President
Cashier



Ryan Meierotto
Assistant Vice President
Commercial/Mortgage loans



Kim Shacklett
Data Processing Manager



Four Trips Not To Miss in 2013

Riviera Maya Mexico ~ Barceló Maya Palace Resort February 9 - 16

Set right on one of the most stunning beaches in the Riviera Maya, Barceló Maya Palace is an immense all-inclusive resort filled with luxurious restaurants, swimming pools with swim-up bars, and junior suite rooms. Escape to this unbelievable tropical destination while surrounded by towering palm trees and the fresh breeze of the Caribbean. With an impressive spa featuring Mayan treatments, a well-equipped fitness center, and fun nightly entertainment, this is the perfect option for your winter retreat!

Australia and New Zealand April 15 - 29

Explore two great countries of the Southern Hemisphere—Australia and New Zealand. From the tropical splendor of the Great Barrier Reef on Australia's northern coast, to the ethereal beauty of glacial fjords on New Zealand's South Island, this 15-day journey to the lands "down under" brings you the best of both countries at an enjoyable pace. Enjoy a high speed catamaran ride to the Great Barrier Reef and cruise the breathtakingly beautiful Milford Sound. Meet Australia's wildlife-up close. Discover the wonders of Aboriginal culture and experience Queenstown, the adventure capital of the world.

National Parks of America Tour June 16 - 27

Explore the vast treasures of the American west as you journey to five fantastic National Parks on this 12-day journey. Relish overnight stays in a lodge nestled in the heart of Yellowstone and in a National Historic Landmark inside the Grand Canyon. Enjoy a breakfast cruise on Lake Powell. Marvel at the magnitude and color of Zion's cliffs. Enjoy two-night stays in Salt Lake City and Jackson Hole. Drive through the incredible Bighorn Mountains and the great Sioux Nations Territory before seeing Mt. Rushmore and Crazy Horse Monument. Come experience this great adventure of five of the most breathtaking national parks on one great tour.

An Ozark Mountain Branson Christmas November 13 - 16

Holiday cheer and world-class live entertainment combine for an unforgettable Ozark Mountain Christmas season in Branson, Missouri. Enjoy some magical Christmas shows, time for some shopping downtown and at Branson Landing, some warm Ozark hospitality and even have a chance to be a big winner at "The Price is Right". If you don't come home with the spirit of Christmas in your heart, you may be related to Ebenezer Scrooge!

Now taking reservations for all these fabulous trips.
Call Carla at 372-2243 or cmeierotto@lcbtrust.com today!

Visit us online at:



www.lcbtrust.com

Account Balances
Account History
Loan Payments
Funds Transfers
Pay Bills

Holiday Hours

The bank will modify its office hours as follows during the holiday season.

Monday, Nov. 12
Closed

Thursday, Nov. 22
Closed

Monday, Dec. 24
Closing at Noon

Tuesday, Dec. 25
Closed

Monday, Dec. 31
Closing at Noon

Tuesday, Jan. 1
Closed

You may bank with us 24 hours a day at our ATMs, Telebanker and online at www.lcbtrust.com.