



**Mark your calendars** → **Sat., April 25**  
**9-11 a.m.**  
**upper bank parking lot**

**FREE SHRED DAY**

Heartland Shredding, Inc., will be on site with their truck, so you can watch your documents' destruction.  
**Please use the entrance off First Street**

**Mount Vernon Bank & Trust Company**  
 Member FDIC [www.mountvernonbank.com](http://www.mountvernonbank.com)  
 206 1st St. SW, Mount Vernon, IA 52334 319-895-8835

## Mount Vernon Bank & Trust Company

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### Upcoming Events

**April 4<sup>th</sup>**, Mount Vernon Fire Department Pancake Breakfast.

Mount Vernon Easter Egg Dash.

Lisbon Easter Egg Dash.

**April 10<sup>th</sup> – 12<sup>th</sup>**, Mount Vernon-Lisbon Community Theatre presents "The Stuff We Keep Up"

**April 25<sup>th</sup>**, Community Shred Day.

**May 2<sup>nd</sup> – 3<sup>rd</sup>**, Chalk the Walk

**May 25<sup>th</sup>**, Memorial Day, Bank closed.

Memorial Day Services

Mount Vernon: Services held at the Mount Vernon cemetery at 9:30 a.m.

Lisbon: Parade begins at 10:00 a.m. with services to follow at the Lisbon cemetery.

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

## Record Retention

Personal record retention starts with understanding what documents truly matter. Key items such as tax returns, bank statements, insurance policies, and legal documents should be stored securely. For example, tax returns and supporting documents are generally recommended to be kept for at least seven years, while basic bank statements can often be discarded after one year—unless they are needed for tax or legal purposes.

Certain records should be kept indefinitely. These include birth and death certificates, Social Security cards, marriage licenses, wills, and property deeds. These documents establish identity and ownership, making them critical to safeguard in a secure location such as a safe deposit box.

With identity theft on the rise, proper disposal of outdated records is just as important as retention. Sensitive documents should always be shredded before being thrown away to prevent personal information from falling into the wrong hands.

Taking the time to manage your personal records isn't just about being organized, it's about safeguarding your future. By knowing what to keep, what to discard, and how to protect sensitive information, you create a strong foundation for financial security and peace of mind.

## Construction Update

Weather has improved, allowing construction on our lower parking lot to resume. The limestone veneer on the retaining walls has now been installed, and crews are actively pouring new pavement. Railings will be added in the coming days, and once those are in place, final landscaping will complete the project.

This project reflects our ongoing commitment to investing in the community we are proud to serve. As progress continues, we remain focused on creating a safe, welcoming, and functional space for our customers and neighbors. We appreciate your patience during construction and look forward to unveiling these improvements as another step in strengthening our connection to the community for years to come.



## Spring Cleaning and Safety

As the days grow longer and temperatures begin to rise, many turn their attention to spring cleaning and seasonal maintenance. While the tradition of freshening up homes is a welcome sign of warmer weather, it's also an important time to focus on safety—both inside and outside the home.

Spring cleaning is a great opportunity to declutter and organize, but it's important to take precautions. When lifting heavy boxes or furniture, remember to lift with your legs, not your back, to avoid injury. Use proper storage containers and avoid stacking items too high, which can create hazards. When cleaning hard-to-reach areas, always use a stable ladder or step stool rather than chairs or unstable surfaces.

Cleaning products can also pose risks if not used correctly. Always read labels and follow instructions carefully. Never mix chemicals, as this can create dangerous fumes. Keep all cleaning supplies out of reach of children and pets and ensure proper ventilation by opening windows and doors while cleaning.

Spring is also the perfect time to inspect your home for seasonal safety concerns. Check smoke detectors and carbon monoxide alarms to ensure they are working properly. Replace batteries if needed. Examine outdoor spaces for hazards such as loose railings, cracked sidewalks, or tree limbs that may have been damaged over the winter.

As outdoor activities increase, safety should remain a priority. Clean and inspect grills before use and keep them away from the house or flammable materials. Check garden tools and lawn equipment to ensure they are in good working condition. If you're preparing for yard work, wear appropriate protective gear, including gloves and eye protection.

By combining thorough cleaning with mindful safety practices, you can create a healthier and safer environment for your home. A little extra care now can help prevent accidents and ensure a bright and enjoyable spring season ahead.