



## Longtime local banker retires

After nearly four decades of service to the community, local banker Craig Smith has retired.

Smith, Mount Vernon Bank & Trust Company's chief financial officer and executive vice president, retired Dec. 31 after serving the bank and its customers for more 38 years.

A 1981 Lisbon High School graduate, Smith started his banking career in 1985 in Marengo, Iowa, after earning a degree in agri-business from Iowa State University earlier that year. The local area called him back in December 1986 as Smith was hired by then bank president EJ Fordyce to join Mount Vernon Bank as an assistant cashier. That was the beginning of a career that saw substantial growth and technological change in the community banking industry.



"Thirty-eight years of loyalty and leadership at one business doesn't happen very often," said bank president/CEO David M. Ryan.

Ryan praised Smith's career: "Craig Smith has been a key component of bank operations and bank management for nearly four decades. He has led a solid fundamental community banking model that ultimately has been of significant benefit to the Mount Vernon-Lisbon business and agricultural community. Our ability to perform well in a competitive marketplace is due to Craig's steady and dependable hand, along with his technological and operational savvy, all of which have been of great benefit to our customers, staff and shareholders."

Smith's career at the bank started in general banking and grew to include several roles through the years, including bank compliance and managing the bank's first actively used computer systems in the late 1980s. Lending responsibilities and supervisory roles followed as Smith continued his banking education, graduating from the Iowa School of Banking in 1993 and the Graduate School of Banking at the University of Colorado in 1999. This background earned his spot as a key part of the bank leadership team and becoming part of the bank's management succession plans.

As the bank grew, so did Smith, as he was elected to the bank's board of directors in 2002 and selected to co-manage the bank in 2005 as its executive vice president and cashier. Over the past 20 years of Smith's executive management, bank assets have nearly tripled from \$62 million in 2005 to \$182 million today.

Smith and his wife, Jean, plan to remain residents of Mount Vernon during retirement, and Craig will remain on the boards of both the Mount Vernon Bank and Trust Company (chairman) and Mount Vernon Bancorp (executive vice president).

We wish Craig well and thank him for a job well done!



Volume 36, Issue 2

February 2025

Member FDIC

### Upcoming Events

**Feb 14<sup>th</sup>**, Valentine Treats in the bank lobby.

**Feb 17<sup>th</sup>**, Presidents Day, Bank Open.

**April 12<sup>th</sup>**, Community Shred Day, 9 a.m. to 11 a.m., at the upper bank parking lot.

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

# Community Shred Day set

Mark your calendars for Saturday, April 12<sup>th</sup>, 9 a.m. to 11 a.m., for our Community Shred Day. Bring your sensitive papers and watch them be destroyed by an industrial shredder.

## Be prepared for emergencies

Are you prepared for an emergency? Do you have a notebook or a binder with your important contact information, account numbers, usernames and passwords, Doctors' names, insurance policies?

If you need to leave your house in a hurry, or you become hospitalized and need assistance, a binder with this information can be incredibly helpful in times of crisis. Here are some key details you may want to include:

### Personal Information:

- Full names and birthdates of all household members
- Copies of IDs (driver's license, passport, Social Security card)
- Emergency contacts (family, friends, neighbors)

### Medical Information:

- Doctors' names, specialties, and contact info
- Health insurance policies and member IDs
- List of medications, dosages, and pharmacies
- Allergies and medical conditions
- Power of attorney or advance directives

### Financial & Legal Documents:

- Bank account numbers and contact information
- Credit card information (last four digits, issuing banks)
- Insurance policies (home, auto, life, etc.)
- Mortgage or rental agreements
- Wills, trusts, and power of attorney documents

### Online & Utility Information:

- Utility company contacts (electric, gas, water, internet)
- Passwords for important accounts (consider a password manager instead)
- Safe deposit box locations and keys

### Household Information:

- Pet records and vet contact info
- Spare keys and security codes
- Emergency evacuation plans and meeting locations

Storing this binder in a safe deposit box, fireproof, waterproof safe or with a trusted family member is a good idea.