



Thank you for celebrating with us!

On January 19th, with below zero temperatures, we celebrated our 140th Anniversary with free soft serve ice cream, ice cream scoops, and a program on the history of the bank. The program gave some insight into the lives of the people who built the bank into what it is today: a community-focused business with a priority given to quality service. It was a bonus when some of our guests shared additional community historical tidbits.

We were amazed at the number of people who came in to see our lobby display and to enjoy the ice cream. Unfortunately, we ran out of ice cream at 3:00, and the ice cream scoops were gone by the end of the day. We should have known that Midwesterners wouldn't let a little *cool* weather upset their plans.



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Member FDIC

Upcoming Events:

Feb 2nd - 10th MV/L Community Theatre Production, "Ms. Holmes & Ms. Watson – Apt 2B"

Feb 19th, Presidents Day, Bank is open.

March 7th - 10th MV/L Community Theatre Production, "The Revolutionists"

For more information on community events, go to visitmvl.com

If in Doubt, Call

Protecting yourself against bank fraud is crucial in today's digital age, where cybercriminals employ various sophisticated techniques to exploit vulnerabilities. What can you do?

Regularly monitor your bank accounts and statements for any unauthorized transactions. Set up account alerts to receive notifications for transactions, ensuring you can promptly address any discrepancies.

Implement strong, unique passwords for your online banking accounts and change them regularly. Avoid sharing sensitive information, such as passwords or PINs, through email or over the phone, and be cautious of phishing attempts – verify the legitimacy of any communication from your bank.

Be wary of unsolicited emails, messages, or phone calls requesting personal or financial information. Banks or government agencies typically don't request sensitive details via email or phone. If in doubt, contact the entity directly using a verified phone number or secure communication channel. Don't use the phone number or email provided in the unsolicited communication.

Stay vigilant and safeguard your information.

Power of Attorney

Deciding whether a power of attorney (POA) is right for you involves understanding the purpose and implications of granting someone else the authority to make decisions on your behalf. A power of attorney is a legal document that designates an individual, known as the agent or attorney-in-fact, to act on your behalf in various matters, such as financial, healthcare, or legal decisions.

A power of attorney can be a valuable tool for individuals facing potential incapacity or those who want to ensure their affairs are managed smoothly in their absence. It offers flexibility, allowing you to define the scope and limits of the agent's authority. However, choosing the right type of POA is crucial, as there are different versions tailored to specific needs.

Consider your personal circumstances, health, and financial situation when contemplating a power of attorney. If you travel frequently, have health concerns, or simply want to plan for unforeseen circumstances, a POA can provide peace of mind. It's crucial to select a trustworthy and responsible individual as your agent; someone who understands your values and preferences.

Before finalizing a power of attorney, seek legal advice to ensure the document meets your specific requirements and complies with local laws. Regularly review and update the document to reflect any changes in your circumstances or relationships. Ultimately, a power of attorney can be a practical and protective measure, offering you control over who manages your affairs when you are unable to do so yourself.

Valentine's Day

The origins of Valentine's Day can be traced to an ancient Roman festival called Lupercalia. The Lupercalia festival was held annually, February 13th through the 15th, to purify the city, promoting health and fertility. Boys would draw the name of a girl out of a box and the couple would then celebrate the festival together. In the 5th century, Pope Gelasius I merged it with the Christian feast day honoring St. Valentine.

