



From Kennedy to Mount Vernon Bank

Cole Werling joined the Mount Vernon Bank & Trust team in June. He is working in the loan department as a Loan Administrator. A 2019 graduate of Kennedy High School in Cedar Rapids, Cole has been steadily climbing the ladder of personal and professional growth. After earning his high school diploma, he attended Kirkwood Community College for two years, laying the academic groundwork before transferring to the University of Northern Iowa. In 2023, he graduated from UNI with a degree in Management Information Systems, emphasizing Business Analytics.



Following college, Cole began his professional journey as a member service representative at a credit union, where he spent a year and a half helping members with their financial needs and learning the ins and outs of the industry.

At Kennedy High School, Cole participated in multi-sports, competing in football, basketball, and track. His love for athletics didn't stop at graduation—he's gone on to coach both football and basketball.

Outside of work, Cole enjoys playing softball, fishing, hunting, collecting sports cards, and is a loyal Cubs fan.

Mount Vernon is familiar territory for Cole, who often spends time with his aunt and uncle, Michelle and Bob Haugse, there. He is currently living in Mount Vernon as well.

Cole's parents, Joe and Krista Werling and brother Luke live in Cedar Rapids.

We are excited to welcome Cole to the bank team.

We Appreciate You!

We deeply appreciate your continued support and loyalty. As a gesture of our gratitude, we invite you to join us for a

Customer Appreciation Lunch.
Saturday, August 23rd
11:00 a.m. to 1:00 p.m.



Enjoy a complimentary pork sandwich, expertly prepared by the Rice Family master grillers.

We look forward to the opportunity to thank you in person.



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Upcoming Events

Thru Sept 27th, Farmer's Market, 9 a.m. to Noon each Saturday, at Rhubarb Botanicals, 681 Hwy 1, Mount Vernon.

August 9th, Sidewalk Sales

August 14th - 16th, Lisbon Sauerkraut Days

August 15th - 17th & 22nd - 23rd, MVLCT Presents 6 Dance Lesson in 6 Weeks

August 23rd, Customer Appreciation Lunch

Sept 1st, Labor Day, Bank Closed

Sept 13th, Lincoln Highway Arts Festival. Uptown Mount Vernon 10 a.m. to 4 p.m.

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

Staying on Budget for the Summer

Summer is a season full of opportunities—outdoor fun, family vacations, and community events—but it can also bring added expenses that strain your budget. Whether you're planning a getaway, entertaining the kids, or simply trying to enjoy the season without overspending, staying financially focused can help you make the most of summer without regret come fall. Here are a few practical tips to help you stay on budget this summer:

1. Set a Summer Spending Plan

Take time to plan out your seasonal expenses. List categories like travel, events, food, and entertainment. Estimate how much you can afford in each area based on your overall budget. A summer-specific spending plan helps you make informed decisions and avoid unexpected financial surprises.

2. Track Spending Weekly

Summer activities can add up quickly. Instead of waiting until the end of the month, review your expenses weekly. Use budgeting apps or a simple spreadsheet to track your purchases. This regular check-in helps you spot overspending early and adjust before it becomes a problem.

3. Take Advantage of Free Events

Many communities offer free entertainment during the summer—think concerts in the park, movies under the stars, or family fun nights at local libraries. These events are a great way to enjoy the season without spending a dime.

4. Limit Dining Out

While summer is a great time for socializing, frequent restaurant meals and snacks can blow your budget. Instead, plan to grill at home, pack picnic lunches, or host potlucks with friends. You'll still enjoy great food and company, just without the added expense.

5. Use Cash for Fun Money

It's easy to overspend when using cards or mobile pay. Consider withdrawing a set amount of cash each week for entertainment and non-essentials. Once the cash is gone, you'll know it's time to pause spending. This method adds a tangible limit to your fun budget.

6. DIY Your Entertainment

Summer doesn't have to mean costly outings. Create entertainment at home—host game nights or plan a backyard movie. These experiences often turn out to be just as memorable as paid events.

7. Plan Staycations

Travel can be one of the biggest summer expenses. If a vacation isn't in the cards this year, plan a staycation instead. Visit nearby attractions or explore nature trails. Staycations can deliver relaxation and fun—without the travel costs.

8. Set a Savings Goal

Staying on a budget is easier when you have a goal in mind. Whether you're saving for holiday travel, or just padding your emergency fund, knowing where your money is going—and why—keeps you motivated to stick with your budget.

With a little planning and creativity, you can enjoy all the best parts of summer without straining your finances. These simple steps help ensure your summer memories aren't overshadowed by fall regrets.