

## Congratulations, Deb Kougias



After nearly 35 years of trust, human resources and shareholder relations work, Deb Kougias is retiring from a place she “has truly loved.”

“A lot of people can’t wait until they can retire because they don’t really like their job,” said Deb, a bank vice president whose final day is April 3. “That’s not the case for me. It will be hard saying goodbye to a longtime job that I love, leaving behind coworkers that have become true friends.”

CEO/President David Ryan commented on Deb’s tenure: “Deb has been an invaluable part of our management team because of her depth and breadth of experience in so many areas of the bank. Because of this, we have had to take great care and planning for her retirement.”

“I’ve valued her commitment and loyalty to the bank. She’s been a great sounding board for me personally over the past 25 years; certainly someone I could count on for calm and common-sense advice when the bank dealt with difficult decisions.”

A Clinton native, Deb’s career began in the Clinton County Treasurer office. That is where she met her husband, Denny, a resident of Mount Vernon. She moved to Mount Vernon in 1983 where she was commuting to work at the Johnson County Treasurer’s Office.

“I really didn’t know anybody except the people at the babysitter’s,” she recalled of those first years.

In 1986, she jumped at the chance to get to know others when invited to a Tupperware party. She sat next to longtime bank employee Bev Behrens, who asked of Deb if she would be interested in a job.

She interviewed with then bank president Ed Fordyce, and started working in the loan department several weeks later. Deb moved into trust, HR and administrative duties in 1994. As someone who has always loved to read and learn, the position was perfect.

In HR, she liked getting to know new employees and introducing them to working at the bank. She also reveled in meeting with other HR professionals in the industry and implementing practices at Mount Vernon Bank that she felt would benefit both the bank and the employees.

“I enjoyed trust work by fulfilling the final wishes of members of our community,” Deb said.

Deb has also been key to shareholder relations – handling everything from organizing annual shareholder meetings to communicating bank information.

Deb said she always appreciated the culture of the bank – how people were treated like family. That included the care shown to her family when her husband became ill and passed away in 2009. “The people here are just good people,” she said.

Her loyalty extended to the community. Deb has held leadership roles at her church, Seeds of Faith Lutheran Church. She has helped lead the annual Christmas craft show in Mount Vernon and served on the Hometown Christmas committee (including organizing the basket auction). She served on the ZIP Code committee, helping organize the May 23, 2014, date marking Mount Vernon’s 52314 ZIP Code and also served on the Relay for Life committee for several years.

### **Bank Events**

**Community Shred Day,  
April 17<sup>th</sup>, 9:00 to 11:00 am**

-Bank Parking Lot

-Please wear a mask.

-Drive to the designated area  
and remain in your car.

-A bank employee will remove  
the items from your vehicle.

“Deb had a great track record with community service to the town of Mount Vernon,” Ryan said. “A quiet yet steady and consistent community volunteer -- you could always count on Deb Kougias!”

In retirement, she looks forward to even more family time with her daughter, Heather, and two grandchildren as well as her siblings. She also plans to do even more volunteering.

“Retirement is the next step in my life,” she said, adding that with COVID and a recent ankle injury, “I realized that life should never be taken for granted. Each day is a precious gift from God and should be treated as such. Retirement will allow me to do just that.”

## Enhanced Banking Launching in May

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Watch for a **NEW PIN & DEBIT CARD**, arriving **SEPARATELY** by mail around May 1.

- On May 10<sup>th</sup>, please activate the new card by calling the phone number given with the card.
- Your newly assigned PIN should arrive 1-2 days after the card. You will be able to change the assigned PIN, on or after May 10<sup>th</sup>.

**ATTENTION!!**

**Watch  
your mail!**

Landing around May 1

Your **NEW DEBIT CARD** and PIN for your new card will arrive by mail, **SEPARATELY**, around May 1.



Sign into the **NEW ONLINE BANKING** at [www.mountvernonbank.com](http://www.mountvernonbank.com), starting May 10. To enroll, you will need your current login name and use the last 6 digits of your Social Security number for your password.

- Our new **ONLINE BANKING** will work with Quicken and QuickBooks!



Our new app will provide you with all your banking needs at your fingertips from transferring funds to making mobile deposits.

- Download the **NEW MOBILE APP** (MVB&T Mobile Banking) on or after May 10 from your smartphone app store (you can then remove the old app).



If you use **OUR ONLINE BILL-PAY**, before May 5, print or write-down your payees' information. This will make it easier to set up on the new system.



New look for our statements.

- You will receive 2 statements for May. The first statement will have a closing date as of May 7<sup>th</sup>, be in our current format and should arrive mid-month. The second statement will have a closing date as of May 31<sup>st</sup>, be in our new format and should arrive in early June.



For up-to-date info go to [www.mountvernonbank.com](http://www.mountvernonbank.com)

- Available on our website mid-April, how-to guides, and videos.

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