

June Events

Wine Academy:

Saturday, June 8th, 1 p.m. to 3 p.m.,
at the Lincoln Wine Bar, 125 1st St
NW, Mount Vernon.
R.S.V.P required.

Tuneful Tuesdays:

Mount Vernon Bank will once again
provide free popcorn for the Mount
Vernon Community Band's Tuneful
Tuesdays concerts in the park. The
concert season begins June 11th and
will continue through July 9th. The
music starts 7:30 p.m. at the
Memorial Park gazebo. Bring your
lawn chair, sit back and enjoy a
pleasant evening with friends.

July Events

4th of July:

National Holiday, the Bank will be
closed.

Lincoln Highway Nitty Gritty
Antique Show, uptown Mount
Vernon from 7a.m. to 4 p.m.

Heritage Days:

July 11th – 13th, we hope to see you
Thursday at Kernoustie Golf Club,
for free popcorn and fireworks,
Friday evening at the Kids Fun Run
and Saturday at the parade. You
might even see a few employees
volunteering at the beverage tent.

Welcome Jake

I am pleased to announce that Mount Vernon
resident and businessman Jacob "Jake" Krob
has accepted the role of vice president (with
responsibilities as marketing manager and
generalist lending) with Mount Vernon Bank
& Trust Company.



Jake has served as a director at Mount
Vernon Bank/Mount Vernon Bancorp since
2015 and was the co-owner of West Branch
Communications (publisher of The Sun and six additional
weekly newspapers) from 2001-2017. Since 2017, he has been
employed by Woodward Communications of Dubuque as group
publisher where he oversaw operations of seven weekly
newspapers.

In addition to his previous experience of managing up to 30
staffers within multi-faceted budgets, Jake brings substantial
business acumen and leadership to the bank having worked on
various advertising/sales campaigns for his business and
customers alike in several different mediums. Community
investment, volunteerism, employing a team approach, and
being a lifelong learner are but a few additional attributes Krob
will bring to the table.

Krob was raised in Tipton, Iowa and graduated magna cum
laude from Buena Vista University with a Bachelor of Arts in
communications in 1998. Along with his wife Niki, Jake has
called Mount Vernon home since 2003 where they are busy
raising their seven children.

Please join me with an enthusiastic welcome to our newest
employee, Jake Krob!



We still have seats available for our
Wine Academy, Saturday, June 8th.
Cost for the event is \$10.00, contact
Sonia at 895-8835 to reserve your spot.

Safe Deposit Boxes

Leasing a safe deposit box can help secure important documents and valuables. When leasing a box, it is important to consider what items should be kept in the box, and do you need additional insurance for items in the box and who has access to the box.

The safe deposit boxes at Mount Vernon Bank are in the vault so access is limited to our lobby hours and requires two keys to open them. The keys needed are one of the renter's keys (two are given when the box is rented) and the bank guard key. Without these keys the box cannot be opened. The bank does not keep copies of your personal keys so if they are lost it will require a locksmith to open the box.



Since access to the box is limited you may want/need to keep the following items in a home safe for quick retrieval:

- Passport – if you are a frequent international traveler
- The only copy of your will – if you have not designated someone authority to access your box at your passing
- Original Power of Attorney Letters of Appointment
- Advanced Health Care Directives (Living Wills)

What should you keep in a safe deposit box?

- An inventory of your household possessions – If your home becomes damaged having an inventory and pictures will help with your insurance claim.
- Abstracts, Deeds and Titles
- Original Birth Certificates, Marriage License or any other legal documents proving your identity.
- Stock and Bond Certificates and US Savings Bonds
- Valuables such as stamp or coin collections or heirloom jewelry

When keeping valuables in your box, such as stamp or coin collections and jewelry, check with your insurance company to see if you need to purchase a special insurance rider. Items held in the safe deposit box are not insured by the bank or the government. You should also keep an inventory of the box contents, with appraisals and pictures, at home in case a natural disaster would damage the bank.



There are several options available for granting access to your safe deposit box. You may add a joint owner, who has the same authority as the primary box owner and cannot be removed from the box without permission. A deputy can be designated. This person can only have access to the box while the owner is alive. A legal representative can be appointed and is granted access to the box only after the owner has passed away. The box owner can change the deputy and legal representative at any time and does not need permission from the people being removed. It is important to let any authorized signer know where the box keys are kept.

For more information on safe deposit boxes, please contact one of our Customer Service Representatives.

Mount Vernon Bank & Trust Company, 206 First St SW, Mount Vernon, IA 52314

895-8835 www.mountvernonbank.com Member FDIC