

# **First Trust** AND SAVINGS BANK

## Coralville

1831 2nd Street (HWY 6 W)  
Coralville, Iowa 52241

Monday-Friday 9:00am – 5:30pm  
Saturday 9:00am - 12:00pm

**Website: [ft-sb.com](http://ft-sb.com)**



## Oxford

102 Augusta Ave  
PO Box 486

Oxford, IA 52322

Mon-Thur. 9:00 am – 3:00 pm  
Friday 9:00 am – 6:00 pm

**Phone: 828-8000**

## Reminders ....

Add us to your list of people to call when your phone number or address changes.

Please have your deposit slips filled out when making a deposit. This helps prevent any errors with the transaction.

Do you know about your debit card limits and what they mean? Give the bank a call if you have any questions! 828-8000

## ONLINE SCAMS, PHISHING, SPAM EMAILS ...

and on and on. In today's world of ever changing technology, it's important to be aware of the many scams designed to steal your personal/financial information. As convenient and exciting as technology is, with this comes opportunities for criminals to take advantage of you. Here are a few tips and suggestions on how to protect yourself:

- Do not reply to email or pop-up messages that ask for personal or financial information and don't click on links within the message. Remember, legitimate business will NOT ask you to update your account information via an email message.
- Be cautious if you receive an email stating that you have won a lottery or prize. If it sounds too good to be true, it usually is!
- Always review your bank statements as soon as they are available to check for any unauthorized charges.
- Contact the bank using the phone number from your statement. Some phishers send out emails that appear to be from a legitimate business and ask you to call to update your account information.
- Ever wonder why our Internet banking has a keyboard keypad for typing in passwords .... So Internet phishers and fraudsters can't detect what you are typing and get your passwords and then get your personal information.

That one-one relationship with our tellers is an awesome resource for your banking needs. Remember if you are a computer guru, make sure you are using a good anti-virus, anti-spyware and/or a firewall software to keep those scammers out!



# FAVORITE RECIPES

## Caramel Crispex Snack

### Ingredients:

2 sticks butter  
 2 cups brown sugar  
 ½ cup white karo syrup  
 ½ tsp salt  
 ½ tsp baking soda  
 1 "Family" size box of Crispex cereal  
 1-cup nuts  
 2 cups pretzels

### Instructions:

Mix cereal nuts and pretzels in big bowl.

Boil margarine/butter, brown sugar, syrup and salt for 1 ½ minutes. Add baking soda and stir well.

Pour over the dry mixture and mix well. Cook in the microwave for 4 minutes, stirring after each minute. Spread on wax paper or cookie sheets until cool.

Enjoy!



The staff on Training Day 2/15/2010

## Have a great year from all of us at First Trust and Savings Bank!

(front row L to R)

Ross Stuedemann

President

Kirk Leiffert

Vice President,  
Commercial Loans

Jill Ferguson

Vice President  
CV Branch Mgr

Doug Hill

Loan Office, Cashier

(back row L to R)

Mike Shoup

Ag Loan Officer  
Marketing & Security

Penni Berger

Operations

Donna Scheetz

Operations

Pat Wilcox

Customer Service – Oxford

Donny Lindell

Customer Service – Coralville

Patty Eckerman

Customer Service – Coralville

Dea Stratton

Customer Service – Oxford

Julie Deutmeyer

Administrative Assistant

Danette Bernacki

Operations Officer

Jesse Helgerson

Customer Service – Coralville

(not pictured)



*Wisdom is the reward you get from a lifetime of listening when you would have preferred to talk!*

First Trust and Savings bank is here to listen!

