

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



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.

Join us on Fridays in December for cookies and cider!

SHAZAM EZ PIN IS HERE ...

Now when a debit card is ordered through our bank you will no longer have to come into the bank to activate the card and add your PIN number.

Your debit card will still be mailed to your address just like before (remember it looks like junk mail).

You will also be mailed a letter from the bank with a Reference number and a toll-free number with instructions to call so you will be able to set up your own PIN number over the phone. Your debit card and reference number letter will come at different times.

When you call the toll-free number and set up your PIN, your card will be ready to go. You will no longer have to activate your card at an ATM machine. We are excited to provide this new feature for our customers. If you have any questions, please feel free to call 319-828-8000.

TIPS FOR COLLEGE STUDENTS

Preparing yourself for college financially can be tough. Here are a few tips for you to think about whether you are in college already or getting ready to go.

1. You are in charge. To help you be responsible with your finances create a realistic budget. Determine how you will spend your money and save it. Cut out unnecessary expenses so your money will last throughout the semester.
2. Get a Bank Account. Banks offer valuable services that you can benefit from like check cashing, debit cards, online banking, balance alerts, personal loans, and direct deposit to name a few.
3. Look out for Money. There is a lot of money available for students; you just have to look for it. Apply for scholarships and look for student discounts.
4. ASK. This is a learning experience, so if you need help ask. Your parents and bank are a great place to start.

Favorite Recipes



Pumpkin Fudge

INGREDIENTS:

- 2 tablespoons of butter
- 2 ½ cups white sugar
- 2/3 cup evaporated milk
- 1 cup white chocolate chips
- 7 oz marshmallow crème
- ¾ cup canned pumpkin
- 1 tsp ground cinnamon
- 1 tsp vanilla extract

DIRECTIONS:

1. Line a 9x9 pan with aluminum foil, and set aside.
2. In a 3-quart saucepan, heat milk and sugar over medium heat. Bring to a boil, stirring occasionally with a wooden spoon.
3. Mix in pumpkin puree and cinnamon; bring back to a boil. Stir in marshmallow crème and butter. Bring to a rolling boil (if you use candy thermometer, boil to 234 F) Cook, stirring occasionally, for 18 minutes.
4. Remove from heat, and add white chocolate chips and vanilla. Stir until creamy and all chips are melted. Pour into prepared pan. Cool, remove from pan, and cut into squares. Store in a cool, dry place.

HOLIDAY SECURITY HINTS

The holidays are soon approaching and it's time to think about turning up your security meter. Crime increases around the holidays. Things to think about:

- Hang on to little children. Don't leave little children or pets alone in vehicles.
- Try not to be too lax with the security of presents around the tree. Burglars love them too.
- Try to avoid going back out to the car in the parking lot, dropping off presents, and walking away to do more shopping. Thieves are watching.
- Keep purses on the shoulder and gripped, or over the head and hung on the opposite shoulder, zipped and/or snapped shut.
- Don't let shoulder surfers (at busy ATMs, cash registers, etc.) see your confidential information.
- Be extra alert for scams (fake accident, phony emergency at your front door, distractions)
- With cash flowing during the holidays, watch for fake bills.

UPCOMING DATES

Bank Closed	November 11
Bank Closed	November 26
Bank Closes at noon	December 24
Bank Closed	December 25

Every Friday in December
Cookies and cider

All of us at First Trust & Savings Bank would like to wish each and everyone a Happy Holiday Season.

