



Secure LifeStyles Club

NEWSLETTER AND EVENT SCHEDULE | FALL 2020

Mark Your Calendar

THURSDAY, NOV. 5

Jodi Selby's Security Webinar

How To Qualify For SLC Membership

TO QUALIFY, MEMBERS MUST:

- 1) Be age 50 or older.
- 2) Have a primary checking account at Bankers Trust.*
- 3) Maintain an average monthly deposit balance of at least \$15,000 in any combination of Bankers Trust accounts, including checking, savings, CDs, IRA accounts, trust services and investment services. If you need to switch your primary checking account, don't worry, we will help! Bankers Trust provides a "Simple Switch Kit" and a Relationship Banker to assist you with the process. For more information, please visit our website at BankersTrust.com/SLC.

*A Primary Checking account is a checking account in which the following requirements are met each 60 days.

- 1) 25 debit transactions. A "debit transaction" for the purpose of this section means a debit to your checking account from an ACH, Bankers Trust bill payment, drafting checks, or use of your debit card as a method of payment or purchase. A "debit transaction" does not include debits to your checking account that originated from ATM withdrawals, or other debits to your checking account, and,
- 2) Two direct or mobile express deposits of at least \$200 each. A "deposit" for purposes of this section does not include ATM deposits, deposits made in person, account-to-account transfers, or other deposits to your checking account.

Event Reservations

BankersTrust.com/SLC

Reservations are required for ALL events. Please register online at BankersTrust.com/SLC. You can also visit any branch or call (515) 271-1014.

We look forward to seeing you soon!



WELCOME EMILY ABBAS

SVP, Chief Consumer Banking and Marketing Officer

Hello, Secure LifeStyles Club Members,

Happy fall! I hope this newsletter finds you staying healthy. I am honored to be following in Paul Erickson's footsteps as the leader of the Consumer Division. While new to this team, I'm no stranger to Bankers Trust, having spent the last six years serving as leader of our Marketing and Communications team, as well as Chief of Staff.

Since taking on this new role, I've spent a significant amount of time getting to know our wonderful branch teams. While the coronavirus pandemic has not been easy on anyone, I'm incredibly proud of how our team members have continued to serve customers over the past six months. From handling account openings through the drive-up windows to making extra phone calls to running documents out to vehicles for signature - our staff has proven time and again that they are essential. These teams truly go the extra mile to help make sure your banking needs are met no matter the challenges they may face.

To honor these teams and show our appreciation for their strength, perseverance and positive spirits throughout the pandemic, each branch team member received a commemorative book titled ESSENTIAL in July. The book showcases how our branches stepped up to continue serving their customers and communities by decorating windows, making masks, and spreading kindness. It also includes thank you notes and other recognition from customers who shared their gratitude for Bankers Trust's continued support during this difficult time. You will see some images from the ESSENTIAL book in this newsletter.

I also want to ensure you, our Secure LifeStyles Club members, that I am committed to continuing our tradition of providing excellent service and building relationships. While it's unfortunate we won't be able to meet in person during the annual dinner this year, I look forward to getting to know you and thanking you personally for your relationship with Bankers Trust when that becomes a safe option.

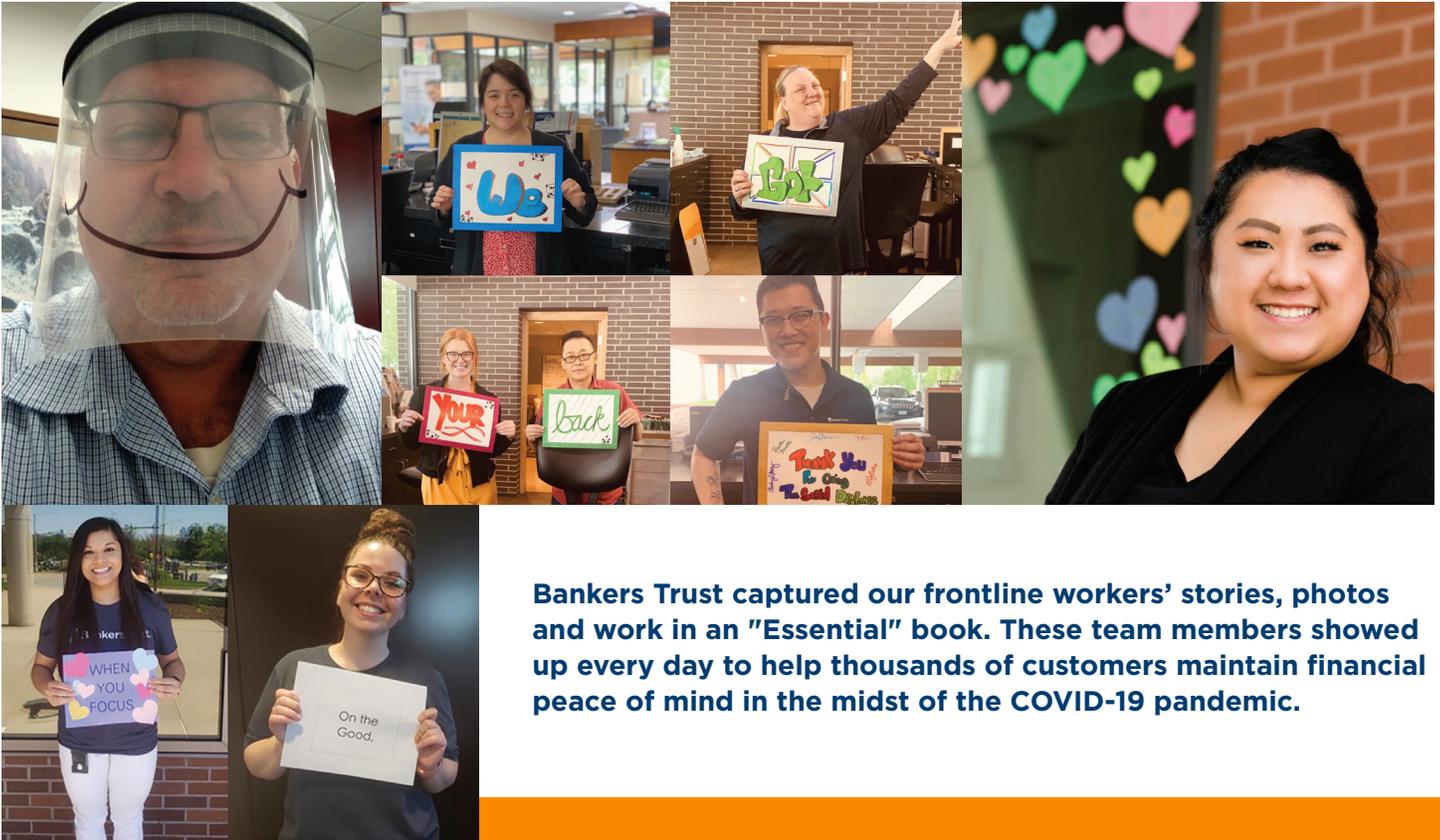
Thank you for your warm welcome and please stay safe.

Warm regards,

Emily Abbas
SVP, Chief Consumer Banking and Marketing Officer



RECOGNIZING OUR ESSENTIAL TEAMS



Bankers Trust captured our frontline workers' stories, photos and work in an "Essential" book. These team members showed up every day to help thousands of customers maintain financial peace of mind in the midst of the COVID-19 pandemic.

WHEN YOU SHOULD & SHOULDN'T GIVE OUT YOUR SOCIAL SECURITY NUMBER

Christi McWilliams, CCBSO, CAFP, ABCP, CBSM

Protecting your Social Security number is incredibly important, because it is one of the most valuable pieces of information to fraudsters. While fraudsters may attempt to steal your credit card and other financial information, their ultimate goal in many cases is to compromise your Social Security number, as it may enable them to steal your identity and apply for loans, file fraudulent tax refunds and more.

While there are many instances in which you need to provide your Social Security number, there are instances in which it is not safe to do so. Here are a few best practices to guide when you should and should not provide your Social Security number.

WHEN IT'S GENERALLY SAFE TO PROVIDE YOUR SOCIAL SECURITY NUMBER

When you're familiar with the person requesting your Social Security number, you can verify their identity, and they are requesting it for a valid reason, it's generally safe to provide your Social Security number. For example, if you are meeting in person with your banker to apply for a loan, it's generally safe to provide the personal information needed to process the application.

In addition to verifying their identity, the requester should also be able to answer questions regarding the safety and confidentiality of your personal information. Especially if it is your first time providing your personal information to the requester, don't hesitate to ask them how your information will be used and stored, as well as what safeguards they have in place to protect your information from hackers.

WHEN IT MAY NOT BE SAFE TO PROVIDE YOUR SOCIAL SECURITY NUMBER

There are some instances in which you should be especially careful about providing your Social Security number, including:

- When you are not familiar with the person requesting your information and have never spoken to them before.
- When you did not initiate contact with the requester, nor did you ever request to be contacted.
- When the requester cannot answer questions about the safety or confidentiality of your personal information.
- When the request does not seem necessary, but the requester insists it's the only way to confirm your identity or process a request.
- The requester tries to instill a sense of urgency and claims you must quickly provide your Social Security number and other personal information such as your mother's maiden name, your address and your birthday.

As a general best practice, make sure you know who you're talking to before you provide any sensitive personal information. Even if a number calling you seems familiar, remember that phone numbers can be spoofed/faked. To ensure you're talking to the person or organization they claim to be, end the call, find a verified phone number on their website, and give them a call. Initiating the call yourself ensures you know the true phone number and organization you're speaking with.

Additionally, even if you think the request is valid and you've verified the requester's identity, ask if there's another way to verify your identity. Sometimes the last four digits of your Social

Security number or just your home address will suffice, and you can rest assured you've disclosed less sensitive information.

ADDITIONAL SAFETY TIPS

In addition to keeping your Social Security number safe from requesters who may be attempting to commit fraud, it's important to keep it safe from being found. Do not store your Social Security card in your wallet or other easily accessible places, and do not write it down on notepads (physical or digital). Try to memorize your number if possible, and store your physical card in a safe place where you can reference it as needed.

It's also important to regularly request a credit report to monitor suspicious credit activity. If a fraudster successfully compromises your identity and authorizes your credit, it will be seen in a credit report. You can request a free credit report with any of the three nationwide credit bureaus: Equifax, Experian and Transunion. Requesting a report will not harm your credit score. If you find unfamiliar activity, consider freezing your credit.

If you have questions about the security of your account at Bankers Trust, don't hesitate to contact me at CMcWilliams@BankersTrust.com or (515) 245-2876.

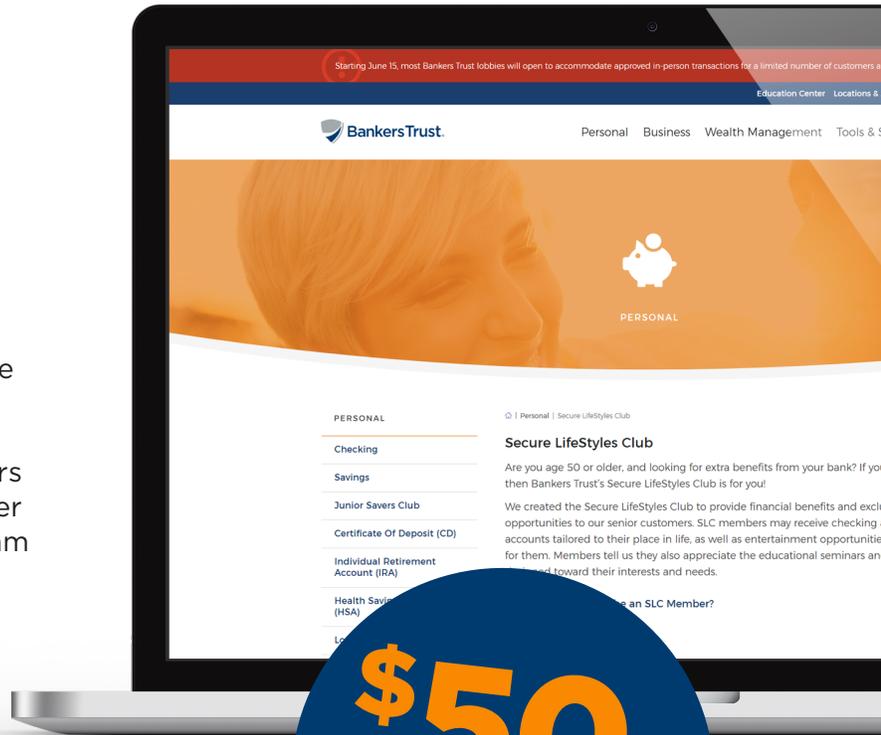


EXPLORE OUR EDUCATION CENTER WITH A VIRTUAL SCAVENGER HUNT

Back by popular demand! While in-person events continue to be on hold, we invite you to participate in another virtual scavenger hunt. This will give you a chance to explore the Bankers Trust Education Center, our financial education hub that breaks down financial topics from basic to complex and helps readers reach their financial goals. All Education Center articles are written by Bankers Trust's own team members, who are experts in their fields.

Visit [BankersTrust.com/SLC](https://www.bankerst.com/SLC) to access the 10-question scavenger hunt. Submit your answers by Nov. 9, 2020 at 10 a.m. for a chance to win a \$50 Visa gift card.

No purchase, payment, donation, or account required to enter or win. Odds of winning dependent on number of entries. Need not be present to win. Employees of Bankers Trust Company, their affiliates, subsidiaries, advertising, marketing and promotion agencies, and the immediate family members, and/or those living in the same household are not eligible to win. For full contest rules visit [BankersTrust.com/SLC](https://www.bankerst.com/SLC).



JODI SELBY'S SECURITY WEBINAR

THURSDAY | NOV. 5

Join Bankers Trust's VP, Sr. Risk Operations and Compliance Manager Jodi Selby for a town hall discussion on the current security threats facing seniors. This will be an open forum discussion and you are encouraged to ask questions about topics important to you. The meeting will take place via a Webex video call. However, call-in via phone will also be available without need for a computer or video. Participants will receive the presentation's Webex link and call-in information in a separate email following registration.

Time: 10:30-11:30 a.m.

Location: Webex Meeting

Cost: Free

WHAT DOES THE 2020 ELECTION MEAN FOR INVESTORS?



Jason Egge (515) 245-2892
Vice President, BTC Financial Services
7000 University Ave., Windsor Heights

On Tuesday, November 3, 2020 the citizens of the United States will cast their votes to determine who will serve as our president, as well as in the House of Representatives and a good portion of the Senate. As with any general election, the results can lead to policy changes that have the potential to impact the markets. The president and Congress have the power to change the tax code as it relates to business taxes, individual taxes, taxation of dividends and capital gains. They can also impact the regulatory environment for business as well. With that being said, I have advised my customers for years not to base their investment decisions solely on the results of an election.

When you think of examples of great companies, I would argue strongly that the results of an election in the United States did not impact the success of those companies. Companies like Apple, Amazon, Netflix and Facebook were successful because they were creative disruptors. They offered products and services that most had never thought of before but once offered were embraced by the global consumer market. Before Netflix, no one had heard the term “binge watching.”

It is also important to remember that most of the largest publicly traded stocks based in the United States get their revenues from operations all over the world. Think of all the McDonald’s, Starbucks and Kentucky Fried Chicken locations all over world, or of the revenue companies like Caterpillar, 3M, Exxon, Cisco, Chevron and American Express derive from a global marketplace. In a world where companies are selling goods and services all over the globe, the impact of changes in United States are not as significant as they were 30 to 40 years ago.

It is still very important for an advisor to monitor activities in our nation’s capital and assess how

they might impact their clients’ own unique financial situation. In the past, there have been policies coming out of Washington D.C. that have been good and bad for the markets. Ultimately, the success of companies is driven by their ability to offer quality products at reasonable prices to a large segment of customers. Elections and governing philosophy come and go all the time. A company that can offer quality goods at a reasonable price to a large segment of customers will stand the test of time.

Jason Egge is a registered representative with Securities America, Inc. Securities offered through Securities America, Inc., member FINRA/SIPC. Advisory services offered through Securities America Advisors, Inc. Bankers Trust, BTC Financial Services, a division of Bankers Trust, and Securities America are separate companies.

Not FDIC Insured. No Bank Guarantees. May Lose Value. Not a Deposit. Not Insured by Any Government Agency.





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BANKING | LENDING | WEALTH MANAGEMENT

We look forward to seeing you soon! Detailed event information is also available on our website.

BankersTrust.com/SLC