



**Diane Middlebrooks**  
Women's Initiative Coordinator

# WINTER

**"Winter is a season of recovery and preparation." – Paul Theroux**

**"It seems like everything sleeps in winter, but it's really a time of renewal and reflection." – Elizabeth Camden**

I really don't like winter! I don't like the cold, the snow, and the darkness in the evening. I usually am rushing around, doing things that need to be done around the house and at work. But winter gives me an excuse to slow down. When I come home, I have a cup of hot chocolate and read a book on my Kindle. I read thrillers, or watch Netflix movies, or listen to music. I have long phone conversations with my sister.

We all can take advantage of the winter months to practice self-care, manage anxiety and stress. Self-care is not all-or-nothing. Rather, it includes taking care of your physical, emotional, social, and spiritual health. It can range from pedicures and bubble baths to date nights and girls' nights out, a yoga class, or taking time for medical appointments.

There are things we can do to support ourselves.

- Practice how to calm down fast. Just breathe. Breathing seems like the most natural thing in the world. Close your eyes and count to 10 slowly. It really works!
- Phone a friend – preferably a funny one.
- Smell lavender.
- Curl up with your cat or dog.
- Listen to calming music.
- Dance to music by yourself at home.
- Exercise your body: bundling up to take a brisk walk.
- Watch a video exercise.
- Buy some weights and learn how to best use them.

- Take breaks from watching, reading, or listening to news stories, including social media.
- Take care of your body. Take deep breaths, stretch, or meditate.
- Try to eat healthy, well-balanced meals, exercise regularly, get plenty of sleep.
- Make time to unwind. Try to do some other activities you enjoy.
- Connect with others. Talk with people you trust about your concerns and how you are feeling.
- Go to the library and ask the librarian for recommendations.
- Take a nap.
- Make a snowman.
- Donate money or clothes to an organization that helps people in need.

**Celebrating the 25th Anniversary of the Women's Initiative** In 2025 Itasca Bank & Trust Co. celebrates the twenty-fifth anniversary of the Women's Initiative. We have heard throughout the twenty-five years how the programs and seminars we have offered have made a difference in women's lives. From financial planning seminars to seminars on health, to topics related to starting and growing a business, and enjoying programs like the Ice Cream Social. Itasca Bank & Trust Co.'s Women's Initiative has touched thousands of women. Women have not only learned valuable information about finance, business, health, and general well-being, they have connected with each other, making a difference in each other's lives. As one member wrote us, "It is so enlightening to see that we, as

women, truly are a community. I extend a great big thank you to Itasca Bank & Trust Co. for encouraging us to connect with one another."

Itasca Bank & Trust Co. continually wins praise as a community bank for our community involvement, leadership, goodwill, credibility, honesty, ethics, reputation, trust, a sense of permanence, strength and integrity. With those same qualities, the Women's Initiative serves a wide community - the community of women, no matter where you live. As we celebrate the twenty-fifth anniversary of the Women's Initiative, we celebrate you and the lives you touch every day.

## What's Inside This Issue

**Who You Are, Who We Are** ..... 2

**Did You Know?** ..... 3

**Financial Wellness** ..... 4

# WHO YOU ARE, WHO WE ARE...

## Who You Are – *Ann Marie Scurto*

### **Tell us about yourself**

I have been a resident of Wood Dale for 37 years. I was both employed, and self-employed. Now I am a retired great-grandmother. The nuances of retirement and aging place demands on this stage in life.

### **What have you gained by being a Women's Initiative member?**

The Women's Initiative offered me the opportunity to experience numerous informative programs, entertaining and special events, the art-of finer living, self and professional help strategies at my convenience. The Women's Initiative afforded me quality diversion that I otherwise would not have had and was able to fill my need as its best..

### **Why are you glad to be a customer of Itasca Bank?**

When I evaluate my financial health and wellbeing relationship as a customer of a financial institution there are 5 essentials that immediately come to my mind that must be present: Trust, Service, Advice, Convenience, and Friendship. Itasca Bank has not only fulfilled but has exceeded expectations in all five categories. Most importantly, they have been able to accomplish this through its staff. Regardless of their position in the bank, I am always greeted and treated as a friend.

---

## Who We Are – *Patricia Gibbs*

### **Tell us about yourself**

I have been married to my husband, Dan for 10 years and we have a son, Brady, who's 2. I have been with Itasca Bank for over 15 years starting as a seasonal Teller while attending college and currently work in Operations. I love working for a true community bank where the customers are appreciated & valued as individuals not an account number. It makes me love coming to work every day.

### **What do you like best about your job?**

There are so many aspects of my job that I think is best. I love that my workday is different every day. Being part of the Operations team allows me to work and collaborate with many individuals & departments throughout the Bank to enhance processes and the customer experience. I love working with my co-workers, who have become family and having a supportive, responsive management team.

### **What do you like to do in your spare time?**

I love spending time with my family and friends. We are HUGE Disney fanatics – both movies and parks! We love Disney trip planning and have gone many, many times. We recently took our son on his first trip - there was nothing better than seeing the magic in his eyes. It truly is the happiest place on Earth.

# DID YOU KNOW? Top Trending Scams in 2025?

## What to expect: from Deb Reiter, CMIT Solutions

Which age group made the most fraud complaints mentioning cryptocurrency?

People 60 and older made 16,806 complaints concerning cryptocurrency and accounted for \$1.7 billion in losses.

— 2023 FBI Cryptocurrency Fraud Report

### How to Stay Safe from these scams?

**1. Employment scams** - Remember that just because ads appear on reputable platforms such as LinkedIn and Indeed, it doesn't mean they're genuine. Confirm manager names, company and website.

**2. Cryptocurrency scams** - talk with a reputable financial advisor. Confirm the company is legit by checking with the Commodities Futures Trading Commission.

### Biggest Scams to Watch for in 2025 source: AARP

- Celebrity imposter scams – people believe they've entered a romance or friendship with a celebrity.
- Tech support scams – “your computer has a virus. Call this support number and request remote access to your computer
- Card-declined scams – consumer credit cards are declined while making an online purchase. Typically, the consumer tries using a different card, but that one fails, too. And yet despite the card-declined notices, the charges have actually occurred for each transaction.

### How to Stay Safe from these scams?

**Celebrity Imposter Scam** - No legitimate celebrity will ever ask for money or personal information online. In fact, most celebrities don't manage their own social media accounts, their marketing team does. Do a google search of the person and product, with words like “scam” or fake”. If it's a common scam you will find out this way.

### Tech support scams

- Never click on a pop-up.
- Never give remote access to someone who calls you out of the blue.
- Never share your password.

**Credit card declined scams** - Always use a credit card rather than a debit card, because credit cards offer stronger fraud protections. If you're unfamiliar with a company, research it before making a purchase. And make sure a website is genuine. Scammers often build look-a-like sites.

### Can You Spot the Look A-Like Website?

Faceb0ok.com	Wal1mart.com	Betsbuy.com
Amazone.com	G0ogle.com	
Paypal.com	Citibank.net	

**ALWAYS check you are on the right domain before entering sensitive information.**

### The Latest Scams to Watch in 2025 source: Experian

- Phishing emails and text messages that use Artificial Intelligence tools to generate convincing and natural-sounding email and text messages.
- Imposter Scams – pretending to be a friend, relative, celebrity, politician, businessperson, government agent, or company representative.
- Sextortion Scams targeting children and teens – scammers pretend to be interested in a romantic relationship and convince their victims to exchange images or videos. Then demand payment to keep the scammer from sending to family and classmates.
- Romance Scams – Fraudster gains your trust then asks for money. Often they offer investment advice involving cryptocurrency.
- Cryptocurrency and Investment Scams – early investment opportunities, fake prizes, contests, etc. Usually starts with the Imposter Scam or Romance Scam. Lures victims into sending them money, sharing account login information, or investing in a project.
- Online Purchase Scams - Scammers setup fake e-commerce stores. Often buying ads on social media. The criminals take your money and your purchase never arrives.
- Employment Scams – lures out-of-work victims. Scammers collect your personal information, “purchase our program” for easy income. Scammers send you a large paycheck and ask you to send the “extra” back.
- Check Fraud – Stealing from mailboxes and creating a counterfeit check to withdraw money from your account. Also known as check-cooking or check-baking.

### Tips for Safe Online Purchases

- It's best to use your credit card rather than a debit card because you have a better chance to get your money back from a credit card provider.
- Do not save your credit card on a merchant's web site.
- Use a DIFFERENT password for every online account.
- Use a password manager to help you track all those long, complex passwords. Recommend 1Password.com
- Really low price? Use common sense – if it seems too good to be true, don't buy it! Be selective about which merchants you trust.

*Together we'll shape the future*

# FINANCIAL WELLNESS

## Trust & Estate Fiduciary Services

**We are a full-service trust company within a community banking environment, focused on a client-first philosophy with reasonable account minimums and fees.**

Itasca Bank & Trust Co. has provided fiduciary and investment management services for over 40 years, serving over 1,100 client accounts. We welcome inquiries from potential clients, attorneys, CPAs, independent financial advisors, and other family advisors. We work with a family's existing outside advisors. We would welcome an opportunity to work with you. Our seasoned professional team has experience dealing with a wide range of client matters. Please feel free to call at any time to discuss your needs.

Below are some common questions you may have that we can answer. Please contact Michael-Anne Peck, Jamie Shimer, Roger Peters, or Elizabeth Romano. We are happy to answer any questions you may have.

- I don't have an estate plan. Do I need one? Where do I start?
- How can a trust benefit me?
- I don't know who should be my trustee or executor, any advice?
- I have an estate plan, but I have not recently reviewed it, or I don't understand it.
- What is a Land Trust, and how could it benefit me?
- I recently inherited an IRA, what do I do next?
- I recently inherited assets, what should I do now?
- Do I need to worry about estate taxes?
- I'm worried about the financial future of my disabled child, what can I do to prepare?
- I'm worried about the financial future of my adult child who is in an unstable marriage or does not know how to handle money, what can I do to protect them?