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BELIEVE IN YOURSELF

"We gain strength, and courage, and confidence by each experience in which we really stop to look fear in the face ... we must do that which we think we cannot." – Eleanor Roosevelt

"The future belongs to those who believe in the beauty of their dreams." – Eleanor Roosevelt

Our recent Women's Initiative program was *Full Steam Ahead: Overcoming Adversity, Fear, and Self-Doubt*, presented by Gayle Keller. Gayle is a professional speaker, advisor, coach, international bestselling author, founder of the Theodora S.T.E.A.M. Girls, and former award-winning executive leader who has a deep passion for improving communications and relationships based on five traits: decisiveness, courage clarity, confidence, and balance. Gayle has over 20 years' experience working in corporate America and is an entrepreneur, wife, and mother who experienced first-hand how women struggle to excel and how men struggle to understand and cohesively work together with women.

Gayle spoke about learning to communicate effectively, keeping a positive attitude, believing in oneself, and taking calculated risks. Our audience was of all ages. They asked a lot of questions, and Gayle was happy to answer them. Gayle also brought dolls she designed.

As a working mother to two toddler girls who left the technology field, Gayle launched a toy line. The dolls support all mothers who aim to raise courageously strong girls and equip them with the needed superpowers to shine in male-dominated fields.

In Gayle's book, *Full Steam Ahead*, she discusses "What can I and will I do to change my approach, behavior, and confidence level?" She suggests engaging with people by simply saying hello. Another suggestion is to speak up. When you are in a group, sit in front of the room. And remember to stand up for yourself.

My second job after teaching required that I fly to different cities to train our customers on our software. I knew nothing about software, and I had never been on a plane. When I was interviewed for the job, I was asked if I could do what was required. Without any hesitation, I said yes. I don't know where I had the confidence to take the job.

Let me know what you did that you thought you could not do.

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WHO YOU ARE, WHO WE ARE...

Who you Are – *Olga Cruickshank*

Tell us about yourself

Love where you live! I'm Olga from Itasca. I'm a wife of nearly 38 years to Scott. I'm a mother of 3 sons: Zachary (Dora), Nicholas and Jordan. We adore our 2 granddaughters, Charlotte Joy and Kennedy Faith. We moved to Itasca 33 years ago when I was a banker in town. After having my sons, I gave up my career to be a stay-at-home mom.

I'm an active member of St. Luke's where above all else we give thanks for all the good times and lean on in hard times. The women of St. Luke's are pillars of our community and I take strength from them. Without these God-fearing women in my life, I would have been on a different path in life. I am excited to say I'm the President of the Itasca Garden Club. We are celebrating 95 years of being established. My mentors, neighbors, and friends lead me to the joy of gardening. I'm a member of the Itasca Lion's Club and enjoy being part of the community. Our motto is We Serve! Serving in your community is something that I learned from another inspirational female in my young life. My husband and I are insurance agents with our offices in Itasca. We are proud to

work in our neighborhood, working for our friends, family, and neighbors. Love where you work!

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

Being part of the Women's Initiative is informational for all ages, incomes, and backgrounds. Meeting other women in and around town give us opportunities to learn, inspire, and to get involved. Valuable insights and best practices that I can apply in my own work.

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

It's always a pleasure to walk into the bank and see smiling faces! Although I have banking to do, it's also about catching up with my former coworkers, neighbors and friends that are employed by Itasca Bank. While I prefer the Itasca location, every once in a while, I do visit the Roselle branch.

Who We Are – *Ida Schneider*

Tell us about yourself

I have been married for 31 years (Frank) Mother of 2 handsome young men (Dino 27 & Nicolas 18). I have been known to throw some great gatherings. I just love to be with my family and friends - seeing them happy makes me happy. Live, Laugh, Love is my life motto. My dream vacation is to visit Spain – the region of Andalusia. I would love to dress in a traditional Flamenco dress (red with black dots and a red rose in my hair) and learn how to Flamenco dance with the locals of Spain. I think I can make this happen!

What do you like best about your job?

I absolutely adore the team I work with... "with" being the optimum word. It's just a great environment and "with" that, everything else just falls perfectly into place.

What do you like to do in your spare time?

Shop 'til I drop – especially bargain shopping! There's nothing more satisfying than spending little and getting lots!

WHY WOMEN CHOOSE ITASCA BANK & TRUST CO.

- Banking products and services that meet their needs, including investment management, financial planning, and trust services.
- Quality Service that is unsurpassed.
- Knowledgeable and respectful Bank employees who take the time to listen and answer questions.
- The Bank lives its values by giving back to its communities.
- A 76-year history of strength, stability, and trust.
- For 24 years the Women's Initiative has offered educational and informative programs to advance the success of women. From personal interest to business and financial focus, the many roles of women have been celebrated and enhanced.

WHAT WOMEN SAY ABOUT ITASCA BANK & TRUST CO.

- “Itasca Bank understands women.”
- “Prior to my experience at Itasca Bank, I’m not sure I believed it mattered where you bank.. Today, I would tell you that Itasca Bank’s service and customer service is like no other. When I arrive, the banker has a special way of making me feel like I’m her only concern.”
- “I have been a customer of Itasca Bank since 1999. Back then we were a young working family with not much in the bank. I have always been treated by every employee like I was just as important as the next customer without regard of how big or small a customer I was.”

Ready to choose Itasca Bank & Trust Co.? Stop in or call one of our Relationship Bankers at either location and start experiencing true community banking at its best.

**Visit Itasca Bank & Trust Co.
at either of our two locations:**

**308 West Irving Park Road, Itasca, Illinois
One East Irving Park Road, Roselle, Illinois**

630-773-0350 | itascabank.com

FINANCIAL WELLNESS

Business Savings

Are you looking for a convenient and safe way to hold deposits while earning interest? A Business Savings Account with Itasca Bank & Trust Co. is the solution.

Expand your company’s financial safety net with a business savings account at Itasca Bank & Trust Co. With just a minimum opening deposit of \$250, it’s an ideal solution for businesses of all sizes, whether you’re just getting started or are already established. And with at least a \$1,000 balance, your account will start earning interest. That means the more you grow your revenue, the more we’ll help you grow your balance. You’ll also have easy access to the funds in your business savings account, whether you want to make ATM withdrawals or transfer to internal or external bank accounts.

BUSINESS SAVINGS ACCOUNT FEATURES

- \$250 Minimum Deposit to Open
- Monthly Service Charge \$10 if balance falls below \$1,000 anytime during the month*
- \$1,000 minimum balance to earn interest
- Business Online Banking is available

- Quarterly Paper Statements; E-statements
- 24-Hour Depository at all locations
- Cash Management Services

Transaction Limitations:

Transactions are limited to no more than 8 transfers and withdrawals per statement service charge cycle by means of Check, Preauthorized Agreement to Third Parties (ACH) and Debit Transfers made via Online Banking, Bank by Phone or Bank Assisted Transfers made by phone. A \$10 Excess Activity Fee will be charged for each transaction listed above, over 8, which clears within that statement service charge cycle. Transfers and Withdrawals made in person at Itasca Bank & Trust Co. or at an Automated Teller Machine (ATM)** from a Savings Account are unlimited.

**Other items may apply. Refer to the Schedule of Fees for details.*

***Use of non-Itasca Bank & Trust Co. owned ATM will incur a \$1.00 service charge per transaction. Other financial institutions may charge a fee to use their ATM.*

Together we'll shape the future

DID YOU KNOW?

FBI Fraud Alert

If you or a loved one were solicited through a computer pop-up, social media site, dating site, text, email, or phone call by someone you have never met, and answer “YES” to one of the following questions, you may have been targeted by a SCAM.

- Have you been asked to invest in cryptocurrency or in gold futures?
- Has someone claiming to be a bank or government agency requested money, or for you to liquidate your accounts, in order to clear you of a crime or secure your accounts?
- Has someone claiming to be a tech or customer support representative requested money to remove a virus or child pornography from your computer or secure your account?
- Has someone contacted you claiming a family member is in danger or jail, and you must send money now to avoid further harm?
- Has someone you never met claimed to be romantically interested in you but requests you send them money or something else of value?

- Have you ever been directed to withdraw cash to purchase gold or silver bars to give someone else?
- Has someone sent individuals to your home or directed you to meet in a public place to drop off or pick up money, or other items of value, to deliver to an unknown person?
- Has someone asked you to obtain cash to either purchase gift cards or deposit in a cryptocurrency ATM—or given you a QR code to deposit money into an ATM?

If you answered “YES” to any of these questions, please go to:

www.ic3.gov for additional resources or to file a complaint with the FBI

INTERNET CRIME COMPLAINT CENTER (IC3).

Persons 60 and older may call the National Elder Fraud Hotline at

(833) 372-8311 for assistance in filing with IC3