



BEING HAPPY

"Keep your face to the sun and you will never see the shadows."

– Helen Keller

Diane Middlebrooks

Women's Initiative Coordinator

As I look to my retirement, I am not sure what I will be doing, and that's ok. I have received wonderful cards and emails from Women's Initiative members, and it has meant the world to me. One card had a beautiful quote from Mark Twain that ended with Explore. Dream. Discover. – good words to live by. I bought an interesting book about retiring, *Retirement The Right Way: with Pleasure, Purpose, and Peace of Mind*, by Clint Haynes. He wrote in his preface that he was in the tower that was hit on 9/11. Afterwards he had a different outlook on life. Whether you are newly retired or have been retired for years, or you are a mother, student, working, or own a business, these suggestions in the book are valuable:

- Explore your relationship with money and how it affects your values and goals.
- Clarify your vision for the future.
- Develop your lifetime income plan.
- Stay healthy.
- Prioritize what's important in your life right now, and craft a plan around it.
- Start a list of all things that make you happy: travel, volunteering, gardening, hiking, going to a museum, going to a concert.

Remember to always be exploring, dreaming, and discovering!

What's Inside This Issue

Who We Are **2**

Upcoming Programs..... **2**

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

Letter from CEO **4**

WHO WE ARE...

Melissa Ricketts, Compliance Assistant

Tell us about yourself.

I was born in Park Ridge, IL and after my father retired from the military, we relocated to Elk Grove Village, IL, where I was raised. I have been happily married to my husband, Michael, for nearly 27 years. I consider myself fortunate to have two wonderful children, Nathan, who is 24, and Kendra, who is 20. I must also mention our dog, Adam, as he is an integral part of my family! Before joining Itasca Bank & Trust Co., I spent over 25 years in the consumer mortgage sector, working in various roles including foreclosures and short sales, loan processor, underwriter and loan officer assistant.

What do you like best about your job?

I really enjoy the individuals and the welcoming environment in which I work. Being part of the Compliance Department allows me the significant advantage of collaborating closely with various departments daily.

What do you like to do in your spare time:

I like to spend my spare time with family and friends. I also enjoy cooking and/or baking, traveling, and reading.

UPCOMING PROGRAMS

Watch your mail or email for these program notifications:

Ways to Recognize and Prevent Fraud

Wednesday, November 5, 10:00 a.m. – 11:00 a.m.
Itasca Bank & Trust Co. Administrative Building
410 W Irving Park Road, Itasca

For Women Business Owners – Ignite Your Growth: Building a Marketing Plan that Works in 2026

Thursday, November 13, 8:30 a.m. – 9:30 a.m.
Via Zoom

For All Members – Art Program

December date yet to be determined, 9:30 a.m. – 10:30 a.m.
Via Zoom

DID YOU KNOW?

Itasca Bank & Trust Co. offers personal banking customers these digital banking tools to make banking easier and safer.

PERSONAL DIGITAL BANKING TOOLS

SMART BANKING TOOLS

provided free of charge to making banking EASY.

Online & Mobile Banking

Best for everyday banking

- Online Banking: Secure, free access to your accounts. Enroll at ItascaBank.com and click the green "Online Banking" button.
- Mobile Banking App: Pay bills, deposit checks, track credit score, and more. To access Mobile Banking, enroll in Online Banking and download the Itasca Bank & Trust Co. Mobile app.

ClickSWITCH

Easy account opening tool

- Easily transfer direct deposits (like paychecks or Social Security) and recurring payments to your Itasca Bank account.
- When logged into Online Banking, go to Menu/Services/Direct Deposit Switch.

Personal Finance Manager

Manage all your finances in one place

- Aggregate all your accounts—Itasca and non-Itasca—into a single dashboard. Track balances, debts, net worth, budgets, and spending trends.
- Access via the Financial Tools menu in Online Banking or the Mobile App.

CardSwap

Switch out just one debit card for all online payment accounts

- Update your debit card info for multiple online services (i.e. Netflix, Amazon) all at once.
- When logged into Online Banking, visit Menu/Services/CardSwap.

FRAUD PROTECTION TOOLS

provided free of charge to help you fight FRAUD.

WalletPay

Make safer, encrypted contactless payments

- Pay with your phone using Apple Pay®, Google Pay®, Samsung Pay®.
- Qualify simply by having an Itasca Bank Debit Card.
- Call 630-773-0350 to activate.

CardValet™

Be in control of your Itasca Bank debit card

- Turn your debit card ON/OFF instantly.
- Set spending limits and alerts.
- Restrict by location or merchant type.
- Download the CardValet™ app from your app store.

CreditSavvy

Made available to you through Itasca Bank, Powered by SavvyMoney

- Stay on top of your credit health with real-time: credit scores, full credit reports, monitoring and alerts, financial tips.
- When logged into Online Banking, find CreditSavvy on your home screen, and select "Show My Score".

For more information about these products, visit ItascaBank.com, click on Personal, and view the category Digital Products.



LETTER FROM THE CEO

I want to take a moment to reflect on what Diane Middlebrooks has accomplished in 25 years at Itasca Bank & Trust Co., as we say goodbye and offer our best wishes for a happy retirement.

Diane has grown and nurtured the Women's Initiative program from the start. She started by facilitating the Roundtables for us, but we quickly learned she was the perfect person to run the entire program. Before we knew it, she became a senior officer of the Bank, responsible for our whole marketing department in addition to the Women's Initiative. She grew the size and reach of the program to embrace the whole Chicago market, gaining attention and respect for the Bank. It is a unique program she has nurtured. She has always worked to have a classy, professional, and mission focused program. While I have seen her go out of her way to help many women over the decades, I know she quietly helped a lot more women than any of us will ever know. We are so proud of Diane and everything she has accomplished.

Eileen Skalski will be assuming Diane's role as leader of the program. Eileen has worked side by side with Diane in Marketing and the Women's Initiative for 19 years. I have spoken to Eileen many times about this opportunity, and I can assure you that she is more than qualified and very excited about the chance to lead the program.

Renee Montgomery will be facilitating the Roundtables. Renee is the Director of Marketing at Itasca Bank and previously owned her own business. She is looking forward to leading the group and learning how to best support them.

Sincerely,

James R. Mensching
CEO