



# FAMILY HISTORY

“We all carry inside us, people who came before us.” – Liam Callanan

“We are not makers of history. We are made by history.” – Martin Luther King, Jr.

**Diane Middlebrooks**  
Women's Initiative Coordinator

Our Women's Initiative program in November is *This is Really War, The Heroic True Story of the Twelve Navy POWs in World War II* presented by Emilie Le Beau Lucchesi, PhD, author, educator, and journalist.

In 1941, twelve U.S. Navy Nurses were taken prisoner of war in the Philippines by the Empire of Japan. They were soon transferred to a civilian concentration camp in Manila. Under the direction of Chief Nurse Laura Cobb, the nurses maintained rank and provided tireless care to thousands of inmates. In 1943, the nurses bravely agreed to transfer to a countryside prison camp where they would be the only medical care providers. In the new prison camp, the nurses built an infirmary and bravely stood up to guards to protect their patients. This true and inspiring story tells of twelve nurses whose heroism saved thousands of lives.

In World War 11 my father enlisted in the Navy. He never really got over what he saw and did in the war. As a child, my father drank alcohol and smoked incessantly. He never held a steady job. My mother had to work in the evening to support our family. I was judgmental and angry. Years later my sister did some research and found

that my father was in a small ship that ferried the soldiers to land. I can only image how frightening it was for him. I lost my anger, resentment, and being judgmental.

Years ago, my mother shared her experience as a young bride whose husband was on a warship during World War II. She had taken the train to downtown Chicago to volunteer at a USO event. Afterward, waiting for the train to take her back home, she realized she did not have enough money for the ticket. Another woman, noticing my mother's distress, approached her, and when she learned of my mother's problem, put money in my mother's hand, and wished her well. The only time I ever saw my mother cry was when she told that story. After 60 years, she was still touched by the kindness of a stranger.

When talking with other women whose relatives served in various wars, they said those who served never spoke of what they saw or did.

I understand how much my family history made me who I am.

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# WHO YOU ARE, WHO WE ARE...

## Who You Are – *Dona Blunt*

### **Tell us about yourself**

I started Newport Promotions in 1985. My company has gone full cycle, from a one-person company to a 14-person company, and now, by choice, back to a one-person company. I recommend and provide businesses creative and effective branded promotional marketing materials that they utilize to be remembered in the marketplace and/or to welcome, reward or educate their staff. I have many long-term clients and enjoy working to help them with their business needs. I've been a customer of Itasca Bank for over 20 years.

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

I've been able to be the beneficiary of two of the Women's Initiative programs: (1) its Roundtable groups, where other woman-owned businesses share their challenges and

successes with each other, and (2) many of the Women's Initiative programs that have covered helpful business, personal and entertaining subjects through the years.

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

Anytime that I've had a question or inquiry, a staff member cheerfully helps me resolve any concerns. Back in the Covid Pandemic days, Itasca Bank was instrumental in getting me a PPP loan. I had heard horror stories about other businesses' interactions with their banks, but the Itasca Bank staff was helpful and successful.

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## Who We Are – *Rosemary Ciolino*

### **Tell us about yourself**

For the past 11 years I've been the Vice President of Operations for Itasca Bank. My banking career started 39 years ago, as a part-time teller at St. Paul Federal Bank. Working at a community bank we wore many hats, through hard work and dedication, I was given promotional opportunities that expanded my knowledge and challenged me with new responsibilities. It is very rare that individuals stay in the same field for their entire career, I stayed in banking because I felt I made a difference in the lives of my customers by helping them meet their financial needs. One of the best decisions that I made in my career was to begin working at Itasca Bank, a TRUE community bank.

My husband John and our two daughters have lived in Itasca since 2005, for me, it is an honor to live and work in my community.

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

It's very difficult to name what I like best because I enjoy so many aspects of my job. Ultimately, I enjoy that my day is always different. I have the pleasure of helping many areas of the bank by assisting with unique banking situations, supporting the bank's core systems and being an integral project partner for bank wide initiatives. Most importantly, all the areas which I provide support impacts our customer's experience when they walk into Itasca Bank.

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

Spending time with my family, cooking, reading, and traveling. But I'm not against having a quiet night at home binge watching Netflix.

# DID YOU KNOW?

## Staying on Top of Your Credit has Never Been Easier

With one powerful tool, access your credit score, full credit report, credit monitoring, financial tips, and education, all within your consumer online banking account. You must be enrolled in Itasca Bank & Trust Co.'s online banking to use CreditSavvy, powered by SavvyMoney.

### What is CreditSavvy?

CreditSavvy helps you stay on top of your credit by providing your latest credit score and report and understanding key factors that impact the score. It also monitors your credit daily and informs you by email if any significant changes are detected, such as a new account being opened, a change in address, employment, delinquency, or inquiry has been reported.

CreditSavvy will monitor and send email alerts when there has been a change to your credit profile.

CreditSavvy is entirely free to Itasca Bank & Trust Co. customers.

### Frequently asked questions:

Will accessing CreditSavvy "ding" my credit and potentially lower my score? CreditSavvy is a "soft inquiry" which does not affect your credit score. Lenders use "hard inquiries" to make decisions about creditworthiness when you apply for loans.

The credit score will be updated every seven days and displayed in mobile and online banking. You can click "refresh score" as often as every day for an updated credit score.

What if the information provided by CreditSavvy appears to be wrong or inaccurate? CreditSavvy makes every effort to show the most relevant information from a credit report. If you think some information is wrong or inaccurate, you can obtain a free credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com) and then dispute inaccuracies with each bureau individually. Each bureau has its process for correcting inaccurate information, but every Itasca Bank & Trust Co. CreditSavvy user can "File a Dispute" with TransUnion by clicking on the "Dispute" link within CreditSavvy. TransUnion will share this information with the other bureaus if the inaccuracy is verified.

### Why do credit scores differ?

Three major credit-reporting bureaus (Equifax, Experian, and Transunion) and two scoring models (FICO and VantageScore) determine credit scores. Financial Institutions use different bureaus, as well as their own scoring models. Over 200 credit factors may be considered when calculating a score, and each model may weigh credit factors differently, so no scoring model is identical.

You can do this ANYTIME and ANYWHERE and for FREE.

### Benefits of CREDITSAVVY

- Access to your Credit Score & Report
- Real-Time Credit Monitoring Alerts
- Personalized Credit Score Action Plan
- Credit Score Simulator
- Credit Score Goals

...And more!

You must be enrolled in Itasca Bank & Trust Co.'s online banking to use CreditSavvy, powered by SavvyMoney.

The benefits are endless, so there is no need to wait! Enroll in CreditSavvy right through your Itasca Bank & Trust Co.'s online banking account portal.

# FINANCIAL WELLNESS

## From The Financial Brand

It's safe to say consumers want to achieve financial success and spend less time worrying about money. There has been a major shift in how consumers view their finances since the pandemic. The recent survey revealed that spending time with family and friends and growing finances are the two most important priorities for Americans right now. The research also found that 62 percent of Americans believe work-life balance is more important than a high salary. This demonstrates that today's consumers believe achieving financial wellness should not be contingent on a huge paycheck.

Regardless of age or status, the right financial decisions can significantly change the course of a person's life, affecting their ability to save for a home, finance their education or contribute to an emergency fund. The institutions that help remove the stress and anxiety from these daily financial decisions and offer the right tools and personalized resources to empower women to build a more financially sound future will come out on top.

Consumers often struggle to attain that sought-after financial peace because making informed financial decisions and saving money is hard work without products and tools to support the necessary behavioral changes. These are routines that must be practiced consistently, and adjusting behaviors and adopting healthier financial habits is challenging, especially when consumers don't know where to start.

Like physical fitness goals there are plenty of apps and devices that help consumers adopt and maintain healthy exercise habits, be accountable and track their progress over time. Without these tools, it can be difficult to stay motivated. The same applies to financial wellness.

### **The Four Elements of Financial Wellness (Forbes)**

- Managing short-term finances
- Managing long-term finances
- Improving present financial freedom
- Achieving future financial freedom

Itasca Bank & Trust Co. can help you achieve Financial Wellness. Visit [itascabank.com](https://itascabank.com), and review Investment Services, Deposits, and Loans.