



# A Tasty Success Story

## Achieving a Dream, Helping the Hometown

Kevin and Patty Hardin are lifetime Wapello residents. He grew up in town. She grew up on a farm just to the west. Both had parents who were teachers in the Wapello School System. Kevin and Patty raised their three children in town, and now they have seven grandchildren. Kevin says, “This has always been home to us.” So it makes perfect sense that they’d open a business in Wapello.

Five years ago, Kevin was working in the plant where his family makes big, inflatable play spaces for festivals and kids’ parties. It’s only three blocks from the house. Patty, on the other hand, was commuting to Davenport where she ran a bridal boutique. Now that

they own the Corner Market in Wapello, Kevin jokes that Patty’s commute is shorter but his got longer. He has to walk four blocks instead of three.

They wanted to start a business that would fit the town and fill a need. Patty likes to cater and make wedding cakes, so they thought

about a reception hall for weddings and events. Then a vacant grocery store downtown was up for sale. “We toured this building and it felt like home,” says Patty.

Wapello had been

without a meat market for a while, so the idea of combining that with her love of cooking and baking was a natural.

Kevin’s mom June was a businesswoman. She recommended Community Bank & Trust as very business-friendly. Patty had a detailed business plan. The lending officer said he’d rarely seen

anyone so prepared. “It didn’t take long and we were in business,” says Kevin, “We are so pleased with the bank we’ve moved our home loan and everything to them. They help with our retirement plans too. If we can’t get over there, they come here – whatever we need.”

Patty adds, “Community Bank & Trust bent over backwards to accommodate us from day one. They really listen and care about



Kevin and Patty Hardin opened the Corner Market for a home field advantage: walking commute and grandkids nearby.

our ideas and where we want to go, and they help make it happen.”

Kevin says, “They have been very helpful, whether it’s additional funds or advice on what direction we should go with something. They know the heartaches and headaches of running a business. It’s a small-town atmosphere, like family, and we really enjoy that.” It truly is a

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# John McSwiggin Retires



John McSwiggin retired on March 31 after 25 years as Community Bank & Trust Vice President. During his career, John’s emphasis was in lending of all types, including commercial and real estate. He graduated from Wilton High School in 1965 and from the

University of Iowa in 1969. John and his wife Gayle have five children and six grandchildren. His plans for retirement include traveling and visiting family in all parts of the country as well as spending more time with grandchildren.

# iPad Winner



**Desiree Schmitt** of Muscatine is the winner of our iPad giveaway. Thanks to all who took part in the contest. Congratulations, Desiree.

# SHAZAM BOLT\$ App Helps You Fight Fraud



By **Gary Slight**  
**President**

Fraud experts are always arguing about who makes the best analysts. They cite the ability to gather evidence, take statements, produce reports, and testify to findings about fraud allegations. But when it comes to your own account, nobody is better equipped to

handle a case of fraud than you are. After all, you know exactly what you’ve purchased, and you can spot an illegitimate transaction instantly. Now you can have the service you need to monitor and protect your account – with the new SHAZAM® BOLT\$™ mobile app!

With SHAZAM BOLT\$, you can automatically receive 24/7 email alerts on your smartphone, tablet, or home computer whenever a debit card purchase is made where your card is not present, such as telephone or Internet orders. You’re also notified when

potentially fraudulent activity occurs, such as purchases for large amounts or transactions in foreign countries.

When you receive an alert, you simply check the transaction. If the purchase isn’t valid, call us right away and we’ll put a stop to the fraud. It’s like having a high-tech early warning system at your disposal every minute of every day.

With the SHAZAM BOLT\$ app, you can also access balance information. So you’ll always know whether you have enough money to make purchases.



Getting started is easy – all you have to do is download the app, set your preferences, and start keeping tabs on your account. All the instructions are on screen, and we’re always glad to help if you have any questions.

SHAZAM BOLT\$ is available now, so don’t delay. Visit the Apple App Store right now to download your app!

## People News

We welcomed three new employees – **Mackenzie Tetmeyer**, **Samantha Wheeler** and **Vickie Hazlett** – to the team in the past few months.

Mackenzie joined our team as a Teller on December 16, 2013. Before coming to CB&T she attended Muscatine High School, Muscatine Community College and the University of Phoenix. She worked at the HON Company as their content specialist but was ready for a change and has found CB&T to be a happy and comfortable environment to work in. In her spare time, Mackenzie likes to bake cakes and enjoys yard work, running and spending time with her family. She has been an



**Mackenzie Tetmeyer**

avid bowler for over 22 years and her coworkers describe her as a caring, very organized and fun person to work with.

Samantha joined the team as a Teller on February 3. Before coming to CB&T she graduated from Rio Linda High School, received her AA degree in biology from Muscatine Community College and is currently working towards a bachelor degree at St. Ambrose University. She worked at the Clarion Hotel as their front desk representative and night auditor before coming to CB&T, which she has found to be very welcoming and full of teamwork. In her spare time, Samantha is a Mary Kay consultant and enjoys running, baking and spending time with her



**Samantha Wheeler**

husband and two daughters. Her coworkers describe her as loyal and outgoing.

Vickie re-joined the team as the Muscatine, Cedar Street location’s, Loan Operations Manager on April 28. Before returning to Community Bank & Trust she worked at NXT Bank in Central City and prior to that was a member of the CB&T team for 14 years. Her favorite part of her job is the daily challenge to do her best. She’s proud of the amount of dedication Community Bank & Trust has in serving its customers and believes it is a great organization to work for. In her spare time Vickie likes reading, crocheting and gardening with her husband. Her coworkers describe her as dedicated, loyal and a fair individual.



**Vickie Hazlett**

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family affair: their daughter Regina is a teller at the Wapello location.

In addition to the lunch rush and brisk sales at the meat counter, how’s the Corner Market’s fit with Wapello going after five years? Patty says, “We’re active in the FFA Rodeo and other activities to support the community.” On Thanksgiving, she and Kevin serve a community meal to 60 or 70 people.

And how do the Hardins feel about Community Bank & Trust? Kevin says, “Community Bank & Trust is a one-stop shop for all your financial needs. They put people first and take care of what you need done.” Patty agrees. “I would definitely recommend them to anyone wanting anything from a home loan to opening a business. They’re hometown, they’re friendly and they’re honest. It’s just a good bank to work with.”