



Remembering Kathy Dix

Kathrene “Kathy” Dix is being remembered as a friendly face at the bank, a helpful coworker, and a person who took pride in caring for others.

Kathy passed away Tuesday, Sept. 29, at the age of 72.

Kathy was a longtime teller at Mount Vernon Bank, retiring in June 2020, just one month shy of 21 years. She was the bank’s assistant head teller at the time. She greeted customers with a smile and a kind hello, nearly always knowing them by name.

Kathy was perhaps best known in the community as Mrs. Claus on Magical Night, greeting thousands of children over the years. She served as the perfect sidekick to Santa (Kathy’s husband).

Family was No. 1 for Kathy. She and her husband, Minor, were married 51 years ago. They have three children: Alison (Melissa) Dix, Justin (Cara) Dix, and Kasey Dix. Kathy was fortunate to work with her son, Justin, a senior vice president at the bank, for much of her career. (She made a point to note that she was hired first).

Her focus on family included regular Sunday meals. And her home near uptown Mount Vernon was a favorite place for her 7 grandchildren to be spoiled by grandma. Kathy’s family focus likely came from her close-knit Pisarik family, which included her and her 10 siblings.

She is also remembered for her gardening, holiday décor at her home, and her longtime involvement as an active member of St. John the Baptist Catholic Church.



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Upcoming Events

Oct 23rd – 25th and 30th – 31st
Mount Vernon Lisbon
Community Theatre presents
“Skin & Bones.”

Oct 31st, Lisbon’s Halloween
Town.

Nov 7th, CDG Holiday Open
House. Bank’s Community
Cash Giveaway.

Nov 11th, Veterans Day, bank
closed.

Nov 26th, Thanksgiving, bank
closed.

Nov 28th, Shop Small
Saturday.

Dec 5th, Friends Plus Holiday
Open House, 9-11 a.m.

For more information on
community events, go to
visitmvl.com.

HSA Open Enrollment: What you need to know

As open enrollment approaches, you may be reviewing your health insurance options for the coming year. If you are considering a High-Deductible Health Plan (HDHP), an important feature to understand is the Health Savings Account, or HSA.

An HSA is a tax-advantaged account that can be used to pay qualified medical expenses. To contribute to an HSA, you generally must be covered by an eligible HDHP and meet other IRS requirements. Money contributed to an HSA can remain in the account from year to year, allowing you to build savings for future healthcare expenses.

For those who are **not enrolled in Medicare**, an HSA can be a useful part of your healthcare and retirement planning. Contributions may receive favorable federal tax treatment, and withdrawals used for qualified medical expenses are generally tax-free. If you are age 55 or older and otherwise eligible, you may also be able to make an additional \$1,000 catch-up contribution.

What happens when you enroll in **Medicare**? Once you are enrolled in Medicare, you can no longer contribute to an HSA. However, you do **not** have to close the account. You can continue to use the money already in your HSA for qualified medical expenses.

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You can also transfer your HSA funds directly from one HSA trustee to another HSA trustee without treating the transfer as a taxable distribution. This may be an option if you want to consolidate your HSA funds after retirement or Medicare enrollment.

Because Medicare enrollment can involve retroactive Part A coverage, check your HSA contribution date carefully before enrolling. A tax professional or Medicare representative can help you understand how the rules apply to your individual situation.

As benefits open enrollment begins for many employers,
are you choosing a
HIGH DEDUCTIBLE HEALTH PLAN?



OPEN A LOCAL

HSA

HEALTH SAVINGS ACCOUNT



Check out these rates

2.50%^{APY*} **\$25,000.00 or more**
(balance required to receive APY)

2.00%^{APY*} **\$10,000.00 to \$24,999.99**
(balance required to receive APY)

1.00%^{APY*} **\$0.01 to \$9,999.99**
(balance required to receive APY)

Minimum to open: \$500.00

Fees: \$25.00 setup fee; \$5.00 monthly fee when balance falls below \$500.00; \$25.00 annual fee (on anniversary of opening); \$25.00 termination fee.
FREE e-statements (\$3.00 monthly fee for paper statements)

*The Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period. Interest Rates and Annual Percentage Yields may change daily at the bank's discretion. Fees could reduce earnings on the account. Please call 319-895-8835 for current rates. Please ask any employee to obtain full account disclosures. APY effective 9/19/2026.

Holiday Open House Community Cash Give Away

The Mount Vernon Lisbon Community Development Group (CDG) will kick off the holiday season with its annual Holiday Open House on November 6 and 7.

During regular business hours, several area businesses will be offering special promotions, treats and surprises as shoppers begin their holiday shopping and enjoy the festive atmosphere throughout the community.

Mount Vernon Bank & Trust will once again be joining in the celebration by giving away \$1,000 in Community Cash Certificates on Saturday, November 7, beginning at 9 a.m., while supplies last.

The Community Cash Certificates can be used at participating local businesses, making this a great opportunity to support local businesses while getting a head start on holiday shopping.

Friends Plus Holiday Brunch

Mark your calendars for Saturday, December 5th, for our annual holiday celebration. Join us between 9:00 a.m. and 11:00 a.m., at Tin Roof Hideaway & Event Center, 1003 N Washington St, Lisbon, for brunch and holiday cheer.