



Summer Concerts Begin

There's something timeless about a summer evening filled with music, neighbors, and community spirit. Residents will soon have the opportunity to enjoy a little slice of Americana at its best as the Mount Vernon Community Band kicks off its annual summer concert series on Tuesday, June 2, at 7:30 p.m. at the Memorial Park Gazebo.

The beloved tradition continues each Tuesday evening throughout the month of June, weather permitting, bringing together families, friends, and visitors for an evening of live music in the heart of the community. Concertgoers are encouraged to bring lawn chairs or blankets, relax under the summer sky, and enjoy the sounds of marches, patriotic favorites, show tunes, and classic band selections performed by local musicians.

Adding to the welcoming atmosphere, Mount Vernon Bank & Trust will once again provide free popcorn during the concerts, while the Mount Vernon Lisbon Community Development Group will offer complimentary bottled water for attendees.

The Mount Vernon Community Band has a rich and longstanding heritage in the area. It is believed that the first community band concerts began sometime in the 1850s, making this one of the community's oldest continuing traditions. Through generations, the band has remained a symbol of local pride, volunteerism, and the enduring importance of music in small-town life.

Today, band members come from Mount Vernon, Lisbon and surrounding communities, with musicians ranging in age from 14 to their late 80s. The wide range of ages and backgrounds represented in the group reflects the band's unique ability to connect generations through a shared love of music.

Whether you attend every performance or simply stop by for one evening, the summer concert series offers a wonderful opportunity to slow down, reconnect with neighbors, and celebrate the traditions that make our community special.

Office moves at your bank

We are changing things up a bit at the bank to serve our customers even better. Over the next few weeks, our Operations Department will be moving from the basement to the main floor as they are now assisting customers on a more regular basis. We are also reorganizing workspaces by grouping employees with similar responsibilities together to improve efficiency and customer service.

We hope to have all moves completed by the end of June. During this transition, if you stop in and don't see your favorite banker in their usual office, simply ask one of our employees and we will be happy to point you in the right direction.

We appreciate your patience and understanding as we make these updates and look forward to continuing to provide you with the friendly, personal service you expect from us.



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Upcoming Events

June 2nd, 9th, 16th, 23rd, 30th, Mount Vernon Community Band concerts, 7:30 p.m., Memorial Park Gazebo.

June 19th, Juneteenth, Bank closed.

June 19th – 20th, Mount Vernon & Lisbon Community Wide Garage Sales.

July 4th, Independence Day, Bank closed.

July 10th-11th Mount Vernon's Heritage Days. Bank closing at 10:30 Saturday.

August 13 – 15 Lisbon Sauerkraut Days.

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

Understanding Trust in Iowa

Many people spend time creating a will to ensure their wishes are carried out after they pass away, but a trust can be another valuable estate planning tool worth considering. While trusts are often associated with wealthy individuals, they can benefit families of many different income levels and situations.

A trust is a legal arrangement in which a person, known as the grantor, transfers assets to a trustee who manages those assets on behalf of designated beneficiaries. Trusts can hold a variety of assets, including real estate, bank accounts, investments, and personal property.

One of the most common types is a revocable living trust. This type of trust allows the grantor to maintain in control of their assets during their lifetime while providing instructions for how those assets should be managed or distributed in the future. Because the trust is revocable, it can be modified or terminated as circumstances change.

One advantage of a trust is that assets held within it generally avoid probate, the court-supervised process of settling an estate. Avoiding probate can save time, reduce expenses, and provide greater privacy for family members. Trusts can also help ensure a smoother transition of asset management if the grantor becomes incapacitated.

In addition to distributing assets after death, trusts can provide ongoing management of wealth for future generations. Parents and grandparents may use trusts to establish guidelines for when beneficiaries receive funds, such as reaching a certain age, completing college, or meeting other milestones. This added level of control can help protect assets from being spent too quickly and ensure resources are available for long-term needs.

You may want to consider creating a trust if you own property in multiple states, have minor children, wish to provide for a family member with special needs, or simply want greater control over how and when your assets are distributed. Trusts can also be useful for blended families, helping ensure that assets are distributed according to your wishes.

However, trusts are not necessary for everyone. Establishing and maintaining a trust can involve additional costs and paperwork compared to a simple will. The right choice depends on your individual goals, family circumstances, and financial situation.

Estate planning is not a one-size-fits-all process. Whether you choose a will, a trust, or a combination of both, having a plan in place can provide peace of mind and help protect the people you care about most. Consulting with an experienced Iowa estate planning attorney can help determine the best strategy for your specific needs.

Heritage Days

Mount Vernon's Heritage Days celebration is fast approaching, and our wheels are in motion. Plans for our parade entry began last year, and we look forward to celebrating 250 years of America with our community. This special milestone provides an opportunity to honor our nation's history while celebrating the traditions and hometown spirit that make Heritage Days such a cherished event.

There are a few changes to note for this year's festivities. The Fun Run will have a new start time and will be held at 8:00 p.m. at the high school Martha Parsons Activities Center. Following the run, you can enjoy a drone show at dusk, adding to the excitement of the celebration.

As always, we are proud to participate in the Heritage Days Parade. To allow our employees to take part in the festivities, the bank will close at 10:30 a.m. on Saturday. Due to street closures, access to the bank will be available through the Third Avenue alley.

We hope everyone enjoys a memorable Heritage Days celebration. Be sure to watch for our parade entry and join us as we celebrate America's 250th anniversary and the strong sense of community that makes Mount Vernon such a wonderful place to call home.



2025 Parade Entry - Prince