Helping People Accumulate, **Preserve, and Transfer Wealth**

Ensure that the assets you've worked so hard to accumulate are managed and passed along smoothly to the people and causes you care deeply about. Our on-site, full-time trust services staff will work with you to create a plan that fits your wishes.

CONTACT US



Decorah Bank & Trust Co. 202 E. Water St., Decorah, IA 52101

Cresco Bank & Trust Co. A division of Decorah Bank & Trust Co. 126 2nd Ave SE, Cresco, IA 52136

Decorah: 563-382-9661 Cresco: 563-547-2244



Visit us online! www.decorah.bank/trust-services





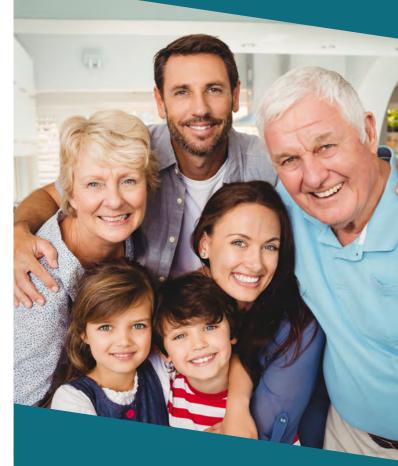








TRUST & ESTATE **SERVICES**



Creating a Legacy



CREATE YOUR LEGACY

with Decorah & Cresco Bank & Trust Co.

Our Trust services include:

- Estate Planning: What do you want your legacy to be?
 - We'll identify the most efficient methods to carry out your wishes and create your legacy!
- Executor: Let our expertise assist your family during a difficult time.
 - Professional, independent estate management
 - Impartial, objective decision making
 - Reduce workload, stress, and potential disagreements and division among family
- Testamentary Trust / Trust Under Will: Provide assistance to those who need a little guidance.
 - Created as part of a Last Will and Testament
 - Provides professional inheritance management for children, grandchildren, and heirs
 - Structured according to your assets, wishes, and family / generational dynamics
- Life Insurance Trust: A powerful tool for the right circumstances.
 - Tools to potentially reduce or avoid Federal estate taxes caused by Life Insurance policies
- Revocable Living Trust: Protection and management, while living and after you're gone.
 - Maintain control while alive
 - Reduce probate costs, maintain privacy, & efficient distribution of assets after you pass away
 - Protection and management if incapacitated
- Managed Agency Account: Customized to your situation and needs
 - Available to individuals and existing Trusts
 - Complete administration and record keeping package
 - Consolidated reporting for tax preparation
 - Discretionary and non-discretionary investment management options

- Attorney-in-Fact under Durable Power of Attorney: Oversight and management.
 - Name Decorah Bank & Trust as your attorney in fact under Durable Power of Attorney
- Charitable Remainder Trust: A strategy for capital gain tax management.
 - May ease the burden of taxes when selling a farm or highly appreciated assets
 - Income distributions to you and/or your family may be only partially taxable

ADDITIONAL SERVICES AVAILABLE:

- Payment Partner Account/ Bill Payment Services
- Custody Accounts
- Conservatorships for individuals and/or minors
- Trust for Businesses



Trust Services Team (I-r): Jason Soland, Erick Kephart, and Morgan Fechner

WHY CHOOSE US?

Our relationship-based approach allows us to understand our client's dreams, so we can share customized insights and strategies which help to plan for your future.

From the big picture to the tiny details, our Trust team will work with your attorney or accountant to ensure that your specific needs are met. Whether you prefer to monitor your financial activity in-person, by mail, or online, our trust service options provide the flexibility and security you want.