

1ST QUARTER NEWSLETTER 2025



A YEAR TO CELEBRATE

A Letter from Our CEO- Page 1

**A Letter from Our CEO Continued-
Page 2**

Fresh Faces and Farewells- Page 3

Your Key to Success- Page 4

**New Mortgage Promotion & Our
Deals On Wheels!- Page 5**

Card Suite Lite- Page 6

2024 Donation Total- Page 7

**Let Us Know How We Are Doing &
Contact Information- Page 8**



A letter from our new CEO Bruce Fitzwater

As the first quarter of 2025 comes to a close, we are reminded of how quickly time passes and how the future keeps marching on. This year, we have a special reason to celebrate: Calhoun Banks is turning 125 years old. It is a milestone that not only marks our rich history but also reinforces our commitment to our customers and communities.

Looking back to 1900, when Mr. J.M. Hamilton, the first President of The Calhoun County Bank, led the institution through the challenges of his time, we can only imagine the hurdles he faced. At that time, regulation was not yet at the forefront, and it wasn't until the turbulent days of the Great Depression in 1933 that the FDIC was established, bringing much-needed oversight and guidance to the banking industry.

As we mark our 125th anniversary, we are reminded of the many significant economic challenges that have shaped our history. From the Great Depression of 1929-1939 to the oil crisis of the early 1970s, the Savings and Loan crisis of the late 1980s, and the financial housing crisis of 2007-2008, many financial institutions faltered under the weight of these crises. Yet, Calhoun Banks stood strong, driven by financial strength, excellent leadership, and a dedicated team of employees. We have weathered these storms and have remained steadfast in our commitment to the communities we serve.

Community banking has always been our foundation, and the leadership and foresight of our directors have ensured that our core values have remained unwavering through the generations. As we reflect on our 125 years, we want our customers to feel a sense of security, especially during times of financial and political uncertainty. While we are FDIC insured, Calhoun Banks remains an independent, locally owned institution, a pillar of strength in an ever-changing financial landscape.

This year also marks a bittersweet moment as we say goodbye to our current President and CEO, Martha Haymaker. Over the past thirty years with Calhoun Banks, I have had the privilege of working alongside incredibly talented and hardworking individuals, many of whom have already retired. While it will be a challenge to fill the void left by Martha, I am excited to step into the role of President and CEO. I do so with great confidence, knowing that we have a skilled senior management team and a highly capable staff ready to face the challenges of the future.

As we look ahead to the next 125 years, we extend our heartfelt gratitude to the communities, friends, and neighbors who have trusted Calhoun Banks with their financial needs. We also welcome those who have yet to experience the Calhoun Banks difference. Together, we will continue to build a legacy of safety, security, and growth for the next generation. Thank you for being part of our journey.

Here's to 125 more years of serving our communities with pride, passion, and commitment!

Sincerely,

Bruce Fitzwater

Chief Executive Officer, Calhoun Banks



Fresh Faces and Farewells



Trista Arnold joined our Arnoldsburg branch on February 19th, 2025. Trista says she is looking forward to meeting new people, community involvement, and being part of the team.

Roxanne Parsons joined our Elizabeth Branch on March 11th, 2025. We are thrilled to have her!



Jackie Boggs joined our Elizabeth Branch on July 29th, 2024. She has been a great addition to our Calhoun Banks Family.



After 20+ years of service Veronica May retired February 14th, 2025. She held the position as a teller at our Arnoldsburg Location. We appreciate her dedication to us and will miss her.





CalhounBanks
YOUR KEY TO
SUCCESS!



FIND YOUR DREAM HOME?



Contact us today to see what we can do for you!

Grantsville	Arnoldsburg	Elizabeth	Glenville
443 High Street Grantsville, WV 26147 (304) 354-6106	860 Arnoldsburg Road, Arnoldsburg WV 25234 (304) 655-8347	372 Juliana Street Elizabeth, WV 26143 (304) 275-0996	904 North Lewis Street Glenville, WV 26351 (304) 462-5051

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DEALS ON WHEELS IS BACK! 2025

No down payment required
Subject to credit approval



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Debit Card Security Mobile Update

Effective March 25, 2025 SecurLOCK Equip will no longer be available. All users will need to download the new app "Card Suite Lite"



manage transaction limits and merchants



freeze/unfreeze your card anytime at the first sign of fraud!



ability to share card information with trusted contacts

**** Login credentials will be your SecurLOCK Equip information. If you do not login within 90 days beginning March 25th, 2025, you will have to reregister your account****

Contact us with any questions
or for more information!
304-354-6106

Download today!



Apple QR code



Google QR code



CHECK us out! \$64,401.45 was donated by Calhoun Banks to Various organizations in 2024. We are elated to be a part of community growth, and are on track for another great year in 2025!

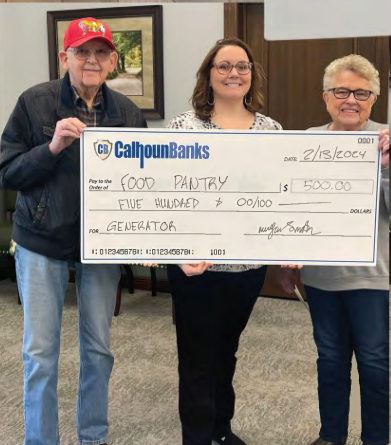


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DATE: 2024 Year

PAY TO THE ORDER OF **Our Local Communities** \$ **\$64,401.45**

Sixty-Four Thousand Four Hundred and One 45/100 DOLLARS

FOR Calhoun Banks
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Let Us Know How We're Doing!

 WWW.CalhounBanks.com

Follow us to stay informed on
important banking announcements,
and to see what we have in-store for
our 125th year celebration!



@CalhounBanksWV



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