



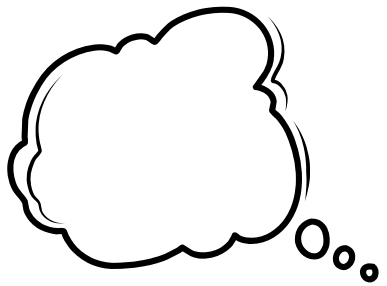
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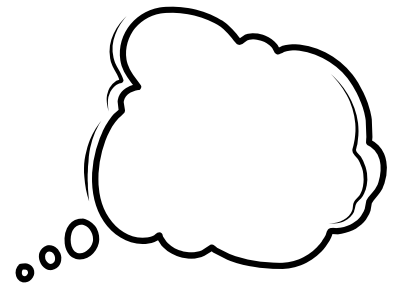
INNOVATIVE SERVICES

Our Mission is to provide high quality financial services that meet the needs of our communities while proudly remaining independently owned.

COMMUNITY HEART



A MESSAGE FROM MARTHA



As we all take time to review our budgets and adjust due to inflationary prices of basic necessities of gasoline and food; keep these considerations in mind:

- **Saving for emergencies – the general rule of thumb is to have enough money in a savings account to cover 3 to 6 months' worth of expenses. If you are unable to get to this goal, any savings can help in an emergency situation.**
- **Am I spending more than I make? With the cost of housing rapidly increasing, this could have happened to you. Develop a way to cut unnecessary expenses or find a way to bring in new income.**
- **Analyze your cost of housing, the general rule of thumb here is that housing costs should be not more than 30% of your gross income. This includes rent or mortgage payments and utilities including internet.**
- **Improve your credit score – pay off any collection items that appear on your report, make all your payments on time and work toward reducing your credit card debt. Each of these will improve your score over time. Annually, a free credit report can be obtained by going to AnnualCreditReport.com and entering your personal information. Dispute any charges that you did not originate.**
- **Create a plan to pay off your debts. If you have multiple debts, try to focus on the one charging the highest interest rate first.**
- **Review your retirement savings plan – take advantage of employer sponsored 401(k) plans for potential retirement savings matches.**

A simple way to create a budget if you are starting from scratch, is to use the 50 30 20 rule. Split your take home income into three categories of spending: 50% on needs (housing, food, medicine, etc.); 30% on wants (new shoes, movies, etc.); 20% on savings. Draw up a reasonable budget that you can stick to over time to reach your financial goals.

-Martha Haymaker, President/CEO

Check out our money management tool for our online banking!



Set your monthly budget and view your spending trends



View external bank accounts and view all transactions



See your current debts and estimated payoff date



See net worth and monthly cash flow



Set goals for savings, retirement and debt payoff

DEALS ON WHEELS IS BACK. NOW UNTIL MAY 31ST!

**No down payment required on new or used vehicles, farm equipment (tractors/UTVs), and select recreational vehicles.
Subject to credit approval. Rates subject to change.**



Come on by or apply online to see if your approved!

UNDERSTANDING DEPOSIT INSURANCE

By FDIC Resources, Understanding Deposit Insurance, September 21st, 2023

Federal Deposit Insurance Cooperation (FDIC) protects your money in deposit accounts at FDIC-insured banks in the event of a bank failure. Since the FDIC was founded in 1933, no depositor has lost a penny of FDIC-insured funds.

The FDIC maintains the Deposit Insurance Fund (DIF), which:

- Insures deposits and protects depositors of FDIC-insured banks and helps fund our resolution activities when banks fail.

The DIF is backed by the full faith and credit of the United States government, and it has two sources of funds:

- Assessments (insurance premiums) that FDIC-insured institutions pay and interest earned on funds invested in U.S. government obligations. The FDIC buys Treasury notes, and the interest on those notes helps the DIF grow.

The FDIC helps maintain stability and public confidence in the U.S. financial system. One way we do this is by insuring deposits to at least \$250,000 per depositor, per ownership category at each FDIC-insured bank.

Ownership categories include:

- Single accounts
- Joint accounts
- Certain retirement accounts —for example, Individual Retirement Accounts (IRAs)
- Revocable trust accounts
- Irrevocable trust accounts
- Employee benefit plan accounts
- Corporation / partnership / unincorporated association accounts
- Government accounts

FDIC insurance covers deposits in all types of accounts at FDIC-insured banks, but it does not cover non-deposit investment products, even those offered by FDIC-insured banks. Additionally, FDIC deposit insurance doesn't cover default or bankruptcy of any non-FDIC-insured institution.

Types of accounts that are covered;

- Checking accounts
- Negotiable order of withdraw (NOW) accounts
- Money market deposit accounts (MMDA's)
- Certificate of deposits (CDs) and savings accounts
- Cashiers, money orders and other official items issued by a bank

Types of investments that are not covered;

- Safety deposit boxes and their contents
- Stock and bond investments
- Mutual funds
- Annuities
- Life insurance policies
- Crypto assets
- Municipal Securities
- US treasury bonds, bills or note

Calhoun Banks is an FDIC insured institution. If you are not sure if all your funds are insured, please stop by or call any of our four locations for assistance!

IT'S'S HERE!

Online
account
opening

Apply for a
consumer
loan online



Member
FDIC

BANKING MADE EASY FOR YOU.



CALHOUN BANKS IN OUR COMMUNITIES



Rachael Goff pictured with Tom Crouser from the Wirt County Fire Departments, with a donation for their Bingo.



Casey, our Arnoldsburg Easter Egg finder with her prize.



Teresa Basnett presenting a donation to the Grantsville Lion's Club to help repair their building.



Dawn Helmick pictured with Jayden Hickman holding a key after the purchase of his new 2023 Ford Raptor



Christina Husk, the Grantsville Valentine's Day Drawing winner.



Erica Hite pictured with Melanie Corbitt, the Elizabeth Easter egg finder with her prize.



Sam Hickman presenting a donation to the Gilmer County Special Olympics for warmup suits.



Gunner Allison holding up Glenville's quarterly pig he found.



Rachael Goff pictured with Paul Mullin holding a key after his purchase of a 2016 GMC Terrain with our Deals on Wheels program.

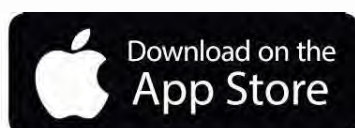
SecurLOCK™ EQUIP



SecurLOCK EQUIP DOWNLOAD TODAY!

Benefits include:

- Ability to turn Calhoun Banks debit card on and off.
- Get notifications on every transaction where your card is used.
- Reduce the risk of continuous fraud, or stolen card.
- Set controls and limits for what can be bought and where.
- Easy to use!



2024 SPRING SPORTS SCHEDULE

GILMER

HIGH SCHOOL BASEBALL

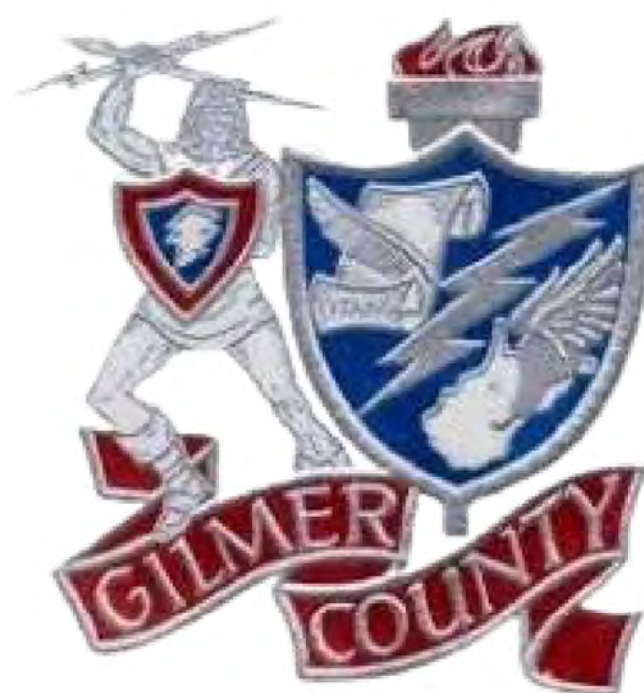
04/02/24	5:00PM	A -	CALHOUN COUNTY MIDDLE/HIGH SCHOOL
04/04/24	7:00PM	H -	BRAXTON COUNTY
04/08/24	5:00PM	A -	BUFFALO
04/09/24	5:00PM	A -	ROANE COUNTY
04/11/24	7:00PM	H -	CLAY COUNTY HIGH SCHOOL
04/12/24	5:00PM	A -	CHARLESTON CATHOLIC
04/13/24	10:00AM	A -	LEWIS COUNTY
04/16/24	5:00PM	H -	SOUTH HARRISON
04/18/24	5:00PM	A -	DODDRIDGE COUNTY
04/22/24	5:00PM	H -	ROANE COUNTY
04/23/24	5:00PM	A -	WEBSTER COUNTY HIGH SCHOOL
04/25/24	7:00PM	H -	CALHOUN COUNTY MIDDLE/HIGH SCHOOL
04/27/24	12:00PM	A -	GRAFTON
04/29/24	5:00PM	H -	TUCKER COUNTY
04/30/24	5:00PM	A -	BRAXTON COUNTY
05/02/24	PM	H -	LKC SEMIFINAL/PLACEMENT GAME
05/03/24	PM	H -	LKC CHAMPIONSHIP

HIGH SCHOOL SOFTBALL

04/01/24	5:30PM	A -	BRAXTON COUNTY
04/02/24	5:00PM	A -	CALHOUN COUNTY MIDDLE/HIGH SCHOOL
04/03/24	5:00PM	H -	TYGARTS VALLEY MIDDLE/SENIOR HIGH
04/04/24	5:00PM	H -	BRAXTON COUNTY
04/05/24	5:00PM	A -	TUCKER COUNTY
04/06/24	1:00PM	H -	WAHAMA SENIOR/MIDDLE SCHOOL
04/08/24	5:00PM	A -	WILLIAMSTOWN
04/09/24	5:00PM	A -	TYGARTS VALLEY MIDDLE/SENIOR HIGH
04/10/24	5:00PM	H -	SOUTH HARRISON
04/11/24	5:00PM	H -	CLAY COUNTY HIGH SCHOOL
04/12/24	5:00PM	H -	BUCKHANNON-UPSHUR
04/15/24	5:00PM	H -	CALHOUN COUNTY MIDDLE/HIGH SCHOOL
04/17/24	5:00PM	A -	ROANE COUNTY
04/18/24	5:00PM	A -	DODDRIDGE COUNTY
04/22/24	5:00PM	H -	WILLIAMSTOWN
04/23/24	5:00PM	A -	WEBSTER COUNTY HIGH SCHOOL
04/24/24	5:00PM	H -	LEWIS COUNTY
04/25/24	5:00PM	H -	LKC PLACEMENT GAME
04/26/24	TBAPM	H -	LKC CHAMPIONSHIP

HIGH SCHOOL TRACK

04/09/24	TBAPM	A -	ROANE COUNTY
04/18/24	TBAPM	A -	LEWIS COUNTY
05/03/24	TBAPM	A -	LKC'S @ ST. MARYS
05/08/24	TBAPM	A -	REGIONALS - LAIDLEY FIELD
05/17/24	TBAPM	A -	STATES - LAIDLEY FIELD



2024 SPRING SPORTS SCHEDULE

CALHOUN

HIGH SCHOOL BASEBALL

04/01/24	6:00PM	A -	RAVENSWOOD
04/02/24	4:30PM	H -	GILMER COUNTY
04/04/24	4:30PM	H -	ROANE COUNTY
04/08/24	4:30PM	H -	RITCHIE COUNTY
04/09/24	PM	A -	DODDRIDGE COUNTY
04/11/24	PM	A -	SOUTH HARRISON
04/13/24	1:00PM	H -	ST. MARYS
04/13/24	3:00PM	H -	ST. MARYS
04/16/24	PM	A -	BRAXTON COUNTY
04/18/24	4:30PM	H -	WEBSTER COUNTY HIGH SCHOOL
04/19/24	4:30PM	H -	WAHAMA SENIOR/MIDDLE SCHOOL
04/20/24	12:00PM	A -	PADEN CITY HIGH SCHOOL
04/20/24	2:00PM	A -	MIDLAND TRAIL (@PADEN CITY)
04/22/24	4:30PM	A -	RICHWOOD
04/23/24	4:30PM	H -	CLAY COUNTY HIGH SCHOOL
04/24/24	4:30PM	A -	HUNTINGTON ST. JOE
04/25/24	PM	A -	GILMER COUNTY
04/29/24	4:30PM	A -	WIRT COUNTY
04/30/24	PM	A -	ROANE COUNTY
05/01/24	5:00PM	H -	HUNTINGTON ST. JOE



HIGH SCHOOL SOFTBALL

04/02/24	5:00PM	H -	GILMER COUNTY
04/09/24	5:30PM	A -	DODDRIDGE COUNTY
04/09/24	7:30PM	A -	DODDRIDGE COUNTY
04/10/24	5:00PM	H -	ROANE COUNTY
04/11/24	5:00PM	A -	SOUTH HARRISON
04/12/24	PM	A -	WIRT COUNTY
04/15/24	5:00PM	A -	GILMER COUNTY
04/16/24	5:00PM	A -	BRAXTON COUNTY
04/18/24	5:00PM	H -	WEBSTER COUNTY HIGH SCHOOL
04/22/24	5:30PM	H -	RITCHIE COUNTY
04/23/24	4:30PM	H -	CLAY COUNTY HIGH SCHOOL
04/25/24	TBDPM	A -	LKC PLACEMENT GAME
04/26/24	TBDPM	A -	LKC CHAMPIONSHIP GAME

HIGH SCHOOL TRACK

04/09/24	PM	A -	ROANE
04/12/24	PM	A -	RITCHIE
04/19/24	PM	A -	DODDRIDGE
04/26/24	PM	A -	LAIDLEY FIELD
04/27/24	PM	A -	LAIDLEY FIELD
05/08/24	PM	A -	LAIDLEY FIELD

2024 SPRING SPORTS SCHEDULE

WIRT

HIGH SCHOOL BASEBALL

04/01/24	PM	A -	MAGNOLIA HIGH SCHOOL
04/02/24	PM	H -	WAHAMA SENIOR/MIDDLE SCHOOL
04/04/24	PM	H -	ST. MARYS
04/06/24	2:00 PM	H -	TUG VALLEY
04/06/24	12:00PM	H -	TUG VALLEY
04/08/24	PM	A -	SOUTH HARRISON
04/11/24	PM	A -	RITCHIE COUNTY
04/13/24	1:00PM	H -	ROANE COUNTY
04/13/24	3:00PM	H -	ROANE COUNTY
04/16/24	4:30PM	H -	TYLER CONSOLIDATED
04/18/24	4:30PM	H -	WILLIAMSTOWN
04/22/24	5:00PM	H -	MAGNOLIA HIGH SCHOOL
04/23/24	4:30PM	H -	RAVENSWOOD
04/25/24	4:30PM	A -	WAHAMA SENIOR/MIDDLE SCHOOL
04/26/24	5:00PM	H -	CLAY COUNTY HIGH SCHOOL
04/29/24	4:30PM	H -	CALHOUN COUNTY MIDDLE/HIGH SCHOOL
04/30/24	4:30PM	A -	ST. MARYS
05/01/24	7:00PM	A -	NOTRE DAME AT WASHINGTON WILD THINGS PARK
05/02/24	7:00PM	A -	POINT PLEASANT SENIOR/MIDDLE SCHOOL

HIGH SCHOOL SOFTBALL

04/02/24	5:00PM	H -	WAHAMA SENIOR/MIDDLE SCHOOL
04/03/24	5:00PM	A -	ROANE COUNTY
04/04/24	5:00PM	H -	ST. MARYS
04/06/24	12:00PM	H -	HANNAN SENIOR/MIDDLE SCHOOL
04/06/24	2:00PM	H -	HANNAN SENIOR/MIDDLE SCHOOL
04/08/24	5:00PM	H -	RAVENSWOOD
04/09/24	4:00PM	A -	PADEN CITY HIGH SCHOOL
04/09/24	6:00PM	A -	PADEN CITY HIGH SCHOOL
04/11/24	5:00PM	H -	RITCHIE COUNTY
04/12/24	5:00PM	H -	CALHOUN COUNTY MIDDLE/HIGH SCHOOL
04/13/24	12:00PM	H -	TYLER CONSOLIDATED
04/13/24	2:00PM	H -	TYLER CONSOLIDATED
04/15/24	5:00PM	A -	ST. MARYS
04/16/24	5:00PM	H -	BELPRE, OH
04/18/24	5:00PM	H -	WILLIAMSTOWN
04/22/24	5:00PM	H -	ROANE COUNTY
04/23/24	6:00PM	A -	RAVENSWOOD
04/25/24	5:00PM	A -	LKC PLACEMENT GAME- EAST SITES
04/27/24	2:00PM	A -	WEST CARTER AT CROSS LANES CHRISTIA
04/27/24	4:00PM	A -	CROSS LANES CHRISTIAN



HIGH SCHOOL TRACK

04/06/23	PM	A -	LEGENDS INVITATIONAL AT NEW PHILADELPHIA, OH
04/14/23	PM	A -	PIZZA HOUSE INVITATIONAL AT RITCHIE
04/21/23	PM	A -	CLINE STANSBERRY INVITATIONAL AT DODDRIDGE
04/26/23	AM	A -	MARIETTA MEET
05/05/23	PM	A -	LKC AT WILLIAMSTOWN
05/11/23	PM	A -	REGIONALS AT LAIDLEY (HOSTED BY BUFFALO)
05/19/23	PM	A -	STATE MEET AT LAIDLEY FIELD
05/27/23	SPM	A -	STATE MEET AT LAIDLEY FIELD



LET US KNOW HOW WE'RE DOING!

TEXT US (304) 354-6106

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443 High Street
Grantsville, WV 26147

Arnoldsburg Office:
(304) 655-8347
860 Arnoldsburg Road
Arnoldsburg, WV 25234

Elizabeth Office:
(304) 275-0996
372 Juliana Street
Elizabeth, WV 26143

Glenville Office:
(304) 462-5051
904 North Lewis Street
Glenville, WV 26351

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 **@CalhounBanksWV** 

 **www.calhounbanks.com**



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