



### THIS QUARTER'S NEWS AND UPDATES:

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## RECENT FRAUD AND SCAMMER ALERTS

We live in a digital world and with this comes the responsibility of staying informed and up to date with possible fraud and scam alerts. While we face a global pandemic, fraudsters are at the ready to use their hacking skills to attack unsuspecting victims. Fraudsters prey on mass hysteria, so it is important to recognize scams before you're hurt. On the next page, we will be going into brief detail about various types of scams and how to find the warning signs.

Con't on page 2.

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### Types of Scams:

- Phishing Scams: Phishing scams come in forms of emails, texts, phone calls, and websites that request for you to disclose personal information such as bank accounts, passwords, etc. Do not click on links or open any attachments if you are not familiar with the name or number. NEVER give out your passwords, account number, or PIN to anyone.
- COVID-19 Vaccines, Cures, or Treatments: Be cautious of scammers claiming to have the cure for COVID-19. This information would not be first reported through unsolicited emails or ads online.
- FDIC Scams: The safest place for your money is the bank. Since 1933, not one penny has been lost from the FDIC. Your money is safe in the bank and will be made available to you when you need it.
- Donations: Please do your research before making a donation to businesses, charities, or any individual requesting money in forms of cash, wire transfers, gift cards or through the mail. These may be fraud.

For more information visit <https://bankingjournal.aba.com>

## #BOOMERANG CASHBACK REWARDS

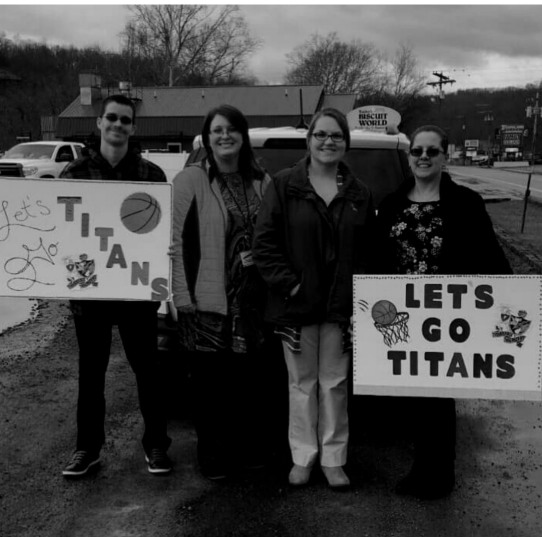
February of 2019, Calhoun Banks initiated their #BOOMERANG Cashback Reward program.\* Every signature purchase is subject to receive 0.5% cashback - up to \$25 a month! By using their Calhoun Banks debit MasterCard as CREDIT instead of DEBIT, customers earn cashback. Customers are already shopping and using their debit card, so why not get paid?

By February 2020, Calhoun Banks had given out over **\$148,449.72** in #BOOMERANG Cashback rewards!

A portion of this could be yours! Just use your Calhoun Banks debit MasterCard as CREDIT!

\*Calhoun Banks Customers will receive 0.5% of your signature transactions posted to consumer accounts using your Calhoun Banks MasterCard Debit. Rewards will pay at statement cycle.

## #BOOMERANG



“AFTER OVER 40 YEARS OF DEALING WITH LARGE BANKING INSTITUTIONS, THE HOMETOWN FEEL AND PERSONAL SERVICE I’VE RECEIVED AT CALHOUN BANKS IS REFRESHING. THE MOST ENJOYABLE BANKING EXPERIENCE I’VE EVER HAD.”

# FREQUENTLY ASKED QUESTIONS DURING CORONAVIRUS (COVID-19) OUTBREAK

- **Is my money still insured if my bank temporarily has limited access, i.e. lobbies are closed?**

Yes, deposits with an FDIC-insured bank will continue to be protected up to at least \$250,000. Please visit [www.fdic.gov](http://www.fdic.gov) for more information.

- **Will my bank run out of cash during a pandemic or other national disaster? Should I withdraw large amounts of cash in case there is a shortage?**

No, the safest place for your money is in an FDIC-insured institution, such as Calhoun Banks. The Federal Reserve System will continue to ensure the currency needs of customers are met. We encourage our customers to continue to conduct transactions as normal. Large amounts of cash can be lost or make you a target for potential theft. Rest assured that your money is safe within Calhoun Banks. Since 1933, no depositor has ever lost a penny of FDIC-insured funds.

- **Who should I speak with regarding detailed questions about my FDIC deposit insurance coverage?**

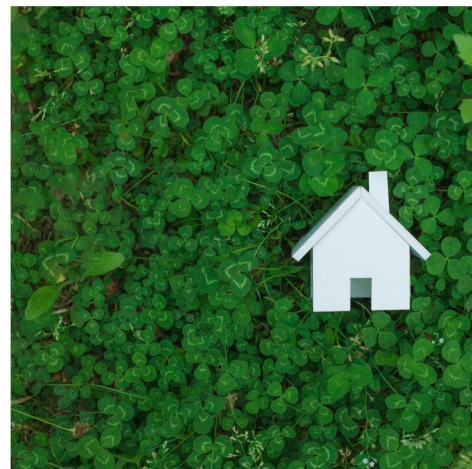
You can get detailed information about your specific deposit insurance coverage by accessing the FDIC's Electronic Deposit Insurance Estimator (EDIE) and entering information about your accounts. You can also call the FDIC at 1-877-ASK-FDIC (1-877-275-3342) and ask to speak to an FDIC deposit insurance specialist.

- **What should I do if I think I may exceed the FDIC's deposit insurance limits?**

If you think you may exceed the FDIC's deposit insurance limits, visit <https://www.fdic.gov/deposit/> to help determine your coverage. You can also access the FDIC's Electronic Deposit Insurance Estimator at <https://edie.fdic.gov/> You can also call the FDIC at 1-877-ASK-FDIC (1-877-275-3342) and ask to speak to an FDIC deposit insurance specialist.

- **Due to social distancing and my bank redirecting lobby traffic to the drive-thru, am I still able to cash my checks and make regular transactions?**

Yes, we are still able to do many of the day to day transactions through the drive-thru. Calhoun Banks also offers 24-hour ATMs at each location. We also have online and mobile banking that can be accessed from a computer or mobile device at any time. You can even deposit checks from home using the mobile deposit feature on the mobile app. If you need help setting up your online banking account, please call 304.354.6106.



# FREQUENTLY ASKED QUESTIONS DURING CORONAVIRUS (COVID-19) OUTBREAK CONTINUED

- **How can I protect myself against fraud or scams?**

NEVER GIVE OUT PERSONAL INFORMATION. There are people who may take advantage of COVID-19 by trying to gain access to personal information such as passwords, bank account numbers, etc. If you receive a phone call, email, or text message asking for sensitive information, hang up or do not respond. Never click on a link that looks suspicious or you are unaware of its origins. Never agree to cash a check for someone in exchange for a fee.

- **What should I do if I didn't receive my direct deposit?**

Get in contact with your employer to see if payroll operations are still functioning as normal. Verify that your funds were sent to the correct account.

- **I am no longer working due to COVID-19 and don't have the income to live on and meet my payments. What should I do?**

Calhoun Banks is offering payment relief options for those affected by the COVID-19 outbreak. If you have questions, please contact your local branch.

Grantsville: 304.345.6106

Glenville: 304.462.5051

Arnoldsburg: 304.655.8347

Elizabeth: 304.275.0996



# PAYMENT RELIEF OPTIONS AVAILABLE

If you are struggling to make your Calhoun Banks loan payments because of lost income from the COVID-19 outbreak, please contact one of our branches for your available options.

## MOBILE BANKING

While our lobbies are closed, you can still access your accounts online @ [www.CalhounBanks.com](http://www.CalhounBanks.com) From here you can order checks, pay bills, transfer money, check balances, set up budgets, etc. all with ease!

Using our Calhoun Banks mobile app, you can also deposit checks using Mobile Deposit!

You may also access your account by calling 1-877-422-2388 to get updates on checking and savings balance information, recent activity such as deposits and withdrawals, transferring funds, and more!

# HOW TO TRACK YOUR ECONOMIC IMPACT PAYMENT

## STEP ONE:

Go to IRS "Get My Payment" Page

Tap the BLUE "Get My Payment" button to check the status of your economic impact payment (EIP)

## STEP TWO:

Hit "OK"

On the next page about AUTHORIZED USE, click "OK" to proceed

## STEP THREE:

Confirm Identity

On the "Get My Payment" page, you will be prompted to enter your social security number (SSN) or your individual tax ID (ITIN), your date of birth, your street address and your ZIP or postal code

## STEP FOUR:

Confirm and Continue

After typing in your information, confirm that it is correct and hit "CONTINUE." The next page will show your payment status. You will be given the opportunity to follow a link to set up direct deposit.

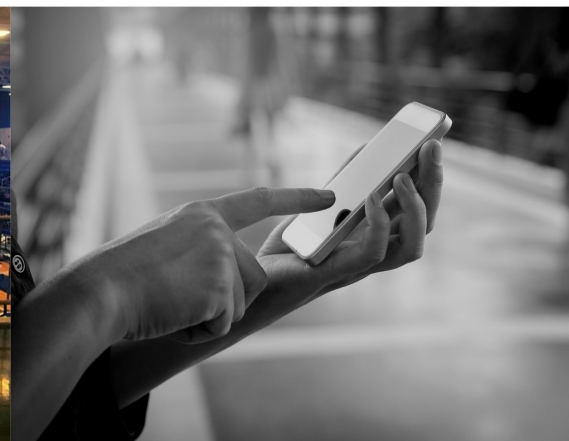
## USEFUL LINKS:

To Check Eligibility for EIP:

<https://www.irs.gov/coronavirus/economic-impact-payment-information-center#elig>

Get My Payment Page:

<https://www.irs.gov/coronavirus/get-my-payment>



**WE CONTINUE TO SERVE**

# CALHOUN BANKS IN OUR COMMUNITIES



**Chris A., Christy H., and Ammanda F. making a donation on behalf of Calhoun Banks at Glenville State College's Annual Day of Giving**



**Volunteer judges Sandy M., Stephanie B., Dawn H. and Brenda W. at Calhoun Middle/High School for their Social Studies Fair**



**Brad S. presented 14 boxes of pencils for all classes to both Pleasant Hill Elementary and Calhoun County Middle/High Schools.**



# THANK YOU TO ALL ESSENTIAL WORKERS



***For all essential workers, pictured above or not, we appreciate your hard work and dedication during this time.***

***Thank you, from Calhoun Banks.***