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## E-DELIVERY STATEMENTS

Thanks to E-Delivery - electronic delivery of your account statements - you no longer have to wait for your statement to arrive via mail. You can sign up for the E-Delivery service to receive your statements and notices online. And now it's even easier to view your statements! Log into your online banking account via the Calhoun Banks mobile app and access your statements any time from your phone!

#### Benefits of E-Delivery:

- Save Time: View your statements when it is convenient for you
- Cut down on clutter in your home
- Reduce the risk of lost or stolen statements and notices
- Faster delivery than through the mail
- Print and save your statements right to your computer
- Eco-friendly alternative to printed statements

## BRAD STEVENS REPRESENTS CALHOUN BANKS IN INDEPENDENT BANKER'S 40 UNDER 40

**Independent Banker** recently released its pick for their fourth annual 40 Under 40: Emerging Community Bank Leaders competition. Calhoun Banks is proud to announce that Brad Stevens, retail manager of the Grantsville office, is the only West Virginia banker recognized for this competition.

Achievements of young community bankers across the nation are recognized through **Independent Banker's** 40 Under 40 competition. "From innovators and digital bankers to mentors and educational advocates, these bankers are making a profound impact on their communities. Our 2022 winners are leading the charge on the future of community banking," **Independent Banker**. Brad Stevens was named as a mentor, a community banker bridging the knowledge gap within our communities. Brad has been a volunteer teacher and council member of the Calhoun Gilmer Career Center. He encourages learning and participation in training events among his staff. He has led the Calhoun Banks Community Outreach team for three years assisting in providing materials and lessons to be spread throughout our counties.

Brad has worked for Calhoun Banks for eighteen years. He started out as a part-time compliance officer and is currently the Retail Manager of our Grantsville office. He recently completed his first year at the West Virginia School of Banking, pursuing his own need to further his banking education. Brad would like to thank his wife, Andrea, and son AJ for their unconditional support throughout his career.

## MEET OUR STAFF

Katie Nutter of Glenville, WV, has accepted an internship position and will be joining our Glenville team once her training has completed. Katie is currently pursuing a degree in accounting and management with a minor in nonprofit leadership and management from Glenville State University. Upon graduation in December of 2022, she plans on staying in the area to explore job opportunities.

### KATIE NUTTER



### TERESA BASNETT



Teresa Basnett accepted the Retail Manager position at our Elizabeth office. Teresa has worked at our Grantsville office as assistant retail manager for 3 years. Before that she was a Universal Banker. Teresa has been with Calhoun Banks for over 15 years. As she settles into her new position in Elizabeth, she looks forward to making new connections with the residents of Wirt and surrounding counties.

### KELCIE WALKER

Kelcie Walker of Grantsville, WV has accepted the position of Operations Image Review and Collections at our Grantsville office. Kelcie has worked at the Glenville office as a customer service representative since August of 2021. We look forward to seeing her expand on her banking knowledge and learn new skills.



# Deals on Wheels

## No down payment required.

Rates subject to change. Subject to credit approval.



Grantsville: 304.354.6106    Arnoldsburg: 304.655.8347

Elizabeth: 304.275.0996    Glenville: 304.462.5051



[www.calhounbanks.com](http://www.calhounbanks.com)

@CalhounBanksWV



# MEET THE BOARD OF DIRECTORS

The board of directors of Calhoun Bankshares, Inc. announces that two new members have been recently named to the board of Calhoun Banks: Stephen Whited and Martha Haymaker. Calhoun Bankshares, Inc. is a bank holding company whose principal activity is the ownership and management of its wholly owned subsidiary, Calhoun County Bank, Inc., DBA Calhoun Banks. Calhoun Banks is a community bank based in Grantsville, West Virginia and has locations also in Arnoldsburg, Elizabeth and Glenville, West Virginia.

Mr. Whited is the Chief Executive Officer of Minnie Hamilton Health Care Center in Grantsville. He holds a Business Administration degree from West Virginia University as well as an MBA from Salem International University. Steve is a native of Calhoun County and has an ardent desire to serve the citizens of our communities. Steve is married to Jan Whited, and they have three children, Brandi (Kyle) Windland, Karlie Whited, and Tyler Whited and one grandchild, Grayson Windland. "I am thankful to the Calhoun Bankshares board and leadership team for entrusting me to become part of such a wonderful community-based organization", states Whited.

Ms. Haymaker is the President and Chief Executive Officer of Calhoun Banks. She holds a Business Administration degree from Glenville State College and has completed the Graduate School of Banking through the University of Colorado. Martha is also a native of Calhoun County and gives back to her community by serving on many local non-profit boards. She represents community banking at the regional level by serving on the Community Banking Advisory Council to the Federal Reserve Bank. Martha resides in Arnoldsburg with her husband Hays. They have two children. Kara (Brenden) Osborne and Josh Haymaker as well as two grandchildren. "I am humbled by the confidence entrusted in me by our holding company board of directors and I will do my best to ensure that Calhoun Banks remains as a strong independent community bank well into the future" states Haymaker.

Jim Bennett, chairman of the board welcomes both new members to the existing board which consists of Bennett as well as Richard Morris, David Cain, Larry Chapman and Leslie Maze. "We feel like the addition of Whited and Haymaker" gives our board a diversity of talent and expertise that will help us continue our model of success and community minded leadership", states Bennett.



JIM BENNETT  
CHAIRMAN OF THE BOARD



MARTHA HAYMAKER



STEPHEN WHITED



RICHARD (Dick) MORRIS



DAVID CAIN



LARRY CHAPMAN



LESLIE MAZE

# A MESSAGE FROM MARTHA

Throughout the year of 2021, Calhoun Banks funded close to \$29 million in new loans for customers within our region. This local loan demand aides our local economy by allowing our residents to purchase homes, farms, tractors, cars, and UTVs from local sellers. Also, our loan fees are much lower than our competition, especially the online loan providers, so it is a “win” for everyone. Please check us out the next time you are in the market to buy; shopping locally helps us all by putting our dollars to work within our neighborhoods.

Another benefit of borrowing locally is the ability to talk with your lender if you have any questions or if you run into difficulty making your payments, we are here to help. Borrowing locally helps us provide employment opportunities for our region and provides better customer service for you. We know your name and we care about you.

We have software in place that allows you to borrow money from where you are (home, work, or vacation) and not have to make a trip into the bank for signing the paperwork, call us to start the application. You can also apply for a mortgage loan through online banking or the mobile app. We strive to make the process as easy on you as possible.

Please give us a try the next time you are in the market to buy; we know that you will not regret it!!

- *Martha Haymaker; President/CEO*

## CONGRATULATIONS!



# CALHOUN BANKS IN OUR COMMUNITIES



## TECH BAR





**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**

**Grantsville Office:**  
304.354.6106  
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



## LET US KNOW HOW WE'RE DOING!

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443 High Street  
Grantsville, WV 26147

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