Calhoun Banks

THIS QUARTER'S NEWS AND UPDATES:

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We are searching for Santa. If you know Santa's number and he would be interested in coming to our Glenville and or Arnoldsburg office, please call Ammanda Frame at (304) 354-2000.





CYBER-SECURITY MONTH

Every day, thousands of people fall victim to fraudulent emails, texts, and calls from scammers pretending to be their bank. And in this time of expanded use of online and mobile banking, the problem is only growing worse.

Scams aren't so scary when you know what to look for. At Calhoun Banks, we're committed to helping you spot them as an extra layer of protection for your account.

We want every bank customer to become a pro at spotting a phishing scam - and stop bank impostors in their tracks. It starts with these four words: *Banks Never Ask That*. Because when you know what sounds suspicious, you'll be less likely to be fooled.

For tips on how to keep phishing criminals at bay, including videos, an interactive game and more, visit **www.BanksNeverAskThat.com**

A MESSAGE FROM MARTHA

Calhoun Banks core values:

The Bank is committed to:

- **Shareholders** - to provide a return on their investment to encourage long-term sustainability of its investors.
- **Customers** - provide customers a superior experience in all aspects of their banking relationships.
- **Communities** - to be actively involved and actively support local communities.
- **Employees** - to provide challenging careers and a positive work environment.

I am going to focus on the core value of employees in this article. We value longevity in our workforce and are constantly striving to find new ways that encourage our employees in their growth and development. Recently, we have had the opportunity to move some of our employees into new roles that provide new challenges for them. We have also hired some new folks and we welcome them to our work family. Recent changes are outlined below -

- Teresa Basnett - Manager of our Elizabeth Retail Office
- Andrew Wilson - Operations Manager in Grantsville
- Richard Welch - Innovation Officer, Facilities Manager, and Physical Security Officer
- Christopher Yerkey - IT Manager
- Candice Lindsay - Personal Banker in Glenville
- Dawn Helmick - Asst. Manager of our Arnoldsburg Retail Office
- Kyerstan Perkins - Asst. Manager of our Grantsville Retail Office
- Lori Cottrell - Customer Service Representative (CSR) in our Arnoldsburg Retail Office
- Kelcie Walker - Operations Department in Grantsville
- Samantha Norman - Digital Banking Manager in the Grantsville office
- New hires - Katie Nutter as an intern in our Glenville office, Cheryl Frye as an Operations employee in Grantsville, Nicole Nelson as our purchasing agent and receptionist in Grantsville, April Richison as a CSR in Glenville, and Shayla Davis as a CSR in Grantsville.

All these employees are excited about their new roles and looking forward to their future development. We hope they have each have long careers with us!

MEET OUR STAFF

Kyerstan Perkins



Kyerstan Perkins is the Assistant Retail Manager of the Grantsville office. Kyerstan is most excited about being face to face to customers again. "I look forward to helping our local communities with their banking needs. I can't wait to see your smiling faces!" said Kyerstan.

As assistant retail manager, Kyerstan will be opening new accounts, as well as loans. Kyerstan has experience in operations, therefore she is a real asset to have to help customers understand how banking works. Outside of work, you can find Kyerstan at many of the community events. She is often volunteering her time - especially if her children are involved. Go Red Devils!

Dawn Helmick



Dawn Helmick of Arnoldsburg, WV is the new Assistant Retail Manager at our Arnoldsburg location. Dawn has several years of experience with Calhoun Banks and the customers in our Arnoldsburg area. She is looking forward to assisting customers with all of their future loan needs.

When Dawn is not working, she enjoys spending time with family and friends, crafting, baking, and watching Hallmark movies.

Cheryl Frye



Cheryl Frye of Big Springs, WV is our newest Operations Specialist. "It has been several years since I worked here at the bank, and I am excited to learn all new things since everything has changed. I am hoping to learn all that I need to know and more to be able to best assist with customers' needs and lend a hand to my fellow employees," said Cheryl. In her spare time, Cheryl loves spending time with her two sons, Dylan and Conner, as well as with her two fur babies, Mia and Holli.

WE GET IT, BUYING A HOUSE IS STRESSFUL



That's why Calhoun Banks has changed the way you can access a mortgage application. Now you can download a copy of the application online and submit it via email. No email? No problem!

Download and print the application! Our lenders would be more than happy to see your smiling face!

Visit

www.CalhounBanks.com/Lending/Mortgage

to open the door to your next home.

EQUAL HOUSING OPPORTUNITY



MEET OUR STAFF CONT.

April Richison



April Richison of Glenville, WV is our newest addition to our Glenville staff. She joined us early in the third quarter, and has since then expanded her knowledge on the banking products and services. April has enjoyed meeting new people and has appreciated the opportunities to learn and grow that the bank has offered. In her spare time, you will find April in the kitchen baking something delicious!

Nicole Nelson



Nicole Nelson of Creston, WV will quickly become a familiar face. Nicole works as the receptionist and purchasing agent at our Grantsville office. She will also be fulfilling various operational duties such as scanning loan documents.

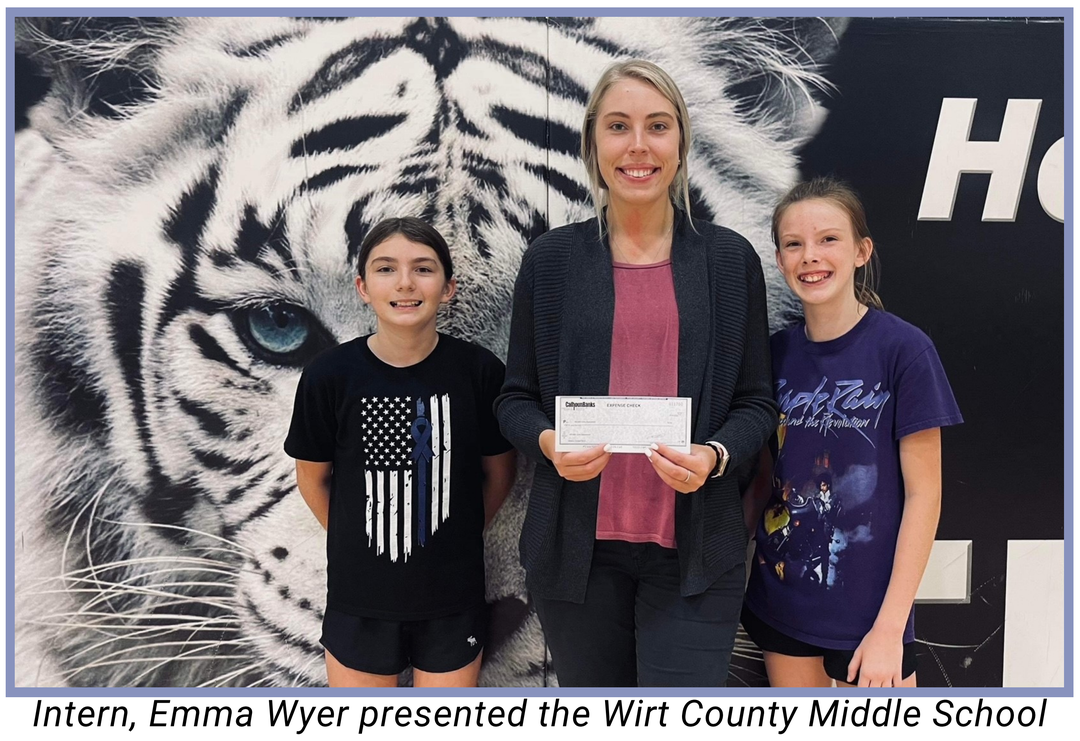
Nicole is looking forward to a long, successful career with Calhoun Banks. She hopes to learn more about banking and how the bank benefits our communities. Nicole is an outdoors enthusiast, and often finds herself at various concerts.

Shayla Davis



Shayla Davis of Arnoldsburg, WV is our new Customer Service Representative at our Grantsville office. Shayla is looking forward to learning how the bank functions and grows as a business, as well as serves as a trusted financial institution for so many.

When Shayla isn't supporting her family at sporting events, she is spending time turning her new house into a home.



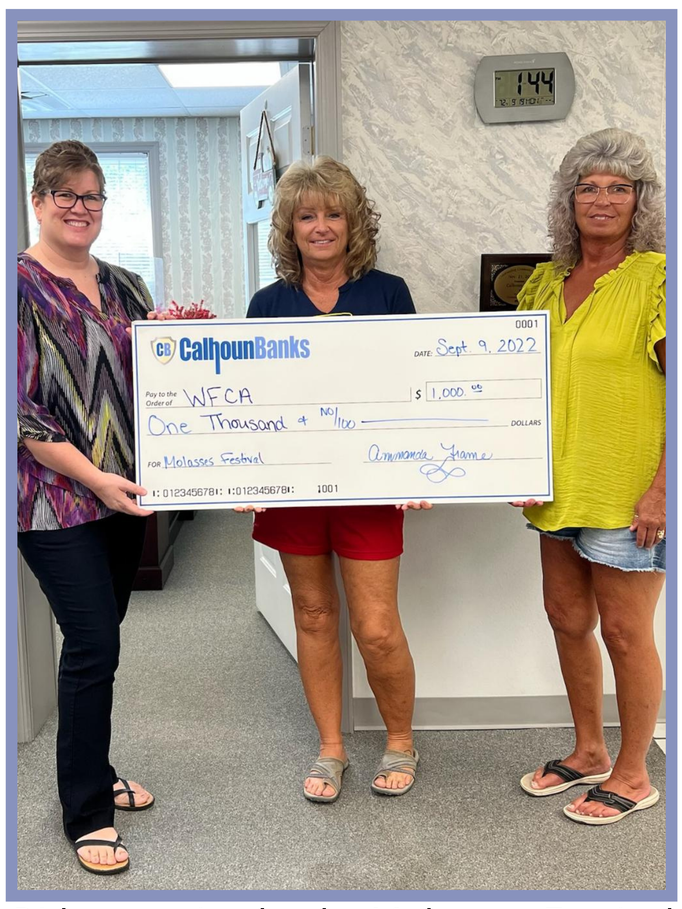
Intern, Emma Wyer presented the Wirt County Middle School Girls' Basketball team with a donation check to help sponsor their annual Day/Night Golf Tournament. The money raised from this fundraiser goes toward warm up gear and supplies for the girls' basketball team.



Zachary and Seth Meadows were presented with a donation check on behalf of Parkersburg South Boys Basketball.



Retail manager, Brad Stevens recently presented Judy Powell with a donation check to help fund the Grantsville Halloween Block Party treats and prizes. We look forward to seeing everyone at Trunk-or-Treat!



Did you swing by the Molasses Festival and pick up a chicken dinner? We are proud to have been able to serve the community by sponsoring the dinners. Thank you, Assistant Retail manager, Dawn Helmick for presenting this donation check.



Shirley McCoy accepted our donation for the 19th Annual Wirt County Pioneer Days

As of October 5, 2022, Calhoun Banks has delivered over $46,600 in donations. We are proud to serve our communities and give back wherever possible. Pictured here are just a few examples of how we give back to our areas.

CAN YOU SPOT A PHISHING SCAM?

Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be their bank. And in this time of expanded use of online and mobile banking, the problem is only growing worse. In fact, the Federal Trade Commission's report on fraud estimates that American consumers lost a staggering $5.8 billion to phishing scams and other fraud in 2021—an increase of more than 70 percent over 2020.

It's time to put scammers in their place.

Online scams aren't so scary when you know what to look for. And at Calhoun Banks, we're committed to helping you spot them as an extra layer of protection for your account. We've joined with the American Bankers Association and banks across the country in a nationwide effort to fight phishing—one scam at a time.

We want every bank customer to become a pro at spotting a phishing scam—and stop bank impostors in their tracks. It starts with these four words: Banks Never Ask That. Because when you know something sounds suspicious, you'll be less likely to be fooled.

These four phishing scams are full of red flags:

- **Text Message:** If you receive a text message from someone claiming to be your bank asking you to sign in, or offer up your personal information, it's a scam. ***Banks Never Ask That***.

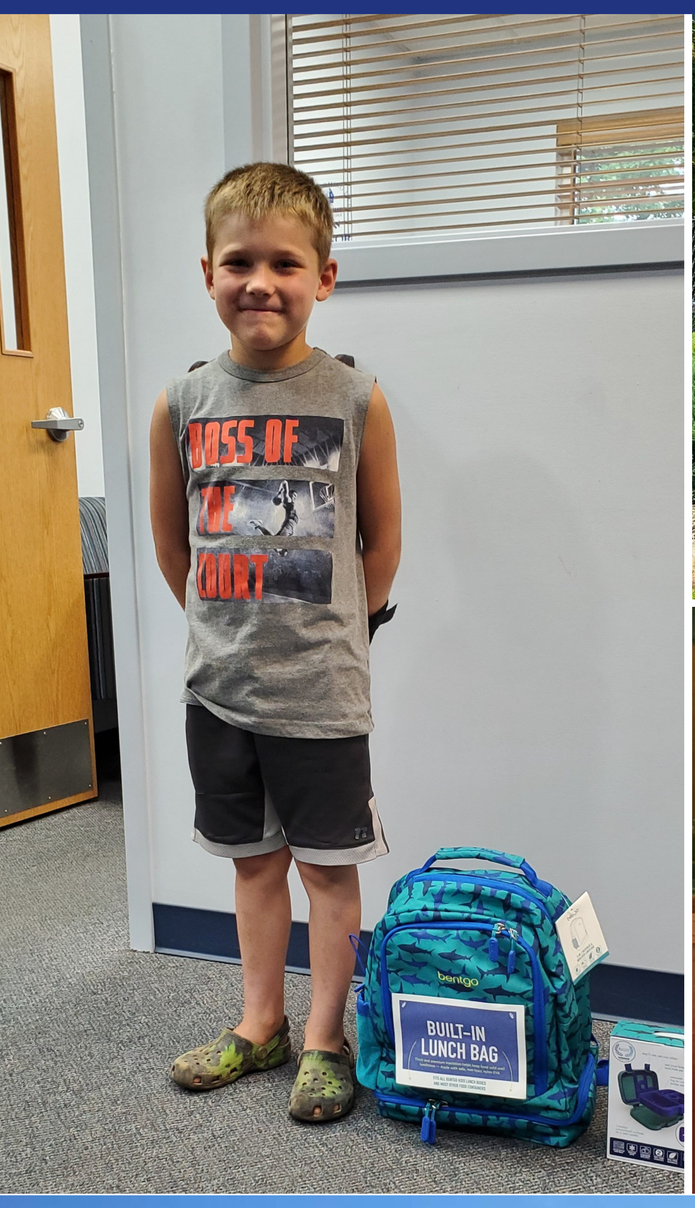
- **Email:** Watch out for emails that ask you to click a suspicious link or provide personal information. The sender may claim to be someone from your bank, but it's a scam. ***Banks Never Ask That***.

- **Phone Call:** Would your bank ever call you to verify your account number? No! ***Banks Never Ask That***. If you're ever in doubt that the caller is legitimate, just hang up and call the bank directly at a number you trust.

- **Payment Apps:** Beware of text messages from someone claiming to be your bank saying your account has been hacked. The scammer may ask you to send money to a new account they've created for you, but that's a scam! ***Banks Never Ask That***.

You've probably seen some of these scams before. But that doesn't stop a scammer from trying. For tips, videos, and an interactive game to help you keep phishing criminals at bay, visit **www.BanksNeverAskThat.com**. And be sure to share the webpage with your friends and family.

CALHOUN BANKS IN OUR COMMUNITIES





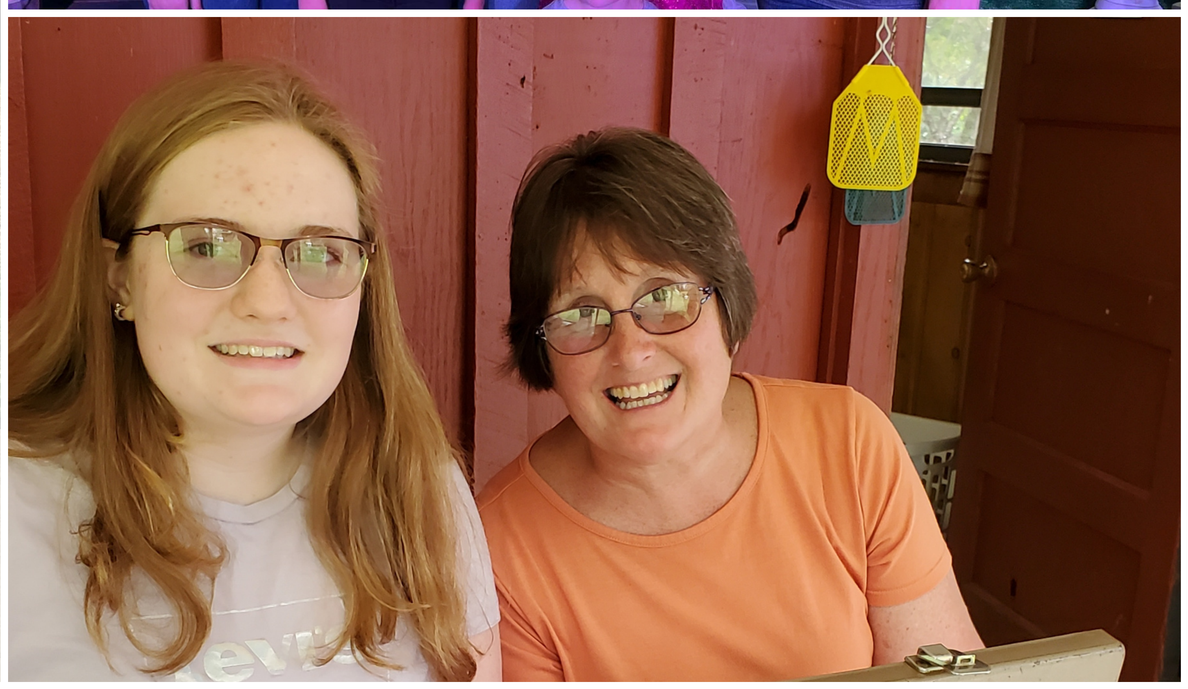














Snaps of the Season Summer Winner: Mischell Workman

CalhounBanks

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

CalhounBanks



LET US KNOW HOW WE'RE DOING!

Grantsville Office:
304.354.6106
443 High Street
Grantsville, WV 26147

Arnoldsburg Office:
304.655.8347
860 Arnoldsburg Road
Arnoldsburg, WV 25234

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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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customerservice@calhounbanks.com
@CalhounBanksWV
www.CalhounBanks.com

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