

Intellectual growth should commence at birth and cease only at death. - Albert Einstein

THIS QUARTER'S NEWS AND UPDATES:

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We just made it easier for you to contact us!
Now you can TEXT us at (304) 354-6106



EMPLOYEE EDUCATION

Calhoun Banks values education in our communities and this is evident within the amount of hours we spend ensuring our employees have the right tools to help our customers.

During the first quarter of the year, Calhoun Banks employees completed a ten week course of Principles of Banking. This course covered a variety of topics such as assets and liability management, lending, electronic banking, personal finance, marketing, compliance, and so much more.



A MESSAGE FROM MARTHA

Due to the recent headlines surrounding the FDIC's closure of two large, non-local banks, I wanted to let you know that the community bank business model is so different from these banks that were closed.

As a community bank, we take pride in our relationship-based business model focused on building long-term trust with our customers. We do not invest local dollars into startup technology businesses that would place too much risk on our books.

We also have a large core deposit base that did not exist with these banks that failed. Calhoun Banks has a very experienced management team that is committed to maintaining a top-of-the-line institution that will continue to deliver financial services for our region, we remain strong and well capitalized. We were chartered over 120 years ago and expect to serve this region for generations to come.

If you have any questions or concerns about FDIC insurance and if your deposits are covered, we are ready and prepared to assist you. The basic FDIC insurance coverage is every dollar is covered up to \$250,000 per depositor, per ownership category. For example, if you have a joint account, then each of you is ensured up to \$250,000 per person, so this particular account would have \$500,000 of coverage.

If there were 3 owners, then there could be up to \$750,000 covered. The FDIC has a very helpful tool that assists you in determining how to get all of your deposits fully covered, please visit <https://www.edie.fdic.gov> to walk through some examples.

The best insurance available is knowing your bank and banking with folks that you trust. As always, we appreciate your trust in us and we are here to answer any questions that you have.

- Martha Haymaker; President/CEO



LET US KNOW HOW WE'RE DOING!

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Grantsville, WV 26147

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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

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DON'T LET SCAMMERS RUIN YOUR VACATION!

When you are away, a few tips will help you rest assured that you are protecting yourself as much as possible during travel.

- Leave your checkbooks, social security cards, and all but a couple of necessary credit cards at home in a secure place.
- Notify Calhoun Banks of your travel plans, especially if you plan on using a debit card while you are away. Simply call and notify us of the dates you will be away and your destination.
- Check your account activity frequently on a secure computer or device while traveling.
- Do not access personal or financial information on a public computer or while using unsecure Wi-Fi hotspots. In fact, do not use Wi-Fi hotspots, if possible.
- Do not leave personal or confidential information in a rental car or in your hotel room while you are out.
- Never share specifics of your travels on social networking sites. If possible, refrain from referencing details or posting pictures until you return home.
- Never leave any of your belongings unattended.
- If you need cash, withdraw it at a major and reputable financial institution.
- Arrange transportation in advance when possible.
- Password-protect your computers and mobile devices and always store them in secure areas.
- Shred boarding passes, itineraries, and similar information that contain valuable information when you no longer require them.

The power to protect your cards is in your hands.

Calhoun Banks offers SecurLock Equip. You can download it from your app store. It's fast and FREE! It allows you to turn your cards off and on, control where your cards can be used, and receive instant alerts! You can vacation with ease after you download the app. Scan this QR code to download the app.



MOBILE BANKING

Download the Calhoun Banks App to check your account balances, deposit checks, pay bills, and make transfers. Also, you can access your account at any time. All of this is easily done and you can do it yourself. For transfers, simply type the amount, and specify where the transfer needs to go. For instance, checking account to savings account. To deposit checks, follow the step by step actions in the "Check Deposit" function within the app. To pay bills, register a new payee and add your account information. Input the amount owed to the payee, and sit back and watch your bills be paid without going to the mailbox.



Available for download in the Apple Store and Google Play Store



SEARCHING FOR SUMMER SCAMS

Overcharge fraud is a huge concern for those looking into summer time travel. Overcharge is when scammers will set up fraudulent credit or debit card terminals that will overcharge your card.

There are several ways to go about this. These are important tips even for those that are not concerned about overcharge fraud.

- Use a credit or debit card with a limited balance (Scott).
- Make sure to always get a receipt
- Always monitor your credit card balance online and don't wait for a monthly statement (Scott).
- If you hand someone your card rather than paying through a terminal that might be messed with, file a billing dispute instead of fraud (Scott).
- Always contact the company to try and get their support, but if the overcharge is more than \$1,000, consider contacting the police as well and file for fraud (Scott).



Scott, G. G. (2022, January 16). Don't get Scammed by the Overcharge Scam. Medium. Retrieved March 29, 2023, from <https://ginigrahamscott.medium.com/dont-get-scammed-by-the-overcharge-scam-4aaebb39df3>

2023 SO FAR



CHANGES IN THE NEW YEAR



Kimberely Bennington to our team is the newest addition to our Glenville staff. Kimmie said she is "super excited to have been chosen to join this team."

Reagan Lynch is our newest intern. Reagan is going to Glenville State University and "appreciates Calhoun Banks for working around [his] college schedule." Reagan says he is "honored to work for a great business."



After six years, Calhoun Banks said goodbye to Nikki McVey. Nikki has set off on a new adventure and we wish her all the best.

GIVING BACK SO FAR



Chris Arden (CFO) presenting a donation to Glenville State University for Annual Founders Day of Giving



Donation for the Wirt County Track & Field



Donation for the Wetlands Project



Donation to The Hope Shop



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(304) 354-6106

No down payment
required on almost
anything with
wheels!

DEALS
ON
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