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DOWNLOAD SECURLOCK

Thanks to SecurLOCK Equip, you no longer have to worry as much about your Calhoun Banks MasterCard being stolen or lost. This app is absolutely free and is available in the Apple App Store and Google Play Store. We encourage all of our customers to download this app and become familiar with it.

Benefits of SecurLOCK include:

- Ability to turn your Calhoun Banks debit MasterCard card off and on.
- See all your latest transactions.
- Set controls for what can be purchased with your cards.
- Set controls for where your card can be used given certain location status.
- Easy to use!



RECENT GRADUATES OF WEST VIRGINIA SCHOOL OF BANKING AND PAUL W. BARRET, JR. GRADUATE SCHOOL OF BANKING

Calhoun Banks is proud to announce that four employees graduated from banking schools in May 2023. Ammanda Frame and Brad Stevens graduated from the West Virginia School of Banking. This West Virginia banking school provides a two-year program designed to equip bankers with increased knowledge of advanced banking, economic, and monetary issues.

Sam Hickman and Royce Steele are our other two graduates. Sam and Royce graduated from the Paul W. Barret, Jr. Graduate School of Banking. This graduate school is located in Memphis, Tennessee. The three-year graduate program is designed to equip bankers with a curriculum designed to provide a high degree of understanding of all commercial banking functions. This graduate school has been providing advanced banking education for fifty-one years, and Calhoun Banks has been very pleased with the school's educational program.

Calhoun Banks will continue to encourage employees to further their studies so the employees of Calhoun Banks can gain more knowledge, grow, and better serve our customers.



MEET OUR GRADUATES

Brad Stevens

Brad Stevens is our Retail Manager at our Grantsville Office. He has worked for Calhoun Banks for over 18 years and is still learning about banking. Brad stands by putting customers first.



Ammanda Frame



Ammanda Frame is our Controller, Compliance, and Audit Coordinator, Marketing Director, Accounts Payable, and credit Analyst. She has been with Calhoun Banks for 4 years. Ammanda facilitates Principles of Banking class and is committed to furthering her banking education, as well as others.

Sam Hickman

Sam Hickman is our Vice President and Chief Operations Officer. Sam has worked for Calhoun Banks for 17 years and is still dedicated to learning. Sam graduated Suma Cum Laude from Paul W. Barret, Jr. Graduate School of Banking.



Royce Steele



Royce Steele is our Assistant Vice President and the Retail Manager at the Glenville Office. Royce has worked for Calhoun Banks for 10 years and is dedicated to her banking education. Royce has been in banking for almost 31 years.

DEALS ON WHEELS!

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



Grantsville: 304.354.6106 Arnoldsburg: 304.655.8347

Elizabeth: 304.275.0996 Glenville: 304.462.5051



www.calhounbanks.com @CalhounBanksWV





HELLO SUMMER, GOODBYE SCAMMERS



For most of us, summer is a time to relax, take a break and enjoy some fun in the sun. But for scammers, summer is just the start of a busy season of schemes. With flexible schedules, kids out of school and travel plans on the horizon, scammers know that more people will have their guards down as summer heats up. Avoid getting burned by one of these common summer scams:

#1: Travel Giveaway Scams

Wow, you just won a free luxury vacation! But wait, you didn't enter a sweepstakes or contest – and the “travel company” is asking you to provide your credit card information to claim your prize. What should you do?

Remember, if a deal sounds too good to be true, it probably is. You can't win a contest you never entered, and a legitimate company will not require winners to pay a fee for a prize. If you receive an unexpected email, phone call, or text claiming you've won an all-expense-paid trip, IT'S A SCAM.

#2: Fake Vacation Home Rental Listings

Vacation rentals are often more affordable than hotels, especially for traveling families. Be careful – con artists advertise rentals that either don't exist, aren't available or look nothing like the attractive online photos. Only use verified vacation rental sites, and read the reviews before booking a property. If the “host” asks you to send them money directly via payment app or money wire, that's a red flag. Pay through a reputable rental site using a credit card, which offers fraud protection.

#3: Summer Job Scams

Searching for a part-time job for the summer months? Be on the lookout for suspicious employment opportunities. Avoid any job that asks you to use your own accounts to transfer money. This is likely a money laundering scheme.

Before accepting any job offer, research the employer and read reviews. Be very careful about sharing your personal information while job hunting. While an employer will eventually need your Social Security number to verify your identity, they don't need it in the initial application process.

#4: Social Media Oversharing

Think twice before sharing all your summer travel plans online. Local criminals constantly troll social media looking for opportunities to target empty houses - keep your vacation photos to yourself until you return. Along the same lines, don't post photos of your boarding pass (and certainly not your driver's license or passport). Fraudsters use this information to hack into various accounts and compromise your identity.

Stay Safe This Summer!

As always, be sure to monitor your financial accounts daily, especially if you're traveling somewhere new. Watch carefully for any unusual activity, including very small charges (usually less than a dollar), which could indicate a scammer is “testing” your debit or credit card before making a larger purchase or withdrawal.



COMING SOON!



Online Mortgage Lending



**You will have the ability to apply for a
mortgage completely online!**



LEARN ABOUT OUR



ADVENTURE FUND

ACCOUNT

AN EASY WAY TO SAVE FOR VACATION!





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.

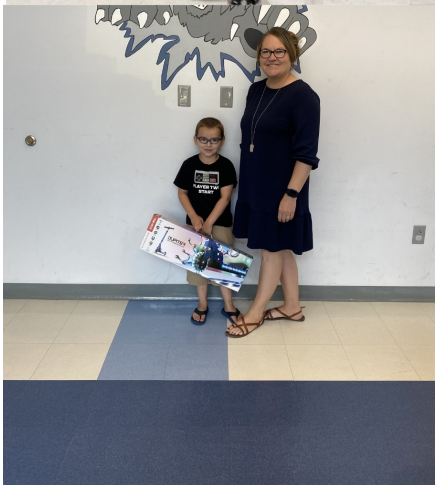
In this article, I am going to focus on Communities. Throughout the year of 2022, we invested over \$3 million in our local economy through the payment of salaries and benefits for our employees. We also placed \$37 million into our economy through funding over 1,200 loans to local individuals and businesses. Much of this money was spent in our region which results in an indirect economic benefit that easily exceeds \$60 million. When you spend money locally, those dollars tend to stay in the community, where they are reinvested between three and six more times.

Local community donations to our various nonprofit and school organizations topped \$55,000 in 2022 and our employees volunteered for over 250 hours of community service. We encourage volunteerism that continues to build our community into a great place to live, work and play. We don't just have offices in these communities, we live in them too. Please stop in and learn of the many benefits of banking locally.

- Martha Haymaker; President/CEO



CALHOUN BANKS IN OUR COMMUNITIES





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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Grantsville, WV 26147

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860 Arnoldsburg Road
Arnoldsburg, WV 25234

Elizabeth Office:
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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!

TEXT US (304) 354-6106

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