



THIS QUARTER'S NEWS AND UPDATES:

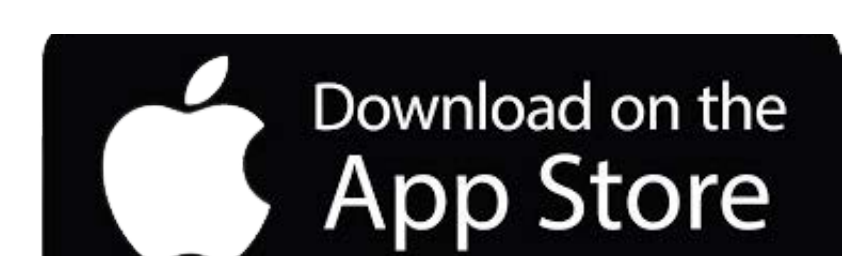
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DOWNLOAD SECURLOCK

Thanks to the SecurLOCK Equip app, you no longer have to worry 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 Equip 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!



Mortgages made EASY for you!



Own Your
Dream Home

loanofficers@calhounbanks.com

(304) 354-6106

calhounbanks.com



Apply online, anytime, anywhere.

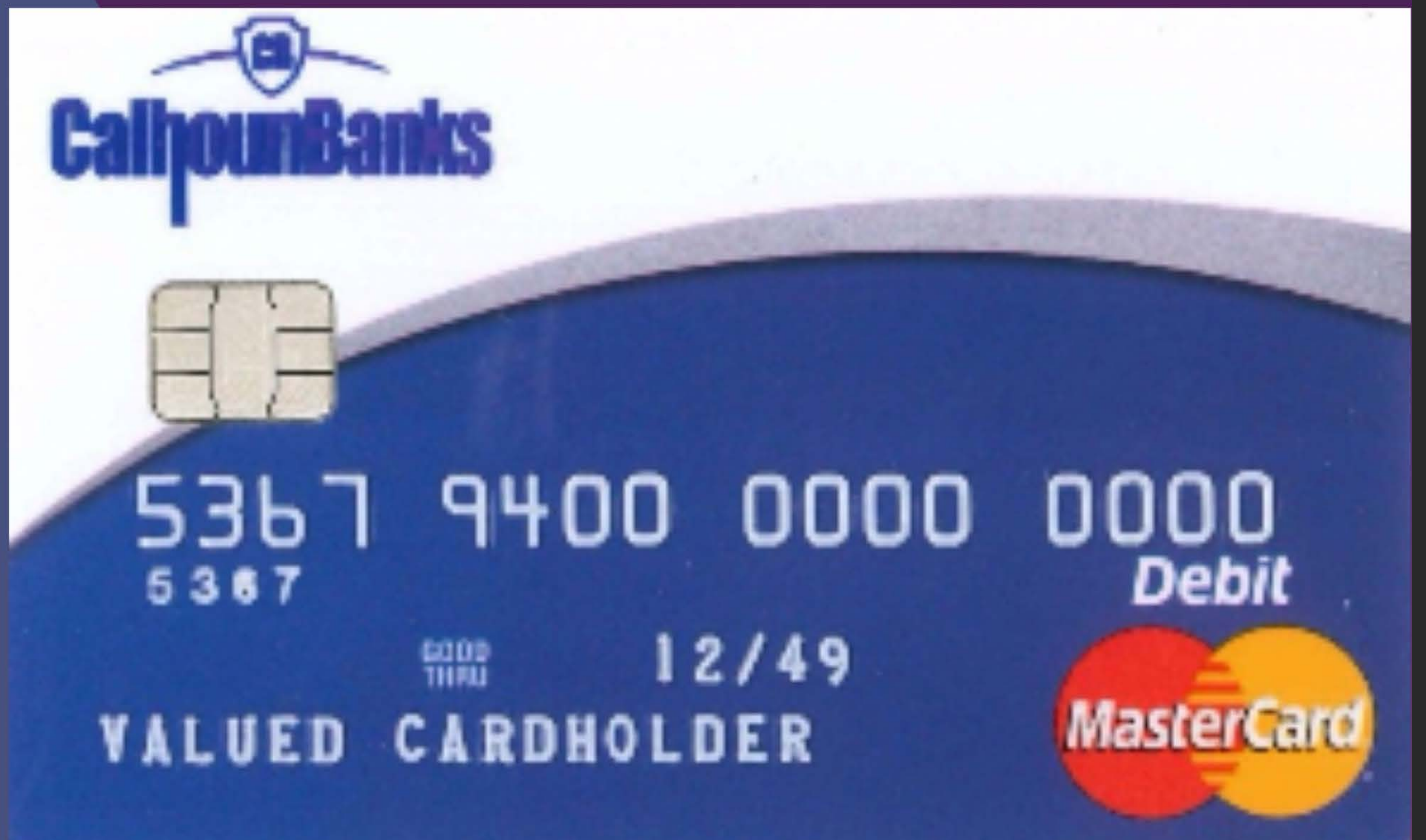
<https://calhounbanks.mortgagewebcenter.com>



LOST, BROKEN OR STOLEN CARD?

No worries!

**Come in today
and get a start
card until your
permanent
one arrives.**



Member
FDIC



Grantsville: 304.354.6106 Arnoldsburg: 304.655.8347
Elizabeth: 304.275.0996 Glenville: 304.462.5051



www.calhounbanks.com @CalhounBanksWV



AVOID SCAMS WHILE SHOPPING ONLINE FOR BARGAINS

By FDIC Consumer News, December 2nd, 2022

#1: Fake Websites and Apps

Scammers often create fake websites that are so similar to the sites of popular retailers, it easily tricks consumers into providing payment information. The scammers take your information and your money, but you never receive the products. Scammers have also developed fake apps that contain malware. When you download the app, the malware steals personal information from your device or locks it, holding it for ransom until you pay the scammers. Other types of fraudulent apps ask you to login using your social media or email accounts that could expose your personal information for the scammers to steal.

Be careful of apps or websites that ask for suspicious permissions, such as granting access to your contacts, text messages, stored passwords, or credit card information. Also, poor grammar or misspelled words in an apps' description or on a website is a red flag that it is not legitimate.

#2: Email Links

Avoid clicking on links in unsolicited emails or emails from unfamiliar sources. The links may lead to an illegitimate website attempting to get you to enter your credit card or other personal information. Some links may download malware (malicious software, such as computer viruses) to your computer when you click on them that can steal your banking information, including login identification, passwords, and credit or debit card numbers. These emails typically look very similar to ones sent by well-known retailers, banks, and other entities.

Be on the lookout for emails that have typos or other obvious mistakes. In addition, be skeptical of email attachments described as coupons, rebates, or payment forms – they could include malware. And avoid email offers that seem “too good to be true.” If an email promises popular items for free or a surprisingly low price, it is probably a scam.

#3: Making Payments on Unsecured Websites

Before paying for a purchase online, make sure the website you're on has “https” at the beginning of its URL with a lock symbol. This means the site has a protected network connection. Websites with “http” at the beginning of the URL with no “s” are more vulnerable to attacks by scammers who steal credit card information by monitoring network traffic. Also be aware of pop-up windows that appear while you are on a website asking for your credit card information to receive coupons or to win free items. Legitimate companies do not ask for your personal information for those purposes.

#4: Using Public Wi-Fi to Shop or Access Sensitive Information

Wireless connectivity, also known as wifi, allows your laptop, PC, or mobile device to connect to the internet without a physical wire connection. Many restaurants, hotels, libraries, and other places offer free public wifi, which is convenient when you're on the go. However, these networks may not be secure (since they either do not require a password or provide the same generic password to all customers for access) and may expose your personal and banking information to scammers looking to steal names, social security numbers, and bank account numbers.

Avoid using public wifi to make purchases online, login to your financial accounts, or access other sites that have sensitive information about you. It's also a good idea to stick with websites that have “https” encryption (discussed above) when in public places.

#5 Package Delivery Confirmation

This scam is especially popular during the holidays when people receive gifts through the mail that they may not be expecting. The scammers call or email claiming to be from the U.S. Postal Service or a major shipping company and state that you have a package waiting for delivery. To ensure the package is meant for you, you are asked to provide personal information, which the scammers steal to use to open credit accounts in your name. In response to this scam, the U.S. Postal Service explained it does not call people and ask for personal information if there is a problem with a delivery.



A MESSAGE FROM MARTHA

Calhoun Banks has obtained certification from the US Department of Treasury as a Community Development Financial Institution (CDFI). CDFI certification means that an organization meets the following requirements:

- Having a primary mission of promoting community development,
- Predominately serving and maintaining accountability to eligible Target Markets,
- Being a financing entity,
- Providing development services, and
- Being neither a government entity nor controlled by a government entity.

CDFIs share a common goal of expanding economic opportunity in low-income communities by providing access to financial products and services for residents and businesses. For a community to thrive economically it requires access to basic financial services, affordable credit, and investment capital.

There are 1,000 CDFIs operating nationwide, and we are a proud to join this group of financial institutions as a supporter of community transformation.

- Martha Haymaker; President/CEO



2023 FALL SPORTS SCHEDULE

GILMER

FOOTBALL

09/21/23 6:00PM A - WEBSTER COUNTY HIGH SCHOOL

09/29/23 7:00PM A - MEADOW BRIDGE HIGH

10/06/23 7:00PM A - RAVENSWOOD

10/13/23 7:00PM A - WEBSTER COUNTY HIGH SCHOOL

10/20/23 7:00PM H - WIRT COUNTY

10/27/23 7:00PM H - WAHAMA SENIOR/MIDDLE SCHOOL

11/03/23 7:00PM A - SOUTH HARRISON

VOLLEYBALL

09/21/23 6:00PM A - WEBSTER COUNTY HIGH SCHOOL

09/26/23 6:00PM A - CALHOUN COUNTY MIDDLE/HIGH SCHOOL

09/28/23 6:00PM H - CLAY COUNTY HIGH SCHOOL

10/03/23 6:00PM H - LINCOLN

10/07/23 8:00PM A - BUFFALO TOURNAMENT

10/12/23 6:00PM H - DODDRIDGE COUNTY

10/12/23 8:00PM H - LEWIS COUNTY

10/14/23 12:00PM A - RITCHIE QUAD

10/17/23 5:30PM A - WILLIAMSTOWN TRI

10/19/23 6:00PM H - BUCKHANNON-UPSHUR

10/19/23 6:00PM H - RITCHIE COUNTY

10/21/23 TBAPM A - LKC NIGHT OF CHAMPIONS

10/24/23 TBAPM A - ROANE COUNTY

10/24/23 TBAPM A - SOUTH CHARLESTON @ ROANE

10/24/23 TBAPM A - CHARLESTON CATHOLIC @ ROANE

10/30/23 TBAPM A - SECTIONALS

10/31/23 TBAPM A - SECTIONALS

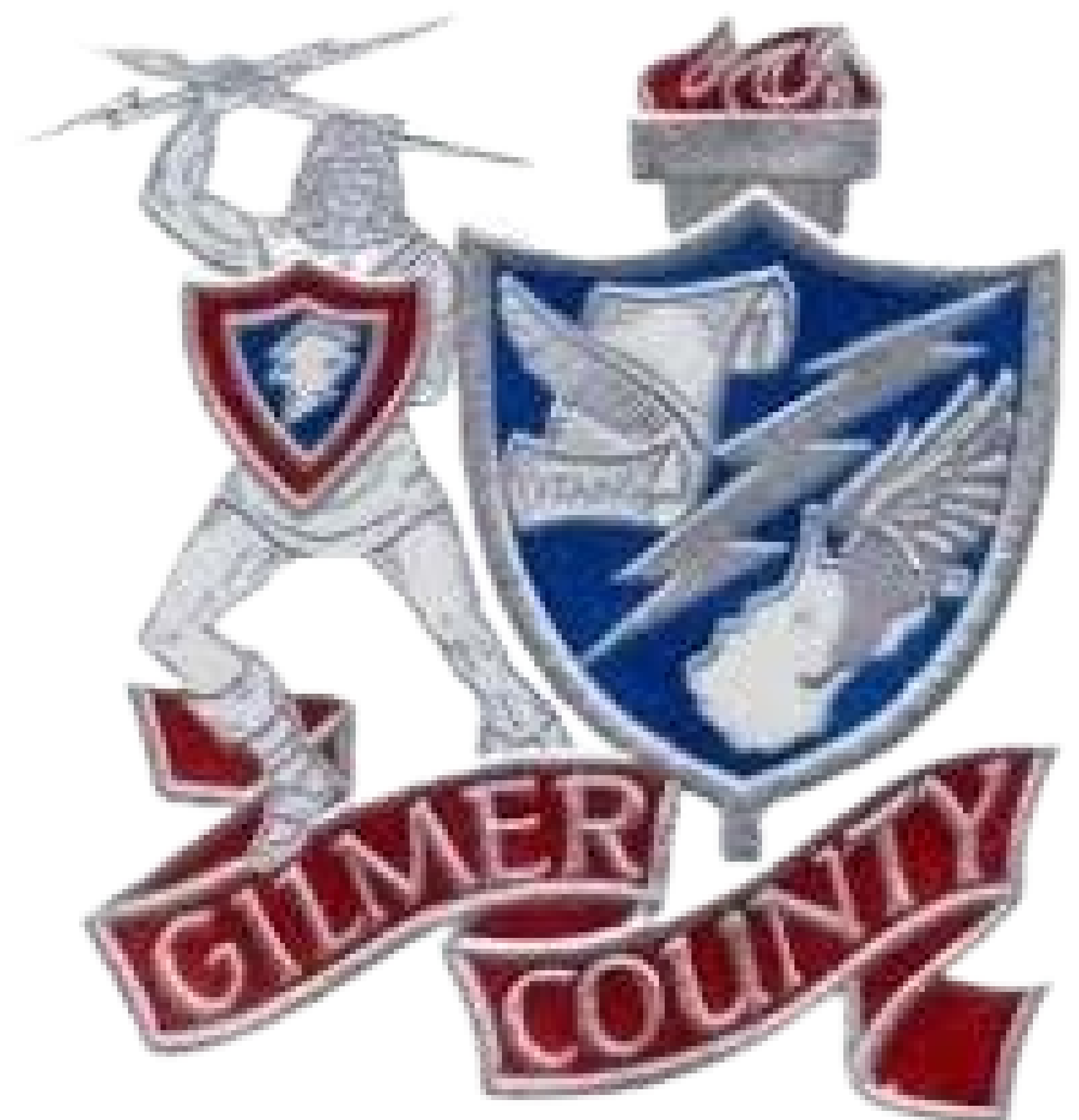
11/01/23 TBAPM A - SECTIONALS

11/02/23 TBAPM A - SECTIONALS

11/04/23 TBAPM A - REGIONALS

11/10/23 TBAPM A - STATE TOURNAMENT

11/11/23 TBAPM A - STATE TOURNAMENT



2023 FALL SPORTS SCHEDULE

CALHOUN

FOOTBALL

09/22/23 7:00PM A - ST. MARYS

09/29/23 OPEN

10/06/23 7:00PM H - WILLIAMSTOWN

10/13/23 7:00PM H - WIRT COUNTY

10/20/23 7:00PM H - SOUTH HARRISON

10/27/23 7:00PM H - WEBSTER COUNTY HIGH SCHOOL

11/03/23 7:00PM H - MADONNA

VOLLEYBALL

09/21/23 6:00PM A - ST. MARYS

09/26/23 6:00PM H - GILMER COUNTY

09/29/23 5:30PM H - WINFIELD

10/03/23 5:30PM A - WINFIELD

10/05/23 6:00PM H - WEBSTER COUNTY HIGH SCHOOL

10/10/23 6:00PM H - CLAY COUNTY HIGH SCHOOL

10/12/23 TBDPM A - WIRT TRI-HANNAN (VARSITY ONLY)

10/12/23 TBDPM A - WIRT TRI- WIRT (VARSITY ONLY)

10/14/23 10:00AM A - RITCHIE QUAD- RITCHIE

10/14/23 10:00AM A - RITCHIE QUAD-GILMER

10/14/23 10:00AM A - RITCHIE QUAD- PARKERSBURG SOUTH

10/16/23 6:00PM H - BRAXTON COUNTY

10/19/23 7:00PM A - HOOVER @ROANE

10/19/23 8:00PM A - ROANE COUNTY

10/21/23 TBDPM A - LKC GOLD AND SILVER TOURNAMENT



2023 FALL SPORTS SCHEDULE

WIRT

FOOTBALL

09/22/23 7:00PM H - TYLER CONSOLIDATED

09/29/23 7:00PM H - WAHAMA SENIOR/MIDDLE SCHOOL

10/06/23 OPEN -

10/13/23 7:00PM A - CALHOUN COUNTY MIDDLE/HIGH SCHOOL

10/20/23 7:00PM A - GILMER COUNTY

10/27/23 7:00PM H - MADONNA

11/03/23 7:00PM A - WEBSTER COUNTY HIGH SCHOOL

VOLLEYBALL

09/21/23 6:00PM A - JV/V AT TYLER

09/28/23 6:00PM H - JV/V VS WILLIAMSTOWN

09/30/23 PM A - CHARLESTON CATHOLIC TOURNAMENT

10/03/23 6:00PM H - JV/V RITCHIE

10/07/23 PM A - BUFFALO TOURNAMENT

10/10/23 6:00PM A - JV/V AT WAHAMA

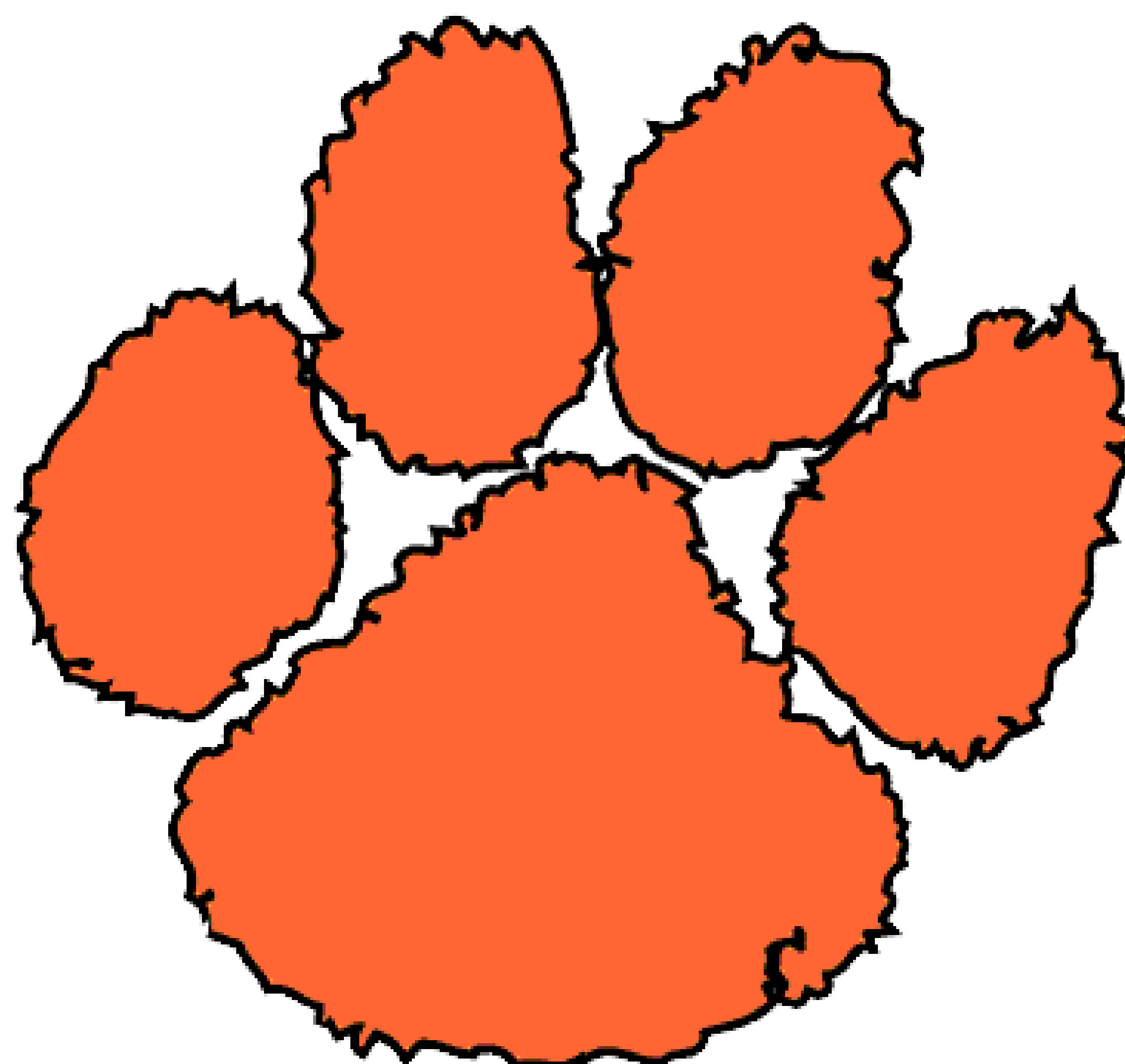
10/12/23 6:00PM H - VARSITY ONLY VS CALHOUN AND MAGNOLIA

10/14/23 PM A - HERBERT HOOVER

10/16/23 6:00PM H - JV TRI WITH WILLIAMSTOWN/DODDRIDGE

10/19/23 6:00PM A - TRI AT CHARLESTON CATHOLIC WITH RIVERSIDE

10/21/23 PM A - LKC TOURNAMENT- LOCATION TBD



Christmas Fund

**Don't let the Grinch steal your holiday cheer -
start saving today!**

- E-Statements available
- Online Banking
- Mobile banking with mobile deposit
- Interest Bearing
- \$2 Minimum opening deposit

**Come in and see us or
call us at (304) 354-6106**



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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Elizabeth, WV 26143

Glenville Office:
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Glenville, WV 26351



LET US KNOW HOW WE'RE DOING!

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