



Calhoun Banks



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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

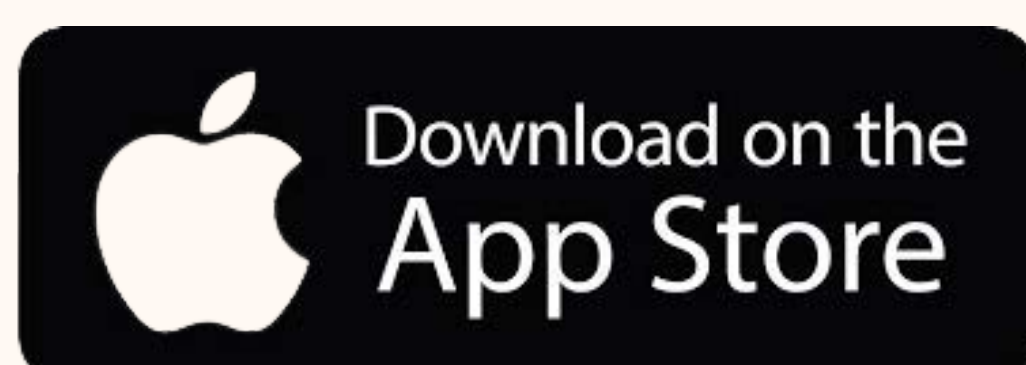
SecurLOCK™ EQUIP



SecurLOCK EQUIP DOWNLOAD TODAY!

Benefits include:

- Ability to turn Calhoun Banks debit card on and off.
- Get notifications on every transaction where your card is used.
- Reduce the risk of continuous fraud, or stolen card.
- Set controls and limits for what can be bought and where.
- Easy to use!



A MESSAGE FROM MARTHA

As we approach the end of another remarkable year, we find ourselves immersed in the spirit of giving and gratitude. December, a month filled with joy and festivities, marks the perfect time to express our gratitude and share the warmth of the holiday season. We appreciate the trust you've placed in us; we also look forward to continuing our journey together in the coming year. Your support has been the driving force behind our efforts to provide excellent service and innovative banking solutions.

During 2023, we have upgraded two of our ATMs to provide for a better customer experience. An online mortgage lending platform was introduced which allows you to apply for a mortgage loan from the comfort of your home. We are in the testing phase for online deposit account opening and consumer lending that will allow these features to be accessible 24x7 as well. Also, our website was recently modernized to enhance the user experience. If you haven't visited our website in a while, please check it out at www.calhounbanks.com. From there, you can follow the links to apply for a loan, calculate loan payments, make a payment, open a deposit account and so much more!

As always, we are here to serve you and provide the financial tools needed for your success. We wish you a very happy holiday season.

- Martha Haymaker; President/CEO

2023-2024 WINTER DEALS ON AUTOMOBILES

Now is a great time to purchase that new vehicle! However, with Christmas and money being tight, who has the extra cash for that nasty down payment? We at Calhoun Banks understand this and are here to assist you with the purchase of that new vehicle. We will be continuing our Deals on Wheels program this year and are calling it our Winter Deals on Automobiles. Now thru February 6, 2024, we will waive the need for a down payment allowing you to keep a few extra dollars in your pocket. This Winter Deals on Automobile's program is for automobiles only. No Down Payment required. The vehicle must be new or no more than five (5) years old. You can refinance the purchase of a vehicle, if the purchase has occurred in the past 60 days. Rates are subject to change. Program is also subject to credit approval.



BEWARE OF SCAMS!



PUBLISHERS CLEARING HOUSE



WHAT TO LOOK OUT FOR:

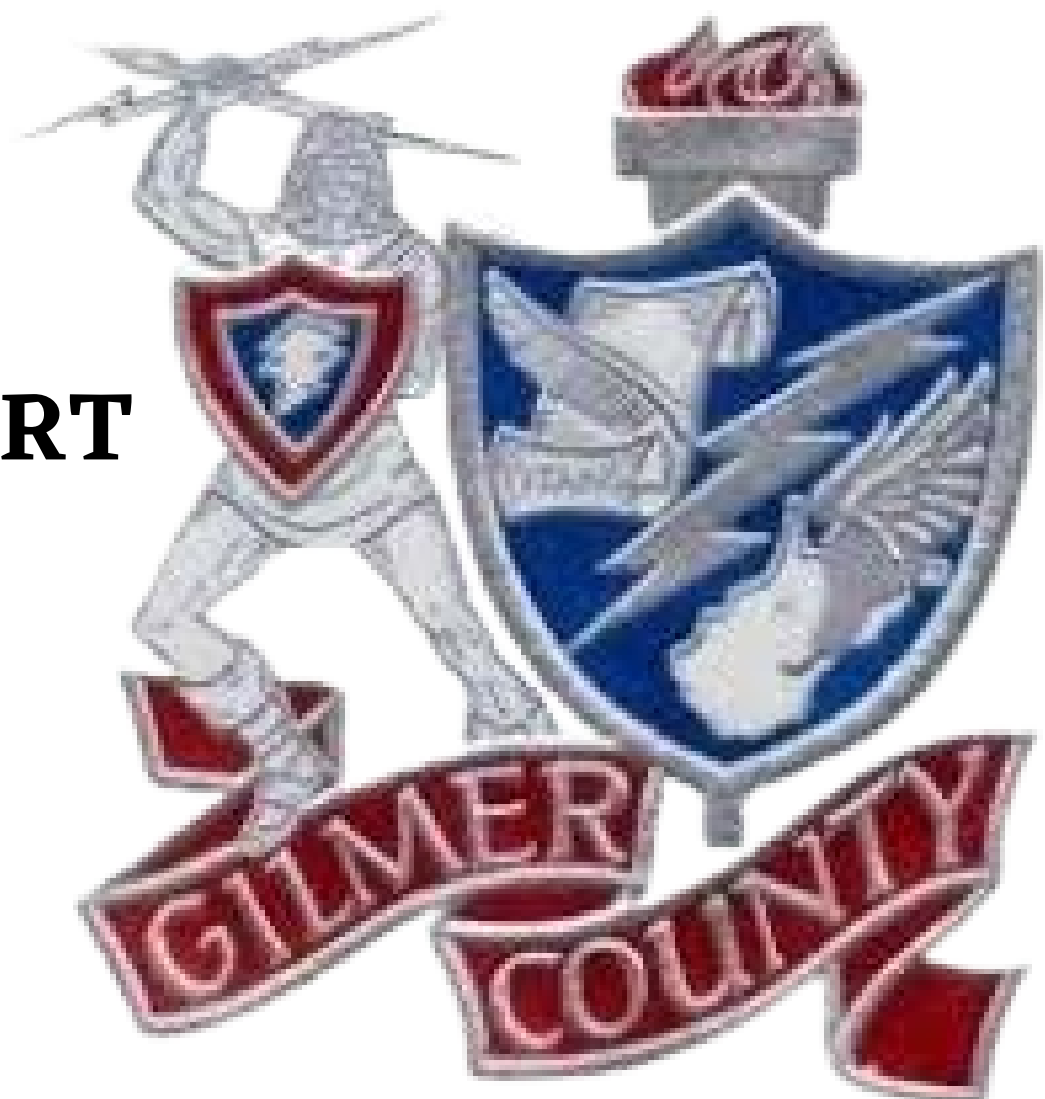
- You receive a call, text, or letter stating you have won a large cash prize along with a new car, vacation, etc.
- You then must pay taxes, shipping, or other fees to claim the prize.
- You may be asked to purchase a gift card and give them the card information via call, text, or email.
- The scammers steal the money off the gift card, and you never receive your prize.
- You may be asked for your banking credentials, social security number or other personal information.

2024 WINTER SPORTS SCHEDULE

GILMER

HIGH SCHOOL WRESTLING

01/11/23 TBAPM H - RAVENSWOOD, CALHOUN,WEBSTER
01/21/23 TBAPM A - RAVENSWOOD
01/27/23 TBAPM A - WSAZ TOURNAMENT @ HUNTINGTON
01/28/23 TBAPM A - WSAZ TOURNAMENT @ HUNTINGTON
02/01/23 TBAPM A - ROANE COUNTY
02/03/23 TBAPM A - RITCHIE COUNTY
02/04/23 TBAPM A - RITCHIE COUNTY
02/11/23 TBAPM A - LKC TOURNAMENT @ WIRT
02/27/23 TBAPM A - REGIONALS
02/28/23 TBAPM A - REGIONALS
03/02/23 TBAPM A - STATE TOURNAMENT
03/03/23 TBAPM A - STATE TOURNAMENT
03/04/23 TBAPM A - STATE TOURNAMENT



HIGH SCHOOL BOYS BASKETBALL

01/05/24 7:30PM A - DODDRIDGE COUNTY
01/08/24 7:30PM A - RICHWOOD
01/10/24 7:30PM A - ROANE COUNTY
01/12/24 7:30PM H - WIRT COUNTY
01/17/24 7:30PM H - BRAXTON COUNTY
01/19/24 7:30PM A - WEBSTER COUNTY HIGH SCHOOL
01/24/24 7:30PM A - TUCKER COUNTY
01/26/24 7:30PM H - SOUTH HARRISON
01/31/24 7:30PM H - CALHOUN COUNTY MIDDLE/HIGH SCHOOL
02/02/24 7:30PM H - RITCHIE COUNTY
02/05/24 7:30PM H - RICHWOOD
02/09/24 7:30PM A - BRAXTON COUNTY
02/13/24 7:30PM H - TUCKER COUNTY
02/15/24 7:30PM A - LKC PLACEMENT GAME
02/17/24 TBAPM H - LKC NIGHT OF CHAMPIONS @ WACO CENTER
02/20/24 7:30PM A - RITCHIE COUNTY

GIRLS BASKETBALL

01/09/24 7:30PM H - ROANE COUNTY
01/12/24 6:00PM A - WINFIELD @ EAST FAIRMONT
01/16/24 7:30PM A - BRAXTON COUNTY
01/18/24 7:30PM A - SOUTH HARRISON
01/25/24 7:30PM A - CALHOUN COUNTY MIDDLE/HIGH SCHOOL
01/27/24 5:00PM A - TUCKER COUNTY
01/30/24 7:30PM A - RITCHIE COUNTY
02/01/24 7:30PM H - DODDRIDGE COUNTY
02/03/24 TBAPM H - ROBERT C. BYRD
02/05/24 12:30PM A - SOUTH CHARLESTON @ WV STATE PAR MAR SHOOTOUT
02/07/24 7:30PM H - TUCKER COUNTY
02/10/24 TBAPM H - LKC NIGHT OF CHAMPIONS @ WACO CENTER
02/16/24 7:30PM H - ST. MARYS

MIDDLE SCHOOL WRESTLING

01/07/23 TBAPM A - BRAXTON
01/11/23 TBAPM H - RAVENSWOOD, CALHOUN, WEBSTER
01/21/23 TBAPM A - RAVENSWOOD
01/27/23 TBAPM A - WSAZ TOURNAMENT @ HUNTINGTON
01/28/23 TBAPM A - WSAZ TOURNAMENT @ HUNTINGTON

MIDDLE SCHOOL BOYS BASKETBALL

01/05/24 6:00PM H - ROBERT L BLAND MIDDLE
01/08/24 6:00PM H - BRAXTON COUNTY MIDDLE
01/15/24 6:00PM H - SPENCER MIDDLE
01/16/24 6:00PM A - RITCHIE COUNTY MIDDLE
01/18/24 6:00PM H - RAVENSWOOD MIDDLE
01/19/24 7:30PM H - GEARY MIDDLE SCHOOL
01/24/24 6:00PM H - DODDRIDGE COUNTY MIDDLE
01/29/24 6:00PM A - ROBERT L BLAND MIDDLE
02/05/24 6:00PM A - DODDRIDGE COUNTY MIDDLE
02/06/24 6:00PM H - WIRT COUNTY MIDDLE
02/10/24 TBAPM A - LKC TOURNAMENT @ WILLIAMSTOWN
02/13/24 TBAPM A - LKC TOURNAMENT @ WILLIAMSTOWN
02/15/24 TBAPM A - LKC TOURNAMENT @ WILLIAMSTOWN

MIDDLE SCHOOL GIRLS BASKETBALL

01/06/24 2:00PM H - WIRT COUNTY MIDDLE
01/08/24 6:00PM A - BRAXTON COUNTY MIDDLE
01/11/24 6:00PM H - RITCHIE COUNTY MIDDLE
01/15/24 6:00PM A - SPENCER MIDDLE
01/19/24 6:00PM H - GEARY MIDDLE SCHOOL
01/22/24 6:00PM H - DODDRIDGE COUNTY MIDDLE
01/25/24 6:00PM A - CALHOUN COUNTY MIDDLE/HIGH SCHOOL
01/29/24 6:00PM H - ROBERT L BLAND MIDDLE
01/31/24 6:00PM A - DODDRIDGE COUNTY MIDDLE
02/06/24 6:00PM A - RITCHIE COUNTY
02/10/24 TBAPM A - LKC TOURNAMENT @ WIRT
02/12/24 TBAPM A - LKC TOURNAMENT @ WIRT
02/13/24 TBAPM A - LKC TOURNAMENT @ WIRT
02/14/24 TBAPM A - LKC TOURNAMENT @ WIRT
02/15/24 TBAPM A - LKC TOURNAMENT @ WIRT

2024 WINTER SPORTS SCHEDULE

CALHOUN

HIGH SCHOOL WRESTLING

01/05/24 4:00PM A - NITRO PAT VANCE INV
01/06/24 10:00AM A - NITRO PAT VANCE INV
01/12/24 4:00PM A - BRAXTON INV
01/13/24 10:00AM A - BRAXTON INV
01/20/24 10:00AM A - BOB ZIDE RUMBLE
01/26/24 4:00PM A - SINGLE A CHALLENGE
01/27/24 10:00AM A - SINGLE A CHALLENGE
02/03/24 10:00AM H - MIKE STUMP INV. DUALS
02/10/24 10:00AM A - LKC TOURNAMENT
02/16/24 10:00AM A - REGIONAL TOURNAMENT
02/29/24 4:00PM A - STATE TOURNAMENT
03/01/24 10:00AM A - STATE TOURNAMENT
03/02/24 10:00AM A - STATE TOURNAMENT



MIDDLE SCHOOL WRESTLING

01/09/24 TBDPM A - QUAD @ JACKSON MS (WIRT, JACKSON & RAVENSWOOD)
01/13/24 TBDPM H - CWVAC TOURNAMENT
01/26/24 TBDPM A - WSAZ-DAY 1
01/27/24 TBDPM A - WSAZ-DAY 2
01/30/24 TBDPM A - QUAD @ SPENCER

MIDDLE SCHOOL BOYS BASKETBALL

01/11/24 6:00PM A - WEBSTER COUNTY HIGH SCHOOL
01/16/24 6:00PM A - SOUTH HARRISON MIDDLE SCHOOL
01/18/24 6:00PM A - BRAXTON COUNTY MIDDLE
01/29/24 6:00PM H - WALTON MIDDLE
02/01/24 6:00PM A - CLAY COUNTY MIDDLE
02/05/24 6:00PM H - SPENCER MIDDLE
02/06/24 6:00PM H - SOUTH HARRISON MIDDLE SCHOOL
02/08/24 6:00PM A - WALTON MIDDLE
02/12/24 6:00PM A - SUMMERSVILLE MIDDLE SCHOOL
02/23/24 TBDPM A - BRAXTON ARMORY TOURNAMENT PLAY
02/24/24 TBDPM A - BRAXTON ARMOR TOURNAMENT PLAY

HIGH SCHOOL BOYS BASKETBALL

01/05/24 7:00PM A - VAN SENIOR/MIDDLE SCHOOL
01/09/24 7:00PM A - PARKERSBURG CATHOLIC
01/12/24 7:00PM H - BRAXTON COUNTY
01/19/24 7:00PM A - PADEN CITY HIGH SCHOOL
01/23/24 7:00PM A - DODDRIDGE COUNTY
01/26/24 7:00PM H - VAN SENIOR/MIDDLE SCHOOL
01/31/24 7:00PM A - GILMER COUNTY
02/02/24 7:00PM H - VALLEY (WETZEL)
02/05/24 7:00PM A - CLAY COUNTY HIGH SCHOOL
02/07/24 7:00PM A - SOUTH HARRISON
02/10/24 7:00PM H - PADEN CITY HIGH SCHOOL
02/13/24 7:00PM A - HANNAN SENIOR/MIDDLE SCHOOL
02/15/24 TBDPM H - LKC PLACEMENT GAME
02/17/24 TBDPM H - LKC NIGHT OF CHAMPIONS
02/19/24 7:00PM H - CLAY COUNTY HIGH SCHOOL
02/20/24 7:00PM H - HANNAN SENIOR/MIDDLE SCHOOL

HIGH SCHOOL GIRLS BASKETBALL

01/09/24 7:00PM H - WEBSTER COUNTY HIGH SCHOOL
01/11/24 7:00PM A - WIRT COUNTY
01/16/24 7:00PM A - WEBSTER COUNTY HIGH SCHOOL
01/19/24 7:00PM A - SOUTH HARRISON
01/25/24 7:00PM H - GILMER COUNTY
01/27/24 7:00PM A - UNION @ SOUTH HARRISON
01/30/24 7:00PM H - WIRT COUNTY
02/01/24 7:00PM H - SOUTH HARRISON
02/06/24 7:00PM A - WAHAMA SENIOR/MIDDLE SCHOOL
02/08/24 7:00PM H - LKC PLACEMENT
02/12/24 7:00PM A - PARKERSBURG CATHOLIC
02/14/24 7:00PM A - POINT PLEASANT SENIOR/MIDDLE SCHOOL
02/15/24 7:00PM H - WILLIAMSTOWN

MIDDLE SCHOOL GIRLS BASKETBALL

01/08/24 6:00PM A - SPENCER MIDDLE
01/09/24 6:00PM H - RITCHIE COUNTY MIDDLE
01/16/24 6:00PM H - SOUTH HARRISON MIDDLE SCHOOL
01/18/24 6:00PM H - BRAXTON COUNTY MIDDLE
01/23/24 6:00PM A - WEBSTER COUNTY HIGH SCHOOL
01/25/24 6:00PM H - GILMER COUNTY
01/29/24 6:00PM H - WALTON MIDDLE
02/01/24 6:00PM H - CLAY COUNTY HIGH SCHOOL
02/05/24 6:00PM H - SUMMERSVILLE MIDDLE SCHOOL
02/06/24 6:00PM A - SOUTH HARRISON MIDDLE SCHOOL
02/08/24 6:00PM A - WALTON MIDDLE
02/12/24 6:00PM A - RITCHIE COUNTY MIDDLE
02/16/24 TBDPM A - BRAXTON ARMORY TOURNAMENT PLAY
02/17/24 TBDPM A - BRAXTON ARMORY TOURNAMENT PLAY

2024 WINTER SPORTS SCHEDULE

WIRT

HIGH SCHOOL WRESTLING

01/14/23 AM A - ST MARYS INVITATIONAL
01/21/23 PM A - BOB ZIDE RUMBLE AT WILLIAMSTOWN
01/27/23 PM A - WSAZ 'S IN HUNTINGTON, WV
01/28/23 PM A - WSAZ 'S IN HUNTINGTON, WV
02/01/23 6:00PM H - QUAD VS SISSONVILLE, SHADY SPRING, AND TBA
02/04/23 PM A - CLASS A CHAMPIONSHIP- RITCHIE COUNTY HIGH SCHOOL
02/11/23 10:00AM H - LKC CHAMPIONSHIPS AT WIRT
02/17/23 PM A - REGIONALS AT MILLWOOD ARMORY
02/18/23 PM A - REGIONALS AT MILLWOOD ARMORY
03/02/23 PM A - STATE WRESTLING TOURNAMENT IN HUNTINGTON
03/03/23 PM A - STATE WRESTLING TOURNAMENT IN HUNTINGTON
03/04/23 PM A - STATE WRESTLING TOURNAMENT IN HUNTINGTON

HIGH SCHOOL BOYS BASKETBALL

01/05/24 5:45/7:30PM H - RITCHIE COUNTY
01/10/24 5:45/7:30PM H - TYLER CONSOLIDATED
01/12/24 5:45/7:30PM A - GILMER COUNTY
01/19/24 5:45/7:30PM H - RAVENSWOOD
01/24/24 5:45/7:30PM H - ST. MARYS
01/26/24 5:45/7:30PM A - WAHAMA SENIOR/MIDDLE SCHOOL
01/31/24 5:45/7:30PM H - ROANE COUNTY
02/06/24 6:00/7:30PM A - PARKERSBURG CATHOLIC
02/08/24 9:30AM A - PAR MAR STORES SHOOTOUT- MAGNOLIA AT WV STATE
02/15/24 5:45/7:30PM H - LKC PLACEMENT GAME- WEST SITES
02/17/24 PM A - LKC NIGHT OF CHAMPIONS AT THE WACO CENTER, GLENVILLE WV
02/20/24 5:45/7:30PM A - BRAXTON COUNTY
02/22/24 5:45/7:30PM H - BUFFALO

HIGH SCHOOL GIRLS BASKETBALL

01/09/24 6:00/7:30PM A - TYLER CONSOLIDATED
01/11/24 5:45/7:30PM H - CALHOUN COUNTY MIDDLE/HIGH SCHOOL
01/16/24 6:00/7:30PM A - ST. MARYS
01/23/24 6:00/7:30PM A - PADEN CITY HIGH SCHOOL
01/25/24 5:45/7:30PM H - RAVENSWOOD
01/30/24 6:00/7:30PM A - CALHOUN COUNTY MIDDLE/HIGH SCHOOL
02/02/24 5:45/7:30PM H - WAHAMA SENIOR/MIDDLE SCHOOL
02/05/24 5:45/7:30PM H - PARKERSBURG CATHOLIC
02/08/24 6:00/7:30PM A - LKC PLACEMENT GAMES- EAST SITES
02/10/24 PM A - LKC NOC AT WACO CENTER, GLENVILLE WV
02/12/24 5:45/7:30PM H - NOTRE DAME

HIGH SCHOOL WRESTLING

01/09/24 5:00 PM A - RAVENSWOOD MIDDLE SCHOOL
01/13/24 AM A - WILLIAMSTOWN
01/19/24 PM A - BLENNERHASSETT MIDDLE SCHOOL
01/20/24 AM A - BLENNERHASSETT MIDDLE SCHOOL
01/25/24 PM A - GIRL'S COUNTY @ BLENNERHASSETT
01/26/24 AM A - SSAZ HUNTINGTON
02/01/24 PM A - JV TOURNAMENT
02/06/24 PM A - LEAGUE TOURNAMENT @ PHS
02/07/24 PM A - LEAGUE TOURNAMENT @ PHS

MIDDLE SCHOOL BOYS BASKETBALL

01/08/24 6:00PM A - WALTON MIDDLE
01/11/24 6:00PM A - RITCHIE COUNTY MIDDLE
01/16/24 6:00PM H - PARKERSBURG CATHOLIC
01/18/24 6:00PM H - DODDRIDGE COUNTY MIDDLE
01/22/24 6:00PM A - TYLER CONSOLIDATED MIDDLE
01/25/24 6:00PM A - SPENCER MIDDLE
01/29/24 6:00PM A - PARKERSBURG CATHOLIC
01/31/24 6:00PM A - PLEASANTS COUNTY MIDDLE SCHOOL
02/02/24 6:00PM A - GILMER COUNTY
02/10/24 AM A - LKC TOURNAMENT @ WILLIAMSTOWN

MIDDLE SCHOOL GIRLS BASKETBALL

01/06/24 3:00PM A - GILMER COUNTY
01/09/24 6:00PM A - RIPLEY MIDDLE
01/11/24 6:00PM H - PLEASANTS COUNTY MIDDLE SCHOOL
01/18/24 6:00PM A - DODDRIDGE COUNTY MIDDLE
01/20/24 11:00AM A - PLEASANTS COUNTY MIDDLE SCHOOL
01/22/24 6:00PM H - PARKERSBURG CATHOLIC
01/22/24 7:30PM H - WALTON MIDDLE
01/23/24 6:00PM H - SPENCER MIDDLE
01/25/24 6:00PM H - TYLER CONSOLIDATED MIDDLE
01/29/24 6:00PM H - WILLIAMSTOWN
02/03/24 AM H - LKC TOURNAMENT



ONLINE BANKING

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- **Transfer money between accounts**
- **Make loan payments**
- **Deposit checks**
- **Free bill pay**



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INDIVIDUAL RETIREMENT ACCOUNT INFORMATION

Individual Retirement accounts or IRAs are a great way to maximize your retirement savings. Two types are Roth and Traditional. Each provides income tax benefits.

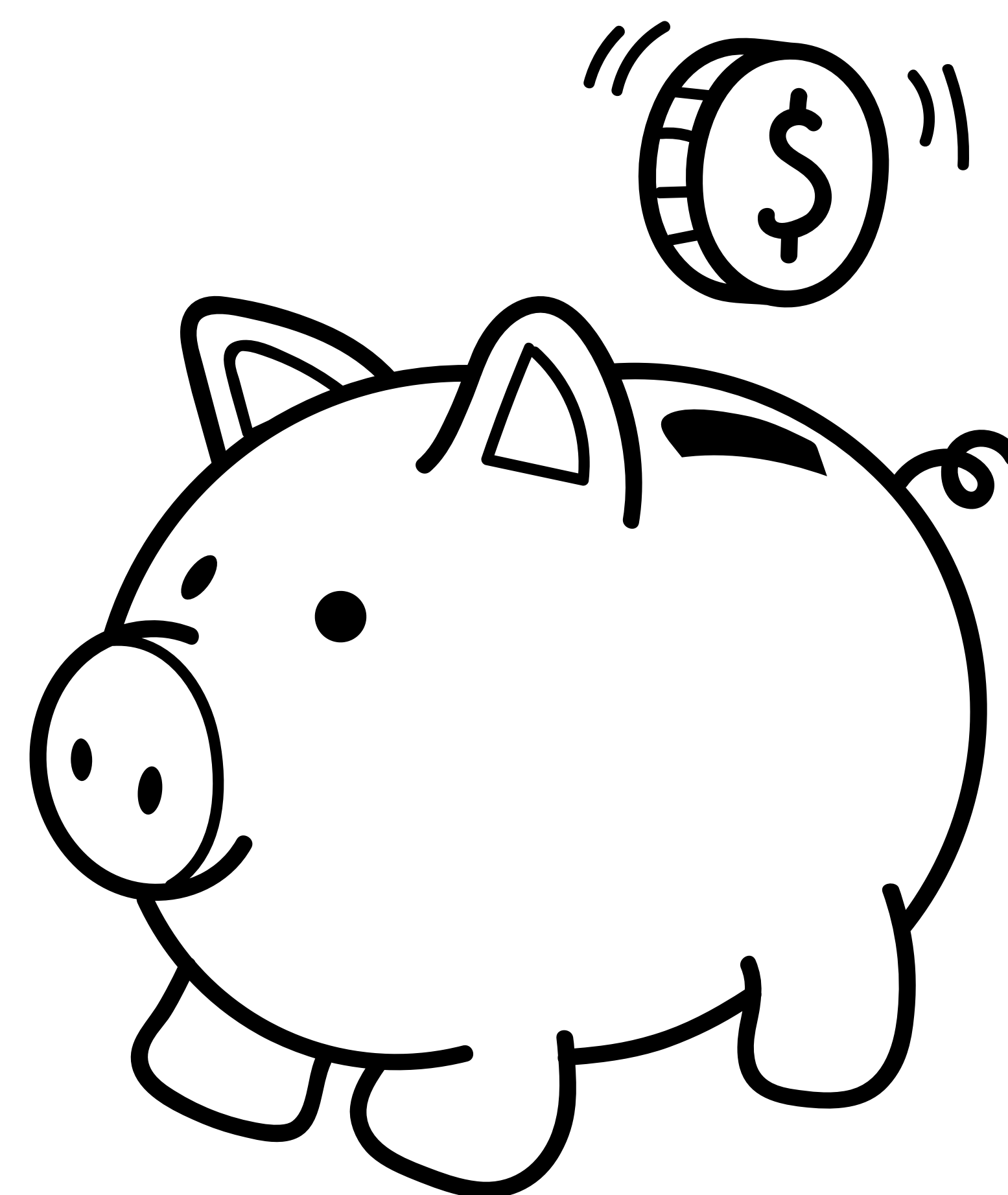
Contributions to Traditional IRAs may be tax deductible based on income. Contributions and earnings are not taxed until withdrawn, generally during retirement and at a lower income tax rate.

Pay taxes now for Roth IRA contributions. During retirement, withdrawals and the interest earnings are income tax free.

Standard contribution amounts for 2023 are \$6,500 for individuals under age 50 and \$7,500 for individuals 50 and above*. These contributions can be made until tax deadline date, April 15, 2024. Standard contribution amounts for 2024 are \$7,000 under age 50 and \$8,000 age 50 and above*. Talk to your accountant or tax specialist for more information.

Calhoun Banks offers a passbook IRA, 12-month CD IRA, 36-month CD IRA, and a 60-month CD IRA. Please contact your local branch for account details and rates.

- Brenda Wolfe; Chief Risk Officer



CALHOUN BANKS IN OUR COMMUNITIES



Megan Rooks pictured with Alvin Engelke from the Creston Community, with a donation for their Halloween party.



Elizabeth Lynch holding a key after her purchase of a new 2021 Subaru with our Winter Deals on Automobiles program.



Brad Stevens presenting a donation to the Calhoun Youth Basketball team.



Kyerstan Perkins with Roberta Dawson holding a key after the purchase of her new home.



Our Elf on the Shelf with Jason Smith. One of the winners from our On the Hour Christmas Drawing.



Megan Rooks pictured with one of our Halloween coloring contest winners.



Megan Rooks and Erica Hite pictured with Bobbi Moore, the Elizabeth Thanksgiving drawing winner.



Brad Stevens presenting a donation to the Calhoun Christmas Celebration Committee for the Christmas Parade.



Kyerstan Perkins pictured with Cindy Doumont, one of the winners from our On the Hour Christmas Drawing.

WHY YOUR MONEY IS SAFER IN A BANK

By American Bankers Association (ABA) Foundation

Placing your money in a federally-insured and highly regulated bank ensures that your hard-earned funds are protected and available when you need them.

Alternatives to a bank account, like keeping your money at home, places you at risk of losing your cash to burglary, theft, fire, floods, or other potential disasters. Plus, if you hide it somewhere, there's always a chance you may forget where you put it, and you'll never earn a dime on it.

When you use a bank account:

- Your money can be insured against loss up to \$250,000 per depositor, per FDIC-insured bank. Many banks offer products that can provide additional protection
- Your money can gain interest, depending on the type of account you set up
- Your money is protected from unauthorized electronic transactions carried out, for example, by someone who has stolen your identity
- You can use banking services to conveniently transfer money
- You can take advantage of electronic bill pay services to efficiently pay bills instead of mailing payments
- You may use alerts and other tools to help you track your money, keep an eye on your spending habits and improve your budget

Calhoun Banks is a FDIC insured bank. Contact one of our bank representatives to open an account today!

To learn more about FDIC insurance, visit aba.com - Advocacy/Community Programs/Consumer Resources/Why Your Money is Safer in a Bank.



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FDIC



LET US KNOW HOW WE'RE DOING!

TEXT US (304) 354-6106

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



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