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OUR LOBBIES ARE OPEN!

Effective February 16th, 2021, Calhoun Banks reopened all lobbies to the public at ALL four locations.

LOBBY HOURS:

Monday - Thursday: 8:30A - 3:00P
Friday: 8:30A - 4:30P

DRIVE-THRU HOURS:

Monday - Thursday: 8:30A - 4:30P
Friday: 8:30A - 5:00P
Saturday: 8:30A - 12:00P

10 CYBER-SECURITY TIPS

- **Enable the strongest authentication tools**

Popular authentication methods include biometrics, security keys & single use keys

- **Use unique passphrases as passwords**

Differentiate your passwords and phrases across multiple platforms. Length trumps complexity. A strong passphrase is at least 12 characters long.

- **Do a system check**

Purge unused apps and outdated or sensitive information stored in old files and emails and ensure all software on internet-connected devices is current.

- **Manage social media settings and minimize info sharing**

Just a few data points can create a pathway for exploitation by cybercriminals.

- **Use Wi-Fi judiciously**

Limit the type of business conducted over open public Wi-Fi connections, including logging in to key accounts like banking.

- **Monitor account activity regularly**

Monitor your financial account activity regularly for irregular transactions, and report discrepancies to your financial institution immediately.

- **Back up intellectual property**

Store this information safely so in the unfortunate event of a ransomware or other cyberattack you have a way to retrieve the data.

- **Read the fine print**

When purchasing items online, read the fine print. If prompted, do not save credit and debit card information on the merchant's website or app.

- **Be mindful when shopping online**

Look for signs of illegitimate websites. Spelling or grammatical errors, missing contact information, and suspicious URLs or email address are all red flags.

- **Look for special indicators**

Such as web addresses with https:// that denote extra measures taken to help secure your information. URLs that end in .BANK are assigned for exclusive use by financial institutions.

PAYMENT RELIEF OPTIONS AVAILABLE

If you are struggling to make your Calhoun Banks loan payments because of lost income from the COVID-19 outbreak, please contact one of our branches for your available options.

MOBILE BANKING

You can access your accounts online @ www.CalhounBanks.com From here you can order checks, pay bills, transfer money, check balances, set up budgets, etc. all with ease!

Using our Calhoun Banks mobile app, you can also deposit checks using Mobile Deposit!

You may also access your account by calling 1-877-422-2388 to get updates on checking and savings balance information, recent activity such as deposits and withdrawals, transferring funds, and more!

PAYCHECK PROTECTION PROGRAM

As an incentive for small businesses to keep their employees on the payroll, the government has issued a third round of the paycheck protection program. The PPP is a loan small businesses can apply for to cover payroll costs and other expenses they may incur.

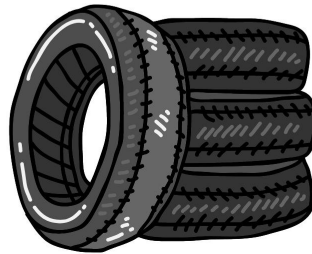
ELIGIBLE BORROWERS:

- Fewer than 300 employees
- Must have a reduction in quarterly revenues of at least 25% compared to the same quarter in 2019
- Stock not traded on a national exchange
- 501(c)(6) are eligible, but any entity for which lobbying comprises more than 15% of receipts or activities is not eligible.

DEALS ON WHEELS IS BACK!

Deals on Wheels is back again for a limited time!
Loan officers are available to help you SAVE BIG!
You can save on almost ANYTHING with WHEELS!

NO down payment required!



Subject to credit approval. Rates subject to change.



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“IT IS A BREATH OF FRESH AIR BEING ABLE TO WORK WITH A BANK
THAT IS LOCAL, HONEST, AND ALWAYS HAS MY BEST INTERESTS IN
MIND!”

ICBA CHAIRMAN APPOINTS MARTHA HAYMAKER TO EDUCATION COMMITTEE



Washington, D.C. (March 11, 2021)—The Independent Community Bankers of America (ICBA) today announced that local community banker Martha Haymaker, President and CEO of Calhoun Banks, Grantsville, WV was named to serve on ICBA’s Education Committee. ICBA is the nation’s voice for community banks.

“I am honored to represent our industry and share my experiences as a community banker and civic leader to help ICBA communicate the positive story of community banking,” Haymaker said. “Community banks are trusted relationship-based lenders, invested in the success of their customers and the economic prosperity of their community.”

In addition to helping shape and advocate ICBA’s national policy positions and programs, Haymaker’s duties include engaging in grassroots activities in West Virginia to promote pro-community bank policies and serving as a liaison between community banks and ICBA staff and leadership in Washington, D.C.

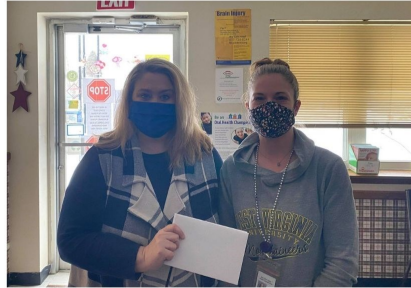
“Martha is a dedicated community banker who is highly respected in her community and by her industry peers,” said ICBA Chairman Robert M. Fisher, president and CEO of Tioga State Bank, Spencer, New York. “We are delighted Martha has accepted this appointment and generously volunteered her time and professional talents in pursuit of creating an environment where community banks, and the communities they serve, continue to flourish.”

About ICBA

The Independent Community Bankers of America creates and promotes an environment where community banks flourish. ICBA is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education, and high-quality products and services.

With nearly 50,000 locations nationwide, community banks constitute 99 percent of all banks, employ more than 700,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than \$5 trillion in assets, over \$4.4 trillion in deposits, and more than \$3.4 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers’ dreams in communities throughout America. For more information, visit ICBA’s website at www.icba.org

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

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



LET US KNOW HOW WE'RE DOING!

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www.CalhounBanks.com

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