



## LET US KNOW HOW WE'RE DOING!

**Grantsville Office:**  
304.354.6106  
443 High Street  
Grantsville, WV 26147

**Arnoldsburg Office:**  
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860 Arnoldsburg Road  
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[www.CalhounBanks.com](http://www.CalhounBanks.com)

**Member  
FDIC 8**

### THIS QUARTER'S NEWS AND UPDATES:

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## MOBILE WALLET - NOW AVAILABLE!

Calhoun Banks is excited to announce that the Calhoun Banks Mobile Wallet is now available.

### What is a mobile wallet?

A mobile wallet is an app you can download to your smartphone that stores debit/credit card information to easily use to make purchases - even in-store purchases!

# MOBILE WALLET: FREQUENTLY ASKED QUESTIONS

**- How do I use my Calhoun Banks debit MasterCard with Apple, Google, and Samsung Pay?**

To use your Calhoun Banks debit MasterCard, first navigate to your preferred payment app (either Apple Pay, Google Pay, or Samsung Pay). Open the app, tap the "+" sign and follow the on screen instructions to add your card. Detailed instructions can be found at Apple, Google, or Samsung support.

**- Is the mobile wallet secure?**

Simply put, yes, mobile wallet is safe and secure. The pay apps use "tokens" in place of your payment card information to keep your information safe and from being exposed when making purchases.

**- How does mobile wallet work?**

To use your new mobile wallet, simply hover your device (phone) over the card terminal equipped for mobile pay and your Calhoun Banks debit MasterCard will appear on your screen. Your device will prompt you to hold it near the reader. Once the device and terminal have connected, you may be prompted to confirm payment on either your device or the terminal.

**- What Mobile Wallets do Calhoun Banks support?**

Calhoun Banks supports Apple Pay, Google Pay, as well as Samsung Pay.

**- What happens if I get a new phone (device)?**

Before selling or discarding of your old device, be sure to delete your cards from you Wallet. You will need to register your card(s) again on the new phone (device) in the desired wallet.



**"[WE] REALLY APPRECIATE ALL [CALHOUN BANKS'] HELP TO OUR BUSINESS THROUGH THIS ROUGH TIME. THEY HAVE ALWAYS BEEN THERE FOR US."**



**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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# CALHOUN BANKS IN OUR COMMUNITIES



Teresa and Sandy W. handing out back to school supplies at CMHS



Our Grantsville piggy bank finder!



Danielle and Sandy M. said, "The back to school block party was great until we got soaked!"



Moving into college is rough, but our awesome volunteers smiled through the masks!  
Danielle, Ammanda, and Donna R.

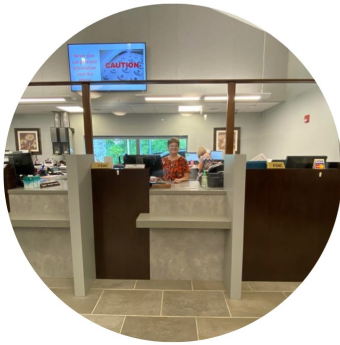
# CREATING A SAFE ENVIRONMENT FOR OUR CUSTOMERS

Over the past several months, Calhoun Banks has implemented various safety precautions to combat COVID-19. When you come to any of our locations, you will see a few changes. Plexiglass sneeze guards have been installed at each teller window, as well as numerous offices. Temperature checks are being conducted as soon as each employee enters the building. Our employees will continue to regularly clean frequently touched surfaces.

Unlike other institutions, our safety standards will remain high even after this pandemic.

If you have any questions, please contact your local office.

- Grantsville: (304) 354-6116
- Arnoldsburg: (304) 655-8347
- Elizabeth: (304) 275-0996
- Glenville: (304) 462-5051



“

“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!”



# CALHOUN BANKS NAMED INDUSTRY TOP LOAN PRODUCER

Washington, D.C.  
(July, 2020)—Independent Banker, the award-winning magazine of the Independent Community Bankers of America (ICBA) and the number-one source for community banking news, recognized Calhoun Banks, Grantsville, WV, as an ICBA top lender in its July issue. Calhoun Banks recognition is based on the strength of its competitive banking services and operational efficiencies throughout 2019.

“Through innovation, resourcefulness and an unwavering commitment to their customers and communities, these top lenders are creating a culture of success,” ICBA President and CEO Rebeca Romero Rainey said. “ICBA is proud to recognize Calhoun Banks and its staff for their outstanding efforts and wish them continued prosperity.”

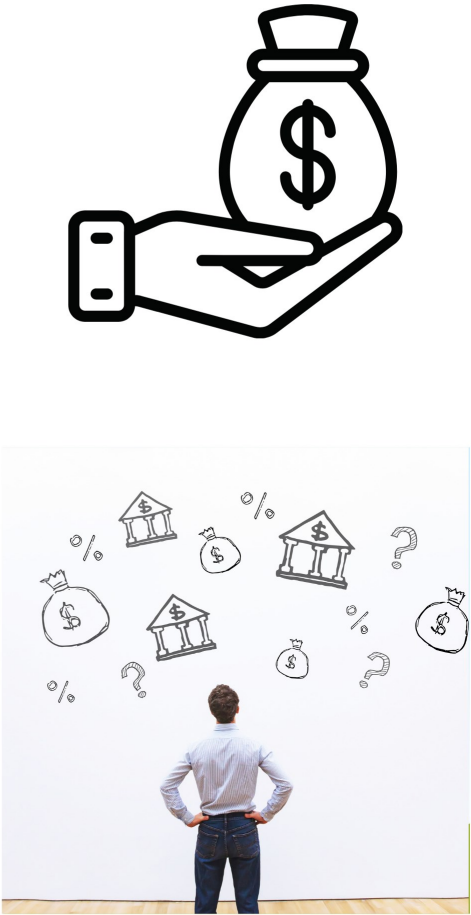
The “ICBA’s Top Lenders 2020” feature reveals the secret to these community banks’ success as agricultural, commercial, and consumer and mortgage lenders. It showcases their commitment, ingenuity, and skill in adapting to market dynamics and evolving customer needs.

The annual list is based on the strength of competitive banking services and operational efficiencies using FDIC data for 2019. Scores were determined by combining the average of the bank’s percentile rank for lending concentration and for loan growth over the past year in each lending category and asset size and adjusted for loan charge-offs at certain percentile thresholds.

“Calhoun Banks is honored to be recognized by ICBA for the growth and performance of our community bank,” said Martha Haymaker, President/CEO, Calhoun Banks. “We are proud to serve our neighbors and strive every day to build lasting banking relationships that help our customers realize their financial goals and dreams—all while helping our local economy prosper. Our success is a testament to the faith of our customers and the hard work and dedication of our talented employees.”

## About ICBA

The Independent Community Bankers of America creates and promotes an environment where community banks flourish. With more than 50,000 locations nationwide, community banks constitute 99 percent of all banks, employ nearly 750,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than \$5 trillion in assets, nearly \$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](http://www.icba.org).



# 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](http://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!

\*Please note that a non-refundable payment fee will be added to your transaction and will appear as a separate line item on your bank account or credit card statement.  
Business or Personal Check: a \$2.95 Flat Fee will be added.  
Credit/Debit Card: a 3.5% Fee will be added (Minimum Fee: \$2.95).

# FUN FACTS:

Did you know you can order or reorder checks online at [www.CalhounBanks.com](http://www.CalhounBanks.com)?

Did you know you can now make loan payments or deposits online at [www.CalhounBanks.com](http://www.CalhounBanks.com) using a debit card?\*

