



### THIS QUARTER'S NEWS AND UPDATES:

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### 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

# HAVE YOU SEEN MARTHA?



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# HAVE YOU SEEN MARTHA?

Do you follow us on Facebook? If not, you're missing out on an opportunity to follow Martha on her many adventures!

Each Wednesday, Martha is cleverly hiding within some scenery, whether it be local, national, or global. The first person to correctly identify where in the world Martha is traveling will receive a \$5 gift card!

It's called WHERE'S MARTHA WEDNESDAY! Be sure to set your Facebook notifications to alert you when a new post is made so you never miss your opportunity to win!

**\*\*Who is Martha?** Martha Haymaker is the President and CEO of Calhoun Banks.

**\*\* Anyone 18 years of age or older is eligible. You are not required to be a bank customer to play. No purchase necessary**



# 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!

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

## THE SIMPLE WAY TO PAY



## MOBILE WALLET



**SAMSUNG Pay**



Member  
**FDIC**

# A MESSAGE FROM MARTHA

Why are Community Banks important?

Community Banks are an integral part of the region that they serve. We reinvest local dollars back into the community that help small businesses grow and helps families make major purchases. When deposits are made in larger non-community banks, these dollars are reinvested into larger cities where there is more loan demand. At Calhoun Banks, 90% of our loan portfolio consist of loans that are made to folks within our 3-county region. Your deposit dollars stay locally.

We pride ourselves in our ability to build relationships with our customers and assist them with their financial goals and building financial security for their future. You are not a number -- we know our customers by name because we live in the communities that we serve.

Community banks are also very nimble in rolling out new technologies. We do not have layers of approvals and reviews. Our decisions are made quickly and made locally. We have tough security standards that protect our customers from hackers and other criminals.

If you are our customer today, we thank you for your business. If you have not tried us, please stop by we would love the opportunity.

All the best,

*Martha Haymaker*

President & CEO





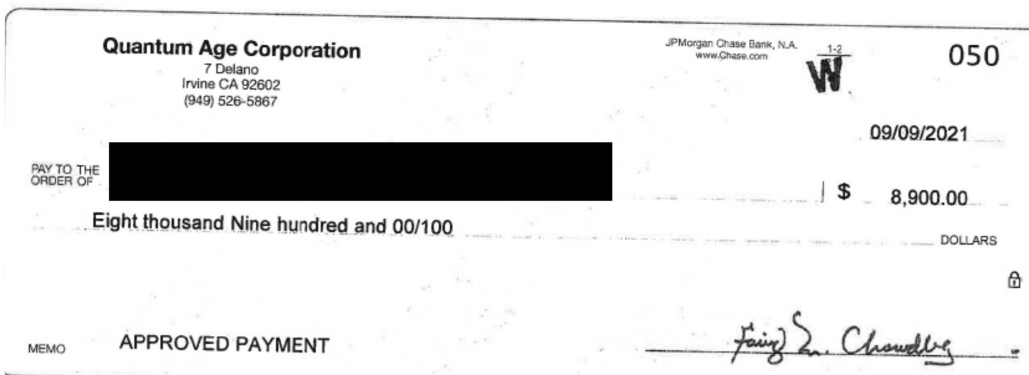
# COUNTERFEIT CHECKS

While we may live in the digital age, it is still important to recognize signs of check fraud. Over the past few weeks, we have had multiple fraudulent checks cross paths with our employees at various branches.

As you may see in the images below, these checks look legitimate, however they are both examples of checks we have recently seen that have been fraudulent. If a customer deposits a check and or cashes it, the customer is responsible for recovering the funds if it comes back fraudulent. It is important to understand that when you endorse a check (meaning you have signed a check on the back), you now are liable for those funds.

Please keep these next few tips in mind if you receive a check to protect your hard earned money.

- 1) If you ARE NOT expecting a check, don't cash or deposit the check without first confirming the check is legitimate.
- 2) If you are asked to send money back to sender after cashing the check, it is fraudulent.
- 3) If the drawee signature appears to be printed or typed on, it is potentially fraud.
- 4) If "For Mobile Deposit" is already written on the back of the check, it is fraudulent.
- 5) If the letter with the "prize" check is requesting you to send in "taxes" or "fees" to receive a prize, it is a scam.



Can you spot the signs?





# WHAT CALHOUN BANKS OFFERS THAT OTHERS DON'T

Have you heard of **same day availability**? Think of this scenario. It's Friday, payday. You come to Calhoun Banks to deposit your check. When you open your Calhoun Banks mobile app to check your balance, you'll see your check has been deposited and you are able to access your money right away. Because Calhoun Banks offers same day availability on your deposits, you're able to treat yourself to a nice dinner the same day you get paid.

Some financial institutions do not offer this. Instead they offer **next day availability**. Think of this scenario. It's Friday, payday. You take your paycheck to your local XYZ bank (not Calhoun Banks) to be deposited. Because your check is not drawn on XYZ bank, it is not available until Saturday. If you don't make it in to deposit your check until Saturday, your funds will actually not be available until Tuesday. Unfortunately because of this, you will not be able to treat yourself to a nice dinner the same day you get paid.

There are some exceptions to same day availability that you should be aware of. You may have run into a situation where your financial institution has placed a 'hold' on your check. A 'hold' can be placed on a check for multiple reasons, but mostly to protect you - the customer. The 5-7 business day hold gives your financial institution time to verify funds on your check. After the hold is lifted and your financial institution clears your check, you are free to use the funds as you see fit!



CalhounBank  
5367 9400 0000 0000  
VALID THRU 12/30  
Debit  
VALUED CARDHOLDER

## PROTECT YOUR CARD DIRECTLY FROM YOUR PHONE



SecurLOCK™  
EQUIP





CalhounBanks

Member FDIC

Download on the App Store

GET IT ON Google Play

TURN OFF & ON | CONTROL USE | RECEIVE ALERTS

\* Messaging and Data Rates May Apply. Check with your mobile phone carrier for details.

# MEET OUR NEW STAFF!

**Candice Conrad**  
**CSR: Glenville**

Candice Conrad is one of the newest faces at our Glenville office.

Candice spends her free time with friends and family. She enjoys trying new foods and testing new recipes. Candice also loves crafting and taking care of her houseplants.

"I'm excited to start working with Calhoun Banks for many reasons, but mainly because Calhoun is my home. Calhoun Banks helps so many people in our small community and I'm thrilled to have the opportunity to be a part of that."



**Kelcie Walker**  
**CSR: Glenville**

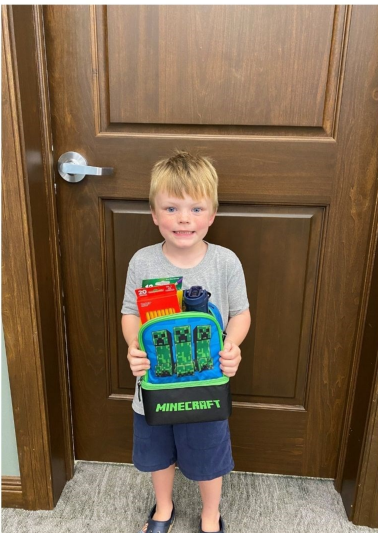
Kelcie graduated from Calhoun County High School in the spring of 2020. Kelcie recently married her long time boyfriend, Adam Walker. Kelcie enjoys spending time with animals, making memories with friends and family, cooking, and crafting.

"I am so excited for my opportunity at Calhoun Banks. I'm ready for a new environment that allows me to meet new people, and to learn all the information that comes with a banking job!"





# IN OUR COMMUNITIES



“

CALHOUN BANKS HAS ALWAYS BEEN A COMMUNITY ORIENTED BANK.  
IT IS VERY CLEAR TO SEE THAT THEY VALUE COMMUNITY FIRST.”





**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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904 North Lewis Street  
Glenville, WV 26351

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[www.CalhounBanks.com](http://www.CalhounBanks.com)

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**FDIC** **9**