



THIS QUARTER'S NEWS AND UPDATES:

- Here to Serve Con't. pg. 2
 - New Year; New Privacy Settings
pg. 3
 - A Message from Martha pg. 5
 - In Our Communities pg. 6
-

WE'RE HERE TO SERVE OUR SMALL TOWNS

Calhoun Banks has been serving our communities for over 120 years. We opened our doors in January 1901 here in Grantsville, WV. Despite a fire destroying our original building, we persevered and grew. We've continued to grow for several years, adding offices in our surrounding small towns. (Con't on page 2).

HERE TO SERVE CON'T.

In June of 1987, we expanded into Arnoldsburg, WV making it more convenient for residents of the southern part of the county to bank with us.

In 1996 we poured our community heart into our Elizabeth office to serve the residents of Wirt and Wood counties.

We made our debut in Gilmer County in 1997 offering Gilmer residents the ability to speak directly to a loan officer and have same day loan approval if applicable.

Calhoun Banks is not a self serving institution. We strive to invest ourselves back into the communities we serve. We dedicate our resources and time because we want our communities to grow with us. We are thankful for our partnerships within the schools and local businesses.

Thank you for allowing us the opportunity to be your community bank.

Innovative Services; Community Heart



NEW YEAR; NEW PRIVACY SETTINGS

In January 2022, MS-ISAC released a 'Monthly Security Tips' Newsletter intended to increase the security awareness of users and to help them behave in a more secure manner within their work environment. These tips are useful in maintaining both a home and work computer.

1. **Protect your accounts:** Social media accounts are under constant attack by cybercriminals. Your account can give a scammer a good way to infect your friends with messages that come from a trusted source (i.e., you). There are three simple steps you can take that will thwart most attacks:
 - a. **Use long, unique passphrases:** Criminals get your account details from breaches and malware. If you use the same one everywhere, cybercriminals will have access to all of your accounts. Consider using a passphrase with multiple words, such as DenverIsBeautiful. It's easy to remember and tougher to crack.
 - b. **Use Multi-factor Authentication (MFA):** MFA, sometimes called two-factor authentication (2FA) or advanced authentication, makes it almost impossible for someone else to log in to your account, even if they have your password. You trade the minor inconvenience of entering a one-time code for the huge benefit of keeping the baddies out of your stuff. Turn this on everywhere you can!
 - c. **Update Everything:** Yes, everything. Keep your operating systems current on your computers, phones, apps, and internet-connected devices. Turn-on automatic updates and reboot when prompted. Networks are usually not compromised because of brand new, 0-day vulnerabilities. Instead, they are breached because a patch was never installed for a bug that was fixed months (or years) prior.
2. **Reduce Your Attack Surface:** Your attack surface is the sum of all the ways your information can be compromised. Every account with your personal data or app with a security flaw adds to it. You can reduce your potential vulnerability by deleting online accounts you no longer use and uninstalling apps you no longer need so they can't be used against you. With fewer things to manage and update, you can focus on protecting what is actually important.
3. **Tweak Your Privacy Settings:** All major services offer privacy settings to limit what you share publicly. It may take a bit of exploration to find them, but you can use these tools to control your exposure. Pay special attention to location settings, permissions for facial recognition, who can tag you, and who can see your posts. Also, check the details you publish such as your hometown, birthday, family members, and where you work. Consider removing all of them. If it's allowed by the service you use, you can go a step further by not using real information, such as your full name or actual date of birth. Don't forget to check who can find you by your phone number and remember to also change your vanity name or username so it won't give you away.
4. **Don't Let Your Photos Betray You:** The photographs you upload to social media or share elsewhere online can expose your face, your address, the valuables you keep at home, the car you drive, and more. Keep this in mind before you post an image that might tell a stranger things you'd rather keep to yourself. Avoid sharing anything with your house number, license plate, or documents in view. For your kid's safety, watch what they share online as well. Photos uploaded to major social media sites are scrubbed so that the metadata – hidden details that live within a picture or video file – are removed. Not all services protect you in the same way, and these metadata are always present when you email a file. Unless you disable the feature, your camera app is probably set to store your location which makes it easy for a criminal to see the exact latitude and longitude where a photo or movie was taken.

Conclusion: While it's almost impossible to remain anonymous in 2022, there's no reason to make it easier for criminals to take advantage of you. Information you share online, even if it's restricted today, may go viral tomorrow. The best way to protect yourself is to avoid posting anything you wouldn't want your grandmother to read in your local paper. You can't regret a photo you never take. Once you upload a picture or write an angry tweet, you lose control of it, and anyone with a screenshot can continue to spread it long after you press the delete button. Search for yourself online every now and again to see what others will find when they look for you. Opt-out of any websites that share your personal details. Invest some time to ensure that a would-be attacker will be frustrated and move on to easier prey. Perfect privacy is impossible, but by being careful you can stack the odds in your favor. Stay safe, take care, and have a secure and Happy (Cyber) New Year!

Deals on Wheels

No down payment required.

Rates subject to change. Subject to credit approval.



Grantsville: 304.354.6106 Arnoldsburg: 304.655.8347

Elizabeth: 304.275.0996 Glenville: 304.462.5051



www.calhounbanks.com

@CalhounBanksWV



A MESSAGE FROM MARTHA

Did you know that community banks are local for-profit businesses owned by stockholders?

Did you know that Calhoun Banks invested \$2.7 million in salaries and benefits to folks who live in our communities in 2021?

Did you know that loan decisions are made by our lenders at Calhoun Banks and no loans are sold to other institutions? We are here to answer your questions and for help when you run into difficulties.

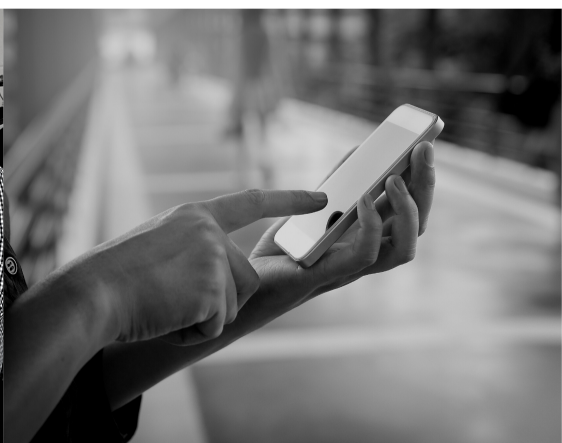
Did you know that Calhoun Banks donated \$35,000 to local community groups in 2021? Calhoun Banks – a local business with local compassion. We appreciate your business.

- Martha Haymaker; President/CEO

FUN FACTS:

Did you know you can deposit your checks without coming to the bank? If you sign up for mobile banking, you can make mobile deposits!

Did you know you can temporarily (or permanently if you choose) to turn off your debit card in less than 5 seconds via SecurLOCK Equip?



WE CONTINUE TO SERVE

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

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!

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

facebook

Instagram

twitter 

customerservice@calhounbanks.com
[@CalhounBanksWV](https://www.CalhounBanksWV)
www.CalhounBanks.com

Member
FDIC