

# ADAMS STATE BANK



Winter 2026

Member FDIC

## Youth and Debit Cards

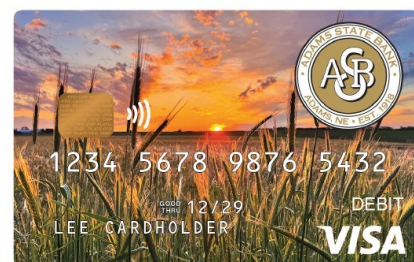
Like it or not, we are moving in an increasingly cashless world. Anxiously handing over your debit card to your child doesn't have to be your only option.

Give your kids financial freedom—with peace of mind for you.

Empower your youth with a debit card from Adams State Bank. They'll enjoy safe, direct access to their own card and account, while you stay in control every step of the way.

- Monitor spending in real time
- Instantly freeze or unfreeze their card
- Seamlessly transfer funds whenever they need it
- A secure, simple way to help them learn smart money habits
- Choose a debit card design that fits your style

*Stop in today and get your family set up!*



## \*URGENT\* Check Fraud is on the Rise

Check fraud involves illegally using checks to get money. Common methods include check washing (chemically altering ink), counterfeiting (printing fake checks), forgery (unauthorized signatures), and altered checks (changing payee/amount on legitimate checks). It can lead to financial losses, often involves stolen checks, and is a growing problem facilitated by mail theft and advance printing.

Check Fraud can happen to anybody.

**It is extremely important that everybody gets in a regular habit of monitoring their bank accounts *daily*. The easiest way to monitor accounts is using internet/mobile banking.**

*If you need to sign up for internet/mobile banking please call us at 402-988-2255.*

## Federal & State Holidays

Adams State Bank recognizes and will be closed for the following 2023 Federal and State Holidays

- New Years Day—Thursday, Jan 1
- MLK Day—Monday, Jan 19
- Presidents Day—Monday, Feb 16
- Arbor Day—Friday, April 24
- Memorial Day—Monday, May 25
- Juneteenth—Friday, June 19
- Independence Day—Saturday, July 4
- Labor Day—Monday, September 7
- Columbus Day—Monday, Oct 12
- Veterans Day—Wednesday, Nov 11
- Thanksgiving—Thursday, Nov 26
- Christmas—Friday, Dec 25

## Important 2025 Tax Information

\*You will receive your 2025 Tax Documents from ASB in the mail by Mid January.

\*You still have until April 15, 2026 to contribute to your 2025 IRA and Health Savings Account. Call or stop in to take advantage of this savings opportunity.

\*If you are needing monthly statements for tax prep, you can access the last 18 months worth of statements for free using internet banking.

\*Our staff is happy to help with any questions you may have. However, some requests cannot be met immediately and we ask for your patience as we work to provide outstanding customer service to all of our customers.

## Meet our Team of Lenders

At Adams State Bank we are determined to provide a personal banking experience for each of our customers. While we offer all of the conveniences of banking digitally, it remains a priority that we are available to our customers on a regular basis. Not sure who to call?


Chris Gramann— Executive Vice-President — Personal and Farm Lending

Julie Kealy— Senior Vice President of Mortgage Lending — Home Lending

Joe Gramann— Chief Credit Officer — Commercial and Farm Lending

Jacob Gramann— Loan Officer — Farm and Commercial Lending

We always recommend calling 402-988-2255 to set up an appointment to ensure your needs can be met at the time of your visit.



**Control Your Card  
From Your Phone**

- FREEZE/UNFREEZE YOUR CARD.
- RECEIVE ALERTS.
- REVIEW TRANSACTIONS.

