

ADAMS STATE BANK



WINTER 2021

Member FDIC

What you need to know before using your Adams State Bank debit card while Christmas shopping

- The maximum amount you can charge to your debit card is \$1,000 per day.
- The maximum amount you can withdraw from an ATM is \$1,000 per day.
- If you wish to change these limits, you can simply contact us at 402-988-2255 and we can increase your limits temporarily.
- A debit card is a great way to manage your budget as you are only able to spend money currently in your account.
- Checking your account regularly online helps monitor fraudulent activity.
- To report lost/stolen cards, call 833-337-6075 for 24/7 support and after hour card blocking or you can call Adams State Bank at 402-988-2255 during regular business hours.

Join us for our annual Christmas Open House

Saturday, December 11th Santa, Mrs. Claus, and their live reindeer will be at Adams State Bank from 8:00-10:00AM. Sit on Santa's lap and have your photo taken by Adorn Photography.

Join us for the Bean Box Coffee trailer, fresh donuts, gifts & more!



IMPORTANT DATES

December 24—Open 8:00-Noon

December 25—CLOSED

December 31—CLOSED

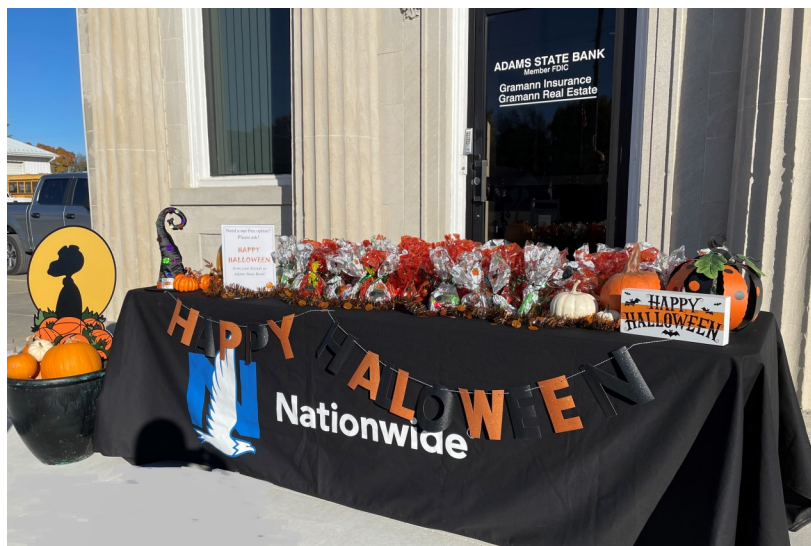
January 1—CLOSED

January 17—CLOSED

Please Like and Follow us for more info!



Pictured is Santa Claus visiting us at our 2020 annual Christmas Open House. Photo by adorn photography.



Change of Hours in 2022

As of January 2022, Adams State Bank and Gramann Insurance will be open from 8:00 AM-11:00AM on Saturdays.

For banking transactions, we ask that you continue to use the drive thru.

For additional service, we ask that you make an appointment to ensure availability.

Trick or Treating on Main Street

We were excited to host the second annual Trick or Treat on Main Street event which was held on Saturday, October 30th. Over 20 Adams businesses, organizations, and churches participated and handed out goodies to over 220 children in attendance.

It was a beautiful day and a wonderful family event. We look forward to participating again next year.

How to improve your credit score

1. Don't miss payments

Your payment history is one of the most important factors in determining your credit scores. Payments that are at least 30 days late can be reported to the credit bureaus and hurt your credit scores. Make your payments on time & pay the balance in full.

2. Catch up on past-due accounts

If you are behind on your bills, bringing them current could help. A late payment can remain on your credit report for up to 7 years.

3. Limit how often you apply for new accounts

While you may need to open accounts to build your credit file, you generally want to limit how often you submit credit applications. Each application can lead to a hard inquiry which may hurt your scores.

Visit Experian.com to read this article and more about improving your credit score!

Tips to wrap up the 2021 year

- Max out your contribution limits on any qualified accounts to benefit from tax savings. Qualified accounts include HSAs and IRAs.
- End of year charitable contributions must be made on or before December 31st to count towards your 2021 tax deductions.
- If you are currently enjoying paperless statements, you can access the last 18 months worth of statements using internet banking.

Need a Notary?

We have several licensed notaries on staff at Adams State Bank. If you need a notary, we simply ask that you call 402-988-2255 to set up an appointment to ensure quick service.

*Fees may apply

On behalf of all of us at Adams State Bank, we thank you for your business in 2021.

We wish you a Merry Christmas and a Happy New Year!