

# ADAMS STATE BANK



WINTER 2020

Member FDIC

***Please come in, our Lobby is OPEN!***

Our Lobby is open during our regular business hours. We do ask, that whenever possible, you consider making an appointment to ensure you are able to complete all needed business while you are here.

On Saturdays, please use the drive thru for all teller transactions. All other bank and insurance services remain open as usual.



***Join us for a Christmas Tailgate!***

Saturday, December 12 Santa and his reindeer will be here!

8:00-10:00AM visit with Santa, and grab a gift and goodies to go.

Because of the risks associated with COVID 19, all food and gifts will be outside. If you are unable to attend, you will still be able to pick up a gift at the bank throughout the month of December.



## IMPORTANT DATES

December 24—Open 8:00-  
Noon

December 25—CLOSED

December 31—CLOSED

January 1—CLOSED

January 18—CLOSED

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for more info!*



Pictured is Karl W. Gramann along with Santa, Mrs. Claus, and 2 elves from the Christmas 2019 Open House.



## Trick or Treating on Main Street

We were excited to host the first ever Trick or Treating on Main Street event which was held on Saturday, October 31st. 21 Adams businesses, organizations, and churches participated and handed out goodies to 200 children in attendance.

It was a wonderful family event, and we look forward to participating again next year!

Pictured are Julie E. Kealy and Mary Gramann handing out candy.

## Verification Codes

You may have noticed in the last few weeks internet banking and the Adams State Bank mobile banking app have both required entering verification codes.

### Why?

Verification codes are used to help safeguard your personal information and to help insure you are, in fact, the one trying to access your account.

The Adams State Bank app allows you to receive these codes via email or text message and expire after 10 minutes.

If you are required to use a verification code, please read all prompts carefully and keep in mind these are put in place for your protection and are not optional.

Questions, please give us a call at 402-988-2255

## Save for Future Medical Expenses using a Health Savings Account

If you are enrolled in a high-deductible health insurance plan as defined by the government, you can qualify for an HSA

- You decide how much to contribute each year (while not exceeding government maximums).
- You will receive a debit card specifically linked to your HSA account to use for eligible medical expenses.
- HSA contributions are either pre-tax (if through an employer) or tax-deductible (if you contribute on your own).
- You don't pay taxes on the account's growth.
- If you make withdrawals for eligible expenses, you don't pay tax on those withdrawals.



Call 402-988-2255 or visit [adamsstate.com](http://adamsstate.com) to begin setting up an HSA, now!