ADAMS STATE BANK

Winter 2026 Member FDIC

Stay Alert: Protect Yourself from Fraud

Fraud is becoming more sophisticated every day, and unfortunately, it can happen faster than you might think. The good news? A few simple habits can go a long way in protecting your hard-earned money.

Here are three easy ways to stay one step ahead of fraud:

1. Check Your Accounts Regularly

Make it a daily habit to review your account activity through Mobile Banking or Internet Banking. Keep an eye out for unfamiliar transactions, unexpected charges, or anything that doesn't look quite right. Even small, unusual transactions can be a warning sign.

2. Set Up Account Alerts

Did you know you can receive text alerts through our online and mobile banking services? These FREE alerts can help you stay informed about account activity and identify suspicious transactions sooner.

3. Download the FREE CardSuite Lite App

Take control of your Adams State Bank debit card right from your phone! With CardSuite Lite, you can receive notifications when your card is used and quickly freeze your card if you suspect fraudulent activity.

Don't Wait to Report Suspicious Activity!

If you notice a transaction you don't recognize or suspect fraudulent activity, contact us immediately. The sooner we know, the sooner we can help you take steps to protect your account.

Remember: Fraud prevention is a team effort! While Adams State Bank works to protect your accounts, your involvement is just as important. Don't rely solely on your bank to catch suspicious activity. Staying informed, monitoring your accounts, and reporting concerns quickly can make all the difference.

To Report Suspected Fraud:

- **During regular business hours:** 402-988-2255
- **After hours or weekends:** 888-263-3370

Keeping your contact information up to date is another simple way to help protect your accounts! Make sure Adams State Bank has your **current phone number**, **email address**, and **mailing address** so we can quickly reach you.

Stop Payments vs. Unauthorized Withdrawals: What's the Difference?

Not every unexpected or unwanted transaction is fraud! Sometimes, account holders need to stop a payment or dispute a withdrawal for other reasons. Understanding the difference can save you time, frustration, and potentially money.

STOP PAYMENTS

Let's say you hired a contractor to complete some work on your home. You wrote them a check, but you're unhappy with the work and want to prevent the check from being cashed.

This is an example of when you might request a **Stop Payment**.

A stop payment is a request for your bank to prevent a specific check or eligible electronic payment from being processed. Timing is important! Once a payment has been processed, it may be too late to stop it.

Keep in mind that stopping a payment doesn't necessarily eliminate your obligation to pay for goods or services, and stop payment fees may apply.

UNAUTHORIZED WITHDRAWALS

Let's say you signed up for a monthly subscription with automatic withdrawals from your checking account. You later canceled the subscription, but the company continues taking payments.

This may be an example of an **Unauthorized Withdrawal**.

Your first step should generally be to contact the company directly. Many billing issues can be resolved quickly by contacting the vendor and requesting a refund or correction.

If the issue isn't resolved, contact Adams State Bank so we can help you determine the appropriate next steps.

THE BOTTOM LINE

Whether you're trying to stop a check or dealing with an unexpected automatic withdrawal, don't wait to address the issue!

And remember, not every payment dispute is fraud. Understanding what happened and communicating with the appropriate parties can make resolving the issue much easier.

Questions? We're always happy to help!

Important Dates

Saturday, Dec 12 —Annual Christmas Open House!

8:00-10:00AM Santa, Sweet Treats, Holiday fun, and more!

Thursday, Dec 24 —Open 8:00-12:00PM

Friday, Dec 25 —Closed

Thursday, Dec 31 and Jan 1st —Closed

Please Consider scheduling an appointment!

We know you’re busy and your time is valuable. Whether you need something as simple as a notary service or something as important as a farm loan, we encourage you to call ahead and schedule an appointment. A quick call helps ensure the right person is available to assist you.

Federal & State Holidays

Adams State Bank recognizes and will be closed for the following 2027 Federal and State Holidays

- New Years Day—Friday, January 1st
- MLK Day—Monday, January 18th
- Presidents Day—Monday, Feb 15th
- Arbor Day—Friday, April 30th
- Memorial Day—Monday, May 31st
- Juneteenth—Saturday, June 19th
- Independence Day—Monday, July 5th
- Labor Day—Monday, September 6th
- Columbus Day—Monday, Oct 11th
- Veterans Day—Thursday, Nov 11th
- Thanksgiving—Thursday, Nov 25th
- Christmas—Saturday, December 25



The 4 Ps of Fraud

Pretend

Acts like a trusted person or group.

- Your Bank, IRS, Social Security office

Problem

Claims an urgent issue exists.

- Locked account, missed taxes, family emergency

Pressure

Forces you to act fast.

- Uses threats of arrest, lawsuits, or fines

Pay

Demand unusual or hard-to-trace payments.

- Gift cards, wire transfers, Bitcoin, peer to peer (PayPal, CashApp, Venmo).

WHEN IT DOUBT HANG UP THE PHONE!



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Staying informed, monitoring your accounts, and reporting concerns quickly can make all the difference.

Find us on Facebook

Office Hours: Monday-Friday: Lobby 8:00-4:00PM (Lobby Closed 12-1:00) Drive Thru 8:00-5:00PM

Saturday: Drive Thru 8:00-11:00AM Additional banking services available by appointment.

402-988-2255 www.adamsstate.com