

ADAMS STATE BANK



Winter 2024

Member FDIC

Please make an appointment

You are busy and your time is valuable.

In 2024 we strive to be more efficient. For the best customer experience, please consider calling ahead and scheduling an appointment to ensure a bank employee will be available to help you in a timely manner.

Please call 402-988-2255 and we are happy to help you set up an appointment for CDs, new accounts, a notary, loans and more!

How to recognize phishing

Scammers often use email or text messages to try to steal your passwords, account numbers, or Social Security numbers. According to the Federal Trade Commission, Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment. These messages often appear to come from companies you know or trust.

Below are messages scammers will likely use in emails, text messages, and even phone calls

- Say they've noticed some suspicious activity or log-in attempts—they haven't
- Claim there's a problem with your account or your payment information—there isn't
- Say you need to confirm some personal or financial information—you don't
- Include an invoice you don't recognize—it's fake
- Want you to click on a link to make a payment—the link is malware
- Say you're eligible to register for a government refund—it's not real

For more in depth information, please visit the Federal Trade Commission Consumer Advice website



New Commercial

In 2023 Adams State Bank created our very first commercial. With the help of our friends at UNANIMOUS, Inc and a few local celebrities we created a 30 second commercial specifically to be aired at Freeman Public Schools sporting events and via Striv. We are a proud Anchor Sponsor of Freeman Public Schools. Please enjoy our commercial [here!](#)

Federal & State Holidays

Adams State Bank recognizes and will be closed for the following 2024 Federal and State Holidays

- New Years Day—Monday, Jan 1st
- MLK Day—Monday, Jan 15th
- Presidents Day—Monday, Feb 19th
- Arbor Day—Friday, April 26th
- Memorial Day—Monday, May 27th
- Juneteenth—Wednesday, June 19th
- Independence Day—Thursday, July 4th
- Labor Day—Monday, September 2nd
- Columbus Day—Monday, Oct 14th
- Veterans Day—Monday, Nov 11th
- Thanksgiving—Thursday, Nov 28rd
- Christmas—Wednesday, Dec 25th

Updating Personal Information

Chances are something has changed since you became a customer at Adams State Bank.

Name changes, address changes, and new phone numbers, are changes that should be updated regularly. Keeping your personal records updated also helps keep you protected from fraud.

Did you know?

If you are no longer seeing a certain account on internet or mobile banking, it is likely because the account has gone *dormant* due to inactivity (Zero transactions for multiple months). The best way to remedy this is to withdraw, transfer, or deposit funds into the account on a regular basis to keep the status *active*.

Important 2023 Tax Information

*You will receive your 2023 Tax Documents from ASB in the mail by Mid January.

*You have until April 15, 2024 to contribute to your 2023 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.

Avoiding Surcharges & Fees

- Sign up for E-Statements to access your statements electronically via internet banking.
- Use Adams State Bank ATMs when available or visit MoneyPass.com to find a ATM you can use surcharge free nationwide.
- Meet minimum balance requirements for your account. Setting up an automatic sweep from a savings to a checking account is simple and can be done when you are logged into your internet banking account.
- Utilize Bill Pay (available to all ASB internet banking users) and automate your bills each month
- Deposit checks from your smart phone by using the Remote Deposit feature (available to all ASB mobile banking users)

