

ADAMS STATE BANK



FALL 2020

Member FDIC

Scams, Fraud & Keeping You Safe

Unfortunately we are seeing frequent attempts of fraud, hacking, and scams directed at the general public. These attempts are most common in the form of text messages, phone calls, and emails and we are getting reports of them from our own customers.

Please click on the link [Phishing Scams](#) to read some great information from the American Bankers Association.

If you have any reason to believe your debit card has been compromised or if your card is lost or stolen, you can call 402-988-2255 during our regular business hours or 1-833-337-6075 for 24/7 support and card blocking.

New Debit Cards in September

Do you have a debit card that is expiring in September? Your current card will work through the month of September.

Your new card will be ordered and sent directly to the address for you that we have on file. If you need to update your address with us, please contact us at 402-988-2255 so we can ensure your card arrives safely. Cards will arrive in a plain white envelope so please check your mail.

Once your card arrives, you will call 800-992-3808 to activate your card. If you have any activation issues, please call us at 402-988-2255.



Adams State Bank is excited to use our new digital signage on the west side of our building to help keep you informed!

Important Fall Dates

- September 7—Labor Day CLOSED
- September 25—Homecoming parade TBD
- September 26—Bark at the Bank
- October 12—Columbus Day CLOSED
- November 11—Veteran's Day CLOSED

Personal Finance Tips for Newlyweds

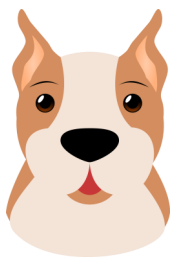
—American Bankers Association 2020

To help couples start their journey on strong financial footing, ABA warns consumers of these post-wedding money mistakes:

- **Not setting a budget.** A mistake many couples make is not establishing a budget early on. After assessing your finances as a pair, determine how you'll spend your money each month. Coming to an agreement on these things and setting a budget will be beneficial for the health of your bank accounts and your relationship.
- **Not establishing a minimum cost for discussing big expenses.** While not all purchases demand a conversation, more expensive ones that impact the family budget should. Determine what that threshold is as a couple. For any expenses above that cost, you should both agree on whether it is a necessary purchase.
- **Forgetting to update your beneficiaries.** Now that you've officially tied the knot, you should likely identify your spouse as the person who will receive the benefits of your will, life insurance policy, and financial accounts like your 401(k), checking and savings. Don't make the mistake of waiting for an emergency to arise to handle this.

For more useful tips and information, visit ABA.com

Join Adams State Bank for



Bark at the Bank!

Bring your dog & enjoy a coffee, lemonade, or a sweet treat from

our guests **The Chocolate Season!**

Saturday, September 26, 2020

9:30AM-11:00 AM

Follow us on Facebook and Instagram for more information!

Avoiding pesky surcharges and 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)

Attention all Debit Card users: Please save the phone number [844-682-4502](tel:844-682-4502) in your phone. This is the number that will call you if fraud is suspected on your debit card. Saving the number will ensure that you are reached in a timely manner and the call will not be assumed to be spam.

THANK YOU to our wonderful customers for your patience and loyalty during these uncertain times.

Our lobby is open and we have enjoyed getting to see so many of you in person. Whether it's in person or online, we ask that you continue to do business in whatever way you are most comfortable.

If you have any questions or concerns, please don't hesitate to contact us at 402-988-2255.