

all about INTEGRITY

Quarterly Fall Edition
September 1, 2023

FALL 2023



NATE'S news

The banking industry has seen fraudsters getting creative to scam people out of money, and technology has opened new avenues. Here are a few ideas to help you avoid having to deal with criminals:

If you do not know the person or website you are doing business with, spend some time researching them. Trust but verify before completing your transaction.

Ex. Making a new purchase over the internet. Stop, open up another internet window and search the company. Find out where they're located and see if the website looks reputable. Most scams will have inconsistent information.

Companies that you already have a relationship with will NOT ask you for personal information—they already have your information.

Ex. Your cell phone company requires you to give them your information to receive your phone and set up your account. If someone calls to do any upgrade on your phone, they do not need additional information to complete that process. End the call you are on and call the location you received the phone from to help with the upgrade.

Ads that pop up on your social media accounts may be scammers trying to get you to click on a link that directs you to a fraudulent website.

Ex. As you're scrolling through Facebook, an ad for a product you're interested in shows up. Instead of clicking the link, exit Facebook and search the company on your own.

Be smart about your choices and take an extra couple minutes to think before giving out personal information. Check out our "Be On the Lookout" section of the newsletter each quarter to see the latest scams.

NATHAN BAUNE
Wabasso Branch Vice President

SEP 4 ————— Banks Closed (Labor Day)
OCT 9 ————— Banks Closed (Columbus Day)
OCT 31 ————— Halloween
NOV 5 ————— Daylight Savings Ends
NOV 7 ————— Election Day
NOV 11 ————— Veterans Day
NOV 23 ————— Banks Closed (Thanksgiving)

Wabasso School

SEP 28 ————— Homecoming VB Game 7:00
SEP 30 ————— Homecoming Parade 12:00
Homecoming FB Game 3:00

WWG School

SEP 28 ————— Homecoming VB Game 4:45
SEP 29 ————— Homecoming FB Game 7:00

DID YOU KNOW



YOU CAN SCAN THIS
QR CODE TO VIEW OUR PAST
NEWSLETTERS ONLINE!



EASY *recipe*

8 servings

- 16 oz small shell noodles (cooked 8-9 minutes)
- 1 cup cooked bacon bits
- 2 cups diced cucumber
- 2 cups cherry tomatoes, halved
- 1 cup mayo
- 1 cup ranch dressing
- ½ block cheddar cheese diced (or ¾ cup shredded cheese of your choice)
- 1 ranch packet (or ½ regular ranch, half zesty ranch packets)

Pre-cut vegetables and cheese, then set aside. Cook noodles 8-9 minutes or to desired firmness. Then run pasta under cold water to stop the pasta from cooking further. In a bowl, mix together ranch dressing, mayo, and ranch packet. Then add in the noodles, cucumber, tomatoes, and cheese, mixing until covered in ranch mix. Lastly, stir in cooked bacon bits.

*Bring this newsletter into either bank location for your free gift



CREAMY RANCH BLT PASTA SALAD

BRAIN *game*



Back-to-School Word Scramble

Race to see how fast you can unscramble the following school-related words.

1. Rachete _____
2. Scromlaso _____
3. Denttuss _____
4. Lipcen _____
5. Scorsiss _____
6. Reapp _____
7. Scamtassle _____
8. Cloosh Sked _____
9. Lurre _____
10. Rarsee _____
11. Lanippric _____
12. Nossels _____
13. Exoktbot _____
14. Sizzque _____
15. Luge _____
16. Kacs Chunl _____
17. Raploco _____
18. Cholos Sub _____
19. Afteracier _____
20. Cabcapkk _____

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- ANSWERS
1. Teacher
 2. Classroom
 3. Student
 4. Pencil
 5. Scissors
 6. Paper
 7. Classmates
 8. School Desk
 9. Ruler
 10. Eraser
 11. Principal
 12. Downtown
 13. Textbook
 14. Quizzes
 15. Glue
 16. Sack Lunch
 17. Carpool
 18. School Bus
 19. Cafeteria
 20. Backpack

BE ON THE *lookout*

WIRE FRAUD

What is a wire? Wire transfers move money electronically from one bank account to another. They can be domestic (between two U.S. accounts) or between a U.S. and international account. It is a common way to move money from one person to another and funds can be received the same day. A wire transfer is initiated at your financial institution from your account, and once that money is sent there is no way for you to get it back. So be sure you know where the money is going.

Common Scams

Making a purchase for a home, vehicle, or equipment at a super good deal.

TIP: Scammers can create fake websites. Make sure the URL is legit and is not a copy of another site.



A family member is in some sort of trouble.

TIP: Make sure you speak to your family member directly. Hang up and call their phone number, not whoever called you.

Your online friend has an emergency

TIP: If you're talking to a friend online (who you've never met in person) and they request money from you, they will make up any story in order for you to send them money.

Red Flags

- 🚩 The money needs to be sent immediately
- 🚩 They will not talk to you over the phone. Only by e-mail or text messages
- 🚩 Poor grammar and incorrect punctuation