


# BANKING “CENTS”

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

FALL/WINTER 2011

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MESSAGE FROM THE PRESIDENT	It is hard to believe that this year is almost over. Where has the time gone? School is back in session and the holidays will soon be upon us. If you need extra money for those special times, just come by and talk to one of our loan officers.	Do you still get your Social Security or other federal benefit by check? You should know there is a safer, easier option—Direct Deposit.
HOLIDAYS	We know how important it is for our customers to continue to have confidence in their bank. West Central Georgia Bank continues to be locally owned and locally operated and continues to be one of the strongest community banks in the nation. We know that the foundation of our business is based on the trust of our customers. We also know that our success these past 37 years is due to the loyalty of our friends and neighbors and we thank you for that.	Each month millions of Americans get their Social Security payment sent to their homes. What you may not realize is that criminals know when these benefit checks arrive in mailboxes, and can target them for theft and forgery. Last year alone, about 57,000 US Treasury issued checks were forged. That is nearly \$54 million in estimated value. You can protect yourself by signing up to have your federal benefit payment direct deposited into your checking or savings account. It is a small but important step that will help eliminate the risk of stolen checks and help protect you from identify theft.
DAYLIGHT SAVINGS TIME		Direct Deposit is not only safer than a check, but it is also easier and more convenient because your money goes straight to your account on payment day. You gain more control over your money-and your time.
SENIOR SAFETY		If you or those close to you are still receiving Social Security or other federal benefits by check, please consider switching to the safety, easiest option-Direct Deposit-today. It is as easy as a phone call. Come in and see one of our representatives.
AVOID IDENTITY THEFT	While we are a highly rated bank, we do not rest on our laurels. We are continually striving to find more and better ways to serve you.  We have a 5 star rating from Bauer Financial which is the leading independent bank rating and research firm. They analyze the performance of U.S. banks and credit unions.  The Banking Buddies are still on the move. Be sure to check out the Banking Buddies column in this newsletter to see what is going on with them.	<h3 style="text-align: center;">AVOID IDENTITY THEFT</h3> <p>Someone stealing your personal information to use for illegal purposes is a crime that can damage your credit, your reputation and your peace of mind. You can reduce the possibility of becoming a victim by keeping your personal information secure.</p> <ul style="list-style-type: none"> <li>• <b>GUARD YOUR FINANCIAL INFORMATION.</b> Only provide your credit card or bank account number when you are actually paying for something with it.</li> <li>• <b>KEEP YOUR SOCIAL SECURITY NUMBER CONFIDENTIAL</b> Your social security number is the key that unlocks your identity. Do not give it to anyone unless you are sure of who it is and why it is necessary to provide it. If your driver's license number is the same as your social security number, ask for an alternate number.</li> <li>• <b>MEMORIZE YOUR PASSWORDS AND PIN NUMBERS</b> Do not leave your passwords or PIN numbers in your wallet or on your desk where someone else could find them.</li> <li>• <b>CHECK YOUR CREDIT REPORTS REGULARLY</b> You can get your free credit report by going online at <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> or you can call 1-877-322-8228 to make your request. You are entitled to one free report in every 12 months period from each credit bureau.</li> </ul>
TELLER RECIPE	Please do not hesitate to call us with your comments as we are always open for suggestions to better serve you.	
AVOID TELEPHONE SCAMS	<h3 style="text-align: center;">HOLIDAYS</h3> <p style="text-align: center;"><b>THANKSGIVING DAY</b> Thursday, November 24, 2011</p> <p style="text-align: center;"><b>CHRISTMAS</b> Monday, December 26, 2011</p> <p style="text-align: center;"><b>NEW YEARS DAY</b> Monday, January 2, 2012</p> <p style="text-align: center;"><b>MARTIN LUTHER KING, JR. BIRTHDAY</b> Monday, January 16, 2010</p> <p style="text-align: center;"><b>PRESIDENTS DAY</b> Monday, February 20, 2011</p> <p style="text-align: center;"><b>WEST CENTRAL GEORGIA BANK WILL BE CLOSED IN OBSERVANCE OF THESE HOLIDAYS</b></p>	
BANKING BUDDIES		
COMMUNITY BANK ADVANTAGES		
<p><b>Member FDIC</b></p> 		<p style="text-align: center;"><b>DAYLIGHT SAVINGS TIME ENDS</b> NOVEMBER 6, 2011 TURN YOUR CLOCKS BACK</p>

**TELLER RECIPE**

**PUMPKIN BARS**



4 eggs / 1 cup vegetable oil  
 1 2/3 cup granulated sugar  
 1-15 oz. Can pumpkin / 2 cups all purpose flour  
 2 tsp. baking powder / 2 tsp. ground cinnamon  
 1 tsp. salt / 1 tsp baking soda  
 Icing: 8 oz package cream cheese, softened  
 1/2 cup butter or margarine, softened  
 2 cups confectioners sugar  
 1 tsp vanilla

Preheat oven to 350..With an electric mixer at med. speed, combine the eggs, sugar, oil and pumpkin until light and fluffy...Stir together the flour, baking powder, cinnamon, salt and baking soda. Add the dry ingredients to the pumpkin mixture and mix at low speed until thoroughly combined and the batter is smooth.....Spread the batter into a greased 13x 9 baking pan. Bake for 30—45 min. Let cool before frosting.

Combine the cream cheese and butter in a medium bowl with and electric mixer until smooth. Add the sugar and mix at low speed until combined. Stir in the vanilla. Spread on cooled bars.....Slice into bars.

**AVOID TELEPHONE SCAMS**

Even though we have mentioned this before, we think it is important that you know how to avoid scams. Sometimes it is hard to tell if a sales pitch is legitimate or fraudulent. You can not judge it by the tone of someone's voice, or how friendly or sincere the person seems. Good salespeople are convincing and so are the crooks. It is probably a scam if:

- The caller claims that you can make huge profits in an investment with no risk involved.
- The caller asks for your credit card number, bank account number or other financial information when you are not buying anything or paying with those accounts. Legitimate companies only ask for financial information to bill you or debit your account for purchases you agreed to make.
- The caller asks for your social security number. Legitimate companies do not ask for that unless you are applying for credit and they need to check your credit file.
- The caller tells you that you may have a deceased relative that left a large estate and you may be a beneficiary.

If it sounds too good to be true, it usually is too good to be true. Do not let a criminal break into your home through your telephone line. For more information, call the National Fraud Information Center at 1-800-876-7060 or visit their web site at [www.fraud.org](http://www.fraud.org).

**BANKING BUDDIES**

The Banking Buddies are still active with fun things to do.

We had a good time at Fox Theatre to see Wicked. Some of the things planned are as follows:

- January 19, 2012.....The show Annie at The Fox
- February 17, 2012.....Sweetheart Luncheon
- March 17, 2012.....Swamp Gravy
- May 17, 2012.....Washington DC & Williamsburg
- October 4-13, 2012.....Hawaiian Cruise

If you are interested in joining the Banking Buddies or would like more information, please call Julie Peyton 706-647-8951

**COMMUNITY BANK ADVANTAGES**

As many of the nation's consumers consider switching banks, the Independent Community Bankers of America (ICBA) reminds them that now is the perfect time to join the "go local" movement by banking locally with their local community bank. West Central Georgia Bank is locally owned and operated. Check out our web page ([www.wcgb.com](http://www.wcgb.com)) and see that we enjoy having a 5 star rating and are recognized by the Independent Community Bankers Association as being one of the strongest community banks in America.

**Some of the advantages of community banking:**

- Community banks focus attention on the needs of local families, businesses and farmers. Conversely, many of the nation's megabanks are structured to place a priority on serving large corporations.
- Unlike many larger banks that may take deposits in one state and lend in others, community banks channel most of their loans to the neighborhoods where their depositors live and work.
- Community bank officers are generally accessible to their customers on-site. CEO's at megabanks are often headquartered in office suites, away from daily customer dealings.
- Community bank officers are typically deeply involved in local community affairs, while large-bank officers are likely to be detached physically and emotionally from the communities where their branches are located.
- Many community banks are willing to consider character, family history and discretionary spending in making loans. Megabanks, on the other hand, often apply impersonal qualification criteria such as credit scoring, to all loan decisions without regard to individual circumstances.
- Community banks offer nimble decision-making on business loans because decisions are made locally. Megabanks must often convene loan-approval committees in another state.
- Because community banks are themselves small businesses, they understand the needs of small business owners. Their core concern is lending to small businesses and farms. The core concern of the megabanks is corporate America.

Some of the benefits that come with banking with a community bank include a relationship-based banking experience, superior customer service and the pride that comes with reinvesting in one's community.

As small businesses themselves, community banks only thrive when their customers and communities do the same, so taking care of their customers and looking out for the best interest of their community is engrained in the way they conduct their business each and every day. When consumers call their local community bank, they'll be reassured to know that they won't be talking to someone halfway across the globe. Instead, they will be talking with their community banker who lives and works in the same community they do.

Community banking in Thomaston has always been a source of community pride and strength. Community banks are highly capitalized, well regulated, and more risk adverse than big banks. West Central Georgia Bank like other community banks spends countless hours and resources helping their communities thrive. Outside of depositors being FDIC insured, our customers can take comfort in knowing that we are both profitable and well capitalized and are operating in a sound and effective manner. We take pride in being nationally recognized by the Independent Community Bankers Association as being one of the strongest community banks in America. We take great pride in saying we have financial strength in local hands.