


BANKING “CENTS”

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

Spring 2022

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MESSAGE FROM THE PRESIDENT	Thank you for choosing West Central Georgia Bank to help meet your financial needs. For 48 years we have strived to serve our community with superior customer service, sound financial practices and competitive prices. We recently held our Customer Appreciation celebration and want to thank everyone who stopped by to celebrate with us and register for our prize drawing. Congratulations to the winners!	These past couple of years with Covid-19 have been a trying time for us all. As most of you are aware, we have closed the Downtown Branch Location at 101 West Gordon Street, Thomaston, GA, 30286, and have used the branch as a secondary location for Operations/Bookkeeping staff as part of our Pandemic Plan.
CUSTOMER APPRECIATION WINNERS	In the last month, we mailed out letters to our customers announcing the permanent closing of our Downtown location as of June 30, 2022. As stated in the letter we took many factors in consideration before making this decision. See "Downtown Branch Closing" in this newsletter for details. We look forward to serving you at our Main Office and Northside locations which are both full service locations.	After much consideration, we have decided to close the Downtown Branch location permanently as of June 30, 2022. Please continue to use either the Main Branch location at 617 North Church Street or the Northside Branch location at 1021 Hwy 19 North. Both of these locations are also in Thomaston, GA, and both are full-service branches with Lobby, Drive-Thru, ATM, Night depository, and Loan Production. The Main Branch location also offers Customer Service for new Deposit Accounts and Safe Deposit Boxes.
BRANCH CLOSING		Please do not hesitate to give us a call at (706) 647-8951 or reach out to us via Banno Messaging on your Online Banking/Mobile Banking, or send us an email at jpc@wcgb.com .
DIGITAL BANKING	In early 2021, we introduced our new updated Mobile App and Online Banking products. The goal was to make these services easier to use by allowing you to obtain your banking information and have the ability to conduct transactions quickly on your smart phone or devices. You can even chat with banking personnel via Banno Messaging during banking hours for immediate assistance. An exciting enhancement to our Mobile App is the Remote Deposit Anywhere feature where you have the ability to deposit a check into your consumer account at any time. If you haven't taken advantage of these services, talk with us today and we will help you learn how to set up these services so you can enjoy a new level of banking convenience!	We appreciate you and you choosing West Central Georgia Bank to service your financial needs and look forward to our continued relationship in the future. Thank you for being our customer!
MORTGAGE LOANS		DIGITAL BANKING
PAYMENT APP FRAUD	As an enhancement to our debit cards, we updated the fraud monitoring service to allow you to respond quickly to questionable transactions. Remember, as an added feature on our Mobile App, you can lock your debit card and unlock it when you have lost or misplaced your card or your card has been stolen. Also, you can set up alerts so you can be notified when your debit card has been used. If you need assistance setting up these services, we will be happy to assist you.	Your banking experience should be smooth, secure and the same on all your devices. So no matter where you are or what device you want to use, you can:
KIDS SAVINGS DAY		
DEBIT CARDS		<ul style="list-style-type: none">* View your balances: Quickly check your account from anywhere* Manage transactions: Search recent activity or add an image or note to an entry* Make Payments: Make person-to-person or bill payments from any device* Transfer funds: Initiate one-time, future date or repeating transfers* Get Alerts: Receive push notifications and alerts to stay in the know* Ask for help: Have a digital conversation with bank staff during banking hours when you need assistance* Secure your card: Lock your card to protect yourself from unauthorized debits. Simply unlock your card when ready to use.* Sign up for eStatements* Deposit Checks: Remote Deposit Anywhere feature where you can deposit a check into your consumer account at any time.
UPCOMING HOLIDAYS	We value our customers very much and want you to have the best experience possible with West Central Georgia Bank. If you have questions or need assistance, please contact us at (706) 647-8951.	And it's all in one convenient place. Whether you're on your laptop, smartphone or tablet, you can stay connected to your account. Our Digital Banking Suite is extremely secure. Your account information is password-protected and highly encrypted. You can easily and securely log in using fingerprint or a personal identification number.
	CUSTOMER APPRECIATION WINNERS	
	We thank all of our customers who stopped by during our Customer Appreciation Week and helped us celebrate 48 years in banking! During this celebration, we held a drawing for 3 different prizes and the winners are listed below: 1 st Prize.....Pair of Adirondack Chairs — Sheldon Crane 2 nd Prize.....Dyna-Glo Gas Grill — Gary Kauffman 3 rd Prize.....3 Piece Bistro Set — Lisa Gordy	

Member
FDIC



WCGB has the key to your new home!

- Low Down Payment
- Flexible Terms
- Low Rates

Come see how we can open the door to your new home.



At West Central Georgia Bank, we want to offer you an opportunity. An opportunity to make your dream of owning or building your own home or maybe refinancing while rates are low. If you are ready to take this opportunity, we are ready to help! We offer Conventional, VA, FHA and USDA loans. We can also help with a loan to remodel your existing home or to buy an auto, boat or RV. We use the phrase "financial decisions in local hands"; for you that means by bankers in your hometown that know you and you know them! It means you don't have to wait for decisions to be made by people you will never see or will never meet. The opportunity is GREAT but the time is now! West Central Georgia Bank is a Member FDIC and an **Equal Housing Lender**. NMLS #462095.

PAYMENT APP SCAMS

Payment Apps have gained a lot of popularity in the last few years especially during the Covid 19 Pandemic. They are convenient and easy to use. However, scammers find them easy to target also and the fraud happens so quickly, it makes it hard to detect the fraudulent payments. The fraud occurs in two forms. Either a seller requesting payment through the app or pretending to be from customer service asking for personal information.

You can avoid being scammed if you follow the following tips:

- 1) Transfer money only to people you know. Make sure you have their correct phone number or email address.
- 2) Enable security settings like multi factor authentication requiring a PIN, using fingerprint or face recognition.
- 3) Keep your smartphone secure with a strong password or use biometric features.
- 4) Never disclose personal information such as login information, complete card numbers or other sensitive information. A credible service representative will already have this information.
- 5) Always check that the money transfer has been completed.

If you feel you have been scammed, report the scam to the mobile payment app and ask for the transaction to be reversed. Unfortunately, it can be hard to get your money back. You can also report scams to the Federal Trade Commission (FTC) who can then use the information to build a case against scammers.



KIDS SAVINGS CLUB DAY
SATURDAY, MAY 7, 2022
8:30 AM TO NOON

DEBIT CARDS

As an enhancement to our debit cards an important feature that was added is the fraud monitoring. If the fraud center is concerned about a transaction, they will contact you to verify the transaction as being valid. You must respond to one of the methods of contact to verify the transaction (text, email or phone call). However, if they cannot contact you, your card will be blocked until you respond. It is important to let us know if you have had a change in your phone number or email address to avoid any disruptions in using your debit card. Equally important is notifying us when you have a change in your mailing address.



As a reminder, if you ask us to replace your debit card because it is worn or damaged, **PLEASE DO NOT CHANGE YOUR PIN** when you call to activate your card. Changing the PIN will incur a change fee.
Coming in June!! Apple Pay, Google Pay and Samsung Pay

UPCOMING HOLIDAYS

MEMORIAL DAY
MONDAY, MAY 30, 2022

JUNETEENTH NATIONAL INDEPENDENCE DAY
MONDAY, JUNE 20, 2022

INDEPENDENCE DAY
MONDAY, JULY 4, 2022

LABOR DAY
MONDAY, SEPTEMBER 5, 2022