

BANKING "CENTS"

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

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www.wcgb.com

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MESSAGE FROM THE PRESIDENT

Now that school is back in session, football season is in full swing and baseball has ended, we know you may be looking ahead to the holiday season. Whether you are wanting to purchase that special gift for someone or have a household need, we invite you to stop by and see one of our loan officers to help you make that purchase. Perhaps you would like to start 2019 off with a new home, so come by and talk with us to make that dream come true!. We offer FHA, VA, USDA and Fixed Rate loans.

Speaking of the holiday season, we would like to remind you to be prepared and vigilant by monitoring your checking account(s) for unauthorized transactions. Criminals are hard at work trying to steal your identity and banking information and you can be your first line of defense by regularly checking your bank account(s). To review your account(s), we highly recommend utilizing our Online Banking Service, Mobile App, Shazam Bolts App, and our TouchTone Access telephone banking service. If you need assistance in using one of these products or would like to sign up for one of them, call or come by and one of our customer service representatives will be happy to assist you.

With that in mind, in May we began offering new checking accounts called Hometown Secure Checking and Classic Secure Checking. Our Secure Checking accounts are loaded with valuable benefits like Identity Theft protection and credit monitoring along with convenient banking features that you have come to expect from West Central Georgia Bank. Hopefully, you have activated and registered for these benefits, but if you haven't or would like more information, please visit our website at www.wcgb.com or we invite you to come by and see one of our customer service representatives. They will be happy to answer any questions you may have concerning our Secure Checking accounts or assist you in opening an account.

As always, we welcome you to stop by or call us at (706) 647-8951 if you ever have any questions or concerns.



ATM DEBIT CARDS

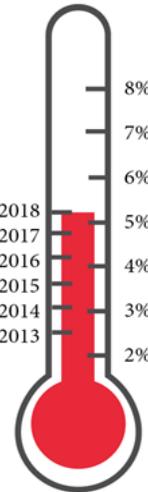
Just a reminder....If you are traveling and plan to use your ATM Debit card, please call the bank at (706) 647-8951 in order for us to place a travel advisory on your card to reduce your chances of being inconvenienced or having your transactions declined. However, if you forget to call us and are unable to use your card, you can call the **SHAZAM** fraud operations at (866) 508-2693 for assistance. They will be able to help you if you are traveling in the United States. In addition, if you have recently changed your phone number or address, please contact us with your updated information in order to contact you in a timely manner concerning suspicious activity on your card or account.

SMART PHONE SMART BANKING

Hometown Banking on the Go!

WEST CENTRAL GEORGIA BANK

www.wcgb.com



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Get your new house with a low rate while you still can.

WEST CENTRAL GEORGIA BANK
Financial strength...in local hands.

www.wcgb.com

Main Office
617 N. Church St.
(706) 647-8951

Downtown Office
101 W. Gordon St.
(706) 647-8958

Thomaston North
Shopping Center
(706) 648-2225



ELECTRONIC STATEMENTS

Did you know you can easily and securely access your account statement online with our e-Statements? This is just another way we have to enhance your banking experience at West Central Georgia Bank and make your life a little easier. Each month you will receive an email when your e-Statement is ready. Simply follow the link to retrieve your e-Statement. Stop by today and talk with one of our customer service representatives.

PROTECT YOURSELF AGAINST FRAUD

In this age of technology and electronic funds, there is a greater risk for fraud. We've listed a few ways you can help protect yourself and your finances:

- Shred receipts, bank statements, old cards and unused credit card offers before throwing them away
- Check your credit report once a year to ensure accuracy
- Never give personal information, including Social Security Number, account number or other financial information to anyone over the phone unless you initiated the call and the other party is trusted
- Never pay a fee or taxes to collect sweepstakes or lottery "winnings"
- Pay with your debit card, credit card or check instead of cash to make sure there's a paper trail
- Notify your bank or card issuer immediately when you notice your card is missing and carry only the cards in your wallet that you will need
- Don't write your PIN # on your debit card or carry a paper with your PIN # on it in your wallet or purse
- Open your monthly statements promptly and compare them to your receipts. Report mistakes or discrepancies as soon as possible
- Trust your instincts! Exploiters and fraudsters often are very skilled. They can be charming and forceful in their effort to convince you to give up personal information or account information. If something doesn't feel right, it may not be right. If it sounds too good to be true, it probably is!

FINANCIAL STRENGTH....

IN LOCAL HANDS

Member
FDIC



SHAZAM BOLTS

Very few financial tools are as versatile and convenient to use as debit cards and they are generally accepted everywhere you would normally use cash or write a check. If you travel internationally, using your debit card will help you get favorable exchange rates at an ATM and help you access the right amount of local currency when you need it. (However, it's always a good idea to take additional forms of payment when traveling in case of loss or theft.)

As convenient as debit cards are, fraudsters are always at work trying to obtain your card information for fraudulent activity. One way to protect your card information is by using the PIN rather than opting for a signature. Merchants rarely ask to check ID; therefore, using the PIN makes for a more secure transaction.

Speaking of protecting your debit card, if you haven't already, we invite you to download the app for Shazam Bolts that will allow you to set up account alerts and will provide you with transaction control on your debit card. With the Shazam Bolts App, the service will be available on your cell phone, tablet, laptop or personal computer. (Data charges from your mobile provider may apply.) ***If you already have the App, you may notice that it looks a little different but it still works the same. It has been given a fresh new look and was updated to allow customers to navigate in the App with a little more ease.***

Transaction control empowers you to set blocks that make sense based on your shopping preferences. You have the ability to:

- Freeze your debit card until needed for a transaction. The change is instant.
- Set up email alerts that notify you when purchases are made that exceed a specified limit. You can set your limit as low as \$1.
- Set up email alerts that notify you when international, phone or internet purchases are made. You can also block these type of purchases all together.
- Using GPS, locate surcharge free and other ATM's near you.

To enroll with your cell phone, download the Shazam Bolts App. The app is available in the App Store for iPhones and in the Google Play Store for Android phones. Once the app is downloaded, click "New Mobile Card User" and the system will walk you through the setup process.

To enroll with your laptop or personal computer, visit the website bolts.shazam.net and ***click the "New Mobile Card User" button. You still need to download the app on any mobile devices you will be using. If you need assistance, visit our Main Branch or call the bank at (706) 647-8951.***

If you forget your user id or password, you will be able to reset them yourself using the "Forgot User Id" and "Forgot Password" buttons on the login page.

Multiple debit cards may be set up under one user id. You will have individual transaction and alert control over each card.

When you turn your card off, it will remain off until you turn it back on. There is not a timeout period that will cause the card to come back on after a set amount of time.

All alerts will arrive in your email. We do not have an option at this time to allow alerts to be sent through text messages. You may set up a secondary email address that will also receive the same alerts as the first.

HOLIDAYS

THANKSGIVING DAY

THURSDAY, NOVEMBER 22, 2018

CHRISTMAS DAY

TUESDAY, DECEMBER 25, 2018

NEW YEAR'S DAY

TUESDAY, JANUARY 1, 2019

MARTIN LUTHER KING JR DAY

MONDAY, JANUARY 21, 2019

ELECTRONIC BANKING

Download the WEST CENTRAL GEORGIA BANK App today to begin your *Hometown Banking On The Go!*



Mobile Banking features:

- View account balances, transaction history, and check images
- Transfer funds between your WCG Accounts
- Make Payments to a company or another financial institution
- Pay a person via their e-mail address, account information, or check by mail
- Receive text message alerts for account activity

Simply use your Online Banking ID/Password to access

Text Banking (Available for Smart Phones and Flip Phones)

Set up in Online Banking Text Mobile settings

View balances and transactions via text messages

Send a text command to 89549 to receive account information

Bal = All Account Balances

Bal + *Mobile Short Name* = Single Account Balance

Hist = All Accounts with Recent Activity

Hist + *Mobile Short Name* = Single Account Activity

Help = Commands

Stop = Cancel

NETWORK FEES MAY APPLY FOR MOBILE & TEXT BANKING



SECURECHECKING®
SAFE . SIMPLE . SMART

Savings and Security All in One Place!

- Free Online Banking
- Free Bill Pay
- Up to \$500 Overdraft Privilege (if eligible)
- E-Statements or Paper Statements
- Unlimited Check Writing
- WCGB Debit Card
- IDProtect®
Identity Theft Monitoring and Resolution Service¹
- Cellular Telephone Protection²
- And more...

Ask a bank representative for complete details.

1. Registration/activation required.

2. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

(Cellular telephone bill must be paid through this account.)

Insurance products are not a deposit; not FDIC insured; not an obligation of bank; and not guaranteed by bank or any affiliated entity.