

BANKING "CENTS"

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

SPRING 2019

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MESSAGE FROM THE PRESIDENT	Even though the hustle and bustle of the holiday season is gone, we are still very busy here at West Central Georgia Bank. As a true community bank, we strive to deliver the best service and best banking experience possible.	Eddie Rogers, President and CEO at West Central Georgia Bank, recently announced that Sharon Van Houten has been promoted to Assistant Banking Officer. In her new role, she will work in Loan Compliance.
ATM DEBIT CARDS	Be sure to join us for two exciting events coming up in April and May! We will be celebrating our 45 th anniversary in banking during the week of April 8 th through April 13 th . We invite you to stop by and join us for refreshments on the 12 th and 13 th and register for the 3 prizes to be given away. The drawing will take place after the close of business on Saturday and winners will be contacted. Then in May, bring the kids by on the 11 th for our annual Kids Club Savings Day where they can play games, win prizes, enjoy refreshments and register to win 2 big prizes in a drawing we will have at the close of business.	A native of Atlanta, Mrs. Van Houten grew up in Thomaston. She is a 1977 graduate of Upson High School and completed her studies at Upson Tech.
RECENT PROMOTIONS	If you are interested in opening a checking account, come talk to one of our customer service representatives about our Secure Checking accounts. These accounts are loaded with valuable benefits and convenient banking features that you have come to expect from West Central Georgia Bank. If you already have one of our Secure Checking accounts and have questions about any of the benefits or need assistance with the registration and activation process, they will be happy to assist you.	After working with a finance company for seven years, she joined West Central Georgia Bank in August, 1994 and has worked as a Teller, Loan Processor, Loan Department Supervisor and in Loan Compliance.
UPCOMING EVENTS	Maybe you are interested in purchasing a new home this year or making improvements to your existing home, come talk to one of our loan officers who will gladly discuss your options. They are in the business of helping you make dreams come true!	She and her husband, Terry Van Houten, have been married 34 years, and she counts among her hobbies working in the yard and camping.
WEATHER PHONE	As summer approaches and people are making travel plans, we want to remind you to call us before you leave on your trip if you plan on using your debit card.	"I am pleased to announce Sharon's promotion," Rogers said. "She brings a great deal of experience to her new position, and our customers will be the beneficiaries of her work."
FRAUD PROTECTION	In this world of technology, scammers and hackers will try their best to take advantage of you so be on alert and check your account often. In an effort to give our customers more control over their banking, we offer many services that can be used to your advantage. We have Online Banking and a Mobile App where you can monitor your account balance, transaction history, Pay bills, use the "Pay A Person" feature, and set alerts when you have automatic deposit or withdrawal activity.	
HOLIDAYS	If you prefer, we also offer telephone banking called TouchTone Access which is available 24/7 by calling 706-647-9111.	
TOUCHTONE ACCESS	As always, we welcome you to stop by or call us at (706) 647-8951 if you ever have any questions or concerns.	
ELECTRONIC BANKING		
SECURE CHECKING		



ATM DEBIT CARDS

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. In addition, if you have recently changed your phone number or address, we would appreciate if you would contact us with your updated information in case we need to contact you concerning suspicious activity on your card or account.

**FINANCIAL STRENGTH....
IN LOCAL HANDS**

UPCOMING EVENTS

BANK ANNIVERSARY CELEBRATION

APRIL 8, 2019 THROUGH

APRIL 13, 2019

KIDS CLUB SAVINGS DAY

MAY 11, 2019

WEATHERPHONE

With the changeable weather we have in the south, you can be prepared for any type of weather before sending the children off to school or heading out for the day. Our helpful Weatherphone, (706) 647-7000, is available 24 hours a day, 7 days a week. It will give you the current time and temperature as well as the weather forecast for the day.

You Find Your
DREAM HOME

We Will Find Your
DREAM LOAN

**WEST CENTRAL
GEORGIA BANK**

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TIPS TO PROTECT AGAINST FRAUD

In this age of technology, consumers should make their best effort to be alert for scams and take steps to protect their personal and bank account information. Sometimes criminals take advantage of news events to try to trick you into giving out sensitive information. We would like to share a few ways you can protect your identity and accounts...

- Avoid using similar passwords for your bank accounts and other websites or apps. It's a good idea to use passwords that are at least 14 characters long made up of letters, numbers & a symbol. Don't keep a list of passwords in your wallet or an unsecure computer file.
- If you are using a mobile device, make sure it is password protected so no one can pick it up and use it to make purchases with an app where you have saved your account or ATM Debit card information.
- Be careful answering phone calls, text messages or emails. It could be someone trying to trick you into giving up personal or account information that they can use to steal your identity.
- Do not give out your Social Security number or other personal credit information about yourself to anyone who contacts you unsolicited.
- Periodically check your credit report. You can do this annually for free by going to www.annualcreditreport.com or by calling 1-877-322-8228. Or you may consider signing up for identity theft protection services.
- Monitor your account closely! You can check transactions daily by using online banking or mobile banking and set up to receive notifications each time your debit card number is used. But at the very least, check your statement monthly!
- When using social networking sites, never include personal contact information including telephone numbers, your social security number, date of birth, mother's maiden name, physical address or other information that would provide sensitive information to fraudsters or hints to passwords.
- Be careful clicking on links sent to you through an email. If you're suspicious, go directly to that website to enter your information.
- When shopping online, be sure you are on a legitimate website; paying attention to the browser's address bar before entering any sensitive information. Be careful of pop-up ads for "amazing" deals as hackers often use those to install malware on your computer when you click on them. Criminals will create fictitious websites and emails claiming to be from trusted sources; therefore, avoid clicking on links or responding to emails requesting personal information.

HOLIDAYS

MEMORIAL DAY

MONDAY, MAY 27, 2019

INDEPENDENCE DAY

THURSDAY, JULY 4, 2019

LABOR DAY

MONDAY, SEPTEMBER 2, 2019

TOUCHTONE ACCESS

If you need to access your account without a computer, it is as easy as your telephone and available to you 24 hours a day. **TOUCHTONE ACCESS** is a totally free service that allows you to access your current account information and gives you the ability to transfer funds between accounts. You can reach the **TOUCHTONE ACCESS** service by dialing (706) 647-9111. All you need to get started is your account number and your PIN. You will be instructed on how to set up your own PIN with your first call. If you would like additional information, our customer service representatives will be happy to assist you.

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.