

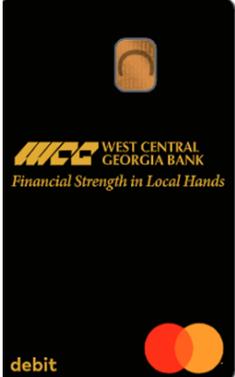
# BANKING “CENTS”

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

SUMMER 2021

www.wcgb.com

<p><b>INSIDE THIS ISSUE</b></p>	<p><b>MESSAGE FROM THE PRESIDENT</b></p>	<p><b>DEBIT CARDS</b></p>
<p><b>MESSAGE FROM THE PRESIDENT</b></p>	<p>As we continue to rely on guidance from our local health authorities and the Centers of Disease Control (CDC), we are happy to announce that we have fully opened our Main and Northside branches. We no longer require masks to be worn; however, we do encourage customers and employees alike to use your best judgement when engaged in face-to-face transactions. We also encourage maintaining a safe distance of six feet apart when waiting for assistance. If you prefer, you can still call ahead with your banking needs and a customer service representative will have your request ready when you arrive.</p>	<p>On March 29, 2021, we introduced our new black and gold debit cards. We hope you have received your new card and are enjoying the new features that come with it. <b>As a reminder, when you call to activate your card you can now set your PIN on the same phone call!</b> No need to wait for a PIN mailer to come in the mail. Also, you can set transaction alerts and blocks for your card all in one place either in Online Banking or the WCG Mobile App instead of having to use multiple Apps.</p>
<p><b>UPCOMING HOLIDAYS</b></p>	<p>If you are ready to build or buy a new home, come by and talk with one of our mortgage loan professionals about qualifying for a home loan. We have many options to choose from and as your Hometown bank, where decisions are made locally, we would like the opportunity to serve you.</p>	<p>Another enhancement with our new debit cards is fraud monitoring. If the fraud center is concerned about a transaction, they will contact you to verify the transaction is valid. You must respond to one of the methods of contact to verify the transaction (text, email, or phone call). Your card will be blocked until you verify the transaction is valid. This might be a slight inconvenience, but protecting you and your account is the ultimate goal!</p>  <p>If you had a gray debit card and have not received a new black and gold debit card, please notify us immediately. If you have received a new debit card, it is important to activate it as soon as possible and use your card at least once every six months to keep it active. A debit card not used in a six month period becomes dormant and is cancelled.</p>
<p><b>DEBIT CARDS</b></p>	<p>Recently, we upgraded our debit cards to a stylish black and gold card! Not only have we changed the look, but we have enhanced the fraud monitoring and travel restrictions in order to make it safer and easier for you to use your debit card. Look for more information about the new debit cards in this newsletter.</p>	<p><b>DIGITAL BANKING</b></p>
<p><b>DIGITAL BANKING</b></p>	<p>Another exciting change is the enhancements made to our On-line banking and Mobile App products. You can stay connected to your account no matter where you are or what device you want to use and manage your debit card all in one convenient place!</p>	<p>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:</p> <ul style="list-style-type: none"> <li>* <b>View your balances:</b> Quickly check your account from anywhere</li> <li>* <b>Manage transactions:</b> Search recent activity or add an image or note to an entry</li> <li>* <b>Make Payments:</b> Make person-to-person or bill payments from any device</li> <li>* <b>Transfer funds:</b> Initiate one-time, future date or repeating transfers</li> <li>* <b>Get Alerts:</b> Receive push notifications and alerts to stay in the know</li> <li>* <b>Ask for help:</b> Have a digital conversation with bank staff during banking hours when you need assistance</li> <li>* <b>Secure your card: Lock your card to protect yourself from unauthorized debits. Simply unlock your card when ready to use.</b></li> <li>* <b>Sign up for eStatements</b></li> </ul> <p>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.</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="1079 2217 1274 2271"> <p>Download on the  <b>App Store</b></p> </div> <div data-bbox="1323 2217 1534 2271"> <p>GET IT ON  <b>Google play</b></p> </div> </div> <div style="display: flex; justify-content: space-around;">   </div>
<p><b>CUSTOMER APPRECIATION</b></p>	<p>As we work behind the scenes to bring product enhancements to you, our customer, we appreciate your patience as we work through possible issues. We value our customers very much and want you to have the best experience possible with West Central Georgia Bank!</p>	<p><b>DIGITAL BANKING</b></p>
<p><b>ELDER FINANCIAL FRAUD</b></p>	<p>If you have questions or need assistance, we welcome you to call us at (706) 647-8951. We will be happy to assist you.</p> 	<p><b>DIGITAL BANKING</b></p>
<p><b>TOUCHTONE ACCESS</b></p>	<p><b>UPCOMING HOLIDAYS</b></p>	<p><b>DIGITAL BANKING</b></p>
<p><b>MORTGAGE LOANS</b></p>	<p><b>INDEPENDENCE DAY</b>  <b>MONDAY, JULY 5, 2021</b></p> <p><b>LABOR DAY</b>  <b>MONDAY, SEPTEMBER 6, 2021</b></p> <p><b>COLUMBUS DAY</b>  <b>MONDAY, OCTOBER 11, 2021</b></p>	<p><b>DIGITAL BANKING</b></p>
<p><b>SECURE YOUR DATA</b></p>	<p><b>Member FDIC</b></p>	<p><b>Member FDIC</b></p>
<p><b>WEATHER-PHONE</b></p>	<p><b>EQUAL HOUSING LENDER</b></p>	<p><b>EQUAL HOUSING LENDER</b></p>

Member FDIC





**CUSTOMER APPRECIATION WINNERS**

We recently celebrated 47 years in banking and wanted to say "Thank You" to all our valued customers by having a Customer Appreciation week. On April 17, 2021, we held a drawing for prizes and the winners were as follows:

1st Prize.....5 Piece Patio Set

Mary P. Searcy

2nd Prize.....Pair of Adirondack Chairs

Geraldine Slaughter

3rd Prize.....Bluetooth Speaker

Jennifer Hollis

Congratulations to all of our winners!

**MORTGAGE LOANS**

Today's rates remain near historic lows...but for how long? Now is the time to act on your plans and dreams with a loan from West Central Georgia Bank. If you are planning to buy a home, we offer Conventional, FHA, USDA and VA loans. If you are planning to remodel your home or buy an auto, boat or RV, we can help with those too. The opportunity is great, but the time is now! West Central Georgia Bank is a Member FDIC and an Equal Housing Lender. NMLS #462095.

**SECURE YOUR DATA**

As you get ready to go on vacation this summer, remember to secure your data. Criminals are hard at work trying to scam you out of your hard earned money!

If you stop at an ATM, watch for an overlay device that can capture your card's magnetic stripe data. They can also be found on gas pumps and are usually loose and can be pulled off easily.

Never write your PIN on your debit card or keep it with the card and don't let anyone enter the PIN for you. There is no reason anyone should ask for your PIN, not even your bank!

Monitor your transactions or set up transaction alerts so you will be notified when transactions are made.

Log out of online banking or the mobile app once you are finished with your banking and avoid using public WIFI. Fraudsters can connect to the service and capture your account numbers and passwords.

Use caution when you get unsolicited emails or phone calls. If you didn't initiate the call or email don't give out personal information or financial information. If they are contacting you from a legitimate company, they will already have this information.

When shopping online, be sure the web address starts with "https". The "s" stands for secure. Also look for a padlock icon next to the web address.

More and more people are using person-to-person payment apps to transfer money using a mobile phone app. Protect yourself from scams by only sending money to people you know because you could be dealing with a scammer or fraudster and not get the product or service you are paying for.

If your card is lost or stolen, notify the bank as soon as possible to limit the chance that your card will be used fraudulently. Call (706) 647-8951 during banking hours and (706) 647-9111 during non-banking hours.

**ELDER FINANCIAL FRAUD**

Elder financial abuse is a growing crime. Scammers often contact seniors through the internet, by phone, by mail and actually sometimes in person with creative and convincing schemes that results in the loss of their life savings or personal information. Often times seniors are lonely, isolated and many have landlines where their phone numbers can be easily found in phone books and that makes them easy targets for these scams. So remember, if you are asked to go buy Green Dot cards or gift cards and then send a picture of the card to the caller, you are being scammed. If you receive a letter in the mail with a check that you are instructed to deposit and then wire transfer a portion of the money to the sender, you are being scammed. If you start getting messages from someone online and they repeatedly ask you to send them money so they can come meet you or need funds to get home from another country, you are being scammed.

If you feel you have been scammed, don't be embarrassed to discuss the request with your banker or even report the situation to law enforcement. They are here to help you.

**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** 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.

**WEATHERPHONE**

With the changeable weather we have in the south, you can be prepared for any type of weather before heading out for the day. Our helpful Weatherphone gives you the current time and temperature as well as the weather forecast for the day and is available 24 hours a day, 7 days a week. Let the Weatherphone help you today by calling (706) 647-7000.