

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	I would like to express our appreciation to everyone who helped us celebrate the bank's 43rd birthday. We appreciate the loyalty and support you have given us for all of those years. You will find all of our birthday winners are listed in this newsletter.	Download the WEST CENTRAL GEORGIA BANK App today to begin your <i>Hometown Banking On The Go!</i>
ELECTRONIC BANKING	Also, our "Little Savers" had their special day on our annual Kid's Club Day. Once again it was a great success. What a great way to teach children the responsibility of owning their own accounts. Be sure to check out the winners of our Kid's Day drawings listed in this newsletter.	 <p>Mobile Banking features:</p> <ul style="list-style-type: none"> 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 <p>Simply use your Online Banking ID/Password to access</p>
ELECTRONIC STATEMENTS	In addition, we would like to say congratulations to all of our graduating seniors, both high school and college and to the ones going into the job market. Be sure to stop by one of our branches and let us help you choose an account that best suits your needs. We have accounts that will fit everyone from infant to senior.	<p>Text Banking (Available for Smart Phones and Flip Phones)</p> <p>Set up in Online Banking Text Mobile settings</p> <p>View balances and transactions via text messages</p> <p>Send a text command to 89549 to receive account information</p> <p>Bal = All Account Balances</p> <p>Bal + <i>Mobile Short Name</i> = Single Account Balance</p> <p>Hist = All Accounts with Recent Activity</p> <p>Hist + <i>Mobile Short Name</i> = Single Account Activity</p> <p>Help = Commands</p> <p>Stop = Cancel</p> <p>NETWORK FEES MAY APPLY FOR MOBILE & TEXT BANKING</p>
TOUCHTONE ACCESS	We would like to remind you of some changes we made to ATM Debit cards. Because of the heavy volume of fraud that has occurred on cards in recent years, we began restricting transactions to PIN based for certain categories of merchants across the US and on August 1, 2016, we began blocking all transactions in all other countries. Therefore, <i>If you will be traveling, please call the bank with your destination information so we may set the necessary travel advisory for your ATM Debit card.</i> For more information concerning this action, please refer to the Alert section on our website, www.wcgb.com . We apologize for any inconvenience these restrictions may have caused you as our customer, but we are trying to eliminate fraud and significant losses. Thank you for your cooperation concerning these changes.	
ATM DEBIT CARDS	Also, concerning the ATM Debit cards, we are in the process of changing our cards to the EMV Chip cards. Our goal is to have all our customer's cards converted within the year and reissue them by the month they expire rather than the year. It would also be helpful if you would notify us if you have had a recent change in your address and/or phone number so there will not be a delay in receiving your card in a timely manner. If you do not receive an EMV Chip card by the end on 2017, please call the bank so we can investigate.	
SHAZAM BOLTS	We would also like to announce that we now have Mobile Banking and free Bill Pay! We welcome you to go to your phone's App Store and download the West Central Georgia Bank App. You will need to have Online Banking before you can use the App. If you don't have Online Banking, please go to our website, www.wcgb.com to sign up or come by any of our branches and we will be happy to assist you. Once your enrollment process is complete, you will receive your Online Banking ID and have immediate access to Mobile Banking and Bill Pay.	
BANK BIRTHDAY WINNERS	As always, please do not hesitate to come by or call us with your comments or concerns.	
KID'S CLUB SAVINGS WINNERS		
RECENT PROMOTIONS		
HELPFUL HINTS		
HOLIDAYS		



SMART PHONE SMART BANKING

Hometown Banking on the Go!



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

ELECTRONIC STATEMENTS

Did you know you can easily and securely access your account statement online with our image 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. Stop by today and talk with one of our customer service representatives.

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.

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. 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.

SHAZAM BOLTS

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.)

The following is a list of options that are available with this product:

- Ability to freeze your debit card until needed for a transaction. The change is instant. We recommend that you leave your card turned off when not in use.
- Set up email alerts that notify you when purchases are made that exceed a specified limit.
- Set up email alerts that notify you when phone or internet purchases are made.
- Set up email alerts that notify you when there is suspicious activity on your debit card.
- 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.

BANK BIRTHDAY WINNERS

Our 43rd Bank Birthday was held on April 14 and 15, 2017 and the winners of our drawings are as follows:

- 1st Prize.....NexGrill Gas Grill
Lacy Chapman
- 2nd Prize.....Pair of Adirondack Chairs
Ryan B. Simmons
- 3rd Prize.....Fire Pit
Sylvia Chapman

Congratulations to all of our winners! However, West Central Georgia Bank is the real winner because of our customers!

KID'S CLUB SAVINGS WINNERS

Our annual Kid's Club Savings Day was held on May 13, 2017, and we had a great day despite the rain. The children were able to play games, enjoy refreshments and talk with the firemen and law enforcement officers whom we appreciate taking time out of their busy schedules to interact with the children.

We had 2 drawings in 2 different age groups. The winners are as follows:

- Birth—6 years.....Kindle Fire
Mason Hasley
- 7 — 14 years.....iPad
Hayden Hunt

Congratulations to all our winners!

RECENT PROMOTIONS

Eddie Rogers, President and CEO at West Central Georgia Bank, recently announced that Sheila Johnson has been promoted to Compliance Officer and Kyle Stonecipher and Cindy Marshall have been promoted to Assistant Banking Officer(s).

Sheila came to West Central Georgia Bank in 2013 with 15 years of banking experience as Assistant Vice President, Loan Compliance. She is a 1984 graduate of Upson High School and later attended Flint River Technical College and Gordon College. Sheila has brought a wealth of experience with her having served previously as a Financial Service Representative, Mortgage Loan Originator and working in Special Assets.. She is also active in our community in a host of various civic and community organizations as an officer or a volunteer. She and her husband, Johnny, have 3 children and are currently attending Fellowship Baptist Church.

"I am pleased to announce Sheila's promotion to this important position at West Central Georgia Bank," Rogers said. "She has been a valuable member of our loan Compliance team for a number of years and we will be well-served by her experience and knowledge."

Kyle began his career with the bank as a teller in 2014, and had most recently worked in the loan department prior to being named a Consumer Loan Officer. A native of Augusta, GA, he moved to Thomaston with his family in 2004 and is a 2010 graduate of Upson-Lee High School. He then attended Shorter College in Rome, GA where he earned his Bachelor's degree in Business Administration. Kyle is active in the community as a soccer coach for USA Revolution at the Upson County Civic Center, and serves on the Soccer Board there. He and his wife, Anna, are members of Mountain View Church.

Cindy Marshall will be responsible for the bank's customer relations and will serve as Customer Relations Officer. She was born and raised in Upson County and is a 1978 graduate of Upson High School. She joined West Central Georgia Bank in 1993 as a teller and has worked as Head Teller and as a Customer Service Representative. She and her husband, Wade, have four children and six grandchildren and are members of Mt. Gilead Baptist Church.

"I commend both Kyle and Cindy on their well-deserved promotions," Rogers said. "Our customers will be the beneficiaries of their mutual commitments to exceptional service, which is in line with our mission at West Central Georgia Bank."

HELPFUL ACCOUNT SECURITY HINTS

Fraudulent activity can occur on your account in many different ways. It's always a good idea to protect your passwords and PINs and change them on a regular basis using secure and unique passwords. 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. 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. Check your account often for suspicious activity and notify the bank as soon as you suspect there is a problem.

HOLIDAYS

INDEPENDENCE DAY

TUESDAY, JULY 4, 2017

LABOR DAY

MONDAY, SEPTEMBER 4, 2017

COLUMBUS DAY

MONDAY, OCTOBER 9, 2017