

BANKING "CENTS"

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

Summer 2018

www.wcgb.com

INSIDE THIS
ISSUE

MESSAGE FROM
THE PRESIDENT

MESSAGE
FROM THE
PRESIDENT

West Central Georgia Bank has had an exciting year so far in 2018!

We celebrated 44 years of Customer Service, April 9th through April 14th and would like to say **Thank You** for the loyalty and support to everyone who helped us celebrate this milestone.

MORTGAGE

In May, we had a successful Kid's Savings Club Day. Our "Little Savers" enjoyed bringing in their Piggy Banks and watching their money be counted and deposited into their accounts. The fun filled day consisted of playing games, getting tattoos, playing in the bouncy house and meeting law enforcement officers and members of the local forestry unit. We would like to extend a **HUGE Thank You** to all the agencies who came out and participated and made this a special day for our youngest customers.

SECURE
CHECKING

Also in May, we began offering new checking accounts called Hometown Secure Checking and Classic Secure Checking. As a West Central Georgia Bank account holder, you deserve our best each day and that's why we strive to deliver the best service and best banking experience possible. Our Secure Checking accounts are loaded with valuable benefits and convenient banking features that you have come to expect from West Central Georgia Bank. If you 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 assist you in opening a Secure Checking account or changing your existing checking account to one of these exciting products.

ATM DEBIT
CARDS

SHAZAM
BOLTS

HOLIDAYS

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We would like to say congratulations to all of our graduating seniors, both high school and college, as we wish your well on your future endeavors. We will be happy to assist you in setting up a checking account that will best suit your needs.

CUSTOMER
APPRECIATION
DAY
WINNERS

Dreaming of that new car, special vacation, new home or maybe home improvements and are running low on funds? Contact one of our loan officers today to apply for a loan to help you make that dream come true!

KID'S SAVINGS
CLUB DAY
WINNERS

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



And You Thought We Just Made Car Loans



*Come see us for the best home loans
with the best service.*

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

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GEORGIA BANK

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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.

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.

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.)

What's the benefit? 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

INDEPENDENCE DAY

WEDNESDAY, JULY 4, 2018

LABOR DAY

MONDAY, SEPTEMBER 3, 2018

COLUMBUS DAY

MONDAY, OCTOBER 8, 2018

VETERANS DAY

MONDAY, NOVEMBER 12, 2018

THANKSGIVING DAY

THURSDAY, NOVEMBER 22, 2018

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

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.

CUSTOMER APPRECIATION

DAY WINNERS

Our 44th annual Customer Appreciation Celebration was held on April 13 and 14, 2018 and the winners of our drawing are as follows:

1ST PRIZE.....PATIO SET

GARY ELLINGTON

2ND PRIZE..... PAIR OF

ADIRONDACK CHAIRS

MARSHA SMITH

3RD PRIZE..... ECHO

MAURICE JONES

KID'S SAVINGS CLUB DAY WINNERS

Our annual Kid's Savings Club Day was held on May 12, 2018 and the winners of our drawing are as follows:

BIRTH – 6 YRS...KINDLE FIRE 7

LUCAS TEAL

7 – 14 YRS.....BLUETOOTH SPEAKER

ASHLIN FALLIN