

# BANKING "CENTS"

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

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www.wcgb.com

INSIDE THIS ISSUE	MESSAGE FROM THE PRESIDENT	ELECTRONIC BANKING
MESSAGE FROM THE PRESIDENT	School is back in session, football season is in full swing and the weather is turning cooler as we come to the end of another year. We invite you to come talk to us about any loan need that may arise such as repairs to your heating system or that dream home that you would like to move into before the holidays. Maybe you've had your eye on a newer vehicle. Whatever your need or desire may be, our loan officers are ready and willing to serve you.	Download the WEST CENTRAL GEORGIA BANK App today to begin your <i>Hometown Banking On The Go!</i>
ELECTRONIC BANKING	As we near the holiday season, we want our customers to be prepared and vigilant about keeping an eye on their checking account(s). 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) and checking your credit report at least annually. To review your account(s), we highly recommend utilizing our online banking service, Mobile app and Shazam Bolts app. If you need assistance using one of these products, call or come by and one of our customer services representatives will be happy to assist you.	 <p><b>Mobile Banking features:</b></p> <ul style="list-style-type: none"> <li>View account balances, transaction history, and check images</li> <li>Transfer funds between your WCG Accounts</li> <li>Make Payments to a company or another financial institution</li> <li>Pay a person via their e-mail address, account information, or check by mail</li> <li>Receive text message alerts for account activity</li> </ul> <p><b>Simply use your Online Banking ID/Password to access</b></p>
ELECTRONIC STATEMENTS	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, <b><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></b> For more information concerning this action, please refer to the Alert section on our website, <a href="http://www.wcgb.com">www.wcgb.com</a> . 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.	<p><b>Text Banking (Available for Smart Phones and Flip Phones)</b></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><b>NETWORK FEES MAY APPLY FOR MOBILE &amp; TEXT BANKING</b></p>
MASTERCARD AND VISA ABU		
ATM DEBIT CARDS		
SHAZAM BOLTS		
HOLIDAYS		
TIPS TO PROTECT AGAINST FRAUD	Also, we are close to having all of our Debit cards replaced with the EMV Chip cards. Our goal was to have all our customer's cards converted within the year and we are reissuing them by the month they expire rather than the year. It would 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 or contacting you concerning suspicious activity on your card. If you do not receive an EMV Chip card by the end of 2017, please call the bank so we can investigate.	
TOUCHTONE ACCESS	We at West Central Georgia Bank wish for you a wonderful and prosperous holiday season and welcome you to contact us if you have any questions or concerns.	
WEATHER-PHONE		



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*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.

## MASTERCARD AND VISA AUTOMATIC BILLING UPDATER

MasterCard and VISA have initiated mandatory new programs for debit card and credit card users. The program for MasterCard is called Automatic Billing Updater and the program for VISA is called VISA'S Account Updater. These programs will automatically provide participating merchants with an updated expiration date for recurring payments. Cardholders may Opt Out of this service by calling customer service at West Central Georgia Bank at (706) 647-8951.

## 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

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](http://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

**THURSDAY, NOVEMBER 23, 2017**

#### CHRISTMAS DAY

**MONDAY, DECEMBER 25, 2017**

#### NEW YEARS DAY

**MONDAY, JANUARY 1, 2018**

#### MARTIN LUTHER KING JR DAY

**MONDAY, JANUARY 15, 2018**

#### PRESIDENTS' DAY

**MONDAY, FEBRUARY 19, 2018**

### 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](http://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.

### 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.

### 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.