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55 Club Newsletter

Exchange Bank

10 Ways to Avoid Fraud

MEMBER FDIC

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Inside this issue:

10 Ways to Avoid Fraud	1
Grandparents, Kids and Money	2
Event Calendar	3
Day At the Races—Fonner Park, Grand Island	3
Goehner Melodrama	3
EMV Chip—Debit Card	3
Exchange Bank has Gift Cards	4

Exchange Bank NOW has Gift Cards!!

the Perfect Gift



Convenient Visa Gift Cards are on everyone's wish list.

- Use everywhere Visa debit cards are accepted.
- Security of plastic, convenience of cash.
- Free 24/7 card account information.
- Give the gift they'll appreciate: the opportunity to shop for themselves.

Best of all,

You'll soon be known as the perfect gift giver.

Scam artists in the U.S. and around the world defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick you into sending money or giving out personal information.

Here are 10 things you can do — or not — to stop a scam.

1. Know who you're dealing with. Try to find a seller's physical address (not a P.O. Box) and phone number.

With internet phone service and other web-based technologies, it's tough to tell where someone is calling from. Do an online search for the company name and website, and look for reviews. If people report negative experiences, you'll have to decide if the offer is worth the risk. After all, a deal is good only if you get a product that actually works as promised.

2. Know that wiring money is like sending cash. Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to anyone who claims to be a relative or friend in an emergency and wants to keep the request a secret.

3. Read your monthly statements. Scammers steal account information and then

run up charges or commit crimes in your name. Dishonest merchants bill you for monthly "membership fees" and other goods or services without your authorization. If you see charges you don't recognize or didn't okay, contact your bank, card issuer, or other creditor immediately.

4. After a disaster, give only to established charities. In the aftermath of a disaster, give to an established charity,

rather than one that has sprung up overnight. Pop-up charities probably don't have the infrastructure to get help to the affected areas or people, and they could be collecting the money to finance illegal activity. For more donating tips, check out *consumer.ftc.gov*.

5. Talk to your doctor before you buy health products or treatments. Ask about research that supports a product's claims—and possible risks or side effects. In addition, buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with products that are fake, expired, or mislabeled—in short, products that could be dangerous to your health. Learn more about buying health products online at *consumer.ftc.gov*.

6. Remember there's no sure thing in investing. If some-

one contacts you with low-risk, high-return investment opportunities, stay away. When you hear pitches that insist you act now, that guarantee big profits, that promise little or no financial risk, or that demand that you send cash immediately, report them at *ftc.gov*.

7. Don't send money to someone you don't know. Not to an online seller you've never heard of—or an online love interest who asks for money. It's best to do business with sites you know and trust. If you buy items through an online auction, consider using a payment option that provides protection, like a credit card.

8. Don't agree to deposit a check and wire money back. By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. You're responsible for the checks you deposit: If a check turns out to be a fake, you're responsible for paying back the bank. No matter how convincing the story, someone who overpays with a check is almost certainly a scam artist.

9. Don't reply to messages asking for personal or financial information. It doesn't matter whether the message comes as an email, a phone call, a text message, or an ad. Don't click on links or call phone numbers included in the message,

either. It's called phishing. The crooks behind these messages are trying to trick you into revealing sensitive information. If you got a message like this and you are concerned about your account status, call the number on your credit or debit card—or your statement—and check on it. **10. Don't pay a foreign lottery.** It's illegal to play a foreign lottery. And yet messages that tout your chances of winning a foreign lottery, or messages that claim you've already won, can be tempting. Inevitably, you have to pay "taxes," "fees," or "customs duties" to collect your prize. If you must send money to collect, you haven't won anything. And if you send any money, you will lose it. You won't get any money back, either, regardless of promises or guarantees.





Grandparents, Kids, & Money

Hard-Earned Lessons for a New Generation

Are there things that grandparents can specifically teach kids about money?

Grandparents are great resources for grandchildren when it comes to sharing life stories and advice. Insight from grandparents is an excellent complement to money lessons that parents may already be teaching their kids. Grandparents often gift money to their grandkids for birthdays or special occasions; these moments provide ideal opportunities to reinforce the concepts of smart saving and the importance of setting financial goals.

Why might a grandparent be a more effective teacher or financial example than a parent?

The most effective teacher is one who can connect with a child and make a lasting impact. A grandparent makes connections in a different way than does a parent. When it comes to teaching children, actions speak louder than words, and a grandparent who is a strong financial role model will likely be admired and have their actions emulated by their grandchild.

What might grandparents teach kids about the value of saving?

With many years of life experience, grandparents have the advantage of being able to provide lots of “real life” advice to their grandkids. When it comes to saving, grandparents will most likely have saved for something in their life and may have more experiences to share. Grandparents can discuss actual milestones they have saved for, including weddings and vacations, and can share the experience and satisfaction of reaching these savings goals. They can also talk about what they might have done differently (e.g., saved more) in their own lifetime. In addition, grandparents are often interested in helping fund college education. Planning for college will not only spark discussions with children about saving, but also about smart investing.

What are the three most important money-related tips a grandparent can teach their grandkids?

- 1. Always start with a goal.** Encouraging grandkids to set realistic goals will help provide real-life incentives and make it easier for them to make smarter spending decisions.
- 2. Emphasize prioritization.** By teaching grandkids to tie their spending decisions back to their goal, grandparents will be instilling the importance of prioritization. Grandparents can also teach this lesson to children through their own actions by explaining financial decisions they have made in the past—choosing to save for a new home instead of taking an extra vacation, for instance.
- 3. Make it fun!** By making money lessons enjoyable, grandparents will be more successful in making the lessons stick. One way of making it fun for grandchildren is by starting a **Builders Club Savings Account** for them. The Builders Club is a fun new program that we have added to our savings accounts for our customers that are twelve years of age and younger. Each member of the Builders Club gets a t-shirt and a “building block piggy bank.” With each monthly deposit a child makes, they are awarded a building block stamp that can be redeemed at our “builder’s store” for fun prizes. For more information, visit us at eb-us.com.

A Savings Account Built for Children

EB Builders Club is an incentive based Savings program offered to children under the age of thirteen.

Builders



Club

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2016 CALENDAR DATES TO REMEMBER..

- Monday, February 15th– Closed in observance of President’s Day
- Sunday, March 13th—Daylight Saving Time Begins
- Thursday, March 17th—St. Patrick’s Day
- Friday, March 18th—Day at the Races, Grand Island
- Sunday, March 20th—Spring Begins
- Friday, March 25th—Visit the Easter Bunny at Exchange Bank
- Friday, March 25th—Good Friday
- Friday, May 6th— Mother’s Day, Stop by and get a FREE ROSE!!
- Snowbirds—Remember to contact us when you arrive home so we can change your address.**



Watch for more upcoming trip information!

Exchange Bank Invites our 55 Club to a Day at the Races!!



Where—Fonner Park, Grand Island

When—Friday, March 18, 2016

Time—Club House Doors Open @ 2:00 p.m.

First race starts @ 3:00 p.m. 10 Races

Come join us for a fun-filled day!
Includes concessions and drawings!

RSVP by March 11, 2016

Grand Island—308-382-2900 or 308-384-8000

Gibbon—308-468-5741

Kearney—308-237-7711

Lincoln—402-328-8527



More info coming soon!!

Come Join Exchange Bank

Goehner Centennial Players are Proud to Present

Dark Deeds At Swan’s Place

(Or Never Trust a Tattooed Sailor)

Thursday, June 9, 2016 Dinner Theatre 6:30 p.m.

Seward, NE



A New and Safer Way to Pay... EMV CHIP TECHNOLOGY

In light of the recent issues many of our local markets have seen involving skimming devices placed on gas pumps, ATMs, and other card reader devices, Exchange Bank will begin issuing EMV Chip enabled Debit Cards starting during the 1st quarter of 2016. The issuance of EMV Chip enabled debit cards will help to further PROTECT OUR CUSTOMERS from fraudulent card counterfeiting.

Find out more about how to avoid skimming devices and EMV technology at www.eb-us.com.



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