

THE MSB INSIDER

MAYVILLE STATE BANK CUSTOMER NEWSLETTER

How to Protect Your Social Media Accounts

Social media is growing each day, with nearly 3 billion people on Facebook and over 2 billion on YouTube. These platforms along with Instagram, Twitter, Snapchat and many others require usernames and passwords, but there's always the chance that your account could be compromised. We're here to provide you with a few simple steps you can take to protect your social media accounts.

Two-Factor Authentication

Adding an extra step to your login process is always a good way to protect your account from being hacked. Examples of two-factor authentication include having to enter a code sent to your phone, scanning your fingerprint or using face ID in order to confirm your identity.

Try Out a Password Manager

It is important to vary your passwords across your social media accounts. If you use the same password for every account and one gets hacked, then they're all compromised. Be sure to include numbers, upper and lowercase letters and special characters to make each password unique. An online password manager is a great tool to help you keep track of your passwords.

Double-Check Your Friends

Make sure you know all of your Facebook friends. If you get a friend request but you don't know the person who sent it, just decline it and stick to the people you're familiar with.

Don't Overshare

Even if all of your friends or followers are people you know, you still want to be careful what you're sharing online. Don't share personal information like your address, social security number, financial information or other things you wouldn't want people knowing.

With new and exciting technology comes the necessity to keep your information secure, private and protected. These tips will help keep your personal information safe.



In this Issue

How to Protect Your Social Media Accounts

Turn Your Tax Refund into a New Ride

Sign Up for Mobile Banking Today

MasterCard Priceless Surprises

Build the Life You Want

College Avenue Student Loans

Turn Your Tax Refund into a New Ride

Take advantage of your tax refund by replacing your old clunker with something new and reliable. Mayville State Bank can help with rates **as low as 3.44% APR*** and pre-approval options so you can shop around worry free. Apply online at [MayvilleStateBank.com/Loans/Apply](https://www.mayvillestatebank.com/Loans/Apply) or contact one of our lenders today to get started. Ready to go straight to the dealer? Ask your dealership about financing through Mayville State Bank to get a great, low rate.

*APR=Annual Percentage Rate. Rate accurate as of 2/12/21. Rate based on credit worthiness, your rate may be higher. Rate based on \$10,000 for 72 months on new (2020 or newer) vehicle purchase with 20% down payment. Standard processing fee of \$100.



Sign Up for Mobile Banking Today

Accessing your accounts has never been easier.

Mayville State Bank's Mobile Banking allows you to:

- ❖ Access your account anytime, anywhere.
- ❖ Pay a company, friend or family member with BillPay.
- ❖ Deposit checks from home using Mobile Deposit.
- ❖ Transfer funds between your accounts at MSB.
- ❖ Receive your official statements quickly and securely with eStatements.



Learn more about our services or download our mobile app today at

[MayvilleStateBank.com/Deposits/Online-Mobile-Banking](https://www.mayvillestatebank.com/Deposits/Online-Mobile-Banking).

MayvilleStateBank.com

Main Office

37 E. Ohmer Rd.
PO Box 650, Mayville
(989) 843-6145

Mon - Fri

Drive-In
8:30am - 6:00pm
Lobby
9:00am - 6:00pm

Saturday

Drive-In
8:30am - 2:00pm
Lobby
9:00am - 2:00pm

Sunday

Drive-In & Lobby
10:00am - 2:00pm

Millington Office

8428 State St., Millington
(989) 871-5501

Mon - Thurs

9:00am - 4:30pm

Friday

9:00am - 6:00pm

Saturday

9:00am - 12:30pm

ATMs: Mayville, Millington
& Fostoria

Important Dates

Sunday, April 4, 2021

Easter Sunday
All Offices Closed

Thursday, April 15, 2021

2020 Tax Deadline
Last Day for
2020 IRA and HSA Deposits

Monday, May 31, 2021

Memorial Day
All Offices Closed

Member FDIC
Equal Housing Lender



MasterCard Priceless Surprises

Congratulations to Kenneth Jensen and Rex McIntyre, winners of our most recent MasterCard Priceless Surprise promotion! Using your MSB MasterCard for everyday purchases like gas, groceries or home improvement could make you the winner of up to a \$15,000.00 Grand Prize Statement Credit. The more purchases you make, the bigger your surprise could be. You may also enter by mail. The current promotion will end on **March 31st**. To learn more visit MayvilleStateBank.com/members/mastercard-priceless-surprises-promotion.



HOME EQUITY LINE OF CREDIT

Build the Life You Want

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Now Offering **No Annual Fee**
Speak to a Lender for Details

- To Do List*
- ✓ New Deck
- ✓ Upgrade Kitchen
- ✓ Replace Roof
- ✓ Family Vacation
- ✓ Build Addition
- ✓ Consolidate Debt

*Residential property only, 1-4 unit owner occupied, modular homes, and owner occupied secondary homes. Borrower is responsible for separate payment of taxes and insurance. Not available for purchase transactions. Required monthly payment is calculated as 1.00% of the outstanding balance. A balloon payment may result. Minimum advance amount of \$100. No annual fee. The Line must remain open for at least 18 months to avoid payment of a \$50 closing fee. Other closing fees can include but are not limited to appraisal or internal evaluation, loan processing fee, title policy fee, and recording fees. Subject to MSB credit approval and underwriting terms and conditions. Rates and programs subject to change without notice. Property insurance is required. If the collateral is determined to be in an area having special flood hazards, flood insurance will be required as well. You must have verifiable income. Please consult your tax advisor regarding the deductibility of interest. Some restrictions may apply. Discounted Fee Offer expires 3/31/2021.

Member FDIC Equal Housing Lender



College Avenue Student Loans

A student loan designed for you, now that's a novel concept. Take the stress out of paying for college by creating a private student loan that fits your budget and your goals. With a simple application, helpful tools, and great customer service, we're here to help you breathe easy. To learn more or apply online visit MayvilleStateBank.com/Loans/Student today!

MayvilleStateBank.com

IRAs & HSAs



You can still make 2020 contributions until April 15, 2021.