

THE MSB INSIDER

MAYVILLE STATE BANK CUSTOMER NEWSLETTER

Beware of Lottery Scams

“Congratulations! You’ve won the lottery.” The lottery scam has recently become prevalent once again in our area. Various letters and emails are used to contact consumers telling them they have been selected as the winner of an International lottery. They are told that an initial fee, ranging from \$1,000 to \$10,000, is required to initiate the reward process and are sent “cashier’s checks” representing partial winnings that must be deposited and returned to help pay the clearance fee and local taxes.

Customers often cash or deposit these checks unaware that these bogus checks will be their responsibility when they are returned as counterfeit. Con-artists are developing new scams every day. They will tell us whatever they feel we will believe. They will pretend to be lawyers, claims agents, bankers, gaming officials, tax collectors, and any other title that convinces us they are good people. And once they’ve convinced us that we’ll end up with the money, they end up with ours.

Listed below are some practical applications to protect yourself from being a lottery scam victim.

- ❖ If the lottery winnings appear too good to be true, they probably are.
- ❖ Be cautious when dealing with individuals outside of your own country.
- ❖ Be leery if you do not remember entering a lottery or contest.
- ❖ Be cautious if you receive a telephone call stating you are the winner in a lottery.
- ❖ Beware of lotteries that charge a fee prior to delivery of your prize. A real lottery will never require you to pay a fee to claim a prize.
- ❖ Beware of demands to send additional monies to be eligible for future winnings.
- ❖ It is a violation of federal law to play a foreign lottery via mail or phone.

The Federal Trade Commission has a web site that provides numerous alerts to the many variations of the lottery scam and other fraudulent schemes circulating our area. Please log on to www.ftc.gov “For the Consumer” and be familiar with ways to protect yourself - our good bank customer - from becoming a victim of fraud.



In this Issue

Beware of Lottery Scams

Mobile Deposit is Here

Use Your Stimulus to Fund Your Dream

Banking Heroes at Home and In the Office

Community Banking in These Trying Times

Member FDIC
Equal Housing Lender

Mobile Deposit is Here

Your phone is a pretty amazing tool. But did you know you can use it to deposit checks? With your Mayville State Bank app, it’s as simple as snapping a photo.

Plus, every transaction is:

- **QUICK** – You just sign, tap and submit.
- **EASY** – With just a few simple steps, your deposit is on its way.
- **SECURE** – Your deposits are password protected and encrypted.

And the best part is, you won’t have to wait in line or spend time driving around just to deposit a check. To get started with Mobile Deposit, register online through your mobile banking app.



Use Your Stimulus to Fund Your Dream

Whether you’re dreaming of a forever home or of a new set of wheels, Mayville State Bank is here to help! Utilize the funds from your Stimulus to put a down payment on a great, low rate loan. Make sure you get the best rate possible by getting preapproved by one of our lenders. It’s quick and easy. Get started online at MayvilleStateBank.com or call one of our lenders today at (989)843-6145.

MayvilleStateBank.com

Please Note Main Office Hours Have Recently Changed

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

Saturday, July 4, 2020

All Offices Closed
For Independence Day

Monday, September 7, 2020

All Offices Closed
For Labor Day

Member FDIC
Equal Housing Lender 

College AVE
STUDENT LOANS



Visit MayvilleStateBank.com/Loans/Student to Learn More!

Banking Heroes at Home & In the Office

At home or in the office, our employees are working hard to serve all of your banking needs!



Ben Heminger, Loan Officer
& Assistant Vice President



Maria Swantek & Tina TerBush,
Frontline Staff at our Millington Office



Chris Larabell, Information
Technology Officer

Community Banking in These Trying Times

I once wrote an article about the definition of a community bank. It was written long before this global pandemic swept our nation and rapidly changed the way we conduct our daily lives. In the days leading up to the US outbreak and now, MSB works to meet recommended safety measures. We have made changes to our traffic flow, employee scheduling, appointment accommodations and other protocols to meet the requirements of social distancing. I suspect this work will be continuous and everchanging as we move forward and I suppose you could say that so many things have changed and many of them are hard to accept, but as I reflect on the past few months, I am profoundly struck by what has not changed.

We remain open and available to establish new customer relationships and reacquaint ourselves with existing ones to help distribute stimulus relief funds and unemployment benefits. We welcome the inquiries and are glad to provide whatever assistance we can to get much-needed funds into the possession of our accountholders.

In a very short time, MSB quickly learned and adopted new programs like the SBA PPP program to assist customers. Our lenders work long days and nights to help small business owners receive funding assistance and will continue this work in whatever way necessary. Throughout, MSB has made continuous and uninterrupted employment a priority. Our employees have been challenged with rapid changes to their roles and their work environment. They are the heart and soul of our commitment to service.

These are just a few examples of how MSB continues to honor its role as a community bank. The continuous support of our truly essential employee family is of no surprise and our dedication to finding ways to enhance our quality of life and stand as an important cornerstone of the community will not change.

We hope to continue serving your financial needs in the future and whether we're on the phone or behind a mask please know you bring a bright smile to our faces.

Sincerely,
Lisa A. Stephens
Senior Vice President