

THE MSB INSIDER

MAYVILLE STATE BANK CUSTOMER NEWSLETTER



Protect Your Information from Spoof Scams

The Department of Insurance and Financial Services issued a press release alerting consumers to an increasingly common scam where victims receive a phone call or text from someone claiming to be from their financial institution in an attempt to gain access to financial accounts to steal funds.

In this scam, the victim receives a phone call or text message that appears to be from the financial institution's legitimate phone number with a technique known as "spoofing." In the call or text, the scammer lies to the victim about an issue with their account, such as an unauthorized purchase or overdraft, and then assures the victim that they can resolve the issue during that call or texting session. The scammer asks the victim to verify account credentials or personal information and then uses that information to log in and initiate transfers and transactions to steal money from the victim's account.

Here are the most important steps that you can take to avoid falling prey to these scams:

- ❖ NEVER give personal or account information to anyone calling you, even if the caller says that it is for "verification purposes."
- ❖ If the person contacting you says that there is a problem that must be resolved immediately, hang up and call the phone number that you know will get you to the appropriate person at your bank. This could be the phone number on an account statement, or on mailed correspondence from your bank. Never trust phone numbers provided by the person contacting you.

Remember, you are the first line of defense in protecting your financial and personal information.

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Great Rates & No Payments for 90 Days!

Are you ready for winter? For a limited time you can finance your New Vehicle as low as **2.60%** with a **2.92%APR*** and make **No Payments** for the first **90 Days!** And the great deals don't stop there! If you're looking for a New Snowmobile, Tractor or ATV we have rates as low as **4.00%** with a **4.38%APR**** and you still don't have to make a payment for the first **90 days!**

To see if you qualify contact one of our lenders today or apply online at <https://www.mayvillestatebank.com/loans/apply>.

90 day deferred payment offer good until 12-31-2021. Rates may change at any time.

Please note: **Interest accrues during the deferral period and monthly payment is slightly higher.**

*Rate & APR (Annual Percentage Rate) are based on a \$10,000 loan amount, \$100 Loan processing fee, 2022/2021 vehicle year, \$152.32 monthly payment, 6 year term, ≤ 90% LTV, ≤ 43% Debt Service Ratio & 700+ credit score. ** Rate & APR (Annual Percentage Rate) are based on a \$10,000 loan amount, \$100 Loan processing fee, New Tractor, \$186.02 monthly payment, 5 year term, ≤ 90% LTV, ≤ 43% Debt Service Ratio & 700+ credit score. Customer rate is based on credit worthiness, down payment, debt service ratio, vehicle year and selected term. Must meet Mayville State Bank's (MSB) normal underwriting criteria to be approved. Rates are for non- business borrowers. Contact MSB for more information. Member FDIC.



Times are Changing

Our customers' banking habits are changing. At Mayville State Bank we feel that it is important to evolve and support those changes. We value every opportunity to enhance our customers' experience. Therefore, effective January 2nd, 2022, we will be closing our Mayville location on Sundays and will reallocate our resources in an effort to better serve your needs. We will continue to offer all of our alternate forms of banking around the clock for your convenience including Online & Mobile Banking, Mobile Deposit, BillPay and Nationwide ATM Access.



[MayvilleStateBank.com](https://www.mayvillestatebank.com)

Mayville Sunflower Festival Highlights



Mayville State Bank sponsored and ran the Power Wheels Obstacle Course for the festival where children were able to drive a Power Wheel through an obstacle course while collecting candy along the way. Each ride cost \$1 and entered the children into a drawing to win a new Power Wheel.

The theme for this year's Mayville Sunflower Festival was Place Your Bet on 21. MSB won Best in Show with their casino themed float featuring the slogan, "Mayville State Bank, The Safe Bet."



Employee Anniversaries

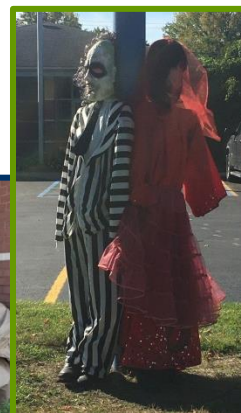
In October, Mayville State Bank celebrated eight employment milestones achieved during the year 2021.

<u>Employee</u>	<u>Title</u>	<u>Anniversary</u>
Shelly Brooks	President/CEO	30 Years
Diane Travis	Custodian	15 Years
Amy Louks	Loan Officer/Asst. Branch Manager - Millington	15 Years
Joy Perkins	Operations	15 Years
Dana Zatkovic	Asst. Cashier	5 Years
Dawson Hilts	Teller/FSR	5 Years
Ashleigh Jackson	Loan Review Officer/FSR	5 Years
Cammie Asmus	Head of Operations	5 Years

We are very proud of our employees' dedication and their continuous work to serve our customers.

Halloween in Millington

Mayville State Bank's Millington Office had fun getting the town in the Halloween Spirit during the annual Scarecrow and Business Decorating Contests. They used characters from the Halloween movie Beetlejuice to create their scarecrows and decorate the front of their office.



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
 CLOSED

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

Thursday, November 25, 2021
 All Offices Closed

Friday, December 24, 2021
 All Offices Close at 1:00pm

Saturday, December 25, 2021 & Sunday, December 26, 2021
 All Offices Closed

Friday, December 31, 2021
 All Offices Close at 3:00pm

Saturday, January 1, 2022 & Sunday, January 2, 2022
 All Offices Closed

Member FDIC
 Equal Housing Lender



We've Got the Perfect Trio for You!



Stop in Today to Sign Up!