

THE MSB INSIDER

MAYVILLE STATE BANK CUSTOMER NEWSLETTER

Scams of Christmas

Be Cautious and Avoid Scams

2023 is quickly coming to an end and with that, scams are on the rise. During this time of year, people are usually very busy with holiday preparation and celebrations, making them an easy target for scammers. While you are out shopping or donating this holiday season, here are some tips to avoid being scammed.

1: Gift Card Scams

Only purchase gift cards directly from retailers and always save your receipts to prove the purchase date and card's value.

2: Fake Charities

Never donate to a charity that you are not familiar with. If possible, donate to charities directly on their official website only after you have done research to make sure it is legitimate.

3: Fake Shipping/Delivery Notifications

Keep a list of all online purchases and mark them off as they are delivered. Never send additional payment in order to receive an item and avoid clicking suspicious links with details about an error delivering your package.

4: Malicious E-Cards

Never open an e-card from an unknown party, delete it. If you receive an e-card from a known sender, verify it with them first before opening.

5: Card Reader Skimmers

Always give card readers a good look over before inserting your cards. The easiest way to identify a skimming device is to pull on the area where your card is inserted. It should not be loose and the buttons should not be difficult to push. Never insert your card in a machine that appears to be tampered with (has tape, glue, dents). If you suspect a skimming device, notify management at the business location immediately.

6: Fake Financial Institution Alerts

Always use caution when receiving notifications from your financial institution. If you have the option to, lock your card, then contact your financial institution directly to verify whether your card or account has been compromised.

For more tips for avoiding scams and fraud, follow Mayville State Bank on Facebook.



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Get Preapproved with Less Stress

Make financing one less thing to worry about this holiday season. Getting preapproved allows you to find out how much you can afford and puts you on the fast track to closing once you find the perfect home. Speak with one of our experienced lenders today and find out how easy it is to get preapproved. Spend more time doing the things you love and less time worrying about financing. Too busy to stop into one of our offices? Learn more or get your application started online today at <https://www.mayvillestatebank.com/loans/mortgage-loans/>.

Upgrade Your Business with Autobooks

Check out how our new Autobooks program can help your business grow:

- Create Single or Recurring Invoices.
- Accept Payments from Debit Cards, Credit Cards or Customer Accounts.
- Easily Keep Track of All Invoices and Payments Processed.
- Share Your Own Unique Payment Link or QR Code.
- Solutions at Low, Competitive Rates.



Visit www.mayvillestatebank.com/business/business-services/ to learn more or sign up through your Business Online or Mobile Banking today!

MayvilleStateBank.com

Now Accepting Toy Donations

Mayville State Bank will be working with the Thumb Area Mud Runners to collect toys for the Tuscola County Christmas Program. Please help us out by stopping in to our Main Office in Mayville or our Millington Office to donate a new toy for a child. Donations will be accepted through December 16th. Thank you in advance for helping us make Christmas brighter for the children in our local communities!

Employee Anniversaries

In October, Mayville State Bank celebrated four employment milestones achieved during the year 2023. We are very proud of our employees' dedication and their continuous work to serve our customers.



Anna Blackwell
AVP, IRA
Administrator
10 Year Anniversary

Nicole Dziuba
Senior FSR, CRA Officer
& Director of Marketing
15 Year Anniversary



Michelle Kiss
Custodian
20 Year Anniversary



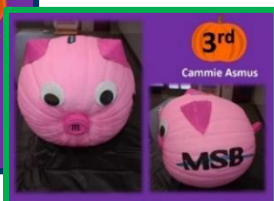
Kimberly Smith
Operations Representative,
ACH Specialist
30 Year Anniversary

MSB's Halloween Recap

Mayville State Bank had its first Employee Pumpkin Decorating Contest where customers were invited to vote both on Facebook and in person at our Main Office. Thank you to all of our wonderful customers for helping choose our winners!



Our Millington Office created a Grandma Nut Scarecrow from the game Candy Land and won Fifth Place in Millington's Scarecrow Contest.



Important Dates

Monday, December 25, 2023

All Offices Closed

Monday, January 1, 2024

All Offices Closed

Member FDIC
Equal Housing Lender



Don't Want to Leave
the Comfort of Home?



Take advantage of MSB's Online
& Mobile Banking including
Mobile Deposit, Transfers,
BillPay & Pay a Person.