

# THE MSB INSIDER

## MAYVILLE STATE BANK CUSTOMER NEWSLETTER

### Watch Out for Scams!

#### Avoid Phishing and Other Scams

Criminals are constantly trying to steal consumers personal information using tactics such as fake emails, phone calls, websites, and even text messages. They will try to use a variety of these in order to trick consumers into giving them their bank account number, social security number, and any important information. Their goal is to steal from you. Never click on any links, emails, or respond to any messages that you are not expecting or have not requested.

#### Phishing Attempt at MSB

During this past month, a group of cyber attackers attempted to get information from the customers of many local banks by sending out a mass message to individuals based on their geographic location and the likelihood that they might bank with one of those banks. In this message, they claimed that the customer's account had been charged for a certain amount and then directed them to click on a link if this was not them. Once they had clicked on the link, customers were directed to sign in to their online banking, giving the scammers the information they would need to access customers online accounts. Thankfully, this scam was caught early and the threat was mitigated.

#### Tips to Avoid Being Scammed

Always be cautious and suspicious if you are unexpectedly contacted and asked either for your personal information or told to click on links or messages. Only open emails and respond to messages that are from people that you know or that you are expecting, and even then, you should be cautious if something looks suspicious. If you think an email, message, or link looks legitimate, you should verify it before you click on it or give out any personal information. Always remember, contact your financial institution directly if you have any questions about the legitimacy of a message or a link that seems to have come from them.



### In this Issue

Watch Out for Scams!

Looking for Your Next Adventure?

Grow Your Retirement with an IRA or HSA

Easter Coloring Contest

Banking at Your Fingertips

New Filing Requirements for Business Owners

## Looking for Your Next Adventure?

Look no further! The Loan Officers at Mayville State Bank are here to offer you a lending hand. Whether you're looking for a new ride to take on the road or need some extra funds to get to your destination, our lenders have a variety of lending options to help you. Call or stop in today for more details or apply online at <https://www.mayvillestatebank.com/loans/personal-loans/>.

## Grow Your Retirement with an IRA or HSA

Individual Retirement Accounts and Health Savings Accounts both earn interest, may receive tax benefits and are covered by FDIC Insurance. Although HSAs are traditionally used as a tax-free way to pay for qualified medical expenses, they can also be used to save for retirement since funds contributed to an HSA roll over from year to year.

Upon reaching the age of 65, funds can be withdrawn without penalty. HSAs require a qualified High Deductible Health Plan. April 15, 2024 is the last day to make contributions for the 2023 tax year to your IRA or HSA. If you are interested in a great way to save for your retirement with possible tax deductions, contact us today!

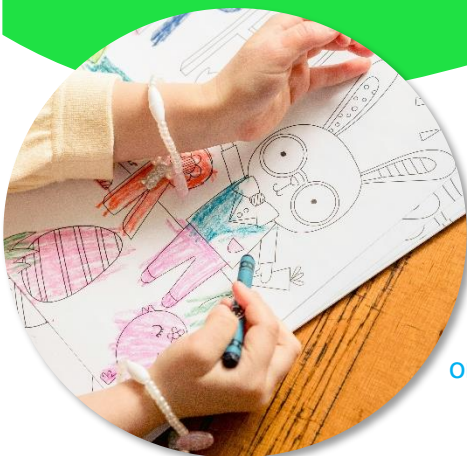


**MAYVILLESTATEBANK.COM**



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## Easter Coloring Contest

Mayville State Bank will be holding a coloring contest for children up to age 12 to celebrate Easter. Stop into one of our offices for a coloring page or print it from our Facebook page and return it to either office by Monday, March 25<sup>th</sup> for the chance to win one of four Easter Baskets. Winners drawn at random.

## Banking at Your Fingertips

Access your accounts anytime day or night with mobile banking. View account details, set up bill payments, make transfers, view your statements and more with our mobile app. Download now from the Play Store or the App Store.



## New Filing Requirements for Business Owners

Many companies are now required to report information about their beneficial owners to the Financial Crimes Enforcement Network (FinCEN). Filing is simple, secure, and free of charge. Your company may need to file this report if it is a corporation, an LLC or was otherwise created in the United States by filing a document with a secretary of state office or a similar state office. Visit [www.fincen.gov/boi](http://www.fincen.gov/boi) to learn more or file your report today.



## Hours & Locations

### 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

### **Sunday**

CLOSED

ATMs Located in  
Mayville, Millington  
& Fostoria

## Important Dates

### Monday, May 27, 2024

All Offices Closed  
For Memorial Day

Member FDIC  
Equal Housing Lender



[MAYVILLESTATEBANK.COM](http://MAYVILLESTATEBANK.COM)