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September, 2025
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THE MSB INSIDER

MAYVILLE STATE BANK CUSTOMER NEWSLETTER

Impersonation Scams to Avoid

Scam #1: Someone is using your accounts: The scammers claim to be from your bank or a well-known company like Amazon and are contacting you to flag suspicious activity on your account.

Scam #2: Your information is being used to commit crimes: Scammers claim to be a government officer warning that your Social Security Number or some other information is being used to commit a crime such as drug smuggling or money laundering.

Scam #3: There's a security problem with your computer: These scams often start with a fake onscreen security alert that looks like it's from Microsoft or Apple with a number to call. If you call, they say your online accounts have been hacked.

Ironically, some scammers even pretend to be with the FTC and tell people to transfer money out of their accounts, deposit cash into Bitcoin ATMS, and even hand off stacks of cash or gold to couriers—actions the FTC would never ask people to do. Regardless of the fake story, the goal is generally the same: to get your money.

To avoid such scams, the FTC recommends: Don't move money to "protect it." Never transfer or send money to anyone, no matter who they say they are, in response to an unexpected call or message. Hang up and verify. If you are contacted by someone claiming to be from a government agency or business, contact the company or agency using a phone number or website you know is real. Don't trust the phone number or name they provide. The FTC will never demand money, make threats, tell you to transfer money, or promise you a prize. Learn more about consumer topics like this at consumer.ftc.gov or report fraud at ReportFraud.ftc.gov.



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Explore These Helpful Tips for Home Buyers

Buying a home is one of the most significant financial choices you will ever make, and having the right support can truly make a difference!

- ➤ **Get Pre-Approved Before You Start –** Before you begin your house hunt, make sure to get pre-approved for a mortgage. This not only clarifies your budget, but also strengthens your offer when you discover your dream home.
- ➤ Team Up with a Reliable Mortgage Lender Not all loan programs are created equal! A mortgage lender will help you navigate your financing options, discover the best rates, and find programs tailored to your needs.
- Understand Your Needs vs. Wants Create a list of essentials and desirable features. By prioritizing what matters most, you can remain focused and make the best choice for your future.

With the right guidance, your home-buying journey can transform into a smooth and thrilling adventure! Want to learn more? Contact one of our Lenders today!

Supply Drive to Support Local Animal Shelters

The employees of MSB will be collecting pet food, pet supplies and monetary donations at both of their locations from September 15th – September 30th to help both the Tuscola County Animal Shelter and Cass River Pet Friendz. Items requested include dog and cat food, cat litter, treats, bedding and toys. Help us provide support for these generous organizations!





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Local 4H Livestock Auction

Mayville State Bank is proud to have been the successful bidder on the following animals at the 2025 Tuscola County Fair Livestock Sale:



Market Goats Marley Ksiazek Dayton Clover

Market Rabbit **Pens** Addie VanDenBeldt 4H for Kids

Market Swine Emma Freeland Dayton Clover

Cream of the Crop Donation to Members of Tuscola County 4H

MSB Awards Scholarships

Mayville State Bank is pleased to have awarded two \$1,000 scholarships to local high school graduates. Congratulations to Brady Hoag from Mayville High School as well as Bradley Coleman from Millington High School. Good luck to both of these young men in their studies!



Local Summer Festivals

In addition to winning 1st Place in this year's Sunflower Festival Parade, employees of MSB also took on the Mighty River Hogs Vintage Baseball Team, held a free Tie-Dye event for kids, hosted BINGO where they were able to give back over \$670 in cash prizes while raising \$223 for the Mayville Sunflower Festival, and volunteered at the

Festival's Bump and Run Derby.







Office earned 3rd Place in this

year's Old-Fashioned Festival.

MAYVILLESTATEBANK.COM

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

Member FDIC Equal Housing Lender



Important Dates

Monday, September 1st All Offices Closed - Labor Day

Monday, October 13th

All Offices Closed - Columbus Day

Thursday, November 27th All Offices Closed - Thanksgiving

Wednesday, December 24th All Offices Close at 12:00pm

Thursday, December 25th All Offices Closed - Christmas

Wednesday, December 31st All Offices Close at 2:00pm

Thursday, January 1st All Offices Closed - New Year's Day