

SMALL STREET JOURNAL

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About Security State Bank



Since 1929, Security State Bank has proudly served the people of Northern Wyoming. Our locally owned and operated bank is small enough to listen, yet big enough to help. As times changed we expanded from one location in Basin, Wyoming to three additional locations in Gillette, Sheridan and Worland. Though we have grown to deposits over \$280 million, we still pride ourselves in continuing to provide the same good old-fashioned personal service from folks who know you.

Security State Bank offers a full line of personal and commercial banking services to include:

- A safe, convenient place for deposits
- Agricultural and commercial loans at reasonable rates
- Competitive rates on savings and investment products
- Financing for consumers and home buyers on a variety of terms
- Exceptional customer service
- FSA & USDA RD government guaranteed loans

Thank you for choosing Security State Bank

Forgetting Your Password on Internet Banking

We all know that keeping your log in credentials private is important to help protect your account and your identity. In an effort to help protect your information Security State Bank requires a password change to your Internet Banking every six (6) months. But what should you do if you forget the password you set for Internet Banking?

The most convenient way is to click the "Forget Your Password" link at the bottom of the password page, answer the Password Security Questions and click submit. An email will be sent to the email address that is listed on the Service/Change Info screen. This password is only temporary and will expire after 20 minutes; countdown starts the moment the "Submit" button is clicked. Should this email not reach your inbox within the 20 minutes please call the bank for assistance as your email address may be incorrect or your account locked out due to too many invalid login attempts.

Password Security Questions can be set up through Service/Change Password or the next time you change your password. The Service/Change Info can be reviewed any time you login.

Bank Closures & Events

President's Day Bank Closed- Monday, February 17th

Sheridan YMCA Kids Chess program January 31- March 31

National FFA week- February 15-22

Sheridan 2014 Stars of Tomorrow Talent Contest K-12

National Ag Day- March 25th

General Conditions of Area Economy

The Sheridan area is still trying to wake up from the slumber of the Great Recession. When you speak to people there seems to be a more growing optimism that things are getting better. Realtors that I've spoken to recently say that our housing market continues to improve with the exception of the higher end homes listed over \$500K. Home inventory is shrinking and days on the market are getting shorter which are good signs. There are still many lots available in The Powder Horn Golf Community but outside of that development there aren't many lots listed on the market. I'm expecting some new residential development this year. Our biggest employers continue to be Sheridan Memorial Hospital, the VA Hospital, and the area's coal mines. For the past several months we've been hearing that the oil production that has been to the south of us is moving closer to Sheridan. No one knows for sure when the wave will arrive but everyone says it's coming. In the time I've lived in Sheridan it has been about real estate, good or bad. If the oil production wave hits real estate in Sheridan should be very good again. Sheridan continues to be a great place to live and work and our local economy continues to diversify. Good examples of this diversification are found in the manufacturing sector with Emit Technologies and Vacutech.

Chad Baker, Sheridan Branch President

Fraud Prevention Tips

These simple tips can help safeguard your account and your identity.

1. Do not open emails from senders you don't know.
2. Never access a web site from a link in an email, especially a web site that asks for personal information.
3. If you have any doubts about the authenticity of an email, do not respond; call the sender or type in the web address.
4. Beware of emails sent offering you a prize or a discount and then asking you to choose a user id and password (most people use the same access information for several accounts-easier to remember and thieves will collect your login information and try them at other sites, like financial institutions or credit card sites).
5. Do monitor your account activity closely and watch for unusual activity- You can use Security State Bank's online banking to monitor account balances 24/7.
6. Change your password every (60) days
7. Note that fraudulent emails often include misspellings and poor grammar.
8. Update your anti-virus software frequently. Common anti-virus software included McAfee and Norton.
9. Beware of emails with a sense of urgency attempting to rush you into action. Messages like "Update now or we'll close your account".
10. Do not include personal or sensitive data in or in response to an email.

Hot Topics: Pop Money

What is Popmoney? It is a convenient new service that let's you "Pay Other People" (POP) anywhere, anytime using only their email address, mobile phone number, or bank account number. So whether you are sending a last minute gift or splitting the check for a special holiday dinner with friends, you can do it without writing a check or going to the ATM. Best of all, you don't need another account. You can simply use your Security State Bank checking or savings account.

To get started:

- **Login to Security State Bank's online banking at SecurityStateBK.com**
- **Click on the "Payment" tab**
- **Click on "Popmoney"**
- **Complete the payment information to include:**
 - ◆ **From Account**
 - ◆ **To – The person to receive the funds (add new contact)**
 - ◆ **Amount/Date**
 - ◆ **Transaction Fee- \$0.50**
 - ◆ **Send Method- How you would like to send this money? (Drop down box)**
 - ◆ **Text message stating that the funds were sent on my behalf with instructions on how the recipient can deposit the funds. (Continue)**
 - ◆ **Confirm**
 - ◆ **If funds are not retrieved by the recipient within (10) days, the funds are deposited back to the account funded from.**
 - ◆ **Payment is generally the next day**
 - ◆ **Tracking is available on the Popmoney Activity Tab as well as any incoming expected payments on the Overview Tab.**

popmoney



Basin: 201 South 4th Street · P.O. Box 531 · Basin, WY 82410 · (307) 568 2483
Gillette: 2124 South Douglas Hwy · P.O. Box 489 · Gillette, WY 82717 · (307) 686-8080
Sheridan: 2070 Coffeen Avenue · Sheridan, WY 82801 · (307) 672-8080
Worland: 320 North 10th Street · Worland, WY 82401 · (307) 347-4300

Phone Banking: Basin · (307) 568-2176 or 24-Hour Toll-Free 1-866-411-8080 · Internet Banking: www.securitystatebk.com

