



**SECURITY  
STATE BANK**

WYOMING

# SMALL STREET JOURNAL

★ JULY 1, 2016 ★



## WATCH YOUR MONEY GROW

RATES THAT ARE  
WORTH YOUR INTEREST

**1.00% / 1.00% APY\***

- 15 month CD\*\*
- One up option available
- Minimum to open \$2,500.00

**1.10% / 1.11% APY\***

- 15 month CD\*\*
- One up option available
- Minimum to open \$50,000.00

**.15% / .15% APY\***

- Personal Checking Account\*\*\*
- Must have (15) debit card transactions and monthly ACH transactions to earn this rate.
- Minimum to open \$500.00
- Rate good through 12/31/16
- Consumers only

All offers available from July 1-30 2016. CD's renew at 18 month term at time of maturity/ Withdrawal penalties may apply. \*Annual Percentage Yield \*\*Government agencies do not qualify/ new money/ \*\*\*After 12/31/16 account will transfer to standard personal checking account product-all features and requirements will apply.

## EASY ACCESS TO YOUR ACCOUNT INFORMATION ANYTIME!

Now that your bank statement has been enhanced, we also want to remind you that you have many other convenient options to access your account information.

**ONLINE BANKING** - You can access your account information 24/7 through Security State Bank Online Banking as well as pay bills. In addition, this is a great resource to learn more about Security State Bank's other products and services.

**E-STATEMENTS** - If you prefer to receive paperless statements, you can enroll easily by logging into your account online.

**MOBILE BANKING** - The easiest way to bank on the go. Visit your phone's app store and search for Security State Bank. View balances, pay bills, review transactions, transfer funds and much more.

**TEXT BANKING** - Get balance and transaction information.

## BANK CLOSURES & EVENTS

### July

- ★ Bank Closed - Monday 4th
- ★ 4th of July Celebrations at Morning Side Park (Gillette Cam-Plex)
- ★ Sheridan County Rodeo - 12-16th
- ★ Relay for Life Big Horn Basin - 15th
- ★ National High School Finals Rodeo - 15-24th
- ★ Antelope Butte Summer Festival - 23-24th

### August

- ★ Washakie County Fair - 1-7th
- ★ 3rd Annual United Way Helping Hands Day - 12th (Gillette)
- ★ Big Horn County Fair - 3-7th
- ★ Nowoodstock Ten Sleep Music Festival - 12- 14th
- ★ Wyoming State BBQ Championship/Bluegrass Festival - 19-20th (Worland)

### September

- ★ Bank Closed for Labor Day - Monday 5th

# DON'T FALL VICTIM TO THE GRANDPARENT SCAM

"Safe Banking for Seniors" - ABA Foundation

According to the Federal Trade Commission, between 2012 and 2014, consumers reported more than \$42 million in losses from scams involving the impersonation of family members and friends. This scam, commonly known as the "grandparent scam," is a form of financial abuse that deliberately targets older Americans.

To commit this crime, fraudsters call claiming to be a family member in serious trouble and in need of money immediately. The scammer might say he's stranded or has been mugged, and call in the middle of the night to add to the urgency and confusion.

Once the money is wired, the victim later finds out that it wasn't their grandchild they were helping, it was a criminal.

★ **CONFIRM THE CALLER.** Fraudsters are using social networking sites to gain the personal information of friends and relatives to carry out their crimes. Verify the caller by calling them back on a known number or consult a trusted family member before acting on any request.

★ **DON'T BE AFRAID TO ASK QUESTIONS.** Fraudsters want to execute their crimes quickly. The more questions you ask the more inclined they will be to ditch the scam if they suspect you're onto them.

★ **NEVER GIVE PERSONAL INFORMATION TO ANYONE OVER THE PHONE** unless you initiate the call and the other party is trusted.

★ **NEVER RUSH INTO A FINANCIAL DECISION AND TRUST YOUR INSTINCTS.** Don't be fooled - if something doesn't feel right, it may not be right. Feel free to say no and get more information before you send money to someone.

## NEW TECHNOLOGY PROMISES FASTER EMV CREDIT CARD TRANSACTIONS.

By Virginia C. McGuire - Nerd Wallet

Credit cards with EMV chips have found their way into the wallets of millions of Americans, but many have discovered that transactions using the new technology take much longer than those using a traditional magnetic stripe card.

Instead of swiping the card quickly and returning it to your wallet, you wait for a prompt to insert your card in the reader and then wait some more time for the transaction to process.

Visa is trying to address that complaint with its new Quick Chip technology. Quick chip will allow cardholders to insert and remove a credit card in less than two seconds, much more quickly than the current technology allows.

"I'm very impressed with Visa's move to enable faster and more convenient EMV processing," said Sean McQuay, Nerd Wallet resident credit card expert. "EMV technology has been a great boost to payment security, and I'm glad to see Visa working to make it a more comfortable experience as well."

### PLAY IT SAFE

PROTECT YOUR DEBIT CARD WITH EASY ON/OFF CONTROLS



YOUR CARD,  
ON YOUR  
TERMS

CardValet

Get the **mobile app** that lets you control debit card usage and spending on the go.

\*Available for Apple iOS and Google Android devices.  
CardValet is a registered trademark of Fiserv, Inc. or its affiliates.

## YOUR ENHANCED SECURITY STATE BANK STATEMENT EASY TO READ AND FOLLOW.

Your security State Bank statement has been re-designed to help you find the information you need more easily. We are committed to finding ways to serve you better. Thank you for being a valued customer.

**BASIN**

201 S. 4th  
Basin, WY 82410  
307.568.2483

**GILLETTE**

2124 S Douglas Hwy  
Gillette, WY 82718  
307.686.8080

**GREYBULL**

901 North 6th Street  
Greybull, WY 82426  
307.765.2600

**SHERIDAN**

2070 Coffeen Ave  
Sheridan, WY 82801  
307.672.8080

**WORLAND**

320 N 10th  
Worland, WY 82401  
307.347.4300

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