



# SECURITY STATE BANK

WYOMING

## SMALL STREET JOURNAL

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### Annual Customer Appreciation was a Success



WORLAND

Becky Dorr, Branch Cashier, left • Kelsey Kern, New Account Representative, right

Another Customer Appreciation Day has come and gone this year. On Friday, September 9th all branches celebrated our customers with lunch/refreshments, drawings and giveaways. Security State Bank and all of our employees would like to thank all our loyal customers who have allowed us the



SHERIDAN

opportunity to play a role in providing your financial service needs. Given all the choices available to you today, we are truly fortunate that you have chosen us to play the role that we do. Thank you for your continued loyalty as well as both your personal and business relationship. You are why we are here.

### Financial Tips for College Students

We all want our kids to be confident in their ability to make the right decisions on their own. Is your child ready to handle their own financial decisions, avoiding mistakes that could affect them throughout their life? Here are some tips for parents to use when preparing their college-bound kids for personal financial responsibility.

- Talk to them about money before they leave.
- Share your principles about spending and saving money, and why you have made the decisions you have over time.
- Remind them about the importance of balancing their checkbook. Overdrafts add up.
- Teach them how to create a budget and track expenses.
- Talk about identity theft - safekeeping checkbooks, debit cards and other documents is critical.
- Encourage saving money while in college. This will get students off on the right foot when they graduate and enter the "real world."

**Credit cards have been a big star of major debt for college students in the past, however, there are now new rules in place regarding credit cards and people under the age of 21 designed to protect them, including:**

- A co-signer is now required for anyone under the age of 21 unless the person can prove they can independently pay their bills.
- Credit card companies are much more limited in the ways they can market cards on campus.
- How a credit card is used by the college student will affect

the co-signers own credit report, so care must be taken by the parent as well before signing on.

- If your student is responsible, prudent use of a credit card will help them build good credit history in the future. However, keep in mind co-signer requirements and that debt, if unmanaged, can affect you for a lifetime.

**Parents leery of co-signing on credit cards should also consider these financial products for their kids as an alternative:**

- Checking and savings accounts.
- Reusable, prepaid cards with a set balance.
- As a reminder, Security State Bank offers many products for you and your college-bound child to make tracking your money and staying on top of finances easy.
- If you need to send someone money, you can use Person to Person payments.

**Consider having your child use a few of our tools to help them stay on top of finances:**

- Download the mobile app to easily track accounts.
- Set-up text or email alerts for numerous activities such as low balance alerts.
- Use the budgeting tool in Online Banking to track expenses and ensure there are enough funds to pay for special items or travel.

## NEW ONLINE BANKING EXPERIENCE

Coming October 17<sup>th</sup>, 2016

We are excited to share the news that on October 17th we will be upgrading our internet banking. New options will include Mobile Deposit, cleaner menu options and the ability to customize the first page when you log in.

## SIGN, CLICK, DEPOSIT

Security State Bank will be offering Mobile Deposit on October 17th, 2016. Deposit your checks whenever and wherever it's convenient for you. Download our mobile app to your smartphone and start depositing checks the easy way!

Visit us online at  
[www.ssbwyo.bank/onlinebanking/  
mobile deposit](http://www.ssbwyo.bank/onlinebanking/mobiledeposit)  
for more information.

## IMPORTANT DETAILS

Beginning October 14th around 4:30 p.m. through October 15th, Internet Banking and Mobiliti will be in inquiry mode only. No transfers or ACH files can be originated. Any files or transfers already scheduled will be processed normally. Starting Sunday, October 16th, Internet Banking and Mobiliti will be completely offline. **Please make all necessary transfers prior to the 4:30 p.m. cut off on October 14th.**

SSB CheckFree will not be available at all over the weekend beginning October 14th around 4:30 p.m. Again please note any payments or transfers scheduled prior to October 14th will process as scheduled.

After 9:00 a.m. on October 17th, you may login to Online Banking from a web browser. You WILL NOT have access through the Mobiliti app until you have completed the login process through a web browser.



## Introducing New Greybull Branch Manager Ana Stanzione

I am originally from Long Island, New York. I graduated from Roger Williams University in 2007, with a BS in Biology and a minor in Psychology and Mathematics. I started my banking career as a teller at Citizens Bank, NA in Warren, Rhode Island. In 2009, I followed my parents out to Wyoming. I had visited twice before and fell in love. I worked for Big Horn Federal as the assistant Internal Auditor moving up to the internal auditor. I left there in 2013, and came over to Security State Bank as the Assistant Internal Auditor. In 2015, I moved over to Loan Processor for the Basin Branch. I was also the bank's Credit Analyst at that time. In 2016, I

became the Executive Assistant to Audra Crouse, the Chief Lending Officer and Corporate Officer, along with being the Credit Analyst.

On a personal note, I am the mother to a beautiful 4-year old daughter. She keeps me busy when I'm not at work with her horseback riding, gymnastics, and soccer. We also love to go on hikes and explore what's around the Big Horn Basin.

I am excited to join the Greybull team as the Branch Manager. Many new and exciting things will be happening at the branch, so stop by and come see us. I would love to meet you along with introduce you to the great team over here.

## SUPPORT OF NATIONAL CELEBRATIONS

National Women in Business Month: October

National Veteran's Small Business Week:  
October 31st - November 4th 2016

Veteran's Day- November 11th

## BANK CLOSURES AND EVENTS

Columbus Day Observed- Monday, October 10th  
Veteran's Day Observed- Friday, November 11th  
Thanksgiving Day- Thursday, November 24th  
Christmas Day Observed- Monday, December 26th  
Bank Open Houses by branch (Watch for details)

[www.ssbwyo.bank](http://www.ssbwyo.bank)



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