


BANKING “CENTS”

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

Summer 2016

www.wcgb.com

<p>INSIDE THIS ISSUE</p>	<p>MESSAGE FROM THE PRESIDENT</p>	<p>RECENT PROMOTIONS</p>
<p>MESSAGE FROM THE PRESIDENT</p>	<p>I would like to express our appreciation to everyone who helped us celebrate the bank's 42nd birthday. We appreciate the loyalty and support you have given us for all of those years. You will find all of our birthday winners are listed in this newsletter.</p>	<p>Eddie Rogers, President and CEO at West Central Georgia Bank, today announced that Kerry Carson has been promoted to Vice President. Carson has been a part of the bank's team since 2005, and has served as the Downtown Branch Manager since 2010. He is a Thomaston native and a 1977 graduate of R.E. Lee Institute. He graduated from Mercer University in 1984 and currently serves on the Board of Directors of the Thomaston Sertoma Club. Previously, Carson served on the Board for the Thomaston-Upson County Chamber of Commerce. "I am pleased to announce Kerry's promotion to Vice President," Rogers said. "In keeping with our commitment of relationship-driven banking, I am confident that our customers will continue to be well-served by Kerry's experience."</p> <p>Carson and his wife, Gina, an eighth grade teacher at Upson-Lee Middle School, have two children: Keri Lynn Smith and Ben Carson. They also have one grandson, Connor Smith. The Carsons are members of East Thomaston Baptist Church.</p>
<p>TOUCHTONE ACCESS</p>	<p>Also, our "Little Savers" had their special day on our annual Kid's Club Day. Once again it was a great success. What a great way to teach children the responsibility of owning their own accounts. Be sure to check out the winners of our Kid's Day drawings listed in this newsletter.</p>	<p>WELCOME TO WCGB</p>
<p>RECENT PROMOTIONS</p>	<p>In addition, we would like to say congratulations to all of our graduating seniors, both high school and college and to the ones going into the job market. Be sure to stop by one of our branches and let us help you choose an account that best suits your needs. We have accounts that will fit everyone from infant to senior.</p>	<p>Eddie Rogers, President and CEO at West Central Georgia Bank, today announced that Matt Adams and Jessica Willis have joined the bank. Adams will serve as Vice President and Cashier while Ms. Willis will serve as an Assistant Vice President, focusing on Mortgage Operations.</p>
<p>WELCOME TO WCGB</p>	<p>We would like to make you aware of some changes we have recently made to ATM Debit cards. Because of the heavy volume of fraud that has occurred on cards in recent months, we began restricting transactions to PIN based for certain categories of merchants across the US and other countries. However, beginning August 1, 2016 we will begin blocking all transactions in all countries except the US.</p>	<p>Adams, a 1989 graduate of Mercer University, where he earned a Bachelor of Science degree in Business Administration, is also a 2002 graduate of Georgia College and State University, where he earned his Masters of Business Administration. In addition, he completed studies at the Graduate School of Banking, conducted at Louisiana State University, in 2005. He brings to the bank more than two decades of accounting experience with 16 of those years in the banking industry. He has been a member of the Thomaston Sertoma Club for 20 years, having served as both Secretary and Treasurer. Currently, he represents West Central Georgia Bank with the Thomaston-Upson County Partners in Education. "Matt has extensive experience in audit, operations and internal controls," Rogers said. "We are pleased to welcome him to our banking team and to bring his knowledge and experience to our operations." Matt has one son, Jacob; and he and his wife Jennifer have one daughter, Caitlyn.</p>
<p>INTERNET BANKING</p>	<p>Therefore, if you will be traveling, please call the bank before your trip so we can unblock your card for the area you will be traveling to. For more information concerning this action, please refer to the Alert section on our website, www.wcgb.com and the announcements being sent out with customers' bank statements. We apologize for any inconvenience these restrictions may have caused you as our customer, but we are trying to eliminate fraud and significant losses. Thank you for your cooperation concerning these changes.</p>	<p>Willis is a Thomaston native and a 1997 graduate of Upson-Lee High School. She attended both Gordon College and Columbus State University and brings to West Central Georgia Bank 12 years of banking experience, largely in mortgage servicing and loan operations. She is a member of Mountain View Baptist Church and has served as an Awana teacher for the past decade. Willis is also a member of the Upson-Lee North PTO, where she serves as Treasurer. "We are happy to announce that Jessica is now a part of our banking family," Rogers said. "She will truly be an asset to our Loan Operations as well as our commitment to exceptional customer service."</p>
<p>SHAZAM BOLTS</p>	<p>In an effort to give our customers more control over their ATM Debit cards, we have just introduced a new service called SHAZAM BOLTS. This is an app you can download which allows you to have transaction control on your debit card. Look for more information on this service later in this newsletter. Also, we are excited to inform our customers that in the very near future, we will start reissuing ATM Debit cards with chips in them for increased security. Look for more information concerning these cards coming this fall.</p>	<p>INTERNET BANKING</p>
<p>ELECTRONIC STATEMENTS</p>	<p>Also, look for an announcement coming soon concerning a special Low Rate Auto Loan.</p>	<p>West Central Georgia Bank offers Online Banking which enables you to view "Real Time" balances and transactions on your account. Your balances are up-to-the-minute and as transactions clear your account, they are available for viewing immediately. You have access to balances and history, one time and recurring funds transfers, check image downloads, self directed research, loan payments, placing and monitoring of stop payments, password changes and downloads of account information into financial management solutions, Quicken and Quickbooks, which makes it easier than ever for you to track your finances. And the best part, there is no fee for viewing our Online Banking service. You can go directly to our website, www.wcgb.com to sign up or come into one of our branches and a customer service representative will be happy to assist you.</p>
<p>HOLIDAYS</p>	<p>As always, please do not hesitate to come by or call us with your comments or concerns.</p>	
<p>BANK BIRTHDAY WINNERS</p>		
<p>KID'S CLUB DAY WINNERS</p>	<p>TOUCHTONE ACCESS</p>	
<p>WEATHER-PHONE</p>	<p>If you need to access your account without a computer, it is as easy as your telephone and available to you 24 hours a day. TOUCHTONE ACCESS is a totally free service that allows you to access your current account information and gives you the ability to transfer funds between accounts. You can reach the TOUCHTONE ACCESS service by dialing (706) 647-9111. All you need to get started is your account number and your PIN. You will be instructed on how to set up your own PIN with your first call. In order to have the ability to transfer funds by TOUCHTONE ACCESS, you will need to complete a short application at any of our bank locations. If you would like additional information, our customer service representatives will be happy to assist you.</p>	
<p>ATM / DEBIT CARD TIPS</p>		



SHAZAM BOLTS

We are now offering a free product called Shazam Bolts that will allow you to set up account alerts and will provide you with transaction control on your debit card. With the Shazam Bolts App, the service will be available via your cell phone, tablet, laptop or personal computer. (Data charges from your mobile provider may apply.)

The following is a list of options that are available with this product:

Ability to freeze your debit card until needed for a transaction. The change is instant. We recommend that you leave your card turned off when not in use.

Set up email alerts that notify you when purchases are made that exceed a specified limit.

Set up email alerts that notify you when phone or internet purchases are made.

Set up email alerts that notify you when there is suspicious activity on your debit card.

Using GPS, locate surcharge free and other ATM's near you.

To enroll with your cell phone, download the Shazam Bolts App. The app is available in the App Store for iPhones and in the Google Play Store for Android phones. Once the app is downloaded, click "New Mobile Card User" and the system will walk you through the setup process.

To enroll with your laptop or personal computer, visit the website bolts.shazam.net and click the "New Mobile Card User" button. You still need to download the app on any mobile devices you will be using. If you need assistance, visit our Main Branch or call the bank at (706) 647-8951.

If you forget your user id or password, you will be able to reset them yourself using the "Forgot User Id" and "Forgot Password" buttons on the login page.

Multiple debit cards may be set up under one user id. You will have individual transaction and alert control over each card.

When you turn your card off, it will remain off until you turn it back on. There is not a timeout period that will cause the card to come back on after a set amount of time.

All alerts will arrive in your email. We do not have an option at this time to allow alerts to be sent through text messages. You may set up a secondary email address that will also receive the same alerts as the first.

ELECTRONIC STATEMENTS

Did you know you can easily and securely access your account statement online with our image statements? This is just another way we have to enhance your banking experience at West Central Georgia Bank and make your life a little easier. Stop by today and talk with one of our customer service representatives.

HOLIDAYS

LABOR DAY

MONDAY, SEPTEMBER 5, 2016

COLUMBUS DAY

MONDAY, OCTOBER 10, 2016

VETERANS DAY

FRIDAY, NOVEMBER 11, 2016

THANKSGIVING

THURSDAY, NOVEMBER 24, 2016

CHRISTMAS

MONDAY, DECEMBER 26, 2016

BANK BIRTHDAY WINNERS

Our 42nd Bank Birthday was held on April 15 and 16, 2016 and the winners of our drawings are as follows:

1st Prize.....NexGrill Gas Grill

Jesse Garmon

2nd Prize.....Sony 32in TV

Tommy Farr

3rd Prize.....Pair of Adirondack Chairs

Laurine Thornton

Congratulations to all of our winners and as we all know, everyone is a winner when they bank with West Central Georgia Bank.

KID'S CLUB DAY WINNERS

Our annual Kid's Savings Club Day was held on May 7, 2016 and we had a great time as usual. The children were able to mingle with the policemen, the firemen and the sheriff deputies. We played games, had refreshments and enjoyed a very beautiful day.

We had 2 drawings in 2 different age groups. The winners are as follows:

Birth—6 years.....24in Vizio TV

Kylie Hill

7— 14 years.....IPad

Matthew Hill

Congratulations to all our winners!

WEATHERPHONE

With the changeable weather we have been having lately you can be prepared for any type of weather before sending the children off to school or heading out for the day. Our helpful Weatherphone (706-647-7000) is available 24 hours a day, 7 days a week. It will give you the current time and temperature as well as the weather forecast for the day.

ATM/DEBIT CARD TIPS

ATM/Debit cards are a great convenience, but thieves are always lurking. However, to protect your card and your account, try to follow these precautions:

- Know where your card is and don't lend out to anyone.
- Don't write your PIN# on the card in case it is lost or stolen
- When using an ATM, be aware of your surroundings and lock your car doors if using a drive up facility. Cancel the transaction if you feel uncomfortable.
- Verify that you are on a secure website before using your card online.
- Check your account activity by using one of our free services such as Touchtone Access by calling (706) 647-9111 or by internet using our website address, www.wcgb.com.
- Keep your information up to date with the bank in case we need to verify ATM/Debit card activity and can easily reach you.
- We use SHAZAM to monitor our ATM/Debit cards and a representative from their Fraud Department could call you to verify card activity.
- If you find you need to cancel your ATM/Debit card after banking hours, you may do so by calling 1-800-383-8000 and speaking with a SHAZAM customer service representative.