

BANKING “CENTS”

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

www.wcgb.com

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MESSAGE FROM THE PRESIDENT

We value our customers and embrace our unique role as your true community bank. That means we give our all for the financial well-being of our customers. With that being said, our community has been the victim of mail fraud recently. Checks have been stolen and changed to a different payee name and cashed. Often the check amount has been changed also, creating a great inconvenience for the bank customer. We invite you to check out the article titled “Check Fraud” for tips on how to protect your bank accounts. Also, if you haven’t utilized our Online banking service or Mobile App, we suggest you check out these products so you can be better informed on the activity in your account.

As a reminder....Do not give out personal information, bank account information or even your email over the phone, online, or by text message unless you contacted them. Your bank, a legitimate merchant, Social Security and the IRS will already have that information on file. To verify you are who you say you are, they may ask you to confirm information or provide a passcode, but if you get an unsolicited phone call, don’t provide personal information without confirming the caller. Also, don’t respond to any unsolicited messages or emails and don’t click on any links in an email or text message without confirming with the sender.

We know several of you have asked about having your coin counted at our main office. Unfortunately, our coin sorting machine has been down since early this year. We have tried multiple times to have the machine fixed and due to supply chain issues this has been a challenge! We apologize for the inconvenience. We even cancelled our Kids Club Savings day because of this issue! However, we are happy to announce we have received a new machine and we are now accepting change to be counted. As before, there is no charge for customers to have their coin counted.

If you know someone searching for a bank with that “Hometown” feel, invite them to come and talk with us. Personal service is and will always be the signature of West Central Georgia Bank. From daily money management such as Online banking, remote deposit, digital wallet and our Mobile App to meeting your loan needs, we are here for you! You are more than just a bank account; we strive to have a banking relationship with you and we want you to have the best experience possible with West Central Georgia Bank. If you have questions about what type of accounts we offer or the digital products we offer or even need assistance in setting up our digital products, please contact us at 706-647-8951 or stop by and see a customer service representative and they will be happy to assist you.

CHECK FRAUD

What is check washing? It starts when a scammer steals your check, often out of the mail, and uses chemicals to “wash” off the ink. Then they change the payee name and cash the check. You are not aware of the problem until the person or company that you wrote the check to, contacts you saying they have not received the check or you are past due on your bill. When you look at your account in the Mobile App or on Online Banking, the check appears to have cleared correctly, but upon closer inspection you realize the check is made payable to someone you don’t know. Then checks start being presented where the payee name and amount has been changed or the check looks entirely different from the checks you are using which means the scammer has printed checks using your account information. In either case, you are now very inconvenienced, have to open a new account, and change all direct deposits and automatic withdrawals to the new account.

There are some steps you can take to help avoid becoming a victim:

1. Pay your bills online as long as you are not on public Wi-Fi
2. Take mail to the USPS office and use the slot in the building or hand to a clerk. Don’t leave mail sitting in your mailbox waiting to be picked up or even after it has been delivered
3. Use a pen with blue or black gel ink. Gel ink soaks into the paper making it harder to “wash” off the ink
4. Monitor your bank account every few days and even look at cleared checks for accuracy
5. Contact your bank as soon as you realize there is suspicious activity on your account.

If you haven’t done so already, go to www.wcgb.com to set up Online Banking or download our Mobile App from your App store or Play Store in order to stay informed on your account(s).

