



HEBRON, NE

Thayer County Bank

your Reliable Financial Partner

connections

www.thayercountybank.com



Merry Christmas and Wishes for a Prosperous 2016!

We thank you, our customers for all of the valued business that you do with Thayer County Bank. This year has been a monumental year for our bank undergoing the largest one-time upgrade of our computer systems in our 141 year history. I am sure we have had other growing pains over our history like our initial conversion from hand posting to computerized posting but at our Bank that was a transition over several years. In 2015 all systems, from accounting to internet banking, received an upgrade which significantly improved the security of our financial information. In addition to thanking you for your business we want to thank you for your patience with all of our changes this year.

Changes for 2016 will continue although we hope at a much more moderate pace. On the horizon will be the replacement of our debit cards with new EMV equipped technology. Please read more about that further in. Information security continues to be a growing challenge doing business digitally. We have dedicated a sizable portion of this newsletter to this topic. Also, watch out using your credit and debit cards at the gas pump. Nebraska has seen a number of "skimmers" being used which have affected many customers. Each person must use their own vigilance when using their cards. Even the EMV cards are not a cure-all for these problems.

We are so thankful in our community for so many projects such as the new community center, the construction of the wellness center at Thayer County Health Services, and the success of our volunteer theater. It is great to continue to see new businesses start up and others transition. Let's thank our local businesses by doing business with them. We know that we all have many choices where we bank or where we shop. We just want everyone to keep in mind the many other ways that doing business locally comes back to feed our local community.

**Our wishes for peace and prosperity
to you from all of us at
Thayer County Bank.**



Pictured are photos from our Open House, our gift baskets and some of our lucky raffle winners.

Christmas Open House

Thayer County Bank hosted their annual Christmas Open House on Wednesday, December 16th. We served meat and cheese trays, as well as coffee, apple cider, and homemade desserts. We also raffled off some gift baskets, full of a variety of goodies. Thank you to everyone who was able to attend and helping make it another successful Christmas Open House this year!



Titan Banking

Did you know that Thayer County Bank has another Branch called the Thayer Central Titan Branch?

Officially opened in April of 2007, Thayer County Bank in conjunction with the UNL Nebraska Council on Economic Development welcomed elementary students to make deposits into their own personal savings accounts. The Titan Branch is staffed by 6th grade tellers and bank personnel every Tuesday morning during the school year.

Titan Banking has continued being successful into this school year, with an all-time record of 52 students making deposits during the final deposit of 2015.

Congratulations to Mrs. Heinrichs's Class ** 100% Savers **



Minimize your risk of becoming a victim of fraud



Today there are unlimited instances of fraud and scams. In today's world anybody can become a victim of fraud, but by taking precautions you can help minimize that risk. When it comes to fraud and scams, if something seems too good to be true, it probably is. Here are a few tips to help prevent you from becoming a victim of fraud:

- **Never wire money to strangers or sellers who insist on wire transfers for payment.** Con artists often insist that people wire money or send funds through companies like Western Union or Walmart's Money Gram. They do so because it is nearly impossible to reverse or trace the money.
- **Monitor your accounts regularly.** Sign up for online banking, if you are not already, and monitor your accounts regularly. If you see a charge that you do not recognize, contact your bank or card issuer immediately.
- **Don't be afraid to ask for help if you are not sure.** Research shows that everybody is scared of asking for help and looking unintelligent. A vast majority of people get duped by scams and fraudulent activity, don't think that you are alone. If you sense that something may not be legitimate, do not proceed. Contact someone you trust. It never hurts to explain the situation and get another opinion.
- **Only do business online with companies that you are familiar with and comfortable with.** When purchasing items online, it is always best to use payment protected plans such as credit cards or online pay services, like PayPal. Don't provide bank account numbers.
- **If someone contacts you with low-risk, high-return investment opportunities, stay away.** When people insist that you act now or send cash immediately, do not participate. Avoid sales pitches that offer big profits with the promise of little or no financial risk. This goes back to the fact that when something seems too good to be true, it probably is.
- **Be aware of computer takeovers.** Many computer viruses will take over your computer and tell you to call a number. They may offer to help fix your computer for a charge or by remotely taking over your PC. Ignore this request and shut your computer down. Call a computer store, explain the situation and get advice of how to handle the situation.
- **Be aware of ATM and/or card skimming.** ATM and card skimming is becoming more and more common – not just in large cities, but also in small towns. It also includes gas pumps and kiosks, as well as ATMs.
- **ATM Skimming involves the attachment of electronic devices on or around the ATM** for the purposes of capturing both the magnetic strip data contained on the back of a debit card as well as the PIN number that is entered by the customer when using the ATM. The devices used to capture the information will vary in shapes, sizes and designs but are made to be unobtrusive or mimic legitimate devices.
- **When protecting your account against card skimming thieves, it is all about awareness, paying attention and understanding the risks.** Below are 4 tips to help protect you from card skimming.
 1. **Cover your password with your hand** – Hidden cameras are disguised so they can pick up your password. By protecting it, ATM thieves can't access your account.
 2. **Use familiar ATMs and limit your visits** – ATMs in dimly lighted spots or used late at night could be more susceptible to fraud, while ATMs under video surveillance can be safer. Try to use ATMs that you are familiar with and keep your eye out for anything that looks suspicious or different than normal. Also, try to limit your visits to the ATM. With frequency, there's risk.
 3. **Observe the ATM** – It is always a good idea to take a look at the ATM prior to using it. Make sure the card slot looks legitimate and not tacked on. If it seems that the ATM may be compromised, don't enter your PIN and try a different ATM.
 4. **Check bank balances frequently** – It pays to check your account transactions frequently to make sure there are not any unusual withdrawals or fraudulent activity. You can also sign up for different account alerts through your online banking account.

CONVENIENCE...

Estatements / Online Banking

"Your Time Is Important To Us"

We all lead busy lives and that's why we want to show you many ways that Online Banking can save you time. All your banking needs can be fulfilled without leaving the comfort of your home. TCB online banking is a safe and secure environment to complete all your routine banking.

- Manage your finances from anywhere
- Convenience – Bank as you are – no waiting or lines
- Pay your bills electronically
- Set account alerts on transactions and/or balances
- View check images
- Schedule transfers
- Issue stop payments on a single check or range of checks
- Make loan payments
- Control statement preferences

Are you ready to "de-clutter" your life in the New Year? Are the papers, bills, etc. building up at your home? Online banking and E-Statements are the solution for you. We have many products to help cut down on the clutter in your life.

Here are many benefits of E-Statements:

- Access to your statement at any time through your online banking.
- No wait time for the mail. Obtain your statement immediately through online banking.
- Decreased handling by others makes E-statements more secure and lowers the risk of identity theft.
- Ability to download, save, or print the statement at your option.
- Obtain statement whenever it is convenient for you.
- E-statements can be viewed wherever you can sign into online banking.
- Environmentally friendly.

You may ask, how do I sign up for E-Statements? This process is very simple. You can sign up through online banking or any staff member is happy to walk through the process with you. Please give us a call anytime!



UPDATES...

Thayer County Bank Credit Card In Transition

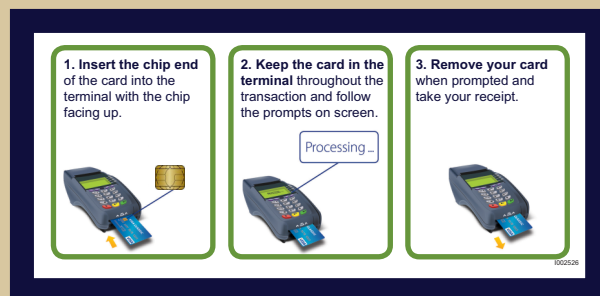
The Thayer County Bank Credit Card, issued by TCM Bank, is beginning the transition to the new Visa EMV Card. Once your current card expires it will be replaced by the new EMV card; however, if you do not want to wait that long to receive the new chip card, you can call the number on the back of your card and request the new EMV card at no additional cost.

EMV, which stands for Europay, MasterCard, and Visa, is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions. In the wake of numerous large-scale data breaches and increasing rates of counterfeit card fraud, U.S. card issuers are migrating to this new technology to protect consumers and reduce the costs of fraud. With your new Visa EMV credit card, you get BIG protection in a tiny chip.

- **Chip Card Security.** This tiny chip protects you from fraud by creating a one-time use code for each chip transaction. This code is virtually impossible to counterfeit and helps reduce in-store fraud.
- **Easy to Use & Accepted Everywhere.** If a chip-activated terminal is available, insert your card and follow the prompts. See to the right

for detailed instructions. You can continue to use the magnetic strip on the card as you do today at merchants and ATMs that do not have chip-enabled terminals. Whether you check out using chip technology or by swiping your card, you can pay with confidence worldwide – wherever your Visa credit card is accepted.

- **No Cost & Zero Liability.** Enjoy your new chip at no additional cost. Plus, with your TCM Bank Credit Card, you are covered by a zero fraud liability policy which means if your card is lost or stolen, you won't be held responsible for fraudulent charges.



We are currently working on a plan to provide the EMV chip in all Thayer County Bank Debit Cards. These will roll out in the 4th quarter of 2016.



*"All of us here at
Thayer County Bank
would like
to wish you a
Merry Christmas
and a
Happy New Year."*

*Pat Mary F. Juli
Lance Kent Randy*

*Kristy Mary R.
Brittany Heidi
Kristen*

*Rebecca Candy
Carlece Tim
Jim Judy*

Holiday Hours

Thurs. Dec. 24th - Closing at Noon

Closed - Fri., Dec. 25th

Closed - Sat., Dec. 26th

Thurs. - Dec. 31st - Closing at 2 p.m.

Closed - Fri., Jan 1st

Closed - Sat., Jan. 2nd

All 2015 transactions need to be received
by 2:00 p.m. on Dec. 31st

Thayer County Bank

**P.O. Box 109
Hebron, NE 68370
402-768-6027**

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Thayer County Bank *your* **Reliable Financial Partner**

Hours:

Monday - Friday: 8:30 a.m. to 4:30 p.m.

Drive-up: 8:00 a.m. to 5:00 p.m.

Saturday Drive-up: 8:00 a.m. - 10:00 a.m.

School Bank - Thayer Central Elementary - Wed. 9:00 a.m.

Promoting Young Savings Habits

