

Bank of Hays Celebrates 10 Years!

One decade, hundreds of businesses and thousands of families served...the Bank of Hays turned 10 years old on December 20, 2014! To celebrate, Bank of Hays held 10 days of open houses, with refreshments and 10 winners, one each day of \$100. Visit our website to watch the video that tells how our bank and community worked together to arrive at 10 years of building better ways!



How to Protect Your Bank & Credit Card Accounts

- Call us ahead of a trip so we know you're traveling—when and where.
- Double check contact information—particularly mobile phone number and ensure it is up to date with our records.
- Be sure to have our phone number in case you need to contact us.
- Be careful not to leave purses/wallets or other valuables unattended or in the open (such as in a car).
- Always cover the PIN pad when entering PINs at ATMs or POS terminals - a best practice even when not traveling.
- Minimize online purchases. If you do choose to shop online, make sure it is a secure site.

Money Management Tips

Any time of year, but particularly the start of a new year, is a good time to reflect on how you are managing your finances and to consider whether you would benefit from some changes. Below are some questions and suggestions that can help you better evaluate to meet your goals.

What are my current short-term and long-term financial goals? Write them down. They may include paying off a debt, buying a home, or a car, or financing a child's college education. When your goals are in writing you will be more motivated to save money and achieve your objectives.

Can I do better by making automatic transfers into savings? A great way to build savings, is to arrange for your bank or employer to automatically transfer funds into savings or retirement accounts. Make sure you don't just set it and forget it, ask yourself whether you can or should increase the amount you are automatically saving.

Do I have enough money in an emergency savings fund? The idea is to cover major unexpected expenses or a temporary reduction in income without borrowing money. Figure out how much you would need to pay for three to six months of essential expenses (housing, transportation, medical costs and so on). If you don't have that much money in a savings account, start setting aside what you would need.

What about retirement savings? Start by calculating how much money you will need for retirement. According to The Social Security Administration, most financial advisors say to aim for a combination of Social Security payments, pensions and personal savings that equal at least 70 percent of your pre-retirement earnings in order to maintain your pre-retirement standard of living.

Better Ways for Online Banking & Online Bill Pay

www.bankofhays.com

www.hanstonstatebank.com

www.fsbjetmore.com

Congratulations



Stacy Olson

Farmers State Bank of Jetmore

46 Years in Banking

Retired as of December 31, 2014

We want to congratulate you both on your well deserved retirement, and wish you happiness in the years ahead.



Congratulations



Margaret Phillips

Farmers State Bank of Jetmore

28 Years in Banking

Retired as of December 31, 2014

Please join us in wishing them best of luck on their retirement.

Talking to Your Kids about Money

It should be no surprise that when it comes to personal financial habits, parents hold the most sway over their children's attitudes and behaviors about money. The Independent Community Bankers of America (ICBA) and the nation's more than 6,500 community banks gave the following advice for parents on how to talk to their children about money.

- * **Teachable Moments:** Look for ways to turn everyday experiences into teachable moments. A routine trip to the grocery store could turn into a discussion about the importance of budgeting and how to identify wants versus needs.
- * **Earning Money:** How children earn their money is up to their parents, but it is important that once they've earned it they understand it is a limited commodity. If your child spends all his or her money and asks to borrow more from you, don't give in and spoil a valuable lesson.
- * **Monkey See, Monkey Do:** Be a good role model! Let your children see you set a savings goal and delay gratification until you have reached that goal.
- * **Don't Go It Alone:** Community banks are excellent resources when it comes to teaching children about financial literacy. Take your kids to the local community bank so they can watch you deposit money into your account, speak with a teller or learn more about the community bank and how it operates.

Upcoming Events

March 30th—April 3rd

Bank of Hays will deliver Meals on Wheels

May 30th

FREE Community Shred Day 9am—11:30am at our Hays Location.

July 14th

Bank of Hays will sponsor the 4-H Exhibitor Breakfast at the Ellis County Fair.

Our Mission

Our Mission is to do the right thing for:

- Our Customers
- Our Employees
- Our Stockholders
- Our Community

Our Vision

Our vision is to be the premier bank in the communities we serve. We will accomplish this by affiliating ourselves with staff that will be professional, capable, responsive, and flexible to the people we serve. We will provide financial products and services which meet or exceed the needs of our customers, our community, our shareholders and our regulators.

Bank of Hays

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