

Congratulations, Gary Wentling, On Your Retirement!

Bank of Hays' Loan Officer, Gary Wentling, is retiring after 11 years at Bank of Hays. Gary, born October 2, 1941 grew up on a farm south of Ogallah in Trego County and attended the two-room Ogallah Grade School. In the summer of 1956 his family moved from the farm to Ellis, where he graduated from Ellis High School in 1960. In September 1960, he enlisted in the Air Force and served 4 years with the Strategic Air Command as an Assistant Crew Chief on a B-52 Stratofortress long range bomber during the Vietnam War. He was honorably discharged as Airman First Class in September 1964. He then enrolled at the Wichita Barber School and upon graduating in 1965, Gary started barbering at Glen's Barber Shop in Dodge City. He enrolled at Dodge City Junior College, graduating in 1970. He continued his education at St Mary's of the Plains College graduating in 1972 with a business degree. His first job in the financial field was with The Associates Financial Services from 1972-1977 working in various positions in Dodge City, Garden City and Longmont, CO. In May of 1977, Gary, along with his wife (Patti) and son (Trey) moved from Colorado to Hays, accepting a job as a Loan Officer at First National Bank, Now Emprise Bank, working there until 2004. On December 20, 2004—Bank of Hays opened for business. Gary was part of the original group of stockholders that established the new bank. Gary is a Senior Vice President/Loan Officer and will retire March 31, 2016 after working 45 years in the financial services field.

Gary was recently awarded the 2015 Hall of Fame Award from the Hays Area Chamber of Commerce. Congratulations, Gary!

Current Involvement:

- Member of Hays Optimist Club for 38 years—3 times "Optimist of the Year"
- Tiger Club member for 30 years—Served as President for 2 years
- Hays Airport Advisory Board Member
- Hays Ambassadors Member—36 years
- FHSU Athletic Auction Committee Member—6 years, 2 years as Chairman
- HHS Family & Consumer Science Advisory Committee
- Member of American Legion and American Legion Riders
- Member of St. Joseph Catholic Church



Past Involvement:

- Hays Chamber of Commerce Board Member and Treasurer
- Ellis Co. United Way Board of Directors and Drive Chairman
- Kansas Bankers Association Member
- State Consumer Credit Committee—10 years
- Chairman of Ellis County Extension Board of Directors

***Please join us on Friday, March 25th @ Bank of Hays to help celebrate Gary's Retirement!**



Elder Financial Abuse: Under-Reported & On the Rise

Many elderly adults are abused in their own homes, in relatives' homes, and even in facilities responsible for their care. If you suspect that an elderly person is at risk from a neglectful or overwhelmed caregiver, or being preyed upon financially, it's important to speak up. Learn about the warning signs of elder abuse, what the risk factors are, and how you can prevent and report the problem.

What is elder abuse?

As elders become more physically frail, they're less able to stand up to bullying and or fight back if attacked. They may not see or hear as well or think as clearly as they used to, leaving openings for unscrupulous people to take advantage of them. Mental or physical ailments may make them more trying companions for the people who live with them. Many seniors around the world are being abused: harmed in some substantial way often by people who are directly responsible for their care. In the U.S. alone, more than half a million reports of abuse against el-

derly Americans reach authorities every year, and millions more cases go unreported.

Financial elder abuse:

This involves unauthorized use of an elderly person's funds or property, either by a caregiver or an outside scam artist. An unscrupulous caregiver might:

- Misuse an elder's personal checks, credit cards, or accounts
- Steal cash, income checks, or household goods
- Forge the elder's signature
- Engage in identity theft

Typical rackets that target elders include:

- Announcements of a "prize" that the elderly person has won but must pay money to claim
- Phony charities
- Investment fraud

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www.hanstonstatebank.com

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Our Branches

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Fax: (785) 621-2471
Website: www.bankofhays.com

Hanston State Bank

102 N Logan St
Hanston, KS 67849
Phone: (620) 623-4811
Fax: (620) 623-2727
Website: www.hanstonstatebank.com

Bank of Lewis

217 S Main St
Lewis, KS 67752
Phone: (620) 624-5794
Fax: (620) 324-5797
Website: www.bankofhays.com

Farmers' State Bank of Jetmore

601 Main St
Jetmore, KS 67854
Phone: (620) 357-8324
Fax: (620) 357-6398
Website: www.fsbjetmore.com

Upcoming Events:

March 28th—April 1st
Bank of Hays will Deliver
Meals on Wheels

May 21st
Shred Day from 9:00am-11:30am

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

Bank of Hays Welcomes Commercial Loan Officer



Victoria native, Curt Schmidtberger, has joined Bank of Hays as a Commercial Loan Officer. Schmidtberger is a 1991 graduate of Victoria High School and a 1995 graduate of Fort Hays State University with a degree in Business Management. Prior to joining Bank of Hays, he served ten years with another regional lending institution.

Schmidtberger and his wife, Mary Jo are lifelong Ellis County residents. They have three sons: Devin, 11; Deyton, 8; and Dalton, 5.

Please join us in welcoming Curt to Bank of Hays!

Start Saving with a DIY Home Energy Audit

As temperatures begin to drop and your energy focus turns from cooling your home to heating it, consider using this time to increase energy efficiency and cost savings for the colder months ahead. Whether your home is old or new, chances are you are spending more on energy costs than necessary.

Armed with some basic knowledge and a little time, you can conduct a baseline energy audit of your home to identify where you are losing energy (and money). Use a checklist and take notes on problems you find as you walk through your home. Remember, the audit itself won't save you money unless you act on your findings.

So, where to start? If your home has multiple levels, work from the top down. Begin in your attic or highest floor, and work your way down to the first floor or basement.

1. Insulation and air leaks (drafts)—According to the Department of Energy, improving your home's insulation and sealing air leaks are the fastest and most cost-effective ways to reduce energy waste and make the most of your energy dollars. Check to see whether there is sufficient insulation in the attic. Are openings containing piping, ductwork and chimney sealed?

2. Electronic devices—Inventory all of the electronic devices you have and how often you used them. Computers, printers, DVD players, phones and gaming consoles are notorious "vampire power" users—they drain energy even when not in use. If items can be turned off without disrupting your lifestyle, consider plugging them into a power strip that can be turned on and off (or put on a timer).

3. Lighting—Note where you still have incandescent lights. Can you replace them with CFL or LED upgrades? Do you have nightlights? If so, consider replacing them with LED nightlights. Are there places where you can install motion sensor lights in low use areas, such as a closet, porch or garage?

4. Thermostat/indoor temperature—Do you have a programmable thermostat? When was the last time it was programmed? Is the date and time correct? If they are not, this could throw off the automatic settings. Is it set so the temperature is lower during the day and/or times when no one is home and at night when people are sleeping? Consider lowering the temperature a few degrees.

5. Appliances and cleaning—Appliances are large energy users, and if yours are more than 10 years old, they are likely not as efficient as today's options. How and when you use them also make a difference. Do you wash your clothes in hot water, or can you use cold water instead? Do you use your washer, dryer or dishwasher during the day? Consider running them at night, during off-peak times. Does your hot water heater have a blanket? If not, consider insulating it. Make sure your dryer vent isn't blocked—this will not only save energy, it may also prevent a fire.

Once you have completed the audit, take a look at the findings. Prioritize actions that you can take based on your time and budget, weighing where you can get the most impact for your investment. Increasing your home's energy efficiency will make your family comfortable while saving you money.

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.

Our Story:

Want to hear the story of how Bank of Hays all started?
Visit www.bankofhays.com and go to the "Our Story" tab at the top of the page!

