



# NEWSLETTER

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## New Solar Panel Carport at Bank of Hays

In an effort to save money and "go green," Bank of Hays has built a solar panel carport.

"I've always been intrigued about the going green aspect," said John Clarke, president of Bank of Hays. "Ever since we built the building, I've been thinking about this."

The carport has 15 vehicle bays for employees with 176 solar panels. The solar panels produce 47 kilowatts of power for the bank, which will be enough to supply the bank with about half of its needed energy.

"The long term goal is to save money," Clarke said.

The solar project itself costs upwards of \$200,000, but it is projected to have a seven year payback.

According to Clarke, the bank should save \$8,000 in the first year and, by year 20, the bank could be saving \$20,000 and will keep three million pounds of carbon dioxide out of the atmosphere over the next 25 years.

"We feel like at this time the project makes economic sense," Clarke said.

The solar panels have a life expectancy of 25 years and Clarke has been assured that they can withstand softball size hail.

Clarke began looking into the project two years ago. He originally looked at putting solar panels on the roof of the bank, but the weight of the panels would not work with the roof.

He began looking at solar businesses in the Denver area, but decided on Cromwell Solar out of Lawrence.

Cromwell is the largest and oldest solar installation firm in the Kansas region and has experience in residential and commercial design.



## NEW Debit Card Alerts!!



Would you like to receive a text message and/or e-mail alert when a transaction occurs on your debit card? Now you can!

Alert types include:

- Minimum Transaction Amount
- Fuel
- International
- Online/Phone/Mail Order
- Card Not Present
- ATM Withdrawal
- Decline
- Cash Back
- Credit
- Reversal
- Preauthorization
- All

You can even choose what time of the day you want to receive alerts! To sign up, please visit any of our locations listed on back.

## Protect Your Mobile Device From Hackers

- **Use the passcode lock on your smartphone and other devices.** This will make it more difficult for thieves to access your information if your device is lost or stolen.
- **Log out completely** when you finish a mobile banking session.
- **Protect your phone from viruses** and malicious software, or malware, just like you do for your computer by installing mobile security software.
- **Download the updates** for your phone and mobile apps.
- **Use caution when downloading apps.** Apps can contain malicious software, worms, and viruses. Beware of apps that ask for unnecessary "permissions".
- **Avoid storing sensitive information** like passwords or a social security number on your mobile device.
- **Tell your financial institution immediately if you change your phone number** or lose your mobile device.
- **Be aware of shoulder surfers.** The most basic form of information theft is observation. Be aware of your surroundings especially when you're keying sensitive information.



Want to hear the story of how Bank of Hays all started?

Visit [www.bankofhays.com](http://www.bankofhays.com) and click on "Our Story" at the top of the page!



## 5 Ways to Make College More Affordable

How does a student and their family better prepare themselves? Here's a list of the top five ways families can make college more affordable:

1. **Save early and save often.** Recent research has shown a link between savings and college success: kids from low-and moderate-income (LMI) households with college savings between \$1 and \$499 are 3x more likely to attend college and 4x more likely to graduate.
2. **Have a plan.** Only two in five Sallie Mae respondent families created a plan to pay for college, but they were able to save 3.5 times more and borrow one-third less than non-planners. America Saves can help you make a plan to save for an education. Pledge to save and you will receive monthly reminders to save and specific advice to help you save more and pay less for college.
3. **Be realistic in assessing college options.** Academic programs and financial details often take a back seat to personal choices, but considerations like in-state vs. out-of-state, scholarship opportunities, and work-study programs can mean the difference between college being affordable, or not. An honest assessment of a school's programs and financial opportunities could knock a personal "want" off the list entirely.
4. **Curb spending wherever and whenever possible.** Did you know that the average price of a new textbook has increased by nearly 30% since 2009? Whether you're looking at room and board, books and supplies, or personal spending, there's always a way to lower costs. Many students are choosing to live at home to reduce housing costs, while others opt for a track to get their degrees completed faster.
5. **Leave no financial stone unturned.** "Free money" is available in the form of scholarships and grants. There are a range of scholarships related to demographics and to characteristics like academic, athletic, and artistic. Find out more at your guidance counselor's office or online. And by completing the FAFSA, you'll receive information about grants you or your child qualify for.

## 7 Ways to Help Prepare for a Natural Disaster

It's important to get your financial affairs in order to help prepare before a natural disaster strikes. Having access to pertinent documents and emergency funds is critical in the days and weeks following a natural disaster. Devising a strategy ahead of time can help alleviate victims from undue pressure during an incredibly stressful time. Doing so will also help minimize financial uncertainty, and limit the long-term impacts from damaged, destroyed or lost financial documents.

1. **Store important documents** such as proof of identity, property ownership, insurance policies, bank and investment account information, and three years of tax returns in a bank safe-deposit box. Encase these items in plastic bags to prevent moisture.
2. **Prepare additional copies of critical documents** such as birth certificates, adoption papers, marriage licenses and the deed to your home for safekeeping and inform a trustee, relative or attorney of their location.
3. **Print out key contact information** for executors, trustees and guardians and store it in a secure location, either in your safe-deposit box or with a close relative.
4. **Inventory personal and household valuables** (take photos and keep receipts) to help evaluate replacement costs.
5. **Include surplus cash**, preferably small bills, in your home emergency kit. The kit should also include a three-day supply of food and water, a first aid kit, can opener, radio, flashlights and batteries.
6. **Create digital copies**, which can serve as a supplement or backup to paper documents. Scanned or electronic documents can be uploaded with secure online backup services.
7. **Contact your insurance agent** or visit the Federal Emergency Management Agency's website at [www.fema.gov](http://www.fema.gov) to determine if a flood insurance policy is right for you.

## 8 Ways to Help You Spot a Fake E-mail

1. **Something just doesn't look right:** If you receive a message that seems suspicious then it is usually in your best interest to be extra cautious.
2. **An email refers to a current news event:** Be wary of an email that contains a URL link about current news events. Major news events, such as a large-scale catastrophe or political event, are quickly followed by a wave of fake messages touting the same news event in the subject line or e-mail body.
3. **The email is poorly formatted and/or uses poor grammar:** Adversaries are improving in this area, but a typo, an odd-sounding sentence or an unprofessional looking layout are warning signs of a fake e-mail.
4. **The "tone" of the email doesn't sound quite right:** It's easy for adversaries to collect email addresses and names. If a message makes an unrealistic threat, such as "action is required to prevent your access from being cut off", that can be a sign of a fraudulent email. [We suggest that you filter messages from Bank of Hays based on what information you typically received from us.]
5. **Messages that do not include your email address in the To: or Cc: fields:** This is common with spam emails.
6. **The email is requesting personal data and information:** Be suspicious of emails requesting account information, account verification or credentials, such as user names and/or passwords. Bank of Hays will not request this information via email.
7. **The email is asking you to update user name and/or password:** You should never click a link to "login" from within an email. On a similar note, Bank of Hays will not request that you updated your user name and/or password by clicking through a link in an email.
8. **You did not initiate the action:** This ploy mirrors a "You just won the lottery" email you may receive in your personal inbox. Do not click on links within an email to set up a new service you did not request.



### **Bank of Hays**

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Phone: (785) 621-2265  
Fax: (785) 621-2471  
Website: [www.bankofhays.com](http://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](http://www.hanstonstatebank.com)

### **Bank of Lewis**

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

### **Farmers' State Bank of Jetmore**

601 Main St  
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Website: [www.fsbjetmore.com](http://www.fsbjetmore.com)