



## Bank of Hays Supports Fort Hays State University

Over the next five years, Bank of Hays, Hanston State Bank, Farmers' State Bank of Jetmore and Bank of Lewis have committed to over \$62,000 in scholarships and support of the new Robbins Banking Institute at Fort Hays State University. We believe Fort Hays State University is an integral part of Western Kansas and vital to our area to support higher learning for our young students. Our banking group supports multiple scholarships to students studying banking, students in the college of business and students from Hodgeman and Edwards counties. Fort Hays State University has established the Robbins Banking Institute to serve the banking community of Kansas by expanding the professional workforce available to Kansas banks. The institute will recruit traditional age, on-campus students in Kansas' most complete banking curriculum. It will also offer distance learning coursework and credentials to place work-bound banking employees.



## FREE Shred Day

**Date:** Saturday, April 14th

**Time:** 9:00am—Noon

**Location:** Bank of Hays  
1000 W 27th St  
Hays, KS 67601

Bank of Hays is having a FREE Shred Day to dispose of the general public's personal documents and files at NO CHARGE.

Don't worry about removing staples or paper clips, or burning up your personal shredder. Professional shredding equipment will take care of them. For compliance reasons, only personal and household materials will be accepted at no charge on the day of the event. Limit of three boxes or bags per household, please.

This is our way of saying thank you for the many years of community support we have received. Call us at 785-621-2265 with any questions.

## 12 Signs Your Identity Might Have Been Stolen

- Failing to receive bills or other mail.** This could indicate that an identity thief has taken over your account and changed your billing address. Make sure to follow up with creditors if your bills don't arrive on time.
- You're rejected for credit.** Being denied credit or being offered less favorable credit terms, like a high-interest rate, for no apparent reason, is a sign your identity may have been compromised.
- You're getting bills for purchases you didn't make.** If you start receiving bills or notices of overdue payments in regard to accounts you don't have, you have probably become a victim of identity theft. In this case, you should contact the creditor and inform them that you have been a victim of identity theft and it is not your debt, and also file a police report.
- Your bank account, brokerage account, credit card account or other accounts have unauthorized transactions**—You should be regularly monitoring your credit reports and all of your financial accounts to recognize fraud as soon as possible.
- You receive a tax transcript in the mail that you didn't request**—Under this scenario, a fraudster logged on to the Internal Revenue Service website and tried to get your information and couldn't download it immediately because some security test failed.
- Your electronically filed tax return is rejected.** This is a big sign your identity has been compromised. That's especially the case if your return is rejected and there are no typos and the Social Security number is correct. What likely happened is that an identity thief filed a tax return in your name, claiming a fraudulent refund.
- You receive a tax refund you did not request.** Here, you may get a check or pre-loaded debit card. What happened is that an identity thief filed a fraudulent return and will try to find the refund in your mailbox.
- Your employer lets you know you've got a data security problem.** If a hacker has your Social Security number and the name of your current employer, they can try to collect unemployment benefits in your name.
- You get two-factor authentication alerts.** It's a problem when you get a text message sending you a six-digit pin to enter into a service or membership you don't recognize.
- Your credit score is actually rising.** Strange, but true— a rising credit score can mean trouble on the identity fraud front. Check your credit reports frequently for accounts you didn't open and hard inquiries which could suggest fraudsters are trying to obtain credit in your name.
- You get small "test charges" on your credit card.** Hackers often place a small charge for a couple of bucks on the card to see if it will go through before they initiate an attempt at a larger fraud later. If you have a small charge you don't recognize, don't ignore it.
- You get increased direct mail and phone solicitations for expensive items.** The notices could be for cars, loans, and home improvement and other big-ticket items. This could be the result of new high-ticket activity run on your account.



## Money Management Tips for Teens:

- **Set Specific Measurable, Attainable, Realistic, Trackable goals.** Choose your priorities - whether it's saving for a computer or building an emergency fund—and make sure they are achievable. Create a plan to follow and measure your progress over time.
- **Start a savings account** if you don't have one already. It will help fund future purchases, and in the meantime you'll be earning interest.
- **For working-age students, consider part-time employment.** You will learn more about personal responsibility and have an opportunity to manage daily and long-term expenses.
- **Track what you spend** to develop good budgetary habits and avoid making impulse purchases. Many personal finance apps are available online to help you track your spending.
- **Learn about credit.** Talk with your parents and your local banker about the complexities of using credit cards. They will discuss the responsibilities associated with these forms of payment to help you establish and maintain good credit when the time comes.
- **Gain perspective about risk and reward.** Understanding how stocks, bonds and mutual funds can affect an investment portfolio shows you how financial decisions can grow or shrink your savings into retirement. Some high school classes and financial literacy-based websites provide simulations of how these investments work in the real world.

## 14 Red Flags for Elder Financial Abuse

The key to spotting financial abuse is a change in a person's established financial patterns. Watch out for these red flags.

1. Unusual activity in an older person's bank accounts, including large, frequent or unexplained withdrawals
2. Changing from a basic account to one that offers more complicated services the customer does not fully understand or need
3. Withdrawals from bank accounts or transfers between accounts the customer cannot explain
4. A new "best friend" accompanying an older person to the bank
5. Sudden non-sufficient fund activity or unpaid bills
6. Closing CDs or accounts without regard to penalties
7. Uncharacteristic attempts to wire large sums of money
8. Suspicious signatures on checks, or outright forgery
9. Confusion, fear or lack of awareness on the part of an older customer
10. Checks written as "loans" or "gifts"
11. Bank statements that no longer go to the customer's home
12. New powers of attorney the older person does not understand
13. A caretaker, relative or friend who suddenly begins conducting financial transactions on behalf of an older person without proper documentation
14. Altered wills or trusts



### 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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Hays, KS 67601  
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Website: [www.bankofhays.com](http://www.bankofhays.com)

#### Hanston State Bank

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#### Bank of Lewis

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Website: [www.bankofhays.com](http://www.bankofhays.com)

#### Farmers' State Bank of Jetmore

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