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# Newsletter

## Falcon Fraud FAQs

Awhile ago, Bank of Hays implemented a program that adds a layer of protection from possible account fraud by detecting debit card fraud quickly and accurately, minimizing your risk and protecting against losses.

**Q: How does it work?**

A: If a transaction is determined to be “high risk”, a Falcon Fraud Manager will attempt to contact you to determine whether the transaction is legitimate. If Falcon Fraud cannot make contact with you, a temporary block may be put on your account to prevent fraudulent transactions.

**Q: How will they contact me?**

A: If we have your cell phone on file, Falcon Fraud will attempt to send a SMS text to that phone number. You will need to reply ‘yes’ or ‘no’ to verify the charge (s). If we do not have a cell phone number, they will try calling you on the primary phone number that we have on file.

**Q: What if the charge is fraudulent?**

A: Contact or stop by your local branch to get a new card and/or dispute the fraudulent charges. Falcon Fraud will only put a block on the card. They will NOT issue you a new card.

**Q: Will this affect me when I travel?**

A: Possibly. Usually when you travel, it is not part of your “normal” purchasing behavior. For this reason it is strongly recommended that you contact us before you travel. Also, it is a good idea to have a second form of payment (cash, credit card, or travel money card, etc.) available at the time of purchase.

**Q: What can I do to help?**

A: We strongly encourage you to review your activity as often as possible. This can be done by phone, mobile banking, online banking, or through monthly statements. The quicker you report any unauthorized transaction, the quicker Bank of Hays can act to identify and prevent any further unauthorized activity. In addition, please keep us informed of any changes to your contact information so that in the event of suspected fraud, calls may be directed to you as quickly and efficiently as possible.

## Check Out Our NEW Website!



## What's New??

- Check out your home page! <https://www.bankofhays.com> or <https://www.fsbjetmore.com> or <https://www.hanstonstatebank.com> or <https://www.bankofhays.com/home/bankoflewis>
- Get informed on recent scams and see what we’re doing to protect you. [Fraud & Security](#)
- See what’s happening in your community. About us > [Community Events](#).
- Withdraw from an ATM without paying a fee. We’ve added a list of ATMs owned by institutions that have elected not to surcharge customers of other InstaKEY Select participating institutions. Locations > [ATMs](#)
- We have a mobile app! For more information, go to Personal > [Mobile Banking](#)
- Find out if we’re closed for the Holidays. Locations > [Holiday Closings](#)
- Register for eStatements. Quick Links > [eStatements](#)
- Send us a secure e-mail. Quick Links > [Secure E-mail](#)
- Do you have a Bank of Hays credit card? Register or Log in to view your activity. Quick Links > [Credit Card Login](#)
- Within Online Banking, link your external accounts to view balances and create a budget by using the new Money Management tool! Personal > [Online Banking](#)
- Calculate your FDIC coverage for FREE! Quick Links > [FDIC Estimator](#)
- See how our solar panels are performing. About us > [Solar Edge](#)
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# Congratulations On Your Retirement, Marion!

After 47 years in banking, Marion F. Dreher, Senior Vice President Real Estate Lending at Bank of Hays, is retiring effective January 5, 2019.

A Hays native, he attended St. Joseph Military Academy and Fort Hays State University, graduating with a degree in business. After two years service in the U.S. Army, he launched his lifelong career in real estate lending with a local savings and loan organization where he was in charge of developing and managing a real estate lending department. He introduced VA, FHA and First Time Home Buyer loans to customers in their Hays market.

Over the past four decades, Marion similarly initiated successful real estate lending departments for several other Hays banking institutions and held management positions with each of those.

“My work experiences provided an opportunity to create many relationships with realtors and community leaders,” he said. “Most of all, I’ve enjoyed working with individuals and families through the process of purchasing a home.”

Marion focused on creative lending in working with customers. “I never believed in the cookie cutter approach,” he said. “I’ve always tried to fit the loan to the customer’s unique lending needs. I always tried to see the potential in that person, not just the cash flow on their financial sheet.”

Local organizations also tapped into his financial and management skills for fiscal guidance both as a board member and an officer. “Civic involvement enabled me to give something back to the community in return,” he said. “That involvement enabled me to use my experience and help organizations stabilize their finances and plan for future growth.”

Boards on which he has served include:

- Board Member and Treasurer, Hays Area Chamber of Commerce
- Board Member and Treasurer, United Way of Ellis County
- Board Member of The Children’s Center, Hays Housing Authority, Kansas Bankers Real Estate Committee, Hays Library Foundation, St. Joseph’s Parish Council and Sunshine Connections.

He continues to serve as advisory board member to the Mortgage Investment Services Corporation, but Kiwanis Club is nearest and dearest to his heart. He has served as President and Treasurer, and assists with the Easter Egg Hunt, Flag Project and his special passion—helping fund and develop the Kiwanis Park for children.

Throughout his career, Marion has treated others the way he would like to be treated himself. The gratitude and thanks he receives from customers—past and present—has been rewarding. “I believe in people. They believe in me,” he said.

After retirement, Marion and his wife, Conni, hope to spend more time at Wilson Lake, remain active in Kiwanis Club, and finalize several trips to the Wine country in California and an Alaskan cruise.

Thank you Marion, for your service to Bank of Hays! We wish you the best during your retirement!

\*A reception for Marion will be announced at a later date.



## Debit Card Limits

When it comes to withdrawing money from an ATM, you are limited to the amount you can withdraw in one day. You’re also subject to the amount of money you spend with your debit card each day. Most banks impose these limits, both for security and practical reasons. These limits prevent thieves from withdrawing and spending all your money.

The default limits on your Bank of Hays debit cards are:

- Point of Sale: \$500/day
- ATM withdrawal \$310/day  
\*surcharge fees inclusive

Both limits reset at 2:00 PM CST. Keep in mind, banks can only keep a limited amount of cash on hand to distribute, so each ATM will have their own limits. If you need to increase those limits temporarily, just give us a call and we will be happy to do so.

### Online Dating Scams

Has an online love interest asked you for money?

That's a scam.

Scammers know millions of people use online dating sites. They are there, too, hiding behind fake profiles.

### Signs of a Scam

- Professes love quickly. Claims to be from the U.S., but is overseas for business or military service.
- Asks for money, and lures you off the dating site.
- Claims to need money — for emergencies, hospital bills, or travel. Plans to visit, but can't because of an emergency.



### What to do

- 1 Slow down** — and talk to someone you trust. Don't let a scammer rush you.
- 2 Never wire money**, put money on a gift or cash reload card, or send cash to an online love interest. You won't get it back.
- 3 Contact your bank right away** if you think you've sent money to a scammer.
- 4 Report your experience to:**
  - The online dating site
  - Federal Trade Commission: [ftc.gov/complaint](http://ftc.gov/complaint)
  - Federal Bureau of Investigation: [ic3.gov](http://ic3.gov)

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