



POSITIVE PAY

Fraud Protection Has Never Been Easier

Check fraud costs businesses and banks billions of dollars each year. However, there's an easy way to fight back. Positive Pay is a fraud protection technology that accurately detects fraudulent items before any money leaves the bank.

Because Positive Pay verifies your checks up front, fraudulent checks never get cashed, saving you money and headaches.

Each time you run checks, items that do not match are rejected, flagged as an exception, and referred back to you for a pay/no-pay decision prior to posting to your account.

Positive Pay also immediately detects and rejects counterfeit items having duplicate serial numbers, voided check presented for payment, and checks with altered amounts.

Holiday Skip-A-Payment

We understand money gets tight around the holiday season, that's why we are giving you the option to defer your November or December 2025 loan payment until the end of your loan! The program lets you skip your November or December payment on your qualifying loan(s) by paying just the interest that is due. Our Skip-A-Payment program is a great way to get extra cash without having to take out a new loan. Call or stop by for complete details, or to sign up for our Holiday Skip-A-Payment program.

Not valid on Commercial, Real Estate or Lines of Credit. Customer must be current on all loan payments. Eligibility based on applicant credit and other factors. Interest must be paid before deferral. Finance charges will continue to accrue during the deferral period.

PROTECT YOURSELF FROM CHECK FRAUD: TIPS FROM THE U.S. POSTAL INSPECTION SERVICE

Check fraud and mail theft continue to be serious threats, but with proactive steps, you can significantly reduce your risk. The United States Postal Inspection Service (USPIS)—the federal law enforcement branch of the Postal Service—works to protect the mail and enforce laws against fraud and theft. They recommend several straightforward but important actions to safeguard your mail. First, always retrieve your mail promptly after delivery and avoid leaving it in your mailbox overnight. Use secure mailing options such as the letter slots inside your local Post Office rather than exterior blue boxes when sending checks or sensitive information. If you're traveling, request a mail hold from the Post Office to prevent unattended deliveries. You can also sign up for Informed Delivery at USPS.com to receive daily emails showing scanned images of the mail expected in your mailbox, giving you advance notice of what's arriving.

In addition to mail safety, how you write and handle checks matters. Always use a pen with indelible black ink, which makes it harder for criminals to alter the content. Avoid leaving blank spaces on checks, and never write personal details like your Social Security number, phone number, or credit card information on them. Criminals often attempt to "wash" checks or deposit them unchanged into fraudulent accounts, so it's important to verify your check activity regularly. Use mobile or online banking to view images of cleared checks, especially the endorsement section on the back, to ensure they were deposited by the intended recipient. Follow up with payees to confirm they received your checks, and consider using secure electronic payment methods such as e-checks or automatic ACH transfers whenever possible.

If you become a victim of check fraud, swift action is crucial. Contact your local community bank and request copies of any fraudulent checks. Your bank is a vital partner in helping you recover lost funds and prevent further fraud. Be prepared to share details about how, when, and where the check may have been stolen or compromised. This information helps law enforcement trace the point of interception in the mail system. Also, provide law enforcement with copies of the altered or counterfeit checks and any information about the bank where they were deposited (known as the Bank of First Deposit, or BOFD). To report check fraud or get help, visit www.uspis.gov or call 1-877-876-2455. Staying alert and informed is your best defense against fraud.

EMPLOYEE

Spotlight



Ellie Goetz

Meet our Controller, who began her journey at Bank of Hays as a Teller from October 2020 to May 2022 before rejoining in August 2024 in her current role. A dedicated professional inspired by her father's work ethic and courage, she embraces challenges and growth both personally and professionally. Outside of work, she enjoys golfing, reading, working out, and spending quality time with family and friends. Though she once dreamed of being a surgeon thanks to her love of Grey's Anatomy, she now thrives in finance. Her favorite board game is Monopoly, which sparked an early interest in money and finance. Her most valuable career lesson? Never stop learning. To unwind, she enjoys dinner and drinks, and fun fact—she once held the 7th grade one-mile run record... for a day!

Cheridahn Kentner

With 2.5 years of experience at Bank of Hays, Cheridahn serves as a Loan Administrative Assistant. She credits her grandmother as her lifelong role model, whose guidance and emphasis on hard work shaped her into the person she is today. Outside of work, she enjoys baking, cooking, doing nails, and reading. A self-described homebody, she loves nothing more than spending quiet time at home with her dog and boyfriend. While her childhood dream was to become a famous singer, she's found purpose and fulfillment in her current role. One of her favorite activities is playing Cribbage—a cherished family tradition. Through her career, she's learned that small acts of kindness can have a big impact, whether it's offering a compliment or simply being a good listener. To unwind after a busy week, she finds comfort curled up on the couch with a good book and her pup.



PROTECTING YOUR PRIVACY DURING THE LOAN PROCESS

Have you ever applied for a loan—maybe for a home or car—and then suddenly started receiving a flood of telemarketing calls or unsolicited loan offers? You're not imagining it. This frustrating experience is often the result of something called "Trigger Leads."

Here's what happens: when a lender like Bank of Hays checks your credit during a loan application, the credit bureaus may flag that activity and sell your information to third-party lenders and marketers. These companies then contact you with competing offers, even though you never reached out to them in the first place.

It's important to know that Bank of Hays does not sell your personal information. We are committed to protecting your privacy—but unfortunately, we cannot stop credit bureaus from selling your data unless you take action. Here's how you can reduce or stop these calls and offers:

- Opt out of prescreened credit and insurance offers by visiting www.optoutprescreen.com or calling 1-888-567-8688. You can choose to opt out for five years or permanently.
- Register your phone number with the National Do Not Call Registry at www.donotcall.gov or by calling 1-888-382-1222.

Taking these simple steps can drastically cut down on the number of unwanted calls and help you maintain control over your personal information.

BE ON THE LOOKOUT...

Bank of Hays continuously strives to support the financial goals of our customers. We have entered into an agreement with MasterCard, and as a result, we will be issuing new Consumer and Business Debit Cards this Fall. When you receive your new Bank of Hays MasterCard Debit Card and accompanying instructions, please activate the card immediately to begin using it. Activating the new card will deactivate your existing Visa Debit Card, so don't forget to provide your new MasterCard Debit Card number to any merchants who automatically bill your current card. You'll also want to update your card information on any websites where your card data is stored and provision your new card into your digital wallet. Give us a call at any of our locations, and we'll be happy to help get your new card up and running, just in time for the holiday shopping season.



COMMUNITY SHRED DAY

Saturday
September
13th

9 - 11 am

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Lewis KS 67552
Phone: 620-324-5794

Farmers' State Bank of Jetmore
601 Main St
Jetmore KS 67854
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