

THE PEOPLES PRESS

September 2022

All Branches Closed: Monday, October 10

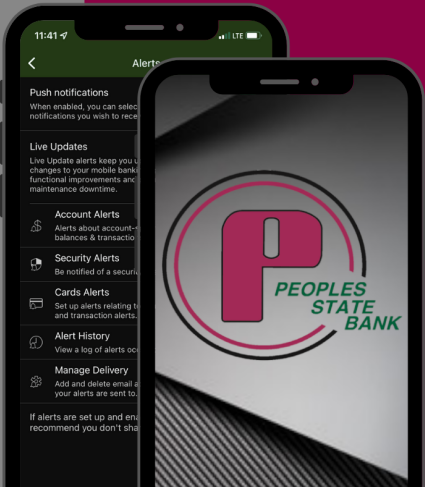
All branches will be closed on Monday, October 10 in observance of Columbus Day. There will be no ACH files generated on Monday, October 10; therefore, payroll files must be submitted one day earlier than normal. All online banking transfers scheduled for Monday, October 10 will not be processed until Tuesday, October 11. All remote capture deposits and mobile check deposits submitted after 3 PM on Friday, October 7 will not be processed until Tuesday, October 11.

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Jenny Coleman - Remax Gold Broker/Owner



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TIPS TO AVOID HOLIDAY SCAMS

KNOW WHO YOU ARE BUYING FROM AND SELLING TO

- Check each website's URL to make sure it is legitimate and secure. A site you are buying from should have HTTPS in the web address. If it does not, do not enter your information on that site.
- If you are purchasing from a company for the first time, do your research and check reviews.
- Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you are using an online marketplace or auction website, check their feedback rating. Be wary of buyers and sellers with mostly unfavorable feedback ratings or no ratings at all.
- Be wary of sellers who post an auction advertisement as if they reside in the United States, then respond to questions by stating they are out of the country on business, family emergency, or similar reasons.
- Avoid buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country.

Think you have been a victim of a holiday scam? Call Peoples State Bank at 800-280-1074 to speak to a representative.

PRACTICE GOOD CYBERSECURITY HYGIENE

- Don't click any suspicious links or attachments in emails, on websites, or social media. Phishing scams and similar crimes get you to click on links and give up personal information like your name, password, and bank account number. In some cases, you may unknowingly download malware to your device.
- Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.

BE CAREFUL HOW YOU PAY

- Never wire money directly to a seller.
- Avoid paying for items with pre-paid gift cards. In these scams, a seller will ask you to send them a gift card number and PIN. Instead of using that gift card for your payment, the scammer will steal the funds, and you'll never receive your item.

MONITOR THE SHIPPING PROCESS

- Always get tracking numbers for items you buy online, so you can make sure they have been shipped and can follow the delivery process.
- Be suspicious of any credit card purchases where the address of the cardholder does not match the shipping address when you are selling. Always receive the cardholder's authorization before shipping any products.
- And remember: If it seems too good to be true, it probably is.

