

SmartBanking NEWS

Banking Center Changes and Updates Are All About You

Community involvement and superior customer service are among our core values. Every new banking center, product or service we add and every change we make is designed to serve these values. We believe that this has been the key to why we've been in business for over a century and why we've earned the BauerFinancial's 5-Star Rating for 103 consecutive quarters.

Our growth continues and recently necessitated changes at two of our locations. In Ashville we broke ground for the construction of a new banking center. On the same property as the current center, this complex will have more space and all the modern technologies necessary to make your banking experience there a pleasure and our jobs as bankers easier. This new banking center will be completed in early January, 2017. We hope you will celebrate the grand opening with us – watch for details!



We've also begun a much-needed renovation of our "home" office at 118 N. Court Street. As a result of this work – and in light of the new banking center features at our 201 N. Court Street location – we've closed the teller lines and night depository at 118 N. Court Street. You still can apply for a new loan, open or renew a CD, make a loan payment, access your safety deposit box and get information on any of our products and services from our helpful, friendly staff there. However, we believe all customers will appreciate the increased ease of access (including handicap), convenient parking, two ATMs and night depositories (drive-thru and walk up), more access to customer service representatives and Accounting / Bookkeeping Departments that our new location allows. We look forward to seeing you there!

– J. Jeff Farthing, President



Weather Didn't Stop Another Successful Shred-It Day

The 13th Annual Shred-It Day, sponsored by The Savings Bank, was held on Saturday, May 14th. Although it was very rainy, cold and windy, residents still braved the unusual weather for May. Many came out to have their boxes of old and confidential documents shredded and to donate to our local Food Pantry. "In spite of the weather, we still shredded approximately eleven tons of documents – plus hauled three pickup loads of cardboard to be recycled, as well. The Food Pantry also did well with cash donations of \$887 and approximately 1,700 collected items," stated Beverly Martin, VP at The Savings Bank. "We appreciate everyone who braved the weather to bring their shredding and donations, all the workers and bank employees who helped unload the cars and trucks and all the volunteers at the Food Pantry for making Shred-It Day and the Food Drive another successful community event."

Bauer Award Earned for 103 Consecutive Quarters

The Savings Bank, Circleville, Ohio is honored to announce it has once again earned BAUERFINANCIAL Inc.'s highest 5-Star Superior rating. BAUERFINANCIAL Inc., the nation's bank rating firm, has been analyzing and reporting on the nation's banks since 1983, providing ratings you can trust. Earning and sustaining Bauer's highest rating for the most recent 103 consecutive quarters, The Savings Bank also has achieved "Best of Bauer" status, a designation reserved only for those banks that have earned a 5-Star rating for 25 straight years or longer.



Congratulations to Sarah!

Sarah Wilkins earned a Gold Medal at the Special Olympics State Softball Tournament on Saturday, September 10th. Sarah has worked part-time at The Savings Bank since 2015 as a mail clerk. She graduated from Logan Elm in 2012 and lives with her parents, Duane and Lisa Wilkins; her two dogs, Nelson and Jake; and her cat, Troy.

Be Safe When Mobile Banking

Each month the number of consumers banking from mobile devices grows. Portable devices do make money management faster and easier, but there are steps consumers need to take to use this technology as safely as possible. Here are a few we'd like to share:

Banking while logged into public access WiFi is not guaranteed to be secure. Using your phone provider's data network (your device's cellular service) is safer and less likely to be vulnerable to hackers.

Using your bank's App is better than using your device's browser (Safari, Chrome, etc.), because Apps are written with security in mind – especially those designed for banks. Downloading the App from the bank's website is recommended.

Lost devices are the number one way consumers fall victim to fraud. Set up a device password, disallow automatic logins on your browser (don't select the "remember this password" option when logging into a financial site) and always officially log out when you're done.



SmartBanking TIPS



Be Smart at the ATM

As the fall and back-to-school time arrive, many of us will be taking advantage of the convenience afforded by automated teller machines (ATMs). Here are some tips to help you and your family use this technology wisely.

It's not always possible, but try to use your bank's ATMs to avoid fees. Visit your bank's website to identify their ATM locations. If you must use a non-bank ATM, pay close attention to the fee disclosed on the screen before approving your transaction, know the fees your own bank will charge and – most importantly – make sure you adjust your balance after these fees are withdrawn from your account.

Know your account balance before making a withdrawal. Check it via your bank's phone line, online, with your mobile banking app or at the ATM. This will allow you to avoid overdraft fees.

Remember that one way to save on ATM fees when you are away from your bank's ATM locations is to use your debit card to get "cash back" from a merchant at checkout (such as a grocery store).

The manufacturers and owners of ATM machines do all they can to keep you safe while using this technology, but you should always be alert to your surroundings, have your card ready, make sure individuals are a safe distance from the screen while you use it and put both your card and cash away quickly when you complete your transaction.

Basic but often forgotten: Keep your card secure and DO NOT give your PIN out to others or write it down where it can be easily acquired by individuals who may take money from your account without your approval. Sadly, this also can include friends and family members you feel you can trust. Your ATM card is personal, and you should do all you can to keep it that way.

These tips and more can be found at: fdic.gov/consumers.



The Savings Bank
SmartBankingSM for a better future

For a lost or stolen DEBIT CARD: 1-800-472-3272
For a lost or stolen CREDIT CARD: 1-800-808-7230

For account info during banking hours: 740-420-3712
For 24-hr. phone banking INFO-Line: 1-866-780-4636

Circleville Banking and Operations Center

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Circleville Lending Center

118 N. Court Street Ph. 740-474-3191

Williamsport Banking Center

200 S. Water Street Ph. 740-986-2515
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Drive-Up Star[®] ATM
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Ashville North Banking and Lending Center

501 Long Street Ph. 740-983-2351
Drive-Up Lanes
Drive-Up Star[®] ATM
Drive-Up Night Depository

Ashville South Banking Center

18 Long Street Ph. 740-983-2587
Drive-Up Lanes
Drive-Up Star[®] ATM
Walk-Up Night Depository

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Annual Golf Championship Again Supports Rainbow Fund

The 27th Annual Jeff Ankrom Memorial Golf Championship was held June 10th at the Crown Hill Golf Club in Williamsport and another huge success. This year's honoree was our own Stephen Gary who was recognized for all his community involvement and support of many organizations in Pickaway County. Steve and his wife Judy live in Clarksburg and are the parents of two sons, CJ and the late Christopher. With 39 teams participating, 50 tee/green sponsors, 19 fairway sponsors and sale of 441 golf balls for the golf ball drop, corn hole earnings and numerous donations, the event earned over \$35,000 for the Rainbow Fund. The Rainbow Fund – whose motto is “Local Funds Helping Local People in Need” – was established in 2007 by organizers of the Jeff Ankrom Golf outing. Funds are administered and monitored by the Berger Health Foundation and used to help cancer patients and their families with expenses not covered by insurance, like money for gas, food, utility bills, medications and more. Golfers enjoyed a brats lunch served and provided by Balestra, Harr & Scherer, CPAs, Inc. and The Savings Bank. After the tournament, golfers and guests were served a prime rib dinner provided by the Berger Health Foundation.

As Corporate Sponsor of the Tournament, The Savings Bank would like to extend a heart felt “thank you” to the golf committee; all the volunteers for their tireless work and time in organizing, preparing and serving food; our tee/green and fairway sponsors; all the golfers; Crown Hill Golf Club; those who made donations, Balestra, Harr & Scherer, CPAs, Inc., Berger Health Foundation, Bruce Cook and the helicopter golf ball drop; and Jack McGuire for selling the most golf balls ever.

Congratulations to the Winners of the Tournament!

FLIGHT A: Roy Strawser Team - Roy Strawser, Steve Helwagon, Dick Patrick and Dave Moss

FLIGHT B: Balestra, Harr & Scherer, CPAs, Inc. - Jeff Harr, Andy Ruck, Chris Gleason and David Edward

CO-ED FLIGHT: Kit Benzel Team - Kit Benzel, Barry Gregg, Barl Andrews and Toni Sutton

WOMEN'S FLIGHT: The Savings Bank Team #1 - Connie Campbell, Marlene Riley, Marsha Graham and Julie Cline



The helicopter ball drop was one of the highlights of the 2016 golf championship.

Alzheimer's Walk 2016 a Huge Success

Despite the tremendous heat, over 600 participants came out on August 27th during this year's Alzheimer's Walk to post record results! Pickaway County earned more than \$65,000 – with Ohio University's Sigma Kappa Beta Upsilon fraternity accounting for more than \$9,400 to take top team. The team EJ All The Way came in second with more than \$7,100. Sandra Zwayer was the top individual fundraiser, personally raising more than \$3,400. The walk had 46 teams and 468 registered walkers, plus family members and pets. “It was extremely rewarding for members of The Savings Bank to be part of the walk,” said Vice President Beverly Martin. Beverly and Bethany Reid from Health Care Logistics were co-chairs of the event and had the honor of presenting the awards.



Top team, Ohio University's Sigma Kappa Beta Upsilon

Tonya Thompson Joins The Savings Bank Staff



New team member Tonya Thompson will bring over a decade of lending experience to the bank's mortgage customers. Tonya will be working out of our Circleville Loan Center, where she will be focusing on new loan products. “Tonya has excellent customer service skills,” President Jeff Farthing shared. “She is extremely excited to participate in our community outreach efforts, as well.”

A lifelong resident of Pickaway County, she and her husband William have 4 children: Dave White, who attends the University of Northwestern Ohio; Damon White, who proudly serves in the U.S. Marine Corps; Madi Thompson, who attends Miami University; and Allanah Thompson at Trenton Middle School. Tonya is a graduate of Logan Elm High School, attends Heritage Nazarene Church and is an Honorary Trustee of The Circleville Pumpkin Show. Her hobbies are walking, riding bikes and spending time with family.

Pizza Dip

From the Kitchen of Laura Black

- 1 – 8-oz. Package of Cream Cheese
- 1 – Small Jar of Pizza Sauce
- 1-Bag of Mini Pepperoni (or cut regular-sized pepperoni into smaller pieces)
- 1 – 8-oz. Bag of Shredded Mozzarella Cheese

Make it to your taste by adding other ingredients, such as peppers, mushrooms, onions, etc.

Layer ingredients (in same order as listed) into a 13” x 9” baking dish.

Bake at 350° for 20 minutes.

Serve with Tostito's Chips.



This Month's Baking Banker



Laura Black
Assistant VP

Laura Black is our summer Baking Banker. Laura has been with the bank since 1994 and is an Assistant Vice President in the Circleville Input / Account Maintenance Department. She enjoys camping with her family and finds it very relaxing. She also loves to bake and try new and different recipes. Laura says this dip recipe is not only very easy, but delicious. She makes it often for her family, carry-ins and other occasions. Laura and her husband Kenneth have two daughters – Shelby and Abigail – and reside in Circleville.