

100 YEARS AGO IN 1914

- Babe Ruth made his MLB debut
- Federal government is much smaller in 1914, spending 2.7% of GDP or \$1.005 billion
- *Mother's Day* proclamation was signed by President Woodrow Wilson.
- Boxer Joe Louis born
- US set its first minimum wage
- Agriculture most common industry
- Dozen eggs \$.34
- First gas station opened in Pittsburgh
- The average annual per capita income in the US was estimated at \$332
- US set its first minimum wage, \$.25 cents an hour.

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AUGUST 1, 2016

ORIGINAL
The PEOPLES
BANK

KNOX COUNTY, OHIO SINCE 1920

Message from the President

To our valued customers, neighbors and community members,

The Peoples Bank has deep roots, first opening our doors in Gambier back in 1920. We've done a lot of changing since then as the one location grew to three and the products and services evolved from account records on ledger cards to ATM cards and internet banking.

This year brings with it some staffing changes. Paul Wreede, our President and CEO, and Jean Coe, our Vice President of Lending, both plan to semi-retire this year and go part-time. We also have promotions, transitions to new departments, and some shifting between offices as you'll see on the next page. These are the familiar faces of people dedicated to giving you the services you need while keeping us the safe and sound community bank that BauerFinancial rates within the top 5% of the nations' banks.



ALICIA FREEMAN

There are some things that won't change. We remain the only locally owned and operated bank in Knox County: a bank of local people, making local decisions. We are still committed to providing you the same personal service and attention you've come to expect over the past 96 years. We still want to know you, help you buy your first home, grow your business, or open an account for your grandkids.

Our scenery may be a little different this year but we will still be the same bank you've come to know. We are here to serve you and welcome the opportunity to discuss your financial needs in detail. Experience The Peoples Bank, community banking at its best.

On behalf of our Directors and our team, I thank you for your continued trust, confidence and investment in our Company.

People to People Service

Large Enough to Serve you. Small Enough to Know You!

Your 5-Star Community Bank

The Peoples Bank has earned BauerFinancial's highest 5-Star Superior rating for financial strength and stability



CONGRATULATIONS TO ALICIA FREEMAN The Peoples Bank family is delighted to announce Alicia Freeman as the new President. Alicia has been with The Peoples Bank for 12 years. She began her career in banking as a part time teller while in high school, and over the course of 27 years, worked various positions including branch operations administrator, corporate trainer, and fraud and robbery investigator before coming to The Peoples Bank as the Branch Manager in Mount Vernon. Subsequently, she has held the positions Commercial Lender, Assistant Vice President, and Vice President of Finance at Peoples. Most recently, Alicia held the position of Executive Vice President.

Alicia's education includes a BBA and MBA from Mount Vernon Nazarene University and a graduate degree from the Barret School of Banking.

Alicia is very involved in the Knox County community. She serves on the Mount Vernon/ Knox County Chamber of Commerce Executive Board of Trustees and is past Treasurer and active volunteer for the United Way of Knox County. She is also a board member of the local Rotary Club.

Alicia lives in the Mount Vernon area, is married and has three children.



ALICIA FREEMAN

Congratulations!



MINKA MUKA

Congratulations to **Minka Muka** on being promoted to Assistant Vice President of Lending at The Peoples Bank. Muka has been with The Peoples Bank for 9 years. She began her career in banking as a part-time teller while attending college. Muka was soon promoted in 2008 to loan administration specialist, where she began to learn about the loan process. Then in 2011 Minka was promoted to a loan officer and in 2013 as loan department manager.

Muka is a 2008 graduate from Mount Vernon Nazarene University with a BBA in Business Administration and holds a double minor in Accounting and Applied Business Technology. Minka is involved in the Knox County community. Muka is currently enrolled in the Barret School of Banking, and graduates in 2017. Minka resides in the Mount Vernon area, is married and has 2 children.

Congratulations to **Penny Given** on being promoted to Assistant Vice President of Operations. Penny has been with The Peoples Bank for 14 years. She began her career in banking with The Peoples Bank where she has held various positions including, teller, ATM Specialist, Installment Lender, and Branch Manager. Penny lives in the Mount Vernon area.

Penny is involved in the Knox County community. She is a recent Graduate of the 2016 Leadership Knox Program and is an active volunteer for the Alzheimer's Association.



PENNY GIVEN



DEANNA JOHNSON

Congratulations to **Deanna Johnson** on being promoted to Branch Manager at our Mount Vernon East branch. Deanna has been with the Peoples Bank for nine years. She began her career in banking with the Peoples Bank where she has held the positions of Payroll Specialist and Mortgage Lender. Deanna's education includes a degree from Otterbein College majoring in Business with a minor in accounting.

Deanna lives in the Howard area, is married and has three children

Visit one of our three convenient locations. Our managers and staff are pleased to be at your service!



PENNY GIVEN
Gambier
Branch Manager &
Asst VP of Operations



DEANNA JOHNSON
Mount Vernon East
Branch Manager



DEB KIRK
Mount Vernon South
Branch Manager

Mortgage Check-Up **Talk to the Doctors today!**

Look Out! The Mortgage Doctors are around town in the mobile unit.



**Primary Property
Investment Property
Purchase
Refinance**



Mortgages Made Simple... Quick, local decisions take the hassle out of home buying.

EMV "CHIP" DEBIT CARDS COMING TO PEOPLES

Most of us swipe a debit card at stores without thinking about the "behind the scenes" processing. Imagine all the thinking that has gone into upgrading every terminal in order to provide more secure processing and technology! Many merchants have installed the new card terminals to accommodate EMV chips for payment processing. Many have implemented this new technology, with more machines coming online daily.



Where is your Chip Card? You may have heard, there are some unresolved issues with chip cards that have already been issued by other financial institutions. We have delayed the issuance of chip cards until these issues have been resolved. We anticipate issuing EMV cards this fall as the older cards expire.

Enjoy an added layer of protection with chip technology.

Best Practices for Internet Security

Internet security is a growing concern for all consumers and businesses trying to protect themselves from unlawful access to their online banking accounts. The Internet has become a primary source for criminals to obtain identifying data, passwords, or banking information and use them to gain unauthorized access to financial accounts for identity theft or other illegal acts. These measures will help limit the risk of a security breach but does not guarantee your security, as there are numerous new malicious tactics being created daily.

INTERNET SECURITY TIPS

- Use one computer exclusively for online banking and a different computer to surf the web/email.
- Use a current browser with phishing protection, web filtering, auto security update, and other safe site security.
- Save frequently visited web sites in your favorites to avoid mistyping or being misdirected to illegitimate websites.
- Use a known search engine when unsure of a particular web site's address.
- Do not respond to emails asking for personal information such as account numbers, account info, social security numbers.
- Delete emails from an unknown source as many email scams count on recipients to be curious.





Refer a Friend!

**You Get \$25.00
They Get \$25.00**

Phishing: What it means, how to prevent it

How phishing works and Protecting yourself from phishing....Phishing starts when a consumer receives an official-looking e-mail from a business. The e-mail looks in every respect like one from a trusted source, such as a bank or e-Bay. The fraudulent e-mail will come with all of the right wording and company logos and will typically profess to be doing a security check, requiring the customer to verify private information such as Social Security Numbers and account numbers. Do not give out your date of birth, social security number, mother's maiden name or three digit code on the back of your card.

Con artists' phone tricks...Do not give your information out even if someone calls and says they are with your credit card company and are investigating a potential identity theft. Ask for the caller's phone number, and offer to call back. A scammer is unlikely to give you a number. Even if he or she does, don't call back; just report it to authorities.

Computers don't steal, people steal...Theft of information over the Internet has been tempered by online security measures, and consumers can generally feel safe when shopping on websites that display a lock emblem and an "https" heading in the Internet browser. While many dangers lurk in e-commerce, consumers need to know that the vast majority of credit card numbers are actually stolen in brick and mortar stores by physical employees, not online. To ensure that you are not an identity theft victim, it is recommended that you check your credit report at least once a year to make sure you are aware of all accounts in your name.

HELP PROTECT YOURSELF FROM FRAUD WITH INTERNET SECURITY TIPS

With the growing variety of mobile devices, social networking sites and online offers, it's important to help protect yourself and your computer. We've compiled this list of 10 cybersecurity tips you should be following in order to help keep your information safe.

- Don't use your full or partial Social Security number as a Personal Identification Number (PIN), user ID or password.
- Make sure that your password is 8 or more characters and combines letters, numerals and symbols.
- Don't use your mobile device to store sensitive personal information or bank account numbers.
- Be cautious about messages you receive on social networking sites that contain links. Even links that look like they come from friends can sometimes be harmful or fraudulent – and in fact may be attempts to gain control of your computer or steal your personal information.
- Keep your computer operating system and browser up to date with the latest software and security downloads. Often called patches or service packs, these should be installed as soon as possible.
- Install a comprehensive firewall/antivirus/anti-spyware software package on your computer.

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