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In this GBC Notes issue:

2023 Entertainment @ Depot Street
Concert Schedule

In Memorium

Customer Reminder

Consumer Awareness

Promotions | Appointments

Milestones

Retirement

GBC Bank In Your Community

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GBC Notes is published quarterly for customers of GBC Bank to provide information about the Bank, educational banking tools and community involvement. This newsletter is published solely for informational purposes and we believe its content to be reliable but accuracy is not guaranteed. The information contained in this newsletter may change at any time and without notice. The articles in this newsletter are not a substitute for financial or legal advice, please consult a licensed professional before making any decisions.

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GBC Bank Switching To Visa Debit Cards

In an effort to always provide valuable financial tools and benefits, we're transitioning our debit cards from MasterCard to Visa.

What this means for you:

Your new Visa card will arrive mid-April

- This will replace your current card and should be activated as soon as you receive it
- Once the new Visa card is activated and used, your current card will no longer work
- After 30 days your current card will be automatically disabled if you do not activate your new Visa card

What will change?

- Your card number, expiration date, PIN and security code
- You'll need to update your card information for recurring payments like utilities, streaming services and other regular bills that are paid automatically from your debit card

What will stay the same?

- Your basic account terms
- Our commitment to your security and satisfaction

New Features!

- Contactless Chip Card technology – Allows Tap-to-Pay transactions at any merchant that accepts contactless payments
- Surcharge free ATM Network – Visa Plus Alliance ATM Network can be used surcharge free
- New card activation and PIN management system

As the transition approaches, watch for updates on our website gbcbank.com. You can also contact your favorite branch, scan the QR code or email us at contactus@gbcbank.com with any questions.

VISA everywhere
you want to be



Entertainment @ Depot Street Park: 2023 Concert Schedule Released



Greenfield Parks & Recreation has announced the Entertainment @ Depot Street Park 2023 concert schedule. New to this year's concert season will be an Opening Act prior to each performance Headliner. Mark your calendar and make plans to join family and friends at the beautiful new Depot Street Park, 251 Depot Street, Greenfield, IN.

Entertainment @ Depot Street Park is under the management of Greenfield Parks and Recreation. GBC Bank serves as corporate sponsor of the concert series. Follow Greenfield Parks on Facebook for current concert information: <https://www.facebook.com/greenfieldparks>

2023 Entertainment @ Depot Street Park Concert Schedule 251 Depot Street, Greenfield, IN

June 9:

6:00 – 6:45 pm, Opening Act: Chole Anna Kenny
7:00 – 8:30 pm, Headliner: Endless Summer

June 23:

6:00 – 6:45 pm, Opening Act: Jeff & Sherrie
7:00 – 8:30 pm, Headliner: 45 RPM

July 14:

6:00 – 6:45 pm, Opening Act: Denver Crull
7:00 – 8:30 pm, Headliner: Blue River Band

July 28:

6:00 – 6:45 pm, Opening Act: Kara Cole
7:00 – 8:30 pm, Headliner: Jennie DeVoe

August 11:

6:00 – 6:45 pm, Opening Act: Revealed 2.0 (Craig Moore)
7:00 – 8:30 pm, Headliner: Motown Sounds of Touch

August 25:

6:00 – 6:45 pm, Opening Act: Two Jasons
7:00 – 8:30 pm, Headliner: Duke Tumatoe

- All performances are free to the public.
- Bring lawn chairs or blankets for seating.
- Portable restrooms provided.

- City of Greenfield Park ordinances observed at Depot Street Park.
- Animals must be constrained or harnessed at all times.

In Memorium



C. Thomas Cone
GBC Bank Board Member, 1970 - 2018



David C. Pasco
GBC Bank Board Member, 1997 - 2018

GBC Bank gratefully acknowledges the dedication and expertise Mr. Cone & Mr. Pasco provided as Board Members.
We extend our condolences to their families.

Customer Reminder

Address Changing? Returning from a Warmer Climate?

If you are moving to a new address or returning from spending the winter months in a warmer climate, please contact GBC with your new address and contact information. This helps ensure that you continue to receive important financial documents such as monthly statements and year-end reports. The US Postal Service will not forward mail from your financial institution. Undeliverable mail will be returned to the bank. Contact any GBC branch with your updated information.

Visit our website for branch locations: <https://www.gbcbank.com/connect/hours-and-locations>

Travel Plans?

If you plan to travel and use your Debit card please contact us with your most current cell phone number, email address and specifics of travel such as location and duration. We can discuss states and countries with transaction restrictions and alert our Fraud Department to avoid unnecessary blocks on your card. The GBC Fraud Department monitors Debit card transactions for suspicious or unusual activity. GBC will attempt to contact you, via email, text and/or automatic calling, if questionable transactions occur.

GBC Bank credit card holders can contact Elan with their travel plans or report fraudulent activity. Refer to the Elan app or call 1-800-558-3424.

Taking these steps can assist in the prevention of fraudulent activity on your account.

Consumer Awareness

Phishing Attempts

It would be helpful if emails or text messages from threat actors came with a flashing red flag. Unfortunately, phishing attempts are better crafted than we would like to believe. Cyber threat actors are well versed in manipulation and well-crafted techniques to fool unsuspecting users. When a user falls for a phishing message, the attacker achieves their purpose.

Phishing messages can appear in a variety of formats to collect personal information, steal account credentials, or install malware on a user's device. Here are ways to detect and hopefully thwart this pathway for cybercriminals.

Here are some rules to use to protect yourself from becoming a victim of a phish:

Rule #1: If an offer or deal is too good to be true, it probably is.

Rule #2: Hover over the link to confirm its true origin.

Rule #3: Look for misspellings. If company names are close to the correct spelling, you may not initially notice incorrect spelling.

Rule #4: Type the correct URL in the address bar yourself to ensure you are going to the legitimate site.

Rule #5: Look for misspellings in URLs. Some scammers use slight misspellings or letter substitutions in web addresses so that it is not easily noticed (e.g., 1egitimatebank.com instead of legitimatebank.com).

Rule #6: Never respond to an email with sensitive personal information (birthdate, Social Security Number, etc.). There are always more secure methods that legitimate companies will use to get this information.

Rule #7: Be wary of any message that is urging you to take immediate action.

Source: MS-ISAC Monthly Cybersecurity Tips Newsletter

The information provided is intended to increase the security awareness.

Disclaimer: Links are provided because they have information that may be useful. The Center for Internet Security (CIS) does not warrant the accuracy of any information contained in the links and neither endorses nor intends to promote the advertising of the resources listed herein. The opinions and statements contained in such resources are those of the author(s) and do not necessarily represent the opinions of CIS.

Additional sources of information:

The Federal Trade Commission is the United States entity that collects scam reports and can offer assistance in the event of an attack. If you think you've been a victim of a phishing attack or have clicked on a link that may be malicious, you can report a phishing attempt online at <https://www.usa.gov/stop-scams-frauds> or by placing a call to 1-877-382-4357.

You can educate yourself about phishing attempts in all their varieties. This includes spear phishing, which is a more targeted form of phishing. Learn about this type of attack by downloading our MS-ISAC Security Primer on the topic: <https://www.cisecurity.org/insights/white-papers/ms-isac-security-primer-spear-phishing>

Indiana Cybersecurity Hub website: <https://www.in.gov/cybersecurity/>



Protect Your Mobile Device

- Your mobile device provides convenient access to your email, bank and social media accounts. Unfortunately, it can potentially provide the same convenient access for criminals. The American Bankers Association recommends following these tips to keep your information — and your money — safe.
- Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen.
- Log out completely when you finish a mobile banking session.
- Use caution when downloading apps. Apps can contain malicious software, worms, and viruses. Beware of apps that ask for unnecessary “permissions” and delete unused or rarely used apps.
- Download the updates for your phone and mobile apps.
- Avoid storing sensitive information like passwords or a social security number on your mobile device.
- Tell your financial institution immediately if you change your phone number or lose your mobile device.
- Be aware of shoulder surfers. The most basic form of information theft is observation. Be aware of your surroundings especially when you're punching in sensitive information.
- Wipe your mobile device before you donate, sell or trade it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen.
- Beware of mobile phishing. Avoid opening links and attachments in emails and texts, especially from senders you don't know. And be wary of ads (not from your security provider) claiming that your device is infected.
- Watch out for public Wi-Fi. Public connections aren't very secure, so don't perform banking transactions on a public network. If you need to access your account, try disabling the Wi-Fi and switching to your mobile network. Consider using a Virtual Private Network (VPN) app to secure and encrypt your communications when connecting to a public Wi-Fi network. (See the [Federal Trade Commission's tips for selecting a VPN app](#).)

Report any suspected fraud to your bank immediately.

Reference:

American Bankers Association

<https://www.aba.com/advocacy/community-programs/consumer-resources/protect-your-money/protecting-your-mobile-device>

Promotions/Appointments

GBC Bank's Board of Directors announced the following promotions in December, 2022.



Christine Sears
Named Manager
of the Downtown
and Meridian Road
Offices



Brad Woehler
Named Community
Reinvestment Officer

Milestones

The following employees were recognized for reaching milestones November & December, 2022.



Lindsay Huffman
20 Years of Service on
November 29, 2022



Susan Wiley
5 Years of Service on
December 4, 2022.

Retirement



Janie Fink
retired December 31, 2022
with 36 years of service.

Janie's banking career spanned over three decades serving in the capacities of Teller, Credit Department associate, Customer Service Representative, Assistant Branch Manager, Branch Manager of the Downtown and Meridian Road Offices, Assistant Cashier and Assistant Vice President.

We wish Janie a wonderful, much-deserved retirement and thank her for many years of service to our customers.

Congratulations to our employees for their promotions, milestones and retirement!

GBC Bank In Your Community



From L to R: Nickie Scott of Bentley's Buddies with canine Reading Buddy, Timmy, accept check from Michael Graf, GBC Bank Executive Vice President and employee Brooke Denny.

Bentley's Buddies Named Recipient of 2022 GBC Bank Christmas Party Charity Raffle

The recipient of the 2022 GBC Bank Christmas Party Charity Raffle and employee Denim Days fundraiser was Bentley's Buddies of Hancock County with a check presentation of \$4,500.

Bentley's Buddies and Friends (BBF) is a 501(c)3 organization in Hancock County that provides free reading assistance to children from Pre-K through 8th grade by pairing them with a furry reading buddy. BBF takes certified Reading Buddies into schools for students to read to them. A Reading Buddy creates a fun and relaxing learning environment for the students.

A certified Reading Buddy provides a non-threatening, non-judgmental and calm environment for the child to read. A child will often read more freely to a Reading Buddy than to a human. A Reading Buddy will not tell them they are wrong if they make a mistake. BBF uses the animal's natural behavior to reinforce a child during reading. The Reading Buddies and their owners become part of the classroom. The children look forward to reading to their special friends and always try their best when reading to them.

For more information about Bentley's Buddies:

<https://www.bentleysbuddies.com>

<https://www.facebook.com/bentleysbuddiesandfriend>

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Community Shred Days
Free on-site Shredding
9 am - Noon For All Dates

Saturday, May 6, 2023: Fortville Office
Saturday, June 10, 2023: Cumberland Office
Saturday, July 22, 2023: Main Office

Paper documents only. Please limit your paper shredding containers to a maximum of three tall kitchen trash bags (13 gallon). Be prepared to transfer shred documents from your vehicle to the shred truck attendant.

Shredding services provided by Stericycle | Shred-it.