


gbc notes

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GBC NMLS #461229



The Many Ways To Access Your GBC Account Information

Along with our 7 branch locations, we have many ways for you to access your accounts when you need it.

- Our in-branch personnel are available to assist you during banking hours.
- Call Center: Available after hours by calling our main phone (317-462-1431, option "1" for customer service). The call center is available Monday through Friday, 5 pm to 11 pm and Saturday & Sunday, 9 am to 5 pm (excluding Thanksgiving and Christmas)
- NetTeller online banking: Pay bills, make person-to-person payments, view your cleared checks and statements.
- GBC Pocket Banker: Pay bills, make person-to-person payments, make mobile deposits, suspend or activate your debit card, view your cleared checks and statements.
- SMS (short message service): Set this service up in NetTeller and you can text your balance or recent history inquiries to 89549
- ATM's: At our branch locations, available 24/7 for cash withdrawals, balance inquiries and transfers between your GBC accounts.



We are here for you and making access to your accounts as easy as possible!

Customer Updates/Reminders

Sunset for Green Line Telephone Line:

Greenfield Banking Company's Green Line, a bank-by-phone automated telephone line, will be discontinued after December 27, 2019. GBC's commitment to bring new and enhanced banking services to our customers is ongoing. The cover page article in this issue, The Many Ways To Access Your GBC Account Information, provides a selection of alternatives. We invite you to explore the following options to assist with your banking needs:

- In-branch personnel at seven locations:
 - M – F, 8 a – 5 p
 - Sat 8 a – Noon
 - Extended hours available at Drive-through lanes
- Bookkeeping Dept. (317) 462-1431
 - M – F, 8 a – 5 p
- After-Hours Call Center (317) 462-1431:
 - M – F, 5- 11 p
 - Sat & Sun, 9 a – 5 p
 - Federal Holidays, 9 a – 5 p
 - Closed Christmas & Thanksgiving
- NetTeller: Online banking Enroll at: www.gbcbank.com
- GBC Pocket Banker: Mobile banking Enroll at: www.gbcbank.com
- SMS (short message service): Mobile alerts via text message
- ATMs: Convenient branch locations

Branch locations, hours, contact information and ATMs available on our website: <https://www.gbcbank.com/connect/hours-and-locations>

Address Changing? Relocating to a Warmer Climate?

If you are moving to a new address or relocating to a warmer climate for the winter months, please contact GBC with your new address and contact information. This helps ensure 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 or Credit cards 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 and Credit card transactions for suspicious or unusual activity. GBC will attempt to contact you, via email, text and/or automatic calling, if questionable transactions occur.

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

Christmas Club Deadlines:

Year 2019 Clubs:

Last over-the-counter and/or automatic payments accepted: October 15, 2019.
Checks to be mailed the week of: October 14, 2019.

Year 2020 Clubs:

Opening dates: from November 1, 2019 through December 31, 2019.
Last day to open/activate a 2020 Christmas Club: December 31, 2019.

Christmas Club accounts pay no interest and incur no service charge.

Employee Milestones

The following employees were recognized for reaching employment milestones June - August, 2019.



Drew Mulligan,
20 years
of service on
June 15., 2019



Pattie Jessie,
15 years
of service on
July 6, 2019.



Bryan Miller,
5 years
of service on
August 18, 2019.



Michael
Donofrio,
5 years of
service on
August 25, 2019.

Employee Appointments

Greenfield Banking Company's Board of Directors announced the following appointment on June 3, 2019.



Victor Melchiorre
has been named
Chief Risk Officer.

Wealth Management

What should I do if I determine that my income during retirement won't be enough to meet my retirement expenses?

Fortunately, you may have no need to despair. The further you are from retirement, the more time you have to resolve the expected shortfall. Even if you are closing in on retirement, there may be steps you can take to bridge the gap.

In some cases, the best solution is to cut back current expenses and use that money toward retirement. This will enable you to put more money into your IRA, 401(k), and other retirement savings vehicles. Although you may not think you spend much on dining out and entertainment, such expenses really add up over time. Another way to save a bundle is to look into public colleges where your child can get a quality education for a fraction of what a private college costs.

But you might be unwilling to make such sacrifices. If so, or if you simply can't afford to save any more than you already are, consider the potential benefits of being a bit more aggressive with your investment strategy. Weight your portfolio more heavily toward stocks and growth mutual funds, and less toward fixed-income securities. A more aggressive investment portfolio exposes you to increased risk, but it may also provide a greater return over the long run. The result: a potentially larger nest egg for you to draw on during retirement.

Another alternative is to lower your planned expenses during retirement by setting more modest goals. Instead of buying that beach mansion on the Riviera, settle for a smaller house a few miles from the ocean. Similarly, instead of taking expensive trips around the world on a regular basis, travel closer to home and less often. The idea of a more frugal retirement lifestyle may not appeal to you, but financial reality may require it.

You can take a variety of other steps to make sure that retirement income will at least keep pace with retirement expenses. Some of the most common: work part-time during retirement or simply put off retiring until you're in a better financial position. Consult your financial planner for further advice.

All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful.

Should I be investing more aggressively?

There's no way to know the answer to that without reviewing your individual circumstances and financial goals. However, if you are investing too conservatively, it can have a profound effect on your long-term financial security.

How you should be investing depends on many factors, such as: 1) How able are you to tolerate risk? 2) How soon do you hope to achieve your financial goals? 3) How much will you need to save for important goals such as retirement? 4) What rate of return would you need to try to reach your goals? and 5) Is income, growth, or safety most important to you? Answers to these questions can help you determine whether it's a good idea for you to invest more aggressively.

Remember that the first step toward having a sound financial plan is becoming more knowledgeable about investing basics and understanding how they apply to you. You don't have to become a financial expert to develop a solid investment plan. Even many highly paid executives are often uncertain when it comes to money questions. Don't hesitate to seek out help from an investment professional.

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1920 North State Street, Greenfield, IN 46140
317.477.7045 | www.gbcbankwm.com



John Kennedy, CFA
President & CEO
jkennedy@gbcbank.com
x5260



Brad Herndon, CFA, CMT
Vice President, CIO
bherndon@gbcbank.com
x5322



Troy Griesmeyer, AAMS
Vice President
Manager & Wealth Advisor
tgriesmeyer@gbcbank.com
x5478



Gina Holzhausen, JD, CPA, CFP
Vice President
gholzhausen@gbcbank.com
x5325



John Lee
Vice President
Trust Officer
jlee@gbcbank.com
x5482



Susan Wildey
Vice President
Trust Officer
swildey@gbcbank.com
x5307



Miranda Cook
Trust Officer
mcook@gbcbank.com
x5294



Stacey Wixson, CTFA
Trust Officer
swixson@gbcbank.com
x5480



Robert Caird
Wealth Advisor
rcaird@gbcbank.com
x5261

Investment products: Not FDIC insured. No bank guarantee. May lose value.

GBC In Your Community



United Way of Central Indiana "Company That Cares" Award
Caitlin Earl (left) UW representative
Jeff Somers, GBC Vice President & Business Development Officer
accepts award on behalf of GBC

Greenfield Banking Company was awarded the United Way of Central Indiana "Company That Cares" award. The award celebrates exceptional commitment to United Way campaigns and partnerships during the year and the annual campaign.



Hancock County Public Library: Sugar Creek Branch
New Palestine, IN
Dave Gray, Hancock County Public Library Director (left)
John Kennedy, GBC President & CEO

The Hancock County Public Library Sugar Creek Branch, New Palestine, IN opened in February, 2019 with grand opening and dedication ceremonies in May. Greenfield Banking Company served as corporate sponsor of the GBC Community Room at the newly constructed facility. Dave Gray, HCPL Director, indicates the room has experienced a steady stream of reservations.



Entertainment On The Plaza, 2019

The 33rd consecutive year of Entertainment On The Plaza is complete. Situated in downtown Greenfield, IN on the City Plaza and south lawns of the historic Hancock County Courthouse, this summer concert series brings free musical performances to the community. Greenfield Banking Company serves as corporate sponsor with collaboration and support from the City of Greenfield, Hancock County Commissioners, Greenfield Street Dept., Greenfield Police Dept, Greenfield Chamber of Commerce, Riley Festival Association, Greenfield Kiwanis, Hancock County Sheriff's Dept., Greenfield Banking Company employees and Greenfield Banking Company Board of Directors.

Thank you to everyone!



Riley Festival: Wright Brothers to Perform

The Riley Festival begins Thursday evening October 3, 2019.
Opening ceremonies begin at 5 pm in the
Greenfield Banking Company Entertainment Tent.
A free performance by the Wright Brothers follows at 6 pm.

Riley Festival: October 3 - 6, 2019
Downtown Greenfield, IN

For more information visit:
<https://rileyfestival.com>
<https://www.facebook.com/RileyFestival>