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MyCardRules™

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BEWARE OF CALLER ID SPOOFING

If you receive calls asking for personal or bank account information, be very cautious. It is likely this is a scam and a form of Spoofing. With the latest technology your incoming call can appear as if it is coming from your financial institution's phone number. It is recommended you hang up and call your financial institution directly using the phone number provided on your account statements. Remain vigilant and monitor your account activity. Notify your financial institution immediately of any fraudulent activity.



The following is an article provided by the Federal Communications Commission <https://www.fcc.gov/spoofing>

Spoofing is when a caller deliberately falsifies the information transmitted to your Caller ID display to disguise their identity. Scammers often use neighbor spoofing so it appears that an incoming call is coming from a local number, or spoof a number from a company or a government agency that you may already know and trust. If you answer, they use scam scripts to try to steal your money or valuable personal information, which can be used in fraudulent activity.

You may not be able to tell right away if an incoming call is spoofed. Be extremely careful about responding to any request for personal identifying information.

- Don't answer calls from unknown numbers. If you answer such a call, hang up immediately.
- If you answer the phone and the caller-or a recording-asks you to hit a button to stop getting the calls, you should just hang up. Scammers often use this trick to identify potential targets.
- Do not respond to any questions, especially those that can be answered with "Yes" or "No."
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.
- If you get an inquiry from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, particularly if the caller is asking for a payment.
- Use caution if you are being pressured for information immediately.

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Caller ID Spoofing

Caller ID Spoofing continued from page 1

- If you have a voice mail account with your phone service, be sure to set a password for it. Some voicemail services are preset to allow access if you call in from your own phone number. A hacker could spoof your home phone number and gain access to your voice mail if you do not set a password.
- Talk to your phone company about call blocking tools and check into apps that you can download to your mobile device. The FCC allows phone companies to block robocalls by default based on reasonable analytics. More information about robocall blocking is available at [fcc.gov/robocalls](https://www.fcc.gov/robocalls)

MyCardRules™ Mobile Banking

Take Full Control of Your Cards with MyCardRules™

What is MyCardRules™

MyCardRules™ is an easy-to-use mobile app that lets you put all kinds of different controls on your debit or HSA cards. So, you can manage all of your card transactions right from your mobile device. You get complete control of How, When, Where-and WHO uses your cards. Plus, being in control of spending and usage gives you another layer of security-and a little extra peace of mind.

Download MyCardRules™

- iPhone: Download the app on the App Store
<https://apps.apple.com/us/app/mycardrules/id1229273747>
- Android: Download the app on Google Play
<https://play.google.com/store/apps/details?id=com.jha.mycardrules&hl=en>

Your Card. Your Rules

MyCardRules™ is truly a better way to manage your cards. Because whether you want to stop certain types of transactions, limit spending on specific transactions or simply get notified about card activity, MyCardRules™ gives you the certainty and security you need.

Best of all, you're always in control. You set the rules and you create the restrictions and alerts that meet your specific spending preferences.

- Turn your card off and on
- Decline or alert on specified transaction types
- Control dependent cards
- Decline or alert on international transactions
- Decline or alert on specific merchant types
- Decline or alert if transaction exceeds an amount you set
- Decline or alert based on location and region controls



Control all your cards right from your mobile device. Get MyCardRules™ today.

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2021 Entertainment On The Plaza Cancelled



As we all continue to work our way through the continuing COVID pandemic, concerns surrounding the health and safety of all in attendance was of a great importance. Public safety remains our first priority. After much deliberation a decision was made to cancel the 2021 Entertainment On The Plaza concert season. The site for the outdoor venue provides limited space to ensure adequate social distancing in the event performances draw large crowds.

Additionally, current road construction, closures and restrictions on SR 9 spanning from I-70 to the south side of Greenfield and east/west bound US 40 pose challenges for the many concert attendees navigating their way to an already congested downtown Greenfield district.

Our thanks to the many individuals and organizations who dedicate their time and assistance each year in making the concerts successful.



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Greenfield, IN 46140

Asset Allocation

The combination of investments you choose can be as important as your specific investments. The mix of various asset classes, such as stocks, bonds, and cash alternatives, account for most of the ups and downs of a portfolio's returns.

Deciding how much of each you should include is one of your most important tasks as an investor. That balance between potential for growth, income, and stability is called your asset allocation. It doesn't guarantee a profit or insure against a loss, but it does help you manage the level and type of risks you face.

Balancing risk and return

Ideally, you should strive for an overall combination of investments that can help to minimize the risk you take in trying to achieve a targeted rate of return. This often means balancing more conservative

investments against others that are designed to provide a higher return but that also involve more risk. For example, let's say you want to get a 7.5% return on your money. Your financial professional tells you that in the past, stock market returns have averaged about 10% annually, and bonds roughly 5%. One way to try to achieve your 7.5% return would be by choosing a 50-50 mix of stocks and bonds. It might not work out that way, of course. This is only a hypothetical illustration, not a real portfolio, and there's no guarantee that either stocks or bonds will perform as they have in the past. But asset allocation gives you a place to start.

Many publications feature model investment portfolios that recommend generic asset allocations based on an investor's age. These can help jump-start your thinking about how to divide up your investments. However, because they're based on averages and hypothetical situations, they shouldn't be seen as definitive. Your asset allocation is--or should be--as unique as you are. Even if two people are the same age and have similar incomes, they may have very different needs and goals. You should make sure your asset allocation is tailored to your individual circumstances.

Many ways to diversify

When financial professionals refer to asset allocation, they're usually talking about overall classes: stocks, bonds, and cash or cash alternatives. However, there are others that also can be used

to complement the major asset classes once you've got those basics covered. They include real estate and alternative investments such as hedge funds, private equity, metals, or collectibles. Because their returns don't necessarily correlate closely with returns from major asset classes, they can provide additional diversification and balance in a portfolio.

Even within an asset class, consider how your assets are allocated. For example, if you're investing in stocks, you could allocate a certain amount to large-cap stocks and a different percentage to stocks of smaller companies, or allocate based on geography. Bond investments might be allocated by various maturities, with some money in bonds that mature quickly and some in longer-term bonds. Or you might favor tax-free bonds over taxable ones, depending on your tax status and the type of account in which the bonds are held.

Monitoring your portfolio

Even if you've chosen an asset allocation, market forces may quickly begin to tweak it. For example, if stock prices go up, you may eventually find yourself with a greater percentage of stocks in your portfolio than you want. If they go down, you might worry that you won't be able to reach your financial goals. The same is true for bonds and other investments.

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Employee Milestones

The following employees were recognized for reaching milestones during March, April and May, 2021.



Anecea Woodrow:

35 years of service
as of March 6, 2021



Rob Caird:

5 years of service
as of April 4, 2021



Stacey Wixson:

10 years of service
as of April 25, 2021



Donna McKinney:

5 years of service
as of May 23, 2021



Steve Wilson:

25 years of service
as of May 30, 2021

Tammy McDaniel:

15 years of service
as of April 3, 2021

Photo withheld by request

Asset Allocation continued from page 3

Do you have a strategy for dealing with those changes? Of course you'll probably want to take a look at your individual investments, but you'll also want to think about your asset allocation. Just like your initial investing strategy, your game plan for fine-tuning your portfolio periodically should reflect your investing personality.

Even if you're happy with your asset allocation, remember that your circumstances will change over time.

Those changes may affect how well your investments match your goals. At a minimum, you should periodically review the reasons for your initial choices to make sure they're still valid. Also, some investments, such as mutual funds, may actually change over time; make sure they're still a good fit.

[1] Article provided by Broadridge Investor Communication Solutions. Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances.

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Retiree

Tammy McDaniel, Teller at the Downtown Office, retired from GBC Bank on May 14, 2021. During her 15+ years at GBC, Tammy worked at the Main, Northgate, Downtown and Meridian Road Offices in part-time and full-time capacities. At press time of this newsletter her retirement gift was undecided and no reception was planned.

Photo withheld by request.

GBC Bank wishes to thank Tammy for her many years of service to the bank and our customers. Happy retirement Tammy!

GBC Bank: For All Your Consumer Lending Needs

Consumer Loans

GBC Bank offers a variety of loans to individuals for many purposes. Auto, home, construction & overdraft loans, to name a few are all available.

Mortgage Loans

If you're looking for predictability and a set monthly payment for budgeting, then our fixed-rate mortgage will best meet your needs. Check with us before you do your house hunting. Visit <https://www.gbcbank.com/personal/financial-calculators> for our mortgage calculators.

Equiline - Home Equity Loans

Use the equity in your home to authorize your own loan, any time, simply by writing a check. With an Equiline Home Equity Loan, the value you've accumulated in your house goes back to work for you! Use your Home Equity funds for home improvement, consolidate bills, send your child to college or for anything you like.

Construction Loans

We offer financing that helps you build the home of your dreams! Our Construction Loan offers financing that is there to help during your building phase.

Auto Loans

Check with us before you shop. We offer competitive rates on cars, trucks and vans, new & used.

Credit Cards

GBC Bank offers VISA Platinum, Visa Real Rewards, Visa College Real Rewards, Visa Secured credit cards, all with very competitive rates. Visit [gbcbank.com](https://www.gbcbank.com) for more information on GBC's credit cards.

Overdraft Loans

Overdraft loan is a special loan feature, attached to a personal checking account which provides a cash reserve ready to work for you. Credit lines start at \$300.



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