



Established
1868

HardinCSB.com

SPRING 2026

THE LiNK



According to...
DAVID

Top Five Fraud Trends to Be Aware Of
HCSB encourages customers to strengthen online habits and stay alert to the rising number of digital scams. Fraud activity continues to climb nationwide. According to the Federal Trade Commission (FTC), consumers reported more than \$12.5 billion in losses in 2024 – a 25% increase from the prior year. Consumers also lost more money through bank transfers and cryptocurrency than all other payment methods combined. These trends continue to rise, with scammers

adopting more aggressive tactics, including artificial intelligence (AI)-generated impersonation, social media-based deception and more. *Here are the top five fraud categories reported in 2025, based on Federal Trade Commission data.*

1. Imposter scams – 516,724 reports
Scammers continue posing as banks, government agencies, family members or well-known companies, now using AI-generated voices, spoofed phone numbers or convincing emails. These scams pressure people to act quickly, send money or share account information. Customers should verify any unexpected request by contacting the organization directly using a verified phone number.

2. Online shopping and negative reviews – 193,020 reports
Online shopping scams are driven by fraudulent ads on Facebook, Instagram, TikTok and other platforms. In August 2025, the FTC warned consumers about “big discount” social media ads impersonating real brands, which often link to fake websites designed to steal money or personal information. Shoppers may receive a counterfeit product or nothing at all. To stay safe, research the seller, compare prices and use a credit card for purchases. Scammers often push customers toward gift cards, wire transfers, payment apps, or cryptocurrency –

all red flags.
3. Internet services – 118,071 reports
These scams include fake tech-support calls, phony antivirus subscriptions, and pop-up warnings claiming your device is compromised. Scammers often request remote access or immediate payment. Avoid clicking on pop-ups and contact service providers using verified customer service numbers.

4. Business and job opportunities – 75,364 reports
Scammers continue targeting people searching for jobs or supplemental income. Fake job postings, business “starter kits,” and work-from-home offers often require upfront payment or ask applicants to transfer money during the “hiring process.” Legitimate employers never ask new hires to pay fees or move funds for them.

5. Investment-related scams – 66,703 reports
Investment scams remain one of the most expensive fraud categories. High-pressure cryptocurrency schemes, fake trading platforms and AI-driven “advisors” continue to promise guaranteed returns. If an investment sounds too good to be true, it likely is. Independent verification is critical. Stay alert and report suspicious activity right away. For more fraud prevention tips or to speak with someone at HCSB contact us at 641-939-3407.

BETTER BANKING IN 2026 Your Digital Banking Support Team

HCSB is continually focused on improving our customer experience, particularly in digital banking — ensuring your mobile app and online tools are easy to use, secure, and helpful.

We are thankful for our digital banking experts – Renee, Audrey and Chandra! They are qualified and ready to help with your mobile and online banking questions, e-statements, alerts, passwords, debit cards, mobile deposit, and more. Contact the support team online with your PC or HCSB App or by phone during regular banking hours. Connecting with our customers and going the extra mile are what they do best.



Renee Dolash, Audrey DeVilder, Chandra Luse

**Love
Where You
Live
Bank Local,
Give Local**

BANK IT. WIN IT. WEAR IT!


HCSB was excited to sponsor the first of many "The Bank is Open" shooting challenges at Tiger basketball games. We kicked things off by supporting the South Hardin Dance team and the FCCLA. For a \$1 donation to these organizations, fans got the chance to try their luck behind the 3-point line. If they banked the shot off the glass and into the hoop, they scored a free t-shirt from HCSB. Bank on a victory, support your team, and see who's got the best bank shot in the house!



\$40,000

\$28,806

**MAKING WAVES
ELDORA AQUATIC CENTER**

HARDIN COUNTY SAVINGS BANK  **BROWN-HURST INSURANCE AGENCY, INC.**

YOU TURNED \$10,000 INTO \$20,000!

Way to go!
You met our match and we are making waves.
Current fundraising total:
\$28,806

The pool still needs your help - Consider donating today!

Checks can be made payable to **City of Eldora** with "Aquatic Center" in the memo. The City of Eldora is qualified to receive your tax-deductible gifts.

Drop off or Mail donations to:
Eldora City Hall, 1442 Washington St. Eldora Questions: **641-939-2393**
Credit Card (in person, over phone or donate online)
eldoraia.ourcommunityconnect.com/miscellaneous/payment



HCSB and Brown-Hurst were happy to help support the Eldora Aquatic Center with a \$10,000 matching challenge. We partnered with the City of Eldora and the donations came "flowing" in! Thank you for your support! Keep your donations coming in!

Highlights and Happenings

Friday, March 20

Happy First Day of Spring!

Sunday, April 5

Happy Easter

Monday, May 25

Memorial Day, all locations closed

Spring is a season of fresh starts — and it's also a great time to make your money work harder for you. With our Premium Checking Account, you can earn an incredible interest rate while keeping full access to your everyday spending money. It's one of the best ways to enjoy the convenience of checking with the earning power of savings.

To qualify for the premium rate each statement cycle, simply:

- Enroll in e-statements
- Maintain a \$2,500 minimum balance
- Have one direct deposit

per cycle

- Make 10 debit card purchases

Whether you're saving for summer plans, building your emergency fund,

It's the perfect time to open your
**PREMIUM
CHECKING
ACCOUNT**

**5.22
APY***

*Interest rate and APY may change after account opening. If you do not meet all the criteria for Rewards Premium Checking rate, you will receive 0.35%. Amount of \$25,000 or more will receive 0.35%. \$6 maintenance fee (plus tax) if average daily balance drops below \$2500. Fees may reduce earnings. Consumer only. One account per SSN. **Per statement cycle must post and clear.

or simply want a great rate, this account helps your money go further — without sacrificing access or flexibility. Now is the perfect time to upgrade

your checking account. Stop in, call us, or visit with one of our new accounts staff to open your HCSB Premium Checking Account.



Celebrating
— 10 YEARS —

Ben DeVilder
Loan Officer, Vice President

**Hardin County
Savings Bank**

