



HardinCSB.com
FALL 2025



According to... CHIP

As a consumer loan officer, my first piece of advice is to fully understand why you're borrowing. Whether it's for consolidating debt, covering emergency expenses, or financing a major purchase, having a clear purpose helps you choose the right type of loan.

Always review your budget to ensure you can handle the monthly payments comfortably. Don't focus solely on the interest rate—look at the full loan terms, including fees, repayment period, and whether the rate is fixed or variable. Keep your credit in good shape; a higher credit score usually means better loan offers. Finally, ask questions—never sign anything you don't fully understand. A good lender will take the time to explain everything clearly.

At HCSB, we encourage a good conversation with our customers with the goal to fit you to the product that is best for you and your needs.

THE LiNK

BETTER BANKING IN 2025

At HCSB your safety and privacy are our top priorities. With the rise in unsolicited phone calls, often from scammers pretending to be banks or other trusted entities, it's crucial to understand how to identify and avoid phone spam. Recently a customer let us know she had received a call from a company called Bill Go saying that because she used bill pay with HCSB, she needed to set a new password. She refused to give them any information and told them she needed to call her bank – which she did! We were able to confirm that the call was not from us. She did the right thing!

What Is Phone Spam?

Phone spam includes any unsolicited or fraudulent calls designed to steal your personal information or money. Scammers often use tactics such as “spoofing” (masking their real number to look like it's coming from a trusted source) or creating a sense of urgency to trick you into sharing sensitive information.

Tips to Avoid Being Spammed via Phone Call

1. **Don't Share Personal Information Over the Phone**

We will **never** call you to request sensitive details like your PIN, password, or full account number. If someone claiming to be from our bank asks for this information—**hang up immediately**.

2. **Enable Call Blocking Tools**

Use the call-blocking features available on your mobile device. Most smartphones allow you to silence or block unknown callers. You can also download apps specifically designed to filter spam calls.

3. **Register with the Do Not Call List**

In many countries, including the U.S., you can reduce telemarketing calls by registering your number with the **National Do Not Call Registry**. While this won't stop scammers entirely, it can significantly cut down on illegitimate marketing calls.

4. **Be Cautious of “Spoofed” Numbers**

Scammers can make it look like they're calling from a local number—or even from our official customer service line. If you're unsure, **don't engage**. Hang up and call us directly using the number listed on our official website.

5. **Report Suspicious Calls**

If you receive a suspicious call claiming to be from HCSB let us know immediately. Your report can help us investigate and take action to protect other customers.

What to Do If You Think You've Been Scammed

- Contact our customer service team immediately.
 - Monitor your account for suspicious activity.
 - Consider placing a fraud alert on your credit report.
 - File a report with your local consumer protection agency or law enforcement.
- If you have any questions or concerns, please don't hesitate to reach out. Together, we can help stop phone spam and keep your personal information safe.

Giving Back



Back to School Lunch



35th ANNIVERSARY

HARDIN COUNTY SAVINGS BANK

Charlette deNeui
Sr. Vice President

Celebrating 10 YEARS

Amber Roskens
CFO, Accounting Solutions Manager

Hardin County Savings Bank

Heading South for the Winter?
Be sure to let us know when you would like us to change your address to your winter address.

Highlights and Happenings

Sept. 1

Labor Day, all locations closed

Oct. 9

Outwit the Scammers Seminar

Oct. 13

Columbus Day, all locations closed

Nov. 11

Veteran's Day, all locations closed

Dec. 4

LiNK Holiday Dinner

Dec. 24

All locations closing at 1:00 pm.

Dec. 25

Merry Christmas! All locations closed.

Dec. 31

All locations closing at 4:00 pm.



Outwit the Scammers

Seminar for LiNK Customers

Thursday, October 9, 12:00 noon

HCSB 2nd Floor (elevator available)

RSVP to Pam by Thursday, October 2

pam@hardincsb.com, 641-939-3407

Enjoy lunch on us while the HCSB staff educate you on the most recent scams we've seen. Have you heard of check washing? Maybe you're having a phone conversation with someone from Microsoft – or are they really from Microsoft?

How can you tell? Are you getting a refund because you overpaid a reputable company like your energy provider? If you're asked to provide your bank account details so they can deposit your refund, it's likely a scam. Come learn about these and many other ways fraudsters are trying to take advantage of you. Don't be a victim! Educate yourself on how to spot and prevent fraudulent activity. Reserve your seat today!

Working For You

Introducing Our New Assistant Trust Officer:

Kim Beran

We are pleased to announce Kim Beran as the newest addition to our Trust Services team at HCSB. Kim was named to the Trust Committee at the HCSB annual meeting in May of this year and was subsequently named Assistant Trust Officer at the July Board of Directors meeting. Kim brings a strong foundation in financial services, along with a commitment to excellence, integrity, and personalized client care.

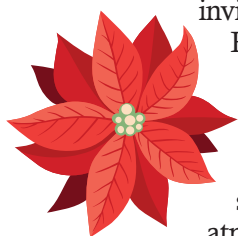
Kim holds a degree in business management and has been working as a new account customer service representative for three years. With a keen interest in fiduciary responsibility and wealth management, she is eager to grow professionally under the guidance of our seasoned trust officer, Kathy Balvanz, and is ready to provide clients with the high level of service they expect.

As an assistant to Kathy, Kim will be involved in all aspects of trust administration, including administering a trust according to its terms, communicating with beneficiaries, detailed accounting and reports, having fiduciary tax returns prepared and establishing investment objectives. This structured training program is designed to build expertise while upholding our institution's longstanding reputation for professionalism and trustworthiness. We're excited for the value she will bring to our clients and to the future of our trust department.



Looking Ahead

Although it may seem a little early, we want to warmly invite you to join us for our Annual LiNK Holiday Dinner and Entertainment, a festive celebration of the season and the wonderful year we've shared. Enjoy a delicious dinner, live entertainment, and the company of HCSB staff and friends in a relaxed, cheerful atmosphere. Come ready to celebrate the season — it's our way of saying thank you for being part of our HCSB community. Mark your calendars now! We look forward to seeing you there!



LiNK Holiday Dinner and Entertainment

Thursday, December 4, 6:00 pm

Steamboat Rock Baptist Church

RSVP by Monday, November 24

email pam@hardincsb.com or

call 641-939-3407



