



## A Note from Home Loan State Bank



We hope you are enjoying wintertime! Our quarterly newsletter, "The Local", informs our customers of current banking trends and topics.

With winter in full force and snow on the horizon, we can get out there and play in the snow or we can stay warm and cozy up inside and read a good book.

Whatever it is you choose to do this winter, enjoy your time with your family and friends. We are lucky to live in an area where adventurous outdoor opportunities await us every season!

Please let us know if you have any banking needs. Thank you for banking with us, we appreciate your business.

-Home Loan State  
Bank

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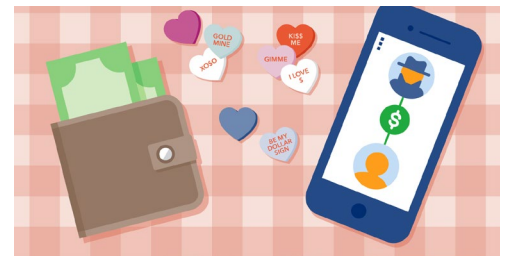
## Romance Scams

Have you heard about Romance Scams? Per the Federal Trade Commission (FTC), this is how they work:

Someone contacts you on social media — and they're interested in getting to know you, or maybe you meet someone special on a dating website or mobile app. Soon the person wants to write to you directly or start talking on the phone. They say it's true love, but they live far away — maybe because of work, or because they're in the military.

Then they start asking for money. Maybe it's for a plane ticket to visit you, or an emergency surgery, or something else urgent.

Scammers of all ages, genders, and sexual orientations make fake profiles, sometimes using photos of other people — even stolen pictures of real military personnel. They build relationships — some even pretend to plan weddings — before they disappear with your money.



### Here's what to do:

- 1. Stop. Don't send money.** Never send cash, or send money using gift cards, wire transfers, cryptocurrency, or a payment app to an online love interest. Once you pay this way, it's hard to get your money back.
- 2. Pass this information on to a friend.** You may not have gotten tangled up with a romance scam, but chances are, you know someone who will — if they haven't already.

### Please Report Scams

If you spot a scam, please report it to your bank or the Federal Trade Commission.

- Go online: **ReportFraud.ftc.gov**
- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261



## Two-factor Authentication (2FA)

Home Loan State Bank offers two-factor authentication (2FA) to protect your online banking. 2FA adds a second layer of security by requiring two forms of verification, such as:

- **Something you know** (password or PIN).
- **Something you have** (e.g., your phone or a security token).

### Why It Matters:

- **Stronger Security:** Protects against stolen passwords.
- **Prevents Unauthorized Access:** Stops attackers even if they know your password.
- **Peace of Mind:** Ensures sensitive financial data is secure.

For more information please reference:

<https://www.hlsb.com/Content/ABAP2Pinfographic.pdf>



# Keep yourself protected online!

### Keeping Information Private

Under no circumstance will we here at Home Loan State Bank ever ask for passcodes or passwords. If for any reason you are in contact with someone who claims to be from Home Loan State Bank feel free to hang up the call and call our branch number to verify that you are talking to an employee. We will not take offense to an abrupt hang up!

### Strong Passwords and Password Management-

Password management is a great way to help prevent hackers from gaining access to your accounts. Avoid using the same password across multiple accounts, and avoid using weak or previously used passwords. Consider using a password manager to generate and store complex passwords securely.

### Recognizing and Avoiding Phishing Attacks

Phishing is one of the most common ways attackers steal personal information. Look for signs of phishing, such as spelling errors, generic greetings (e.g., "Dear User"), or suspicious links. Verify the sender's identity by contacting them directly using official channels (not the information in the email).



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LOCAL HAPPENINGS



**Grand Junction Branch:**  
205 N. 4th Street • Grand Junction, CO 81501  
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