

ISSUE

05

April 2025

QUARTERLY NEWSLETTER

HOME LOAN STATE BANK

The Local



A Note from Home Loan State Bank

Spring is here!

Our quarterly newsletter, "The Local", informs our customers of current banking trends and topics.

Spring in Colorado is always a good time with full sunshine and warmth one day and a wet snowy blizzard the next!

Enjoy the unpredictable Spring weather and all of the outside opportunities it brings but let Home Loan State Bank be your predictable and reliable bank!

Please let us know if you have any banking needs.

Thank you for banking with us, we appreciate your business.

-Home Loan State Bank

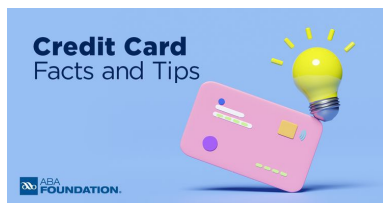


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Financial Literacy Month **P.1**

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April is Financial Literacy Month



Credit Card Facts and Tips*

Credit cards have become an everyday tool for people to make purchases and manage their personal finances. Check out these facts and tips from the '@American Bankers Association' Foundation on credit cards: [#https://aba.social/3i7NWv8](https://aba.social/3i7NWv8) #FinancialLiteracyMonth



7 Tips for Improving Your Credit Score*

An important step to finding a home, whether you're renting or buying, is ensuring that you have a good credit history. Here are 7 tips from the '@American Bankers Association' Foundation for improving your credit score: [#https://aba.social/3Jdcmzi](https://aba.social/3Jdcmzi) #FinancialLiteracyMonth

**Information provided by the American Banker's Association.*



Get Financially Fit*

Taking control of your personal finances will allow you to save and prepare for unexpected expenses. Learn tips from the '@American Bankers Association' Foundation on how to get financially fit:

[#https://aba.social/3w7rBWU](https://aba.social/3w7rBWU) #FinancialLiteracyMonth



How to Develop a Financial Plan*

The key to a good budget is including as much information as you can, so that you can adequately prepare and plan. Check out these tips from the '@American Bankers Association' Foundation on how to develop a financial plan:

[#https://aba.social/3t8tlwR](https://aba.social/3t8tlwR) #FinancialLiteracyMonth



Got Customers?

Home Loan State Bank wants to inform you about a rise in email scams targeting business clients. Fraudsters are hacking third-party vendor accounts and sending deceptive emails to reroute payment information to their own accounts. To protect yourself, consider the following tips:

- **Verify payment changes:** If you receive an email requesting a change in payment details, always confirm its legitimacy directly with your customer. Use the contact information you have on file, rather than relying on details in the email itself, for an extra layer of protection.
- **Examine suspicious emails closely:** Look out for grammatical mistakes, inconsistencies, or incorrect information within the email. These scams are often hurriedly created and can contain telltale errors.
- **Rely on our safeguards:** Home Loan State Bank has robust systems in place to monitor ACH payment changes. If a modification seems suspicious, our team will contact you to ensure its validity.

Your vigilance, combined with our security measures, helps keep your transactions safe.



Navigating your way through Online Banking

Mobile Deposit

Step 1:

Click **Menu** on the top left of the screen and look for and select the **Transactions** tab.

Step 2:

Click on **Deposit Check**

Step 3:

Carefully read the instructions on how to properly endorse the mobile check.

Step 4:

Select the account you would like to deposit into.

Step 5:

Type in amount of the check.

Step 6:

Follow the instructions to **take a photo of the front and back** of the check.

Online Banking Alerts

Why it's Important?

You can receive an alert when actions are happening with your account! This can be an effective way to combat fraud!

Step 1:

Click **Menu** then find and select **Settings**.

Step 2:

Click **Alerts**

Step 3:

Click **+ New Alert**

Step 4:

Select one of the two options.

Step 5:

Fill in information about the alert that you would like and when you would like it.



Home Loan State Bank
OnlinEdge

Do you have questions regarding your online accounts?

If you ever have questions regarding any of your online banking accounts feel free to use the secure messaging tool.

Step 1:

Select the account you have questions about.

Step 2:

Find the **three vertical dots** and select **Ask a question**.

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LOCAL
HAPPENINGS



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