

YOUR
TICKET

to a

Wonderful Life

FALL 2017



Charlie's Letter

Hurricanes in two states, wildfires in 10 western states... We're pretty fortunate here in the Fox Valley that we don't have to endure some of the natural disasters that so many in our great country do. Sure, we get the occasional blizzard, frozen temperatures, a tornado now and then, and flooding, but nothing as widespread as these events that are wreaking havoc on so many parts of our nation. Relatively speaking, we live in a fairly safe area. Right here in the Fox Valley, we're also fortunate that we have a safe place to handle all our financial needs. Whether you're looking for an institution to do your day-to-day banking, invest money, or

borrow money, we can do that! This October will mark 131 years that we've been serving the people of our area. When you think about what's happened in the financial world in the last 130+ years – that says a lot. We're not here today, gone tomorrow, you're just a number, bought out by someone – where?, don't know who you're talking to, name changing – we're East Wisconsin Savings Bank. We started here in Kaukauna, we're still here in Kaukauna, and of course we have five other locations to serve you, too! Add to that the technology that we offer – and no matter how near or how far, we are here for you!

Stop in sometime to any of our locations! The streets around our Kaukauna office will be done around the beginning of October, and we'll be waiting with fresh popcorn and smiles!

Charles D. Schmalz

Charles D. Schmalz - President

Be Prepared!

It is a good idea to occasionally check to make sure all of your financial matters are in order, and the way you want them. Is the Power of Attorney (POA) on your accounts the way you want it? Is the Payment on Death (POD) the way you want that? Have you had major life changes where you need to make changes to the beneficiaries on your insurance policies, CDs, IRAs or any other financial products?

Life changes all of the time and it is important to keep these things in mind so that there aren't any surprises if anything were to happen. Feel free to contact any of our offices if you need any assistance. It is also helpful and beneficial to make sure that we have your most current information. This includes addresses, phone number, name changes, and email addresses. This makes it much easier to contact you if the need ever arises.

One more reason to grab our 2018 calendar!

Beginning in October every year, we hand out our Scenes of Wisconsin wall calendars. This year you'll especially want to get one because there will be two pictures featured from one of our friends here at East Wisconsin! Lori Haen submitted two photos and they were both chosen for the calendar! One will be featured as the December image, and the other is included in the collage. Lori had this to say about her December picture – "We were at our cabin after a wet heavy snowstorm. I took the photo with my Canon SLR T3 camera of the East Shore Resort on Rolling Stone Lake outside of Pearson, WI." The other photo is a close-up of a monarch butterfly



We usually get the calendars the second week of October, so look for them in our offices! Congratulations to Lori on her submission! And if you have taken a great picture in Wisconsin, we can enter that into the contest for the 2019 calendar! Just send your images to dbartel@eastwis.com!

7 Steps to Stay Safe from Threats

The number of consumers and companies affected by cybercrimes continues to increase every year. It is estimated that cybersecurity incidents increased by 38 percent from 2014 to 2015, and the average cost per person incurred per stolen record was \$154. As a result of 781 publicly acknowledged data breaches over 169 million personal records were exposed.

The threat to your personal information continues to grow. October is Cybersecurity Awareness Month and is the perfect time to learn how to better protect yourself. The number one protection against cybercrime is an informed consumer.

#1: Use More Than One Password

Many people use the same password for multiple accounts, which means that if your credentials are stolen for one account all your accounts are in jeopardy. Do you really want to give criminals access to your bank account because you used the same credentials for your free online music account?

#2: Use Stronger Passwords

No matter how secure a financial institution or shopping website may be, if your password is easy to guess you are still at risk of fraud. Do not use your name, birthday or pet's name, as this information is readily available to many people, especially if you post it on social media. The best passwords are often derived from an entire phrase, rather than a single word, and incorporate letters, numbers and special characters. For example, the song lyric "Don't worry; be happy" can be transformed into this password: dOntwry_Bhpy.

#3: Beware of phishing scams

The dangerous thing about phishing scams is they don't rely on weak website or network security. Instead, they attempt to crack the human firewall: you. Phishing scams attempt to obtain personal information or plant a virus or malware on your device by sending a fake email requesting that information, or instructing the recipient to click a link in order to reset their account. Never give out your personal information over the Internet, phone, or via text message unless you know exactly who you are dealing with. If you receive a suspicious email from a business or charity and you're not sure if it's legitimate, close the email, open a new browser, visit their official website and contact them through their customer service. There is often an increase in phishing scam attempts after heavily publicized security breaches (pretending to offer account security) or natural disasters (fake charities), so be especially on guard in those situations.

#4: Avoid using public Wi-Fi to Buy

If you frequently shop online, keep in mind that any purchases made via the web require transmitting your credit card and/or bank account information over the Internet. Using a public Wi-Fi connection to do so puts that sensitive information at risk. Hackers can tap into unsecured Wi-Fi connections at hotspots like coffee shops and airport terminals to capture that information. If you're using a wireless connection to shop, be sure that it requires a password or WEP key. Websites that have additional security protections have https:// instead of http:// on all pages of the site.

#5: Monitor Your Credit Report

Your credit score affects many aspects of your life, including interest rates on large purchases, obtaining loans, and even renting an apartment. Make sure you check your credit report three times per year (one for each of the three major credit reporting agencies: Experian, TransUnion and Equifax). You can do so for free by visiting www.annualcreditreport.com. Watch for unauthorized accounts, loans or purchases because they will damage your credit and signal that your identity may have been stolen. If you find inaccuracies in your report, you can dispute those errors online, by mail or over the phone by contacting the credit bureau where you found the inaccurate report (contact information will be on the report itself).

#6: Be careful what you throw away

Dumpster diving doesn't just apply to paper statements and discarded credit cards anymore. Before you recycle or donate old cellphones or computers, be sure to remove any personal and financial information. For computers, the best way to do this is to use a wipe utility program to overwrite the entire hard drive. For mobile devices, check the owner's manual, service provider website, or device manufacturer's website for information on how to permanently delete information. In addition, remove the SIM card from the device.

#7: Take Action

If you hear about a data breach or other fraud that might possibly affect your account, be proactive and change any related passwords. This is especially critical if you use the same password on multiple accounts (which you should avoid doing anyway). If you notice suspicious charges on your credit card or transfers from your banking account, contact your bank right away to notify them of the issue. They may put a freeze on the account to prevent further fraud, but this will keep the criminals from emptying your account.

There They are Again!

Maybel!

Rain or shine, Maybel is there for all our local parades! This year's Big Cheese Parade was a wet one, but Diane, Kimberly & the gang all braved the rain and took Maybel on a ride through Little Chute! Plus, Ray took her for a spin in the annual Flag Day parade in Appleton!



Rock Cancer!

We had quite the group volunteering at the food booth at Rock Cancer in August this year! Rock Cancer is a daylong event that is a celebration of life, music and fun, and is held annually on the 3rd Saturday in August. More than 5,000 people attend each year. Over the past 8 years Rock Cancer raised over \$775,000 to support their mission of helping people affected by cancer, including over 300 local families!



Catfish Races!

What was it with rain and outdoor events this year? The Catfish Races in Greenville also got hit with a late afternoon thunderstorm, forcing everyone inside the 'big red barn'! Amanda, Jacki & Kim still had a great time inside, meeting people, and encouraging kids to stop by our office to "Free Sally Savings!"



Harvey Relief!

East Wisconsin Savings Bank stepped up to help our neighbors to the South! Our employees chipped in and sent a trunk load of necessary supplies to the Houston area to help those people affected by Hurricane Harvey!



New Employees

We've got several new employees to announce – and a few familiar faces!

You've probably already met Megan in Kaukauna! She brings a wonderful background of customer service, and a great personality to our team! Plus, you may recognize Lorrie – she's back after several years away!

If you've been to Grand Chute lately, you may think you're seeing double! Elias is training in that office, getting ready to come to Kaukauna. Elias is the son of Nikos, and pretty much a dead ringer for his dad!

Finally, you may not see him at the front line, but you'll see some of his handiwork – Alex is our Marketing Intern for the fall, and has been helping out our marketing department!

Welcome to all our new staff!



Megan



Lorrie



Elias



Alex

Build a "Wonderful Life" with



EAST WISCONSIN SAVINGS BANK

109 W 2nd Street, Kaukauna, WI 54130
www.eastwis.com

This Newsletter is prepared by East Wisconsin Savings Bank for its members. It is designed to give sound financial ideas and aid in helping you ***Build a Wonderful Life!***

Debi Bartel
Corporate Office
109 W 2nd Street
Kaukauna, WI 54130
Phone (920) 766-4646

Appleton	Grand Chute	Freedom
731-5858	757-9770	788-6341
Kimberly	Little Chute	
788-3522	759-0532	

Helping You Build a Wonderful Life!

Brief & To the Point

ELOC Annual Billing Rights Statement found in this newsletter

We've included the Annual Billing Rights Statement in this newsletter to inform you of your rights with your Equity Line of Credit. If at any time you have any questions, please call or stop in! It's our highest priority to make sure you understand all your rights!

High School Students – watch for EverFi in your schools!

Do you have a Junior or Senior in high school in the Fox Valley? Wisconsin schools are required to provide financial literacy education to all high school students, and East Wisconsin Savings Bank is making it easier for the schools and teachers to implement this requirement. For the past 5 years we've sponsored EverFi, an online Financial Literacy program, FREE OF CHARGE, to several local high schools. In addition, our staff visits many of these classrooms, and talks to the students about banking, bank products, financial and internet safety issues they may face, and careers in banking! Ask your son or daughter if they've gotten the chance to use EverFi at their school this fall!

A Fun Gift for Kids' Savings Accounts!

Did you know that when you open a savings account for a child – your child, grandchild, niece, nephew – anyone! – we give you a special children's book that you can use as a special way to share the gift of financial literacy with that child! Stop in to start a savings account for a special child in your life today!

First-Time Home Buyer's Seminar Offered Again!

After a great response last spring, we're offering another First-Time Home Buyer's Seminar this fall! We'll hold this one on Thursday, October 26 at our Kaukauna office from 5:30-7:00. Come hear from our Member Services Officers, a realtor, a home inspector and a representative from a local insurance company about the entire home-buying process! We'll have subs and beverages for you too! Call Chris to let her know if you can make it at 920-766-4646, or find the event on Facebook and RSVP there!