

# THE MSB INSIDER

## MAYVILLE STATE BANK CUSTOMER NEWSLETTER

### Gift Cards are for Gifts, Not Payments

Did someone tell you to buy a gift card to pay a fine or bill? Stop. It's a scam. No real business or government agency will ever tell you to buy a gift card to pay them. Here's how to spot and avoid gift card scams.

Gift card scams start with a call, text, email, or social media message. The person contacting you is, they say, from the government or a company you know. They're not. They say to pay right away or something terrible will happen. It won't.

Scammers rush you because they don't want you to have time to think about what they say or talk to someone you trust. The scammer will tell you which gift cards to buy and where to buy them. Sometimes, they'll stay on the phone with you while you go to the store and load money onto the card. They want you to think they're helping you. They're not. Once you add money to the card and give scammers the gift card number, your money is gone. If you get a call like this, hang up the phone.

If you bought a gift card and gave someone the numbers off the back of the card:

Report the gift card scam to the gift card company right away. No matter how long ago the scam happened, report it. Use the How To Contact Gift Card Companies list to report it. It helps to have the gift card and store receipt handy, if possible.

Ask for your money back. Some companies are helping stop gift card scams and might give your money back. It's worth asking.

Tell the FTC at ReportFraud.ftc.gov. Your report makes a difference and helps protect your community from fraud and scams.



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## Bank from the Comfort of Your Home

Don't let holiday hours keep you from getting your banking done. With Mayville State Bank's Mobile App, it's easier than ever to check on your accounts, transfer funds, pay bills, deposit checks and more. Download Mayville State Bank's Mobile App today or visit [www.mayvillestatebank.com/online-and-mobile-banking/](http://www.mayvillestatebank.com/online-and-mobile-banking/) to learn more.

## Now Accepting Toy Donations!

Mayville State Bank will be working with the Thumb Area Mud Runners to collect toys for the Tuscola County Christmas Program. Please help us out by going to our Main Office in Mayville or our Millington Office to donate a new toy for a child. Donations will be accepted until December 14th. Thank you in advance for helping make Christmas brighter for the children in our local communities!



## Keep Your Items Safe

Looking for a secure place to store important documents and belongings? MSB offers Safe Deposit Box rentals at great low rates. Check out our annual rates:

**3x5 Box**  
**\$20.00**

**5X5 Box**  
**\$25.00**

**3x11 Box**  
**\$35.00**

**5x11 Box**  
**\$50.00**

**11x11 Box**  
**\$75.00**

All boxes measure 21 inches deep. To learn more about renting a Safe Deposit Box or to check availability, contact one of our offices today at 989-843-6145.

\*Safe Deposit Box contents are not insured by the FDIC or Mayville State Bank.

**MAYVILLESTATEBANK.COM**



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## New MSB President & CEO: Scott Wegrzyn



Mayville State Bank is thrilled to announce the recent appointment of Scott Wegrzyn as its new President & CEO. With an impressive background in banking and a proven track record of leadership, Scott brings a wealth of experience that aligns perfectly with our commitment to serving our community. Please help us congratulate Scott as we celebrate this exciting new chapter in the history of MSB. To learn more visit [www.mayvillestatebank.com/special-notice/](http://www.mayvillestatebank.com/special-notice/).

## Christmas Clubs for the Save

It's never too early to start preparing for next year's wish list. Mayville State Bank offers an easy and convenient savings program called a Christmas Club which helps you save for the holidays all year long. Stop into one of our offices to open a new Christmas Club account today or call 989-843-6145.



## Drive Home Happiness this Holiday Season



Recapture your holiday joy with some new wheels and a little help from Mayville State Bank. Whether you're looking for a brand-new vehicle or one that's new to you, we have experienced lenders to make the process quick and easy. Plus, getting preapproved first with MSB can help you know your best rate before taking a trip to the dealership. Apply online at [www.mayvillestatebank.com](http://www.mayvillestatebank.com) or stop into one of our offices today to see what our lenders can do to help you into a new vehicle.

## Hours & Locations

### Main Office

37 E. Ohmer Rd.  
PO Box 650, Mayville  
(989) 843-6145

### **Mon - Fri**

Drive-In

8:30am - 6:00pm

Lobby

9:00am - 6:00pm

### **Saturday**

Drive-In

8:30am - 2:00pm

Lobby

9:00am - 2:00pm

### **Sunday**

CLOSED

### Millington Office

8428 State St., Millington  
(989) 871-5501

### **Mon - Thurs**

9:00am - 4:30pm

### **Friday**

9:00am - 6:00pm

### **Saturday**

9:00am - 12:30pm

### **Sunday**

CLOSED

**ATMs Located in  
Mayville, Millington  
& Fostoria**

Member FDIC   
Equal Housing Lender

## Important Dates

### Tuesday, December 24<sup>th</sup>

All Offices Close at 12:00pm  
for Christmas Eve

### Wednesday, December 25<sup>th</sup>

All Offices Closed for  
Christmas

### Tuesday, December 31<sup>st</sup>

All Offices Close at 2:00pm  
for New Year's Eve

### Wednesday, January 1<sup>st</sup>

All Offices Closed for  
New Year's Day



[MAYVILLESTATEBANK.COM](http://MAYVILLESTATEBANK.COM)