

## In This Issue

- Connecting with the President
- Featured Product- E-Statements
- Did You Know?- IRA Contributions
- Tip of the Month: Identity Theft- Protect Yourself

## Toys for Tots Drive



Thank you to all of our customers, employees and members of the community for donating to the Toys for Tots Drive. Because of you, a child in need was able to have a merry and bright holiday.

## Contact Us

<https://www.coatesvillesavings.com>  
610-384-8282

## Connecting with the President



On behalf of the board and staff at Coatesville Savings Bank, let me take this opportunity to wish each of you all the best throughout this holiday season and into the New Year. Our hope for you is that the warmth, joy, and love that people share during this time of year may carry forward for you, your families, and friends at least into the winter months ahead.

Throughout this issue of our newsletter, you'll find information about identity theft, safe shopping, and other practical tips focused on protecting yourself online and in stores. Your personal financial well-being is very important to us and we are sharing these articles to help you understand the challenges and pitfalls that today's world brings.

Know that we stand ready to assist you if you do encounter some problems, but please do what you can to protect yourself in advance; understand your credit ratings, record important contact information, use only secured and/or encrypted websites, and safeguard your debit and credit cards. And don't forget to set a budget for your holiday shopping so you don't find yourself in a pinch when January rolls around. Let's be careful out there!

*Fred Henrich*

## Featured Product—E-Statements

Coatesville Savings Bank offers electronic statements or e-Statements to customers using our online banking system. Signing up is fast, easy, and at no charge to you.

To enroll, sign into your online banking, click 'Transactions' and then 'Statements'. From the dropdown, choose the account(s) for which you would like to receive electronic statements and complete the form. Once approved, you will be able to access statements for up to one year so you can print or download statements as necessary. For questions, contact our Operations team at 484-784-4003.

## Did You Know?—IRA Contributions

Tax season is fast approaching. IRA contributions for the 2017 tax year can be made by April 17, 2018. If you are stopping by your local branch to make a contribution to your IRA, make sure you let them know which year the contribution is for.

Don't have an IRA? Stop by and open one at any of our branch offices. It is never too early to start thinking about retirement. The sooner you start saving, the more you will have for your future. Invest in yourself. Ask a representative about opening an IRA today!

## Telephone Directory

Bank By Phone: 717-354-4368

Online Banking: 484-784-4003

Card Services: 484-784-4003

Voice Banking: 1-888-384-1290

Loan Services: 610-384-6900

For a lost or stolen card after hours,  
please call 1-877-226-2351.

## Business Hours

We now have lobby hours on  
Saturdays!

Monday-Thursday: 8:30 AM-4:00 PM

Friday: 8:30 AM-6:00 PM

Saturday: 8:30 AM-12:00 PM

Quarryville Branch Hours

Monday-Thursday: 8:30 AM-4:00 PM

Friday: 8:30 AM-6:00 PM

## Upcoming Holiday Hours

1/1- New Year's Day  
All offices will be closed.

1/15- Martin Luther King Jr. Day  
All offices will be closed.

2/19- President's Day  
All offices will be closed.

## Tip of the Month

**Identity Theft- Protect Yourself**—Ember L. Schnader, Senior Deposit  
Operations Specialist. November 7, 2017.

The threat of identity theft is real. The Consumer Sentinel Network which is maintained by the Federal Trade Commission (FTC) shows that about 1.3 million consumers reported complaints of identity theft and cost consumers over \$744 million dollars in 2016 (Federal Trade Commission, 2017). You work hard for your money and protecting your identity and money is important. With the start of a new year, it is a good time to make sure you are protected. We are providing you with some tips to do just that.

### Paper Documentation

Do you carry your social security card, checkbook or other identifying information with you? If you do not plan on using these items, leave them at home in a locked fireproof filing cabinet. If your wallet is stolen, your personal and financial identifying information can be compromised leaving you a victim of fraud.

- Shred whenever possible.
  - Receipts, junk mail, credit applications, bank statements and other documents have personal identifying information.
  - If you are unable to shred, black out your identifying information.
- Opt out of prescreened offers.
  - Often times there are ways to opt out in the fine print of prescreened offers. Opting out can reduce the number of these offers being sent to you.
- Plan ahead.
  - If you are going out of town, ask your local post office to hold your mail. Leaving mail unattended can increase your risk of becoming a victim of fraud.

### Protecting Yourself Online

The world wide web is an amazing tool. It has given people access to information, entertainment, shopping and so much more. The internet is also one of the easiest ways to become a victim of fraud if you are not careful.

- Change your passwords.
  - Although sites you use to access your bank accounts, loan accounts, credit cards, email accounts or any other account may not require you to change your password, you should still do this periodically to help keep your information safe.
- Keep passwords protected.
  - Your internet browser may ask if you want it to memorize and save your password for a particular site. While saving

## Employee Spotlight

The following individuals are celebrating anniversaries with Coatesville Savings Bank in the first quarter:

Heather	1 year
Claudy	1 year
Taeki	2 years
Nikki	7 years
Bonnie	8 years
Elaine	29 years

Thank you for your continued service and dedication to Coatesville Savings Bank.

## "Caught Doing Something Right" Campaign

The bank kicked off our "Caught Doing Something Right" Campaign in September. This was in partnership with the Coatesville Police Department and the Coatesville office. The campaign was designed as a way to reward minors for making good choices. When a minor is "caught doing something right", they are issued a "citation". The "citation" presented to the "do-gooder" is a \$10 voucher towards the opening of a Kids Klub savings account at Coatesville Savings Bank.



your password may be convenient for you, it can also make it easier for identity thieves to steal your information.

- Purchase smart online.
  - If the site you are on is not secure, you may want to think twice before making a purchase. Sites that are secure will contain a lock icon or even say "secure" in the address bar.
  - Search for the company online and see what other purchasers are saying. If there are more negatives than positives, buy elsewhere.
  - Read the fine print. If you only have to pay shipping and handling, check to see if this is a monthly service you will need to cancel.
- Wi-Fi- Public versus secure. Know the difference.
  - If you are connected to a public Wi-Fi connection the information you are transmitting may not be safe. If you are logging into your bank accounts or making purchases, do it on a secure Wi-Fi connection.

## Protecting Your Finances

- Review your bank statements.
  - Whether you receive electronic statements or paper statements, review them carefully each month. Early detection is important in fighting against fraud and identity theft.
- Be careful who you provide your account number to.
  - If you get a phone call from a company for a late payment and you know you are not late, call the company back. Many companies provide notice by mail.
  - If you are sent an email from a company with attachments or links, do not click on them until you make contact with the company. These attachments and links can allow spyware and viruses onto your computer, capturing passwords and identifying information.
- Check your credit score.
  - Utilize available resources that will allow you to check your credit score. Some of these services are even free.

These simple tips are good ways to protect yourself and your finances from being a victim of fraud. If you ever have question regarding a transaction on your account, call the bank. If you ever have a feeling something is not right, ask questions. You are the best protector of your identity and finances.

**WOW check  
out that rate!**

# CASH REWARD\$ CHECKING

## Features:

- Checking that pays high interest:
- 2.00% APY\* on balances up to \$50,000
- 1.00% APY\* on balances from \$50,000.01 up to \$150,000
- 0.30% APY\* on balances over \$150,000
- 0.05% APY\* if monthly qualifications are not met
- Nationwide surcharge and ATM fee refunds (up to \$20 per month)\*
- \$25 minimum deposit to open
- No minimum balance to earn rewards
- No monthly service charge
- Unlimited check writing
- Free online banking and bill payment
- Free mobile banking and bill payment\*\*
- Free eStatements
- Free VISA® debit card for domestic use

\*\*Message and data rates may apply. Check with your phone carrier.

## Getting your rewards is easy

It's so easy to qualify for rewards that you are probably already doing it! To earn your rewards, simply do the following activities and transactions in your CASH REWARD\$ Checking account each monthly statement cycle:

- Have at least 12 debit card purchase transactions post and settle to your account
- Be enrolled in and receive eStatement notices



If you do not qualify, there is still no monthly service fee and you still earn interest at the 0.05% APY\* base rate. Plus, you can get back to earning the huge rewards the very next monthly statement cycle.

Stop in and visit us at one of our five locations!  
We are located in Coatesville, New Holland, Oxford,  
Georgetown, and Quarryville.

### Hours:

Monday-Thursday: 8:30 AM-4:00 PM

Friday: 8:30 AM-6:00 PM

Saturday: 8:30 AM-12:00 PM\*\*\*

\*\*\*All offices except Quarryville Office



\*APY = Annual Percentage Yield. Qualifying transactions must post and settle to your CASH REWARD\$ Checking account during the monthly statement cycle. Transactions may take one or more business days from the date the transaction was made to post and settle to the account. ATM-processed transactions, transfers between accounts, and purchases made with non-Coatesville Savings Bank issued debit cards do not count towards qualifying debit card transactions. When the qualifications are met each statement cycle, surcharges and ATM fees incurred on the CASH REWARD\$ Checking account during the statement cycle will be reimbursed up to \$20 and credited to the account on the last day of the monthly statement cycle. Interest accrues during the statement cycle at the non-qualifying APY of 0.05% on all balances greater than zero and is credited to the account on the last day of the monthly statement cycle as Interest Compounded. If qualifications are met during the statement cycle, the difference between the non-qualifying APY and the qualifying APY is credited to the account on the last day of the monthly statement cycle as Bonus Interest Paid. When qualifications are met, balances up to \$50,000 receive APY of 2.00%; balances between \$50,000.01 and \$150,000 receive APY of 1.00% on the portion of the balance over \$50,000; and balances over \$150,000 receive APY of 0.30% on the portion of the balance over \$150,000, resulting in a range from 0.31% to 2.00% APY. APYs are current as of 11/7/2017. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, qualifications, limits, timeframes, enrollments and other requirements apply. \$25 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking and receipt of electronic statements) may be required to meet some of the account's qualifications. Limit one account per social security number. There are no recurring monthly service charges or fees to open or close this account. Contact a Coatesville Savings Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions.