

CURRENCY QUARTERLY

1st National Bank

501 Main
P.O. Box 290
Scott City, KS 67871

First Quarter 2018

www.fnbscott.com

Member FDIC

SCAMS & SCHEMES *Customer Awareness*

WATCH OUT FOR SKIMMING:

Credit and debit card skimming is when potential thieves steal or “skim” your card information. They use it to create an illegal copy of your card (called “cloning”) or to charge items to your card over the phone or Internet. Or, they may sell it to others to do the same.

Thieves use skimming devices that are small, easily portable, and hard to detect. Certain types are illegally installed on ATM machines and sales terminals such as those on gas pumps.

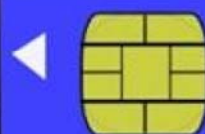
Card skimmers fit over original card readers. As you insert your card, the account information stored on it is skimmed by the device. Keypad overlays are placed directly on top of factory-installed keypads. The circuitry inside the overlay stores your keystrokes, such as those you make when you enter your PIN. Thieves also may install hidden cameras to record you entering your PIN.

- Try to use ATMs inside of banks, which tend to have more oversight and be less vulnerable to tampering. Devices are more often installed on nonbank ATMs, such as those at convenience stores.
- At an ATM or sales terminal, check to see if the colors and materials used match up. Look for an extra piece of plastic or anything that appears added on, wrong, or out of place. These can be signs of skimming devices.
- Don't use the machine if anything looks suspicious. It's better to be safe than sorry.

Lost your 1099???

You can reprint your 1099 on your online banking! You will find it on the left side of your screen under “documents”

To choose your own debit card pin:



**Dial 1-800-992-3808
Anytime, 24/7!**

welcome

First National Bank of Scott City welcomes Brad Zimmerman to our staff as Senior Vice President and Loan Officer. Brad, and his wife Marla, come to Scott City from the Bucklin area and have a respect and appreciation for the communities that keep rural America strong.

Brad is a seasoned lender with four decades of experience in banking and in agricultural business in Southwest Kansas. He will be a welcome addition to our loan department and will be working primarily with our Agricultural and Commercial customers. First National Bank is committed to providing dependable lending solutions to keep our community strong.

Please stop by our office and welcome Brad Zimmeman to Scott City.



- ➔ **Marie Kersenbrock/Started in Feb. 2017**
- ➔ **Kori Sanchez/Started in Feb. 2017**
- ➔ **Megan Huffman/Started in Feb. 2017**
- ➔ **Rebekah Williams/Started in May 2017**
- ➔ **Allison Young/Started in June 2017**
- ➔ **Brad Zimmerman/Started in Jan. 2018**
- ➔ **Baylee's daughter/Callie Elizabeth Rosin (Feb. 2017)**
- ➔ **Skip's grandson/Gavin Lee Numrich (July 2017)**
- ➔ **Sarah's daughter/Asher Dee Hoeme (Oct. 2017)**
- ➔ **Norma's grandson/Sawyer Hayes Argo (Dec. 2017)**