



Invested in You.
Washington State Bank

**Winter
2021**

Staff Spotlight



Angie Wellington
Personal Banker

Angie grew up in Fruitland, IA and graduated from Louisa Muscatine School. After graduating she began her banking career in Muscatine, IA as a Teller. In 2013 Angie moved to Washington and began working as a Teller. She later was promoted to her current position as a Personal Banker and truly enjoys helping customers navigate their banking needs in this position. Angie said she likes the challenge of wearing many different hats and always learning something new. Angie is a Chamber Ambassador and enjoys getting out in the public and promoting business in Washington. She stays busy raising her three kids, Logan, Ryha, and Macy. In her spare time she enjoys traveling with her husband, Kyle, and spending time with friends and family.

P2P Payment Fraud on the Rise

With the ongoing pandemic more and more people are using peer-to-peer (P2P) payment apps. P2P payments are digital transactions that can be used for things such as splitting a bill or paying rent. They allow the transfer of funds between two parties using their individual banking accounts or payment cards through an online or mobile app.

It's no surprise that as consumer spending patterns change, so do fraud trends. According to the Better Business Bureau Scam TrackerSM, the latest of these trends is the use of P2P payment apps. A few of the most popular services are Venmo, Zelle and Cash App used on a mobile phone. These fraudulent transactions often occur in two forms. Either seller requesting payment through the app or phony customer support requesting information, allowing fraudsters to collect user information. We've come up with a few tips to help you avoid being their next victim.

- **Transfer money with friends only.** Money transfer apps were created to send money to people you know, not strangers.
- **Enable additional security settings within the app.** Check your account settings to activate additional security measures such as multi-factor authentication, requiring a PIN, or fingerprint recognition.
- **Never disclose personal information.** This is always good practice. No credible service representative would ask you for your login credentials, complete card numbers or other sensitive information.
- **Use Bill Pay within WSB Mobile Banking.** There are some additional safety precautions that an individual must go through to send someone money within Washington State Bank's Bill Pay. To learn more about Bill Pay, contact your local branch today or visit our website!

If you feel you have been scammed, report the scam to the mobile payment app and ask for the transaction to be reversed right away. Then report it to the Federal Trade Commission. Reporting the scam can help the FTC build cases against scammers.

This article was provided by Shazam:

Nitzel, Kasie. "Fraud Trends Rise as Popularity of P2P Payment Apps Increase." SHAZAM, 2 Dec. 2020, www.shazam.net/news/shazam-blog/fraud-trends-rise-as-popularity-of-p2p-payment-apps-increase/.

Invested in You - Washington, Fairfield, Columbus Junction

Halloween Fun in the Lobbies

Like many other things in 2020, the annual Trick-or-Treat Around The Square in Washington had to be cancelled this year. Staff in Washington decided to dress up for Halloween regardless. Our lobby was full of cats, a witch and a spider!

Shown from L-R: Stephanie Heisdorffer, Mikayla Slechta, Abi Flores & Erika Custer as cats.



WSB Provides Meals to Fairfield Elementary Schools' Teachers

In November WSB provided dinner to teachers at Pence Elementary and Washington Elementary in Fairfield during conferences. These individually packaged meals were prepared by Sweet 'N Saucy in Fairfield. Our staff in Fairfield put fun "thank you" stickers on each bag and delivered the bags to the schools. Brittany Akin and Jessica Anderson are shown in the photo preparing the bags.

Window Wonderland in Washington

The Washington Chamber started a new contest in December challenging local businesses to decorate their window fronts for the season. Free maps were available at multiple locations for audiences to find them all around town and then vote on their favorite displays. Washington State Bank employees decorated the upstairs window on both the East and South sides of the Bank for people to enjoy. Such a fun way to get the community in the holiday spirit for 2020!



Treats for WCHC

To show our appreciation to our local healthcare workers, we provided goodie bags for each department at Washington County Hospitals & Clinics as well as Beans Pharmacy. They have worked so hard for our community during the pandemic, and we wanted to say 'thank you'! Margaret Stauffer and Kara Booth are shown filling the bags with a variety of snack items.

3 Locations To Serve You!



Washington - 121 S Marion Ave. | Fairfield- 1706 W Burlington Ave. | Columbus Junction- 134 Main St.

(800)-714-2287 www.washsb.com

