



Invested in You.
Washington State Bank

**Winter
2023**

Staff Spotlight



Erika Custer

Personal Banker

Erika grew up right in Washington where she currently resides with her four year old daughter, Callie. After high school, Erika attended Capri College for Cosmetology and worked in the field for the next seven years. She began working in Teller Services at WSB in 2017 and then moved to Retail Banking before taking her current position as a Personal Banker this past fall. Erika enjoys working with the public and interacting with people she has known for most of her life. In her free time, she enjoys playing with Callie, going for rides in the side-by-side, spending time with family and friends, and enjoying the outdoors. Erika is currently involved in Leadership Washington.

Fraud Reports & Losses: Not Just a Grandparent's Story

You might have heard that scams mostly affect older adults, but reports to the FTC tell a different story. Last year, adults under 60 — our Gen X, Millennial, and Gen Z neighbors — were more likely to report losing money to fraud than people 60 and over. And what did they report the most? Losing money to online shopping fraud, often when things pitched to them on social media never arrived.

Compared to older adults, those under 60 were more than four times as likely to report losing money on an investment scam, often a fake cryptocurrency investment opportunity, and more than five times as likely to report losing money to a job scam. Many college students reported losing money to phony job offers sent to their school email addresses. Overall, adults under 60 most often reported losing money to scams that started on social media, a website, or an app, and their median reported fraud loss was \$500.

People over 60 were less likely to report losing money to fraud, but their reported losses were higher. The median reported loss was \$800 among people in their 70s and jumped to \$1,500 for people over 80. Older adults were more likely to report losing money to tech support scammers — cons who urge people to pay for unneeded computer repairs — and prize, sweepstakes, and lottery scams that demand payment but never give a prize. About one in four of the older adults' loss reports said the scam started with a phone call.

Sharing what you know about scams helps protect people of all ages around you. Learn more at ftc.gov/PassItOn. If you see a scam, report it to the FTC at ReportFraud.ftc.gov.

This article was provided by the FTC:

Small, Bridget. "Fraud Reports and Losses: Not Just a Grandparent's Story." Consumer Advice, 22 Dec. 2022, <https://consumer.ftc.gov/consumer-alerts/2022/11/fraud-reports-and-losses-not-just-grandparents-story>.

Invested in You - Washington, Fairfield, Columbus Junction



WSB Gives Back to Local Food Banks

In the fall we hosted our first Pack the Pumpkin Food Drive in each of our communities. In total, WSB dropped off 966 items and \$422 in monetary donations to HACAP, Community Action of Southeast Iowa, and The Lord's Cupboard of Jefferson County. Jessica Anderson is shown on the far left dropping off our donation to The Lord's Cupboard. Thank you to everyone who made this a possibility! We look forward to doing it again in 2023!

Area Trunk-or-Treat Events

Staff in Fairfield and Washington participated in their local Trunk-or-Treat events in October! Fairfield had a "cops & robbers" theme and Washington had a "Candyland" theme. Both groups had a great time handing out candy and enjoyed the nice weather.



Lighted Holiday Parade Float Wins 3rd Place

Staff members and their families participated in Washington's Lighted Holiday Parade along with the help of dancers from Stairway To The Stars with "The Nutcracker" theme. The float was a big success and took home third place in the contest!

Columbus Junction Family Night Returns

After taking a couple of years off, the Columbus Junction Community Club brought back their Christmas Family Night. WSB hosted Santa Claus in the lobby, participated in the scavenger hunt, and held the festival of trees. The lobby was filled with people the entire evening! Weber Robertson (son of WSB employee, Nikki Robertson) is shown here reading Santa his list for Christmas.



3 Locations To Serve You!

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

(800)-714-2287 washsb.com

