



Of Local Interest

Banking and Money Management News from Settlers Bank of Marietta



From the President

Dear Friends and Neighbors,

Settlers Bank will celebrate our 20th anniversary during the coming year. Your community bank has had quite an impact on this area since opening our doors in July of 1999. Impact can be difficult to measure, but consider the following:

- Every year Settlers Bank issues millions of dollars in loans to businesses and individuals. These dollars have been used to start new businesses, purchase homes and vehicles, and provide operating capital for existing businesses.
- We contribute generously toward many community-based causes. These include academic, co-curricular and sports programs at area schools, nutrition assistance programs, community wellness initiatives, as well as donations to numerous charitable organizations.
- We encourage and support participation by our employees in local civic and charitable activities. Their donation of time and expertise has an impact on the organizations and the people they serve.
- We support our nation's veterans. For years, our employees have generously given their time, money and talents toward celebrating local veterans. This year, in addition to a wonderful event at the bank, we provided Thanksgiving dinners to 15 veterans and their families.
- Education is critically important to the future of our community and we serve as a Partner in Education with local schools.

Together, these activities have a big impact. Your support allows us to continue this tradition. Your community bank is committed to making an even bigger impact in the years ahead.

All of us at Settlers Bank wish you a very Merry Christmas!

Sincerely,

Donn Schafer
President and CEO



A New-Fashioned Christmas with Old-Fashioned Values



In the popular 1983 Christmas movie, *A Christmas Story*, all young Ralphie wants for Christmas is a Red Ryder BB gun. That was a simpler time. Today, Christmas gifting seems to be all about high tech and getting connected.

If recent television commercials are any indication, everyone will be getting something tech related. It might be a new phone or tablet, or perhaps a programmable thermostat or 'smart' refrigerator. Have you seen the commercial where the teenage boy starts talking to his gadgets, asking the fridge for the weather, instructing his computer to order pizza and the trash can to turn on the TV? While the commercial makes us smile at the absurdity of it, there's a ring of truth to the scenario, too.

Ray Kurzweil, a noted futurist, predicted something called the Singularity several years ago. He believed that technology would become as smart as humans and we would come to rely on this super intelligence more than ever. At the time, his theory that we would 'merge' with our electronics to become one entity was unimaginable. Today, we seem to be fairly close to Singularity.

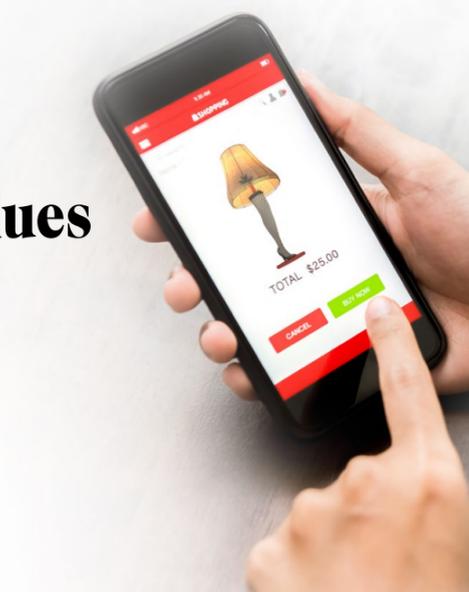
Connectivity that comes with Singularity brings many positives, but also some concerns. Our devices carry significant information about each of us that we prefer to keep private. However, privacy is often compromised by data breaches. Nearly everyone with an online presence has been affected by at least one breach. One recent example? The U.S. Postal Service exposed information on about 60 million customers.

Settlers Bank has worked with many of you to help fix compromises of your accounts. These situations are difficult to avoid. To help you fight back we have arranged with Kroll Fraud Solutions, the recognized industry leader in identity theft protection, to strengthen security. With over 4,000 employees in 14 U.S. cities, this U.S. based

Loans Made Easy

At Settlers Bank, our size makes it easier for us to loan you money.

A personal loan from Settlers Bank can be used for just about whatever you want. Our decisions about loans are made right here in our office, nowhere else. We offer flexible terms and repayment plans.



AT A GLANCE

Take steps to protect your information online:

- Choose trusted online web sites and apps
- Secure your devices and accounts
- Be alert for fraudulent emails and advertisements
- Never use a public computer when shopping or banking
- Close old online accounts and old social media accounts
- Don't share too much online

Source:
Settlers Bank Newsletter,
settlersbank.com

company has worked in this area for more than 30 years. Please check with one of our employees to learn more. You can reach us by calling 740-373-9200.

Perhaps the best advice is to unplug and take some time away from technology, especially over the holidays. Reconnect with what's important - the people in your life.

Why not place your phone on silent, turn off notifications and limit access to social media. Christmas does not have to be about technology and shopping. Settlers Bank encourages you to slow down for the holidays. Consider the reason for the season and celebrate with family and friends.

Consider Settlers Bank when looking to purchase a new car, boat or camper. And we offer a variety of home loans, such as fixed rate loans and variable rate loans. We also offer business loans, home equity loans, second mortgages, land only loans and construction loans.

Whether you are a first time borrower or have lots of experience with borrowing money, we adjust to meet your needs. Call us at 740-373-9200.



Cyber Tips & More

Cyber Tips & More is the name of our newsletter. We started it last January to emphasize cyber security.

Past topics have ranged from Kids and Computer Safety, to Social Engineering Red Flags, to Online Shopping Tips. We've taken care to write these articles in plain language to make sure the information is useful to you.

But it's not all business. Our newsletter is also a chance for us to brag about our employees and the wonderful things they do for our community.

You might also find noteworthy information about products and services.

Sign-up for our newsletter today or visit the newsletter link on our website at www.settlersbank.com. And if you sign-up, remember, we don't use your information for anything else.

Let us know what you think.

BENCHMARKS

Sept. 30, 2017 Totals:

Loans	\$	103,622,067
Deposits	\$	104,791,049
Assets	\$	123,299,403

Nov. 30, 2018 Totals:

Loans	\$	98,148,310
Deposits	\$	104,772,951
Assets	\$	124,006,909

Banking Services

- Personal and Business Checking
- Savings and Interest Bearing Deposits
- Business Banking
- Consumer and Auto Loans
- Electronic Statements
- Mortgage and Equity Loans
- 24-hour ATM
- ATM Card
- Visa Debit Check Card
- Touch-Tone® Banking
- Imaged Statements
- Ample Free Parking
- Mobile Banking
- Online Banking
- Coinstream® System
- Remote Deposit Capture



Settlers Bank

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Hours Monday - Friday Saturday
Lobby 8:30 AM - 5 PM 8:30 AM - Noon
Drive Thru 8:00 AM - 6 PM 8:00 AM - 1 PM



Member FDIC

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