



Your Role in Cybersecurity: Help Us Keep Your Money Safe

Identity theft and cyber scams will continue to be a threat that all consumers face, especially as technology continues to evolve. While banks implement robust security measures to protect consumers' finances, it is crucial that consumers do everything they can to protect themselves from becoming a victim.

The partnership between consumers and banks in safeguarding money is more critical than ever. While banks play a pivotal role in safeguarding customers' money and financial assets, it's a shared responsibility. Cyber scams are a shared threat, and together, we can help protect your assets from criminal activity.

Following are five simple strategies all consumers can implement that, combined with the security protocols such as those used by Wayland State Bank, will help minimize your risk of becoming a victim of identity theft or other cyber scams.

1. Create a strong first line of defense — The first step in protecting your finances is to use strong passwords that utilize both uppercase and lowercase letters, numbers and special characters to create a powerful first line of defense. Utilizing multifactor authentication will give you an extra layer of protection.

2. Keep track of your finances — It's important to check your financial accounts regularly to ensure there has been no suspicious activity. If you see anything out of the ordinary, report it to your financial institution right away so they can help you address the issue.

3. Don't share your information — Personal data should be kept personal. Be cautious with whom you share this information. Make sure you also properly dispose of bank statements and other documents that contain personal information. A small document shredder is a useful tool that can reduce your risk of becoming a victim of identity theft. (con't on page 2)

Staff Spotlight



Lindsey Yoder
Vice President

Lindsey began her banking career in August 2006 at Wayland State Bank's Wayland location, starting as an executive secretary and bank teller. She continued to work at the Wayland location for 15 years and then migrated to the Mount Pleasant branch in 2021. Her duties today as Vice President include mortgage lending, consumer lending, compliance officer, and trust officer. Lindsey graduated from Winfield-Mt. Union in 2002 and earned her bachelor's degree and graduated with honors at Central College in Pella, Iowa in 2006, majoring in economics with a minor in Spanish. She enjoys being active in the community through her involvement in Mt. Pleasant Noon Rotary, Van Allen Elementary PTA, and Faith Lutheran Church. Lindsey and her husband, Nicholas, have resided in the Mt. Pleasant community since 2006. Their two daughters, Sofia (10) and Lila (3), keep them busy with their many activities. In addition to spending time with her family, Lindsey enjoys cheering on the Iowa Hawkeyes, making crafts, playing cards, and baking.

4. Know how to spot phishing scams — Cyber criminals use phishing tactics to try to trick you into giving up personal information, including usernames and passwords. Do not click on links in emails or text messages, and never download attachments from unknown sources. If you are unsure if the message you received is legitimate, contact the company directly to verify its legitimacy, especially if the message you received is requesting sensitive information.

5. Check your credit report annually — You can access your free credit report by visiting AnnualCreditReport.com or by calling 877-322-8228. Check your report each year for inaccuracies and take steps to clean up any errors you find.

Preventing cyber scams and identity theft may sound intimidating but, working together with Wayland State Bank, you can significantly reduce your risk. Stay vigilant and remember that prevention is the best defense against identity theft.

More Information

If you have questions about the measures Wayland State Bank takes to keep your money safe, please contact any of our three locations. And if you think your Wayland State Bank account has been compromised, please report it immediately so we can help you rectify the situation.



WSB Spirit Day

This fall, all three Wayland State Bank communities celebrated Homecoming, 2023 on the same day. Mt. Pleasant, Winfield-Mt. Union and WACO. In honor of that, each location decided to show off their school spirit. Pictured above, in the left picture is Klay Edwards, Brooke Rowe and Mekenzie Edwards from the Winfield location. Pictured on the right is Lindsey Yoder and Karen Drury at the Mt. Pleasant location.



Hometown Rival Food Drive

Every football season the Wayland State Bank staff hold a food drive leading up to the W-MU/WACO football game. The Wayland and Winfield branch compete to see who can raise the most donations. This year the principals from both schools joined in on the fun. Whichever branch lost, that principal had to serve lunch for the other school. This year's food drive winner was the Wayland branch with a final score of 12,883 items donated. Winfield had a final score of 4,467 items donated. The real winners were the food pantries in our area that benefited from such an amazing turnout from both communities. Wayland State Bank also donated \$100 to both the Wayland and Winfield food pantry.



Community minded-just like you.

Wayland-205 W Main St Mt. Pleasant-301 S Main St

Winfield-109 S Locust St

Member
FDIC

