

November 17, 2023

It's hard to believe we are entering the Holiday season. Over one year ago, a group of shareholders embarked on a new journey to purchase The First National Bank of Sedan. We have met many wonderful people in that short year and are blessed to serve the Sedan and Pawhuska Communities. As our name suggests, our purpose is to Elevate everyone we come into contact with. We build relationships daily based on trust, integrity, and respect. All we asked for was a chance. Our team, customers, and communities have given us that chance, and we are forever grateful. At Elevate Bank, we aren't trying to be the biggest bank; just have the biggest impact on the communities we serve.

As we ramp up the holiday season, we want to remind you that fraud is rising, even more so around this time of year. Below are a few reminders that I hope will help:

- **Look out for the people you care for.** Since many scams target the ill or the elderly, pay attention to suspicious behavior, such as a sudden and unexpected major purchase, the opening or closing of a bank or card account without a good reason, or hiding financial statements to conceal what may appear to be an embarrassing mistake. Also, note if your loved one mysteriously starts to spend significantly more time with new "best friends" and less time with the family. Scammers and con artists tend to target the same people repeatedly with offers for things the person may not need
- **Only give to charities that you are familiar with or have researched.** Check them out with the state government office that regulates charities, which you can find at the National Association of State Charity Officials website at www.nasconet.org.
- **Email scams asking for account information and passwords increase this time of year**, as do robocalls with a voice telling you they are from "Visa Services" or "Amazon" and they need to speak with you regarding an important matter. No reputable retailer or financial service will ever call you frantically and ask you to give your information back to them. Hang up, delete the text message (yes, some scams are now arriving via text), and email. If you're concerned, you can call the business back using the phone number from their website. They will always appreciate that you took the time to check-in.
- **Check washing continues to be on the rise.** There are a few steps to take in preventing check washing. You can start by utilizing online banking and electronic forms of Bill Pay as a more secure way to pay. If writing a check cannot be avoided, it should be done using a black gel pen. The gel seeps into the fibers of a check and will ruin an attempt of washing. Any valuable mail should be taken directly inside a USPS Postal Office and handed to an employee.

I am thankful to be the President and CEO of this institution, I am grateful for our team and customers, and I am thankful for these communities who are always looking to invest and care for each other.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Ford".

Chris Ford
President and CEO



Sedan +1-620-725-3106
Pawhuska +1-918-287-3776



101 W Main St., Sedan, KS 67361
1329 E. Main St., Pawhuska, OK 74056



elevate.bank