

From The President's Desk

A Healthy Dose of Caution

It seems that not even a day can pass without a story about the latest fraudulent scam hitting the news wire. Unfortunately, there are just too many of these nefarious little schemes to go into great detail in this short section, but I'll briefly touch on a few of the scams we've been seeing lately:

IRS Scam: This scam typically involves someone masquerading as an IRS representative, threatening some form of penalty or punishment unless immediate payment is arranged. Keep in mind, the real IRS does not send unsolicited emails, contact you via social media, or ask you to share private information over the phone. They certainly don't ask for the payment of your tax bill to be made in cash.

Craigslist Scams: I use the word 'scams' in its plural form, as there any number to choose from here. Nevertheless, there are notable red flags: The buyer isn't local, and won't agree to meet you face-to-face. Also, they will likely pay you more than the asking price, and do so with a cashier's check, or money order. If faced with either of these scenarios, proceed with caution.

Publisher's Clearing House Scam: If you're familiar with PCH, you may recall the television commercials where their 'Prize Patrol' unexpectedly shows up at a house, surprising the winner. If you're required to pay, transfer, or wire any amount of money in order to claim a prize, it is a scam. Second, if someone contacts you in advance claiming you won, or notifying you of a prize delivery, it is a scam. After all, wouldn't a heads-up spoil the Prize Patrol surprise?

Nigerian Scam: This classic scam originated in Nigeria, but variations of it now come from just about anywhere in the world. Just remember - the likelihood of you having a long lost Nigerian relative, who happens to be a wealthy prince eager to share his wealth with you, is regrettably quite slim.

Join Benefits Plus® - Our New Discount Program¹

Attention personal checking customers: Add our new Benefits Plus® program to your checking account to get more value and perks! Enroll in a 90-day free trial² to test the program and decide if it's right for you. After the trial it's just \$5.99 per month.

Benefits of the Program:

- Identity Theft Restoration Coverage: Restoration Rescue® (See below)
- World-wide travel service with guaranteed lowest pricing and cash back rebates on airfare, cruises, hotels, car rentals and more!
- Gift card savings of up to 15% on retail gift cards
- Discounts on dining across the country
- Save at local business partners
- Grocery coupon savings
- Health services discounts
- And so much more - ask to see our brochure for more information, or visit us online at www.communitybanknet.com. Select the Personal Tab and then 'Benefits Plus®'.



What is Restoration Rescue®?

Once you become a Benefits Plus® Member, you must activate Restoration Rescue® and accept the Terms and Conditions for coverage to be in force. Coverage begins 10 business days from the date of the activation.



In the unfortunate event that your identity is stolen:

- You will be assigned an attorney highly specialized in ID theft restoration to discuss the applicable laws and time limits which apply to recovery of the loss of funds.
- You will be offered an option to sign a Limited Power of Attorney, giving the attorneys the ability to act on your behalf.
- You will be advised on options for litigation if all other avenues do not resolve the matter.
- You will be assisted in filing police reports and contacting credit bureaus, creditors, financial institutions, merchants, even utility companies.
- Restoration Rescue® will make every effort to resolve your identity theft situation.

¹ Not all benefits and services available in all areas. See www.benefits-plus.org or call 1-866-329-7587 for complete program details. Discounts and savings are subject to change without notice.

² After the trial period, a monthly fee of \$5.99 applies.

Sadly, the world is full of ne'er-do-wells looking to separate you from your hard earned money. The good news is, your Community Bankers can play an important role in helping you identify legitimate situations from the illegitimate. We have the tools at our disposal. Just ask us – no, PLEASE ask us. Last word of advice, and this bit will hold water in just about any life situation: if it seems too good to be true, it probably is.

 **Tom Moran**
President/
CEO



www.communitybanknet.com
Member FDIC

Take Control of Your Debit Card

We've partnered with FiServ to provide our customers with a secure way to control how your debit card is used. It's an app called CardValet®. Prevent unauthorized charges by easily turning your card off if you've lost it and easily turn back on if it is found. Visit our Debit Card page online to learn about more ways to use the app to protect your card.

Keep an eye on the cards in your wallet with the phone in your pocket! With the CardValet® app:

- Instantly lock the card if lost or stolen to prevent fraudulent charges
- Limit transactions to a certain area using your phone's GPS
- Get purchase alerts in real time

CardValet

Download the app and enter your debit card number to get started.

**Android Pay™ & Samsung Pay™
Now Available***

Android and Samsung specific smartphone users can now begin using mobile payments with Community Bank debit cards. Apple Pay™ for iPhone users has been available for about a year. Now Android users can begin paying with their phones as well.

Mobile payments are secure and private. The actual card number is not stored on the device or on Apple, Android, or Samsung servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorized with a one-time unique dynamic security code, instead of using the security code from the back of your card.

Use these mobile payment systems at participating stores with the contactless icon:



*Samsung Pay™ is compatible with: Galaxy S6, Galaxy S6 edge, Galaxy S6 edge+, Galaxy S6 active, Galaxy Note5. Android Pay™ will work on all NFC-enabled, non-rooted devices using Android 4.4 and above.

In addition to the contactless (NFC) method, Samsung Pay™ also utilizes Magnetic Secure Transmission, or MST technology, so can be used almost anywhere a credit or debit card could be swiped. Simply hold the phone near the spot where you would swipe your card.

While the technology is exciting, we may have to be a little patient to have this type of payment widely accepted at merchant terminals. The contactless icon is found most commonly at grocery stores.

As you load your debit card on to the payment app (whether Apple Pay™, Android Pay™, or Samsung Pay™), you may be prompted to contact the bank. If you receive a message during the loading process, please call your local branch, and we will activate your card if needed.



Featured Benefits Plus® Business: beecrowbee

Our first Local Business Partner through the Benefits Plus® Program

Will Roundy, owner at beecrowbee in Joseph, was excited about the new opportunity to offer a deal through the Benefits Plus® app and website. It is free advertising for his business as more and more Community Bank customers become Benefits Plus® Members.

As a member in the new program, customers are able to search the Local Participants in any town they visit in our region or nationwide! By showing their membership card in their wallet or on their Benefits Plus® app, they qualify for the special discount being offered by the Local Business Partner.

In addition to those discounts, the Benefits Plus® Program offers many more perks (per front page article). And as a Local Business Partner, there are two complimentary memberships into the program!

“So it’s free advertising for my store and I’m able to get the membership at no cost, it’s a win-win,” says Roundy.

The offer he’s making for Benefits Plus® Members is a free lipbalm with any in-store purchase of \$25 or more.



www.beecrowbee.com

1 S Main St
Joseph, OR
541-432-0158

Will Roundy, Owner, with his Mom & employee, Joan, showing the membership app and membership card.

Businesses are able to decide what discount they would like to offer, it can be a discount off a certain product or service, a buy one, get one at 50% off, or any ongoing deal that they feel is relevant. They can limit the days of the week of the deal or the times of the day as well.

If you are a Community Bank business checking customer and are interested in participating, please contact your local branch to sign up or learn more by visiting our Local Business Partner page online by going to the Business tab and then ‘Benefits Plus® Local Business Partner Program.’

**Charity Drive To
Raise Funds For
Local Charities**

Nov. 1st through Dec. 20th

Our annual collection of checks, cash, and coin is underway. Each branch of Community Bank selects a charity to raise funds for. The amount collected in our branches is matched at \$0.50 on each dollar and then delivered to the selected charity before the holidays.

Last year, over \$24,000 was able to be dispursed to over ten charities in the region.

Donate at your local branch to support these following charities: Community Connection Food Bank (Joseph & Enterprise branches). Wallowa Food Bank, Elgin Food Bank, Baker City food banks, Friday Backpack Program (La Grande branches), Milton-Freewater City Light & Power Assistance Program through the Salvation Army, Children’s Museum of Eastern Oregon (Pendleton), CASA of Umatilla Morrow County (Hermiston), Neighborhood Center Food Bank (Heppner), Project Playground: Fort Walla Walla Park (College Place & Walla Walla branches). Our Clarkston branch hosts pet portraits (Dec 3rd) for the holidays to raise funds for Helping Hands Rescue. Find out more at the Clarkston branch.

Thanks for Offering a Helping Hand in Your Community!



Earn While You Learn - Results

If you missed the newspaper articles about our Earn While You Learn Program, we had another record year! In 2016 we paid out almost \$16,000 to 730 Community Bank student-customers, for their good grades. This brings the total for six years to \$62,473!



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