

HARVEST BANK



First Time Deposit Accounts At Any Age

By Melissa Schmit,
Customer Service Rep at
Harvest Bank-Atwater Office

Whether you're starting your first job, saving up for something big... or still just a kid, opening a bank account is a key step. With the right tools, like online banking and card control, you (and/or your family) can take charge of your finances and make life a little easier.

Here's what you will need to start the account opening process:

- 1. Social Security Number:** Make sure you have your Social Security number handy (or bring the card with you).
- 2. Photo ID:** This can be a driver's permit, license, or ID card if you're 15 or older.
- 3. Parent/Guardian:** If you're under 18, you'll need a parent or guardian to be a joint owner on your account.
- 4. Initial Deposit:** You'll also need an initial deposit of \$100 (for any checking or savings account; \$25 for a minor savings account).

Once you have these, we'll ask you to fill out a quick application with your personal details like your full name, date of birth, and address. And just like that, you'll have your new bank account!

Why Online Banking is a Must-Have

At Harvest Bank, our online banking offers some cool features:

- **Card Control:** Turn your card on or off, set spending limits, and even block internet, phone, and fax transactions.
- **Mobile Depositing:** Snap a pic of your checks and deposit them without leaving your room.
- **Messaging:** Get important updates via email, like when your eStatements are ready.
- **eAlerts:** Set up notifications for anything from withdrawals to deposits, so you always know what's happening with your account.

Setting up online banking is a breeze, too. Just head over to HarvestBankMN.com, click the "Enroll" button at the top of the page, and follow the steps.

It's that simple—take control of your finances today!

Unlock Your Potential in the Dynamic World of Banking and Work with Us!

Fall 2024



Harvest Bank is growing, and we have some colleagues approaching retirement – so we will be hiring more new staff over the next couple of years.

Have you ever considered a career in banking, or know someone who is seeking one? Keep an eye on our careers page! <https://www.harvestbankmn.com/about-us/careers.html>

Why Work in Banking?

- **Career Growth:** From entry-level positions to leadership roles, banking offers a clear path for advancement based on merit and dedication.
- **Financial Stability:** Secure your future with competitive salaries and comprehensive benefits packages.
- **Dynamic Environment:** Embrace innovation and technology while gaining exposure to diverse financial products and services.
- **Meaningful Impact:** Make a difference in the lives of individuals and businesses by helping them achieve their financial goals.
- **Continuous Learning:** Stay ahead in the ever-evolving financial landscape with access to ongoing training and professional development programs.

Why Harvest Bank?

- **Values Matter:** We build long-term relationships based on integrity and commitment to excellent service.
- **Family Owned, Locally Focused:** Our staff are our most valued assets, and we take excellent care of our customers.
- **Excellent Work Life Balance:** We understand the importance of maintaining a healthy work-life balance. We encourage our employees to thrive both personally and professionally.
- **Impactful Work:** Our customers are more than just a number: they're our neighbors. Many of our employees live in the communities they work in. We empower employees to keep the local communities thriving.

If you're ready to contribute to your community and work in the important sector of community banking, then keep an eye on our careers page and consider joining our team. Your future in banking starts here.

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Don't Fall For It

By Ella Meyerson, AVP Marketing & Investing, Harvest Bank & Citizens State Bank of Waverly

The whirlwind of scams, the demands on your time, and the aggressive tactics—just don't abate, when there are truly better things for both you and a scammer to be involved with. "In 2023, victims under 20 lost a total of \$312 million, indicating a sharp increase compared to previous years. Seniors remain by far the most victimized group overall, losing \$3.8 billion in 2023, but the surge of young victims speaks to the growing sophistication of scammers" (2024, "State of Internet Scams," socialcatfish.com). Given this reality, the following information is for people of ANY age to prepare, and avoid "falling for it":

A Few Useful Basics

(Scammers may use more than one of these tactics!):

Know the types of scams—remember, they can be online, phone, at your business, from your mailbox. Unexpected contact? Delete, walk away and/or report it!

- **Money Mules:** You are "given" or told to deposit a check, while you send off your own funds, which can be taken before the check you were given clears!

- **Impostors** (email, phone, text, fax, social media): This is a blanket term for various types of scammers. Who did you forget to pay? What lawsuit do you qualify for? What official form or money transfer is in need of completion? Possibly, none. *"Tech scammers still use fake security pop-ups to get you to call a number. But instead of telling you there's a virus, they now say someone hacked your bank, investment, or retirement account and is using it for fraud. To "help," they transfer you to another scammer who pretends to be with a government agency (like the Federal Trade Commission or the FBI) or the fraud department at your bank. The scammer says the only way to protect your money is to transfer it to a new account. The problem is the scammer controls that new account and quickly cleans it out."*

- **Grandparent Scams:** Using an AI phone or video clone of the grandchild's voice, the imposter may claim to be in an accident, or arrested. The scammer may ask the grandparent "please don't let mom and dad know," and may hand the phone over to someone posing as a lawyer seeking immediate payment (2024, "Grandparent Scams Get More Sophisticated," fcc.gov)

- **Phishing:** (email from an imposter with a hyperlink that installs malware if you click), Smishing (phishing in text form), and Vishing (phone scams): In all cases, do not reply, do not click, do not download. Hang up, delete, report. Report to FTC <https://reportfraud.ftc.gov>. Prevent phishing by utilizing web address filtering; consult organizations like the Federal Communications Commission, or National Do Not Call Registry for some of these forms of contact.

- **Ransomware:** Scam whereby your device or files are locked, held for money in exchange for unlocking the online files. Contact the FBI (<https://www.fbi.gov/>) or U.S. Secret Service (<https://www.secretservice.gov/>) for help in this instance.

- **Romance Scams:** Does Keanu Reeves really need that \$\$ for a jet to come for a visit?! Google it.

- **Are your photos of your kids appearing online?** Here's a resource to tackle that issue: <https://takeitdown.ncmec.org> (2024, "Teens and Adults are at High Risk for Online Scams," eap.partners.org)

- **Online Shopping Scams:** Look for "https" and lock symbol before you purchase!

- **"Brushing Scams":** USPS says "finders keepers" applies unconditionally to this odd delivery scam: you don't have to return or pay for something you didn't order (2024, "Article Brushing Scam," uspis.gov).

Any of the trade organizations mentioned in this article are found online (find all the links on our website article, at <https://www.harvestbankmn.com/about-us/news-events.html>). "Like" us on Facebook: we post tips and information ongoing, on our page, "Harvest Bank MN".

We're here to help. Ask us your questions or convey your issues. If we are asking you questions, it is our effort to start a helpful conversation to keep you on your toes.

Harvest Bank-St. Augusta Office Highlights New Employees:

Customer Service Representative, Lauren Evans



Hi, I'm Lauren! I started here at Harvest Bank at the end of March of this year. I work in the Saint Augusta branch as a teller, and I love it here! I also work at Antons restaurant in Waite Park as a server and I've been there for five years. I live in St. Cloud with my boyfriend Tennessee and our two cats, Spooky and Willow. In my free time I like to color and read. I started reading more this year as a New Year's resolution and I'm now on my 47th book this year.

Jesse George, Business Development Officer



Jesse works at Harvest Bank -St Augusta Office as well; and at Citizens State Bank of Waverly (Harvest Bank's sister bank). People may recognize him as a returning staff member! Jesse describes Harvest Bank as having "a very positive atmosphere, everyone is very willing to help others and customers;" and "everyone is different; I enjoy getting to know them." Fall is on the way and that is his favorite time of the year as he likes to hunt and fish. Stop in St Augusta to see Jesse and take time to catch up.