



# YOUR MONTHLY PHIL

In 2020, the COVID-19 pandemic forced us to quicken our digital pace. By contrast, we had several customers previously hesitant to try digital channels now wanting more digital offerings which are convenient to access, easy to use, and are available 24 / 7. We have what you want, but our challenge is to let you know. Do you know that we can offer the following tech banking services, at no additional charge?

- **Mobile banking (download the app)**
- **Mobile deposit with same day availability of funds (if done prior to 4 p.m.)**
- **Person-to-person payments (P2P)**
- **You can reset your debit card PIN**
- **You can reset your own online banking password**
- **You can apply for an account online**

These “tech tools” keep us competitive and are just a few that we offer. We have identity theft protection as well, at a cost much lower than the national brand. This service helps protect you and mitigate risk. Please contact us, explore our website [www.webhsb.com](http://www.webhsb.com), or download our app. We look forward to deepening our relationship through additional services. Thank you for being a customer and for your support!

Best regards,

*Phillip Lehmann*

President and CEO



 **THE HARVARD  
STATE BANK<sup>SM</sup>**  
*Your Friends in Banking*

Member  
**FDIC**  
  
EQUAL HOUSING  
LENDER  
NMLS# 704698

Branches in Harvard, Oregon, Rockford and Hebron