



Bank Bulletin

eNewsletter

November 2020

A publication of **Prairie Community Bank**

Giving Thanks

A message from Prairie Community Bank President Dianna Torman



Thanksgiving is a holiday that I particularly look forward to. I'm sure I'm not alone in relishing this time of food, family and fellowship. And like everyone, I pause and ask myself what it is that I'm truly thankful for. While it's an obviously common question, it feels much more earnest in light of everything we've been through in 2020.

So what am I thankful for? In a nutshell, this institution – Prairie Community Bank – to which I have committed so much of myself. I am thankful for our shareholders who have invested in us and continue to have so much confidence in us. I am thankful for our directors who inspire and motivate us with their guidance and vision. I am thankful for our employees, for it is through their everyday efforts and hard work that we're able to provide the exceptional service that our customers deserve. And to that point, I am extremely thankful to our customers for choosing to bank with us.

Finally, I want all of our customers to know that we continue to stand ready to help in any way we can. Please do not hesitate to reach out to us if there's any way that we can assist you. We have always been, and will continue to be, here for you.

www.PrairieCommunityBank.com



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Check Out Prairie's Convenient Elgin Location!

Newly opened in 2020, Prairie Community Bank's full-service Elgin banking center represents a major upgrade in the quality of financial products and services available for businesses and residents in the area.

Conveniently located at the intersections of Bowes and McLean across from Fox Bluff Corporate Park and Heritage Crossing Shopping Center, Prairie's Elgin branch offers a

complete range of services – from checking and savings accounts to consumer and commercial loans – as well as personalized service and convenient drive-thru access.

Additionally, as with all our branches, all the funds deposited with our institution remain here and are reinvested locally within your community, helping your region and neighborhood to grow and thrive.

Unable to make it to our lobby? No problem with our convenient Online and Mobile Banking

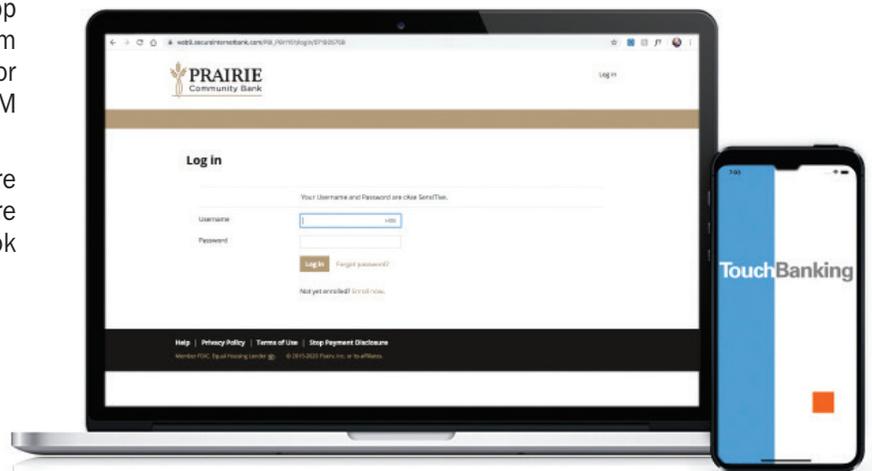
Online Banking and the TouchBanking Mobile Banking app provide you with the tools you need to stay connected to your account at any hour, regardless of where you are.

With access to our lobbies continuing to be limited due to Illinois' stay-at-home order, we thought it would be a good time to remind customers about Online and Mobile Banking resources. Both options allow you to conveniently and securely manage your account, at any time on any day!

With **Online Banking** you can use your personal computer to check your balance, transfer funds, view account histories and more, all on your schedule. You can also utilize additional features for added benefits, such as using **Prairie Bill Pay** to instantly pay bills online, saving you time as well as the cost of postage.

Likewise, our **TouchBanking** mobile banking app offers a similar number of useful applications, all from the convenience and security of your smartphone or mobile device. You can also use it to find a Prairie ATM near you.

Visit **PrairieCommunityBank.com** to learn more about Online Banking and TouchBanking. When you're ready to download the TouchBanking app, simply look for it in Google Play or in the App Store.





SCAM ALERT: Amazon Gift Card Scams On The Rise

We want to make our customers aware of a number of active fraud cases involving Amazon Gift Cards that are being perpetrated via phone, text and email.

The way the scam works is as follows: victims receive an unsolicited message from someone stating they are with Amazon Customer Service. They may say your account is frozen and you need to purchase Amazon.com or other branded gift cards and provide the claim codes over the phone in order to remove the freeze on your account. Other things they might ask for are your Amazon password, full credit card ID or bank account number.

Amazon will never ask you to provide sensitive personal information or purchase gift cards to unlock your account. If you receive such a message, disregard it and contact the Federal Trade Commission at 1877-FTC-HELP if you wish to file a complaint. Visit ftc.gov/giftcards to learn more about common gift card scams.



Introducing Account Alerts for Online Banking

When it happens, you'll know. Talk about a feeling of security!

Account Alerts from Prairie Community Bank let you know the moment something important happens in your account by instantly sending a message via text, email, or your Online Banking message center (message and data rates may apply.)

With Account Alerts you'll always know exactly what's happening with your money, and you can watch for suspicious activity. It's a FREE service for our customers.

Events that could activate an Account Alert include:

- Purchases that are made using your debit card.
- ATM withdrawals.
- Checks that exceed an amount set by you.

Messages are sent instantly using any of the delivery channels you choose:

Text Messages – One of the easiest ways to receive Account Alerts is through text messages on your smartphone*, or wearable devices.

Email – Receive email messages about your account activity.

Online Banking Message Center – View your Account Alerts every time you log on to Online Banking.

Setting up your real time Account Alerts is simple:

1. Log on to Online Banking. Select Alerts.
2. Click each Category in Alert Options to view the list of available alerts.
3. Select the Alerts you want to receive for each account. Then check how you would like to receive them, and Save.

You'll now receive a message the moment any of your alerts are triggered. It's that simple.

With Account Alerts you'll always know exactly what's happening with your money, and you can watch for suspicious activity. Set up your Account Alerts today!

Identity Protection Starts With Prevention.



Need peace of mind? Ask us about a Secure Choice Checking Account.

Get peace of mind with our Secure Choice Checking Account. Relax knowing that your identity is safe with additional safeguards, including access to a dedicated fraud specialist and identity monitoring.

Find out how you can enjoy a new level of security with a Secure Choice Checking Account. Ask us about it today!



Free yourself from Surcharge Fees!

Prairie Community Bank customers have access to the Allpoint ATM Network, **America's largest surcharge-free ATM network**. Find a participating surcharge-free ATM near you at allpointnetwork.com/findanATM – or for faster convenience, download the Allpoint ATM Locator app from Google Play or the Apple Store.

Branch Locations:

Marengo • (815) 568-4100

800 West Grant Highway
Marengo, IL 60152 •

Union • (815) 923-4100

18001 Jefferson Street
Union, IL 60180

Elgin • (847) 310-4477

1000 South McLean Blvd
Elgin, IL 60123

ATM Locations:

Marengo Community H.S.

110 Franks Road
Marengo, IL 60152

Marengo Guns

20014 E. Grant Highway
Marengo, IL 60152

Sullivan's Foods

202 Lindow Lane
Marengo, IL 60152



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