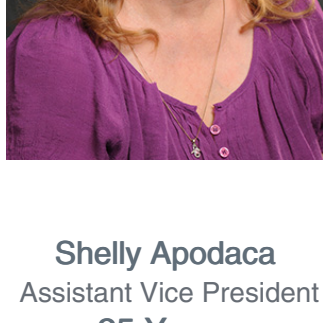


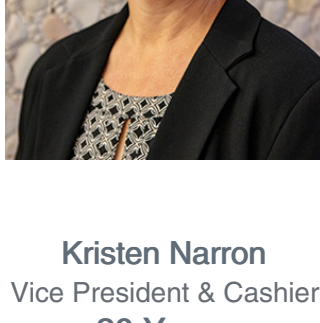
Happy Thanksgiving!



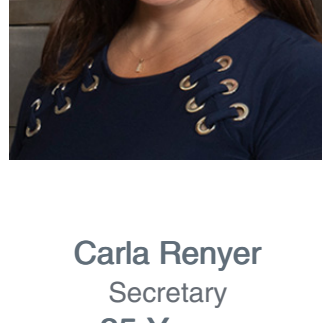
Employee Anniversaries



Shelly Apodaca
 Assistant Vice President
 25 Years



Kristen Narron
 Vice President & Cashier
 30 Years



Carla Renyer
 Secretary
 35 Years

New Employees



David Spillman, Teller
 Westridge Location



Elijah Livingston, Teller
 Main Bank

Automatic Loan Payment Form in Online Banking

Never miss a payment

The automatic loan payment authorization form is now available in *online banking* (See Auto Pay Form Tab).

Sign up to make your loan payments from your Fidelity account or another financial institution.



**How Americans Bank:
 Most-Used Banking Methods**

**American Banking Association Survey:
 Mobile Apps Remain Primary Vehicle
 for Accessing Banking Services**

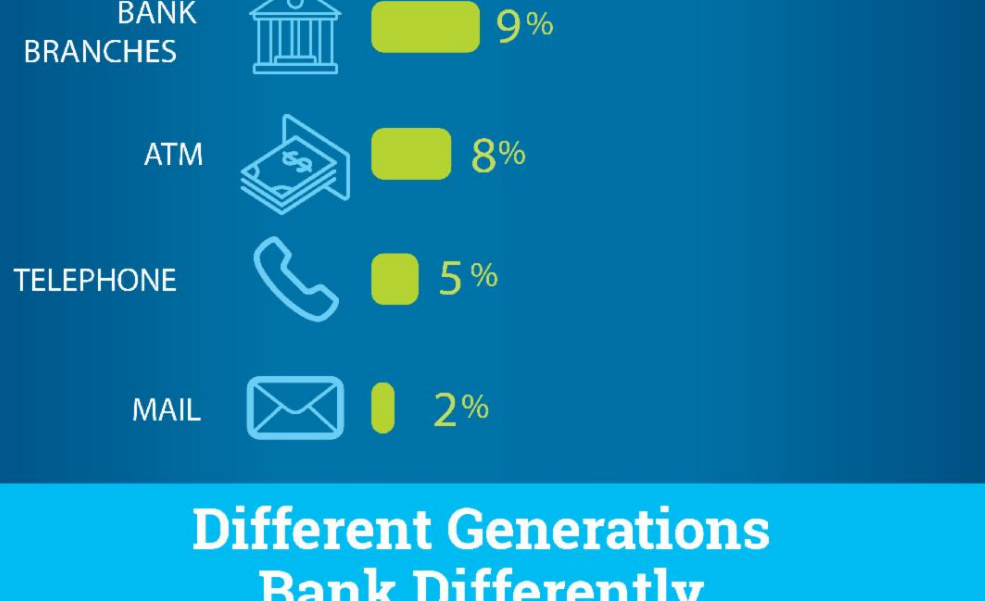
For the fourth year in a row, U.S. consumers are conducting their banking via mobile apps more often than any other method, according to a new survey conducted by Morning Consult on behalf of ABA. The national survey found that consumers continue to embrace digital banking channels, with 48% of bank customers using apps on phones or other mobile devices as their top option for managing their bank account and 23% using online banking via laptop or PC the most in the past 12 months. The next most popular banking methods include visiting a branch (9%), ATMs (8%) and telephone calls (5%).

"Mobile banking use accelerated during the pandemic and has only grown in the years since as people continue to enjoy the convenience of banking on the go," said ABA SVP Brooke Ybarra. "While digital channels are used most frequently, and people clearly appreciate having their bank as close as their mobile phone, consumers continue to have a wide array of banking options to meet their needs. For those who prefer to conduct transactions in person, branch visits remain a widely available option."

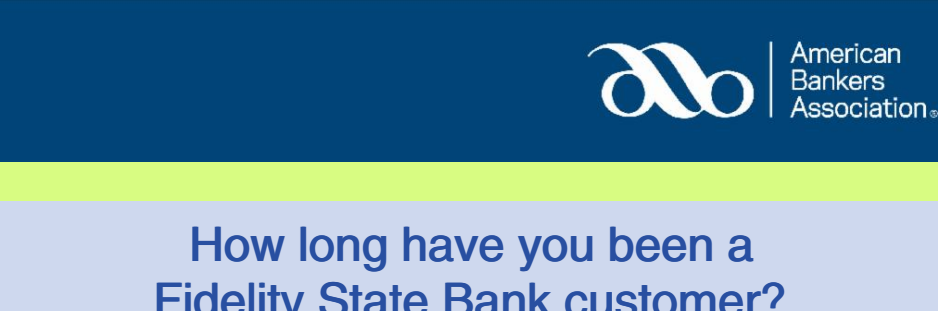
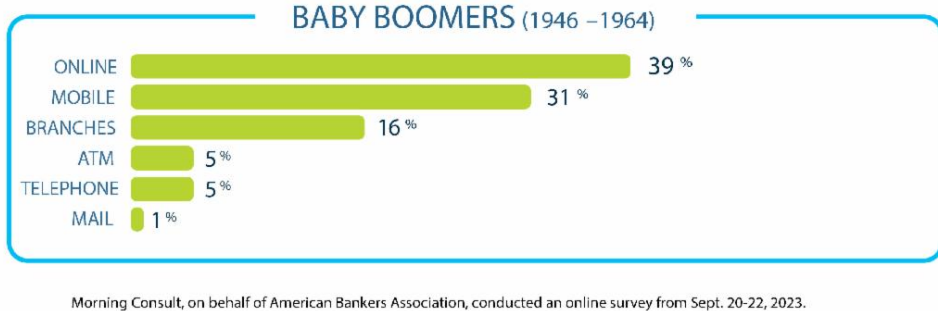
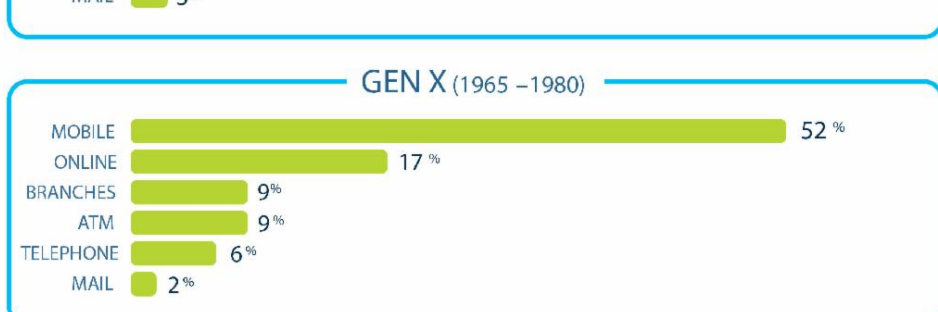
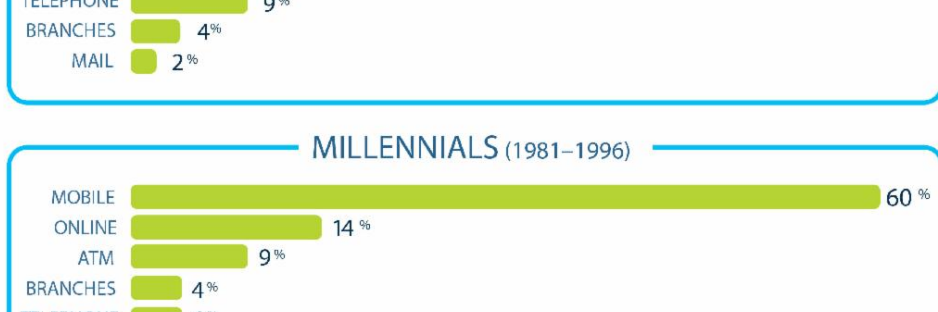
The survey found that preferences vary among different generations. More than half of Generation Z (57%), millennials (60%) and Generation X (52%) use mobile banking apps most often, while a plurality of baby boomers most often use online banking (39%). One in six baby boomers (16%) visit bank branches the most often, while only 4% of Gen Z and millennials prefer to visit a branch.

**How Americans Bank:
 Most-Used Banking Methods**

Mobile app banking is most preferred



**Different Generations
 Bank Differently**



Morning Consult, on behalf of American Bankers Association, conducted an online survey from Sept. 20-22, 2023. The margin of error is plus or minus 2 percentage points, from a weighted sample of 2,211 adults.

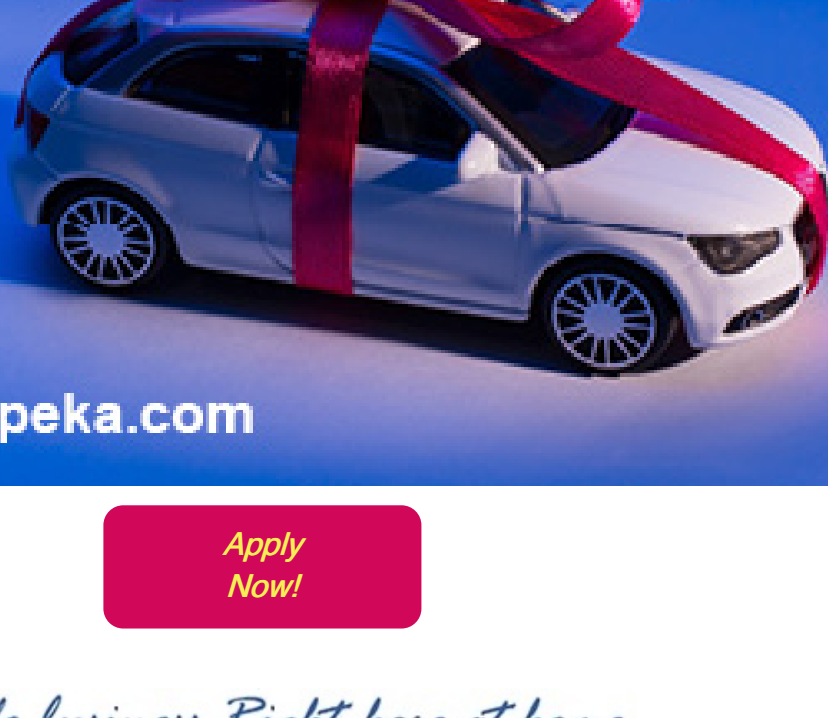


How long have you been a Fidelity State Bank customer?

Leave us a Google review and share how long you've been a Fidelity State Bank Customer:

[Leave us a google review now!](#)

**Auto Loans
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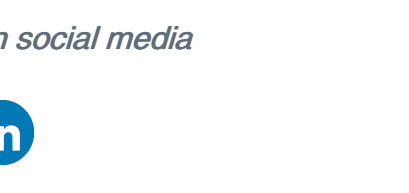
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