



The home remains one of the safest and smartest places to invest, allowing you to enjoy your investment while potentially improving your home's future value and marketability.

Explore some options of ways to invest various amounts of funds, depending upon your own preferences and long-term plans. A small windfall now – if properly invested – can make a dramatic impact on your home's future value.

Learn some of the best ways to invest in your home.

9 Best Ways to Invest in Your Home

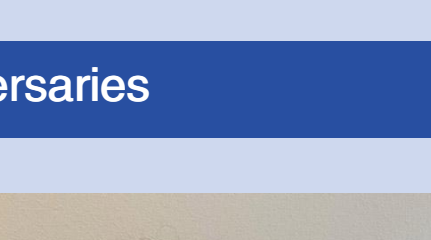
New Credit Analyst

Joshua Hopkins
Commercial Credit Analyst

We are excited to introduce you to Joshua Hopkins, as a new Commercial Credit Analyst.

Joshua is completing his degree in finance at Washburn University and will graduate in May 2024. He is a member of the Men's Track and Field team, and a member of the MIAA Academic Honor Roll for all four years at UW.

Stop in and say hello!



Employee Anniversaries



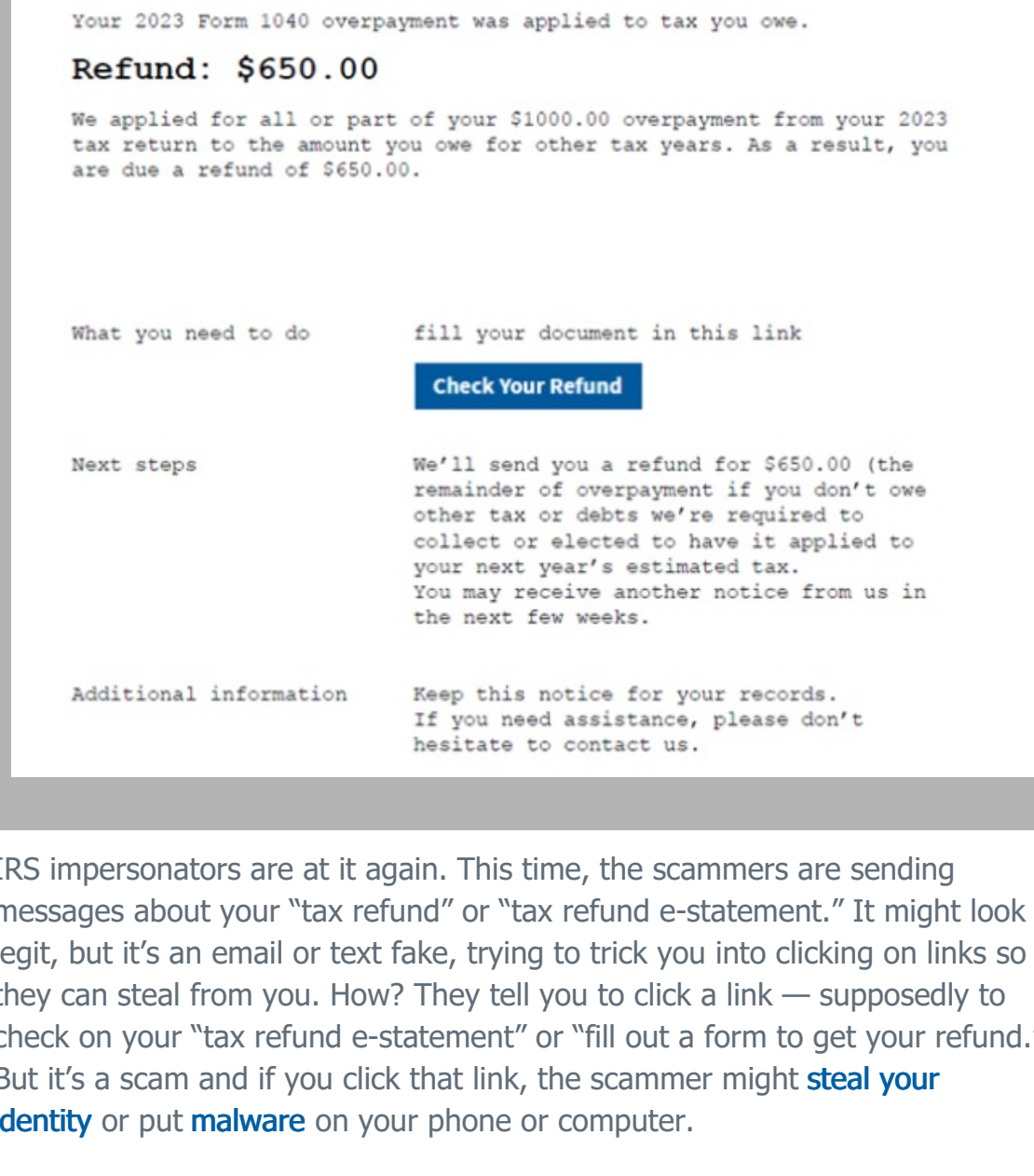
Grace Holmes, 3 YEARS
Teller, Main Bank



Mallory Hurr, 3 YEARS
Teller, Main Bank & Branch

Scam/Fraud/Cyber Security news

Got an email or text message about a tax refund? It's a scam.



IRS impersonators are at it again. This time, the scammers are sending messages about your "tax refund" or "tax refund e-statement." It might look legit, but it's an email or text fake, trying to trick you into clicking on links so they can steal from you. How? They tell you to click a link — supposedly to check on your "tax refund e-statement" or "fill out a form to get your refund." But it's a scam and if you click that link, the scammer might **steal your identity** or put **malware** on your phone or computer.

If someone contacts you unexpectedly about a tax refund, the most important thing to know is that **the real IRS won't contact you by email, text message, or social media** to get your personal or financial information. Only scammers will.

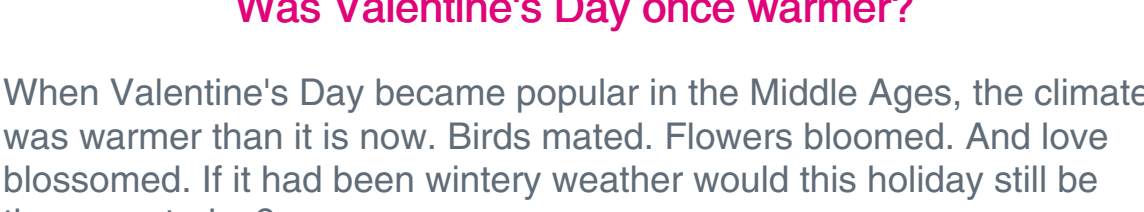
If someone does reach out, here's what to do:

- Never click on any links, which can put malware on your computer or phone, letting scammers steal from you.
- Check the status of any pending refund on the IRS official website. Visit [Where's My Refund](#) to see if you're really getting a refund.
- Share what you know. By telling your friends and family members about the scam, you can help protect your community.

If you clicked on a link in one of these messages, or you shared personal or financial information, report it at [IdentityTheft.gov](#) to get a free, customized recovery plan.

If you see this or any other a scam, even if you didn't lose money, report it to the Federal Trade Commission at [ReportFraud@ftc.gov](#).

Happy Valentines Day



Was Valentine's Day once warmer?

When Valentine's Day became popular in the Middle Ages, the climate was warmer than it is now. Birds mated. Flowers bloomed. And love blossomed. If it had been wintery weather would this holiday still be the same today?

Identifying past weather patterns is always somewhat controversial, but history seems to show that a thousand years ago, the weather was very warm in Europe compared to today.

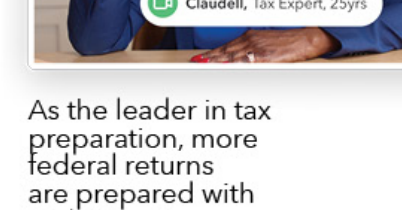
Greenland really had some green pastures, and Vikings ran cattle. During this period, springtime in Italy frequently began in mid-February.

And ever notice that poems describing the weather in England sound like sunny Italy?

Chaucer, widely considered the greatest poet of the Middle Ages, associated the feast of St. Valentine with the mating impulses of birds— which were thought to begin looking for their mates on February 14.

Indeed, the feast of St. Valentine has been associated with love since the Middle Ages.

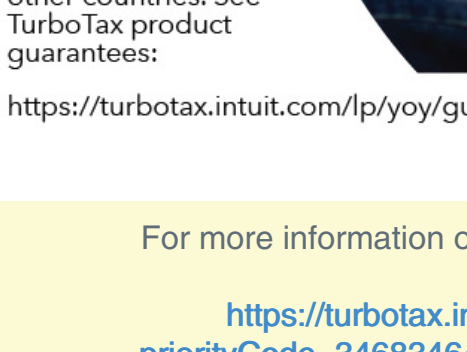
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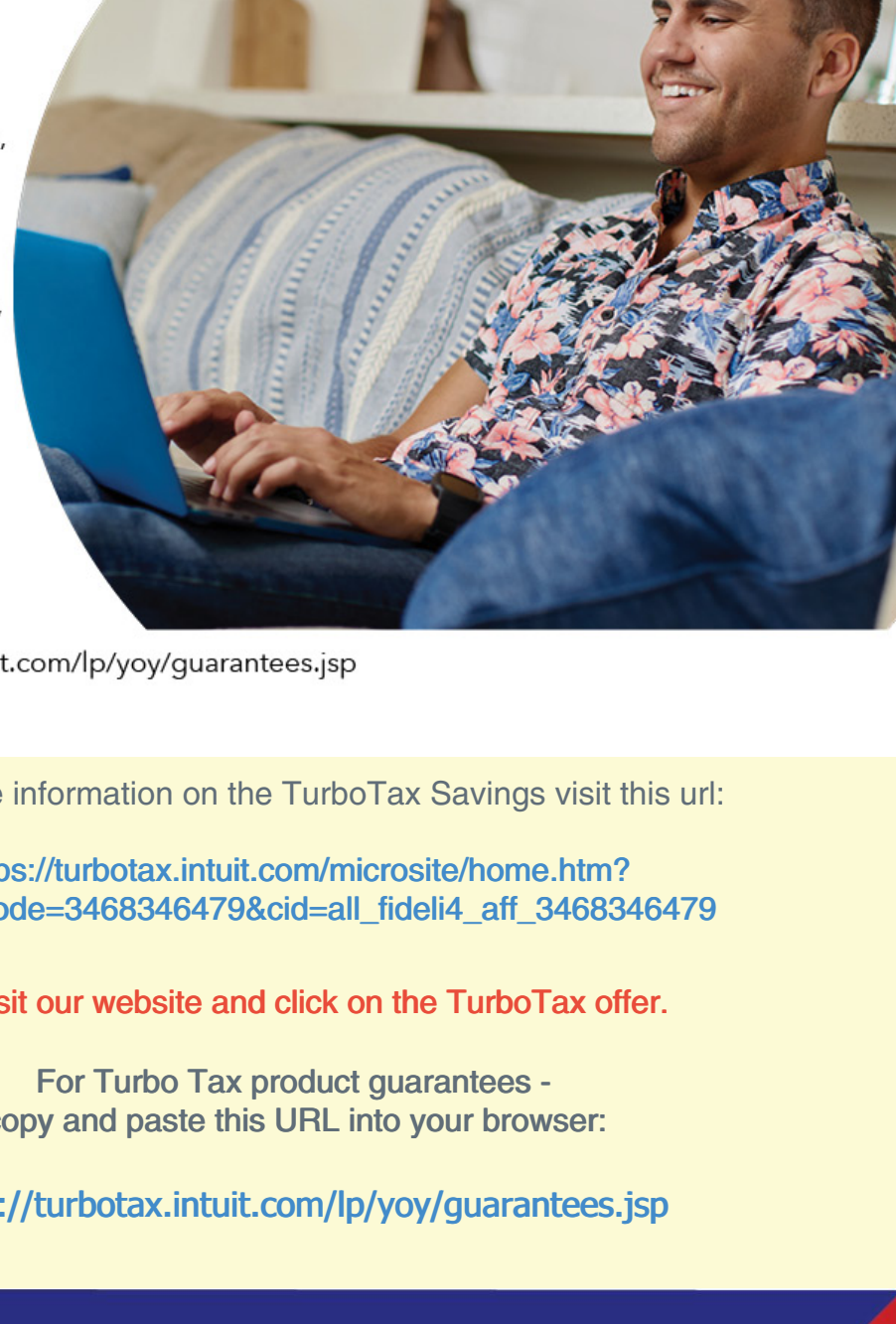
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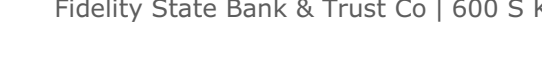
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HAPPY PRESIDENTS' DAY

Reminder:
Fidelity State Bank will not be open on Monday, February 19th in honor of Presidents' Day



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Topeka KS 66603
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785-228-8440

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