



President's Day is Monday, February 17th

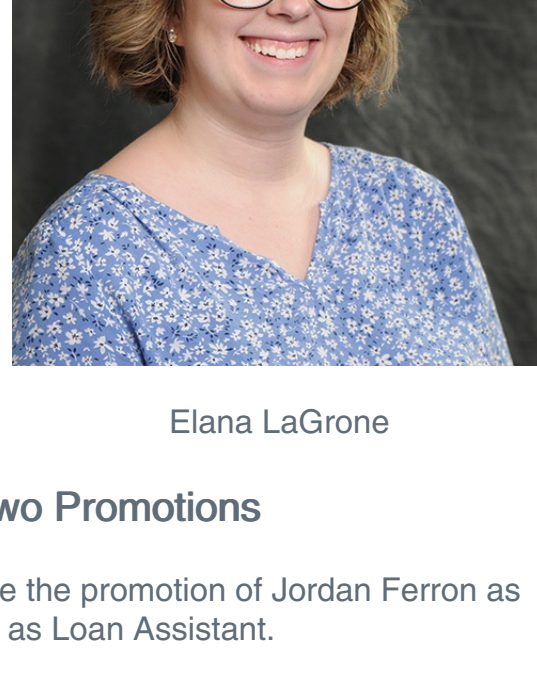
As a reminder the bank will not be open in observance of this Federal Holiday.



Employee Promotions



Jordan Ferron



Elana LaGrone

Fidelity State Bank Announces Two Promotions

Fidelity State Bank is pleased to announce the promotion of Jordan Ferron as Senior Credit Analyst and Elana LaGrone as Loan Assistant.

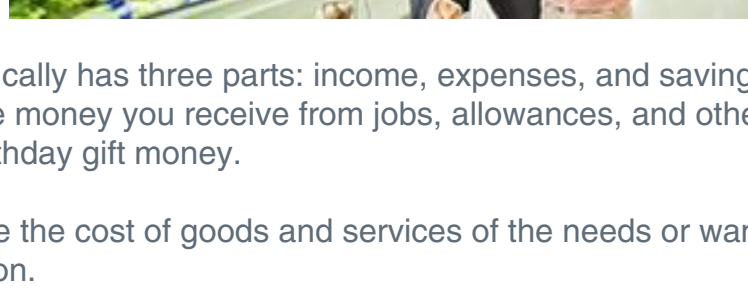
Ferron has been with Fidelity for over two years as a Credit Analyst having worked previously as an Associate National Bank Examiner in Overland Park, KS with the Office of the Comptroller of the Currency.

LaGrone has been with Fidelity for over 5 years. She has advanced in the bank starting as a Teller, then moved to Head Teller before becoming the Customer Relations Specialist at the Main Bank at 600 S. Kansas Avenue. She has increasingly taken on more responsibility in the consumer loan department, and we are confident that she will continue to grow in her new responsibilities as a loan assistant.

Congratulations to both for their hard work and dedication.

Financial Literacy for Children

Teach your child how to budget



A budget typically has three parts: income, expenses, and savings. Income is the money you receive from jobs, allowances, and other sources like chores or birthday gift money.

Expenses are the cost of goods and services of the needs or wants you spend your money on.

When you subtract expenses from your income, any leftover money can be saved.

If you do not have enough income to cover expenses, you need to make choices based on what is important to you and what you can do without.

Google has a free Monthly Budget Worksheet Template that you can download and use to practice making a monthly budget. You will need a google account to use it.

Below is a link for the Google Monthly Budget Worksheet Template.

<https://docs.google.com/spreadsheets/d/1YIGTsomx1Y47jdc9HMDv4iVLP9vtZEcNJZQWHLTc1jk/edit?gid=0#gid=0>

If you don't have a google account and want to set one up, you can sign up using this link below:

<https://support.google.com/mail/answer/56256?hl=en>

Information on the Google monthly budget worksheet template is provided as a courtesy. There are other options available from many other sources. Fidelity is sharing this resource as it may provide value to you for teaching your child how to budget.

Teach Children to Save!

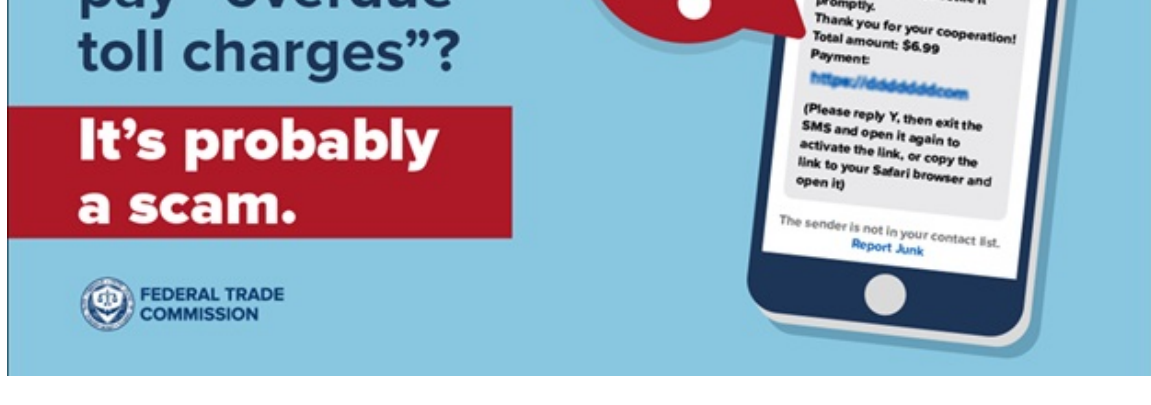


Minors - Age 18 and younger

A great way for someone 18 years of age or younger to begin saving. This is an interest earning account, minimum deposit is \$25, no monthly service charge, and two free withdrawals per month.

See complete details on the website.

<https://www.fidelitytopeka.com/personal/savings-money-market/>



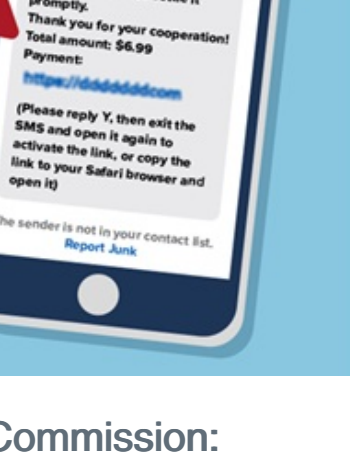
Your Insured Deposits Brochure

(Available in the bank lobby)

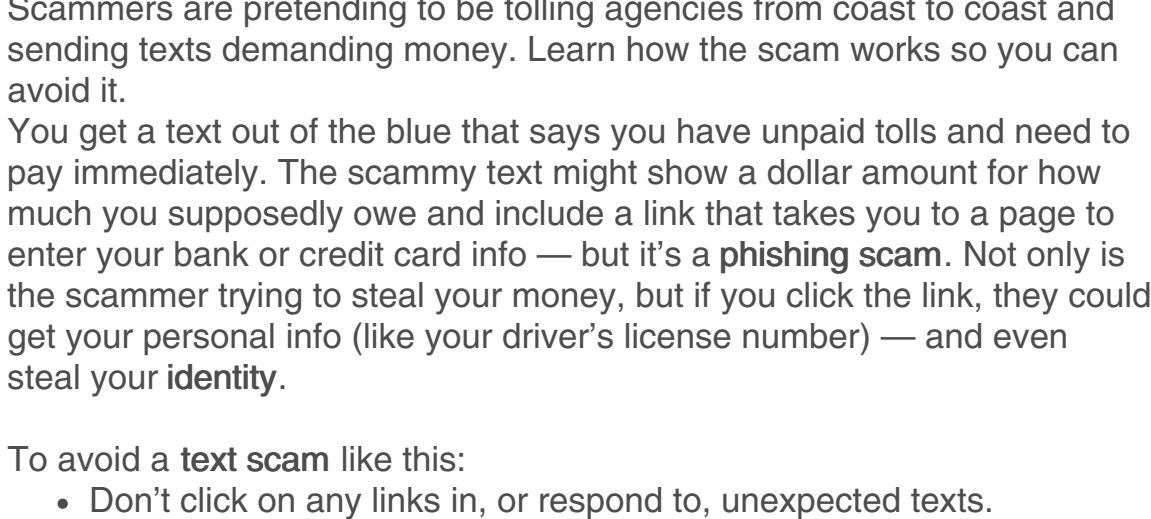
A comprehensive description of Federal Deposit Insurance Corporation (FDIC) deposit insurance coverage for the most common account ownership categories.

Read more about FDIC insurance online:

www.fdic.gov/deposit/



Scam Warning!



Consumer Advice from the Federal Trade Commission:

By Andrew Rayo, Consumer Education Specialist

Whether you've driven through a toll recently or not, you might've gotten a text saying you owe money for unpaid tolls. It's probably a scam. Scammers are pretending to be tolling agencies from coast to coast and sending texts demanding money. Learn how the scam works so you can avoid it.

You get a text out of the blue that says you have unpaid tolls and need to pay immediately. The scammy text might show a dollar amount for how much you supposedly owe and include a link that takes you to a page to enter your bank or credit card info — but it's a phishing scam. Not only is the scammer trying to steal your info — but it's if you click the link, they could get your personal info (like your driver's license number) — and even steal your identity.

To avoid a text scam like this:

- Don't click on any links in, or respond to, unexpected texts. Scammers want you to react quickly, but it's best to stop and check it out.
- Check to see if the text is legit. Reach out to the state's tolling agency using a phone number or website you know is real — not the info from the text.
- Report and delete unwanted text messages. Use your phone's "report junk" option to report unwanted texts to your messaging app or forward them to 7726 (SPAM). Once you've checked it out and reported it, delete the text.

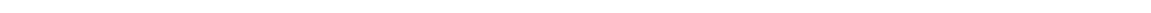


Main Bank
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We do business Right here at home



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