

THE INFORMER

Quarterly Newsletter for
INSOUTH's Business Customers

3rd Quarter



www.insouth.com



Bank Holiday Schedule

Columbus Day

Closed
Monday, October 14th

Veterans Day

Closed
Monday, November 11th

Thanksgiving Day & Day After Thanksgiving

Closed
Thursday, November 28th &
Friday, November 29th

Christmas Eve

Closed at 12pm
Tuesday, December 24th

Christmas Day

Closed
Wednesday, December 25th

Power your business forward with our streamlined INBusiness Checking Accounts!*

- INBusiness Commercial Checking - For businesses with complex banking needs!
- INBusiness Interest Checking Plus - An account for those businesses that want to earn interest!
- INBusiness Basic Checking - Perfect for most businesses!

Need assistance? Call us!

Millington: (901) 872-4545
Atoka: (901) 837-9675
Covington: (901) 476-3330
Brownsville: (731) 772-1201
Memphis: (901) 747-5555
Jackson: (731) 574-2500
Electronic Banking: (866) 348-3614
Debit Card Support: (800) 541-3891
Fraud Prevention Services: (877) 253-8964

INSOUTH Bank is your business partner. If you would like for us to meet with you or your employees to discuss how to protect your money and your information, please do not hesitate to contact us!

Unlock more with
**uChoose
Rewards**

included with every debit card!

Earn points for your purchases and
redeem them for exciting rewards.
Make every dollar count!

uChoose Rewards Points^{®4}

- ✓ Cash Back Options⁵
- ✓ Travel Rewards
- ✓ Merchandise
- ✓ Gift Card Options

1.) Minimum opening deposit is \$50. Ask us for details. Bank rules and regulations apply. Other fees may apply. See Fee Schedule for details. Free gift provided at the time of account opening. INSOUTH reserves the right to substitute a gift of similar value. This is a limited time offer and may be terminated or changed by INSOUTH at any time without notice. Termination of or changes to the offer will not impact earned gifts or gift eligibility in progress. Free gift may be reported on a 1099-INT or 1099-MISC. 2.) Message and data charges may apply with your cellular provider. Registration required. Online and Mobile Banking may be subject to additional terms and conditions and/or third party service provider fees. Registration and approval required for mobile deposit. 3.) Up to \$10 for debit cards and unused checks from another financial institution given at the time the checks/debit cards are presented. For eligibility, must have an INSOUTH checking account that opened on or after January 26, 2024. The incentive will be credited to an INSOUTH checking account. Personal checking account: \$2.00 for each pad of unused checks and each debit card, up to \$10. Business checking account: \$10 for any quantity of unused checks or debit cards. 4.) uChoose Rewards is a registered trademark of Fiserv, Inc. Registration required. Terms & conditions may apply. 5) Cash redemptions are issued via a credit to your INSOUTH checking account. It may take up to five (5) business days to credit your account. No cancellations or refunds on this item. / When scanning a QR code, third-party data charges may apply.

Recognizing Business & Government Imposter Scams

Scammers pretending to be from the government tell convincing stories to steal your money or personal information. But now they're taking a new, layered approach — and here are some clues to spot it. The scammers first say they're with a company and contact you about a routine problem, like suspicious charges on your Amazon account, a virus on your computer, or an account breach. The story quickly escalates: They lie and say your name is involved in serious crimes and claim the court is about to seize the money in your bank account or retirement savings. (Also a lie.) Next, they switch from being the bearer of bad news to acting like the hero. How? By (supposedly) connecting you to someone with the government to “help” you fix the problem. But the person they transfer you to doesn't work for the government. And they don't help. They want to trick you into taking cash out of your bank or retirement account and giving it to someone.

Here's what to know about how scammers try to deceive you:

- Scammers try to convince you they're with the government to gain your trust by faking the caller ID to make it look like a government agency is calling.
- Scammers give you an employee ID or badge number or use the name of a real government employee.
- Scammers send official-looking letters with seals and make up government agency names that sound real but aren't.

Someone who works for the government won't tell you to get cash or gold and give it to someone. They won't tell you to pay with a gift card, wire transfer, payment app, or cryptocurrency. They won't tell you to keep your conversation a secret or to lie to anyone. They won't tell you to transfer money from your accounts to “protect” it or for any reason. Only scammers do those things.

Ways to Spot a Scammer:

- “Act now!” That's a scam. Scammers use pressure, so you don't have time to think. But pressuring you to act now is always a sign of a scam. It's also a reason to stop.
- “Only say what I tell you to say.” That's a scam. The minute someone tells you to lie to anyone — including bank tellers or investment brokers — stop. It's a scam.
- “Don't trust anyone. They're in on it.” That's a scam. Scammers want to cut you off from anyone who might slow you down.
- “Do [this] or you'll be arrested.” That's a scam. Any threat like this is a lie. Nobody needs money or information to keep you out of jail, keep you from being deported, or avoid bigger fines. They're all scams.
- “Don't hang up.” That's a scam. If someone wants to keep you on the phone while you go withdraw or transfer money, buy gift cards, or anything else they're asking you to do: that's a scammer. DO hang up.
- “Move your money to protect it” is a scam. Nobody legit will tell you to transfer or withdraw money from your bank or investment accounts. But scammers will.
- “Withdraw money and buy gold bars” is a scam. Always. Every time.
- “Withdraw cash and give it to [anyone]” is a scam. Doesn't matter who they say: it's a scam. Don't give it to a courier, don't deliver it anywhere, don't send it. It's a scam.

Share these tells with your employees so that they have awareness about these scams.