



EMPLOYEE SPOTLIGHT

Tammi Landers started her banking career 5 years ago this June. She is a Customer Service Representative. Although customer service is a way of life for her, banking has been a new adventure and she was eager to learn the ropes.

Tammi left a career in retail management after 12 ½ years working for American Eagle and NY & Co. in Sioux Falls. She prides herself on understanding the importance of customer service and building relationships with the customer. After all, without the customer, we wouldn't have a job!

You can find Tammi at our Oxford office helping customers open new accounts, CDs, IRAs and helping with day to day deposit and online banking questions. The spontaneity of the job is something Tammi appreciates about her position. She loves that not any one day is ever the same! But her passion is people. She absolutely loves learning about her customers and hearing all their stories!

She lives in Worthington with her two children, Elliot (11yrs) and Phineas (8 yrs) and their Golden Doodle, Phoebe (9mo). They love spending time together going to hockey games and planning get togethers with family and friends.



Our Two Cents

Alternative Ways to Bank Safely

Even though our lobbies are unavailable, we are still here to serve our customers. There are always alternate ways to bank!

Drive-Up allows you to:

- Conduct teller transactions while limiting your exposure between yourself, other customers and our staff
- Obtain account information like account balances and transaction information

Online Banking allows you to:

- View account activity like transactions, balances, and account statements
- Pay bills through bill pay
- Transfer money between accounts and make internal loan payments

Mobile Banking allows you to:

- View account activity like transactions, balances, and account statements
- Pay bills through bill pay
- Transfer money between accounts and make internal loan payments
- Deposit checks with Mobile Deposit - take a picture of your check to deposit it directly into your account

ATM allows you to:

- Check account balance
- Remove funds from your checking account electronically

BUSINESS SPOTLIGHT

Describe your business:

Johnson Builders & Realty has been in the construction business since 1938 and in the real estate business since 1983. Kyle & Jason Johnson are the fourth generation owners of the company. Mike and Steve Johnson are still active in the business since the acquisition at the beginning of 2020. There are 13 total people who work full time for the company.

How long have you been a customer of First State Bank Southwest?

Johnson Builders & Realty have been customers of First State Bank Southwest for many years. Their lending services have allowed Johnson Builders & Realty to grow and maintain business.

What are the things you like most about First State Bank Southwest?

It seems that everyone at First State Bank Southwest knows your name and is ready and willing to help. We also like the generosity FSBSW shows to our local communities through donations.

How has First State Bank Southwest helped you with a project?

FSBSW currently has a line of credit available for us to use if needed for our business. They have also loaned us money to purchase investment properties and flip homes.

Has a member of the First State Bank Southwest team provided you with excellent customer service?

Jordan has helped Jason and Kyle with personal home loans. Mark Vis has been a point person with Jason and Kyle for a number of years and continues to work with them for their business needs. Many other members have made it enjoyable to work with.



Coronavirus: Scammers Follow the Headlines

Scammers are taking advantage of fears surrounding the Coronavirus.

They're setting up websites to sell bogus products, and using fake emails, texts, and social media posts as a ruse to take your money and get your personal information. The emails and posts may be promoting awareness and prevention tips, and fake information about cases in your neighborhood. They also may be asking you to donate to victims, offering advice on unproven treatments, or contain malicious email attachments.

Here are some tips to help you keep the scammers at bay:

- Don't click on links from sources you don't know. It could download a virus onto your computer or device. Make sure the anti-malware and anti-virus software on your computer is up to date.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying that they have information about the virus. For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).
- Ignore online offers for vaccinations. If you see ads touting prevention, treatment, or cure claims for the Coronavirus, ask yourself: if there's been a medical breakthrough, would you be hearing about it for the first time through an ad or sales pitch?
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly-traded companies can prevent, detect, or cure Coronavirus and that the stock of these companies will dramatically increase in value as a result.

Article from the Federal Trade Commission

<https://www.consumer.ftc.gov/>

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