



EMPLOYEE SPOTLIGHT

Kathy Burkard has been with First State Bank Southwest for 36 years, currently as an Office Supervisor for the Rushmore office.

Kathy went to school in Minneapolis at McConnell Travel school and was certified as a travel agent.

Kathy's banking career started in 1983 in the Rushmore office as a full-time bookkeeper for over 4 years and then began as a teller in 1987. In 2014, she became the Office Supervisor in the Rushmore office.

Kathy and her husband, Duane, live in Wilmont where Duane is the owner of Duane Burkard Electric, LLC. Together they have two sons, Eric (Laura) Burkard, of Pipestone and Nathan Burkard also of Pipestone. Eric and Laura have blessed them with four grandchildren, Carly (5), Lincoln (4), Maverick (2) and Stella (1 month).

Kathy enjoys spending time with friends and family, but her grandchildren are her greatest pride and joy.



Our Two Cents

Safe Online Shopping

Most people opt for online shopping for the Holiday season, but are you sure you are keeping yourself cyber secure during the most wonderful time of the year?

Think about this:

- Online holiday sales in 2018 were \$123.7 billion with a sales growth of 16.6% from 2017.
- Broken down by Holiday, there was \$3.7 billion in sales on Thanksgiving, \$6.2 billion on Black Friday, and \$7.9 billion on Cyber Monday.
- In 2018, the FBI's Internet Crime Complaint Center received over 350,000 online theft complaints and reported \$1.7 billion in losses.



BUSINESS SPOTLIGHT

Describe your business:

"J&K Auto Service has been a small family run independent auto repair shop in our family for three generations. The shop itself had been in the same location and basically the same configuration since the day it was constructed in 1950. It served us well for a lot of years but it was showing it's age and we had simply outgrown it. We didn't want to give up our location but didn't want to be out of business while we demolished our old shop and built our new one so we had to get creative."

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

"We have been customers of FSBSW since they opened their office in Edgerton."

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

"We have been really happy with the service we receive when we go to the bank, whether it be at the tellers, questions about our online banking, or help with a question for our loan officers. They made our loan process easy and were immediately onboard with our project. We are in the service business and getting good service is really important to us."

How did First State Bank Southwest help you with your recent project?

"There were some unusual aspects about our project: we needed to buy a neighboring property, help move a huge house, construct a new shop, move, demolish the old shop so that we could construct our new office and all the while stay in business. They helped us along the way and were able to help with any aspect of our financing. Our loan officer (and neighbor) Brad was even kind enough to help us remove a big tree after our chain saw gave up one Saturday!"



So, what are you doing this holiday season to keep fraudsters from stealing your identity? Don't let the thought ruin your cheer. Here are some tips to help keep you safer this shopping season.

Shop at websites you trust. If it's too good to be true, it probably is. Do your research. Make sure to compare prices and pictures with other manufacturers/websites to ensure you aren't getting scammed.

Avoid public WiFi. Private information can easily be captured when using public WiFi. If you wouldn't invite a stranger into your house, why would you share your private information publicly?

Check the website's security. Check for the lock icon next to the URL and that the URL shows "https". If there isn't a lock icon or a "s" after "http", it usually means it is insecure.

Check your bank and credit card statements on a regular basis. Checking your statements will guarantee that unexpected charges won't go unnoticed. Identity theft signs can include: withdrawals from bank accounts that you can't explain, not getting your bills or other mail, foreign charges on your credit report, and new accounts you didn't open.

Use identity theft protection. Lucky for you, First State Bank Southwest provides this service!

**CHRISTMAS
OPEN
HOUSES**

RUSHMORE Monday, December 9th 9:00 a.m.-1:00 p.m.
LEOTA Tuesday, December 10th 9:00 a.m.-12:00 p.m.
EDGERTON Wednesday, December 11th 9:00 a.m.-5:00 p.m.
PIPESTONE Thursday, December 12th 9:00 a.m.-4:00 p.m.
OXFORD Friday, December 13th 9:00 a.m.-5:00 p.m.