



# SilverLakeBank

## Banking & Beyond

Volume 103  
Fall 2023



### SIX CONVENIENT LOCATIONS



**MAIN BANK  
TOPEKA**  
785.232.0102  
Jayhawk Plaza  
201 NW Hwy24  
Topeka, KS 66608  
Fax: 785.232.4010



**GAGE  
TOPEKA**  
785.272.2270  
2011 SW Gage  
Topeka, KS 66604  
Fax: 785.272.7303



**SOUTHWEST  
TOPEKA**  
785.290.2270  
2100 SW Urish Rd  
Topeka, KS 66614  
Fax: 785.290.2273



**SILVER LAKE**  
785.582.4651  
209 Railroad St  
Silver Lake, KS 66539  
Fax: 785.582.4120



**LAWRENCE**  
785.330.9901  
643 Mass St  
Lawrence, KS 66044  
Fax: 785.330.9905



**OVERLAND PARK**  
913.914.4002  
7206 College Blvd  
Overland Park, KS 66210

**EMAIL, CALL, STOP BY  
OR VISIT US ONLINE**

**SilverLakeBank.com**  
slbank@silverlakebank.com



## Thank you for being our valued customer!

What you do matters to your business, your family, your community and to all of us at Silver Lake Bank. We are committed to meeting your needs through a relationship banking approach with personalized services, tailored solutions, and a single point of contact. However, we don't just want to thank you for your business; we like to show you how grateful we are as well.

On Sunday, Oct. 1 we celebrated our customers by taking over portions of Topeka's Gage Park to show you how much we appreciate you. We started things off with smoked brisket and side dishes as well as a variety of delicious cupcake choices! We had a clown there to entertain kids and adults alike with balloon animals and other amusing shapes.

Pleasant weather encouraged more than 600 attendees to enjoy the outdoors and free train rides courtesy of Silver Lake Bank on the newly renovated train. Aunt Nancy's face painters were on hand to turn arms, faces and other body parts into works of art. There were even a few KC Chiefs symbols adorning some faces in preparation for the evening's game. We rolled out new retro sunglasses for customers and their families to wear at a special concert by Topeka's own True North band. This band played Americana favorites at the Gage Park Amphitheatre. Many finished off the day with shaved ice from Happy Hut!

We also sponsored the fall Topeka Festival Singers concert on Oct. 16 to enable these

talented performers to continue harmonizing for the community. This is just one of so many other events that we sponsor throughout the year to benefit the community.

While we trust you know that we appreciate you and your business every time we interact with you at a branch, online, on the phone, at an ATM or whatever method suits you best at the time, we also believe it is important to take the extra step of seeing you face-to-face periodically to remind you that you do matter and we appreciate our relationship with you.

We will always strive for a broader customer relationship with you to ensure we stay abreast of what matters most to you and that we are responsive to those needs. There are plenty of places that merely take care of a transaction, but we believe in going beyond banking to being innovative, safe and strong regardless of whatever other chaos is going on around us. We care about you and pledge to always go the extra mile for you.

Our customers matter today, tomorrow, and beyond.



**Patrick R. Gideon**  
President

# BE AWARE OF SCAMMERS!

The holiday season used to bring out the worst in scammers trying to take what wasn't theirs by deceiving unsuspecting innocent victims. Sadly, scammers have become more plentiful, working with even bolder and more innovative tactics than ever before -- every day of the year.

People are taken advantage of by circumstances ranging from romance scams to "grandchildren" seeking money to get out of precarious situations to the tried-and-true misrepresentations of being your bank. Please remember, scammers ask for information that banks never ask. Silver Lake Bank has been part of a nationwide social media effort, reminding the public of what we will and won't ask you so you aren't inadvertently duped when you may be in too big of a hurry to see the warning signs of a scam.

Follow us on social media and see some video messages to help you learn more about phishing campaigns. If you want to learn more about scams visit our Facebook posts or the [www.BanksNeverAskThat.com](http://www.BanksNeverAskThat.com)

Here are a few tips to be mindful of when someone you don't know asks for your personally identifiable information:

1. They ask you to open a link.
2. They use urgent or fear-inducing language.
3. They send an attachment.
4. They request personal info like PINs, passwords, or social security numbers.
5. They pressure you to log into, or send money with, payment apps.

Don't fall for fake. Take action to protect your hard-earned cash against phishing scams.



Your mobile device provides convenient access to your email, bank and social media accounts. Unfortunately, it can potentially provide the same convenient access for criminals. The American Bankers Association recommends following these tips to keep your information — and your money — safe.

- \* Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen.
- \* Log out completely when you finish a mobile banking session.
- \* Use caution when downloading apps. Apps can contain malicious software, worms, and viruses. Beware of apps that ask for unnecessary "permissions" and delete unused or rarely used apps.
- \* Download the updates for your phone and mobile apps.
- \* Avoid storing sensitive information like passwords or a social security number in unsecured or unencrypted tools -- unless you are using an encrypted password manager app.
- \* Tell your financial institution immediately if you change your phone number or lose your mobile device.
- \* Be aware of shoulder surfers. The most basic form of information theft is observation. Be aware of your surroundings especially when you're punching in sensitive information.
- \* Wipe your mobile device before you donate, sell or trade it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen.
- \* Beware of mobile phishing. Avoid opening links and attachments in emails and texts, especially from senders you don't know. And be wary of ads (not from your security provider) claiming that your device is infected.
- \* Watch out for public Wi-Fi. Public connections aren't very secure, so don't perform banking transactions on a public network. If you need to access your account, try disabling the Wi-Fi and switching to your mobile network. Consider using a Virtual Private Network (VPN) app to secure and encrypt your communications when connecting to a public Wi-Fi network. (See the Federal Trade Commission's tips for selecting a VPN app.)
- \* Report any suspected fraud to your bank immediately.

## INTERESTED IN IDENTITY THEFT/PROTECTION SERVICES?

TALK TO A SLB CUSTOMER SERVICE REPRESENTATIVE TO RECEIVE ONGOING MONITORING, RAPID ALERTS AND RECOVERY SERVICES FOR \$5/MONTH.

# MEET OUR NEWEST SLB STAFF MEMBER



## **RACHEL ALEXANDER**

Customer Service Teller  
Topeka Jayhawk Branch

Rachel is a Topeka native and Seaman High School graduate. She also is a graduate of Washburn University with a degree in economics. She and her husband just purchased their first home in Topeka and are learning all about home fix-up! Their four dogs – all Jack Russell terriers – are ready for the new home, too.

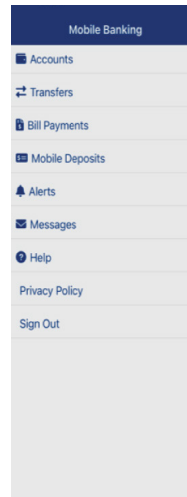
## Mobile App Update coming soon!

We are excited to announce an update to the SLB Mobile App is coming soon. The app will feature a new design and several enhancements to make your digital banking experience better than ever. The app redesign will have a card style layout for easier access to some of the most used functions, a redesigned Mobile Deposit feature and new light/dark modes option. Users can manually turn on light or dark modes (as shown on two screenshots) or use your device settings to automatically change when your device changes from light/dark.

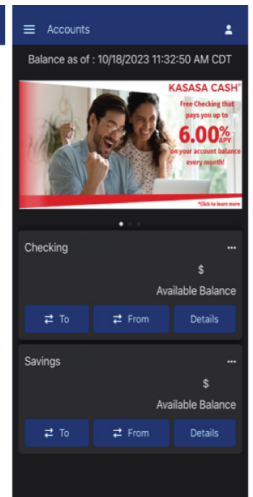
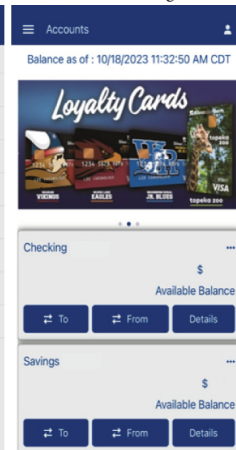
Existing users will still enjoy all the same great options they have today.

We'll let you know when the new app is ready so you can uninstall your existing SLB app and install the new app. If you want help with the change, we are happy to assist you with this upgrade. Contact a SLB Customer Service Representative at any branch to get started.

New app home screen



Light and dark mode choices



## WHAT A SHOT!

This year's 2024 Scenes of Kansas calendar -- a gift for our customers -- will have a little something extra in it! It will feature a photo taken by the spouse of Silver Lake Bank's IT Project & Support Manager of their son, Joaquin, who was up to bat right before a storm erupted this spring. The photo, which was taken by Greshiene Smith, won second place in the Kansas Bankers Association annual photo competition. This quintessential slice of life in Kansas is an example of SLB's staff's commitment to being a force for good in their families, their community and on your behalf every day.



**HOW MANY DEBIT CARD PURCHASES DO YOU HAVE EACH KASASA BILLING CYCLE?**

ASK US ABOUT OUR KASASA REWARDS APP TO TRACK YOUR QUALIFYING DEBIT CARD TRANSACTIONS.



# We had a blast at our Customer Appreciation Party!



## Banking & Beyond

*Compliments from SLB Customers*

- ➔ After helping customers with a serious situation, GAGE received a note of praise!  
...You are amazing! We love the amazing staff & customer service Silver Lake Bank provides.  
- Julie & Dan
- ➔ Customer praise was shared for the Silver Lake Branch for it's team's enthusiastic and friendly nature during the final Lunch to Go event in 2023!  
-Melissa
- ➔ All of you at SLB have fantastic customer service support & skills...it's definitely noticed!  
- Emily
- ➔ Thank you to Lexi and the SW branch for a phenomenal customer service experience".  
-Drew



## Financial Corner

	<b>Current</b> 11/03/2023	<b>Last Month</b> 10/03/2023	<b>1 year ago</b> 11/03/2022
<b>Prime</b>	8.50%	8.50%	7.00%
<b>Federal Funds</b>	5.33%	5.33%	3.83%
<b>1 Year T-Bill</b>	5.29%	4.49%	4.57%
<b>5 Year Note</b>	4.36%	4.80%	4.81%
<b>10 Year Note</b>	4.14%	4.81%	4.57%
<b>DOW</b>	34,061.32	33,002.38	32,001.25
<b>NASDAQ</b>	13,478.28	13,059.47	10,342.94
<b>S&amp;P</b>	4,358.34	4,229.45	3,719.89



**DID YOU GET A PAIR OF SLB SUNGLASSES YET?**  
**IF NOT, VISIT ANY OF OUR 6 BRANCHES AND GET YOURS!**  
*One per customer, while supplies last.*

