

Get ready for changes coming to federal benefit checks

A CHANGE TO FEDERAL GOVERNMENT BENEFIT PAYMENTS COULD AFFECT HOW YOU RECEIVE YOUR MONEY. EVB HAS ALL THE INFORMATION TO HELP YOU BE PREPARED.

Do you receive federal benefit payments such as Social Security, Veterans Affairs, and Supplemental Security Income in the form of a paper check? Now's the time to prepare for a change coming next spring.

Beginning March 1, 2013, the federal government will no longer issue paper checks as a cost-cutting move. Instead, benefit payments will only be delivered electronically, either as a direct deposit to a bank account, or through a Treasury-recommended prepaid debit card called Direct Express.

If you currently receive paper checks from the federal government, we recommend acting now to prevent any problems with the benefit dollars you've earned.

To make the switch to direct deposit for your federal checks, just call us or stop by your local EVB branch today.



www.bankevb.com/premierclub 804-443-4333 or 1-888-464-BANK (2265), ext. 8466 or 8449

Avoiding scams on the Internet—and beyond

From Medicare fraud to phony emails, scams targeting senior citizens are on the rise. Here's what you need to know to stay protected.

Every day, con artists target senior citizens with fraudulent schemes. Their goal is simple: Steal your money.

Types of fraud

With the growing popularity of the Internet, some seniors may receive unsolicited emails that seek to get your bank account number or other financial information. The reality is, your bank, credit card company, or other financial institution should already have this information. EVB will never send you an email asking for your account information.

There are many other scams that target seniors over the telephone, through the mail, and even in person. Other scams include Medicare fraud, Ponzi schemes, and discount health plans which rarely provide any worthwhile coverage.

FIGHTING SCAMS

There are ways you can take control of the situation and fight back against the con artists. It begins with knowing your enemy—the best way to avoid becoming a victim of fraud is through the power of information.

For example, if you're not sure about the legitimacy of an email, delete it. Before you make an investment, fully investigate the company or broker first by contacting the Securities and Exchange Commission.

Seniors should always review their Medicare claims to make sure they are accurate. If you find errors, report them as soon as possible. It's also a good idea to protect your personal information and shred and discard any documents containing personal information that you no longer need.

At EVB, we care about your privacy and protecting your money. As a Premier Club member, you can expect more information about avoiding scams in an upcoming Premier Club seminar on Identity Theft.

TRUSTED WEBSITES

The Internet can sometimes seem like the Wild West: often lawless, sometimes dangerous. That's especially true for senior citizens going online for their health or finances, because they are often a frequent target of con artists. Here are some recommended websites for seniors seeking more information about online scams:

EVB (www.bankevb.com)
We offer tips and suggestions to help you stay safe. Just click on the Online Education Section for more information.

Federal Trade Commission

(www.ftc.gov/bcp/consumer) Created in 1914, the Federal Trade Commission has excellent resources to help consumers learn about protecting themselves from con artists.

Official U.S. Government website for Medicare (medicare.gov)
This site provides detailed information about Medicare fraud, including what to

watch for and ways to keep yourself safe.



JOIN IN ON THE CONVERSATION!

VISIT EVB'S FACEBOOK PAGE AT FACEBOOK.COM/BANKEVB

Capture the holiday spirit with a visit to Charleston

Premier Club Travel is making holiday dreams come true with a trip to beautiful Charleston, South Carolina, on December 4–6.



Get ready to deck the halls and join your fellow Premier Club members on a holiday tour of this historic city. Our comprehensive, three-day visit includes roundtrip motorcoach transportation.

The trip is a wonderful chance to revel in the history of The Citadel, the historic City Market,

and the Nathaniel Russell House as part of a guided tour through old Charleston. The holiday festivities will be in full swing with a visit to the 23rd Annual Holiday Festival of Lights at James Island County Park. We'll cap off our trip with a stop at the Charleston Tea Plantation.

Don't miss this chance to enjoy Charleston in all of its holiday splendor. To register for this Premier Club trip, please complete the enclosed RSVP card by November 15 and return to your local branch or mail it back in the enclosed envelope. If you have questions, please call 804-443-4333 or 1-888-464-BANK (2265), ext. 8466 or 8449.



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