HARVEST BANK

Round Two of the Paycheck Protection Program Comes to an End

The second round of the Paycheck Protection Program (PPP) has recently wrapped up. In total, Harvest Bankers issued nearly 400 loans, distributing over $10 million in PPP funds this year to area small businesses. These funds protected hundreds of jobs and helped many businesses weather the pandemic economy.

Bank President Keith Markwardt emphasizes the local, personalized focus of our efforts. "Harvest Bank staff have been working overtime to get PPP loans into our communities – to the self-employed, small businesses and farmers who keep our towns and countryside vibrant. One of our bankers personally closed each PPP loan, with the result that every qualifying business we've worked with has benefitted from our individualized service."

Harvest Bankers processed applications right up until the PPP program ran out of funds on May 5th, and we will work to help all our PPP customers successfully navigate the forgiveness process. Senior Vice President Gary Davis says, "We were proud to facilitate PPP loans for our business and agricultural customers, and we look forward to making sure they all have a positive experience through the entire loan program."

ATM Tips and Tricks

ATM fees are on the rise generally; a single stop for cash can cost you $3 or more in fees; that can add up to hundreds of dollars per year! Here are three ways to tackle that problem, with your Harvest Bank debit card:

1. Find a Privileged Status (surcharge-free) ATM near you at https://www.shazam.net/ATMs/.
   - A.M. Maus & Son (located at Hwys 15 and 55 in Kimball)
   - Casey's Gas Station
     - 309 Pleasant Ave W, Atwater
     - 1021 19th Ave SW, Willmar
     - 2300 Hwy 12 E, Willmar
   - KJ's Quickstop (located in Kandiyohi)
   - Lantto's Store (County Road 3 NW in French Lake)
   - St. Augusta branch drive-up

2. Open a Kasasa Cash® or Kasasa Cash Back® checking account with us, qualify for the rewards in a given month, and get up to $25 refunded on ATM withdrawal fees, nationwide (up to $25 monthly/maximum $3 per transaction).

3. OR, ask for cash back at the store, and save a bundle! Simply ask for cash back when you use your debit card for purchases at retail stores! Cash back from a retailer is surcharge-free.

Good Coin

Give to your favorite charities: **harvestbankmn.com/give**. It's easy to set up a free account; the site is very cost effective for donors, and rest-assured, these are legitimate, Guidestar-vetted charities. Find info on charities both locally-based and around the nation; and, utilize the free account to download your donation history on an ongoing basis.

Minnesota Senior Linkage Line

Harvest Bank staff recently attended a virtual presentation by Senior LinkAge Line® staff on how to identify and prevent Medicare fraud, waste, and abuse. The Senior Linkage Line is a statewide information and assistance service for older adults and their caregivers. We invite you to clip-and-save the number at the bottom of this article.

Medicare fraud wastes billions of dollars every year. Though some people aren't directly impacted by it, all enrollees are impacted indirectly, as fraud causes things to be more expensive. Still, there is a lot you can do to protect yourself from Medicare fraud, waste, and abuse. The number one thing is to be aware.

Unfortunately, Medicare fraud comes in many forms. Sometimes, fraud can come from people you know - doctors, nurses, other medical staff, etc. – when they provide services and medications that you don't actually need. Other scammers contact you over the phone, via email, via text, and in other ways that make it less easy to know fraud is happening.

The full report presented to Harvest Bank staff – a short paper listing numerous examples of each type of loss to the Medicare system (as well serving as a general resource for individual Medicare and Medical Assistance cardholders) — can be found by clicking on Harvest Bank's website's "Community news, events & alerts" section, or at https://bit.ly/3ekFbwE .

✂ CLIP & SAVE

MINNESOTA
SENIOR LINKAGE LINE
800-333-2433

In addition to Medicare-related concerns, you can also call Minnesota Senior Linkage Line with your questions concerning multiple topics: housing/nursing homes, transportation, legal aid, forms assistance, and local volunteering opportunities — to name a few! State agencies are utilized by call center staff, if the staff cannot directly assist the caller on his/her own. The line is staffed predominantly by social workers around the state.

In summary, you can call the Senior Linkage Line to be connected to local services, get answers to your questions, and get the help you need.

Finally, please take the following actions if you suspect Identity Theft:

• Call your local police department.

• Contact the Federal Trade Commission's Identification Theft Hotline at 1-877-438-4338.

• If your Medicare card is lost or stolen, report it to Social Security right away at 1-800-772-1213.

• If you, a relative or someone you know — are a customer of Harvest Bank and experience fraud, please contact Harvest Bank's Fraud Prevention Specialist, Tyler Halls at 320-251-6100.

Our Newest Member at Harvest Bank

We are happy to announce the most recent hire at Harvest Bank, Francesca Curtis-Harris. Francesca will be on the teller line and doing operations at our main office in Kimball.

Francesca grew up in Sauk Rapids and has lived in Kimball for 4 years. Francesca has prior experience in the finance industry previously working at a bank in St. Cloud.

Outside of work, Francesca enjoys baking, camping, and watching the Kimball Express. We are happy to have Francesca with us!

2021 Summer Festivals in our Communities

Atwater: June 13-20
  • Parade: 2PM, June 19th
  • More info at: **atwaterfestivaldays.com**

Kandiyohi: June 11-13
  • Parade: 11:30AM, June 12th
  • More info on Facebook at: **Kandiyo-Hilighter**

St. Augusta: June 25-27
  • SMHOC Parish Festival - pork chop feed, raffle & mass
  • More info at: **smhoc.org**

Kimball: August 8-15
  • Parade: 10:30AM, August 14th
  • More info at: **ci.kimball.mn.us**