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Justin Proctor hired as GBC Bank Chief Operating Officer

GBC Bank welcomes Justin R. Proctor as Senior Vice President and Chief Operating Officer of the company. Mr. Proctor has spent the previous five years as Executive Vice President and Chief Operating Officer at Bath State Bank, located in Bath, Indiana.

“Justin is a fine young man with outstanding values, strong faith, and dedicated to strong customer success. I wish the world was filled with men like Justin,” said Dr. James Duncan, retired Ball State University professor. “If I managed a company, I would definitely want Justin to be a part of my team.”

Mr. Proctor’s previous work experience includes two years at Ernst & Young LLP in Indianapolis, IN and six years of bank consulting with BKD CPAs & Advisors in Indianapolis, IN. While at BKD, Justin’s primary focus was external audits, internal audits, and trust department audits for public and private banking institutions throughout the Midwest. Justin had been employed by The Bath State Bank since July of 2018 and was elected

to the Board of Directors of The Bath State Bank in July of 2019. Justin was promoted to Chief Operating Officer in August 2020.

Mr. Proctor is a graduate of Ball State University where he obtained his bachelor’s and master’s degree in accounting through the Miller College of Business. Justin is a Certified Fiduciary & Investment Risk Specialist (CFIRS) which he obtained after completing a three-year course program in 2015 through the Cannon Financial Institute at the University of Notre Dame. Justin also started studying at the Graduate School of Banking in Madison, Wisconsin in 2022 and is currently starting his junior year course work.

“I am thrilled to welcome Justin to the GBC Bank family,” said Mike Graf, President and CEO at GBC Bank. “With his background and experience, I believe he is the right person to help lead us in driving operational efficiency and our continuous efforts to improve the client experience.”

From the President's Desk



Mike Graf

GBC Bank President and CEO

Happy Holidays!

As the holiday season approaches, we want to extend our warmest greetings to you and express our deepest gratitude for your continued support throughout the year. The joy and warmth of the season bring us great happiness, and we hope it does the same for you and your loved ones.

As we look ahead to an exciting new year, we are filled with enthusiasm for what the future holds. We are committed to making your experiences with us even better, and we have big plans to achieve that. Our team has been hard at work, and we are currently working towards launching a new digital banking platform. The platform will bring a greatly improved user experience both online and via the app, with a ton of great new tools and features. We are in the early stages of this project and are hoping for a rollout in the second half of 2024. We are extremely excited about this enhancement and will continue to invest heavily in technology in the coming years to enable us to provide you with more seamless and efficient solutions.

From the Employees and Board of Directors, thank you for your continued trust and support in us – we are truly thankful for the opportunity to serve you. We wish you and your loved ones an abundance of happiness, health, and prosperity in this holiday season. It's our privilege to be part of your journey, and we look forward to continuing to serve you with excellence in the coming year. Wishing you joyful holidays and a bright, successful New Year ahead!

Consumer Awareness : Caller ID Spoofing

from the Federal Communications Commission (FCC)

Spoofing is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Scammers often use neighbor spoofing so it appears that an incoming call is coming from a local number, or spoof a number from a company or a government agency that you may already know and trust. If you answer, they use scam scripts to try to steal your money or valuable personal information, which can be used in fraudulent activity.

If you think you've been the victim of a spoofing scam, you can file a complaint with the FCC.

You may not be able to tell right away if an incoming call is spoofed. Be extremely careful about responding to any request for personal identifying information.

- Don't answer calls from unknown numbers. If you answer such a call, hang up immediately.
- If you answer the phone and the caller - or a recording - asks you to hit a button to stop getting the calls, you should just hang up. Scammers often use this trick to identify potential targets.
- Do not respond to any questions, especially those that can be answered with "Yes" or "No."
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.
- If you get an inquiry from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, particularly if the caller is asking for a payment.
- Use caution if you are being pressured for information immediately.
- If you have a voice mail account with your phone service, be sure to set a password for it. Some voicemail services are preset to allow access if you call in from your own phone number. A hacker could spoof your home phone number and gain access to your voice mail if you do not set a password.
- Talk to your phone company about call blocking tools and check into apps that you can download to your mobile device. The FCC allows phone companies to block robocalls by default based on reasonable analytics. More information about robocall blocking is available at fcc.gov/robocalls.

Remember to check your voicemail periodically to make sure you aren't missing important calls and to clear out any spam calls that might fill your voicemail box to capacity.

Renovations Coming To The Main Office

Renovations will begin at our Main Branch in Greenfield in January and is scheduled to be completed later in 2024.
(Please note that these images are renderings and subject to change).



Appointments

GBC Bank's Board of Directors announced the following appointments during August, September and October, 2023.



Bryan Miller
Executive Vice President and Chief Lending Officer



Justin Proctor
Senior Vice President and Chief Operating Officer

Promotions

Lexi Powell was recently promoted to Assistant Manager at the Main Branch



Lexi Powell
Assistant Manager, Main Branch

GBC In the Community



Leadership Hancock County Local Business Day at GBC Bank
 Alisha Love, Leadership Hancock County board member and treasurer, and Mike Graf, President and CEO, GBC Bank



Women Helping Women
 Allyson Smith, Hancock Health Foundation Executive Director, and Mike Graf, President and CEO, GBC Bank



Boys and Girls Club of Greater Indianapolis
 GBC Bank presents a check for the Boys and Girls Club's holidays gatherings program in Indianapolis

Anniversary Milestones

The following employees were recognized for reaching milestones during August, September and October 2023.



Scott Kingsbury
 5 years
 August 20, 2023



Rhonna Cruz
 10 years
 September 25, 2023



Alexis "Lexi" Powell
 5 years
 October 25, 2023



Anita Turner
 10 years
 November 4, 2023

How are we doing?
GIVE US FEEDBACK ON GOOGLE

SCAN QR CODE WITH YOUR CAMERA

2024 Federally Observed Bank Holidays

Monday, January 1	New Year's Day	All offices closed
Monday, January 15	MLK, Jr. Day	All offices closed
Monday, February 19	President's Day	All offices closed
Monday, May 27	Memorial Day	All offices closed
Wednesday, June 19	Juneteenth National Independence Day	All offices closed
Thursday, July 4	Independence Day	All offices closed
Monday, September 2	Labor Day	All offices closed
Monday, October 14	Columbus Day	All offices closed
Monday, November 11	Veterans Day	All offices closed
Thursday, November 28	Thanksgiving Day	All offices closed
Tuesday, December 24	Christmas Eve	All offices close at Noon
Wednesday, December 25	Christmas Day	All offices closed
Tuesday, December 31	New Year's Eve	All offices close at 3pm
Wednesday, January 1, 2025	New Year's Day	All offices closed