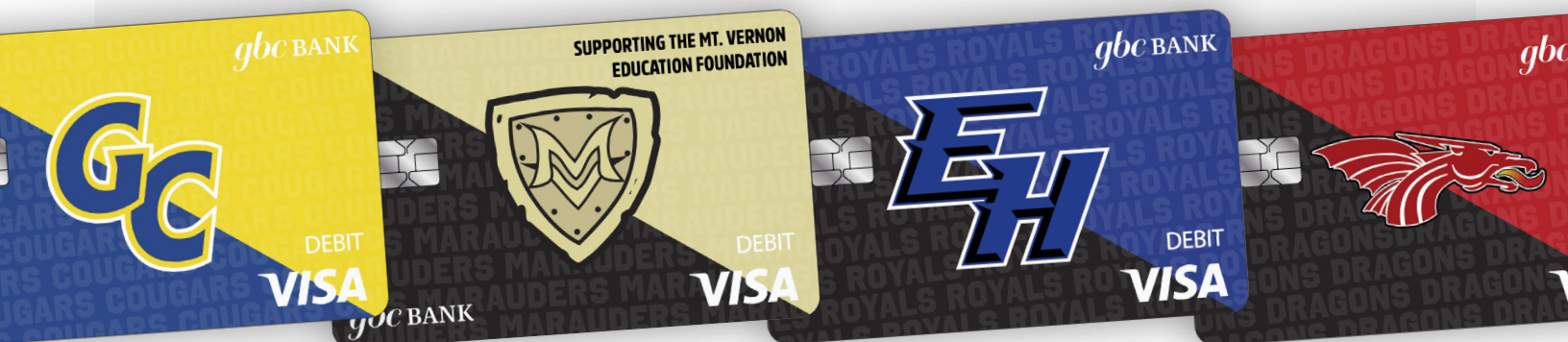


# SCHOOL SPIRIT DEBIT CARD BY **gbc** BANK

HEAD TO YOUR NEAREST BRANCH TO GET YOURS TODAY!



**Justin R. Proctor**

## FROM THE CHIEF OPERATING OFFICER

We would like to take a moment to express our heartfelt gratitude for your continued trust in and loyalty to GBC Bank. Your partnership is the cornerstone of our success, and we are incredibly thankful to be a part of your community every day. I recently celebrated my 1-year anniversary at GBC Bank, and I am truly inspired everyday by our customers and community with their unwavering support of GBC Bank.

Over the past six months, we've been hard at work innovating and enhancing our products and services to better serve your financial needs. We understand that with change can come challenges, and we deeply appreciate your patience and support during this time of transformation. Your feedback and suggestions have been invaluable to us as we strive to provide you with the best possible banking experience.

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## FROM THE CHIEF OPERATING OFFICER *continued from page 1*

We remain committed to delivering the high standard of service you expect and deserve. GBC Bank will continue to introduce our customers to enhanced banking products, features and programs in the coming months. We look forward to introducing all of you to these exciting advancements which include a revitalized website, local schools debit card program and additional online and mobile banking enhancements.

As we look forward to the end of summer and the start of the fall season, I hope all our customers enjoy mild days and the brisk nights ahead as well as the colors of the fall season. It is personally one of my favorite times of the year with my family and friends. Thank you once again for choosing GBC Bank. We look forward to continuing to grow with you in the months and years ahead.

**Justin R. Proctor**

Senior Vice President & Chief Operating Officer

## COMMUNITY NEWS AND EVENTS

### 2024 Riley Festival

**OCTOBER 3 - 6, 2024  
DOWNTOWN GREENFIELD**



[jwrileyfestival.com](http://jwrileyfestival.com)

### Community Drug Toss

**SEPTEMBER 28, 2024 | 9AM-12PM  
MAIN BRANCH | 1920 N STATE ST.**

Neighborhoods Against Substance Abuse (NASA) and GBC Bank will provide this free community service of discarding expired or unused medications in an environmentally safe manner.



## COMMUNITY SHRED DAY

AT THE HANCOCK COUNTY 4-H FAIRGROUNDS



**OCTOBER 12, 2024 | 9AM-12PM  
AT THE HANCOCK COUNTY 4-H FAIRGROUNDS**

## Heading to a warmer climate for the winter?

If you are moving to a new address or relocating to a warmer climate for the winter months, please contact GBC Bank with your new address and contact information. This helps to ensure you continue to receive important financial documents such as monthly statements and year-end reports. The U.S. Postal Service will not forward mail from your financial institution. Undeliverable mail will be returned to the bank.

### Contact us at:

GBC Bank, Attn: Account Services Center  
1920 N State St, Greenfield, IN 46140

317.467.7035

As a friendly reminder, please contact us anytime you relocate.

### APPOINTMENTS



**Diane Renforth** was recently appointed to Senior Vice President.

Diane is GBC Bank's Director of Wealth Management.



**Robin Holmes** was recently appointed to Assistant Vice President.

Robin is GBC Bank's Account Services Center Supervisor.

### MILESTONES



**Darla Baker** celebrated 5 Years of Service on July 29, 2024.

Darla is a Teller-Customer Service Representative.



**Amanda Haley** celebrated 5 Years of Service on July 29, 2024.

Amanda is a Teller-Customer Service Representative.



# Christmas

**CLUB 2024**

### Upcoming Deadlines

#### 2024 Christmas Club

Last over-the-counter and/or automatic payments accepted:  
October 15, 2024

Checks to be mailed the week  
of October 21, 2024

#### 2025 Christmas Club

Opening dates:  
**November 1, 2024 through  
December 31, 2024**

Last day to open/activate a  
2025 Christmas Club:  
December 31, 2024

Christmas Club accounts pay no interest and incur no service charge.

## HOW AGGRESSIVE SHOULD I BE WHEN I INVEST FOR RETIREMENT?

It depends. The right answer in your case will depend on a number of key factors. These include, among others, your income and assets, your attitude toward risk, whether you have access to an employer-sponsored plan at work, the age at which you plan to retire, and your projected expenses during retirement. But it's possible to lay down some guidelines that may be of help to you.

The conventional wisdom has traditionally been that you should invest aggressively when you're young and then move gradually toward a more conservative approach. By the time you retired, you would probably end up with a portfolio made up mostly of high-grade bonds and other low-risk investments. However, the retirement landscape has changed dramatically in the past 20 years or so. As a result, many of our basic assumptions about retirement planning have been overturned.

The dwindling number of traditional pension plans and concerns about Social Security have led people to take greater responsibility for their own retirement. Investing more aggressively over the long term has become common as people realize that, without anyone else to take care of them, they need to build the largest retirement nest egg they possibly can. In fact, many people these days primarily use growth vehicles (e.g., certain stocks and mutual funds) for their investment portfolios and tax-deferred retirement plans (e.g., 401(k)s and IRAs), though the proportion of stocks may still be reduced as they near retirement.

Other factors have changed the way we think about and invest for retirement as well. People tend to retire younger, live longer, and do more during retirement than they used to. With the likelihood that you will have well over 20 years of activity to fund, it may be a good idea to invest more aggressively for retirement than previous generations did. And there's no reason to switch over to fixed-income securities completely upon reaching retirement, especially with interest rates at historic lows. Because bond prices typically fall when interest rates go up, a period of rising interest rates can affect the value of your bond holdings. Many financial planners suggest that you keep a suitably balanced portfolio, including some of your assets in growth-oriented investments, even after you retire.

Don't forget to carefully consider a mutual fund's investment objectives, risks, fees, and expenses, which can be found in the prospectus available from the fund. Read it carefully before investing. All investing involves risk, including the possible loss of principal, and there can be no assurance that any investment strategy will be successful.



### MEET ROB CAIRD WEALTH ADVISOR

Rob is a Greenfield native and joined GBC Bank in 2014. As a wealth advisor, Rob helps people with their financial lives, including investment and portfolio management. Rob is a Certified Financial Planner<sup>TM</sup> and is active in our community, serving on the boards of the Rotary Club of Greenfield and Greenfield-Central School Foundation.

**Rob Caird, CFP** | Assistant Vice President & Wealth Advisor | (317) 477-4814 | [rcaird@gbcbank.com](mailto:rcaird@gbcbank.com)

