



PENINSULA PONDERINGS SUMMER/FALL 2020



THE MARBLEHEAD BANK - THREE CONVENIENT LOCATIONS

CORONAVIRUS (COVID-19)

It is important to note that our bank is continuing to monitor ongoing developments and safety information related to COVID-19. We want to assure you that we are following the guidelines from public health authorities, the Centers for Disease Control, the federal and state requirements, and our own preparedness plan to ensure business continuity while working to protect the well-being of our customers and colleagues. As always, you can access your accounts 24/7 using our ATM networks, our internet banking site at www.marbleheadbank.com and our Touch Banking mobile app. Our lobby will be available to customers on a limited bases during regular lobby hours. Entry will be from the front door only. Customers must ring bell and only 3 will be allowed in the lobby at one time. Masks must be worn, but the bank reserves the right to check ID. Social distancing is required. Our convenient drive up banking system will also be available during normal banking hours. If you have further information in this regard, please contact us at 419-798-4471 or 419-732-6263.

THE NEW CHIP CARDS ARE COMING

In the upcoming months The Marblehead Bank will be switch to an all new chip card. Chip cards are safer than traditional credit cards that only have magnetic stripes. The term "chip card" refers to a credit card that has a computer chip embedded inside it. The chip is the small, metallic square on the front of any recently-issued credit or debit card. When you "dip" a chip card in a reader (as opposed to swiping a magnetic stripe card), it creates a unique transaction code. This technology is a major security upgrade from magnetic stripes. Data stored within the stripe never changes. So, it's easier for counterfeiters to copy

that information and clone it onto an illegitimate card. If you already have a debit card with The Marblehead Bank, watch the mail. Your new chip card should be mailed in November 2020!

THE MARBLEHEAD BANK PARTNERING WITH COLLEGE AVE. FOR STUDENT LOANS.

The Marblehead Bank in Partnership with College Ave. Student Loan, is ready to meet your needs for Education financing.

Whether you need a loan to pay for school or refinance existing loans after graduation, we have options.

Take the stress out of paying for college by creating a student loan that fits your budget and your goals.

- 3-minute application
- Instant credit decision
- No fees to apply

While borrowers frequently refinance debt like mortgages or car loans, many people do not realize they can refinance student loans as well.

- Get your rate in 60 seconds
- Fixed rates starting at 3.74% APR²
- Variable rates starting at 3.64% APR²

One size-fits-all student loans are a thing of the past. With College Ave Student Loans, you can build a repayment plan that fits your life. Plus, we will make it fast and easy. Go to www.marbleheadbank.com and click on the Student Loan header to check us out.

SHOP LOCAL- EAT LOCAL- SAVE LOCAL

EQUAL OPPORTUNITY LENDER
Member FDIC