

# NORTH ADAMS STATE BANK

FALL 2009

URSA & CAMP POINT

SMALL ENOUGH TO KNOW YOU –

LARGE ENOUGH TO ACCOMMODATE ALL OF YOUR BANKING NEEDS

VOLUME 5 ISSUE 3

## Bank News

### North Adams State Bank held Customer Appreciation Day



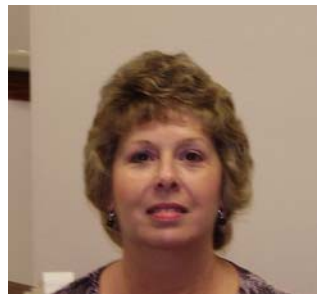
On September 11, 2009 North Adams State Bank enjoyed a sunny, warm day when it held its annual customer appreciation day at both, Camp Point and Urso locations. To celebrate the bank's customers there was a meal served of hot dogs, chips and soda. Besides the meal there were several prizes drawn from the names entered thru out the day. There were 2 top prizes; a \$50 gas card from Urso 1 Stop and \$50 gas card from Ayerco. The list of winners is on the last page of the newsletter.



### North Adams State Bank participates at the Adams Electric Co-ops annual meeting

On September 9<sup>th</sup> North Adams State Bank participated at the Adams Electric Co-ops annual meeting in Camp Point with a booth in the vendor's tent. It was an opportunity for the bank to reach out and meet current customers and other members in the community. At the booth there was a sign up for an opportunity to win one of three prizes. The prizes were two gift bags from North Adams State Bank and a \$50 gas card. The list of winners is on the last page of the newsletter.

## Employee Highlight



Pam Rabe has been with North Adams State Bank for 5 years at the main office in Urso.

Pam and her husband, Michael, reside outside of Urso. They have

one son, Clayton. Pam enjoys playing with her dog, Sami, traveling, attending car shows and spending time with her family.

## BANK CLOSINGS

Wed. Nov. 11 – Veterans Day

Thurs. Nov. 26 – Thanksgiving

Thurs Dec. 24 – Christmas Eve

Close at Noon

Fri. Dec. 25 – Christmas

Thurs. Dec 31 – New Year's Eve

Close at Noon

Fri. Jan 1 – New Year's Day

## End of Year Transactions

Any and all transactions that need to be completed for 2009 need to be **completed by December 31, 2009 at 12 P.M.** Any transaction after that time will be considered as business for January 4, 2010.

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## MEDICAL IDENTITY THEFT, UH?



For the past several years you have been told identity theft is becoming a larger and larger white collar crime. Mostly you hear about the financial aspect of identity thief, but have you thought about other portions of your life that is stolen when a thief obtains your information? Besides the financial aspect of the crime, medical identity theft is becoming more relevant.

In some cases, having your medical history stolen can be more dangerous than your checking account emptied. The thieves are using your medical information such as health insurance to obtain medical procedures that they need. This can fill your medical file with inaccurate, potentially dangerous details which can be in the file for years to come.

An example of this would be a thief uses your medical insurance to get a medical procedure done and during the procedure they are given a particular drug. Unfortunately, something happens and you are rushed to the hospital where they see you have had this drug before and administer it to you, but in reality you are deathly allergic to the drug.

Besides medical treatments, criminals can use your information to file false insurance claims. A majority of those crimes are committed by insiders who have the required information.

Unlike financial identity theft medical identity theft does not have a straight forward process to challenge false medical claims or in correcting medical records. The following are tips to do if you have been a victim of medical identity theft.

- Get a copy of your medical records to verify treatments that you have received to what is on the files. The difficulty is that there is not a central location to go to get all of your files. Also you may have to pay to get the files. Other potential problems with getting your files is that if the healthcare provider refuses to give you the information due to the record being intermingled with the identity thieves records they must protect the privacy of the other person. Once you have your medical file and find an error it can be very difficult to get the file corrected as information can be corrected but not deleted.
- Ask your insurance company for copies of all of the "Explanation of Benefits" for the past year. Compare the information provided to all procedures that you have had for the past year.
- Get a new credit report from all three major credit bureaus. You can go to [AnnualCreditReport.com](http://AnnualCreditReport.com) to get the reports for free.
- If there is a problem, file a police report.
- Have the erroneous or

false information corrected in the file. As mentioned before this can be a complicated process, but it can be done.

As with financial identity theft you are reliant on others to protect your identity. As the following article shows you can be the person that takes all of the correct steps in protecting your personal information, but one weak link can cause problems for a long time to come.

## BIG DATA LEAKS ARE OFTEN ACCIDENTAL AND DUMB

Rates of identity theft are high, but usually it's not sophisticated hackers who are to blame.

Reporting in Money, experts at [IDTheftSecurity.com](http://IDTheftSecurity.com), say ridiculous security breaches are common. Hasty emails, printer errors and lost flash drives are sometimes responsible. "Records dumped in the trash" is an official cause of data loss. Dumpster divers check for it, but many pages of personal records are found washing up on river banks, blowing through the air, or walked on in parking lots.

"Forgetting stuff" is another common cause. Business travelers lose half a million laptops every year.

Last year the Identity Theft Resource Center tracked 231 human-error cases involving 21 million records.

In one case a driver was transporting billing records for 2.2 million hospital patients to a vault built into a granite mountain and protected by steel doors and armed guards.

He left the box overnight in his car, and a random burglar stole it.

**Opportunities are like sunrises. If you wait too long, you miss them.**

**William Arthur Ward**

**Email Etiquette**



Email makes it easy for people to communicate. In fact, there has never been a time when it has been so simple to send written words to another. But along with the ease of email has come a watering down of some of the etiquette associated with letters. Next time you get ready to send off an email, take a moment to remember these simple tips.

**Don't Use All Capitals**

Although it may seem easy to set your Caps Lock key on and forget it, this makes it very difficult for your recipient to read your message. Our brains are wired to

detect the differences in large and small letters when we read. All capitals slow us down. And in the world of email, using all capitals is akin to shouting out your message-not exactly how you want to make most people feel.

**Be Careful of Abbreviations**

Since the inception of email, all sorts of abbreviations have been coined-like LOL for Laughing Out Loud, among many others. But if you are writing to a business associate or client, or are not on a familiar level with your email recipient, it is always best to avoid abbreviations like this, in order to keep your communication clear.

**Be Polite**

Since email is associated with speedy communication, it is tempting to be as short and to the point as possible. But in email, this can come across as curt and rude. Especially when composing business correspondence, be sure to retain the proper form of a business letter, including a salutation, clear introduction of the subject matter, and a proper signing off, using a word like "Sincerely." Even your casual acquaintances will appreciate a more proper form.

**Be Discreet**

Email is easily sent, and then resent, to any number of recipients. Keep this in mind when you compose your missive. Don't say anything in an email that you would not allow to be shared with others-chances are it might be! If you have something to say that is private or confidential, consider the tried

and true methods of phoning or writing a hard copy. While even this can be copied and shared, it is more difficult to widely disseminate your text.

**10 WAYS TO PUT SAFETY AT THE TOP OF YOUR HOLIDAY LIST**



If you consider winter heating, overloaded electrical circuits and flammable decorations, you'll understand why December is prime time for home fires. Here are some old and new suggestions for a safe holiday season.

- 1 Look for the fire-resistant label on artificial trees and decorations.
- 2 Buy a natural tree that is really fresh. It should be very green and have needles that are hard to pull off. A twig shouldn't break when it's bent.
- 3 For outside decorations, buy only those made specifically for outdoors. Use heavy-duty extension cords and plug them into circuits that have a ground-fault interrupter.
- 4 Get a remote control to easily turn off lights before you retire or when it snows or rains.
- 5 Avoid cooking fires by staying in the kitchen when cooking on

the stove top.

6 Put candles in heat resistant and place them where they can't burn something or get knocked down.

7 Before lighting a fireplace or wood stove, clear the area of tree boughs, paper and other combustibles. Never burn gift wrappings in a fireplace. They could cause a flash fire.

8 Protect small children by keeping decorations out of their reach. Inspect toys for small parts that could cause choking, and keep scissors used for wrapping gifts away from children.

9 Be sure to lock doors and windows. Thieves think you have money and valuable gifts in your home. Put indoor and outdoor lights on a timer, and leave a radio or television on when you leave the house.

10 If cold weather makes you want to use an indoor heater of any kind, be sure it is positioned well away from curtains, trees and decorations.



Useless Facts

A giraffe can go without water longer than a camel can.

$$111,111,111 \times 111,111,111 = 12,345,678,987,654,321$$

In 1963, baseball pitcher Gaylord Perry remarked, "They'll put a man on the moon before I hit a home run." On July 20, 1969, a few hours after Neil Armstrong set foot on the moon, Gaylord Perry hit his first, and only, home run.

**Bank loan**

A frog approaches the bank teller, Patricia Whack, and tells her he wants a \$30,000 loan. He says his name is Kermit Jagger, his dad is Mick Jagger and his dad knows the bank manager.

The frog shows his collateral, a bright pink porcelain elephant that's about an inch tall and perfectly formed.

Patty finds the bank manager and says, "There's a frog named Kermit Jagger out there who claims to know you. He wants to borrow \$30,000 and use this as collateral. What in the world is it?"

(Get ready now.) The bank manager sings, "It's a knickknack, Patty Whack. Give the frog a loan. His old man's a Rolling Stone!"

**Drawing Winners**

**Adams Electric Co-op Meeting**

- Lloyd Hoffman – Gas Card
- Ruth Whipps – Gift Bag
- Darrell Vahle – Gift Bag

**Customer Appreciation**

- Marilyn Clevenger – Gas Card
- Seth Knox – Gas Card

- Umbrellas
- Pastor Joseph Tomich
- Lisa Newell
- Jolene Campbell
- Esther Rhea
- Spencer Trautvetter
- Paul Woodworth
- Johnny Anderson
- Bev Orr



**EVERYONE AT NORTH ADAMS STATE BANK WOULD LIKE TO WISH YOU A HAPPY HOILDAY SEASON!**



The information provided in this newsletter is provided from outside sources and is for informational purposes only.