

NORTH ADAMS STATE BANK

SPRING 2010

URSA & CAMP POINT

SMALL ENOUGH TO KNOW YOU –

LARGE ENOUGH TO ACCOMMODATE ALL OF YOUR BANKING NEEDS

VOLUME 6 ISSUE 2

Bank News

North Adams State Bank Celebrates Community Banking Week

Community Banking week was held from April 4th thru the 10th. North Adams State Bank celebrated community banking week by having cookies and punch at both location for all customers who stopped in. Community banking week is a time for all community banks in Illinois to highlight the importance of community banks to their respective local communities.

North Adams State Bank Joins Facebook

North Adams State Bank has a page on Facebook. The bank will use the page as a place to post information and try to answer general banking questions. It can be a place to network with other business customers. The page is still in the building process and if anyone has a link that they think we should have or any suggestions we are happy to hear about them.

CUSTOMER APPRECIATION COMING IN SEPTEMBER

Employee Highlight



Lucy Kuhn has been a part of the staff at North Adams State Bank in Ursa as a part time employee since 2006. She and her husband Wayne live in Mendon. Lucy has two children, Rob and Mindy, and five grandchildren ages 3 years to 14 years old. The sixth grandchild is on its way later this year. Lucy enjoys reading, sudoku puzzles, bowling and embroidering when not at work.



Everyone here at North Adams State Bank would like to congratulate all those who are graduating this year!

BANK CLOSINGS

Mon May 31 – Memorial Day
Mon July 5 – Independence Day
Mon Sept 6 – Labor Day

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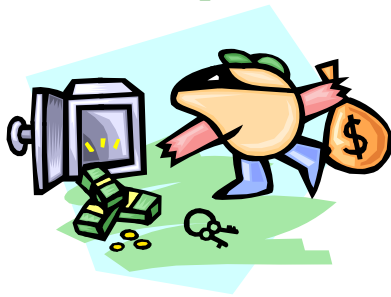
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Win \$500 in Free Gas

Shazam, the bank's debit card processor is offering free gas. All you have to do is use your debit

card. Every time you swipe your debit card from April 1st to June 30th you are automatically entered for a chance to win a free gas card. What can you win? The Grand Prize is a \$500 gas card, first place prize is a \$300 gas card and there will be 6 monthly winners of a \$50 gas card.

Identity Theft Prevention Tips



Any where you go you hear about identity theft from the case of a son stealing his mother's credit card to a multi-million dollar business losing private information on all of its customers. According to the Federal Trade Commission, there is an estimated 9 million cases of identity theft per year. Thankfully the majority of the cases is not extreme cases, but are still very time consuming to repair and correct the victims credit history. It is also very difficult to prosecute a large number of the cases. There isn't a 100% proof positive way to prevent identity theft, but there are things that can be done to reduce the risks.

Following are tips and suggestions to help better prevent the chance that you will become a victim of identity theft.

- Review monthly bank statements regularly. Balancing your check book can seem to be a mundane

and boring task but it is a good way to stop any irregular withdrawals or debits to your account.

- Review credit card statements and compare the charges listed on the statement to what you have actually charged on the account. Look for any small amounts that you don't remember. Many thieves will only charge small amounts against the card at first to see if they can get away with it before using it on larger items.
- If you don't want to wait for the monthly statements, sign up for online account access where you can check on the accounts more often.
- Order and review your credit reports. You are able to get a free report from TransUnion, Equifax and Experian each year by going to AnnualCreditReport.com. By staggering the times of the year you obtain the report from each, you are able to check your credit report every 4 months. When looking at the reports verify your personal information as well as account information. If there is any inaccurate or old information, have it removed.
- Shred old bank statements, credit card applications or any other documents that have personal information on them.
- Secure personal

information online as well as offline. Don't carry your Social Security Card with you. Be careful when selecting online passwords and change them often. If an online ad looks too good to be true, it most likely is.

- For online purchases a credit card may offer you more protection from fraud than a debit card would. The credit card companies, by federal law, have stronger consumer protection laws in place and in addition usually have larger departments to investigate fraud. With the debit card the funds are withdrawn directly from your account where the credit card it is added to the amount owed before being paid.
- When paying for goods or services try to keep your card in your sight at all times. If you are unable to it may be wise to follow the above tips for online purchases.
- There are several companies that offer credit monitoring and identity fraud services for either a monthly or annual fee. There are differences between all of the companies so remember to do your own research to make sure you are getting what you are paying for.

Hopefully by following these tips you will be able to keep from being one of the 9 million this coming year that is affected by identity theft.

Bank Tip



Check Orders

In order to improve efficiency and accuracy on check orders please provide the check order slip that is provided with your current checks. The order slip should be in the second to last book of checks from the previous order. The information on the order slip allows us to verify what the next order of checks should be. If for some reason you do not have the order slip please provide a voided check and let us know what the next check number should be. By following these tips you have a reduced chance of getting checks with the wrong check number or style.

How to Be a More Patient Person

It's not unusual to be stuck in traffic, in a line at the checkout counter, or waiting in the doctor's office.

Unless you have made a point of learning to be patient, you could become stressed, anxious, frustrated or angry.

But your frenzy is useless.

No one is born patient. It's a quality that has to be developed because there is a lot of waiting in our lives.

Its benefits are many. Being patient reduces stress levels and can make you a healthier person,

and one who can deal with difficult situations with ease and poise.

You will be better at decision-making. Patience allows you to assess situations, see the big picture and weigh the pros and cons. It makes you more understanding of the obstacles you have to overcome and more understanding of others. It's the basis for better relationships with spouses, pals and bosses.

How to develop patience

* Make an effort for one day to take your time and think about everything you do. At the end of the day, think about how you made smarter decisions, got along better with others and got a better picture of what was going on.

* Slow down when the situation calls for it. If you tend to be in a rush and want everything done immediately, stop. Take a few deep breaths before you act or make a move. Getting impatient won't make things move any faster and could have the opposite effect.

* Practice thinking before you speak. Pause and go over what you need to say. Try to avoid hurting or offending others.

[More people would learn from their mistakes if they weren't so busy denying them.](#)

[Harold J. Smith](#)

Coming Security Device Could Help Defy PC Hackers

A Herndon, Va., startup has developed a security system they say is hackproof. Called InZero, the small device works on an entirely different principle from other security systems.

In development since 2002, it has been tested by the military's Defense Advanced Research Products agency as well as several companies that specialize in finding cracks in computer security. No one has broken it.

From its inception, InZero was designed to act like a second computer (in geek speak, a "sandbox") sitting between a vulnerable PC and the Internet.

Using the system when you are on the Web, it feels like you are using your own machine. But you are actually in InZero's sandbox. You can send email and go anywhere on the Internet, even to sites known to harbor hackers and viruses.

The barrier between the sandbox and the computer prevents anything bad from getting to your machine. That's because the operating system and memory in InZero's sandbox are readers only. They can't be changed by a virus, and hackers can't commandeer the device.

CEO Louis Hughes says it's like a patient with an unknown disease who is quarantined behind a glass wall. "Our device is the equivalent of that glass wall."

The second-device idea has been used before to set up a buffer computer to interact with the internet. But when the machine gets infected, the user has to wipe it clean and reinstall the software.

What's different about InZero's approach is that it offers the protection without having to wipe it down if it gets infected.

One investor in the Ukraine ran a hacker contest. He offered a Harley-Davidson motorcycle to anyone able to penetrate the system. No one did.

Before InZero can be sold in the United States, the company has to prove to the government that its engineers, many of whom are in Kiev, haven't built in a back door for spies.

InZero hopes to market devices for PCs, servers and entire networks with prices beginning in the low hundreds.



Millard Fillmore Silver Dollar First of Four in 2010

The 13th president of the United States is the first of four presidents to be featured on a new U.S. silver dollar in 2010.

The Millard Fillmore silver dollar came out in late February, the

first of the group of four. The front features his portrait, the years of his term, (1850 to 1853) and "13th President."

The reverse side shows the Statue of Liberty, United States of America in type, and a large \$1.

The edge of the coin has the motto "E Pluribus Unum," the date and mint mark of the coin, and 13 stars.

According to the United States Mint, three other Presidential Dollars will be issued during 2010. They will honor Franklin Pierce, James Buchanan and Abraham Lincoln.

The Mint's Deputy Director, Andrew Brunhart, officially introduced the coin in New York, saying, "Each new Presidential \$1 coin is an opportunity to learn the stories of men like Millard Fillmore, who served in our nation's highest office."

Though a 2008 Harris Poll determined that 76 percent of respondents preferred dollar bills to dollar coins, the silver dollars are highly prized by coin collectors and individuals.

Useless Facts

The microwave was invented after a researcher walked by a radar tube and a chocolate bar melted in his pocket.



There are 336 dimples on a regulation golf ball.

The lighter side ... of serious stuff

An elderly farmer went to the attorney's office and said he wanted to get a divorce. The attorney asked if he had any grounds.

"Yeah, I got about 240 acres," the farmer said. The attorney replied, "But, I mean do you have a case?"

"No, I have a John Deere."

"Well, do you have a grudge?"

The farmer said, "Yea, I got a grudge. That's where I park my John Deere."

"No, I mean do you have a suit?"

"Yes, sir, I got a suit. I wear it to church on Sundays."

Next, the exasperated lawyer asked, "Well, sir, does your wife beat you up or anything?"

"No, we both get up about 4:30."

The attorney finally asked, "OK, so why do you want a divorce?"

"Well," said the farmer, "I can't have a meaningful conversation with her!"

