

Newsletter

State Bank of Kimball/Saint Augusta Bank Office

Fall 2007

State Bank of Kimball/Saint Augusta Bank Office 2007 Holiday Senior Trip **Ella Meyerson**

We are planning a day trip on November 29th to Saint Paul and it should be a lot of fun! Although this is a trip for Seniors age 55 and over, all ages are invited. The price is \$50 for each customer, \$50 for one guest of a customer, and \$60 for each additional guest (beyond one). The price includes just about everything that day: a seat on a Voigt's Bus Company Coach; a trip to the Como Park Conservatory with an educational tour and "animal encounter" (meeting with and talk about a particular zoo animal); lunch at a downtown Irish Pub, "The Liffey"; and admission to Landmark Center's Holiday Bazaar a couple of blocks away. Again, bussing, Como Conservatory tour, lunch, and Landmark's Holiday Bazaar admission are all included in the price. Additionally, you may want to shop at the Como Park gift shop or the Bazaar. Those who prefer to ride in St Paul will be accommodated but for those who are able, the tour and Bazaar will be a fun walking opportunity. And, Landmark Center offers several museums (beyond the Bazaar on the main level), like the Woodturner's Gallery, Ramsey County Historical Society, and TRACES Center for History and Culture, just to name a few – all with free admission! So please join us – from 7:45am (Kimball) or 8:15am (Saint Augusta) until we return by 6pm – for a wonderful holiday time spent before the holidays get too busy!

Not Bothered by Nuisance Calls?

Bob Meyerson

The National DO NOT CALL list was established 5 years ago to eliminate nuisance telephone

calls that were becoming so prevalent. Well, if you signed up at that time your registration is about to expire. If you wish to remain on the Do Not Call list you need to reregister by either calling 1-888-382-1222 or going online at www.donotcall.gov. If you continue to receive these calls try to get the caller's name or telephone number and report it to the same source. Certain callers are exempt, such as political parties and merchants with whom you have an existing relationship.

SCAM CORNER

Bob Meyerson

Criminals are quite inventive, ever finding new ways to try to dupe people into giving them money or information. Recently they have been impersonating the IRS, the FDIC and even the FBI. These agencies will never contact you to find out information that, in the case of the IRS, they already should know. Be on your guard! Be particularly wary of e-cards. These purport to be from a family member or friend. If you click on the link you will be taken to a place you shouldn't go, and you will be asked for information you should not give. Delete the message before you even open it. If you are shopping on the internet there are ways to stay more secure. Follow some or all of these steps:

- * To make sure the web site is secure look for "https" instead of just "http" in the Website address
- * Do not provide sensitive information in response to an email
- * Paying by credit card is generally safer than paying by debit card
- * Buying from a retailer in another country is far riskier

* Print out all information and terms on any purchase you make
And remember, we will never ask you for your private information or user name and password, unless you have initiated the call to us to help solve a problem.
You should also be aware of a very recent scam, known as the "Jury Duty Scam". In this scam, the fraudster telephones his or her victim posing as a local court official who claims that you have failed to report for jury duty, and as a result, a warrant has been issued for your arrest. You will rightly claim you never received any jury duty notifications. To "clear things up" the fraudster then asks you for confidential information (such as Social Security number or birth date) for verification purposes or payment information (such as, credit card number, bank account details) for alleged fines. This is a scam. Consumers are urged not to give out any information over the phone (VISA ® U.S.A.).

Holiday Rewards/\$1000 in Cash Prizes!

Ella Meyerson

Once again this December we are offering the opportunity for our customers to win up to \$500 (\$200, \$300 or \$500 in three drawings) at State Bank of Kimball or Saint Augusta Bank Office. Between December 1st and 31st, for a chance to win, simply use your photo Check Card to make 10 or more qualifying purchases (any signature-based transaction). The more times you use your card, the larger the prize you are eligible for! You may additionally sign up by coming into either location and writing your name on a drawing slip; this gives you the same chance as one qualifying purchase; limit one per person per visit.

Don't have a photo Check Card? Photo Check Cards are easy to use and easy to carry. You can avoid the time spent writing out a check with your purchases. Your photograph and your signature are imbedded in the plastic card for extra security. Other benefits include:

*Significant savings on check printing costs

*convenience of getting cash at ATM's after banking hours

*all transactions are reflected in your monthly statement.

*your card is supported by a community bank that strives to give you personal service and MasterCard® International.

We believe your photo Check Card is the best card around!

If you do not currently have a State Bank of Kimball Check Card, apply soon so you too can save money and also be eligible to participate in the Holiday Rewards program. Call or stop in at either the Kimball or Saint Augusta location to apply today!

Drawing for Holiday Reward winners will take place on 1-9-08.

Toys for Tots donation site at Saint Augusta Bank Office

Ella Meyerson

Toys for Tots, an organization which connects presents from donors to needy children by Christmastime, will have a drop site at Saint Augusta Bank Office.

Toys for Tots was founded in 1947 by a group of U.S. Marine Reservists in Los Angeles. "Today, Toys for Tots is the Marine Corps' premier community action program, one of the nation's flagship Christmas charitable causes and the only charitable endeavor within the Department of Defense that reaches outside the military to give something back to the communities from which the nation draws the young men and women who serve in the armed forces of the United States (Toys for Tots mission statement)."

From the first week in November until December 15th, donors may drop off their presents in a box at the bank. The presents will be delivered to children in the Eastern Stearns County (including Saint Augusta) and other areas through Catholic Charities of Saint Cloud. Please drop off your new, unwrapped gift in our drop box in the lobby during lobby hours 9am-6pm M-F and 9am-12pm Sat.

MEMBER FDIC/EQUAL HOUSING LENDER