

Newsletter

State Bank of Kimball/Saint Augusta Bank Office

Summer 2007

Stillwater Senior (55+) Trip Notes

Mary Knaus

What a great trip! On May 17th we headed down to Stillwater for a day of relaxation, history and fun! The weather was perfect as we left at 8am on the exclusive busing by Voigt Bus of St Augusta. We arrived in Stillwater a bit ahead of schedule, and were greeted by Robert Raleigh, one of the many and finest tour guides Stillwater offers. We were able to take advantage of a quick stop at a local coffee house before taking our trolley tour of the Stillwater area and bluffs and learning of the city that was to become the "Chicago" of the Midwest.

Next, off to the "Jubilee" ferry where for 2 hours we were blessed with the beautiful sights of the St Croix, visiting with trip goers, meeting new acquaintances and then also eating a delicious lunch that was to everyone's liking. Arriving back on shore we still had time to go uptown and do some browsing and purchasing.

Our 40 guests arrived back to the Kimball and Saint Augusta bus stops close to 5pm. Almost all of the guests responding to our questionnaire agreed that this was a great trip; many had rated the trip a 10 out of 10! We are looking forward to our next trip in December and hope you are also.

INTERESTING BANKING WEBSITE

Bob Meyerson

We have added a new link on our website, www.helpwithmybank.gov. It takes you to a site called "Answers and Solutions for Customers of National Banks." Now, we are not a national bank, but a state bank,

which means our charter is issued by the State of Minnesota which, together with the FDIC, are our regulators (that means they are the agencies that examine our bank on a periodic basis). Nevertheless most of the regulation that governs national banks also applies to us – there are some very minor variations as far as customers are concerned. So, the "Answers and Solutions" page will apply to the customers of both state and national banks in most cases.

The site has the questions broken out in an easy to use format: Bank Accounts, Loans/Credit Cards, etc. Within those categories are such topics as Account Errors, Denial of Credit, Flood Insurance and much more. When you click on the topic it takes you to a page of questions and answers. Typical questions are:

*My checking account statement contains an error due to an electronic funds transfer. What should I do?

*I was denied credit. What information am I entitled to?

*My credit card has a fixed rate. Why is the bank allowed to raise it?

The site, as you can see, is friendlier to the consumer than to the banker (but the truth is that bankers can ask their regulators questions too).

There are a number of other links on our website that may be of interest to bank customers as well. My personal favorite is the calculator that will figure the present value of a dollar going back to a given year, or vice versa. Just go to the "Interesting Links" tab on the left side of our home page. Scroll to the bottom where it asks "Want to know how far a dollar went in 1950 – Check this

out!" Of course, 1950 is just used as an example; any date will do.

What's New with your State Bank of Kimball Debit Card??

TyLynn Theis

At the State Bank of Kimball, we consider the safety & security of your debit card a top priority. We have recently introduced two new security programs designed to protect your card from unauthorized use: MasterCard® Secure Code™ and Falcon™ Fraud Manager.

MasterCard® Secure Code™ is a program that allows you to select a personal code that will protect your card from unauthorized use at participating merchants on the internet. It's easy to enroll and the service is free of charge. The next time you shop at a participating merchant, you will be prompted to confirm your identity and then select your personal Secure Code. Or you can enroll in **MasterCard® Secure Code™** immediately by accessing the following URL:

<https://secure.shazam.net/SecureCode>.

Follow the online instructions to select your personal pin (Note: your code must be 6-10 characters long. It may contain numbers (0-9) or uppercase and lowercase letters (A-Z,a-z) but no spaces. The password is case sensitive). You will be required to use this pin to make online purchases at participating merchants (*this pin will not be used for ATM transactions*).

We strongly encourage all of our cardholders to enroll their State Bank of Kimball debit card. Even if you do not use your card to make purchases on the internet, secure card can provide protection from unauthorized internet transactions in the event that your card is lost or stolen. You can enroll from your own computer or stop into the bank and we can assist you with the enrollment process.

Falcon™ Fraud Manager: In partnership with Shazam, we have added a neural-

network to our card data base. The neural-network examines individual debit card transactions and builds a model of what is typical for each individual cardholder. Then, based on past experience and the risk associated with a particular transaction, the neural-network identifies transactions that may need to be reviewed more closely. This gives us the opportunity to contact our cardholder and verify that the activity was authorized by the customer. Past industry experience tells us that using a neural-network to review card transactions will help us identify fraudulent card usage more quickly. **If you are traveling out of the country and plan to use your debit card, we recommend you notifying the bank prior to your departure and indicating how long you plan to be out of the country.** What this means for you, is that occasionally you may be contacted by a bank employee or a representative of Shazam to verify the validity of a transaction. For this reason, it is very important that we have both day and evening phone numbers. If your contact information changes, be sure to let us know so we can update our records.

MasterCard® Business Debit Cards: are now available at the State Bank of Kimball. Business Debit cards are a convenient alternative for you and your employees. You can request cards for your employees with pre-set spending limits, reducing the number of checks you write and eliminating the need for petty cash. Purchases are automatically deducted from your business checking account. Additionally, MasterCard® offers a package a benefits with their business debit card including: MasterRental Insurance Coverage, Purchase Assurance, Extended Warranty, and Travel Assistance Services. For more information on the MasterCard® Business Debit Card contact the bank.

MEMBER FDIC/EQUAL HOUSING LENDER