

# THE KEY



DECEMBER 2010

## THE *holiday* EDITION



**Farmers  
STATE BANK**

MEMBER FDIC

Building Your Success

UNLOCKING YOUR  
FINANCIAL OPPORTUNITIES

### IN THIS ISSUE:

**THE GIFT THAT KEEPS ON  
GIVING, GRINCH-PROOF  
YOUR IDENTITY & A  
HOLIDAY PRIVILEGE**

### CD RATES:

**9-13 Mo. - 1.12%<sup>APY\*</sup>**

**16-18 Mo. - 1.52%<sup>APY\*</sup>**

**25-30 Mo. - 1.80%<sup>APY\*</sup>**

**60-67 Mo. - 2.50%<sup>APY\*</sup>**

### IRA CD RATE:

**36 Mo. - 2.00%<sup>APY\*</sup>**

\*APY=Annual Percentage Yield. IRA=Individual Retirement Account. Qualified funds only. Substantial penalty for early withdrawal, \$1,000 minimum opening deposit for 16-18 month, 25-30 month, 36 month IRA and 60-67 month terms. \$2,000 minimum opening deposit for 9-13 month. 9-13 month CD interest rate 1.11%, 16-18 month CD interest rate 1.51%, 25-30 month CD interest rate 1.79%, 36 month IRA CD interest rate 1.99%, 60-67 month CD interest rate 2.48%. Interest compounds every 3 months for CDs with a term less than one year and every 6 months for CDs with a term of one year or greater. Effective 12/1/2010. Rates subject to change daily.

## CELEBRATING THE HOLIDAYS ON A BUDGET

The winter holidays are upon us, and with them comes the added stress of tight financial times. This year, enjoy the season without letting holiday spending get the better of you. Here are some tips to help you minimize spending concerns and make this holiday season a joyous time.

### 1) *Make a Budget and Stick to It:*

Start your holiday budgeting by looking at what you spent last year. Were you on target, or did last year's spending land you in debt? Make a list of what you plan to spend money on this year. Knowing your spending goals beforehand will keep you on track. Some financial planners recommend spending no more than 1.5% of your annual income (\$750 per \$50,000 of annual income). Look at your major spending categories - gifts, entertainment, meals, and travel and estimate how much you can afford in each category.

### 2) *Get Creative:*

Save money this year by getting creative. Store-bought gifts are great, but when you make a gift for someone they truly appreciate your time and effort.

### 3) *Join Together:*

Instead of excessively spending on each other this year, join together with family members to help those who may be less fortunate.

### 4) *Travel Wisely:*

If you plan on traveling, take some time to determine how much it will cost and determine if it fits into your budget.

### 5) *Avoid the Holiday Hangover:*

Holidays are a wonderful time to entertain. A little planning and budgeting will help you avoid financial headaches. Plan your entertainment so that you don't have to pay for it the rest of the year.



EQUAL HOUSING  
LENDER  
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# THE GIFT THAT KEEPS ON GIVING

The holiday season is in full swing, which means many shoppers are looking for an easy way to bolster their budgets. As a homeowner, a Home Equity Line of Credit (HELOC) from Farmers State Bank is a great way to get some extra cash you can payback whenever you choose.

You can save money and may benefit from a tax deduction by using this loan instead of a credit card.\* Interest rates on a HELOC are typically lower than other loans and credit cards.

Enjoy the warmth and togetherness of the most wonderful time of the year without worrying about high interest rates. Enjoy the convenience of a loan that you can payoff at anytime - a Home Equity Line of Credit from Farmers State Bank. To find out more about HELOC's, stop at your local branch or visit us online at [www.FSB1879.com](http://www.FSB1879.com).

\*You should consult a tax advisor regarding the deductibility of interest and any charges for these loans.



## TOP 10 HOLIDAY MOVIES

- 1) A Christmas Story
- 2) It's a Wonderful Life
- 3) Miracle on 34th Street
- 4) Scrooged
- 5) White Christmas
- 6) ELF
- 7) Christmas in Connecticut
- 8) Home Alone
- 9) Babes in Toyland
- 10) Christmas Vacation

[www.moviephone.com](http://www.moviephone.com)

## 'TIS THE SEASON FOR MOBILE BANKING

You have been shopping for gifts all day and have one more purchase to make to cross everyone off your list, but do you have enough money left in your account? No need to worry - if you have a cell phone, we have a way you can check your account balance wherever and whenever.

FSB's Free Mobile Banking Services allow you to access FSB I-Banking through your Internet-capable device. Use a smart phone, pocket PC, or other WML (Wireless Markup Language) compatible device to access your account. There is no separate software or hardware required. With Mobile Banking, you can bank with complete confidence that your personal information is protected by advanced encryption technology to prevent unauthorized access.

Mobile Banking allows you to manage your account in a variety of ways. You can check your balances, which allows you to view your accounts in real time, and see both current and available balances. You can also keep track of recent activity by viewing your account history. More features available with Mobile Banking include: transferring funds from one account to another, making loan payments, checking account alerts, opening I-Banking messages, and submitting stop payment requests.



# GRINCH-PROOF YOUR IDENTITY

While browsing the World Wide Web for holiday bargains and hard-to-find gifts, remember to be cautious with your personal information. Here are a few tips to help you protect your identity online this holiday season:



Tip #1 - When submitting financial information or making purchases on a website, look for the padlock or key icon at the top or bottom of your browser, and make sure the Internet address begins with “https”. This signals that your information is secure during transmission.

Tip #2 - Check your credit card and bank account statements regularly and look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies immediately.

Tip #3 - Do not respond to emails that may warn of dire consequences if you do not validate your information immediately. Contact the company to confirm the e-mail’s validity using a telephone number or web address you know to be genuine.

Tip #4 - If you have responded to an email that you believe is fraudulent, contact the bank immediately so we can protect your account and your identity.

Tip #5 - Report suspicious activity to the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov), a partnership between the FBI and the National White Collar Crime Center.



## A HOLIDAY PRIVILEGE

We know that during the holidays being able to get your money from ATMs is important. We also know that you do not want to pay an arm and a leg to use the ATM you choose. That is why FSB is a member of SHAZAM’s Privileged Status® program.

Our membership is an extra benefit of your free Photo Check Card. Just look for the Privileged Status logo at ATMs, and you will not pay a surcharge fee!

Currently, there are thousands of Privileged Status ATMs available to you. You can obtain an updated list of all the locations by clicking the “Photo Check Card” link on our home page at [www.FSB1879.com](http://www.FSB1879.com).





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CLICK



APPLY FOR AN  
**Auto Loan**



APPLY FOR A  
**Mortgage Loan**



APPLY FOR A  
**FSB Account**

AT

[www.FSB1879.com](http://www.FSB1879.com)

BRANCH & ATM LOCATIONS:

Cedar Falls

(1<sup>st</sup> St & Hudson Rd)  
1710 1<sup>st</sup> St Ste A  
(319) 268-1879

Waterloo

(Kimball & San Marnan)  
1009 Peoples Sq  
(319) 287-3961

Jesup

1310 6<sup>th</sup> St  
(319) 827-1050

Raymond

300 South 3<sup>rd</sup> St  
(319) 232-3070

Dunkerton

905 Jon Rd  
(319) 822-2521

Gilbertville

1306 5<sup>th</sup> St  
(319) 296-1410

Waterloo

(6<sup>th</sup> St & Jefferson)  
224 West 6<sup>th</sup> St  
**OPEN IN 2011!**

OTHER ATM LOCATIONS:

Cedar Falls

Prime Mart - 2827 Center St  
Prime Mart - 2323 Main St

Waterloo

Supervisors Club - 3265 DeWitt Rd  
Omega Cabinets - 1205 Peters Dr  
Court House - 316 E 5<sup>th</sup>  
Prime Mart - 1008 LaPorte Rd  
Prime Mart - 3535 Marigold Dr

Independence

Starlight Cinema - 2401 Swan Lake Blvd

# FIND YOUR KEYS

Y P R P N U Q V E G G E I R  
 I T C C S R I Y S R T G L R  
 N N I G I E M O B I L E T T  
 C D N U L X A G Y N S N I Y  
 T P F G Q C N S E C T A G H  
 P K R N R E P P O H S I E I  
 S T F I G S B E M N I N G B  
 E L M K V S V I I Y L V N R  
 S P E N D I N G A B L G R N  
 G E I A E V L D G U O N I V  
 U R V B N E I E X D S I G S  
 G E C N A L A B G G D V L P  
 I S M C O Y D C R E D I T G  
 I O H H O T E B I T C G G L

## KEY WORDS

- BALANCE
- BANKING
- BUDGET
- CREDIT
- EQUITY
- EXCESSIVELY
- GIFTS
- GIVING
- GRINCH
- HOLIDAY
- LIST
- MOBILE
- PRIVILEGE
- SEASON
- SHOPPER
- SPENDING

# UPCOMING FSB EVENTS

## Golden Horizon Club's Jumer's Casino Trip

Back by popular demand the Golden Horizons Club is planning another casino trip in 2011. We will again be going to Jumer's Casino & Hotel in Rock Island, Illinois. Our departure from Jesup is scheduled for 8:30 AM on January 25th. We should arrive back in Jesup at 4:30 PM that same day. The cost will be \$25.00 per person which includes transportation, gratuities and a buffet dinner. You may call any of our local branches to make reservations, we hope you see you there!

