

THE KEY



NOVEMBER 2010

THE *fraud* PROTECTION EDITION



**Farmers
STATE BANK**

MEMBER FDIC

Building Your Success

UNLOCKING YOUR
FINANCIAL OPPORTUNITIES

IN THIS ISSUE:

STEPS IF YOU ARE A
VICTIM, PUT YOUR IDENTITY
ON LOCK-DOWN & BAG A
BARGAIN ON BLACK FRIDAY

CD RATES:

9-13 Mo. - 1.12%^{APY*}

16-18 Mo. - 1.52%^{APY*}

25-30 Mo. - 1.80%^{APY*}

60-67 Mo. - 2.50%^{APY*}

IRA CD RATE:

36 Mo. - 2.00%^{APY*}

*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 11/1/2010. Rates subject to change daily.

YOU ASKED, WE ANSWER

At FSB we are always striving to find new ways to better serve our customers. So we decided to ask you directly, using our Customer Communications Survey. Your response was overwhelming and insightful! We appreciate you taking the time to fill it out and will use your feedback to create a better banking experience.

Here are some answers to the most frequently asked questions we received on the surveys:

Q: How can I pay bills online using my checking account?

A: Through your internet banking account you have access to our FREE Online Bill Pay service, which allows you to pay nearly anyone from your checking account. You can schedule one time, weekly, monthly, quarterly, or yearly payments. You can also view all your FSB accounts in one place.

Q: Can I get my accounts to work with popular financial software?

A: Currently our accounts integrate with the following financial software:

Qicken, Quick Books, Microsoft Money, Microsoft Excel and recently added Mint.com!

Q: Can I see transactions on my account immediately after they are made?

A: We are currently working to make this service available for all of our customers. We hope to have it up and running in early 2011.

Q: Is there somewhere I can see all the products and service that FSB offers?

A: Yes, currently you can log onto the New FSB1879.com to view some of our best products and services. Also we will be releasing our 2011 Product Catalog in the upcoming months which will include a complete selection of what you can get from FSB.

Q: Do you provide any wealth management or trust service?

A: FSB Warner Financial, our investment firm in Waterloo, would be happy to help with all of your financial needs. At FSB we also provide quality Trust or Estate management services.



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1-877-FSB-1879 • www.FSB1879.com

PUT YOUR IDENTITY ON LOCK-DOWN



Up to 500,000 individuals each year are victims of identity theft, a fast-growing form of fraud. “Identity theft” or “account takeover fraud” involves criminals stealing a person’s personal information. The crooks assume a person’s identity, apply for credit in his or her name, run up huge bills, stiff creditors and generally wreck the victim’s credit record.

At Farmers State Bank, we put a combination of safeguards in place to protect customers, including: employee training, rigorous security standards, data encryption and fraud detection. Fortunately, a few simple steps can help you avoid becoming a victim:

- Don’t give your Social Security or account numbers to anyone over the phone unless you initiated the call.
- Review your bank and credit card statements as soon as you receive them to check for unauthorized transactions.
- Shred receipts, old bank statements and unused credit card offers before throwing them away. Criminals could steal information from your trash and use it to get credit in your name.
- Protect your Personal Identification Number (PIN) and computer passwords; use a combination of both letters and numbers and change them often. Never carry this information with you!
- Order copies of your credit report once a year to ensure accuracy. Visit www.AnnualCreditReport.com to download your free credit report once a year from Equifax, Experian and Trans Union.
- Report any suspected fraud to your bank and credit card issuers immediately so they can start to close accounts and clear your name right away.



HOW TO BAG A BARGAIN ON BLACK FRIDAY



Check Out the Ads: The Thanksgiving Day newspaper will be stuffed with ads, these will help you organize your day to maximize savings since many stores offer special discounts that are time specific.

Do Your Research Before Friday: If you are hoping to scoop up a deal on a big-ticket item, get your research out of the way ASAP. A bad product is a bad deal no matter how cheap it is.

Compare Prices: Compare the “options” included with the product. Some retailers will low-ball the advertised price on a stripped down product, and charge you extra for the necessary parts.

Look for Early Bird Shopper Discounts: The Early Bird Shopper will be the real winner on Black Friday. Stores offering early-day shopper specials usually run the deals from 5 a.m. until 11 a.m.

Bring the Ads: Many stores offer a “lowest-price” guarantee; however you may be required to produce a copy of the exact product being advertised for less.

TIPS TO PROTECT YOUR PLASTIC



- Never give your PIN to anyone who does not share your account - not even family members. Do not give your PIN to anyone over the phone. Thieves often steal cards and then call the victims for their PIN, claiming to be law enforcement or the issuing bank.
 - If an ATM looks suspicious, (for example, if it has a discolored card reader or an unresponsive keypad) use another machine, it could be a skimming device.
 - Check your bank statements often and report unauthorized transactions immediately. Online banking and mobile banking can be helpful because they allow you to view transactions almost immediately, which is not possible if you have to wait for your monthly statement.
- Keep a record of card numbers, expiration dates and 800 numbers for your banks so you can contact the issuing bank easily in cases of theft.
 - Mark through any blank spaces on debit receipts, including the tip line at restaurants, so the total amount cannot be changed.
 - Know your limits. Many issuers limit daily purchases and withdrawals for your protection.
 - Be wary of those trying to help you, especially when an ATM “eats” your card. They may be trying to steal your card number and PIN.

STEPS IF YOU ARE A VICTIM

If you suspect misuse of your personal information to commit fraud, take action immediately. Keep a record of all conversations and correspondence when you take the following suggested steps:

Step #1 - Contact your bank(s) & credit card issuers immediately so access to your accounts can be protected.

Step #2 - File a police report with your local police department.

Step #3 - Contact the three major credit bureaus and request a copy of your credit report. The major credit bureaus and their phone numbers are: Trans Union (800) 680-7289, Experian (888) 397-3742, and Equifax (800) 525-6285.

Step #4 - Be aware of when monthly statements and bills are received in the mail. Missing mail can indicate that someone has requested an unauthorized address change.

Step #5 - Maintain a written chronology of what happened, what was lost and the steps you took to report the incident to the various agencies, banks, and firms impacted.



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CLICK



AT

www.FSB1879.com

BRANCH & ATM LOCATIONS:

Cedar Falls

(1st St & Hudson Rd) (Kimball & San Marnan)
1710 1st St Ste A 1009 Peoples Sq
(319) 268-1879 (319) 287-3961

Waterloo

Jesup

1310 6th St
(319) 827-1050

Raymond

300 South 3rd St
(319) 232-3070

Dunkerton

905 Jon Rd
(319) 822-2521

Gilbertville

1306 5th St
(319) 296-1410

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 5th
Prime Mart - 1008 LaPorte Rd
Prime Mart - 3535 Marigold Dr

Independence

Starlight Cinema - 2401 Swan Lake Blvd

FIND YOUR KEYS

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

KEY WORDS

- BARGAIN
- CARD
- ENCRYPTION
- FRAUD
- IDENTITY
- PASSWORD
- PROTECT
- QUICKEN
- SECURITY
- SERVICE
- SHRED
- SOFTWARE
- THEFT
- TRANSACTION
- VICTIM
- ESTATE

UPCOMING FSB EVENTS

Partners in Finance Education Series

Do you have concerns about identity theft? Have you reviewed your Medicare plan lately? Farmers State Bank and FSB Warner Financial are teaming up to help inform and educate you on both of these popular topics. Join us for some learning and lunch Thursday, November 18th from 11:30 AM - 1 PM at Sunnyside Country Club in Waterloo. Everyone that attends will receive an Isle buffet coupon, free lunch, and a chance to win a \$100 gift certificate to Hy-Vee! Our guest speaker is from Wellmark, and will discuss a variety of topics. If you are interested in attending, please RSVP by calling Heidi Rush at (319)-287-3961 before November 11th.

Golden Horizon Club's Annual Christmas Brunch in Jesup

Saturday Dec. 4th 2010 will be our annual Christmas Brunch. This is one of the highlights of our year! We will be serving a delicious brunch and entertaining you with a special Christmas Program. Beautiful decorations, prizes and fun are in store for you. This will be in the lobby of Farmers State Bank in Jesup, Iowa, starting at 9:30 am. Cost is 6.50 per person and reservations are due by November 27th. You may call any of the local branches to make reservations.

