

# THE KEY

OCTOBER 2010

THE *new*  
FSB1879.COM  
EDITION



**Farmers  
STATE BANK**

MEMBER FDIC

Building Your Success

UNLOCKING YOUR  
FINANCIAL OPPORTUNITIES

## IN THIS ISSUE:

THE NEW FSB1879.COM &  
GO PAPERLESS WITH  
eSTATEMENTS

## CD RATES:

9-13 Mo. - 1.20%<sup>APY\*</sup>

16-18 Mo. - 1.60%<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 1.19%, 16-18 month CD interest rate 1.59%, 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 10/1/2010. Rates subject to change.

## MAKING YOUR PASSWORD SECURE

Hacking, phishing, and all forms of security intrusion are on the rise. Officials have found that many of the most successful attacks could have been prevented if users had followed password best practices such as the ones listed below.

### *Always do the following:*

- Select a password that is a minimum of eight characters, including two numbers. Use the maximum amount of characters allowed.
- Use a combination of mixed-case characters, using uppercase characters throughout the password to create a seemingly random selection.
- Change an application password regularly, the more critical it is the more often the password should be changed.
- Use a password you can type quickly without looking at the keyboard. This makes it harder for an onlooker to see it.

- Use different passwords. If you use the same password for everything and your password is compromised, all information protected by that password is compromised as well.

- Use a password that is easy to remember but hard to guess.

### *Never do any of the following:*

- Use your first, middle, or last name (or anyone else's name) in any form.
- Use your login name in any form.
- Use information easily obtained or guessed by someone who knows you (license plate numbers, or the street on which you live).
- Use dates in any combination.
- Use keyboard sequences (ZXCV)
- Avoid sequences or repeated characters (12345678, abcdefgh, or 22222222).



EQUAL HOUSING  
LENDER  
MEMBER FDIC

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The screenshot shows the Farmers State Bank website homepage. At the top, there are navigation links: Home, Careers, Links, Support, Knowledge Database, and I-Banking. The Farmers State Bank logo is on the left. In the center, there are three buttons: 'APPLY FOR AN Auto Loan', 'APPLY FOR A Mortgage Loan', and 'APPLY FOR A FSB Account'. Below these are tabs for 'Locations', 'About Us', 'Rates', 'Personal', 'Business', 'Financial Tools', and 'News & Info'. The main content area is divided into several sections:

- I-Banking (Callout 1):** A section for 'New User Enrollment' with a 'User ID:' field, a 'Random Code:' field, and a 'Secure Login' button. A 'gr25s' logo is also present.
- Local Weather (Callout 2):** A section for 'Jesup, IA (50648)' showing a current temperature of 66°F and a 4-day forecast (Tue, Wed, Thu, Fri) with high and low temperatures.
- Knowledge Database (Callout 3):** A search bar with the text 'search this site' and a 'SEARCH' button. Below it are several links: 'How do I setup Bill Pay?', 'How do I sign up for eStatements?', 'What is my credit score?', 'What is PMI?', and 'Why can't I open my eStat'.
- News & Information (Callout 4):** A section with three articles: 'New Baby...New Budget', 'Saving For Education', and 'Measuring the Gap'.
- Current Rates (Callout 5):** A section for 'CD Specials' and 'Mortgages' with tables for 'Term', 'Rate', and 'APY\*' or 'APR\*\*'.
- Home Equity Loans (Callout 6):** A section for 'Home Equity Loans' with a table for 'Term', 'Rate', and 'APR\*\*'.
- Financial Tools (Callout 6):** A section with links to 'Loan Calculator', 'Retirement Calculator', 'Home Buying Calculator', 'College Savings Calculator', and 'CD Interest Calculator'.
- Rate Disclosures (Callout 6):** A section with 'Rate Disclosures' and 'Rates Effective as of: 9/7/2010'.

At the bottom, there is a 'Welcome to the new FSB1879.com' message and a Google search bar.

## THE NEW FSB1879.COM

Convenience is king when most people shop for bank services, and online banking defines convenience for many customers. With a few clicks of a mouse, you can check deposits, pay bills or even submit a loan application. This is why we've launched a brand new FSB1879.com designed for you!

Included within our new website are many new features designed to make your online banking experience better. Some of these features include: I-banking login on the homepage, a four day weather forecast, knowledge database, current financial news and information, financial calculators, current rates and much more.

All of these new features were created with you, the customer, in mind. We've made banking faster and easier so you can spend less time managing your money and more time on what really matters. It's just another way we're building your success.



### **I-BANKING LOGIN:**

You don't have to go to an extra page to gain access to your account. Log-in directly from the homepage.



### **LOCAL WEATHER:**

Customize your homepage to your local town for instant 4-day weather forecast.



### **KNOWLEDGE DATABASE:**

Commonly asked banking questions answered at the click of a button.



### **NEWS & INFORMATION:**

Get up to date financial information to keep you in the know.



### **CURRENT RATES:**

Stay current on the most competitive rates available.



### **FINANCIAL TOOLS:**

Calculate loans & interest to help you create your financial plan today.



### **GOOGLE SEARCH:**

Search the internet using our Google search bar at the bottom of our homepage.



## **GO PAPERLESS WITH eSTATEMENTS**

Each month it seems like that stack of bank statements on your kitchen counter is quickly becoming an overwhelming mountain of paper. Not only is it cluttering up your cooking space but it can be a huge waste of paper.

Clean up your act and sign up for email statements (eStatements). You can have your monthly statements delivered electronically directly to your email address in a secure password protected file.

There's no paper so there's no worry of losing your personal information in the mail. You can receive eStatements a few days faster than mailed statements.

Improve your filing system by saving received statements to your PC. You can easily view and print them for tax season.

To sign up for eStatements give us a call at 1-877-FSB-1879 or stop by your local Farmers State Bank branch today.





# Farmers STATE BANK

Building Your Success

## 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) (Kimball & San Marnan)  
1710 1<sup>st</sup> St Ste A 1009 Peoples Sq  
(319) 268-1879 (319) 287-3961

#### Waterloo

#### 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

### 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

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

### KEY WORDS

- CONVENIENCE
- DATABASE
- ESTATEMENT
- FINANCIAL
- GOOGLE
- IBANKING
- INFORMATION
- KNOWLEDGE
- LOCAL
- NEWS
- ONLINE
- PASSWORD
- RATES
- SECURITY
- TOOLS
- WEATHER

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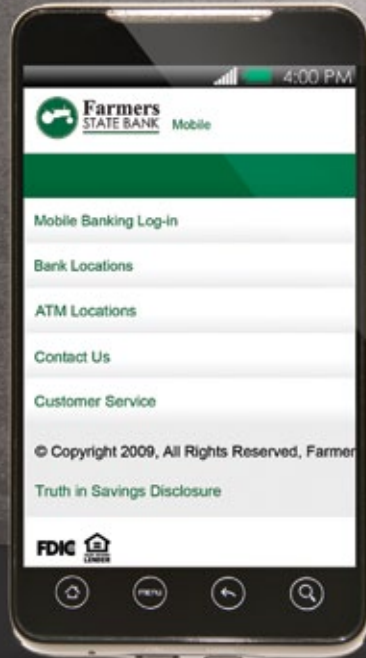
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# MOBILE BANKING

## Now

## AVAILABLE!

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

### MANAGE YOUR MONEY

## WHENEVER, WHEREVER.

