

THE KEY



MAY 2011



**Farmers
STATE BANK**

Building Your Success

UNLOCKING YOUR
FINANCIAL OPPORTUNITIES

WIN AN iPad 2!
TO ENTER VISIT US
IN DOWNTOWN
WATERLOO



MORE DETAILS INSIDE...

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FUNDAMENTALS OF INVESTING,
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PROTECT YOURSELF FROM FRAUD
& iPad 2 GIVEAWAY

CD RATES:

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

16-18 Mo. - 1.56%^{APY*}

25-30 Mo. - 1.90%^{APY*}

60-67 Mo. - 2.80%^{APY*}

BUMP UP RATE:

36 Mo. - 2.35%^{APY*}

*APY=Annual Percentage Yield. Substantial penalty for early withdrawal, \$1,000 minimum opening deposit for 16-18 month, 25-30 month, 36 month Bump Up 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 1.55%, 25-30 month CD interest rate 1.89%, 36 month Bump Up CD interest rate 2.34%, 60-67 month CD interest rate 2.78%. 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. For the 36 month bump up, at your discretion, you may elect to increase the interest rate, and resulting APY, once during the initial term of the CD to the prevailing 3-year CD rate for the remainder of the original CD. Early withdrawal penalty applies. 36 month bump up automatically renews into 3 year cd, all other CDs renew for same term. Effective 5/1/2011. Rates subject to change daily.

SPRING INTO SAVINGS

Spring has officially arrived! To celebrate the warmer weather and add some money to your pocketbook, here are a few tips to help you save some cash this spring:

1. Make a shopping list – and stick to it. Before you shop, make a list of what you need and only buy those items. Don't shop for groceries when you're hungry, you will end up purchasing more than what you plan.

2. Pay your bills online. If you're still paying bills by mail, you can save on the cost of stamps by using FSB's Online Bill Pay. Manage and pay your bills online with the touch of a button.

3. Get organized and avoid missed payments. If you've ever missed a payment because your bill was buried in a stack of papers, you're probably paying late fees. Schedule future payments through Online Bill Pay and never miss a payment again.

4. Scale back your cable or satellite TV. If you're able to give up expanded cable or satellite television packages, you'll be able to see your bill drop drastically.

5. Install a programmable thermostat. Properly using a programmable thermostat to regulate your home's temperature is one of the easiest ways you can save energy and money.

6. Wash your own car. Automated car washes are convenient, but the costs add up quickly. Instead of heading to the car wash, invest a little money up front to buy the supplies you need to wash your own car.

7. Commit to a "no-spend weekend." Break the spending routine and commit to going an entire weekend without spending money. Play board games, watch home movies, have a family barbeque. You'll be saving money and making memories that will last a lifetime.

1-877-372-1879
www.FSB1879.com



FUNDAMENTALS OF INVESTING

Investing is simply the process of acquiring assets that you hope will grow in value. Investments can include owning a home, a business, real estate, having money in savings accounts and CDs at a bank or investing in stocks, bonds, and mutual funds. Stocks, bonds and mutual funds allow you to diversify your financial portfolio and perhaps increase your return on investment.

Stocks - You own a portion of the company. You can profit by owning shares when the company pays a dividend or if the value of the shares increase while you own them. You can also lose money if the value of the shares go down before you sell them.

Bonds - When you own a bond, you are lending money to the company or institution issuing the bond. You profit when you receive interest payments and if the value of the bond increases before you sell it. You can lose money if interest payments are not made, if the principal of the bond is not repaid when it is due, or if the value of the bond has fallen when you sell it.

Mutual Funds - You are buying shares in a company that, in turn, owns stocks in other companies or owns bonds issued by other companies or institutions. By investing in mutual funds, you get the professional services of the mutual fund manager who decides where and when to invest. You profit when the mutual fund distributes dividends (and capital gains and interest) and if the value of your mutual fund shares increases because of the increases in the underlying value of the stocks and bonds it owns.

When you make the decision to invest, you are leaving the world of insured and guaranteed returns found with savings accounts and CDs from a bank. Talking with an investment representative at FSB Warner Financial, 319-235-6561, will help you decide what opportunities are best suited for you.



SUMMER MOVIE SCHEDULE

MAY 6	THOR	JULY 22	THE FIRST AVENGER: CAPTAIN AMERICA
MAY 20	PIRATES OF THE CARIBBEAN 4	JULY 29	COWBOYS AND ALIENS
MAY 26	KUNG FU PANDA 2	JULY 29	THE SMURFS
MAY 30	THE HANGOVER 2	AUGUST 19	SPY KIDS 4: ALL THE TIME IN THE WORLD
JUNE 3	X-MEN: FIRST CLASS	AUGUST 19	CONAN THE BARBARIAN
JUNE 17	GREEN LANTERN		
JUNE 24	CARS 2		
JULY 1	TRANSFORMERS: DARK OF THE MOON		
JULY 15	HARRY POTTER AND THE DEATHLY HALLOWS PART 2		



PROTECT YOURSELF FROM FRAUD

Here are some tips from the Iowa Bankers Association (IBA) and the Federal Trade Commission (FTC) to help you protect yourself from credit and debit card fraud.

Do:

- Sign your cards as soon as you receive them, and cut up expired cards before disposing of them.
- Carry only cards you plan to use, securing others in a safe place.
- Keep a record of your card numbers, their expiration dates, and the phone number and address of each company in a secure place.
- Keep your eye on your card during the transaction, and get it back as quickly as possible.
- Review your periodic statements promptly, comparing them to your receipts.
- Shred statements and receipts when you no longer need them.

Don't:

- Don't lend your card(s) or reveal your PIN to anyone.
- Don't write your PIN on your debit card or keep it in your purse, wallet or with your card.
- Don't leave cards or receipts lying around and never sign the back of a receipt.
- Don't write your account number on a postcard or the outside of an envelope.
- Don't give out your account number over the phone or online unless you're making the call to a company you know is reputable.
- Don't respond to unsolicited e-mails or callers requesting account information verification.

FSB is your first and most important point of contact when you discover your debit or credit card has been lost or stolen, or when you find unexplained transactions on your account or monthly statements.

You may reach us at 877-372-1879 or www.FSB1879.com.

iPAD 2 GIVEAWAY

In recognition of opening our 7th branch in downtown Waterloo at, 224 West 6th Street (Corner of Jefferson & 6th) we will be giving away a free iPad 2 to one lucky winner on May 31st!

To enter is simple: stop in the downtown branch anytime during the month of May to enter your name in the drawing. At the close of business on May 31st one lucky winner will be drawn. Don't miss this opportunity to check out the new branch and sign up for a great prize.

One entry per account holder. Employee's and their immediate family members are not allowed to enter. Personal information gathered may be used to help us develop, deliver, and improve our products, services, content, and advertising. Upon the winner's acceptance, of the iPad 2 Farmers State Bank reserves the right to use the winner's name in marketing materials.



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Auto Loan



APPLY FOR A

Mortgage Loan



APPLY FOR A

FSB Account

AT

www.FSB1879.com

BRANCH LOCATIONS:

Cedar Falls

(319) 268-1879

Waterloo

(319) 287-3961

Jesup

(319) 827-1050

Raymond

(319) 232-3070

Dunkerton

(319) 822-2521

Gilbertville

(319) 296-1410

Waterloo - Downtown

(319) 274-1879

FIND YOUR KEYS

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

KEY WORDS

- BONDS
- BROKER
- CARD
- CLEAN
- CREDIT
- DEBIT
- FRAUD
- FUND
- INVESTING
- MOVIE
- MUTUAL
- PROTECT
- SAVING
- SPRING
- STATEMENT
- STOCKS

Golden Horizons

A Club For Farmers State Bank Customers 55 & Older



Petersen and Tietz Greenhouse - June 22nd @ 2-4pm

Join us for a Greenhouse walk with Heidi Tietz De Silva demonstrating gardening tips. Lunch will be provided and you will also receive a take home gift from the greenhouse. The cost for this event is \$20.00, Call Cindy Patten @ 319-874-4344.



Ice Cream Social - Jesup Bank Basement - July 20th @ 1:30 p.m.

Call Mary Jean for more details at 319-827-1050.

Keep up to date on the latest events in four convenient locations:

1. Click Events at www.FSB1879.com
2. Branch Lobby Signs
3. Monthly Newsletter "The Key"
4. Facebook Posts

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