



State Bank of Speer

PEORIA BANKING CENTER

FEBRUARY 2011

WE ARE AN INDEPENDENT, FULL SERVICE BANK PROVIDING SERVICES TO DIVERSE CONSUMER MARKETS AND INDEPENDENT, LOCALLY OWNED BUSINESSES IN CENTRAL ILLINOIS. IN PROVIDING THESE SERVICES, WE WILL SERVE OUR COMMUNITIES WHILE PROVIDING SHAREHOLDER VALUE OVER THE LONG-TERM



To every thing there is a season, and a time to every purpose under the heaven...Ecclesiastes 3: 1-8

These verses are a good reminder that God has a plan for everyone and that He is by our side through each season of our lives. I watched a season of my life fade when I celebrated another birthday on Christmas Day. People often ask if I feel "gypped" being a Christmas baby – one present for two occasions, gifts wrapped in Christmas paper, cookies and candies but no cake, and never celebrating with friends on the actual day. While I have experienced all of these situations over the years, I can truly say that sharing my birthday with Jesus Christ, Name above all Names, is very special. This year, my family (with my mom at the helm) and my Bank family collaborated and surprised me in early January with a birthday dinner at Kenyon's. That was extra special!

While many look at a new year as a season of change and resolution, the same is true for the State Bank of Speer. We are reflecting on what was accomplished in 2010 and what direction the Bank will take in 2011. January will be a time of preparing and sending out 2010 tax forms, compiling and analyzing year end reports, and budgeting for 2011.

Plans for when and how to implement the latest technology, as well as how to comply with new regulatory standards, are in constant motion. And, as always, we continue to evaluate ways to improve our customer service, make prudent loans under stringent guidelines, and provide superior products to our valued customers.

As you look at your options for 2011, keep State Bank of Speer in mind as a resource to assist you in meeting some of your goals. And whatever season you are in, I wish you God's peace now and in the new year.

Lynne, Cashier



STATE BANK OF SPEER

14 Main St., PO Box 37
Speer, IL 61479-0037
309.249.2141 Phone
888.249.2141 Toll-Free
309.249.2304 Fax
www.speerbank.com

PEORIA BANKING CENTER

7620 N. University
Peoria, IL 61614
309.691.9345 Phone
309.691.9412 Fax
Web www.speerbank.com
Mobile m.speerbank.com

LOBBY HOURS

Mon-Thurs 8:30am-4pm
Friday 8:30am-5pm
Saturday 8:30am-12 Noon

DRIVE-UP HOURS

Mon-Thurs 7:30am-5pm
Friday 7:30am-6pm
Saturday 7:30am-12 Noon



UPCOMING EVENTS

Our Relay for Life Team will be holding a Valentine's bake sale on Friday, February 11, and a Community Banking Week bake sale on Friday, April 8, and Saturday, April 9, at the Speer location. Proceeds will benefit individuals in our community whose lives have been touched by cancer.



50 PLUS CLUB

Charles and Jean Campbell have been banking with the State Bank of Speer for well over 50 years. This is remarkable because they lived a good part of their lives in Pennsylvania where Charlie was the Vice President of Mellon Bank. The Campbells raised their children in Pennsylvania, and when Charlie retired in 1982, they moved back to Illinois where Jean still owned a farm.

Jean's connection to the bank has deep roots—her grandfather Turnbull was President of the bank as was her uncle Ben Davis. Jean remembers working at the bank for Uncle Ben for one year. Jean's father was also on the board of the bank and her husband Charlie chaired the board when they returned to the Midwest. One of the other reasons Jean and Charlie came back to the Midwest was because their son Bill wanted to come back here after he graduated from law school out east. Bill and his wife Amanda and their beautiful twin daughters are yet another generation of Campbell family customers.

Jean remembers opening her first savings account at the bank. She was participating in 4H when she was 12 years old and she raised a magnificent calf. She had her photo with her award winning calf published in Drover's Journal. The calf brought a very good price when she sold it, and it was that \$200.00 she used to open her savings account at the State Bank of Speer.

Jean and Charlie liked to come out to the bank and visit with Mike Stahl and other staff members. Jean said they like the bank's friendly service and the way people like Rosie Rapp and Frances Knobloch helped them with whatever they needed. The Campbells are in their 90s and live at Lutheran Hillside Village. They don't visit as often, but their pride in the bank and fondness for the staff remains strong. The staff at the State Bank of Speer appreciates Jean and Charlie Campbell's business, their loyalty, but most of all their friendship!

If you have been with SBS for 50 or more years and are currently not a member of the 50 Plus Club, please contact Brenda at bherrmann@speerbank.com or 309.249.2141. We will again acknowledge these members during Community Banking Week, April 4 – 9.

FDIC REPORTS FRAUDULENT E-MAILS CLAIMING TO BE FROM AGENCY

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports from consumers who received an e-mail that has the appearance of being sent from the FDIC. The e-mail informs the recipient that "in cooperation with the Department of Homeland Security, federal, state and local governments..." the FDIC has withdrawn deposit insurance from the recipient's account "due to account activity that violates the Patriot Act." It further states deposit insurance will remain suspended until identity and account information can be verified using a system called "IDVerify." If consumers go to the link provided in the e-mail, it is suspected they will be asked for personal or confidential information, or malicious software may be loaded onto the recipient's computer.


This e-mail is fraudulent. It was not sent by the FDIC. It is an attempt to obtain personal information from consumers. Financial institutions and consumers should NOT access the link provided within the body of the e-mail and should NOT under any circumstances provide any personal information through this media.

The FDIC is attempting to identify the source of the e-mails and disrupt the transmission. Until this is achieved, consumers are asked to report any similar attempts to obtain this information to the FDIC by sending information to alert@fdic.gov.

For your reference, FDIC Special Alerts may be accessed from the FDIC's Web site at www.fdic.gov/news/news/SpecialAlert/2011/index.html. To learn how to automatically receive FDIC Special Alerts through e-mail, please visit www.fdic.gov/about/subscriptions/index.html.

RICE & BEANS

Rice with Adzuki Beans and Jalapenos

- 
- 2 tbl Olive oil
 - 1 Yellow onion, chopped
 - 1 Green bell pepper, diced
 - 2 Jalapeno chile, seeded and minced
(may be omitted or use less if you do not like spicy foods)
 - 2 Cloves garlic, minced
 - 1 tbl Pure chile powder
 - 1 tsp Ground cumin
 - 1 tsp Annatto powder
 - 1 1/2 c White rice or brown, uncooked
 - 3 c Water or vegetable stock
 - 4 c Cooked adzuki beans, or dark red kidney beans
 - 1/2 c Stuffed green olives, chopped
 - 2 tbl Cilantro, chopped
 - Salt to taste

In a large saucepan, heat the oil over medium heat. Add the onion, bell pepper, jalapenos, and garlic, and cook until the onion and bell pepper are tender, about 8 minutes. Stir in the chile powder, cumin, and annatto and cook 1 minute. Add the rice and water and heat to boiling. Reduce heat to low, cover, and simmer until liquid is absorbed and rice is tender. Stir in the beans and olives and heat through. Remove from heat, and stir in the cilantro. Salt to taste. This recipe is vegetarian and gluten, soy, and dairy free.

If you would like to see your favorite recipe in a future newsletter, please submit it to Brenda at bherrmann@speerbank.com.



IMPORTANT NOTICE

Safe and secure? Believe it. In these trying times, you can count on your community bank to focus on the basics of banking. Community banks remain solid and safe through conservative lending and community-driven business practices. Your community bank. Safe, solid, secure.