



State Bank of Speer Peoria Banking Center

MISSION STATEMENT: 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.



Jackie
Assistant Cashier

July 2010

State Bank of Speer

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

Peoria Banking Center

7620 N University
Peoria IL 61614
309.691.9345
309.691.9412 Fax
www.speerbank.com



You have brains in your head.
You have feet in your shoes.
You can steer yourself
any direction you choose.
You're on your own.
And you know what you know.
And YOU are the guy who'll decide where to go.
Dr Seuss

It's hard to believe that it is July already. Summertime is in full swing with all kinds of fun activities – Fourth of July celebrations, County Fairs, and family vacations. Please drive safely wherever your travels lead you.

Here at the bank, we are preparing some upgrades to our Internet Banking. If you do not currently have your accounts online, you can apply at www.speerbank.com. Just follow the easy instructions to set up your secure online access. Of course, we're always here to help if you have any questions with the application. We offer free internet banking and bill payment service to our customers.

I'm excited about an upgrade to our Internet Banking that we are currently working on. It seems as if my husband and I are always on the go, whether going to meetings or family functions - Mobile Banking will allow us to access our accounts from just about anywhere. All you need is a cell phone or other mobile device with a web browser capable of viewing secure websites. This streamlined website will show your current balance, check history for the past 30 days, and allow you to transfer funds between your online accounts. This is a great service that will offer you convenience and security to meet your on-the-go lifestyle. Watch for further details on this!

Would you like to receive your account statement in an electronic format? You can request to receive an electronic copy of your account statement through our secure website. This is faster statement delivery, and good for the environment as it will save paper. Another feature available is the ability to download your history into a personal financial software program, such as Quicken, QuickBooks, or Microsoft Money to reconcile your account.

Please contact me if you have any questions on any of these features of our Internet Banking. Hope you have a safe and enjoyable summer!!

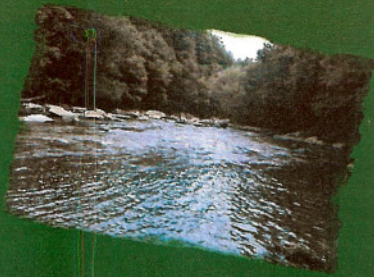
Lobby Hours

Mon - Thurs: 8:30 am - 4:00 pm
Friday: 8:30 am - 5:00 pm
Saturday: 8:30 am - 12:00 noon

Driveup Hours

Mon - Thurs: 7:30 am - 5:00 pm
Friday: 7:30 am - 6:00 pm
Saturday: 7:30 am - 12:00 noon





Holiday Closings:

July 5 - Independence Day

September 6 - Labor Day

October 11 - Columbus Day

November 11 - Veteran's Day

November 25 - Thanksgiving Day

December 25 - Christmas Day



Ask Us About: Mobile Banking



Learn More:

Federal Trade Commission

www.ftc.gov

202.326.2222

Illinois Attorney General

www.illinoisattorneygeneral.gov

217.223.2221

217.278.3366

Free Credit Report

www.AnnualCreditReport.com

877.322.8228

Internet Crimes

www.isp.state.il.us/icomplaint

888.702.7463

Positive Transfer News

The State Bank of Speer continually looks for ways to help our customers. A recent change you may have noticed is your available balance when using your debit card. We now include the balance of any transfer account you have tied to your checking account to help you avoid an overdraft fee. In the past many customers have experienced their debit card being denied when they were at a restaurant or store because their checking account did not have adequate funds. If you've set up a transfer, the transaction will not be declined if your transfer account has sufficient funds. We do not release your available balance amount to the vendor, but the vendor will know whether or not the checking account (or transfer account) has funds to cover the transaction.

You may also notice that the available balance you see when conducting an ATM transaction also reflects the amount of money in your checking, savings and loan accounts if you have a transfer in place.

Your bank wants to be sure you use your debit card in a reasonable and responsible manner. We hope this change will help make the use of your card easier and more efficient. Thanks for banking with the State Bank of Speer - we appreciate your business!

NEW CHECKS

You can now order your checks personalized (in the background) with your photo, your pet, school logo* or anything else you can imagine. The possibilities are endless. We will need a digital image of the item you want on your check. The cost of "photo memory check" is \$13.50 singles / \$15.28 duplicates per box of 150. Or, you can use stock photos, "create-a-check", for \$8.89 singles / \$10.68 duplicates per box of 150. As always, you can still order the free safety checks.

*School logo checks will not be available until the end of August, 2010.

Have you received a Reg D notice? Please contact the bank to go over your options.

Getting to Know Your SBS Personnel

Leah has worked part time as a teller at the Peoria Banking Center for one year. You will see her at the branch in the afternoons and on Saturdays. Leah recently graduated from IVC and also works at Apostolic Christian Skyline. She obviously is a person with a lot of energy and plans on attending Illinois Central College next year.

She loves her dad's homemade bread, playing the piano, running, swimming and writing. She is a night person who likes the beach where she enjoys family vacations at Point Beach State Park in Wisconsin. Leah is a steady dependable young lady with a strong independent spirit. Her spirit comes from her life's motto - Have faith, God is in control.

Stop by the branch and say hello to Leah - she is the one with the curly brown hair and pretty brown eyes!

UPCOMING EVENTS

Methodist Wellmobile -

Wednesday, July 28 from 8:30 am to 11:30 am at State Bank of Speer

July 31 - Kids Day for Crittenton Centers at the Shoppes at Grand Prairie

August 14 - Starting at 6 pm at Windmont Park, Kewanee. Join SBS TeamSpeerIT @ Relay for Life
November 19 - Moonlight Madness, Wyoming