



State Bank of Speer

PEORIA BANKING CENTER

JULY 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.



Time keeps on flying by and we are officially in the full swing of summer with its many activities and chances to be outdoors. Celebrating the Fourth of July is a time when I stop and think how much has been given to make our country so great and to earn the freedoms that we enjoy. I am grateful for the men and women serving in our military that dedicate so much to protecting those freedoms. We thank them and their families for the sacrifices that they make so that we can celebrate our nation's freedom.

As part of our dedication to offering you the latest in technology, the State Bank of Speer recently converted to real-time processing. Now, any time that you swipe your debit card, the transaction will show up within seconds on your account at the bank, and online if you use internet banking. You may also notice that if you are using your card at a gas pump or a hotel, there will be a pre-authorization amount that shows on your account when the card is swiped. This amount will show as a pre-authorization on your account, and will drop off when the transaction is complete. Also, if you are using online banking, you will notice that any time that you make a transfer between accounts; it will show up immediately on your account at the bank and will be reflected on your debit card balance. You no longer have to wait until the end of the day processing to have the transfer reflected in your account balance. At the State Bank of Speer, we are committed to offering the best services and technology available to our customers.

Here at the bank, we are in the final preparations for our participation at the Henry & Stark Relay for Life on August 13th. Team Speer-It, our bank Relay team, will be sponsoring the Survivors' dinner to be held prior to the opening ceremony. New this year, the caretakers of cancer victims will also be invited to this dinner. Team Speer-It has been raising funds for the American Cancer Society by selling butter braids, holding bake sales, participating in jean days, and is currently selling the World's Finest Chocolate Candy – we have caramel, almond, and crisp bars available in our lobby. Our team has supported this fine cause for 6 years, and we are proud to be the sponsor of the Survivors' dinner this year. Look for us at the Survivors' dinner and tent.

Jackie
Assistant Cashier



STATE BANK OF SPEER

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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



CRITTENTON CENTERS KIDS' DAY



Join the State Bank of Speer in supporting Crittenton Centers by going to the 5th Annual Kids' Day at the Shoppes at Grand Prairie. On Saturday, July 30th

from 10 a.m. to 4 p.m. bring your kids to this special event created just for them! Kids' Day is filled with shows, activities, bounce houses, dunk tanks, and many more events to keep your kids smiling all day long while supporting a great cause.

SBS ON FACEBOOK



The State Bank of Speer is now on Facebook! Bank customers and friends can "Like" us by either going to www.speerbank.com and clicking on the Facebook icon or search for "State Bank of Speer" from Facebook. We'll use Facebook to keep you updated on what's happening at the bank, where our employees can be seen, bank closings and holidays, new products, fraud alerts, and much more.

ADVANTAGES OF E-STATEMENTS

- Save the environment - including your child's favorite tree
- Available as soon as statement becomes available
- No waiting on processing
- No waiting on mail or lost in mail
- Safer than being mailed
- User friendly
- Available from any computer in the world
- Archive statement online
- No need for file cabinet storage - store on computer, zip disk or CD

HOW CAN INTERNET BANKING HELP PREVENT FRAUD AND IDENTITY THEFT?

Internet Banking allows you access to your accounts 24 hours a day 7 days a week. Instead of waiting for a monthly statement to come in the mail, you are able to monitor your accounts and report suspicious activity when it occurs. You will be less likely to be a serious victim of fraud or identity theft if you take a proactive approach with your accounts. Internet banking is another free service offered at the State Bank of Speer. If you would like additional information please feel free to contact Jackie Hampton or Joni Kinsella.



HOW DO I SIGN UP FOR E-STATEMENTS?

Current online banking customers-

- 1) Login to Internet banking
- 2) Choose User Services
- 3) Click E-statements Only
- 4) Select the account you want e-delivered
- 5) Then OptIn for this account
- 6) Accept disclosures

Repeat steps 4-6 for each account

*Currently not an online customer?
Come to the Bank and sign a form
Any questions call 888.249.2141
and ask for Jackie or Joni*

HEART OF ILLINOIS FAIR MOBILE ATMs

Want to buy a lemon shake-up at the fair but you forgot to stop by the bank for cash? No worries. The State Bank of Speer will have Mobile ATMs at the fair grounds that are free to use for all State Bank of Speer customers. Located conveniently outside of the Opera House, our ATMs will be operating during all hours of the fair.

