



# State Bank of Speer

## PEORIA BANKING CENTER

JUNE 2011

**W**E 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.

### 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



*It seems amazing to me that I am very close to celebrating my ten year anniversary at the State Bank of Speer. Many of the employees have been here for longer than I have, and it has been a great experience working with the friendly staff. It is definitely a family atmosphere.*

*There have been many changes in the ten years I have been here, and change continues. A year after I started, we opened our first branch - the Peoria Banking Center in Candletree Center on North University. The State Bank of Speer brought their friendly style of banking to Peoria, and we have seen*

*many new customers come into our bank to experience our friendly service. We have also made banking more convenient for our customers who live in the Valley but may work in Peoria. The growth in the number of customers and in the level of deposits has been very steady over the ten years. It has been very rewarding to work with many small business owners who have decided to switch their business banking to the State Bank of Speer. The feedback I receive from these business owners contains many reasons for their decisions to change banks. Our lack of fees, the technology we offer, the simplified loan process, and courier service are all reasons for change. The number one reason which is mentioned most often though, is our friendly personal service. Our customers like the fact that we know them and greet them by name. When they do have a problem, they appreciate the personal service they receive. We know that part of our growth is due to the fact that people tell their friends about the State Bank of Speer, and that is appreciated.*

*The next change is very exciting and is happening as you read this newsletter! Our growth has resulted in the need for more space at the main bank in Speer. Construction started in April, and Wayne Herrmann and his crew, Country Tradesmen, are working every day to help give us the space we need to serve our customers as effectively as possible. We will provide updates on the construction. If you are out in Speer, stop by and watch us grow!*

*It has been a great ten years, and I look forward to continuing to meet each of you and provide you with the friendliest banking service in the area.*

Jay Glatz





## IDENTITY THEFT

Identity theft is something that is on the minds of most individuals today. That is why the State Bank of Speer is committed to safeguarding the non-public personal information of its customers. While there is no absolute guarantee that you will not become a victim of identity theft, there are some tips to follow that will reduce the risk of identity theft.

When carrying a purse or wallet, do not leave it unattended. Do not carry your social security card, birth certificate, or extra credit cards that are not needed, and make copies of everything that is in your wallet. When receiving and sending mail, be careful of how you send mail, and how you dispose of unwanted mail. Make sure that you place outgoing mail in a secure mail receptacle, and that you shred sensitive information instead of throwing it away. This is important with items such as pre-approved credit offers and credit, debit, and ATM card receipts that contain sensitive information.

Another method for identity theft thieves is to phish for personal information either by phone, email, or online. When talking with someone over the phone or on your computer, be very careful with how much information you give out, if any. With computers it is also a good idea to keep your firewalls, anti-spyware, and anti-virus software up to date.

Your password and pin numbers are also important in fighting identity theft. When setting up passwords and pin numbers, try not to make them obvious. Also, memorize the passwords and pin numbers instead of writing them down. When using your pin or passwords, always make sure that nobody is watching. This can be either in stores, at an ATM, or in a coffee shop. With credit cards, limit the number that you have active. Cancel any credit cards you don't use.

A great way to counter the ongoing identity theft is by using Online Banking. By being able to access your bank statement online, unauthorized charges can be identified and corrected much earlier. Online banking also gives you the ability to track your spending and stay up to the minute on the status of your accounts.

We hope that these tips are helpful in reducing the amount of risk of identity theft you may be exposed to on a regular basis. If you have any questions don't hesitate to give us a call.



## CONSTRUCTION UPDATE

The State Bank of Speer is growing – in many ways! This photo shows President Mike Stahl, Executive Vice President Steve Leuthold, and general contractor Wayne Herrmann breaking ground for our 2011 addition in Speer. We have outgrown our 1996 expansion and need more space! The new addition will provide room for our expanding loan department, a meeting/conference room for staff and a community room which can be used for meetings by groups in the area we serve.

The other ways we are growing are in the number of customers we serve and the way we serve them. We are continually upgrading and increasing our technology as we roll out mobile banking, text banking and real-time banking. If you are not sure how all of these new services work, call us at the main bank 249-2141 or the Peoria branch 691-9345.

The existing bank will also be redecorated and returned to the way it looked originally. This will allow us to upgrade this area and preserve the history of the State Bank of Speer as we approach our 110th year of serving customers throughout central Illinois.

We are proud to say the work we are doing on our expansion is ALL being done by local businesses. We are strong believers in supporting our local communities and our expansion gives us the opportunity to provide local jobs, creates space to serve our customers and provides for the community we serve.

Stop by the main bank in Speer and watch us grow!