



# State Bank of Speer

## PEORIA BANKING CENTER

AUGUST 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  
309.249.2304 Fax

### PEORIA BANKING CENTER

7620 N. University  
Peoria, IL 61614  
309.691.9345 Phone  
309.691.9412 Fax

888.249.2141 Toll Free  
Web: [www.speerbank.com](http://www.speerbank.com)  
Mobile: [m.speerbank.com](http://m.speerbank.com)  
Text: 42265

### 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



*Well, July is nearly gone, and soon we will be thinking about children returning to school. Many of us are excited to think that this month is coming to an end. Have you ever seen a summer where we have had so much heat and humidity?*

*The corn crop likes hot, humid temperatures in moderation, but we also must have some rains during that time as well. It seems that we are missing all of the rains. The crops in this area do not seem to be stressed at this time, but that could change quickly if we do not get some moisture. Our agricultural community has been extremely blessed with some very good past years, and we appear to continue to do well in agriculture.*

*Our remodeling project is going extremely well. I was quite hesitant in doing a remodel when we have such a slow economy, but we were becoming more and more crowded. The bank interior was beginning to look cluttered and sloppy. So we began planning. We were pleased that nearly ALL of the contractors and sub-contractors are not only local businesses, but customers as well. This project is a boost to our local economy, and this area can certainly use some positive economic incentives.*

*In addition to our concerns about the local economic climate, we continue to follow the debate regarding the debt ceiling and the overall financial condition of the state AND the country as a whole. It is the ideal time for politicians to put aside their own interests and do what is best for their constituents without worrying about partisanship.*

*On a lighter note, take time to enjoy your family during the remainder of the summer months. Those children of ours grow up entirely too fast. You don't have to plan a fancy vacation to have quality time; go to a park, spend time as a family in your own backyard, go to the zoo or to a museum, but enjoy those times. Above all, always remember to keep God in your lives. Have a great summer; God bless America.*

Sincerely,  
Mike Stahl, President



## FDIC - SPECIAL ALERT

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports of fraudulent e-mails that have the appearance of being from the FDIC.

The e-mails appear to be sent from various "@fdic.gov" e-mail addresses, such as "protection@fdic.gov," "admin@administration.fdic.gov," or "service@admin.fdic.gov."

They have various subject lines such as "Update for your banking account," "ACH and Wire transfers disabled," and "Banking security update."

The fraudulent messages state:

Dear clients,

Your account ACH and Wire transactions have been temporarily suspended for your Security, due to the expiration of your security version. To download and install the newest Updates, follow this link. As soon as it is set up, your transaction abilities will be fully restored. Best regards, Online security department, Federal Deposit Insurance Corporation."

These e-mails and links are fraudulent and were not sent by the FDIC. Recipients should consider these e-mails an attempt to collect personal or confidential information, or to load malicious software onto end users' computers. Recipients should NOT access the link provided within the body of the e-mails and should NOT install any related files or software updates.

Financial institutions and consumers should be aware that these fraudulent e-mails may be modified over time with other subject lines, sender names, and narratives. The FDIC does not directly contact bank customers, nor does the FDIC request bank customers to install software upgrades.

**Contact the bank at 888.249.2141 if you have received one of these emails.**

## COMMUNITY BANKS ARE COMMON SENSE LENDERS THAT CONTINUE TO LEND.

State Bank of Speer, a member of the Independent Community Bankers of America (ICBA), which represents nearly 5,000 community banks nationwide, said today that community banks are, and always have been, common-sense lenders focused on doing what is best for their customers and their communities. ICBA also said that community banks, which are pivotal to Main Street's economic vitality, continue to lend to their customers in cities and towns throughout America.

While there may be changes taking place in the financial landscape today, one thing remains the same: Americans can count on their common-sense community bank," said Jim MacPhee, ICBA chairman and CEO of Kalamazoo County State Bank in Schoolcraft, Mich. "Community banks continue to be there for their customers, thanks to a strong value system based on common-sense lending principles."

Whether someone needs a home loan, a small business loan, an education loan or any other form of financing, community banks work with their customers to find the right loan that makes sense for their individual circumstances. It's this relationship-based business model that is unique to community banks. And despite the ebb and flow of the economy, community banks continue to lend to their customers.

"We at State Bank of Speer take our responsibility and commitment to the Stark, Peoria and surrounding counties seriously each and every day. Its part of our mission," said Mike Stahl, President. "That's why community banks like ours have always been concerned with which loans are best for our customers. These values have been preserved for generations, and we at State Bank of Speer are proud to carry this torch of responsibility and the high standards of community banking for generations to come. That's just the way we do business."

*New look to website coming around August 15<sup>th</sup>*

## TEAM SPEER-IT — RELAY FOR LIFE

Team Speer-It of the State Bank of Speer and the American Cancer Society Relay for Life of Henry & Stark Counties have partnered to help create a world with less cancer and a world with more birthdays. Team Speer-It is honoring cancer survivors and caregivers who have helped those in their fight against cancer by sponsoring the Survivor/Caregiver meal. The meal will be held prior to the opening ceremony of the Relay for Life at Windmont Park in Kewanee on Saturday, August 13. Our team will also be celebrating each Survivor with a "goodie" bag during the victory lap at the opening ceremony.

We hope you will join us in the celebration of winning the fight against cancer, celebrating another birthday, and remembering loved ones who have lost their battle against cancer.