



State Bank of Speer

PEORIA BANKING CENTER

NOVEMBER 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.



I love this time of year when I am able to open the house up and not run either the furnace or the air conditioner. The colors of the trees do not seem to be as vibrant but I still enjoy the changing of the seasons.

I would like to remind everyone of is to please review your statement each month. Even if you have internet banking, please review all your transactions so that you are aware of anything coming in to or going out of your account. With the use of the debit side of your card becoming more popular, that also gives the criminals more of a chance to attach a skimmer on some machines and use your information. If you do find something

that does not look right, please call us right away. We have 60 days to take care of any discrepancies that you may find.

Our new addition is coming along very nicely and we want to thank everyone for being patient with the noise and dust that goes along with remodeling. Remember to also stop in and pick up your 2012 calendar.

Darlene



CHRISTMAS CLUB ACCOUNT

Christmas is just around the corner and those of you that had opened your 2011 club accounts will be receiving your saving's check within the next couple of weeks. Christmas Club accounts are a great way to set aside a small amount each week to prepare for the extra expenses that come each year with the Christmas season.

This account can be opened for 2012 starting November 1, 2011. You can make weekly or monthly deposits. You can also set up automatic deposits using online banking.

Our Christmas Club account is a great way to save money for the Christmas bills and avoid those large January credit card bills. You also know exactly how much money you have budgeted for Christmas and this prevents over spending. Some people also use part (or all!) of their Christmas Club account to donate to charities like the Salvation Army or Samaritan's Purse who help provide Christmas gifts and food for those less fortunate in our community and across the world. Look for the Samaritans Purse displays and the Salvation Army counter kettles in the main bank and at the branch in Peoria

There are some restrictions on the Christmas Club account, and the BEST one is that you cannot withdraw money from it during the year. The simple interest is credited and the entire account balance is disbursed by check the first business day of November.

Call us and learn more so you can have a more relaxing Christmas.



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 HOLIDAY EVENTS

STOCKING STUFFER STORES DECEMBER 2ND THROUGH DECEMBER 20TH

The State Bank of Speer is proud to sponsor two Crittenton Centers holiday events. Take your children or grandchildren to the Stocking Stuffer stores where a volunteer will accompany them as they pick out special Christmas presents for their family. Stocking Stuffer stores will be located in the former Borders location at Grand Prairie and will be open from Noon-5:00pm on Saturdays and Sundays. The Northwoods Mall store will be open from 4:00-8:00pm on Friday, 10:00am-8:00pm on Saturday and 4-8:00pm on weekdays. The location in the Mall has not been determined, but the volunteers will be there waiting for the children! The stores will be open from December 2nd through December 20th.



FESTIVAL OF TREES DECEMBER 2ND THROUGH DECEMBER 4TH

The Festival of Trees is a great way to get into the holiday spirit! Come to Exposition Gardens main building from December 2nd through 4th and see the beautifully decorated trees on display, cookies from LeBakery and many other great Christmas items. You can bid on the trees, enjoy great entertainment and get in the Christmas spirit.

On December 1st we kick off the Festival of Trees at Jingle and Mingle where you can get a sneak peek at the trees, enjoy complimentary food and refreshments, and experience music from the Larry Harms Trio—all in the beautifully decorated Exposition Gardens main building. Tickets to this event are \$25.00. Call Jay Glatz at the branch at 691-9345 or 453-1006 for more information. Get a group together and come out to support Crittenton Centers!!



MOONLIGHT MADNESS

Stop by and see us at:

November 18 - Moonlight Madness, Wyoming
Celebrating Wyoming's 175 years
Open House beginning at 5 pm
State Bank of Speer Community Center, 200 E. Williams
Lighted parade starting at 7:45 pm

