



State Bank of Speer

PEORIA BANKING CENTER

OCTOBER 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.

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



School is now in full swing and it will not be long before we will be celebrating Christmas and a New Year. As a mother of 2 boys (Cole 5 and Cash 2) I have realized that life goes by so fast it is very easy to put things off without reminders. So, I decided it might be a good idea to repeat a couple important topics I wrote about in previous newsletters. Also, I usually have to repeat myself at least two times before my boys actually listen.

What happens if someone obtains access to your accounts without you knowing? If you only look at your account when your statement comes in the mail, think of how much can happen in a 4-6 week time period. Please be proactive by enrolling in Internet banking and looking at your accounts often. Enrolling for Internet banking is easy and free. Just go to www.speerbank.com and click on enroll. Now with real time processing your accounts are updated online at the same time the bank receives the transaction. Coming soon – we will be launching a Speer Bank App for your iphone, Droid, and Blackberry to make frequent review of your accounts even more convenient.

Keeping on top of your credit is very important especially in these trying economic times. Thanks to a U.S. government law you are entitled to one free credit report from each of the big three credit bureaus (Equifax, Experian, and TransUnion) every year. This actually means you can check your credit 3 times per year free of charge! Ordering your credit report is fast and easy by:

- Visiting: www.annualcreditreport.com
- Calling: 877-322-8228
- Writing to: Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

After you receive your free report check to make sure all the information is correct. Directly contact the credit bureau with any discrepancies. The credit bureau must verify the information is accurate within 30 days or remove it. A little time spent today can save you a lot of trouble in the future. It is our priority at the Bank to keep your financial information secure. Please make it your priority to check your accounts and credit history regularly.

I am very confident that we offer the best products and services in the banking industry today. Please contact me anytime if you would like to discuss any of your banking needs. Thanks for your business!

Joni Kinsella – Vice President of Operations



COMMUNITY BANK ADVANTAGES

- Community banks focus attention on the needs of local families, businesses and farmers. Conversely, many of the nation's megabanks are structured to place a priority on serving large corporations.
- Unlike many larger banks that may take deposits in one state and lend in others, community banks channel most of their loans to the neighborhoods where their depositors live and work, helping to keep local communities vibrant and growing.
- Community bank officers are generally accessible to their customers on-site. CEOs at megabanks are often headquartered in office suites, away from daily customer dealings.
- Community bank officers are typically deeply involved in local community affairs, while large-bank officers are likely to be detached physically and emotionally from the communities where their branches are located.
- Many community banks are willing to consider character, family history and discretionary spending in making loans. Megabanks, on the other hand, often apply impersonal qualification criteria, such as credit scoring, to all loan decisions without regard to individual circumstances.
- Community banks offer nimble decision-making on business loans because decisions are made locally. Megabanks must often convene loan-approval committees in another state.
- Because community banks are themselves small businesses, they understand the needs of small-business owners. Their core concern is lending to small businesses and farms. The core concern of the mega banks is corporate America.

THE NEW WEB SITE IS HERE – WWW.SPEERBANK.COM !!

Our goal with the new web site is to enhance the look and make it easy to find things you need. For instance, we kept the online banking sign-on in the same location. It's easy to find since most of our customers utilize online banking on a daily basis.

Tools – We're also proud to provide a large selection of financial calculators, from the standard mortgage & auto loan calculators to college savings & retirement calculators.

DTN is the market leader in agriculture markets and weather. So, we are excited to bring information on ag markets and weather straight from DTN to our web site. From the "Ag Services" menu at the top of the site, you'll have quick access to DTN related information.

Please take some time to look around the web site. We'd love to hear what you think. 800-249-2141.



We have been participating as a guest on the WHOI show Good Company for the past year. These programs, which are scheduled every month, give us a chance to talk about a variety of banking issues. The topics are designed to be educational in nature, and we have discussed subjects like what information a person needs to apply for a loan, the impact of a credit score on the loan applicant, the most recent technology in the world of banking, how to choose a bank, and a number of other subjects.

Good Company, which airs at 5:00 pm every workday on WHOI, is growing in popularity and audience share. The segments are also maintained online at WEEK.Com. Click on the Good Company tab and scroll down to the bottom in video archives, and type in State Bank of Speer. You will see a list of the different segments we have done, and you can view a segment or segments if you wish.

This program gives the State Bank of Speer an opportunity to educate the banking consumer, and provides great exposure for the Bank. We continue to grow as a result of our great customer service, lack of fees, technology and our friendly personal service. We hope you will continue to refer your friends and family to the State Bank of Speer!

If you'd like to know what all the fuss over the iPad is about, "Like Us" on Facebook and you'll be registered for a chance to win an iPad2. Or, visit www.SpeerBank.com and click on the image you see at the right to read about how to register.

