



State Bank of Speer Peoria Banking Center

MISSION STATEMENT: 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.



Steve
Executive VP

State Bank of Speer

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**“Creativity is a natural extension
of our enthusiasm.”**

Earl Nightingale

While on vacation last week, we ate at a restaurant whose owner/chef was featured by Rachel Ray, the well known celebrity chef and television host. At the time, he was the head chef of a popular eatery on Hilton Head Island called The Sea Shack. In part due to the notoriety he gained from the Rachel Ray feature, he ventured out and opened his own restaurant. The place was packed on a Thursday night. The food and service were outstanding. In the waiting area were framed newspaper articles detailing the chef’s humble upbringing and training (he was taught to cook by his grandmother). Not only did grandmother give him excellent recipes, she also taught him the recipe for success. Hard work plus a great value and excellent service leads to customer satisfaction which leads to referrals which leads to more customers which leads to success.

That formula works no matter what business you’re in. Since money’s generic, in the banking business the only thing we have to sell is great value and great service. We try to provide that through low fees, competitive rates, knowing our customers by name, and up to date electronic services to name a few. Have you checked out our new mobile banking capability? If we’re providing a great value to you, let us (and your neighbors) know. If there’s something we could do better, we’d like to know that too.

There’s not much left of our summer as the kids are now back in school, the days are already getting shorter, and the cicadas are buzzing nightly. Enjoy what’s left of it....and if you ever get to Hilton Head Island in South Carolina, check out Chef Dave’s Roasted Fish and Cornbread. Don’t let the name scare you-he has dishes for the land lubbers, too. You’ll love it!!



Lobby Hours

Mon - Thurs: 8:30 am - 4:00 pm
Friday: 8:30 am - 5:00 pm
Saturday: 8:30 am - 12:00 noon

Driveup Hours

Mon - Thurs: 7:30 am - 5:00 pm
Friday: 7:30 am - 6:00 pm
Saturday: 7:30 am - 12:00 noon





Holiday Closings:

September 6 - Labor Day

October 11 - Columbus Day

November 11 - Veteran's Day

November 25 - Thanksgiving Day

December 25 - Christmas Day



**Ask Us About:
Mobile Banking**



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Federal Trade Commission
www.ftc.gov
202.326.2222
Illinois Attorney General
www.illinoisattorneygeneral.gov
217.223.2221
217.278.3366
Free Credit Report
www.AnnualCreditReport.com
877.322.8228
Internet Crimes
www.isp.state.il.us/icomplaint
888.702.7463

IDENTITY THEFT

The State Bank of Speer and the Peoria Banking Center are committed to safeguarding the non-public personal information of our customers. The increasing threat of identity theft makes this effort even more critical. We feel that it's important to provide you with information that may prevent this type of fraud from happening to you.

While there is no absolute guarantee that you won't be a victim of identity theft, here are some simple tips that will reduce your risk.

- Do not leave your purse or wallet unattended at anytime.
- Do not carry your Social security card, birth certificate, or extra credit cards in your purse or wallet unless absolutely necessary.
- Make copies of everything in your wallet so in the event of theft, you'll know whom to contact.
- Place outgoing mail in a secure mail receptacle.
- Shred sensitive information before discarding. This includes pre-approved credit offers, credit, debit and ATM card receipts.
- Reconcile check and credit card statements and scrutinize bills to ascertain that all charges are authorized ones.
- Do not give out personal information on the phone, by e-mail, or online unless you know the source or recipient with whom you are dealing.
- Do not use obvious passwords or pin numbers.
- Do not click on links in unsolicited e-mails. Type in the web address that you wish to visit.
- Use up-to-date firewalls, anti-spyware, and anti-virus software on your home computer system.
- Limit the number of credit cards you have, and cancel inactive credit card accounts.
- Memorize your pin numbers so you don't need to write them down.
- When using the ATM, make sure that no one is watching when you enter your pin number.
- Destroy old checks from closed checking accounts and keep current checks in a secure location. You may even wish to pick up new check orders directly from the bank rather than having them mailed.

UPCOMING EVENTS

Methodist Wellmobile - Wednesday, September 29 from 8:30 am to 11:30 am at State Bank of Speer
October 30 - Women's Lifestyle Show - Peoria Civic Center
November 19 - Moonlight Madness, Wyoming