



# 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.



Joni  
Vice President

October 2010

## State Bank of Speer

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Speer IL 61479-0037  
309.249.2141  
888.249.2141 Toll Free  
309.249.2304 Fax  
www.speerbank.com

## Peoria Banking Center

7620 N University  
Peoria IL 61614  
309.691.9345  
309.691.9412 Fax  
Web -www.speerbank.com  
Mobile - m.speerbank.com



**Price is what you pay.  
Value is what you get.**

**Warren Buffett**

It is hard to believe we are in the last quarter of 2010. As a working mother of 2 boys time seems to fly by very quickly. My oldest son Cole is 4 1/2 and started Pre K this year. He is really enjoying this new stage of his life. So I hope this continues for at least the next 16 years. My other son Cash will be 1 on October 22. He never minds Mom going to work in the morning, but wants my full attention at night. My husband, Jim, works for a commercial landscaper, so we do not get to see much of him this time of year. As much as we miss him, we are very thankful that he has a job in these economic times.

I have been a customer of the State Bank of Speer for over 28 years and have been fortunate enough to have a job here since 2002. It is very nice to work for a company that supports community involvement and has such strong family and ethical values. Currently I am Vice President of Operations, and I am always searching for new products and services to help our customers in their daily lives. If you ever have the thought "I wish my bank had .....", please give me a call or drop me an email. I would love to know what you want, and chances are we already have it.

One of my favorite products offered by the bank is internet banking and bill pay. I recently read an article about cyber insecurity and could not agree more. Here are a few points from the article.

Internet banking makes money management easier and saves the typical consumer about \$50 annually in postage stamps. Among the people who don't use online banking most say they have held back because of security concerns.

What do banks typically do to secure online customer accounts? They put up multiple firewalls, which are the equivalent of brick enclosures around your house. And, they have techno-security teams attempting to find the weak spots and shore them up. They also patrol the firewalls 24/7, looking for climbers.

Now, let's look at your standard postal mailbox. It's probably unlocked and unguarded. And, it's scary to consider how many hands touch that piece of mail prior to reaching its destination. In reality, the chance of becoming a victim of identity theft or financial fraud as the result of low-tech crime is much greater than somebody breaching your bank's online vault.

If you still have concerns - think about this. 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. I feel like the best way to fight fraud is to be proactive by looking at your accounts often. Enrolling for internet banking is easy. Just go to [www.speerbank.com](http://www.speerbank.com) and click on enroll.

Please remember that we are always here to offer personal assistance. Helping our customers is just one of the reasons I enjoy my job.

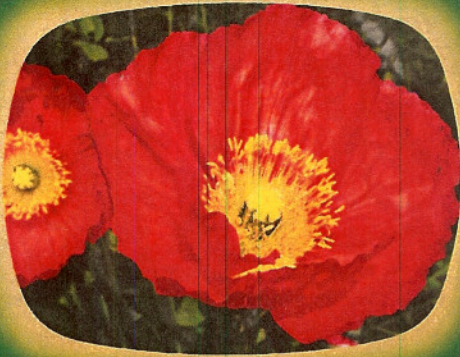
### Lobby Hours

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:

October 11 - Columbus Day

November 11 - Veteran's Day

November 25 - Thanksgiving Day

December 25 - Christmas Day



Ask Us About:  
Mobile Banking  
Text Banking

### Learn More:

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

## Saving Money

We all want to save money. The question is HOW?

Here are a few tips which will help you start with a plan, determine what comes in and where it goes, and then set some goals.

1. Write down how much is coming in and take your bank statement or checkbook and write down where it all goes.

2. Set some goals, both short term (vacation, down payment on house) and long term (financial independence, retirement, get completely out of debt).

Once you do #1 and #2 you are ready to start saving!

A. Pay yourself first - don't just save what is left over at the end of the month.

Decide how much per month you want to save and set up an automatic deposit from your paycheck to a savings account.

B. Start an emergency fund to cover six (6) months of living expenses - not your salary - your actual expenses. Start this with a tax refund or bonus.

C. Pay off your credit cards - the highest interest one first or the ones which are near their limit - once you get one paid off throw it away (cut it up or shred it first) and start paying as much as you can on card #2 - you should pay at least as much as you did per month on card #1. Once you have paid them off keep one for emergencies and pay off the rest. **START PAYING WITH CASH!**

D. Pay your bills as soon as they come in - do not let them pile up. They become more intimidating the more you owe! Automatic bill pay through our online banking is a great way to do this.

E. Cut your expenses - learn the difference between needs and wants. Food, shelter and transportation are needs. Shopping for clothes, eating out often, and driving a new car every two years are wants. Make some hard decisions about what your true needs are and what wants you can cut out.

F. Buying habits can be deadly

1. Stay away from bulk buying - you will often buy more than you need.

2. Don't get hooked on big name brands - buy what is on sale and buy store brands - the savings can add up.

3. Take your lunch - it is a good deal cheaper than eating out and generally healthier.

See the article next month on what to do with all the money you have saved.

## Getting to Know Your SBS Personnel

Carol Williams has been a teller at the State Bank of Speer for eight years. Carol also is the person to see at the Speer location for your IRA and Health Savings Account needs. She enjoys her friends and staff and knows many of the customers by name. Carol is a southern Illinois girl and was born and raised in Marion, Illinois. She then moved to Peoria during her high school years.

Carol has spent a great deal of time taking care of her husband, Kenny, and nursing him back to health. She also likes spending time with her children and three grandchildren. She loves lemon meringue pie, no bake lemon cheesecake, the mountains, the beach, and Petit Jean, Arkansas, where she wants to live.

Carol spent a vacation in Belize City where she did some scuba diving. You can find Carol volunteering and working at the school and bank events when she is not taking care of Kenny or her grandchildren.

Come into Speer and say hello to Carol!

Women's Lifestyle Show - October 30 - Peoria Civic Center

Methodist Wellmobile -

Wednesday, October 27 from 8:30 am to 11:30 am at Peoria Banking Center

November 19 - Moonlight Madness, Wyoming - Special entertainment before and after the parade at the SBS Community Center by Rachel West Kramer and Scott Kramer

**UPCOMING  
EVENTS**