

BANKING *Sense*

MAIN BANK

120 E. WASHINGTON ST
CLARINDA, IA 51632

TEL: 712.542.5661
800.432.0387
FAX: 712.542.5300

LOBBY HOURS: M-F 8:30AM - 4PM
DRIVE-UP HOURS: M-F 8AM - 4PM
NIGHT DEPOSIT DROP HOURS: 24/7
DRIVE-UP ATM HOURS: 24/7

CONSUMER BRANCH

1201 S. GLENN MILLER AVE
CLARINDA, IA 51632

TEL: 712.542.6536
FAX: 712.542.2426

LOBBY HOURS: M-F 9AM - 4PM
DRIVE-UP HOURS: M-TH 7:45AM - 5PM
FRI 7:45AM - 5:30PM
SAT 7:45AM - NOON
NIGHT DEPOSIT DROP HOURS: 24/7
DRIVE-UP ATM HOURS: 24/7



A WORD FROM MONTY

While writing, I am drawn to look outside at the PCSB Time & Temperature sign as it climbs near the 70 degree mark. I don't know about you, but that is a welcomed sign of Spring.

We have a great edition of Banking Sense for you to read. I draw your attention to the first article regarding the American Bankers Association National Teach Children to Save Day. In honor of its 15th Anniversary, the ABA is challenging banks to open 15,000 children's savings accounts nationally. PCSB recognizes the importance of our youth's financial literacy and have stepped up to the challenge. With this in mind, we would like to invite you to open an account for your child or grandchild, to get them on the right financial track. Please call or stop in to see your favorite bank employee to open that account.

Our second article is very important for those of you that use a debit card regularly. PCSB, at no charge to you, teamed up with SHAZAM to offer fraud protection to your accounts that have debit card access. This protection is called R.A.D.A.R and monitors your account for any purchases that are outside your normal spending patterns. If a purchase comes up that doesn't pass the smell test, a representative from SHAZAM or PCSB will contact you to verify its validity. Knowing this, it is very important to update us with your most current phone numbers (including cell phone) if they have changed recently. Lastly, if you do any traveling, call us prior to your trip so we can notate your destination and time of travel to ensure your ability to use your PCSB debit card.

Thanks for banking with us and we look forward to helping you in the future.

Sincerely,

Monty L. Bassell





PCSB PARTICIPATES IN RACE TO SAVE

The Race to Save is on! In honor of the 15th Anniversary of Teach Children to Save, the American Bankers Association Education Foundation has challenged community banks to open 15,000 children's savings accounts in 2011. Page County State Bank is proud to be one of many banks in the country to accept this challenge.

The campaign aims to give children the opportunity to practice savings behavior and reap the rewards of having an account. According to the Center for Social Development at Washington University, "A child with a college savings account is seven times more likely to attend college than one without."

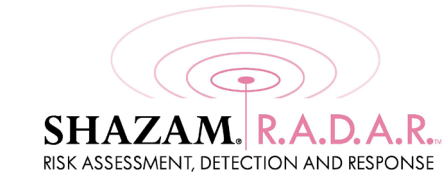
PCSB wants to do everything possible to set our children up for success. For every children's savings account opened at PCSB in 2011, we will donate \$10 to your community school of choice. In addition, we have a limited number of special edition PCSB star savings banks available for \$5 each, with all proceeds again, donated to your school.

Please join our cause and help the special children in your life. Purchase a star savings bank and open up a children's savings account at Page County State Bank today!!

FRAUD PROTECTION ON YOUR DEBIT CARD

Imagine going to your local grocery store to buy milk and making a purchase in Europe five minutes later. It's not only unlikely, it's impossible. SHAZAM R.A.D.A.R. keeps you safe by identifying your general spending patterns and looking for transactions that appear out of the ordinary.

If a suspicious transaction is detected, you will be contacted by someone at our institution, or a SHAZAM fraud specialist calling on our behalf, to verify the transaction. If the transaction is valid, no action is taken. However, if you confirm the transaction is fraudulent, SHAZAM will immediately



eliminate the card's access to your account, making it impossible for the card to be used for further unauthorized transactions.

In order to get the best, personal service from SHAZAM R.A.D.A.R., it is extremely important that PCSB has your current contact information, including cell phone numbers. It is also very important for you to inform the bank if you are traveling. We want to ensure that your debit card works any

where you go!

Using a debit card is safer than carrying cash and faster than writing a check. With the added protection of SHAZAM R.A.D.A.R., you can be sure that your card is safe.

CONTACT INFORMATION



To ensure prompt response to SHAZAM R.A.D.A.R. fraud alerts, we need to have your current contact information on file. Have you moved lately or changed cell phone numbers? Please update your information with PCSB, including:

- Primary phone number
- Cell phone number
- Email address
- Street address
- City, State, Zip Code

Sign up for our E-Newsletter!!



Receive PCSB's *Banking Sense* Newsletter via email. Send both your mailing address and email address to:
bankingsense@whitmorebanks.com
Sign up today!!

UPCOMING EVENTS

April 2011

- 12 - Teach Children to Save Day
- 12 - Clarinda 1st Grade Spring Program
- 20 - Women in Business Luncheon
- 22 - Earth Day
- 23 - Clarinda Chamber Easter Egg Hunt
- 24 - Easter Sunday
- 30 - Clarinda Prom

May 2011

- 2 - Clarinda 7th & 8th Spring Concerts
- 3 - Clarinda H.S. Spring Concert & Awards
- 5 - Clarinda 5th & 6th Spring Concerts
- 8 - Mother's Day
- 8 - Clarinda Baccalaureate
- 15 - Clarinda Graduation
- 26 - Chamber Golf Tournament
- 30 - Memorial Day (BANK CLOSED)

June 2011

- 3 - Relay for Life
- 4 - Community-Wide Garage Sale
- 4 - Fishing Derby
- 9 - 12 - Glenn Miller Festival
- 19 - Father's Day
- 21 - First Day of Summer
- 25 - Baseball Day



PLANNING A TRIP?

Please remember to let us know when and where you're traveling. We will forward that information to SHAZAM, so you aren't inconvenienced with unnecessary calls or a block on your card while you're out of town.



Mandi is a Customer Service Representative at our Consumer Branch. Whether you need to make a deposit, sign up

for online banking or open up a new account, Mandi is there to help you. Stop in and see her today!!

- *What do you enjoy most about your job?* The different people I get to talk to everyday
- *Hobbies:* Bowling with the girls or just hang out at home with my son and husband
- *Favorite movie:* Life As We Know It

Earn More, Live Better



FREE Reward Checking

3.25 %
APY*

Reward Rate on balances up to \$15,000

ATM Fee Refunds Nationwide!
No Minimum Balance**

1.01 %
APY*

Reward Rate on balances above \$15,000

0.25 %
APY*

Reward Rate when qualifications are not met

Reward Rate Qualifications each cycle:

- Make 10 debit card purchases
- Receive E-Statements
- Set up 1 direct deposit or automatic payment from your account

*3.25% Annual Percentage Yield (APY) paid on balances between one penny and \$15,000, and 1.01% APY paid on all amounts above \$15,000 each cycle the minimum qualifications are met. If you do not meet the qualifications per cycle, your account will still function as a free checking account earning 0.25% APY; however, it will not receive ATM refunds for that time period. Rates as of March 1, 2011. We may change the interest rate and APY at anytime after the account is opened. No Minimum Balance Required to open or earn advertised APY. Available to Personal Accounts only. No monthly service charge. **ATM fee refunds up to \$25 each cycle when qualifications are met.



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