

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

Hello everyone!

I don't know about you, but I am happy to see Fall nearly here. We have had a great year thus far and have another informative newsletter for you to read.

In this edition of Banking Sense, we discuss Identity Theft to coincide with National Protect Your Identity Week (October 17-23). We feel this is a very important topic to discuss as it's probably safe to assume that most everyone reading this has either been a victim of identity theft or knows someone who has. In fact, as you will read from the article, it's estimated that nearly 10 million Americans fell victim to some type of identity theft in 2008 alone. I implore you to read the article and follow through with the suggestions.

PCSB is also participating in an American Bankers Association initiative called Get Smart About Credit. On Monday, October 4, we are sponsoring an Adult Learning Program at the Clarinda Lied Public Library entitled, "Credit Reports: Your Financial Résumé". PCSB staff will discuss credit scores, what they mean, and ways to improve your credit. If you are struggling with your credit or would just like some information, we invite you to join us for the evening.

I hope you have a great Fall and I look forward to speaking with you again as we approach the holiday season.

Sincerely,

Monty L. Boswell





FRAUD PREVENTION

PROTECT YOUR IDENTITY

Identity theft is a growing concern for all consumers. Cyber criminals and fraudsters continue to find new ways of stealing people's banking account information and identity. According to a study conducted by Javelin Strategy and Research, identity thefts in 2007 totaled \$49.3 billion dollars and in 2008, nearly ten million Americans fell victim to identity theft fraud. It is extremely important to not only be aware of the various scams being used but also know how to protect yourself from being a victim.

roommates, employ outside helpers or are having service work done in your home. The FTC's 2003 Survey Report found that in 16 percent of all cases, the victim personally knew the individual who had misused their personal information. Keep all important documents locked away in your home or your Page County State Bank safe deposit box until you need them to conduct business.

• *Limit Your Mail* – Identity thieves cruise neighborhoods looking for incoming and outgoing mail, knowing they are likely to find bill payments and bank statements containing account numbers and

other personal information. Most businesses offer free E-Statements that are delivered directly to your email inbox. E-Statements are much faster and more secure than receiving paper copies in the mail. Page County State Bank offers FREE E-statements for both checking and savings accounts. Contact one of our Customer Service Representatives to sign up for this great service!

• *Report Lost or Stolen Cards Immediately* – This will help limit your liability for any fraudulent charges. If your Page County State Bank ATM or debit card is lost or stolen call the Accounting Department

immediately at 542-5661. For a small fee, we can "Hot Card" your card and it will be captured when a transaction is attempted at an ATM equipped to capture cards or at a merchant location during a face-to-face transaction.

• *Monitor Your Accounts Online Frequently* – Keep your checkbook register up to date and reconcile it regularly through online banking. You will be able to discover problems more quickly than if you wait for your bills and account statements to come in the mail. If you have not done so already, take advantage of Page County State Bank's FREE online banking service today!

If you have further questions or concerns about identity theft, contact your favorite bank employee for more information or assistance.

AMERICAN BANKERS ASSOCIATION GET SMART ABOUT CREDIT



Please join us for an Adult Learning Program at the Lied Public Library on credit reports. Staff from Page County State Bank will talk about the importance of credit reports, how to read a credit report and ways to manage your credit score.

WHAT: Credit Reports: Your Financial Résumé

**WHEN: Monday, October 4, 2010
6:30 - 7:30PM**

WHERE: Clarinda Lied Public Library

Be smart when providing personal information through email, phone or text messages as these are the three most common channels of communication used by cyber criminals. There are hundreds of different types of cyber scams evolving everyday, so protecting your information is the greatest weapon you have in preventing fraudsters from stealing your account information or identity. Here is a list of tips to help yourself from becoming a victim of identity theft.

• *Safeguard Your Information* – Your Social Security Card is considered the gateway to your identity. **NEVER** carry this card in your wallet or leave it lying around your home, especially if you have

UPCOMING EVENTS

October 2010

- 1 - 3 Clarinda Gun Show
- 2 - Southwest Iowa Band Jamboree
- 4 - Get Smart About Credit Presentation
- 11 - Columbus Day (BANK CLOSED)
- 16 - Craft Carnival
- 23 - Ghost Walk

November 2010

- 4 - Holiday Showcase
- 11 - Veteran's Day (BANK CLOSED)
- 25 - Thanksgiving Day (BANK CLOSED)
- 26 - Lighted Christmas Parade

December 2010

- 3 - Chamber Holiday Open House
- 8 - PCSB Kids' Holiday Party
- 9 - Taste of Clarinda
- 24 - Christmas Eve (OPEN UNTIL NOON)
- 25 - Christmas Day (BANK CLOSED)
- 31 - New Year's Eve (OPEN UNTIL NOON)
- Jan. 1 - New Year's Day (BANK CLOSED)



LOANS FOR YOUR FARM OPERATION

- Operating Lines of Credit
- Livestock
- Farm Real Estate
- Equipment

Stop in and talk to Monty, James or Dan for your agricultural lending needs!



Jana, our cashier, has worked for Page County State Bank for 26 years. She was born and raised in Clarinda. After graduating from

Clarinda High School, she attended Iowa Western Community College. She is married to her husband, Allen, and has two children, one son and one daughter. Jana also has a grandson that she enjoys spending time with.

- *What do you enjoy most about your job?* Helping customers and working in such a nice facility.
- *Hobbies:* My flower garden, walking, and spending time with my grandson
- *Favorite movie:* Sweet Home Alabama



Page County State Bank Kid's Holiday Party

WHAT: Kids' Holiday Party - Please join us for some holiday fun!

Autumn Kline, owner of Studio Kline, will be here to take a free professional photo of your child with Santa, and also provide you with a complimentary 4x6 picture. We will also have cookies and cider, games and a free drawing for a boy's and girl's gift. We hope to see you there!

WHEN: Wednesday, December 8, 2010
Please come any time between 4:00 - 6:00PM

WHERE: PCSB Main Bank Lobby (NE corner of the square)



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120 EAST WASHINGTON ST
CLARINDA, IA 51632