

Think BOTTOMLINE^M

©April 2011

PLUS:

page 4: 6 Tips for **protecting**
your **checking account**

- **HOME BUYER GRANTS**
- **DEBIT CARD SAFETY**
- **AG SEMINAR SPEAKERS**
- **AND MORE**

page 2: FROM
TOM'S
DESK...

NEW Debit Card fraud protection!

Marine Bank & Trust has new debit card FRAUD PROTECTION! If our fraud detection picks up suspicious activity, our processor will call you or send a text message. They will call or text the telephone number that you provided when you applied for the card. In the text message or voice mail, they will provide a toll-free number for the customer to return the call. The most important thing for you to remember is that our processor (FIS) will only ask for the phone number that received the call or text. They NEVER ask for card #, PIN, etc. When in doubt, always call us directly.

If we believe you have fraud on your card, you may also get a message at the ATM that states your card has suspected fraud activity and will not continue with your transaction. We realize this may be an inconvenience at the time, but feel it's our best response because your financial protection is one of our greatest concerns.

A Newsletter written and produced for: Marine Bank & Trust

Carthage Office

410 Buchanan
P.O. Box 190
Carthage, IL 62321
(217) 357-3151
Fax: (217) 357-6760

Hamilton Office

1111 Broadway
P.O. Box 231
Hamilton, IL 62341
(217) 847-3341
Fax: (217) 847-2500

Augusta Office

507 Main Street
P.O. Box 216
Augusta, IL 62311
(217) 392-2151
Fax: (217) 392-2455

e-mail: marine@marinebk.com • Internet: www.marinebk.com



From Tom's Desk...

It's been a long time since we've had a winter like this past one: record-breaking snowfalls, bitter temperatures, and weather-related road issues that challenged even the most experienced drivers. Like the rest of you, I'm looking forward to spring!



But this winter wasn't all BAD. One of the GOOD things I noticed during this long, cold winter was the way friends and neighbors went out of their way to help each other. Whether it was showing up to shovel a sidewalk, anonymously plowing out a neighbor's driveway, or calling on an elderly person just to say "hello" or offer to go to the store, neighbors in this part of the world don't think twice when it comes to lending a hand. They just DO IT!

And, with the changes of the seasons, the Marine Bank team looks forward to continuing our commitment to the communities we serve. We had a great "Farming for Success" seminar early in March, with valuable information from our guest speakers, as well as a terrific meal. The Marine Bank Relay For Life team has been gearing up for the June Relay For Life event. You'll notice in our lobby we are selling cancer bracelets made by the employees. The proceeds from the sale of these bracelets and our February bake sale are donated to Relay For Life. The Senior of the Month and Senior of the Year program is wrapping up its eighteenth year of Marine Bank supporting and recognizing the accomplishments of some of the region's finest high school students. Marine's "Hoorays for A's!" program provides encouragement and kudos to elementary school students, as well.

Before you know it, you'll be receiving information about the 18th Annual Marine Bank Customer Appreciation picnic, set this year for Thursday, July 28. Now THERE'S something to anticipate in the summer days ahead! We're already planning ways in which we can say "thank you" to you, our valued and loyal customers. Mark your calendars now!

Yes, it's been a long winter, and we're looking forward to planting a profitable crop, enjoying summer ballgames, and maybe even taking a well-deserved vacation. But while we're waiting for summer to settle in, take time to reflect on the way we all endured this past winter together, as a community of people who genuinely care about each other. Because THAT is the Bottom Line.

R Thomas Dale, President

Debit Cards - Important Things to Know!

Susan Starr, AVP Retail Services

Debit Card limits:

There are standard limits that come with every Marine Bank Visa debit card. You can make a cash withdraw up to \$300 per day with your debit card. You are also limited to \$1000 worth of point-of-sale purchases per day. If you have a reason to need those limits adjusted, contact the bank. Or if you're standing in line at the store trying to check-out and forgot about these limits, call us and we can get the limit raised within a few minutes!

Your liability:

Call your Marine Bank branch right away if you believe your card has been lost or stolen, or if you feel your card number has been compromised. If you notice your card is missing during non-banking hours, call 1-888-849-6046. If you notify us within 2 business days, you are not liable for fraudulent charges (unless you have been negligent with your card or have engaged in fraud). The Zero-liability policy does NOT apply to ATM transactions, foreign initiated transactions, and PIN based transactions not processed by Visa.

In the event that an unauthorized debit card transaction occurs, you will need to describe, in writing, the error or the transfer you are unsure about. The bank will then complete an Error Resolution Notice and investigate to determine whether an error occurred. We will credit your account for the suspected transaction as soon as possible.

Traveling out of the country?

Let us know! Debit card usage outside of a customer's normal purchase pattern can throw up a red flag. If the card monitoring service cannot contact you, they could block your card from being used until contact is made. If you plan on using your debit card when you travel, contact the bank so we can notify our fraud monitoring department.

WHAT IS A TRUST DEPARTMENT?

Diane F. Schardon, Trust Officer

As a Corporate Fiduciary, we are a business organization, permitted by law, to perform the duties of trustee, executor, administrator, and agent for individuals, businesses and endowments. Our actions are reviewed by regulatory agencies, including the Illinois Department of Financial and Professional Regulation and the Federal Deposit Insurance Corporation.

The duties required are many and unique to each individual account. Accurate record keeping and working closely with clients and beneficiaries is essential to insure that their financial goals and personal needs are being met as outlined in the governing document.

It may be a great opportunity, while gathering information during this income tax season, to evaluate your estate plan or to get one in place. Is your will, trust, power of attorney and/or living will current to your situation, or have you had life-changing events that warrant adjustments to those documents? Is your named executor, trustee, or agent still able and qualified to perform their important duties? Births, deaths, divorce, marriage, remarriage, disability and changes in wealth are some of the things that can necessitate changes in your estate plan. Estate planning is one of those things that is easy to put off until tomorrow, but unfortunately, sometimes tomorrow never comes. It is very important to have legal documents in place now and to review them regularly so you are prepared for whatever the future holds.

Marine Bank's Trust Department offers a wide range of services from simple bill payment to serving as trustee. Please give us a call for a confidential, no obligation appointment to help you be prepared to meet with your legal advisor and assist you with your financial plan.



MARINE BANK & TRUST

BOARD OF DIRECTORS

R. Thomas Dale, *President*

**Jerry Bartell • David Carroll • Nick Dadant •
Matt Dickinson • Rick Ramsey • Todd Wise**

CARTHAGE

OFFICERS

R. Thomas Dale, *President*

Lynn Fisher, *Sr. Vice President/Lending*

David Fox, *Sr. Vice President/Financial
Services/Assistant Trust Officer*

Ramona Brown, *Vice President/Cashier*

Dan Dion, *Vice President/Lending*

Sandra Folkerts, *Vice President/Lending*

Tammy Kropp, *Vice President/Operations*

Gabriel Pettit, *Vice President/Lending*

Diane Schardon, *Trust Officer*

Susan Starr, *Assistant Vice President/Retail Services*

EMPLOYEES

Carol Cameron, Kimberly Carr,

**Helen Church, Janine Coulter, Allison Dooley,
Taylor Fink, Kelly Freeman, Brenda Harnetiaux,
Gail Hartman, Jody Hasten, Jennifer Hocker,
Janis Howard, Teena LeMaire, Carol McClintock,
Judy McVey, Ena Swartz, Sara Underwood**

HAMILTON

OFFICERS

Janet Rahn, *Vice President/Operations*

Garry Gibbs, *Vice President/Lending*

Cicily Knowles, *Assistant Vice President*

EMPLOYEES

Tracy Arnold, Dianna Cannon,

**Peggy Murphy, Melinda Plowman,
Emilee Reneau, JoAnn Stewart,
Betty Stuckwisch, Lateala Trautvetter**

AUGUSTA

OFFICERS

Susie Eddington, *Vice President/Manager*

Philip Stienbarger, *Assistant Cashier*

Greg Tippey, *Assistant Vice President/Lending*

EMPLOYEES

Erin Holst, Nadine Marlow, Brooke Tobias

6 Tips for protecting your checking account

Tammy Kropp, Vice President of Operations

1. Don't give your checking account and bank routing number to anyone you don't know.

When setting up a direct payment, only give your account information to companies you are familiar with, and only when YOU have initiated the transaction. Criminals may call or send you a letter pretending to be from a reputable company that you actually do business with. While some of these may be legitimate requests, it's always a good practice to locate the phone number or address on your bill and initiate the contact with them. If criminals get your account information, they may create a 'bank draft' with your account number on it and send it through your account. They may also ask for your debit or credit card number information. Don't be embarrassed to tell info-seekers NO!

2. Don't be a victim of a fake check scam.

It all starts when someone gives you a realistic looking check and asks you to send them money in return. The check is phony, and so is the person's story, and it may take weeks—even months to even realize it. The bank has to give you access to that money within a few days, most times before we even know it's valid. But guess what? When the check eventually gets returned, you are the one responsible for it. If a deal sounds too good to be true, it probably is.

3. Don't click on any email links from unknown senders.

Fraudsters will send you emails telling you your account is locked or disabled or your information has been compromised, thus asking you to 'verify' or 'input' your personal information. Or, they may send offers of deals if you click on a link. They will

even cleverly duplicate company logos to lure you. NEVER click on a link within an email from a sender you don't know. A legitimate company will not send these requests by email.

4. Review your monthly statement.

As soon as you receive your statement, glance over each transaction for anything you don't recognize. Then as time allows, check each item off to make sure it's something you've authorized. We realize it may not be convenient to check each item off as soon as you receive the statement, but the sooner you do this the better. If you have online banking, you won't have to wait until your statement comes—you can check your account transactions anytime, day or night.

5. Notify us about any problems as soon as possible.

The sooner you notify us about a problem, the sooner we can get it resolved. If the item involves a debit card, we will need your signature to initiate a dispute. Also, please let us know if you think the problem is a result of fraud, so that we can help you take proper action to avoid further loss.

6. If you don't have enough money in your account, don't write the check or authorize the debit.

Money may be debited from your account sooner these days, as checks are being processed quicker. Also, many stores and utility companies, etc. are converting checks to electronic payments, which will also result in faster clearing times. If you don't have enough money in your account when the debit clears, you might find yourself paying an overdraft fee.

If you have doubts about the validity of any telephone request, email or item received through the mail, we are here to help! Call us with any questions or concerns.

New Employee Joins Marine Team



In December, **Sara Underwood** joined the Marine Bank Carthage location as a teller. She has lived in Carthage most of her life and graduated from Carthage High School. She has two daughters, Aubrey and Alivia.

Sara recently purchased her first home and spends her free time working on house projects. She also enjoys reading, gardening, and spending time outside.

Sara has plenty of experience working with the public. She has worked at Dairy Queen for 12 years, and was the manager for the last 6 years. Sara is fitting into her new surroundings nicely. "I like the people I work with, and enjoy meeting the customers."

Stop by and say "hi" to Sara next time you're in the bank!

Ag Seminar Speakers

The Marine Bank Ag Seminar was held on Wednesday, March 2nd and featured the following speakers:



Kevin Van Trump: Professional Ag Trader & Cash Marketing Specialist.

With over 20 years of professional experience in the grain and livestock industry, Kevin Van Trump is now regarded as one of the nations top cash-marketing strategists.

Van Trump traded professionally at the Chicago Board of Trade and the Kansas City Board of Trade. During his tenure he has advised some of the world's largest grain speculators and producers. He is regularly featured in top industry publications, and on industry web sites such as Ag Web, Top Producer, Farm Journal, and many more.

Van Trump recently launched "Farm Direction" in an attempt to help farmers understand how the marketing game has forever changed. With Index Funds, Swap Dealers and Managed Money controlling the Agricultural markets, his "insider" information has proven to be invaluable.



Dale Aupperle, AFM, ARA

In 1993, Dale Aupperle founded Heartland Ag Group Ltd. to continue a 21 year career offering agricultural expertise across Central Illinois. Heartland Ag Group Ltd. has quickly grown to become a premier provider of specialized services, information and agricultural knowledge.

Growing up on the family grain and livestock farm in McLean County, Illinois, near Gridley was a wonderful experience. In 1972 he received his Bachelor of Science Degree in Agricultural Economics from the University of Illinois. Dale went on to a successful career in professional farm management with a large downstate Illinois banking group, serving as Senior Vice President responsible for over 100,000 acres under management.

Dale has been very active and is nationally recognized in the farm management and rural appraisal professions. The AFM (Accredited Farm Manager) title was awarded to him in 1977 and the ARA (Accredited Rural Appraiser) followed in 1978 - the youngest person in Society History to be dually designated.

In 1991, he served as President of the American Society of Farm Managers and Rural Appraisers (ASFMRA). From 1993 through 1998, he chaired the Government Relations Committee which takes a prominent national role in shaping agricultural policy. Dale was President of the Illinois Society of Professional Farm Managers and Rural Appraisers in 2003.





Homebuyer

Grant Programs Available

Sandra Folkerts, Vice President/Lending

Marine is once again partnering with Western Illinois Regional Council to offer income eligible families the opportunity to own their home with funding made available through the Illinois Housing Development Authority's Homebuyer Program. The program is expected to start mid-June and will run for one year. Please watch your local newspapers for meeting dates.

Marine is also, again working with the Federal Home Loan Bank of Chicago to offer Downpayment Plus Grants. These grants are available now.

Both of these grant programs have income eligible guidelines. Prequalification is required.

For information regarding either grant please contact Sandra Folkerts or Gabe Pettit at 217-357-3151; Cicily Knowles or Garry Gibbs at 217-847-3341; Susie Eddington or Greg Tippey at 217-392-2151



PRST. STD.
U.S. Postage
PAID
Permit No. 7
Monmouth, IL
61462

410 Buchanan St.
P.O. Box 190
Carthage, Illinois
62321

