

Think BOTTOMLINE

©July 2009

PLUS:

- NEW MARINE EMPLOYEES
- RECYCLING EFFORT
- RELAY FOR LIFE
- AND MORE

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MORE
**GOOD
NEWS**
FROM FDIC

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**TOM'S
DESK...**

16th Annual Customer Appreciation Picnic

Thursday, July 23, 2009

Jaycee Park

Serving begins at 4:30PM*

* In case of inclement weather,
event will be held at the
Hancock County Extension Center

VFW/American Legion

Color Guard

will present the flag

RESERVATIONS

Please call for reservations:

Carthage 357-3151

Hamilton 847-3341

Augusta 392-2151

Entertainment at 6PM

Caleb Gray & Dylan Morris

Mallory Brooks

Will Nolden

Sarah Zeigler

Bring your lawn chairs

Menu

BBQ Pork Plate

Baked Beans

Potato Salad

Applesauce

Bread & Butter

Ice Cream

Drinks

Door Prizes

\$25 Gift Certificates to:

Arnell Drug

Bergman Farm Supply

Computing Made Easy

Double Deuce

Hamilton Dairy Queen

MORE Medical

McHugh Drug Store

Pat's Pit Stop

PJ's Pub and Diner

Suzy Q's

The Flower Shop

The Office

Tranquil Touch Massage

Treasures

Ziggies Pizza

1-Day's Interest on \$12,000,000
at our E-Checking interest rate,
on July 23, 2009

A Newsletter written and produced for: Marine Bank & Trust

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From Tom's Desk...

As I write this, we have just experienced yet another spring storm that has added to our already too-wet ground. What a spring! Our farmers are getting a little anxious about this year's crops...and once again we are reminded just how important agriculture is to our economy, and our region in particular. We now look forward to some of that mid-summer sun and heat that makes the plants grow so fast, you can almost see them get bigger if you stand still!



It's once again time to invite you to the annual Marine Bank Customer Appreciation Picnic, this year to be held on Thursday, July 23. We always look forward to this event; it gives us a chance to show you, our customers, how grateful we are for your business and for the opportunity to live and work in a community that appreciates hard work, family and neighbors. I am proud of the fact that the Marine "family" shares these values.

This year members of the Marine staff and board have participated in a great many community events that have benefited neighbors in need. Most recently, we were a part of the Hancock County Relay For Life, helping to raise over \$83,000 to assist those battling cancer. I'm so very proud of this effort which involves the planning and fundraising that takes place all year long. You'll see pictures of that event in this newsletter, along with photos of other activities throughout the county in which the bank participated. Here in Hancock County, we are "doers," not just "talkers," and we know how important our support is for those in need. Allow me to take this opportunity to thank you for YOUR community volunteer efforts, and to encourage you to continue looking for ways you can help out a neighbor or friend.

Commitment to service is at the very core of our lifestyle here in Hancock County, and helps define the direction we take in all of our life's choices. We know how important it is to give back to the community that gives us so much. And THAT is the bottom line.

See you at the picnic July 23!

R. Thomas Dale, President

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Think Marine.

Marine Bank & Trust and their affiliates have 42 ATM locations in Illinois and Missouri. FREE of charge for Marine customers!

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Charitable Gifting

Diane Schardon, Trust Officer

Is charitable gifting something you would like to include in your estate plan? A plan to continue the work of organizations you believe in can be very rewarding and at the same time realize tax saving benefits when made to a qualified charity.

A charitable trust can be established to provide for the present or future of a qualified charity as well as individual beneficiaries. There are many varieties of charitable trusts including trusts or endowments established to promote continuing education in the form of scholarships. Many think the establishment of a scholarship is only something the wealthy can do, but with rising costs of higher education, any amount is appreciated.

I recently had the pleasure of presenting scholarships at several high school honors and graduation ceremonies in the area, witnessing many groups and individuals who have established scholarships. As Trustee of one such endowment, Marine Bank had the privilege to present the Lawton Endowment Fund Scholarship. Mr. James H. Lawton established this endowment to promote continuing education for residents in the area where he made his living in Western Illinois. Due to Mr. Lawton's generosity, this year we were able to award a total of 17 scholarships to students in 6 different school districts. As these scholarships may only be paid from the income this endowment earns, the Lawton Endowment Fund Scholarship will go on indefinitely.

We congratulate the following 2009 Lawton Endowment Fund Scholarship recipients:

- Kendra JenningsLaPrairie, IL
- Rebecca ElschlagerHamilton, IL
- Erin WhiteHamilton, IL
- Tyler J. TaylorHamilton, IL
- Anna HendersonHamilton, IL
- Jaclyn DuffyFerris, IL
- Kourtnei ReedLaHarpe, IL
- Kortney FreemanCarthage, IL
- Sebastian GoetzCarthage, IL
- Marcie BlackburnPlymouth, IL
- Jacob D. SurrattRushville, IL
- Kerbee KoehlerWarsaw, IL
- Jacob StevensonNauvoo, IL
- Johnna M. ErbesWarsaw, IL
- Kimberly LitchfieldNauvoo, IL
- Torrance J. BondBlandinsville, IL
- Victoria WeaverBlandinsville, IL

More Good News from the FDIC

David Fox, CFP-Sr. Vice President

In our last two newsletters, I have discussed the positive changes made by the FDIC to help bank depositors' money remain safe. Shortly after our most recent newsletter went out, the FDIC made another change, which I believe is another positive step in these times of economic uncertainty. As I wrote in our November newsletter, FDIC coverage changed from \$100,000.00 to \$250,000.00 per depositor through December 31, 2009. In my opinion, this was a good change, even though it was scheduled to expire on December 31, 2009. Then, on May 20, 2009 the FDIC announced that this increased coverage is extended through December 31, 2013. On January 1, 2014 the standard insurance amount will return to \$100,000.00 per depositor, except for IRA's, which will remain at \$250,000.00. However, due to the way insurance coverage is calculated, it is possible for a family to have several times the \$250,000.00 in coverage if their accounts are structured correctly using joint accounts and the Payable on Death type of account.

I am pleased that the FDIC has extended the duration of this coverage and believe it will allow depositors to better structure their CD's. This will allow them to have CD terms that go beyond the end of this year if that is better for their CD portfolio or to take advantage of specials or longer term rates.

Movie Time at Marine Bank in Hamilton

Marine Bank is helping young Hamilton students with a financial contribution to the community's Summer Daze camp. Marine Bank also turns the basement of their Hamilton branch into a theater every Wednesday afternoon during the six-week Summer Daze program so youngsters can watch movies in air-conditioned comfort.

Summer Daze was originally funded by a grant from the Illinois Rural Recreation Development Project. When those funds ran out, Marine Bank stepped in and made a financial contribution to help keep the program going. Anyone who would like to join Marine Bank in making a donation may do so by contacting Kelsi Massey at 217-847-2093 or 125 North 4th Street, Hamilton, IL 62341.

In return for community contributions, Summer Daze provides a safe and fun environment for young students in Hamilton.



Students from Hamilton's Summer Daze camp enjoy a movie in the basement of the Hamilton branch on a June afternoon.

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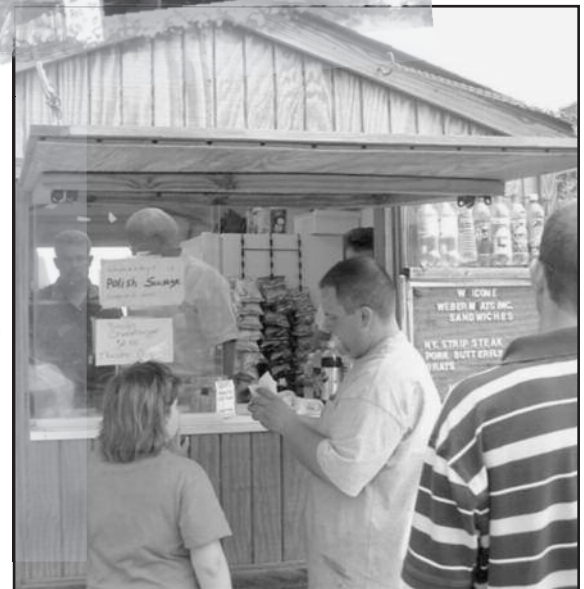
Nadine Marlow, Christina Daniels,

Samantha Inman

Marine Bank Team Relay For Life Event

The Marine Bank team raised over \$11,000 this year for the American Cancer Society. Employees raised funds by making and selling cancer bracelets, paying \$5 to be able to wear jeans one Friday every month, setting up a bake sale at the Farmer's Market and having a cookout at Weber Meats. Funds were also solicited by the team from family and friends. (pictures below)

Front Row: Diane Schardon, Rita Dale, Susan Starr, Teena LeMaire, Mo Brown, Linley Bartell, Tammy Kropp **Back Row:** Tom Dale, Lynn Fisher, Dan Dion, Cicily Knowles, Jerry Bartell **(Members of the team not present:** Ena Swartz, Gabe Pettit, Cori Pettit, Dianna Cannon, Kim Carr and Stacie Neff)



Marine Bank Helps Southeastern Suns Kick Off Recycling Effort

Southeastern High School's Family, Career and Community Leaders of America Club was looking for a way to help their community "go green," so they decided to establish a community recycling program. To get the program started, though, the students discovered they needed some green of a different kind – \$2,600, to be exact.

Marine Bank donated a portion of the money needed, and other local businesses covered the rest. Southeastern now partners with Quincy Recycle to collect number one and number two plastic bottles, cardboard, newspapers, magazines, chipboard (the material that comprises most cereal boxes), junk mail, regular paper, catalogs, aluminum cans and tin cans from 9-11 a.m. on the first Saturday of each month.


The program began in April and has grown each month. Southeastern High School invites all area residents to bring their recyclables to the semi-trailer parked on the west side of the high school during the designated drop time. Students do request that food containers be rinsed and that caps be removed.

Because of the Independence Day holiday, the July collection date will be Saturday, July 11th.

(From left) Family, Career and Community Leaders of America Karen Janssen, Jr. Shelbi Root, Sr. Alyssa Nanninga, Jr. Jenica Miller and So. Kelsey Cox sort through recyclable items donated to the Southeastern Area Recycling Program.



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Think Marine.**





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Welcome New Marine Employees: Allison & Jillian

ALLISON DOOLEY has joined Marine Bank as a teller at the Carthage branch. Allison has been on the job since the beginning of June. She says she embraces learning all the responsibilities of her new position, but her favorite part of working at Marine Bank is meeting the customers.

Allison hopes her position at Marine Bank will be the start of a career in finance. After graduating from Illini West High School in May 2010, Allison plans to attend community college for a couple of years before transferring to Western Illinois University to study accounting.

Allison currently is a member of the Illini West's Future Business Leaders of America club. She previously worked at Hotel Nauvoo and Dairy Queen.

Allison, a lifelong Carthage resident, is the daughter of Lisa and Rick Dooley and the mother of Isabella Dooley.

The Hamilton branch welcomes new teller JILLIAN TAYLOR. Jillian will begin her new duties in August and says she's a people person and is looking forward to working with Marine Bank's Hamilton clientele.

In the meantime, Jillian is completing a summer at the Hamilton Family Aquatic Center, where she works as a lifeguard. Jillian will begin her senior year at Hamilton High School this fall. After graduation, she plans to attend Illinois State University to major in business before beginning a career in public relations.

Hamilton High School sports fans may recognize her name, as Jillian is a member of the ladies' basketball and track and field teams and is a cheerleader.

Jillian, a Hamilton resident, is the daughter of Mike and Mari Taylor.



Allison Dooley



Jillian Taylor

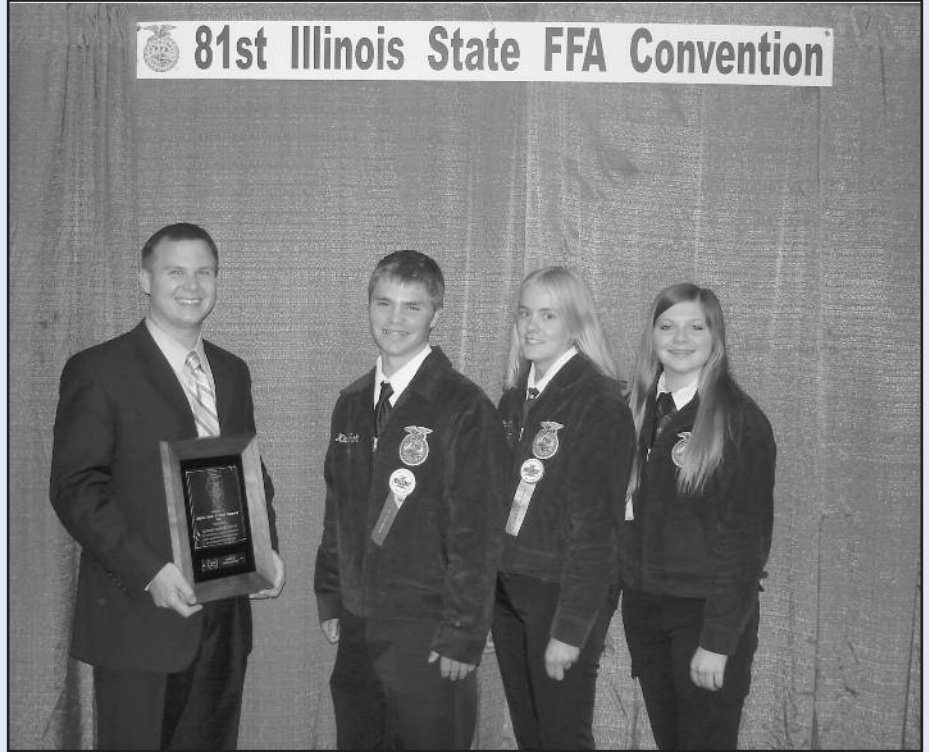
FFA Honors Marine Bank

The Illinois chapter of the Future Farmers of America recognized Marine Bank and Trust for our 25-year financial commitment to the student organization during their 81st annual convention in Springfield, held June 9-11.

For the past quarter-century, Marine Bank has given at least \$50 annually to the Illinois FFA Foundation. Assistant Vice President Gabe Pettit attended the Illinois FFA's June 9th evening banquet and awards ceremony to receive a plaque commemorating Marine Bank's contributions.

Marine Bank is pleased to partner with an organization like the FFA that does so much to educate our students. Agriculture is a critical component of Hancock County, and our students are critical to the future of that industry.

Pictured: Gabe Pettit, Assistant Vice President of Marine Bank and Trust, stands with Kirby Fecht, Jessica Horton, and Amanda Jack of the Future Farmers of America.



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