

SBC E-NEWS DECEMBER 2009

Welcome to State Bank of Countryside (SBC) eNews!

SBC eNews is full of articles with topics such as finance, travel, family, leisure and much more. We hope you will enjoy SBC eNews and find the information useful to you and your family. We welcome your comments and suggestions.



Check out our newly designed website

The Bank's website (www.statebankofcountryside.com) has been redesigned and we have added some new features. We continue to provide you with the information and resources you have come to expect from the Bank. There is easier navigation, Internet Banking login from the homepage, quick links to popular services, and much more. The new website has been live since the end of November. Click [here](http://www.statebankofcountryside.com) to visit the new www.statebankofcountryside.com and let us know what you think!



Check your ATM Receipts for Coupons!

If you have visited a State Bank of Countryside ATM recently, you may have noticed our receipt paper looks a little different.

The paper now has coupons for local retail stores on the back. The coupons offer discounts at the stores when you use your SBC Advantage Debit Card.

Be sure to look at the back of your receipt the next time you stop by a SBC ATM!



FREE Credit Report

Reviewing your credit report is a great way to help protect against identity theft. In fact, it is recommended that you check your credit report annually to be sure all of your information is up-to-date and accurate.

Consumers may obtain a free copy of their credit report once a year from each of the three major credit bureaus: Experian, Equifax and TransUnion. To obtain your credit report from one of the bureaus, log on to www.annualcreditreport.com, select Illinois, input your information, and then choose one of the credit bureaus. Or, call toll free **1-877-322-8228** and make your request by phone. Follow each bureau's instructions to get your report and check it for accuracy.



H1N1 Symptoms – know your facts!

What is H1N1 (Swine) Flu?

- **H1N1 (Swine) flu is a new influenza virus causing illness in people.** It has two genes from flu viruses that normally circulate in pigs in Europe and Asia, plus avian genes and human genes. Scientists call this a “quadruple reassortant” virus.
- **H1N1 (Swine) flu is contagious.** This new virus was first detected in people in the United States in April 2009. The virus is spreading from person-to-person, in the same way that regular seasonal influenza viruses spread.
- **H1N1 (Swine) flu is NOT caused by eating pork or pork products.** H1N1 flu is not a foodborne disease, it is a respiratory disease. The USDA continues to remind consumers that all meat and poultry products are safe to eat when properly prepared and cooked.
- **Illness with the new H1N1 (Swine) flu virus has ranged from mild to severe.** While the vast majority of people who have contracted H1N1 (Swine) flu have recovered without needing medical treatment, hospitalizations and deaths have occurred.
- **About 70 percent of people who have been hospitalized with H1N1 (Swine) flu have had one or more medical conditions that placed them in the “high risk” category** for serious seasonal flu-related complications. These include pregnancy, diabetes, heart disease, asthma and kidney disease.

Seasonal Flu	H1N1 (Swine) Flu
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<p>All types of flu can cause:</p> <ul style="list-style-type: none"> • Fever • Coughing and/or sore throat • Runny or stuffy nose • Headaches and/or body aches • Chills • Fatigue 	<p>Same as seasonal flu, but symptoms may be more severe.</p> <ul style="list-style-type: none"> • Fever • Coughing and/or sore throat • Runny or stuffy nose • Headaches and/or body aches • Chills • Fatigue <p>In addition to the above symptoms, a number of H1N1 (swine) flu cases reported:</p> <ul style="list-style-type: none"> • Vomiting • Diarrhea
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- **Unlike the seasonal flu virus, adults older than 64 do not yet appear to be at increased risk of H1N1 (Swine) flu-related complications.** CDC laboratory studies have shown that about one-third of adults older than 60 may have antibodies against this virus. It is unknown how much protection may be afforded against H1N1 (Swine) flu by an existing antibody.



GENERAL TIPS AGAINST INTERNET FRAUD

Internet fraud is a serious concern in today's society. Here are some tips to avoid becoming a victim.

- **Be Careful while you Click** – If you receive an e-mail that tells you to confirm certain information, **do not** click on the e-mail link. Instead, use a phone number or website address you know to be legitimate.
- **Look for the “Lock”** – Before submitting any financial information through a website, look for the “lock” icon on the browser status bar, or look for “https” in the web address.
- **Don't Judge by Appearances** – The availability of software that allows anyone to set up a professional-looking website means that criminals can make their websites look as impressive as those of legitimate businesses.
- **Be Careful Giving Personal Data Online** – If you receive e-mail requests for personal data, don't send the data without knowing who's asking.

- **Be Wary of Disguised E-mails** – If someone sends you an e-mail using an e-mail header that has no useful identifying data, it could mean that the person is hiding something.
- **Use a Complex Password** – Experts advise a combination of letters and numbers.
- **Update your Virus Protection** – Your computer’s anti-virus software needs to be up-to-date to guard against new strains.
- **Use Spyware Protection** – Anti-spyware programs are readily available. Every computer should have the software installed...and updated regularly.

Remember: State Bank of Countryside will never send you an e-mail asking you to verify personal information!



Looking to refinance?

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SBC Recipe Box

Pecan Pie Bars

By: Steve Delmagori



18 1/4 ounces (1 box) chocolate cake mix
(set aside 1 cup of cake mix from package)
1/4 cup butter, softened
1 egg, slightly beaten
3 eggs
3/4 cup packed brown sugar
3/4 cup dark corn syrup
1 teaspoon vanilla
1 1/4 cups coarsely chopped pecans

Preheat oven to 350°F. Lightly grease a 9x13-inch baking pan; set aside. Set aside second measure of the cake mix for the filling. For the crust, in a large mixing bowl, combine remaining cake mix, butter, and slightly beaten egg. Stir with a fork until crumbly. Turn into prepared pan. With lightly floured hands, press evenly onto the bottom to form a crust. Bake for 12 minutes. Meanwhile, for filling, in a medium bowl combine the second measure of eggs, brown sugar, corn syrup and vanilla. Add the reserved cake mix; stir with a fork just until blended. Some tiny cake clumps will remain. Spread filling evenly over baked crust; sprinkle with pecans. Bake for 25 - 30 minutes or until filling appears set when pan is gently shaken. Cool completely on wire rack. Cut into bars. Cover and chill to store.