

SBC

UPDATE

THE FAMILY OWNED BANK FOR FAMILIES AND THEIR BUSINESSES



STATE BANK
OF COUNTRYSIDE

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Perfect Gift!

Details
INSIDE

THE CORNER OFFICE

by John D. Wheeler, Chief Executive Officer and Co-President

Making Time for the Important Things

It is an old saying but lately I have been asking myself quite often, "where has the time gone?" Recently in a meeting the group was discussing a contract that was signed in 2007 and none of us could believe that 3 years had already passed. I am sure there are a multitude of reasons why this happens but I have a few theories.

First, I have 3 wonderful children. The older ones are at the age where they seem to go from activity to activity. Whether it be soccer, choir, piano, play dates, etc., it seems like they are in constant motion. Maybe if that was the only busy part, time wouldn't go by so fast. But unfortunately I, as many parents, now get to do work in between activities. Whether it be a phone call, emailing on a Blackberry or iPhone, or remotely accessing our work computers from home, we are never that far from the stresses of work life.

All of this is making me realize that even at my young age, life is too short. So, what can I do to fix this? Well, the following is a list of what I am going to do:

When I am with my family they will have my undivided attention. Because it appears there isn't enough time in the day, I probably try and do too much when I am with my kids. I have read and answered countless emails on my iPhone that could have easily waited until the next day, or at the very least, until the kids were asleep. Going forward I am going to (try) to not do too much when I am with my kids.

I am going to stop biting off more than I can chew. I am blessed to be in a position where I get to know many wonderful people and many organizations that help thousands of people. With so many people in need it is easy to want to say yes to helping all. The only problem is you spread yourself too thin and don't get to really focus on anything. Therefore, I am going to focus on a couple of things and commit to them rather than committing to too many things and not be as helpful as I can.

Enjoy doing nothing. I find it very hard to just do nothing. I think it is because there always seems to be so much on the "to do" list. Or maybe it is because there are lots of hobbies and things we enjoy that we don't have enough time for. The reality is, the "to do" list will always be there. The hobbies will always be there. I am committing to take time to "just be" and enjoy nothing. All the multitasking we do all day is taxing on our brains. Why not give it a rest and just do nothing.

Well, maybe I will write again in a few months and let you know how I am doing on the above commitments. If you feel the same way I would encourage you to make a similar list and see how it goes.

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FOURTH
QUARTER
2010

Bongo's

Backpack Decorating Party



Shaun examines his work.

Viv takes a picture with Bongo.

YOUNG PICASSOS AT WORK

Members of our SBC Family Savers program attended Bongo's Backpack Decorating Party and we were amazed at the artistic talent among our junior savers! Children were given backpacks to decorate and there were definitely some budding artists in attendance. After decorating their backpacks, attendees enjoyed snacks, pictures with our SBC Kids Club mascot Bongo and checking out the loot in their goody bags.

SBC Family Saver Members earn **TRIPLE** the interest on their child's* savings accounts and are invited to special events throughout the year. For more details on our free SBC Family Savers Program call **708-485-3100** or visit the bank's website at **www.statebankofcountryside.com**.

*For children age 12 and under.

FDIC INSURANCE PERMANENTLY INCREASED

The FDIC Standard Maximum Deposit Insurance Amount has been permanently increased from at least \$100,000 to at least \$250,000 per depositor. For more information about FDIC insurance coverage, please see one of our Financial Counselors at any State Bank of Countryside location or give us a call at **708-485-3100**.



MasterCard® Gift Cards



MasterCard Gift Cards*, a perfect gift for the "hard to buy for" person. You choose the denomination of the card, anywhere from \$10 - \$1,000. MasterCard Gift Cards are available in different designs to fit your needs. Large orders are available for businesses. Stop by our Teller Line for more information.

*Purchase fee of \$3.95 to \$5.95 depending on gift card denomination. Monthly inactivity fee of \$2.95 after 12 consecutive months of inactivity and a \$5.00 lost/stolen card replacement fee. Cards are FDIC insured only if registered. These cards issued by MetaBank, pursuant to a license from MasterCard International, Incorporated.

BUSINESS OWNERS – IMPORTANT CHANGES TO YOUR FICA PAYMENTS

Effective January 1, 2011, the Internal Revenue Service will no longer accept paper coupons for employers' FICA tax payments. Businesses will need to make their payments using the Electronic Federal Tax Payment System (EFTPS) voice response system or by going online to **www.eftps.gov**.

Beginning October 2010, EFTPS will begin automatically enrolling businesses that have made payments with paper coupons sometime during the previous 18 months. A business that is automatically enrolled will receive a detailed welcome letter from the EFTPS and a Personal Identification Number by mail. For additional information, please visit **www.eftps.gov** or call EFTPS at **1-800-555-8778**.

For your convenience, State Bank of Countryside will be accepting paper coupons through December 31, 2010.

State Bank of Countryside also offers wire transfer services in case you need to make your payment right away. Call our Administrative Resources department at **708-485-9770** for details.



TRAVELING OUTSIDE THE COUNTRY?

If you plan to travel overseas with your SBC Advantage Debit Card, please notify the Bank before you go on your trip. For your safety, our debit cards have security measures in place that will suspend a card if a transaction appears to be out of the ordinary. To avoid any difficulties when using your card, contact a Financial Counselor at any State Bank of Countryside location and they can add a note in our system so you will have uninterrupted card service while traveling.

Enjoy your trip!





SUPER SLEUTH

DO YOU HAVE 330 SPARE HOURS?

That is the average amount of time to repair damage done by identity theft.

I heard on the news the other day that one in twenty Americans risks being a victim of identity theft this year. The average number of hours a victim spends repairing the damage is 330 hours. Wow. I went to State Bank of Countryside to ask their advice on steps I can take to protect myself from this growing crime. Here is what I found out:

SSS – Hi. Can you tell me what identity theft is?

SBC – Sure. Identity theft occurs when someone steals your personal information and uses it to establish credit, borrow money, charge items, or even commit crimes in your name.

SSS – Wow. That is scary. What are some ways to protect myself from identity theft?

SBC – Identity thieves raid mailboxes for credit card offers and statements. You should remove mail promptly from your mailbox and never use your mailbox for outgoing mail. Also, be sure to shred any financial statements, receipts, cancelled checks, and pre-approved credit card offers you have received but don't plan to use.

SSS – Those are good tips. What are some other things I should do?

SBC – Check all of your credit card and bank statements for accuracy. Also, review your credit report each year. If someone is applying for credit in your name, a copy of your credit report may help point this out. You can obtain a free credit report once a year from each of the credit reporting agencies (Experian, Equifax & TransUnion) by calling **877-322-8228** or going to www.annualcreditreport.com.

SSS – I will definitely start doing that. What are some signs that show I may be a victim of identity theft?

SBC – One sign is if there are fraudulent charges on your credit card statement. Another sign is if you start

to receive bills for goods or services that you didn't request. Also, watch out for suspicious inquiries on your credit report.

SSS – If I think I may be a victim of identity theft, what should I do?

SBC – You should contact your credit card company and your financial institution to close accounts that have been fraudulently accessed or opened. Also, contact the fraud department at any one of the three major credit bureaus – Equifax at **800-525-6285**, Experian at **888-397-3742** or TransUnion at **800-680-7289**. The credit bureau you contact will share the information with the other two and a "fraud alert" will be placed in your credit file at all three companies.

SSS – Is there anything else I should do?

SBC – Yes. You should file a police report and get a copy of the report in case you need proof of the crime for your credit card companies or financial institutions. You can request bi-monthly copies of your credit report until your case is resolved. This is free to fraud victims. Also, notify the Federal Trade Commission at **877-438-4338**.

SSS – That is good to know. Where can I go to learn additional information about identity theft and ways to prevent it?

SBC – For more information about identity theft, visit the Federal Trade Commission's website at www.consumer.gov/idtheft. It provides detailed information to help you deter, detect, and defend against identity theft.

SSS – Thank you for your time. I feel much better now that I know the facts about this crime and how to protect myself from it.



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