

SBC SUPER

SLEUTH

101 BEST AND BRIGHTEST COMPANIES TO WORK FOR

I heard that State Bank of Countryside had received an award for being one of Chicago's 101 Best and Brightest Companies To Work For. I decided to go to the Bank and find out some more information about the award. I spoke with Human Resource Manager Mary Sullivan (M.S.) and this is what she had to say...

SSS – Can you tell me about the Chicago's 101 Best and Brightest Companies To Work For Award?

M.S. – The award is given out to companies that have excellent employee satisfaction. This includes the relationship between employees and management, employees and their jobs and employees with other employees. The company is measured and ranked by credibility, fairness to our employees, respect for our employees, pride, and camaraderie.

SSS – How did your bank qualify for this award?

M.S. – We sent in a nomination ballet to the Great Place to Work Institute along with some information regarding the company and its employees.

SSS – What was the process you needed to take in order to be a part of this competition?

M.S. – After we were nominated, I received a questionnaire to fill out about the company and our employees. Then questionnaires were sent out randomly to several of our employees. The questions included topics such as how management communicates with employees, how the employee feels about his/her job, and how management and employee relationships are in the work place. After the

employees submit their answer forms, the judges add up our points and compare them to the rest of the nominees.

SSS – What are some of the advantages to winning this award?

M.S. – We keep employee retention high and it is a very good advertisement for finding new employees who are looking for a great place to work.

SSS – When did you receive the award?

M.S. – We received the award on August 4th, 2008.

SSS – How often are these awards given out?

M.S. – The award is given out annually.

SSS – How many times has your company been nominated for this award?

M.S. – The Company has been nominated two times, last year and this year. Both times we were nominated, we have received an award.

SSS – How do you feel about working for one of the best and brightest companies in Chicago?

M.S. – I couldn't be more proud to work in this Bank. Our management is always striving to be the best. They work hard everyday to keep a good relationship with the rest of the employees. They keep our employees on track which in turn keeps our company in motion. Employee satisfaction goes hand in hand with customer satisfaction. A happy employee makes for one happy customer.

SSS – Well that sounds like a great achievement. Thanks for answering my questions and congratulations on winning the award!



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SBC UPDATE

Third Quarter 2008 – A quarterly publication by State Bank of Countryside
“The Family Owned Bank for Families and Their Businesses”

Tom's Thoughts... By Thomas P. Boyle, President

KEEPING THE FAITH IN THE AMERICAN ECONOMY

In these trying, disruptive times, it is difficult to know where to look for good, sound advice. I feel this same difficulty myself. But last week I was struck by the following remarks from former Federal Reserve Chairman Alan Greenspan, taken from his recent book The Age of Turbulence:

With fourteen years under my belt as Fed Chairman, I have seen the economy pull through a lot of crises – including the largest one-day crash in the history of the stock market, which happened five weeks after I took the job. We'd survived the real-estate boom and bust of the 1980's, the savings and loan crisis, and the Asian financial upheavals, not to mention the recession of 1990. We'd enjoyed the longest stock-market boom in history and then weathered the ensuing dot-com crash. I was gradually coming to believe that the U.S. economy's greatest strength was its resiliency – its ability to absorb disruptions and recover, often in ways and at a pace you'd never be able to predict, much less dictate.

Mr. Greenspan, of course, has gotten a lot of grief recently for having created the conditions within which our current difficulties - recently capped by the near insolvency of Freddie Mac and Fannie Mae - could take hold. Some of these criticisms may, in fact, be right. But there is, I think, a

lot of wisdom to be found in his statement. In particular, Greenspan helps us realize that the economy has survived tumultuous times before and, in fact, has usually emerged from them even stronger as a result of these challenges.

The Fed is worried about a possible recession, the weak dollar, and the high price of oil being with us in the near term. There are many positive signs out there but they don't

get the press coverage they deserve. Other than housing and the auto industry, most corporations have been profitable and the steel industry, which was in the doldrums just a few years ago, has been doing very well and has bright prospects for the next five years. Unemployment remains at historically low levels – at 5.5%. Residential home mortgage rates are just over 6% and have been there for over a year. Getting a mortgage even with a good credit score is the topic for

another newsletter. And even though the price of oil is one of our challenges, if we can get the speculators under control, I would hope oil would return to \$75.00 a barrel.

Irresponsible media is a big contributor to the public's uneasiness about our economy. Our economy will bend at times but it will never break. The American public is both smart and resilient.



HOMER GLEN GRAND OPENING

During the week of April 19 through April 26, our Homer Glen branch hosted its Grand Opening with a variety of entertaining and successful events. Grand opening week kicked off with an appearance from former Chicago Bears legend Dan Hampton. Over 150 fans and community members came to the Bank to meet Dan and have him sign their Bears memorabilia.

Other events included free antique appraisals, free document shredding, and a Kids Party! On Earth Day, April 22, the Bank gave out 113 baby Norway Spruce trees to customers and community members who stopped into the Bank. The branch's Ribbon Cutting Ceremony was held on Friday, April 25. Members of State Bank of Countryside's Board of Directors, Bank Officials and Homer Glen City Officials attended the historic occasion. The ribbon cutting was followed by cake and coffee for all.

Throughout the week, customers were treated to refreshments including cookies, popcorn, and juice. Every 10th teller transaction won a trip into our money machine. One lucky winner grabbed over \$150 dollars! A number of great prizes, including camp chairs, leather portfolios and a trip into our money machine, were given away by our Wheel of Fortune game. Every person who walked into the Bank was given a chance to spin our wheel, where everyone was a winner!

During our weeklong Samples From Our Vault Contest, one dollar bills were given away to every person walking into the Bank. The winning serial number was randomly drawn on Saturday, April 26 with the winner receiving \$1,000! We thank everyone who participated in our Homer Glen Grand Opening Week and making it a great success. We look forward to seeing you again at our new branch!



State Bank of Countryside Board of Director Members, State Bank of Countryside Officials and Homer Glen City Officials cut the ribbon during our Grand Opening Celebration.



Patricia Sula grabbed \$75.00 on her trip in the money machine!



Chris Angel from K5 Construction takes a picture with Chicago Bears legend Dan Hampton.



Cyril Wagner from Lockport won our Samples From Our Vault Contest and received a \$1,000 check!



Chris, Vince and Eric proudly show all of the Chicago Bears items that Dan Hampton signed for them.

**Honor the Heroes
Blood Drive
Thursday, September 11, 2008
from 10:00 am – 2:00 pm
at our Countryside location,
6734 Joliet Road.
Contact Aneta Tserpelis at
708-485-9348 to donate.**

2008 PRESIDENTIAL AND FIRST SPOUSE COINS

The United States Mint is honoring our nation's past presidents with the release of this year's gold Presidential \$1 Coins. 2008 will see coins depicting James Monroe, John Quincy Adams, Andrew Jackson, and Martin Van Buren. The United States Mint will be putting a new Presidential \$1 Coin into circulation every three months in 2008. It started with the James Monroe Presidential \$1 Coin on February 14. The John Quincy Adams Presidential \$1 Coin followed on May 15. Look for the Andrew Jackson Presidential \$1 Coin on August 14 and the Martin Van Buren Presidential \$1 Coin on November 13.

Also being released in 2008 will be the next batch of First Spouse Gold Coins. The First Spouse coins are to be released on the same schedule as their presidential

counterparts. This year's list features Elizabeth Monroe, Louisa Adams, Andrew Jackson's Liberty, and Martin Van Buren's Liberty. The First Spouse Gold Coins are worth \$10 and contain portraits of each first spouse, along with "In God We Trust," what number first spouse she was, and the years of her term.



State Bank of Countryside Featured in a Documentary to be Shown on PBS!

State Bank of Countryside (SBC) was featured in a National Business Series (NBS) documentary that discusses the benefits of community banking. The NBS is a series produced for PBS television that can be seen during fund-raising drives. NBS is moderated by Hugh Downs, famous television host and former anchor of 20/20.

On Wednesday, March 5, a film crew from NBS came to our Countryside location to film the mini-

documentary, which includes interviews with SBC management, SBC owners, and an industry expert. There are also testimonials from Bank customers. Our segment will be aired on PBS stations nationwide, and play in the Chicago Metropolitan Area for forty airings. To see the video, just visit our website at www.statebankofcountryside.com.

State Bank of Countryside: The Safe Choice for Your Money

More than ever, in these uncertain times it is important to know the financial stability of your Bank and the assurance that your deposits are safe.

- State Bank of Countryside continues to be well capitalized and currently holds **TWO** times the capital level required by the FDIC.
- For the past 14 years State Bank of Countryside has been ranked in the top **5%** of Chicago Area Banks by Crain's Chicago Business Magazine.
- Family Ownership committed to the long term interest of the Bank and the Communities it serves.

- FDIC insurance on your deposits up to **\$50 Million** with the Bank's CDARS program.

State Bank of Countryside continues to be recognized, both locally and nationally, for its strong financial performance. Our commitment to **conservative lending** and **strong underwriting guidelines** has served us well over the past thirty-three years and especially so in this time of financial turmoil.

To see a complete list of our rankings, visit us at www.statebankofcountryside.com and click on the *About Us* tab.