

SBC

UPDATE

THE FAMILY OWNED BANK FOR FAMILIES AND THEIR BUSINESSES



STATE BANK
OF COUNTRYSIDE

THE CORNER OFFICE

by John D. Wheeler, President & William M. Wheeler, President

IN THIS ISSUE

[The Corner Office](#)

[FDIC Insurance
Date Extensions](#)

[MasterCard Gift Cards](#)

[Our Website's New Look](#)

[Bulls Ticket Winner](#)

[Customer Comments](#)

[Fraud Tips](#)

[SBC Super Sleuth](#)

Proud Past, Exciting Future. . .

As you can see, the title of this space has changed. Actually, it is not a new title at all. It was the original title used by the Bank's founder, and our father, Jack Wheeler, until January 1997. We thought that this was an appropriate name, as in our new roles you will now be hearing from us. For those of you that remember the old newsletter, our father didn't always restrict himself to discussing banking and would sometimes venture off on various tangents. You may find us doing that as well.

When our father founded the Bank in 1975, the goal was to give the community a bank that would service its needs. For the past 34 years State Bank of Countryside has done that. As a family owned business, we look at the Bank as a part of our family. We remember our father discussing the events of his day at the dinner table when we were children. We remember coming into the Bank on Saturdays with our father dressed in our little league uniforms. We also remember playing little league on the field that today houses our east wing. The Bank has always been more than just an investment to our family.

Now, we have the honor of leading the Bank into the future. We are excited about the opportunity to continue to serve our community and provide the financial products our customers need. We are also continually looking at new products that can help meet the

needs of households and businesses. In these difficult economic times, you need a safe, reliable partner to keep your money secure. We appreciate the loyalty and trust that our customers have shown us over the years and we intend to continue to earn that trust every day.

We would be remiss if we didn't use this space to extend our gratitude to Tom Boyle. For 27 years Tom has been with the Bank, and for the last 12 years Tom has served as the Bank's CEO and President. We were fortunate to have a friend like Tom who could assume the President's role when our father suddenly passed away. During Tom's time in this role, the Bank grew from \$336 million in assets to over \$1 billion today. The Bank was also routinely near the top of the Bank ratings for financial performance. As many of you read, Tom has moved into the role of Vice Chairman. Tom will work on various strategic projects in this new full time position. We are very appreciative of all Tom has done for the Bank and our family over the years and excited about the contributions Tom will make in his new role.

Again, we are both excited about the opportunity to serve all of you. It is you who have made us proud to be owners of State Bank of Countryside, and for that, we are grateful. We look forward to meeting those of you we have not yet had the pleasure of meeting. Please know that our doors are always open and we are available to answer any questions you may have. The Bank has always been and will continue to be known as "The Family Owned Bank for Families and Their Businesses."

FOURTH
QUARTER
2009

FDIC INSURANCE DATE EXTENSIONS

On October 3, 2008, the FDIC Standard Maximum Deposit Insurance Amount (SMDIA) temporarily increased from \$100,000 to \$250,000 per depositor through **December 31, 2013**.

The FDIC's **Transaction Account Guarantee Program**, which State Bank of Countryside has been participating in, has also been extended. **The program is now scheduled to end on June 30, 2010**. Under this program, all noninterest bearing transaction accounts are fully covered by the FDIC for the entire amount in the account. State Bank of Countryside's regular NOW accounts (excluding Best Ever Checking) are also covered under this program. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

For more information about FDIC insurance or State Bank of Countryside's participation in the Transaction Account Guarantee Program, please call a Financial Counselor at **708-485-3100**.

MASTERCARD® GIFT CARDS

In November 2009, all State Bank of Countryside locations will offer MasterCard Gift Cards*, a perfect gift for the "hard to buy for" person. You set 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.

*Activation fee will apply.

OUR WEBSITE IS GETTING A NEW LOOK!!!

The Bank's website (www.statebankofcountryside.com) is being redesigned and we are adding some new features. We will continue to provide you with the information and resources you have come to expect from the Bank. There will be easier navigation, Online Banking login from the homepage, quick links to popular services, and much more. The new website will be live by the end of November. Be sure to visit us at **www.statebankofcountryside.com** and let us know what you think!

CHICAGO BULLS TICKET WINNER

This summer, the Bank held a drawing for two Club Level tickets to a regular season Chicago Bulls game. The winner of our Chicago Bulls Ticket Drawing is **Mary Jane Rich** from Frankfort, IL.

Congratulations!
We hope you enjoy the game!

SBC employee Faiza Kerrouch (left)
congratulates Mary Jane Rich.





CUSTOMER COMMENTS

At State Bank of Countryside, we value all of our customers and their experiences at our Bank. We have comment cards available throughout the Bank. The comments go directly to the President. Here is just a sample of what you have been saying about us:

“Very pleasant and very helpful. Would deal with you folks any day of the year.”

“I always receive excellent service and love the convenience and professionalism of the staff.”

“The service was excellent. There was no waiting – everyone was polite and courteous. We renewed a CD – the banker explained our options and suggested one that was beneficial to us for present times. We were well-satisfied, and really like your Bank.”

“Always courteous.”

“I cannot say enough about the attention I receive every time I enter the Bank. All the tellers go over and above to satisfy all my banking needs. Two bankers walked me through online banking and another was helpful with my safety deposit box. Also, prior to Christmas, two bankers were most helpful with a transfer. Kudos to all!”

Be sure to fill out a comment card the next time you are in. We look forward to hearing from you!

FRAUD TIPS

Today, it is very important to be extra diligent with your finances to prevent fraud. Here are some tips so you can stay alert about this serious issue:

- **Treat your trash carefully.** Shred or destroy old papers containing your personal information that you don't need. Also, shred any credit cards and pre-approved credit offers you don't plan to sign up for.
- **Protect your postal mail.** Retrieve mail promptly. Discontinue delivery while out of town. Never use your mailbox for outgoing mail because identity thieves raid mailboxes for credit card offers and statements.
- **Check your credit reports.** Review your credit report at least once a year. Check for changed addresses and fraudulent charges. You can get one free credit report from each of the three major credit bureaus: Equifax, TransUnion, and Experian by going to www.annualcreditreport.com. Or you may call toll free **1-877-322-8228** and make your request by phone.
- **Copy your wallet.** Make copies of the fronts and backs of each of your credit cards and other important items in your wallet or purse and put them in a safety deposit box. This way, you will have all of your important information for your credit card companies in case you become a victim of identity theft.
- **Limit social networking.** Limit the amount of personal information you give away on websites such as Facebook and Myspace. The more information you have listed, the more everyone knows about you, including potential identity thieves.



SBC SUPER SLEUTH

THE CARD ACT OF 2009

I heard there was a new law in effect for credit cards called The Card Act of 2009. I wanted to find out more information about this important law so I went to State Bank of Countryside. Here is what I found out...

SSS – What is The Card Act of 2009?

SBC – The Credit Card Accountability, Responsibility, and Disclosure Act (the CARD Act of 2009) is a new law that is intended to help protect consumers from abusive fees, penalties, interest rate increases and other unwarranted changes in account terms.

SSS – Is there a change in interest rates and how they are applied?

SBC – Yes, there is. If you have a low introductory rate, it will remain the same for at least six months. Generally no rate increases will be allowed for the first year of a contract. Some exceptions may apply; read your credit disclosures carefully for any exceptions. If your interest rate, fees, or finance charges do increase, you will be provided 45 days notice. Also, penalty rates for late payment can be assessed only after 60 days. And even better, if you are late on a payment and are assessed a penalty rate, you can get your old rate back by paying on time for the next six consecutive months.

SSS – What else does the law change?

SBC – The act also affects fees and payments and how they are managed. You will have additional time to budget your card payments, since bills will be mailed 21 days before the due date. If you pay by mail, telephone or electronic transfer, there will be no fee (unless live services are required). Your permission will be required before your card issuer will allow you to go over your limit for a fee.

SSS – That sounds good. I also heard that the act affects gift cards. Is that true?

SBC – Yes it is. Under the new law, gift cards and similar cards cannot expire within five years from the date they were activated unless the expiration date is clearly disclosed. The law also generally prohibits an inactivity fee on gift cards except in certain circumstances, such as if there has been no transaction for at least 12 months.

SSS – That's very convenient. My son just turned 18. Will he still be able to get his own credit card?

SBC – Under the new act, anyone under age 21 will need to have a parent or guardian co-sign for them or else be able to prove that they have independent means to pay for the credit. So he will be able to get one, as long as the new guidelines are followed.

SSS – I see. When does this law go into effect?

SBC – It actually is going into effect in phases. Beginning August 2009, the law requires statements to be mailed 21 days before a bill is due. Also, 45 days notice is required before increasing rates and fees. In February 2010, most of the other key provisions will become effective. In August 2010, the final phase becomes effective. It allows cardholders assessed a penalty APR for late payments to reclaim the lower rate if they pay on time for six consecutive months.

SSS – Where can I go for additional information about the act?

SBC – As the changes come into effect, you will be hearing more from your credit card issuer. They will be informing you of the changes and, in many cases, describing for you the effect that your payment decisions have on your balance.

SSS – Thanks for the information. I look forward to these new changes.



STATE BANK OF COUNTRYSIDE www.statebankofcountryside.com

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Burbank Office
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(708) 599-9860

Orland Park Office
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(708) 873-1485

Homer Glen Office
15980 S. Parker Road
(708) 301-5800



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