

# SBC

# UPDATE

THE FAMILY OWNED BANK FOR FAMILIES AND THEIR BUSINESSES



STATE BANK  
OF COUNTRYSIDE

MASTERCARD®  
GIFT CARDS  
See inside  
for details

## THE CORNER OFFICE

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

### Always Moving Forward

As we end another year (time really does fly!) it is important to look back at all that has occurred. From my standpoint 2011 was better than 2010, but then again that isn't saying much. At the Bank we see continued improvement in our customers' businesses, which is a good sign for the future. Other good signs for the future are lower unemployment claims, increased job creation, and higher housing sales. So as we look forward to an even better 2012 the Bank has taken a look at how we operate and are making enhancements.

As we have previously communicated the Bank has undergone a systems conversion. What does this mean? Well, all the computer systems that the Bank uses to process your transactions have changed. This ranges from how a teller handles a deposit transaction to the "look and feel" of internet banking, to how bill payments are made and how ATMs operate. All of these enhancements will benefit you, our customers.

Why now? With so much uncertainty still in the economy why would the Bank think now is the time to do this? Well, when we look at the changes in the overall economy and, specifically, the Banking industry we came to the realization that "status quo" isn't a path to success. The world is always changing and so do customer's needs and wants. Our conversion is step one in a plan that will allow State Bank of Countryside to stay current with your demands and develop state-of-the-art products and services that continue to meet your needs. Whether we like it or not, the world is increasingly digital and the speed of all things is faster and faster. Once again, our conversion will allow the Bank to do things with less paper and more efficiency.

For examples, each Banker's desk will now be equipped with a signature pad, so that when you sign documents with us, paper is no longer needed. The data is entered into the computer and so is your signature, via the pad. This eliminates manual printing and filing. Plus, it keeps your private information more secure within the computer system, rather than in a file cabinet.

The pace of the world seems to always be accelerating and the changes that we are making will allow us to keep pace. We are very excited about our future as we enter 2012. The economy is by no means out of the woods yet and I imagine there will still be a few bumps along the way to recovery. But please know that the State Bank of Countryside is always moving forward and will continue to give you the service and products we always have as well as continually improving to give you the banking experience you deserve for years and years to come.

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FOURTH  
QUARTER  
2011

## MASTERCARD GIFT CARDS

**Business Owners**, show your valued clients and employees how much you care with a MasterCard® Gift Card\*. It works just like a credit card and can be used worldwide anywhere MasterCard is accepted.

Safer than cash, attractive designs, large orders available, and you can add customized messages!

Gift cards for your business are available in any denomination between \$10 and \$2,000. There is no shipping charge on orders of 25 cards or more.

MasterCard Gift Cards\* are also available for consumers! You choose the denomination of the card, anywhere from \$10 - \$1,000. MasterCard Gift Cards are available in different designs to fit your needs.

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.



## PROTECT YOUR SOCIAL SECURITY NUMBER

Your Social Security Number (SSN) is one of the easiest pieces of information a criminal can use to steal your identity and ruin your financial life. Here are some tips to protect this important number:

**Do not carry your Social Security card** with you on a regular basis. You will have to show it to your employer and your financial institution for accurate record keeping and tax purposes.

**Never print your SSN** on your checks or mailing envelopes.

**Don't make it easy.** If your medical card includes your SSN, photocopy the card and black out all but the last four digits. Carry that instead of the actual card.

**Not every company that asks for your SSN needs it.** Ask why they need it. Write in "N/A" or "refused" where it asks for it. If you're applying for a job, indicate you will provide it if offered the position. They don't need it for an application or interview. It should not be used as an identifier except for the Federal government. The same is true for your child's SSN. The scouts program, childcare, or school system does not need the number for enrollment. Many use it simply because it's an easy and unique identifier. However, ID theft is as much a reality for a child's SSN as it is for yours.

If you think your SSN is being used fraudulently, contact the Federal Trade Commission (FTC) at [www.ftc.gov](http://www.ftc.gov) or call **1-877-IDTHEFT** (1-877-438-4338). If you think you may have tax issues because someone has stolen your identity, contact the IRS Identity Protection Unit at [www.irs.gov](http://www.irs.gov) or call **1-800-908-4490**.



## ONLINE SHOPPING TIPS

Online shopping has become very popular, especially during the holidays. If you choose to avoid the crowded malls and accompanying traffic, be sure to do it safely. Here are some tips and suggestions to follow when shopping online.

### **Window shopping with new meaning**

Spend some time "window shopping" at different "stores" online. Look for gift ideas, deals and shipping deadlines. Search for coupon codes and online specials. Use your browser's search engine to type the name of a specific product or "online price comparison" for a list of websites to help you compare prices. Then check prices at the traditional brick & mortar stores in your area. Remember to consider the cost of shipping for online purchases and the cost of gas (and your time) for traditional store purchases.

### **Online safety**

Joining mall crowds and driving in traffic may pose some safety risks but shopping online isn't without its own set of concerns.

If you're not using a large, reputable retailer, be sure to check for credibility. Look for a street address and phone number on the website. If something still doesn't feel right, call the phone number to ensure it is a legitimate business. Do your homework, but trust your instinct as well.

Be sure the website is secure. Look at the URL to be sure it starts with HTTPS:// instead of HTTP:// (remember "S" for secure). Secure sites will also have a small padlock icon in the right corner or top of the screen.

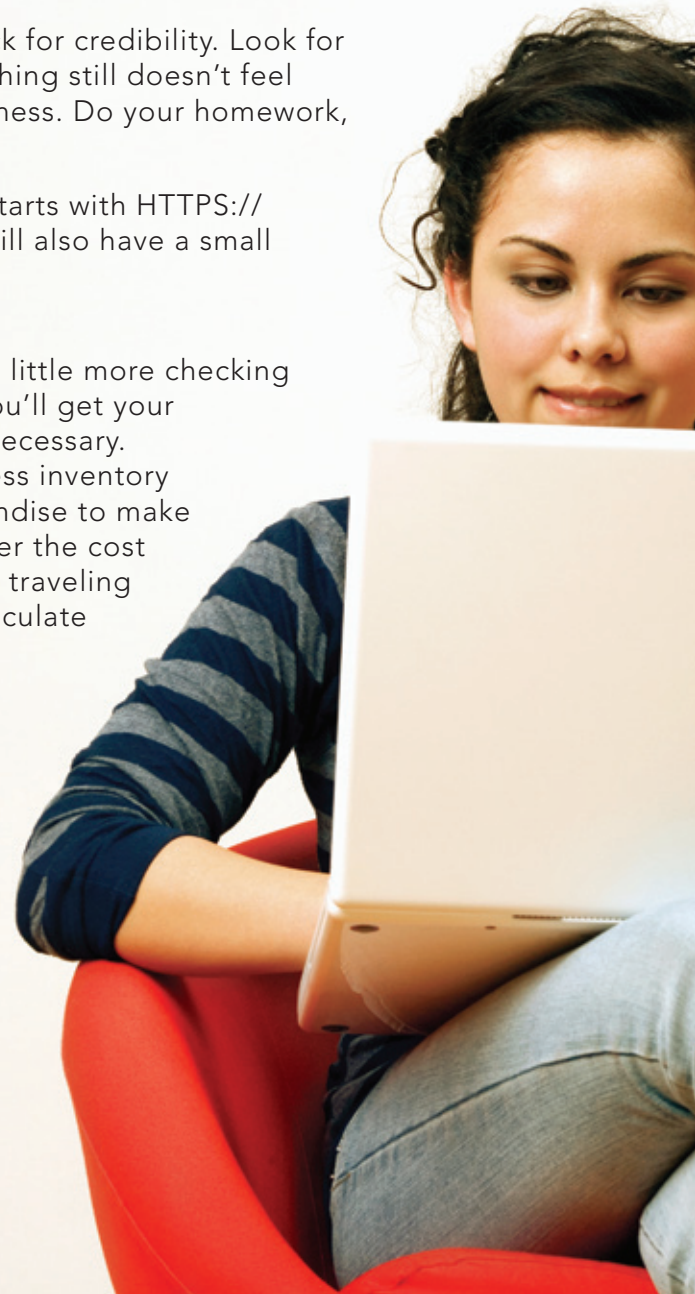
### **Shipping and returns**

Once you've found the deal you can't refuse, be sure to do a little more checking before hitting that "buy now" button. You want to be sure you'll get your merchandise in time and that you can return or replace it if necessary. Know your deadlines. The closer you get to Christmas, the less inventory may be available and the longer it may take for your merchandise to make it through your selected shipping channel. Be sure to consider the cost of shipping, especially if you need express service. If you are traveling or need to make a trip to the post office to ship the item, calculate that time into your equation as well.

Check the return policy. Understand how to return merchandise, who pays for it, how long you have to return it, and whether you will have your credit card refunded or just get a credit at that online retailer.

### **Email address**

You will always have to provide an email address for an online purchase. This enables the seller to send you a confirmation message, but it also enables them to send promotions and other communications to you. While you can always opt-out of these messages, keep your primary email inbox clutter-free by creating an email account you use just for online shopping.





SUPER SLEUTH

## IMPORTANT CHANGE TO U.S. SAVINGS BONDS Over-The-Counter Sales of Paper Savings Bonds Ending

**I recently heard that the U.S. Department of the Treasury will be ending over-the-counter (OTC) sales of paper savings bonds. I went to State Bank of Countryside to learn more about it. Here is what I found out...**

**SSS – Hello. Is it true that over-the-counter sales of paper savings bonds will be ending?**

**SBC –** Yes. The U.S. Department of the Treasury will end sales of paper Series EE and I savings bonds through over-the-counter channels (e.g., financial institutions and mail-in orders) at the end of this year. This will save an estimated \$70 million over the next five years and is a continuation of the Treasury's all-electronic initiative announced in April 2010.

**SSS – When will the paper bond program end?**

**SBC –** Over-the-counter sales of paper savings bonds will be discontinued at the end of this calendar year. Final purchase applications and funds from customers must be received by December 31, 2011. Final applications mailed directly to a Federal Reserve Bank by customers must be received by December 31, 2011.

**SSS – Does this end all sales of paper bonds?**

**SBC –** No, there is one exception. In 2010, a new Tax Time Bond Program was introduced making it possible for tax filers to purchase paper Series I savings bonds with their tax refunds. That purchase option will remain available.

**SSS – Will I still be able to buy savings bonds?**

**SBC –** Yes. Savings bonds will remain available for purchase as electronic issues in TreasuryDirect®, which is a secure Web-based system that allows investors to establish accounts to purchase, hold and manage Treasury securities online. The website is [www.treasurydirect.gov](http://www.treasurydirect.gov).

**SSS – What are the advantages of TreasuryDirect?**

**SBC –** Investors can buy, manage and redeem Treasury securities online 24/7, wherever they have secure Internet access. With TreasuryDirect, you can purchase other

Treasury securities including bills, notes, bonds and Treasury Inflation-Protected Securities (TIPS). Since the securities are electronic, there is no paper to lose. Also, details such as issue date, current value, recent purchases, payments and account balance can be tracked.

**SSS – What about previously issued paper savings bonds?**

**SBC –** Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. Paper bonds can be converted to electronic savings bonds in TreasuryDirect using a program called SmartExchange®. There's no charge to convert paper bonds. They won't lose any of the interest earned, and they retain their original issue dates and interest rate terms.

**SSS – What about people who've been buying paper bonds to pay future college expenses?**

**SBC –** Paper savings bonds will no longer be available. However, the same education tax exclusion rules apply to electronic savings bonds in TreasuryDirect.

**SSS – What about customers who like to give savings bonds as gifts?**

**SBC –** TreasuryDirect has a gift feature so customers can buy electronic savings bonds as gifts. The recipient of the gift must have a TreasuryDirect account (or be named on a minor linked account if under 18 years old) to receive the gift. Customers can hold bonds in their Gift Box area in TreasuryDirect until the bonds are electronically delivered.

**SSS – How can I get more information about TreasuryDirect?**

**SBC –** For more information about TreasuryDirect, visit [www.treasurydirect.gov](http://www.treasurydirect.gov).

**SSS – Thank you for the information. I will be sure to check out the website.**



STATE BANK  
OF COUNTRYSIDE

[www.statebankofcountryside.com](http://www.statebankofcountryside.com)

**Countryside Headquarters**

6734 Joliet Road  
(708) 485-3100

**Darien Office**

7380 S. Route 83  
(630) 655-3113

**Chicago Office**

3323 N. Clark Street  
(773) 755-2500

**Burbank Office**

6053 W. 79th Street  
(708) 599-9860

**Orland Park Office**

16250 S. LaGrange Road  
(708) 873-1485

**Homer Glen Office**

15980 S. Parker Road  
(708) 301-5800



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