

SBC ENEWS ISSUE 1 – Spring 2009

Welcome Message

Welcome to the first edition of 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.

Money Management Tips



In today's economic climate, saving as much as possible has never been more important. But if you are facing difficult times financially, it is especially important to spend less so you can have more money to pay essential bills or to add to a savings account. Here are some money management tips to help you cut expenses and put money aside for saving.

- **Create a Budget** – Make a list of your monthly expenses and divide them into two categories: “Needs” and “Wants.” “Needs” consist of necessary expenditures, such as housing, utilities, food, clothing, and transportation. The “wants” are optional items that you would like to have. As for “wants,” ask yourself if you really need a \$200 pair of shoes or if you need all the monthly subscriptions you have.
- **Dine In** – Try to cut back on eating out to save more on food costs. Bring your own coffee and lunch to work instead of buying them.
- **Create an Emergency Savings Account** – This is an account that you can tap into if you lose your job or you have a major, unforeseen expenditure. A good rule of thumb is to keep at least two months worth of living expenses in the account. If your employment outlook is uncertain, set aside enough to cover at least six months of anticipated expenses.
- **Start Small** – Try to consistently save small amounts, even just \$20 per paycheck, and watch your savings grow.
- **Pay Yourself First** – Each month you should commit to putting some money in your savings account, instead of immediately spending it.
- **Turn a Debt Payment into a Deposit** - If you pay off a debt, such as an outstanding credit card balance or a car loan, you can take that payment amount and put it directly into your savings. That way, you add to your savings each month without disrupting your current cash flow.

- **Save a Financial “Windfall”** – If you happen to receive a large sum – whether from an inheritance, an insurance payment, a tax refund, or bonus at work – deposit that money into your savings before you are tempted to spend it.

Free Things To Do in Chicago



Are you on a budget and looking for an economic way to spend your summer vacation? Then check out this list of free activities located in the Chicagoland area.

- Visit Millennium Park
- Visit Lincoln Park Zoo
- Visit The Art Institute of Chicago. On Thursdays, general admission is free from 5pm – 8pm. Children under 12 are always free.
- Visit your local beach
- Watch the fireworks! Navy Pier holds a free fireworks show twice weekly from Memorial Day weekend to Labor Day weekend. Visit www.navypier.com for dates and times.
- Tour the Chicago Federal Money Museum. View millions of dollars in various denominations, learn to detect counterfeits and see how the Federal Reserve System impacts your life. The Bank's Money Museum is free and open to the public year-round from 9 a.m. to 4 p.m., Monday through Friday, except on Bank holidays. For more information, call (312) 322-2400.
- Attend the Chicago Jazz Festival in Grant Park. This year it will be held from September 4 – September 6.
- Have a picnic at your local park
- Check your park district or village calendar to see if they offer free concerts, free movie nights in the park or other free events
- Check out your local neighborhood festival schedules

Sun Protection Tips



Summer is almost here. Whether you are heading to the beach or going shopping with your friends, be sure to protect yourself from the sun. Here are some helpful tips to keep you safe in the summer sun.

- Avoid unnecessary sun exposure, especially between the sun's peak hours of 10 a.m. – 4 p.m.
- Wear a sunscreen with a minimum of 15 SPF, even on a cloudy day (*30 SPF is recommended*).

- Wear sunscreen under your clothing; a standard T-shirt only provides SPF protection of 5 to 8.
- Be sure your sunglasses have UVA and UVB protections, which should filter at least 80% of the sun's rays. Try to stay away from mirrored sunglasses because they intensify the sun's rays which can ultimately damage your eyes.
- Apply sunscreen at least 15 minutes before going outdoors and reapply every two hours, especially during exercise or swimming.
- Apply sunscreen even if you're wearing makeup with sun protection. Studies show that a foundation's sun protective value lasts only about two hours.
- UV reflection from sand, water, pavement and cement doubles the amount of ultraviolet exposure.
- Some prescription medications increase your skin's sensitivity to the sun. If you're taking medications, check with your pharmacist and increase your sun protection.

Got a tax refund? Invest in an IRA

At State Bank of Countryside (SBC), we believe saving for retirement is of critical importance. That is why SBC offers a variety of terms and investment rates designed to meet your needs. We offer both Traditional and Roth IRAs. Our financial counselors are highly experienced in contributions, rollovers, transfers, and distributions of IRAs.

SBC Employee Recipe Box

Planning a summer barbeque? We have a potato salad recipe that is sure to be a hit with your family and friends!

"Yvonne's Potato Salad"

By: Yvonne Reichers, SBC Assistant Vice President

5 lbs. white potatoes (not russets)
 1 cup onion, chopped
 ½ cup stone ground mustard
 (Plockman's or Grey Poupon)
 Potato water for thinning

32oz. jar of Hellmann's mayonnaise (1 jar or a little less)
 1 –1 ½ cup finely chopped celery
 8 hardboiled eggs, chopped
 salt (season to taste)



Scrub and clean potatoes (do not peel). Cut into quarters and boil in a large, covered stainless kettle. Use enough water to almost cover potatoes. Add 1

Tbls. oil to prevent boiling over. In a large bowl, begin making the dressing using the mayonnaise, mustard and salt. When the potatoes are cooked, but still firm, drain and save the water. Add enough potato water to the mayonnaise mixture, stirring well, to create a very thin dressing. Add onions and celery. Mix again. While potatoes are still hot, begin to put into dressing mixture. Remove any peelings with unsightly spots or blemishes. Stir frequently allowing warm potatoes to absorb dressing. Add chopped eggs and stir well. If salad seems too dry, make additional dressing with mayonnaise, mustard and potato water. Top with parsley, egg slices or any garnish you prefer.