

CRAWFORD COUNTY BANK

CORNER NOTES



May 1, 2007

A special newsletter for customers of Crawford County Bank

A note from the President

Well, we've talked about it for years and we are finally getting it done – our inaugural newsletter. There is so much going on in banking these days, and at Crawford County Bank, we decided a newsletter would be a great way to get the information to you. If you have an idea or would like to see a particular topic covered in later newsletters, please give us a call.

First, and most importantly, I want to say "Thank You" for continuing to choose us for your banking needs. We appreciate the opportunity to conduct your banking business. One of our stated goals is to build a deeper relationship with each customer, help solve problems and share in successes.

Whether you are "high tech" or "high touch", we are ready to serve you. Our sizeable lobby traffic tells us that many still like that face-to-face contact with bank employees they have known and trusted for years. Many others prefer the convenience of our drive-thru. Increasingly, we see more and more that want the latest in technology and are using both our free 24-hour telebank services (1-877-252-0214) to check balances, transfer funds or see if a check has cleared and our free internet banking with free bill-pay services (www.crawfordcountybank.com). Coming soon will be the ability to view your checks that have cleared your account at the convenience of your computer, anytime, 24/7.

We are equally excited about our "Swipe and Win" debit card promotion and a chance to win \$100. We also have free products to give away just for applying for a Crawford County Bank Visa credit card. Recent gifts were duffel bags and coffee totes. It's quick and easy, and in many cases we can pre-qualify you on the spot without filling out any paperwork.

Stop in when you can. The coffee is always on. At Crawford County Bank we don't just want to be your bank, we want to be your "There When You Need Us" bank.

Terry Prickett, President



\$WIPE & WIN

Get paid to use your CCB debit card

Wouldn't it be nice to enjoy the benefits of using your debit card locally AND be entered in a chance to win money? You can with Crawford County Bank's newest promotion: \$wipe & Win!

How does \$wipe & Win work? It's easy! Every time a CCB customer uses their CCB debit card at a local merchant who participates in the \$wipe

& Win promotion, they are entered in a monthly drawing to receive a \$100 Visa Gift Card. The Visa Gift card can be redeemed at any of the participating merchant locations.

How do I know who the participating merchants are? Look for the \$wipe & Win logo in the store wherever you shop locally. Look for upcoming ads in the Denison Review. You can also pick up a current list anytime at any CCB location.

When can I participate? The promotion runs from May 1 – July 31, 2007. Every time you use your CCB debit card at a



participating merchant you are entered in the drawing!

What is a CCB debit card and how can I get one? A debit card is a card that's tied directly to your checking account. The money you spend with it is limited to the amount of money you have in your account at the bank. You can use a

debit card to get cash from an ATM or have it swiped like a credit card anywhere that VISA is accepted.

Some businesses no longer accept checks, so a debit card is a great alternative. Using a debit card is more convenient than checks, plus you'll save money on check printing fees. If you'd like to apply for a debit card, contact a Personal Banker at CCB. You'll find debit cards are fast, safe and easy!

It pays to shop locally and the \$wipe & Win promotion is even one more reason to do so!

Wessel adds excitement to lending team

Travis Wessel joined the staff at the Crawford County Bank on January 1, 2006 as an ag and commercial lender trainee. He is a great addition to our bank family. Growing up, Travis was active on the family farm and involved in FFA. He was born and raised in Denison, graduated from Denison High School in 1994 and then continued his education at Morningside College. Travis was a member of the Morningside baseball

team and graduated with a degree in business and a minor in sociology.

Travis really is a baseball legend. Not only was he a member of the 1994 State Champion baseball team, he also played professional baseball for two years in the minor leagues with the Texas Rangers.

In September of 2000 Travis married Rondi Boger and together they have two children: Carter, age five, and Jaxon, age two.

His hobbies include playing 16" softball, basketball, woodworking, watching sporting events, golfing, playing games with his children and attending gatherings with family and friends.

Travis feels very blessed and excited to be a part of the Crawford County Bank team. He is glad to be a part of the community and looks forward to helping the people in Crawford County and surrounding areas.



Travis Wessel



CRAWFORD COUNTY BANK
21 NORTH MAIN
DENISON, IOWA 51442

BULK RATE
US POSTAGE PAID
DENISON, IOWA
51442
PERMIT NO 548

Check Imaging Coming Soon

Check imaging will be coming to Crawford County Bank soon.

With this new service, customers will no longer have bulky monthly statements or old checks to try to dispose of safely.

Customers will be able to take advantage of faster account research, and view your cleared checks -- front and back -- from anywhere online.

You won't have to wait for your monthly statements to see your checks!

Below are some frequently asked questions about this new service.

WHAT IS CHECK IMAGING?

Your original checks will be replaced with images appearing on sheets of letter-sized paper.

Ten images will be on the front and back of each sheet.

Only the front of your checks will appear in your statement.

However, you can view both sides of each check by viewing them online.

ARE CHECK IMAGES ACCEPTABLE AS LEGAL DOCUMENTS?

Yes. Online check images are acceptable as valid

No More Bulky Monthly Statements
Faster Account Research
View cleared checks from anywhere online
No more waiting for monthly statements

proof of payment by local, state and federal branches of government.

They are also accepted by the IRS and the courts.

HOW WILL CHECK IMAGING BENEFIT ME?

Check imaging will reduce the bulk of monthly statements, replacing the physical checks you may currently be receiving with images printed on the front and back of standard-sized paper, making storage more convenient.

They will also be printed in the same order as they are listed on the statement, making it easier to reconcile your statement.

Plus, you will have increased access to your checks because they will be viewable as soon as they clear, at www.crawfordcountybank.com.

The front and back of checks and deposit slips will be

viewable as soon as they clear, virtually eliminating the need to wait for your monthly statements.

Check images can also be printed or enlarged for easier viewing.

HOW SOON AFTER WRITING A CHECK WILL IT BE VIEWABLE ONLINE?

Check images can be viewed the day after they are posted to your account.

You do not need to wait for your statement to view the check image.

WILL I BE ABLE TO VIEW MY CHECKS SECURELY ONLINE?

Yes. The safety of your records is of the utmost importance to us.

Online check images are only available through our secure website (www.crawfordcountybank.com) with your User ID and Password known only by you.

WHAT IF I NEED A PAST STATEMENT REPRINTED? CAN I STILL GET MY IMAGES?

Yes.

Check imaging gives Crawford County Bank advanced capabilities to conduct research on your account and reprint statements and check images.

Health Savings Accounts work for your financial health

A Health Savings Account (HSA) is a special account owned by an individual where contributions to the accounts are to pay for current and future medical expenses.

HSA's have several advantages, including the following:

Security: Your high deductible insurance and HSA protect you against high or unexpected medical bills.

Affordability: You should be able to lower your health insurance premiums by switching to health insurance coverage with a higher deductible.

Flexibility: You can use the funds in your account to pay for current medical expenses, including expenses that your insurance may not cover, or save the money in your account for future needs, such as:

- Health insurance or medical expenses if unemployed
- Medical expenses after retirement (before Medicare)
- Out-of-pocket expenses when covered by Medicare
- Long-term care expenses and insurance

Savings: You can save the money in your

account for future medical expenses and grow your account through investment earnings.

Control: You make all decisions about:

- How much money to put into the account
- Whether to save the account for future expenses or pay current medical expenses
- Which medical expenses to pay from the account
- Which company will hold the account
- Whether to invest any of the money in the account
- Which investments to make

Portability: Accounts are completely portable, meaning you can keep your HSA even if you change jobs, change your medical coverage, become unemployed, move to another state, or change your marital status.

Tax Savings: An HSA provides you triple tax savings:

- Tax deductions when you contribute to your account
- Tax-free earnings through investment
- Tax-free withdrawals for qualified medical expenses



Ownership: Funds remain in the account from year to year just like an IRA. There are no "use it or lose it" rules for HSA.

At Crawford County Bank you will enjoy the convenience of a checking account to make your qualified medical expense pur-

chases or reimbursements.

Consult your insurance agent and tax advisor to find out if an HSA is right for you. Then contact our Customer Service Representatives to open your Health Savings Account.

Crawford County Bank's

GRILLIN' AND Chillin'

CCB Employees Tonya Eller & Sarah Carlson (not included)

CHILL at home
with great
mortgage rates
and a **FREE GRILL** from

CRAWFORD
County Bank
"There When You Need Us"

Finance or refinance a new home loan of \$50,000 or more at Crawford County Bank and receive a FREE GRILL! Other terms and conditions may apply. Minimum loan of \$50,000 to qualify and approval must be received by August 1, 2007. Offer ends on or before August 1, 2007. Equal Housing Lender. Member FDIC.

Kid's Corner

C A S Q R D P O S L
 K L A M A E W X Z O
 L B V C G P H R P A
 C K I L D O C O I N
 M O N E Y T R P Q S
 Y P G O E P O S I T
 Z Q Z T N U O C C A
 R E L L E T G K H T
 F I N T E R E S T M
 E D B R Z Y B A N K

ACCOUNT	SAVING	TELLER
MONEY	INTEREST	LOANS
COIN	BANK	ATM

Denison fourth graders picture their dream houses

Every year the Crawford County Trust & Savings Bank Real Estate Department sponsors a "Dream Home" competition for all local 4th graders.

During the student's art classes, each student drew a picture of what they would like their dream home to look like. The pictures have amazing use of colors, lines and detail.

The Crawford County Trust & Savings Bank donates a thesaurus to each 4th grade student at Denison Elementary, Zion Lutheran School and St. Rose of Lima. It has been such a wonderful tradition, and the thank you cards we have received have been just wonderful!

The winners at Denison Elementary School were:

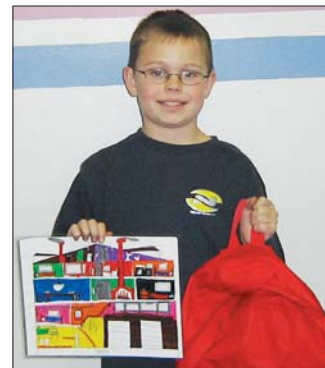
Lily McKillip, first place; Jimmy Salazar, second place; Kristen Brown, third place, and Ryan Reis, most creative. Aaron Larson drew the first place picture at Zion Lutheran School, and Justin Reiser took home first place from St. Rose of Lima Catholic School.

Each winner received a Crawford County Trust & Savings Bank Back Pack, 2

Movie Passes and a \$25.00 Certificate towards a new Savings Account at our bank.

All of the pictures have been displayed throughout the bank for everyone to see. Our winners' pictures will be used in advertisements throughout the year.

Great job to all who participated. The pictures were fabulous!



Above: The winners from Denison Elementary School were, from left: Lily McKillip, Jimmy Salazar, Kristen Brown, and Ryan Reis. Far left: Aaron Larson was Zion Lutheran School's winner. Left: Justin Reiser was the winner at St. Rose of Lima Catholic School.

IMPORTANT NOTICE FOR SMART MONEY PLUS CHECKING CUSTOMERS

Stop in and pick up your 2007 Benefits packet today!

The packet includes discounts for: Crawford County Cinema IV tickets, Adventureland, Iowa State Fair, Henry Doorly Zoo, Worlds of Fun, Oceans of Fun, Living History Farms, Boone Scenic Valley Railroad, Blank Park Zoo and many others, plus your Explore Iowa Guide and Quest Hotel Savings Book.

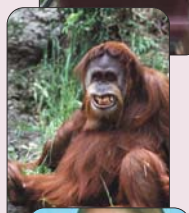
If you don't have a Smart Money Plus checking account, you are missing out on all these benefits plus: Free club checks, free travelers checks, free money orders, \$100,000 common carrier insurance, 10 free photocopies per month, and many other benefits.

All for just \$7.00 per month.

Just go to the movies twice a month and get your tickets at the bank, and you have all but paid for your checking account.

Plus your checks are free, your debit card is free, as well as getting Accidental Death and Dismemberment Insurance free.

So many free benefits, it's literally hard to keep track of them all. Why not join today. See Cathy, Lana, Jacki or Sue today.



Making a difference through giving

The Crawford County Bank takes pride in helping the community by donating to many important events through the year.

Each year the Crawford County Bank supports the Crawford County Fair by spending approximately \$3,000 purchasing trophies from the Cattleman's Association and Pork Producers and by going to the annual fair auction and paying premiums for animals shown by youth exhibitors from FFA and 4H.

Other recent donations have been the After Prom and the Booster Club.

Community members' donations contribute greatly to the area where you live.

Here are some tips from give.org, The Better Business Bureau's Wise Giving Alliance, to make your contributions count:

♦ **Do not give cash.** Always make contributions by check and make your check payable to the charity, not to the individual collecting the donation.

♦ **Ask if your contribution is tax deductible.** Contributions to tax exempt organizations are not always tax deductible.

♦ **Keep records of your donations** (receipts, canceled checks, and bank statements) so you can document your charitable giving at tax time. Although the value of your time as a volunteer is not deductible, out-of-pocket expenses

(including transportation costs) directly related to your volunteer service to a charity are deductible.

♦ **Check out the organization with the local charity registration office** (usually a division of the state attorney general's office) and with your Better Business Bureau.

♦ **Don't feel intimidated about declining to give.** A caller who uses intimidation tactics is likely to be a scam artist. A legitimate charity that needs your money today will welcome it just as much tomorrow.

♦ **Watch out for statements such as "all proceeds will go to the charity".** This can mean that the money left after

expenses, such as the cost of written materials and fund raising efforts, will go to the charity. These expenses can make a big difference, so check carefully.

♦ **Be sure to ask what the charity's share will be** when you're asked to buy candy, magazines, card, or tickets to a dinner or show to benefit a charity. You cannot deduct the full amount paid for any such items, as the IRS considers only the part above the fair-market value of the item to be a charitable contribution. For example, if you pay \$10 for a box of candy that normally sells for \$8, only \$2 can be claimed as a charitable donation.

We make your life easier

Here are some tips to make your financial life easier!

BOOKKEEPING: Reach our friendly bookkeeping department by dialing our direct number, 712-263-5115. You'll love our service.

LOANS: Wouldn't it be great not to worry about writing out a check each month to make your bank payment.

Call the bank today and we will make it easy to set up your loan for automatic payments out of your bank account.

TELLER: To help you save some valuable time, have your personal deposit slip made out prior to reaching the teller. This will help us better serve you.

Crawford County Bank

Main Bank Number: 712-263-5685

Fax: 712-263-3688

Bookkeeping Number: 712-263-5115

Telebank Number: 877-252-0214

On-line Banking Help Desk: 877-251-4363

Website: www.crawfordcountybank.com

Crawford Club News

Dear Crawford Club Members,

Welcome to our new and improved newsletter. These letters will probably come out on a quarterly basis, so please keep an eye on upcoming events and deadlines. From time to time I might need to have an ad in the AdVisor and on Channel 18. You are always welcome to telephone the bank and any of our staff or myself will be able to assist you. Things change just like the seasons. I personally am ready for no more snow. There must be some sunshine and warmer weather in the forecast.

Lana Henningsen
Crawford Club Coordinator



Come to a movie!

Please keep in mind our next movie dates will be on Wednesday, May 9, June 13, and July 11.

The doors open at 8:15 a.m. and the movies begin at 9:00 a.m.

Your guests are always welcome for only \$2 per person.



See the Rockies

If you are still interested in traveling on the exciting trip through the Canadian Rockies by rail, call me ASAP.

This awesome adventure begins on Monday, August 27, and returns on Wednesday, September 5. I will need to call the company before I can accept anymore deposits.

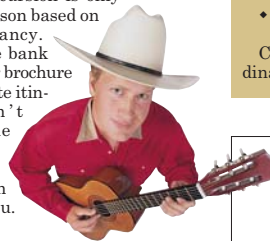
"Go confidently in the direction of your dreams. Live the life you've imagined."

~Henry David Thoreau

See the Great Smoky Mountains by motorcoach

Planes and trains not your thing? How about this get away? We will be going to the Great Smoky Mountains and Blue Ridge Parkway by motorcoach. This trip is from October 19th to 27th with Fun Tours. What a wonderful autumn trip for our Crawford Club members! Some of the highlights are: a live performance of the Grand Ole Opry, Nashville city tour, Opryland Hotel, Tennessee Aquarium, Ruby Falls at Lookout Mountain, Chattanooga, Rock City Gardens, Pigeon Forge, Dolly Parton's Dixie Stampede, Vanderbilt's Biltmore Estate, stops at Mt. Mitchell, Little Switzerland, and

Grandfather Mountain. Also 17 meals, a wonderful tour guide from Fun Tours, a great motorcoach driver, and tons of memories. This excursion is only \$1,449 per person based on double occupancy. Stop in at the bank to pick up your brochure for the complete itinerary. Can't make into the bank? Call me and I will put a brochure in the mail for you.



"I won't grow up" See Peter Pan live!

Invite a friend or loved one to join us as we travel on Sunday, June 24, to the Omaha Community Playhouse for the wonderful classic production of "Peter Pan". Only one requirement: you must be young at heart. We would like you to join us for the Sunday matinee with a delicious pizza buffet following the performance. This special outing is for kids of all ages, from 2 to 102. This special event is priced at only \$68 for adults and \$57 for students. I need to have a final count by Friday, June 8.

See Branson at Christmas

The Christmas show dates in Branson have been set, from Saturday, November 3, to Tuesday, November 6. This year we will add some few shows and revisit some old favorites. Some of the new shows include Dick Clark's American Bandstand Theater with Bill Medley of the Righteous Brothers, Paul Revere and the Raiders, and the Comets, and the Titanic Museum. Some of our old favorites include Shoji Tabuchi, Daniel O'Donnell, and the Baldknobber's. Don't forget to get your name in along with a \$50 deposit to hold your seat.



Cruise the Mexican Riviera in 2008

We have a relaxing winter-time cruise to the Mexican Riviera from January 26 through February 3 aboard the Dawn Princess. Our group will have some time to explore San Diego as we overnight in this beautiful city before a brief sight-seeing tour on our way to the ship.

Ports of call include Cabo San Lucas, Mazatlan, and Puerto Vallarta. Of course, you need a valid passport to travel to Mexico. I am hosting a travel seminar in the board room at 2 p.m. on Tuesday, June 26.

The cost, including airfare, lodging in San Diego with breakfast, transportation to and from the airport, city tour of San Diego, all the meals while on board ship, a private cocktail party, and a few little extras, starts at \$1,477 per person based on double occupancy for an inside cabin. An outside cabin with a balcony is only \$1,827 pp/do. Of course, optional shore excursions are available for a fee.

Are you a member of the club yet?



This special membership account is for qualified persons age 50 and older who want to receive additional benefits. (Only one spouse must be 50 years old to qualify both of you.)

If you maintain \$2,500 or more in any combination checking, savings, CD or IRA, you can receive the following:

Bank Services

- FREE personalized club checks (or \$5 discount on other check styles)
- FREE travelers checks
- FREE money orders
- FREE certified checks
- FREE online banking with FREE Billpay
- FREE ATM/Check Card
- FREE Crawford County Bank ATM usage
- FREE direct deposit
- FREE TeleBank services
- FREE bond coupon cashing service
- Option to add extra benefits of Smart Money Plus checking features for \$3.00/month

Entertainment opportunities

- FREE movies and seminars
- Discounted worldwide group travel opportunities
- FREE periodical newsletter

Office services

- FREE photocopying (max 10/mo)
- FREE laminating (limited)
- FREE notary service

Other services

- FREE personalized membership card
- \$3.00 off safety deposit box rental

Call 263-5685 or visit to our Crawford Club Coordinator about joining today!

Schedule of Events

Wednesday, May 9, 2007

Movie Day

Wednesday, June 13, 2007

Movie Day

Sunday, June 24, 2007

**"Peter Pan" matinee
at the Omaha Community Playhouse**

Tuesday afternoon, June 26, 2007

Mexican Riviera seminar in the board room

Wednesday, July 11, 2007

Movie Day

Monday, August 27 to Wednesday, September 5, 2007

Canadian Rockies by Rail

Friday, October 19 to Saturday, October 27, 2007

**The Great Smoky Mountains
and the Blue Ridge Parkway**

Saturday, November 3 to Tuesday, November 6, 2007

4 days of Branson Christmas tour

Saturday, January 26 to Saturday, February 3, 2008

Mexican Riviera cruise with one night in San Diego

Dates to be announced for 2008

Alaskan land and cruise

Imagine the possibilities...

Interested in a trip to the Iowa State Fair in August or a craft fair this fall? Please contact Lana at 712-263-5685.