

CRAWFORD COUNTY BANK CORNER NOTES



August, 2007

A special newsletter for customers of Crawford County Bank



Saving just for kids

In our continuing effort to teach children how to save we are offering a free Backpack when you open up your child's first Savings Account with the Crawford County Trust & Savings Bank.

Come in a visit with Lana, Sue or Jackie and they will help you prepare for your first day of school. You must be under the age of 18 and a minimum deposit of \$25.00 is required to open up the account. (* see note below)

Following are some ways you can help teach your kids about money. These and other great tips – from preschool age to teenagers – can be found at the website choosetosave.org.

Allowances: Talk to your child and encourage them to identify ways for them to earn money through work (e.g., put away their toys, make their bed, etc.) – help them make a list and keep a chart of all the chores they complete. The lesson is that money does not grow on trees – money is earned through hard work.

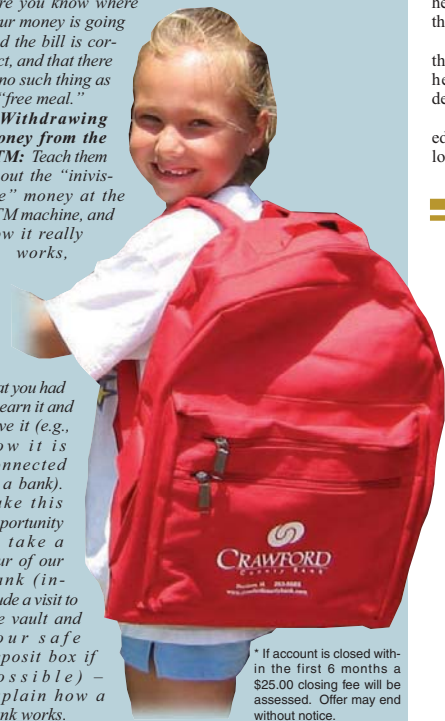
Shopping: Make a grocery list and get kids to cut and organize coupons with you – then go to the store, and have them match the coupons with the items on the shelves – talk to them about a “brand” item vs. generic – as a reward, give them some or all of the money saved from using coupons. Teach them about the importance of comparison shopping and waiting for items to go on sale. Teach them about the importance of wants (e.g., chocolate chips cookies and latest “fun” cereal) vs. needs (food staple products like milk, eggs, bread, etc.)

Celebrate saving: Discuss with your kids an appropriate and safe place to keep their money (e.g., piggy bank, plastic container, wallet, etc.). Put a picture of the item for which they are saving on the “bank” to reinforce visually. Track the child's progress with a colorful chart that can be posted on the refrigerator or bedroom door as a reminder of the child's achievement. Give them recognition for their discipline when the savings goal is reached – consider matching the amount if the goal is achieved within a certain time limit.

Going out to eat: Compare menu items and prices (e.g., ordering water vs. soft drink). Show them the bill at the end of the meal, talk about tips and taxes. The lesson is about double-checking to make sure you know where your money is going and the bill is correct, and that there is no such thing as a “free meal.”

Withdrawing money from the ATM: Teach them about the “invisible” money at the ATM machine, and how it really works,

that you had to earn it and save it (e.g., how it is connected to a bank). Take this opportunity to take a tour of our bank (include a visit to the vault and your safe deposit box if possible) – explain how a bank works.



* If account is closed within the first 6 months a \$25.00 closing fee will be assessed. Offer may end without notice.

Get a great rate with the Monarch CD



Football season is fast approaching, and you can get a greater rate on your Monarch CD with each Monarch win!

For a minimum investment of \$1,000 in a Monarch CD, you will get a minimum rate (call us), which has the ability to grow as our Monarch football team wins its games.

Here's how it works:
With each Denison-Schleswig Monarch varsity football victory, the CD rate will increase on basis point for every point of victory.

For example, if the Monarchs win a game with a score of 40 to 10 (Monarchs 40-Opponent 10), the victory margin would be 30 points.

The CD would then increase from 4.25% to 4.55% APY. Rate increases are cumulative through the season, and a maximum APY applies.

The variable rate CD matures in 6 months.

It will automatically renew at 6 month rate. Interest can be paid or compounded at maturity.

There is a substantial penalty for early withdrawal.

This special offer may end without notice.

The 2007 Monarch football schedule includes the following teams.

- August 31 at Harlan
- September: Lewis Central
- September 14: at Storm Lake
- September 21: Sergeant Bluff-Luton
- September 28: Spirit Lake
- October 5: at Bishop Heelan
- October 12: Spencer
- October 19: at LeMars
- October 26: at MOC-Floyd Valley
- Cheer on Coach Dave Wiebers and the Monarchs this year!

Molina a great member of the CC Bank team

Adriana joined the team at Crawford County Bank on January 2, 2004 as a teller.

Since that time she has helped in about every area of the bank.

You may have seen her in the customer service area or helping out in the lending department.

When an interpreter is needed for new accounts or taking loan applications, Adriana is

invaluable.

Her quick smile and pleasant personality makes her a great fit with everyone she meets.

As you might have guessed, she speaks fluent English and Spanish.

This is only natural since she was born in Mexico and came to Denison with her parents in 1996.

She was also one of the very

first Hispanic students to attend Denison High School.

In 1999 she married Lorenzo Gonzalez and together they have two children: Kevin, who is 7 and Jonathan, who is 4. Rumor has it that the pitter patter of ity-bity feet will be arriving at her house, coming in January.

Her hobbies include reading, walking, and spending time with her family.



Adriana Molina



CRAWFORD COUNTY BANK
21 NORTH MAIN
DENISON, IOWA 51442

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

Cinco de Mayo Piñata winners



Margaret Wohlers



Ken Bloom



Jimmy Salazar



Susan Bergaman



Sara Schurke

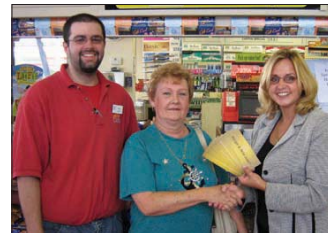
Winners swipe for \$100

Every time one of our customers used their Crawford County Bank debit card at a local merchant who participated in Swipe and Win they were entered to win \$100 in Crawford County Bank Bucks redeemable at any of the following participating merchants. Participating businesses are: 4M Auto; Adams Motora; Albertsen's; Ampride; Becky's; Bohlmann, Inc.; Bridal Balceny; Broadway Dental; Burger King; Caseys; Cebecco; Chico's Country Store; CJ's Lumber; Coleman Motors; Color Center; Country Rose; Cronk's; Debonair Day Spa; Denison Auto & Machine; Denison Do It Best; Denison Drywall;

Dollar General; Don's Inc.; El Jimador; El Mexicano; Family Eye Care; Family Table; Fareway; Fashions Exclusive; Frazier Contracting; Godfather's Pizza; Hallett's Bootery; Heartland Cellular; Ho Hum Motel; Holiday; HyVee; HyVee Wine & Spirits; Imagination Station; Jaliscience; Johnson Motors; KFC; King Buffet; Kum & Go; LaEstrella; Landscapes Unlimited; Lincoln Hwy Animal Hospital; Little China; Majestic Bar & Grill; Majestic Hills; Male Room; McDonald's; Miller's Alley Antiques; Movie Gallery; NAPA Auto Parts; No Frills Supermarket; Office Stop; O'Reilly Auto Parts; Petroloc Express; Phil's

Landscaping; Pizza Hut; Portraits by Hope; Pronto; Providence Inn; Radio Shack; Reynold's Clothing; Roscoe's; Saturday Nite Guys & Gals; Schenkelberg Implement; Sleep Walk Gallery; Something to Talk About; Something Unique; Sparky's; Subway; The Choice; Thrifty White; Topko Home Health; Toro/Custom Motorcycles; V & H Tire; Vision Care Clinic, P.C.; Volkert's; Wal-Mart; Yankey Travel; and Your Treasure Chest.

The Crawford County Bank would like to thank all the participating business and all the customers who entered to win.



Swipe and Win cash winners are pictured above: May's winner (above, left) from Denison Do It Best was Peter Paulsen (center), pictured with Cathy Schurke (left) and Gerald Studer at Denison Do It Best (right). June's winners (center) from KFC were Andrea and Dustin Haney (center with children Andrew and Madison), pictured with Tonya Eller (left) and Fred Hall from KFC (right). July's winner (above, right) from Holiday was Diana Anderson (center), pictured with Ken Bloom from Holiday (left) and Sue Weltz (right).

How can our BucksBack Platinum Edition Visa Card help you?

Get cash now. Get cash later. The BucksBack Platinum Edition Visa Card rewards you for things you purchase every day. Earn 1% cash back for every dollar you spend, PLUS \$10 when you're approved PLUS 10% when you use the card the first time! Features of our BucksBack Platinum Edition Visa Card:

- Introductory 0% APR* on purchases and balance transfers for the first 12 billing cycles after your account is opened.
- \$10 reward check upon approval.
- \$10 reward check when you make your first

purchase with your BucksBack Visa Card.

- \$25 reward check or rebate credit to your account for every \$2,500 in purchases on the card.
- Personalize your credit card with your favorite images!
- Online access to current and up to 48 months past statements, free online credit card payments and electronic statements.
- Purchase Protection and Extended Warranty.
- \$250,000 in Travel Accident Insurance.
- Up to a 25% discount at select car rental agencies.

- FirstGuard provides free protection against identity theft.

*For additional information about Annual Percentage Rates (APRs), fees and other costs, see the Summary of Credit Terms.

**Your first two images on your account are free. A fee of \$4.95 will be billed to your account for each additional image thereafter. The fee will automatically be rebated back to your account if any purchase is posted to your account within 60 days of the fee being billed.

+Complete details, including restrictions, limitations and exclusions, will be available when you become a Cardmember.

Imaging statements are here!

Here are some helpful hints to make your images clearer. Use a medium point blue or black pen when you write your checks. Gel pens or colored ink will result in a blank image.

The scanner "looks" for numbers, a dash such as \$400—will read as \$4.00 rather than \$400.00. A slash, such as \$10/71 will read as \$101.71.

So when writing out your numbers, remember use complete numbers no dashes or slashes and your image will be clearer.

You will notice small boxes for the amount on your deposit slips. These are called CAR boxes, write your numbers within the boxes this helps the scanner read the number clearer.

When writing your numbers the following guide will help make it clearer for the scanner to read: 1 2 3 4 5 6 7 8 9 0.

The best hint of all is to use your pre-encoded deposit slips that are included on the back of your checks.

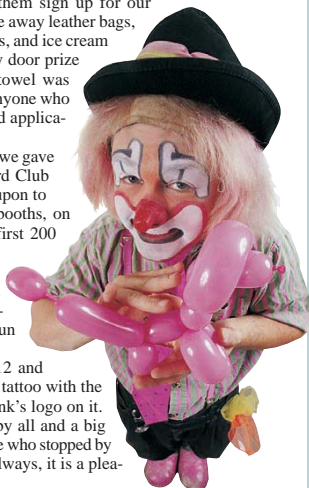
And always remember we are here to help make your banking much easier.

A "fairly" good fair

Once again the Crawford County Bank did its best to support our local fair. The employees of the bank kept busy visiting with people and helping them sign up for our many prizes. We gave away leather bags, cooler totes, shredders, and ice cream machines in our daily door prize drawings. A beach towel was also given away for anyone who filled out a credit card application.

On Thursday night we gave the first 200 Crawford Club Members a \$1.00 coupon to use at the fair food booths, on Friday we gave the first 200 customers to show us their Crawford County Bank debit card a free calculator and Saturday night we had fun with the kids.

Any and all kids 12 and under received a free tattoo with the Crawford County Bank's logo on it. A fun time was had by all and a big Thank you to everyone who stopped by to visit with us. As always, it is a pleasure.



Fair winners

Below are those who signed up and won items at our Fair booth this year. Congratulations to all the winners!

Leather Bags

Thursday: Marlene Fredericks and Al Hester
Friday: Becky Willemes and Barry Bergamo
Saturday: Eileen Petersen and Marilyn Jepsen

Ice Cream Maker

Thursday: Eldon Christensen
Friday: Deb Deiber
Saturday: Ardie Buller and Elaine Carlson

Shredder

Thursday: Shirley Arn and Wm. Schaupt
Friday: Don Stehr and Tammy Kropf
Saturday: Earl McCollough, Joe Thelen, Ione Claussen, and Wayne Igou

Cooler or Shredder

(we were unable to locate all of the coolers)
Dorothy Childress, Mary Jane Wajte, Kristi Stephens, Greg Gunderson

Crawford County Bank

Main Bank Number: 712-263-5685
Bookkeeping Number: 712-263-5115
On-line Banking Help Desk: 877-251-4363

Fax: 712-263-3688
Telebank Number: 877-252-0214
Website: www.crawfordcountybank.com

Member
FDIC

Changing the way we serve you

Waiters, waitresses, bank tellers and Tip-worthy service

by Terry Prickett, President
So what do these have in common?
More than you think.
Before work one morning, our officers treated all our bank employees to breakfast in the boardroom.
Each officer met each employee as they came in, introduced

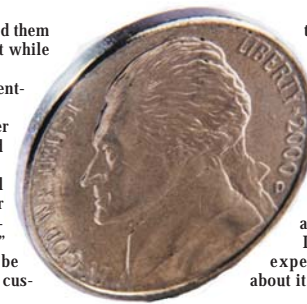
themselves by name as their waiter or waitress, showed them to their chair, and proceeded to serve them breakfast while waiting on them hand and foot.

Like most waiters and waitresses know, a big percentage of their salary is based on tips.

Those tips are usually based on how well the customer is treated and the interaction between the server and the customer.

The point to all this, as well as the challenge to all bank staff was, "How much would you earn if your salary was based on tips? Are you giving a level of service that would even dictate consideration for a tip?"

Just so no one misunderstands, our tellers will not be asking for or expecting tips. We like to deal with our cus-



tomers with personal service and a dedication to their financial needs.

Our challenge and commitment to you, our customer, is to give "tip worthy service".

So if someone at the bank goes above and beyond I would love to hear about it.

If you have a "not so good experience" I NEED to hear about it. We need your "tip" too.

Tip Worth Service: Our Challenge, Our Goal, Our Commitment

On-line banking saves you time

Since additional security features were added to 24Hour Banker Online last December, the new log-in process has resulted in many questions. While adding a few steps to the login process, we have improved the level of protection for you through multi-factor authentication. If you are having difficulties logging on, here are a few recommendations that our staff has been giving to online banking customers who call:

"When I try to log on, it says I need to answer security questions I don't remember ever answering. What do I do?"

All existing online banking customers have answered security questions at some point in the past. Often the customers who have been longtime users answered them so long ago that they don't remember doing so. If you run into this issue, here are a few things that may help you work through it.

1) Your User ID may have been entered incorrectly. If your User ID is incorrect, you will be asked security questions, but you still won't be able to log on.
2) You might be providing correct answers to the questions, but may not be typing them in exactly as you answered them initially.

For example, you might see the question below:

What is the name of the last school you attended?

Answer: Drake

In this example, if you type in "Drake University" when attempting to log on, the system will not recognize it, because the system is looking for "Drake" as the correct answer.

The system is designed to be very exact for your online protection. The last question in this article will illustrate how you can view your answers to the security questions at any time.

3) The individual who initial-



ly enrolled in 24 Hour Banker Online answered the security questions. As an example, if your spouse was the one who enrolled, then the questions may pertain specifically to them. Ideally, each individual needs to enroll under their own profile with their own unique User ID and Password.

"I can log on at home with just a User ID and Password, but when I try to at work, I get the security questions. Why?"

After supplying a correct User ID & Password, 24 Hour Banker Online will attempt to recognize your computer using a "cookie". Once it does, you will receive your personal message and you are safe to enter your password.

Many people using 24 Hour Banker log on from various computers. For example, a successful log on from your home computer will generate a "cookie" that tells 24 Hour Banker that you logged on from the home computer. The next day, you might attempt to log on from your work computer.

When you enter your User ID, 24 Hour Banker will look for the "cookie" from the night before, but will not find it because you are using a different computer.

This triggers the system to ask for answers to the security questions mentioned above; and again, you must answer these exactly as they are stored in 24 Hour Banker for your information security.

"Can I change my security questions or personal message?"

Yes! Once you are logged in successfully, click on the "Account Security Tab" at the top of the page.

From there locate the "Update Information" column and select, "Update my Security Information." Your current security questions and answers will be displayed there.

Make any desired changes, and then click on "Update".

Whether or not you choose to make any changes, be sure to make note of exactly how you entered answers to the security questions for future reference. All CCTSB customers with a computer have the ability to access their accounts online. If you have questions or concerns about online banking, please call CCTSB at 263-5685 and we'll work with you to get you up-and running.

At Crawford County Bank, securing your personal information is at the top of our ebanking priority list.

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 Doory 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.



Save for your future with an IRA especially designed for you

An IRA -- Individual Retirement Account -- is one way to start investing for your future.

Consumers have two types of IRA's to choose from, the traditional IRA and the Roth IRA.

Traditional IRA

The traditional IRA is an account that allows you to defer taxes on the earnings on your contributions until they are withdrawn. Also, certain contributions are tax deductible in the tax year for which they are made.

For a traditional IRA deductibility of your contribution is based on whether or not you are an active participant in any employer-sponsored retirement plan.

Required minimum distributions in a traditional IRA must start by an IRA owners required date (RBD), April 1 of the calendar year following the year in which he/she reaches age 70 1/2.

An IRA owner, after the first distribution year must satisfy his/her required minimum distribution no later than December 31 each year.

Roth IRA

The Roth IRA allows only nondeductible contributions and features tax-free withdrawals for certain distribution reasons after a five-year holding period.

Since Roth IRA contributions are nondeductible and taxed in the year they are earned, if you expect to be in a higher tax bracket when you retire, you may benefit more from a Roth IRA than from a traditional IRA.

For a Roth IRA there are no deductions and all money is taxed.

You are not required to take distributions from your Roth IRA.

Contributions

Tax deductible contribution limits are the same for both types of IRA's. See the chart at the bottom of this page to see how much you can contribute to your IRA.

For more information, see any of our IRA representatives. They can explain the nature of these accounts in more detail and help you complete the forms necessary to establish your Traditional and/or Roth IRA.



Spotlight on Donations

Involvement in our educational system benefits all of us. That's why we want to provide funds for various projects and programs throughout the community. Scholarship donations are given to the Donna Reed Performing Arts and the Future Farmers of America. Periodicals are sponsored at Norelly Community Library as well as co-sponsoring programs like "English without Barriers". Other donations include "After Prom" items or mon-

etary donations given to Denison, Charter Oak-Ute and AR-WE-VA schools. Support is also given for fundraisers by the Monarch Booster Club, Denison Middle School magazine sales, and Monarch Cards. These are just a few of the areas within education that we gladly support for the well being of our children and the community we live in. In addition to monetary donations, many staff members volunteer for speaking requests. In 2007 we read

to five different classes during the "Read Across America/Dr. Seuss' Birthday" time. We also joined with other businesses in Denison by partnering up with a class in elementary school. We had the privilege of adopting and spending time with Mr. Scott Meyer's 5th grade class. A few at the bank learned the "Purple Hands Pledge" from these students, and they were able to learn a little about banking and some of the skills needed to be successful in this career.

Crawford Club News

Dear Crawford Club Members,

We are **EXCITED!** Our first issue of the newsletter was outstanding. We are hoping you found our new format both educational and informative. If there any subjects you would like us to address, just let me know and maybe we can include them in a future newsletter.

Lana Henningsen
Crawford Club Coordinator



Come to a movie!

Please keep in mind our next movie dates will be on Wednesday, August 8, September 12, and October 10.

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.



North to Alaska!

Are you ready ALASKA, our 49th state is looking forward to our visit.

We will be conducting a travel seminar on September 12th at 2 PM in the bank's boardroom.

Our travel dates for the 2008 adventure are August 13th to 25th.

Crafters?



I am still looking for some more great craft people to rent a table for only \$5.

Our annual Crawford Club Craft Fair will be held on Saturday, September 29th, at the Denison Senior Center.

"Certainly, travel is more than the seeing of sights; it is a change that goes on, deep and permanent, in the ideas of living."

~ Miriam Beard,
Author

The Great Smoky Mountains await our arrival

The reservation deadline is August 20th for our Great Smoky Mountains and Blue Ridge Parkway excursion by motorcoach.

This trip has been planned by Fun Tours and travel dates are from October 19 to 27. What a wonderful autumn trip for our Crawford Club members and your favorite roommate! Some of the highlights are: a live performance of the Grand Ole Opry, Nashville city tour, Opryland Hotel, Tennessee Aquarium, Ruby Falls at Look-out 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. **Remember the reservation deadline is Monday August 20th**



A Branson Christmas!

Our Christmas show dates in Branson are from Saturday, November 3 until Tuesday, November 6. This year we have added some new shows and are revisiting 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 Baldknobbers. The price has been set at \$542 per traveler based on double occupancy. Single rooms are available at a higher rate. **If you have not already paid your \$50 deposit please do so by August 13th the final payment and deadline is September 13th**



Don't miss the boat to the Mexican Riviera

Did you miss out on the travel seminar for the Mexican Riviera cruise You really don't want to miss the "boat" on this great value! This is a wonderful winter getaway. **There isn't any time to waste since the ship is getting filled and the cruise line would like our extra unused space** This relaxing winter cruise to the Mexican Riviera travels from January 26 thru 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 sightseeing 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, so get your application started. 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 start 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.



The West Central Iowa Alzheimer's Memory Walk will be held on Saturday, September 8th, at YellowSmoke Park in Denison.

If you would like to make a donation to this very worthwhile cause, you can leave it with me. This organization is very near and dear to me, as my Mother is affected by this disease. If you would like more information on having a team or walking as an individual, please contact Gwen Ecklund at 1-800-272-3900.

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:

Banker 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, August 8

Movie Day

August 20

Deadline for Great Smoky Mountains & Blue Ridge Parkway

Saturday, September 8

West Central Iowa Alzheimer's Memory Walk

Wednesday, September 12

Movie Day

Wednesday, September 12

Alaskan seminar in the boardroom

Friday, September 28

Final deadline for Branson

Saturday, September 29

Crawford Club Craft Fair at the Denison Senior Center

Wednesday, October 10

Movie D

October 19 to 27

The Great Smoky Mountains & Blue Ridge Parkway

November 3 to 6

4 days of Branson Christmas tour

Wednesday, November 14

Movie Day

January 26 to February 3

Mexican Riviera cruise with one night in San Diego

August 13 to 25

13 days of Alaskan land and cruise