

MONEY MATTERS



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Farmers State Bank

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Paying Your Monthly Bills – It's Never Been Easier



From the President's Desk

Scott Bormann, President

We are pleased to announce an alliance with an ATM network company named **INBALANCE**. This company has many ATM's throughout the Minnesota area.

If you use your **ADVANTAGE** ATM card at an **INBALANCE** ATM you will not be assessed a fee by Farmers State Bank. Please be aware that you may still be charged a fee from the ATM owner.

You may find out where the **INBALANCE** ATM's are located by visiting their website at:

www.inbalanceatms.com

If you have any questions, please contact us at 605-928-7991.

It's safer than carrying cash or a credit card, and you don't have a huge bill at the end of the month. What is it? Paying with your debit card.

"I like the pay-as-you-go concept where you only spend what you have rather than borrowing as you would with a credit card", one Farmers State Bank customer stated. And of course, if you don't pay off your credit card completely each month, there can be "hefty" interest charges up to 20 percent.

If you want the convenience of a credit card, but don't want interest payments or a large bill to pay off monthly, then a debit card may be the answer for you. Debit cards work like cash or a personal check. The money you "charge" is automatically deducted from your checking account.

As with credit cards, you can use your debit card at grocery or retail stores and at gas stations for purchases anywhere VISA Debit cards are accepted. The money you

have in your bank account or the limits the bank imposes controls how much you spend. Debit cards help checkout lines move faster, plus, storeowners do not have to deal with returned checks or deposit checks at their bank.

Did you know that you can pay your monthly bills using your debit card? Use it to pay your electric bill, phone bill, and your cell phone bill.

Paying your monthly bills has never been easier.

Another added benefit of using your debit card, is the money you can save by NOT writing checks or using postage. Your supply of check blanks will last longer because you won't be using them as often.

A debit card is like a blank check, so you need to guard the card and the account number against loss or misuse. If your card is ever lost or stolen, or if you think someone is using it fraudulently, please call Farmers State Bank immediately.



Checks Are Clearing My Account Faster

Check 21 is a federal law that allows banks to electronically transfer images of your actual checks. This electronic image replaces your original check and is considered a legal copy. Thus your checks will be processed quicker, and will be deducted from your checking account faster.

Before you write a check, make sure that you have the money in your account to cover it!



To further assist you, Farmers State Bank offers Ready Reserve or Overdraft Protection that can be tied to your checking account. Please talk to one of our employees for more information on either of these services.

24 Hour
Phone Banking



928-4040
888-459-4040

INTERNET BANKING AT
WWW.FSBPARKSTON.COM

Tips For ATM Safety

Because ATM's are so versatile - you can get cash, make deposits, transfer funds, check account balances, purchase stamps and more - it's good to keep security in mind when using them. Please remember that your personal safety at the ATM depends on the safety steps you follow.

MEMORIZE YOUR PIN - IT'S A SECRET

Your Personal Identification Number (PIN) is your assurance that no one else can use your card. Never write it down or reveal it to *anyone* in person or over the phone.

PROTECT YOUR ATM CARD

Your ATM card is valuable, so keep it in a secure place. Keeping it in a card sleeve



protects the magnetic stripe from unnecessary wear.

STAND CLOSE TO THE ATM

When entering your PIN or transaction amount, stand close to the machine so that no one passing by or waiting to use the terminal can get your information.

SAVE YOUR ATM RECEIPT

It is not a good idea to let others view or have your ATM receipts. Keep your receipts to compare against your monthly statement.

REPORT A LOST ATM CARD IMMEDIATELY

If you lose your ATM card or it is stolen, report it immediately to us at Farmers State Bank.

Updating Signature Cards

You may have received a new signature card for your checking or savings account and wondered why? Farmers State Bank is in the process of updating our records. If you received a new signature card in the mail, please return it as soon as possible. If you have received a new card and already returned it, thank you.

If you have a question on a card we mailed out, please feel free to contact one of our employees. Thank you for your cooperation in this effort to keep our records current and up to date.

Teller Tidbits

- North Dakota, the 4th state quarter of 2006 is now available from the tellers.
- The highly anticipated South Dakota state quarter is scheduled for release in **LATE** November of 2006.
- When a business endorses a check, the person depositing the check should sign the business name first, then his/her name. For example, a check payable to John Doe Trucking should be endorsed: "John Doe Trucking by John Doe". An endorsement stamp can also be ordered. See a teller for more information.

Internet Banking

Farmers State Bank has recently been working with our Internet Banking service provider to continue protecting your privacy. Internet Banking users now have the ability to change their USER ID.

To change your USER ID, you must first log onto Internet Banking and choose USER OPTIONS. Within USER OPTIONS, you must click on the CHANGE USER ID link and follow the instructions.

If you require any assistance in this matter, please contact one of our employees at either location.