

MONEY MATTERS



Parkston, SD
605-928-7991



Kaylor, SD
605-583-4471



EQUAL HOUSING
LENDER



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From the President's Desk

Scott Bormann, President

I would like to advise our customers to be aware of "Plastic Fraud". Today, this type of fraud has become big business for criminals. State-of-the-art thieves are focusing on plastic cards, such as your debit/ATM cards. Debit/ATM cards bring new convenience to your shopping and banking needs, but if the cards get in the wrong hands, it can be disastrous.

We caution you to protect your debit/ATM cards the same as you would cash. If your card is ever lost or stolen, contact us immediately. To further combat "Plastic Fraud", we have added a fraud protection service for our debit/ATM card users. Please read the cover article for more information on this service.

24 Hour Phone Banking



928-4040
888-459-4040

Protection for Your Debit Card

As debit card usage continues to grow, the industry is being hit with more and more fraudulent activity. Farmers State Bank has added a fraud detection program for our debit and ATM card customers, called Proactive Risk Management (PRM).

PRM monitors every debit card and ATM card transaction. PRM will help minimize fraud by calculating a score based on previous confirmed fraud authorizations. Each one of your transactions will be assigned a score.

PRM monitors transactions in near real-time, within minutes of the transaction being authorized. PRM fraud analysts monitor transactions 24 hours a day, seven days a week, 365 days a year, including holidays.

WHAT DOES THIS MEAN FOR YOU?

If a PRM fraud analyst believes suspicious activity is taking place with your card, they will contact you by phone. This is why it is important for you to keep your phone records up

to date with Farmers State Bank. If you have a cell phone, please make sure we have that number on record.

If you are called by one of our PRM analysts, you will be asked to call them at 1-800-830-1925 as soon as possible. The PRM analyst will state that they are calling on behalf of Farmers State Bank. The PRM analyst will not ask you to provide any personal information.

The PRM analyst will ask you about the suspicious transaction. If the transaction is legitimate, the analyst will thank you and you can continue to use your card.

If you did not make the transaction, the PRM analyst will stop any further transactions on your card and ask that you contact Farmers State Bank as soon as possible.

Once again, the PRM analyst will not ask you to divulge any personal information. If you have any questions about this new security feature please let us know.



Guard That Number

The first line of defense against identity theft is to safeguard your Social Security number, experts say. The Social Security Administration says you should keep your Social Security card in a safe place. Don't carry it in your purse or wallet as a form of identification. **DO NOT** have your number printed on your checks, and avoid giving your number unnecessarily.



If your number is requested, the Social Security Administration says you should ask:

- 1) Why is your number needed?
- 2) How will your number be used?
- 3) What happens if you refuse?
- 4) What law requires you to give your number?

A good rule of thumb is: If you feel uncomfortable, do not give out any information.

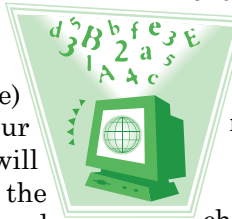
INTERNET BANKING AT
WWW.FSBPARKSTON.COM

Your Internet Banking Has Been Evolving

Since Farmers State Bank introduced Internet Banking in 2001, we have been working on ways to make your experience more user friendly and more secure. We would like to remind you of some of the newer features that may help enhance your Internet Banking experience.

Enhanced Security Login

This feature will store a security cookie (file) on your computer. When you log into your Internet Banking account, our system will attempt to detect the security cookie. If the security cookie is not found, the system will ask you to answer a challenge question before you are allowed access to Internet Banking.



Change Your Customer ID

We encourage you to change your Internet Banking Customer ID from your Social Security number. This can be done once you log into Internet Banking by choosing USER OPTIONS, then choosing CHANGE CUSTOMER ID. The only requirements of your new Customer ID is that it must be different than your last one and it must contain 6 to 20 characters.

Update Your E-mail Address

You can also update your e-mail address by choosing USER OPTIONS, then choose E-MAIL ADDRESS. You will be asked to enter your new e-mail address and then click on CHANGE E-MAIL ADDRESS.

Overseas Vacation?

Taking a summer trip this year? Traveling overseas to visit family or friends? Whether you are going sight seeing or taking a business trip out of the country, please let us know so that we are not alarmed when you have international transactions made to your debit card.

With all of the identity theft issues taking place lately, we will be reassured to know that you are indeed using your own card and there is no problem.

Simply call us and we will put a note on your account to limit any potential problems.

Teller Tidbits

Plan on attending the Centennial Celebration in Kaylor, SD, on August 3rd through 5th, 2007. Watch the local newspapers for more information.

Holiday Hours

We will be **CLOSED** on
Wednesday, July 4th, 2007

The Idaho state quarters are now available at either location.

Debit card applications can be picked up from any one of our tellers. If you have any questions about the use of debit cards, please let us know.

Win a Disney Vacation

Every time you use your Visa/ Advantage debit card between June 1st and July 31st, 2007, you will automatically be entered for a chance to win the Disney vacation of your dreams. Here is just a sample of what your trip includes:

- Round-trip airfare
- Deluxe accommodations at either Disney Resort
- Five-day Disney Theme Park tickets plus your own tour guide
- A \$500 Visa gift card and more.

To find out more info visit:
www.visa.com/magicwand