

# 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

Once again, the holiday season has snuck up on us and if you are like the rest of us, you may still be looking for gifts for family and friends. Shopping locally is one way to help your community continue to prosper.

Other options to shopping local could be gift certificates. Many local business offer gift certificates. Purchase one for that family member who doesn't visit very often, it may encourage them to visit.

"Parkston City Bucks" can be purchased at Farmers State Bank in Parkston, and can be used at ANY local Parkston business.

## 24 Hour Phone Banking



928-4040  
888-459-4040

## Five Tips for Safeguarding Your Funds

Consumers should remember five tips to protect their checking accounts, the Federal Reserve stated in a recent publication. The tips include:

(1) Don't give your account number and bank routing information to anyone you don't know. If a thief gets a hold of your banking information, it can be months or even years before you notice he has ruined your credit. Give out your account information for transactions only if you are familiar with the company you are dealing with. And if you have not done business with a company before, give out account information only if you have initiated the transaction. Criminals may ask you for your bank account number and then withdraw money from your account by creating a demand draft or making an electronic transfer. They may also ask for your debit or credit card number and other personal information. Don't fall for these

scams and don't let yourself be pressured into "free trial offers."

(2) Review your monthly statement. Make sure all the checks, debits, automatic payments, and other withdrawals are ones you authorized. If you see a transaction you did not authorize, notify us immediately.

(3) Notify us about problems as soon as possible. There is a time limit as to when a consumer can return unauthorized transactions.

The sooner you alert us to a problem, the sooner we can get it resolved.

(4) If you don't have enough money in your account, don't write the check or authorize the debit. Checks are being processed more quickly these days, which means the money may be debited from your account sooner. The fees, charges, and embarrassment it will cause you are not worth it.

(5) Know your rights under consumer protection laws.



## More Protection for Internet Banking Users

Beginning in January 2008, Farmers State Bank will require Internet Banking users to change their Customer ID from their Social Security Number to a Customer ID of your choice.

Customers can change their Customer ID before the January date by logging into their Internet Banking

account, choosing User Options, then choosing Change Customer ID.

The only requirement is that the new Customer ID must be between 6 and 20 characters in length. This change will help protect your privacy while banking online. If you would like some assistance in changing your Customer ID, please contact one of our employees at 605-928-7991.



FARMERS STATE BANK  
PO Box A  
PARKSTON, SD 57366

PRESORTED  
STANDARD  
U.S. POSTAGE PAID  
KAYLOR, SD  
PERMIT NO. 1

INTERNET BANKING AT  
[WWW.FSBPARKSTON.COM](http://WWW.FSBPARKSTON.COM)

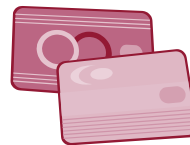
## Visa Gift Cards Available at Farmers State Bank

For the past year, Farmers State Bank has been offering Visa Gift Cards. Visa Gift Cards are quick and convenient to purchase and the recipients can use them to buy exactly what they want at millions of locations that accept Visa. The Visa Gift Cards can be used conveniently and securely for things like travel expenses, student allowances, budgeting, and even employee incentives and bonuses.

Visa Gift Cards are rapidly growing in popularity. According to Americans for Consumer Education and Competition, 63 percent of consumers said they prefer a gift card they can

use anywhere, such as a Visa Gift Card. A different survey found that one in five consumers planned to purchase a network branded gift card rather than a store specific one. In-store gift cards no longer have a strangle hold on the gift card industry.

If you just can't find a gift for that hard to buy-for-person, stop into either Farmers State Bank location and purchase a Visa Gift Card. Visa Gift



Cards can be purchased in any amount from \$25 up to \$500 and can be used anywhere Visa is accepted. A small fee is charged for the card.

### Newsletter By Email?

Would you like to receive your copy of *Money Matters* via email? In today's high-tech world, some people do not want to receive anything by U.S. Mail. Farmers State Bank has the ability to send the current newsletter edition to you in .PDF format (Adobe Reader).

Contact any one of our staff if you would like your edition of our bank newsletter, "Money Matters", delivered to you by e-mail. You can also e-mail us to subscribe electronically at [fsb@fsbparkston.com](mailto:fsb@fsbparkston.com).

### Teller Tidbits

We will close at Noon on Monday December 24th. We will be **CLOSED** on Tuesday, December 25th, 2007, in observance of *Christmas Day* and Tuesday, January 1st, 2008, in observance of *New Years Day*.



Utah State quarters are now available at either location.

END OF THE YEAR cut-off times are as follows:  
Monday, December 31st, 2007, at 4 PM for the current year.

### Visa Small Ticket Purchases

Debit Card companies are increasingly allowing no-signature transactions for purchases that are less than \$25 at such places as movie theaters, pharmacies, convenience stores and fast-food restaurants. The goal is to speed up the checkout process. "Not having to sign is a huge convenience for our customers", said Vice-President, JD Bormann.

If you would like to apply for a Visa Debit Card for your checking account, please stop in and talk to one of our Tellers. You can also call us in Parkston at 605-928-7991 or in Kaylor 605-583-4471.