

# MONEY MATTERS



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EQUAL HOUSING  
LENDER



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## From the President's Desk

Scott Bormann, President

Over the past couple of months, the media has been reporting that financial institutions have reduced the availability of funds for customers in the lending sector. I want to address this topic, since we have had numerous customers concerned with this issue. While this predicament may be true of some of the larger financial institutions, at this time it is not an issue for Farmers State Bank.

We have historically followed lending practices that ultimately have our customer's best interest in mind. We know that by assisting our customers to make the best possible borrowing decisions, we are creating a stronger community bank. Because of this philosophy, we are a sound community bank and we are willing and able to fund loans today just as we have done in the past.

## “Going Green” with E-Statements and Bill Pay

Farmers State Bank is working to do our part to help the environment, but we need your help! Earlier in 2008, we upgraded our Internet Banking service to include two of the following options for Internet Banking customers:

- E-Statements
- Bill Pay

E-Statements are electronic versions of your monthly statements that you receive through our Internet Banking service, rather than the paper version through the US Postal service. They look just like the paper statements, and contain the same images and information, yet you will receive them sooner than before, usually on the day they are created.

There are some significant advantages in receiving your

statements electronically, such as, Same Day Delivery, Easy Storage, World Wide Access, Prior Statements, and you will be Environmentally Friendly.

Our bill payment system puts you in control of your bills, your money and your time. You control when your payment is sent and how much you want to pay.

If you pay bills by check, you realize how time consuming writing out checks can be. Our electronic bill payment system can save you time and save you money. *(Some fees may apply)*

So save your stamps and envelopes, put away your checkbook, clear your desk and pay your bills online. To start “Going Green”, please contact any of our employees at either location.



## Pre-Paid Cards

Farmers State Bank offers VISA Gift & Travel Cards for your convenience. The Visa Gift Card is pre-loaded with funds that the recipient can then spend at any merchant that accepts Visa Debit Cards. You choose how much you want to load onto the card (\$25 - \$500) and the recipient chooses what to spend it on. Whether the card recipient wants to buy one large item or several smaller ones from different stores, a Visa Gift Card is perfect.

The Visa Travel Card can be used to pay for goods and services at millions of restaurants, hotels and shops worldwide. In fact, they can be used at any location that accepts Visa. Furthermore, you can

use your Visa Travel Card to access local currency from over one million Visa cash machines in more than 160 countries.

The Visa Travel Money cards are pre-loaded with your spending money before you travel, enabling you to easily keep track of exactly how much you are spending while you are away from home. If you have funds left on your card at the end of your travels, you can choose to keep them on your card and add additional funds for next time you travel, or alternatively withdraw the remaining cash.

As well as the usual security features you'd expect from a Visa card such as PIN and signature protection, you also have the option to buy additional cards that access the same funds.

## Internet Banking

- Bill Pay
- Check Images
- E-Statements
- Mobile Access



[www.fsbparkston.com](http://www.fsbparkston.com)

## Five Ways to Stay Safe Online

The Internet is supposed to make our lives better, and for most of us, that's exactly what it does. But the Internet has a dark side, and unless we take the proper precautions, this wonderful tool can end up causing us more harm than good.

You don't have to be a computer genius to protect yourself online and you don't have to spend a lot of money. By following a few common sense tips, you can make the most out of your Internet experience, while protecting you and your family from online threats.

1. **Protect your computer:** The best thing you can do to keep the bad guys out of your computer is to use three inexpensive technologies: anti-virus software, anti-spyware software and a firewall. Some security companies provide all three in one easy-to-use package.

2. **Stay up to date:** Those security tools won't do any good unless you keep them up-to-date. You should be able to set them to update automatically. The same goes for your computer itself. It should be set to automatically install any and all security updates.

3. **Protect your children:** Children face unique risks on the Internet, and require unique rules and safeguards. Monitor your kids' online activities closely. There are many tools available to help you protect them from online threats.

4. **Protect your identity:** On the Internet, your personal data (social security number, birth date, etc.) is extremely valuable and can be used against you. Keep it protected.

5. **Email safely.** Email is a favorite tool of online crooks. Even legitimate-looking messages can be scams. Learn how to filter for "spam" and spot the signs of scam emails.

### Mobile Banking

If you have Internet access on your cell phone and are signed up for our Internet Banking service you can access your accounts with your cell phone. Use the following website address to access our Mobile Banking website:

<https://online.fsbparkston.com/mobile.wml>

On the Mobile Banking website, you will be able to view your account balances and transfer funds between accounts at Farmers State Bank. To access your Internet Banking website by cell phone, just use your same USER ID and PASSWORD, that you would use on your computer.

### Teller Tidbits

➡ Hawaii, the fifth (and final) state quarter of 2008 is available in the teller lines. Note that this is the final year in a 10 year collection series of state quarters. *Remember that the quarters are available for a limited time only.*

➡ Would you like to receive your copy of *Money Matters* via email? Contact us at [fsb@fsbparkston.com](mailto:fsb@fsbparkston.com).

#### HOLIDAY HOURS

Wednesday, December 24, 8:30-12:00

Thursday, December 25, **CLOSED**

Friday, December 26, 8:30-4:00

Wednesday, December 31, 8:30-4:00

Thursday, January 1, 2009 **CLOSED**

### Bill Pay Customers

Did you know that you can add an account, invoice or policy number to the MEMO section of Bill Pay payments? Adding an account, invoice or policy number may assist the receiver in posting the transaction.

We would also recommend that the name that you give your checking account should be the same as your personal checks read. Such as, have the account name read "John or Jane Doe" instead of "PERSONAL". When a check is issued from the Bill Pay service provider, the name on the check will appear correctly, with your name on it, i.e. "John or Jane Doe".