



# Bradford National Bank

*"Celebrating 145 Years of Community Banking!"*

August 2012 Customer Newsletter

Member FDIC ~ Equal Housing Lender



## Bradford National Bank-Highland to Celebrate 10 Year Anniversary

It's hard to believe that the Bradford National Bank branch in Highland will be celebrating its 10 year anniversary celebration this fall, but its true.

The bank broke ground on the new facility on May 15, 2002 at 1100 Mercantile Drive, which was the former Kloss Furniture building. In his opening comments at the



groundbreaking ceremony, bank president Frank Joy said, "Planning for this day began several years ago as our board of directors envisioned expanding our market into



Madison County. We believe Highland is an excellent choice for our new bank, a community of many outstanding attributes that

contribute to its steady growth and great potential."

The new facility was constructed with over 3,300 square feet of space that included both a teller and a lending area as well as a place to open new accounts and a safe deposit box area. The Korte Company served as the general contractor for the project.



Once it was announced the bank was coming to Highland, the demand for new accounts was so great that a temporary trailer was brought in to



begin serving customers immediately. Janet Renko, Shirley Landers and Dennis Rinderer, all experienced Highland banking staff, were brought in to run the new facility.

Joy said at that time, "What Bradford National Bank will offer is the best of what banking used to be and what banking ought to be in the future."

After a little over five months, the new bank in Highland officially opened on October 28, 2002.

**To commemorate the ten year anniversary, Bradford National Bank will have an anniversary celebration and customer appreciation day on Friday and Saturday, September 14 & 15, 2012.**

Visit Us On-Line at [www.BradfordBank.com](http://www.BradfordBank.com)

## Employee Spotlight

**Cathy Eyman** joined Bradford National Bank in 1985. She graduated from Kaskaskia College in 1984 with an Associate in Applied Science Degree in Data Processing. She attended and graduated from the Midwest School for Community Bankers in 2005.



Throughout her years at Bradford National Bank, Cathy has worked in various areas of the bank. She has worked in the Bookkeeping Department, served as a teller, and worked in the IT Department.

She became the Computer Department Supervisor/Manager in 1989, where she oversees the day-to-day operations of the bank.

**Cathy Eyman**

Vice President

**Contact Cathy Today**

618-664-2200

Email: [cathyeyman@bradfordbank.com](mailto:cathyeyman@bradfordbank.com)

## Frequently Asked Questions

### Can I apply for a car loan online?

Yes! Simply visit the bank's website at [www.BradfordBank.com](http://www.BradfordBank.com) and click on the "loans" tab at the top of the page. This will redirect you to the BNB lending portal. Here, customers can fill out loan applications for a variety of loans, including automobiles.

### How Does A Christmas Club Work?

If you are looking for an easy way to save for the holidays, then consider a Bradford National Bank Christmas Club.



You make regular payments into the club, either over the counter or via direct deposit, and the bank pays you interest.

You choose the amount of the deposit each week from as little as \$1 up to \$40.

In November of the current year, you will receive your Christmas Club savings in time for your holiday shopping.

# Visit the BNB On-Line Loan Center at [www.BNBLending.com](http://www.BNBLending.com)

## Bradford Travel Card



YOU'LL LOVE WHAT WE CAN DO TOGETHER!

**Available Today At All BNB Locations!**

### Hello, freedom

- > Use it anywhere debit cards are accepted
- > Accepted internationally
- > Manage money on the go with text alerts
- > Get cash at ATMs
- > Direct deposit – save for your next trip
- > Shop online or over the phone
- > No credit check\* – just load and go
- > Card and funds easily replaced if lost or stolen

THE SMART, SECURE WAY TO TRAVEL

TRAVEL CARD 

Refer to Terms & Conditions for applicable fees. Cards issued by MetaBank™  
\*Subject to identification verification

Visit Us On-Line at [www.BradfordBank.com](http://www.BradfordBank.com)



### Bradford National Bank in Real Estate Roundtable

On July 25, a real estate roundtable was held in the Bradford Community Building that was designed for first-time homebuyers.

Terry Barth and Pennie Slatton each participated in the event and discussed steps that homebuyers need to take to purchase their first home.

The event was sponsored by Bond County Realtors and featured expert speakers on several topics relating to first-time homebuyers.

For more information on first-time home purchases, you can contact Barth or Slatton at Bradford National Bank.

**BNB Continues to participate in many parades in our area. See Below and watch for our float!**

- Alhambra Homecoming x2-Completed
- Highland Schweizerfest x2-Completed
- Marine Homecoming x2-Completed
- St. Jacob Homecoming x2-Completed
- Pocahontas Homecoming-Completed
- Bond County Fair-August 7
- Mulberry Grove Picnic-August 11
- Sorento Homecoming-August 18
- Greenville High School Homecoming-TBA
- Highland Sesquicentennial-TBA

### Free Kidney and Diabetes Screening

Bond County Health Department  
1520 S. 4th Street, Greenville



Tuesday, August 21  
10am-2 pm  
No Appointment Necessary.

### Hole-In-One Highlights Golf Outing

Bradford National Bank recently participated in the WDLJ Radio/H.I.S. Kids Golf outing. The event was a fundraiser to send kids with cancer to summer camp.

While the bank's team didn't win, they were the only team with a player who hit a hole-in-one. Scott Meikamp, owner of Scott's Painting and Staining, nailed the ace on hole 12 at Governor's Run in Carlyle.

If you would like to donate to H.I.S. Kids, visit [hiskidsinc.org](http://hiskidsinc.org)

Or call  
654-4020



(Left) The Bradford National Bank golf team consisted of (left to right) Alan Belcher, Mike Ennen, Scott Meikamp and Randy Alderman.. (Right) Scott Meikamp retrieves his ball after hitting his hole-in-one.

## Bradford National Bank Travel Club

Upcoming Events

**August 17**—Charlie Birger: Southern Illinois Outlaw (Benton, IL)

**September 19**—Bussen Limestone Quarry and sites in Columbia/Waterloo

**October 23-November 1**—Ireland SOLD OUT

**November 10**—*War Horse* at the Globe Theatre

**December 4-6**—Mini Christmas Getaway (Branson)

For more information, contact Judy Schneck at Now and Then Travel, LLC, phone 618-567-7392, contractor for Bradford National Bank.



Catherine Hagan of Mulberry Grove was selected as a winner in the Bradford National Bank/Shazam Debit Card promotion. Jeff Hasenmyer presented her with her prize.

## Products and Services



Bradford National Bank offers a variety of checking account options based on individual needs. Below is an overview of the different consumer checking accounts options available at the bank. For more information, ask your customer service representative at the bank.

- Real Community Bank Club Checking: Club Checking with many benefits. The best checking program in the area.
- Regular Checking: This is a simple account and no fees are charged as long as a \$100 balance is maintained.
- NOW Account: This is an interest bearing checking account with a \$1,000 minimum balance requirement.
- Free Checking: This account requires no minimum balance, no per check charge and no monthly fee. Cancelled checks are held for safekeeping and customer must utilize E-Statement and Internet Banking.



### BNB Installs New Night Depository at Greenville Branch



After 20 years, it was finally time to replace the after-hours night depository at the Greenville Branch. It should be noted that if a business had a key to the old night depository it will not work on the new one. You will need to see Maureen Frueh at the Greenville Branch for a new key. Call 664-2206 for information.

Visit Us On-Line at [www.BradfordBank.com](http://www.BradfordBank.com)

## Bradford National Bank Holds Roundtable Discussion on Counterfeiting and Fraud

Bradford National Bank recently held a roundtable seminar on counterfeiting and fraud in the Bradford Community Building.

In recent months, a significant amount of counterfeit currency has shown up in Bond County. It is estimated that \$250,000 in counterfeit currency enters the money supply each day nationally and around \$600 million is currently in circulation.

In an effort to curb its passage, the bank had a discussion with area business leaders on how to correctly identify counterfeit funds. They also displayed a number of machines that can assist in the proper identification. The roundtable was led by bank security officer Randy Alderman.

High-risk areas for counterfeit cash are fast food places, convenience, grocery, and liquor stores, bars and taverns and delivery services.

Although it should be noted that no business is immune from receiving counterfeit funds.

The bank had actual samples of counterfeit currency, as well as samples of counterfeit postal money orders, Travelers Checks and regular, commercial checks. In addition, Alderman demonstrated how easy it was to create a counterfeit check.



Bradford National Bank Security Officer Randy Alderman shows how to identify counterfeit currency.



### Commercial Identity Theft:

Alderman also discussed business identity theft and ways for businesses to protect themselves and said statistics show that small business owners have a higher fraud rate than non-business owners. He offered the following tips:

- Shred all documents that may have any type of personal or business account information on them.
- Destroy electronic devices before disposing of them.
- If your business uses laptops, PEN drives, memory cards or cell phones, they should all be password protected.
- Secure check stock and avoid using checks when possible. Consider bill pay and direct deposit.
- Be careful of what you put in the mailbox unless you take it directly to the Post Office.
- When possible, run background checks on employees and verify their resume.
- Read bills and monthly statements and review checking accounts weekly.
- Do random desk audits and walk through business looking for vulnerabilities.
- If you suspect fraud, contact your bank immediately.

Alderman concluded his program by answering questions and indicated the banks willingness to provide on-site training for employees and front line personnel. For information, call 664-2200 or email [randy@bradfordbank.com](mailto:randy@bradfordbank.com).