



Bradford National Bank

"Celebrating 145 Years of Community Banking!"

March 2012 Customer Newsletter

Member FDIC ~ Equal Housing Lender

Rates Are Great!

Is It Time To Consider Refinancing Your Home Mortgage?

As lending rates continue to fall, it may be time for you to consider refinancing your fixed rate home mortgage, even if you have refinanced over the past few years.

If you are able to lower your home mortgage by one percentage point, it could lower the amount you owe significantly.

So how much would you save? Go to www.bradfordbank.com and click on loans. On the right hand side is our free mortgage calculator. Play around with the numbers and you will be surprised at what you can save.

Contact your loan officer today and ask them if it is to your advantage to refinance today.

Doug Stroud Joins Bradford National Bank

Doug Stroud joined Bradford National Bank as a senior vice president on October 1, 2011 and is working with business clients in Greenville and Highland.

Doug has 30 years experience as a CPA, with the past 20 years serving in Greenville. Doug is very knowledgeable on business and planning issues.

He graduated Cum Laude from Indiana State University with a degree in Accounting in May 1979. He passed the November 1979 CPA exam.



DougStroud@BradfordBank.com

Doug is very active in the community and is a member of the Greenville College Investment Committee, Commercial Club, and has served two terms as president of the Greenville Chamber of Commerce. He is also a member of the Greenville Regional Hospital Board, a position he has held for 19 years. He is on the FCA Southern Illinois chapter Board and is finance chairman of the First United Methodist Church.

Bradford National Bank
One Bank, One Name

Deposit Accounts | Loans | Services | Commercial Services

Monthly Payment Estimator

Principal loan balance: 200000
 Annual interest rate: 3.5 %
 Loan term: 30 years
 Starting date: March 2012

Extra payments:
 I will make no extra payments
 I will make extra monthly payments
 I will make a one-time extra payment

Extra payments amount: \$ 0

For a one-time extra payment, after which month will this be paid? 0

Results options:
 Show only the monthly Payment
 Show the yearly amortization table
 Show the full amortization table

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A Real Community Bank



8th Annual Art in Education Art Show
Thursday, April 19, 6-8 pm & Friday, April 20, 6-8 pm
Bradford Community Building
Featuring Art From All Grades in the Unit 2 District
Presented By Bradford National Bank and Our Common Ground
Free and Open to the Public.

Visit Us On-Line at www.BradfordBank.com

Bradford National Bank Recognizes Employees

At their annual dinner, Bradford National Bank recognized six employees for years of service.

Those recognized include:

- Traci Slatton Five Years
- Duke Ronat Ten Years
- Jane Cornelius 15 Years
- Terry Barth 30 Years
- Sandy Dasenbrock 35 Years
- Maureen Frueh 45 Years

Bradford National Bank president Frank Joy made the presentations.



Left to right: Sandy Dasenbrock, Traci Slatton, Frank Joy, Maureen Frueh, Terry Barth, Duke Ronat and Jane Cornelius.

Attention High School Seniors:

Bradford National Bank to Award For \$1,000 Scholarships

For the 13th consecutive year, Bradford National Bank will be awarding a \$1,000 scholarship to a graduating senior at Bond County Community Unit #1 and Bond County Community Unit #2 school district. And for the fifth year, this scholarship will also be awarded to one Highland Community High School District Unit #5 and one Triad Community Unit #2 High School graduating senior.



A total of four \$1,000 scholarships will be awarded by Bradford National Bank.

Seniors who are interested in applying, can simply download the application, fill it out completely, and submit it to their guidance counselor. Application deadline is April 15, 2012 for Highland and Triad students, and May 1, 2012 for Greenville and Mulberry Grove. Applications are also available in the guidance counselor's office.

<http://www.bradfordbank.com/scholarship.php>

Changes Coming in Federal Payments

The U.S. Department of the Treasury now requires all federal benefit and non-tax payments to be made electronically. (Non-tax payments include federal wage, retirement and vendor payments.) Electronic payments are safer, easier and more reliable than paper checks.

People applying for federal benefit payments must choose an electronic payment option at the time they apply for the benefit. People currently getting federal benefit checks must switch to electronic payments by March 1, 2013.

People who are already receiving their benefit payments electronically do not need to take action. They will continue to receive their payment as usual on the payment day.

For more information, stop by any Bradford National Bank location.

Bradford National Bank

Customer Appreciation Day

All BNB Locations

Friday, April 20

Stop by for Free Refreshments!

**As We Celebrate Our
145th Anniversary,
We Would Like To Know:
What Do YOU Like About
Bradford National Bank?**

info@bradfordbank.com

Visit Us On-Line at www.BradfordBank.com

BNB Honoring Our Greatest Generation

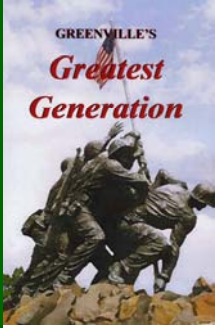
Last Fall, Bradford National Bank published volume one of Greenville's Greatest Generation, stories about our local World War Two Veterans.

The stories were written by Greenville High School Students and members of the community.

The book, which was unveiled at a Veteran's Day ceremony held at Greenville High School, was a big hit and sold out within weeks.

Because of the overwhelming demand for this book, we have again partnered with Greenville High School and are currently working on volume two. The new book will include all of the original stories and will incorporate several new ones.

The goal is to have the new book ready by Memorial Day of 2012.



The 2012 Robert Horsfall Print, sponsored by Bradford National Bank, and featuring the Bass-Mollett House, is available now at all Bradford locations.

BNB Recycle Day

In 2011, Bradford National Bank sponsored four free recycling days for Greenville, Highland and Marine.

We provided secure recycling of financial documents at no cost.

The Recycle Days were so well received, we will be doing it again in 2012. Dates will be announced soon.



Bradford Travel Club

The Bradford Travel Club is taking a trip to Ireland. The *Shades of Ireland* trip will be October 23 - November 1, 2012. Space is limited, so get your reservation in now.

For more information, contact Judy Schneck at 618-567-7392.

BNB Installs New ATMS

To better serve our customers, Bradford National Bank installed six new ATMs in the past few months. The ATMs are completely ADA compliant and operate more quickly.



FREE Internet Banking ~ FREE Bill Pay Sign Up Today for FREE E-Statement Delivery!

The Bradford National Bank E-Statement is an exact copy of what you currently receive in the mail. The only difference...no paper is required. Plus, your E-Statement is always available on-line, 24 hours per day.

Signing up for E-Statement Delivery is easy.

1. Sign in to your internet banking account at www.BradfordBank.com.
2. Click on the "Other" tab.
3. Click on the "Statement E-Delivery Accounts."
4. Follow the simple instructions on the screen to ensure that you are able to read PDF files.
5. Select the accounts you wish to receive E-Statements on.
6. Click "Update" and you are done.

It's that simple.



Visit Us On-Line at www.BradfordBank.com