



Bradford National Bank

"Celebrating 145 Years of Community Banking!"

October 2012 Customer Newsletter

Member FDIC ~ Equal Housing Lender



BNB Highland Celebrates 10 Years of Service

In September, Bradford National Bank celebrated its 10th anniversary serving the Highland community.

A special event was held which was attended by many residents. Pork burgers were served by the Highland Lions Club, free Kettle Corn was handed out, a huge BNB anniversary cake was enjoyed by all, and custom candies, featuring a picture of the bank, were quickly gone.



In addition to the Highland anniversary, each Bradford location hosted a customer appreciation day. The theme was fall football and each location took the time to decorate the facility with a football theme. Each branch featured their hometown team.

FREE Secure Shredding & Recycling Day

Saturday, October 6, 9-11am

BNB Greenville

Saturday, October 20, 9-11am

BNB Highland



Service Provided by

Highland Recycling and Shredding.

Documents are collected in Greenville and transported securely to Highland for shredding and recycling.

Bring: Old bank statements, tax returns, bills, investment records, statements. Any old financial records.



Decorations in Highland



Decorations in Greenville

Visit Us On-Line at www.BradfordBank.com

Employee Spotlight

Sandy Dasenbrock began her 36 year career at Bradford National Bank in June 1976. Throughout her career, she has been involved in bookkeeping, computer operations, teller, customer service representative, and certificate of deposit department.

Responsibilities have been accounting; operating the computer system daily through 1982; balancing; ordering supplies, including coin and currency, providing customer service and assistance, Treasury Bond specialties, policies, and day to day assistance.

Sandy has been very involved in the community with scouts, church, Greenville Optimists, Home Extension, and family.

Sandy is ready to help you today! Call or come by for all your banking needs.

Sandy Dasenbrock

Head Teller, Main Bank, Greenville

Contact Sandy Today

618-664-2200

Email: sandydasenbrock@bradfordbank.com



Frequently Asked Questions

What is the Bradford Travel Card?

The Bradford Travel Card is a pre-paid debit card that can be used for purchases or cash at ATMs world-wide. It is rechargeable and easily replaced if lost or stolen.

Is there a fee for the card?

Yes, there is a small fee to purchase a Travel Card and a small fee to recharge the card. However, the card may also be set up to accept electronic deposits, which would allow you to save money on the card each week. If your employer provides direct deposit, this option may be available to you.



Does the bank still offer Traveler's Checks?

Yes, for the time being. With the addition of electronic services, Traveler's Checks usage continues to decline. Bradford National Bank is making the transition to the easy-to-use, more secure Travel Cards and the cost is comparable.

BNB Participates in Illinois Bankers Association Washington Visit

Bradford National Bank president Frank Joy, a member of the Illinois Bankers Association (IBA) board of directors, recently participated in the IBA's trip to Washington D.C. They were joined by members of the Illinois League of Financial Institutions (ILFI).

Joy said, "It had been an exhausting three days, but a very rewarding experience. We did our best to make the case that Community Banks were not the cause of the financial crisis, and that loading our industry down with new rules and requirements will only cause the availability of credit to decline in small towns across the country, resulting in suffering for small businesses and decreasing employment. I do believe our message was presented in a very powerful and personal way by bankers who are passionate about their communities, and who believe in the future of community banks.

For more information and to read Joy's full report, visit <http://www.bradfordbank.com/ibavisit.php>.



Bradford National Bank Collects for Area Food Pantries

In the month of September, Bradford National Bank employees went to work to raise food and money for the food pantries in Greenville, Highland and Marine. The results were good.

Employees at all locations paid a fee to “dress down” on two Friday’s in the month of September. By making a minimum donation of either cash or food items, they were able to wear their favorite sports shirt to work.

The employees were able to raise well over \$1,000 with the bank matching those funds. As a result, we were able to assist the food pantries to restock their shelves.

To give back even more, the bank will do another collection and fundraiser for the food pantry during the holiday season.



Branch Manager Janet Renko makes the presentation to Eunice Hediger.



Cathy Stewart present a check to the Marine Food Pantry



BNB President Frank Joy presents a check to Anna Oestreich for the Bond County Food Pantry.

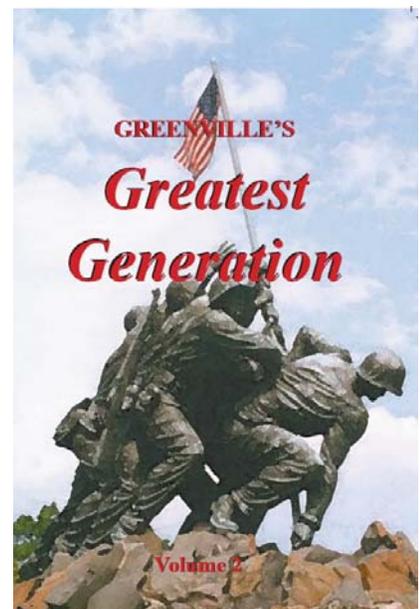
Greenville’s Greatest Generation Volume 2

Volume two of Greenville’s Greatest Generation, featuring stories of our local WWII veterans, is now at the printer and will be released in November.

The new book is over 200 pages in length and features 13 new stories in addition to the biographies in the original book.

The stories were written by local GHS students, with contributions from faculty and staff.

The books will be available for sale at Bradford National Bank. Copies of the book will also be donated to our local libraries.



Bradford National Bank participated in the Greenville High School homecoming parade. Above, members of the GHS volleyball team ride the BNB float. They threw out mini-volleyballs with the bank's name on them.



Bradford National Bank has a number of great products and services that are designed to help small business operate more efficiently.

Remote/Digital Deposit

Deposit checks electronically right from your business. Scan the checks, submit them electronically, funds available the following day. It's that simple.

Internet Banking

Check balances and transfer funds, 24 hours per day.

Direct Deposit of Payroll

Payroll, Tax Payments, Cash Management and more.

Bill Pay

Pay all of your business bills on-line.

Check Recovery Program

Let us collect your overdrafts. Our Check Recover Program is free to all commercial customers.

Business Check Card

Why write checks? Use the Business Check Card for all your purchases.

Debit/Credit Card Processing

We can process all of your credit and debit transaction. Turnkey solutions for your business are available today.

Visa Gift Cards

These are great gift items for employees and customers alike.

Commercial Lending

Start-up, acquisition, expansion, remodel, line of credit. For all your commercial lending needs, contact Bradford National Bank at 664-2200 or email: info@bradfordbank.com



News From The Bradford Travel Club

Don't forget our special getaway at Christmas time in Branson from December 4-6. There are some features not usually included in Branson tours.

We will tour Fort Leonard Wood en route and enjoy lunch in the mess hall with the troops. Then returning, we will make a stop at Wilson's Creek National Battlefield in the Springfield, MO area.

We have included three great shows: The Duttons, Joseph, and the Twelve Irish Tenors. And, a special treat will be a backstage tour at the Sight and Sound Theatre where Joseph is performed.

All meals in Branson are included as well as the lunch en route. Lodging will be at the Welk Resort.

Price is \$599 per person, double occupancy, and \$674 single. Registration deadline is November 1.

If you like short trips, this will be a nice getaway.



Bradford National Bank once again received a Five Star rating from Bauer Financial. Bauer Financial has been analyzing and reporting on the financial condition of the nation's banking industry since 1983.

<http://www.bauerfinancial.com>

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