



Bradford National Bank

"Celebrating 145 Years of Community Banking!"

September 2012 Customer Newsletter

Member FDIC ~ Equal Housing Lender



BNB Highland 10-Year Anniversary Celebration September 15

In the month of September, Bradford National Bank will celebrate its 10th anniversary in the City of Highland with a big party, and all BNB customers are invited to attend.

On Friday, September 14, the bank will host a bank-wide customer appreciation day with refreshments and door prizes. Then on Saturday, September 15, we will host a big party at our Highland location, located at 1100 Mercantile Drive. The party will go from 10 am until 1 pm.

The event will feature music, a magician, a juggler, prizes and refreshments cooked by the Highland Lion's Club.

In addition, the bank will be giving away a lot of prizes including several hundred dollars in Highland Chamber Bucks.

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."

In the ten years the bank has been opened, they have assisted thousands of customers with their community banking needs, donated thousands of dollars to local clubs and charitable organizations and awarded thousands of dollars in scholarships.



BNB President Frank Joy speaks at the Highland Groundbreaking in 2002.

You're invited!

Bradford National Bank Highland 10 Year Anniversary Party



Friday, September 14, Bank-Wide Customer Appreciation Day
Saturday, September 15, 10 am—1 pm, Anniversary Party in Highland

Visit Us On-Line at www.BradfordBank.com

Employee Spotlight

When you work in the banking world, experience is key to exceptional customer service and Cathy Stewart, branch manager of Bradford National Bank in Marine, has plenty of experience!

A graduate of Triad High School, Cathy has 35 years of banking experience. She started her career at the First National Bank of Marine in 1966 and remained in that facility for five years as a teller and bookkeeper. After a brief time away, she has been continuously employed in the banking world since 1982.



Cathy went through several mergers and acquisitions in Marine until she found a permanent home with Bradford National Bank in 2004.

She has a great deal of experience in customer service having served as a teller, personal banker, manager and now branch manager. Cathy is ready to work for you today! Call or stop by for all your banking needs.

Cathy Stewart

BNB Marine Branch Manager

Contact Cathy Today

618-887-9000

Email: cathystewart@bradfordbank.com

Frequently Asked Questions

What documents will typically be requested when I make application for a first mortgage loan?

For most borrowers, you will need to provide pay stubs that cover a 30 day period, complete copies of your most recent bank statements, and the purchase contract on the home you are buying. If you are self-employed, you may also be required to provide your personal tax returns. Documentation requests vary by loan type. For more information, contact your loan officer at Bradford National Bank.

What is the difference between 'locking' and 'floating'?

If you choose to 'lock-in' on a particular rate, you will receive protection for a specified period of time from financial market fluctuations in interest rates. If you choose to 'float' your rate, it will fluctuate with the market and will be subject to both upward and downward movements in the market.

What is Loan-to-Value (LTV)?

LTV is the ratio between the loan amount and the appraised value or the sales price, whichever is lower. A loan amount of \$80,000 with a purchase price of \$100,000 would be an 80% LTV.

BNB Welcomes Back Greenville College Students

It happens every August—a large group of young adults and many unfamiliar faces show up in town. That can only mean one thing....Greenville College is back in session!

BNB's Jeff Hasenmyer works our booth on the campus of Greenville College.

This year was no different. In late August, college was back in session. To welcome the students on orientation day, Bradford National Bank put a big banner in front of the main bank and participated in the welcoming ceremony. We had a booth on campus highlighting our products and services and gave away several gifts.

It is our pleasure to welcome the students to Greenville. After four years of college, many of these students remain here and call Greenville home.

WELCOME BACK!

Greenville College Students



Bradford National Bank

Visit Us On-Line at www.BradfordBank.com

Friend of BNB—Braxton Cope Passes

Word was received that Iraqi war Veteran Braxton Cope has passed away.

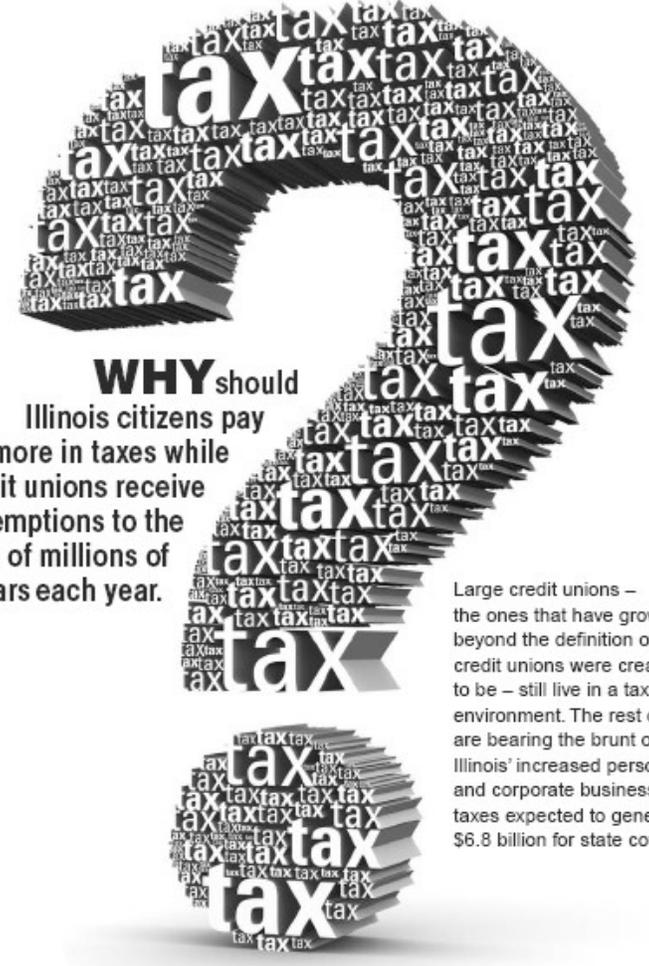


BNB President Frank Joy talks with Braxton Cope following the dedication of the new flag pole.

When the bank erected a new flag pole in the front of the main bank, the first U.S. flag flown was one provided by Braxton that he brought back from Iraq. While home on leave, Braxton, along with the Greenville AMVETS, participated in the flag pole dedication ceremony.

Braxton served multiple tours in both Iraq and Afghanistan.

Mark Your Calendars!
BNB Fall Financial Documents
Shredding Days
Saturday, October 6, 9-11am
BNB Greenville
Saturday, October 20, 9-11am
BNB Highland



WHY should Illinois citizens pay more in taxes while credit unions receive exemptions to the tune of millions of dollars each year.

Large credit unions – the ones that have grown beyond the definition of what credit unions were created to be – still live in a tax-free environment. The rest of us are bearing the brunt of Illinois' increased personal and corporate business taxes expected to generate \$6.8 billion for state coffers.

MAKES YOU GO "HMMM," DOESN'T IT?

Tell your friends.

Madison County Treasurer Kurt Prenzler has informed Bradford National Bank that our customers in Madison County can now pay their property taxes on-line using our Bill Pay Service.

To use the Bradford National Bank Bill Pay system, visit our web site at www.BradfordBank.com and sign up for Internet Banking.

Greenville, Highland, Marine Food Pantries Need Our Help

According to Anna Oestreich, the Bond County Food Pantry cupboards are bare and they are in need of donations.

The employees of Bradford National Bank have responded by collecting food and raising well over \$1,000 that will be used to purchase food for the pantry.

Food Pantry Statistics From July:

- Total number of unduplicated individuals served: **889**
- Total number of children under 18: **348**
- Total number of households served: **251**

If you would like to contribute, donations should be delivered or mailed directly to the Bond County Food Pantry located in the rear of the Senior Center.

We have also received word that the Highland Food Pantry is need of donations. They are accepting donations of cash, food and basic toiletries.



Bare cupboards at the Bond County Food Pantry.

Visit Us On-Line at www.BradfordBank.com

Bradford National Bank Travel Club

Upcoming Events

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 or to subscribe to the Bradford Travel Club Newsletter, contact Judy Schneck at Now and Then Travel, LLC, phone 618-567-7392, contractor for Bradford National Bank.

Products and Services



Real Community Bank Club Checking

If you are looking to simplify your checking account, then consider a Bradford National Bank Real Community Bank Club Checking account.

Our Club account offers many benefits including:

- No minimum balance required
- Unlimited checks
- Discount on Safe Deposit Box
- Money Orders
- Preferred rate on consumer loans
- Many discounts
- And much more.



 In addition, as a Club account member, you receive LifeLock, the number one identity theft program in the country at no additional cost!

The cost for this great program is only \$5.25 per month. For those over age 50, the cost of the program is only \$4.25 per month.

For more information on the Real Community Bank Club Checking program, contact your customer service representative at any Bradford location or visit our website at www.bradfordbank.com.



City of Highland
175th Jubilee Celebration
September 29 & 30
For information:
www.highlandcelebrates.com

BNB Sponsors Annual Art Walk

Our Common Ground's 8th Annual ArtWalk will be held on the Greenville Square on Friday, September 28th, from 5 to 11 p.m.

This year's event will bring live music, a wine and craft beer tasting, fine food, and art of every kind.

At the Maves Gallery, Sayaka Ganz's recycled sculptures will fill the main gallery. She only selects objects that have been used and discarded to create animal/organic forms that are alive and in motion.

Also at the Maves, Greenville native Hannah Radcliff of Thumbcat Productions will show another collection of award-winning Independent Films.

Tina Parker of ArtBridge Entertainment is bringing a great night of music: The Reva Dawn Salon, Stephen Sebastian, Brian Lee & His Orchestra, Tess Hannah and The Brothersmen, and Synergy Jazz.

Colleen Sieffert of Our Common Ground has again put together a line-up of some great local wines and craft beer. For your tasting pleasure, Villa Marie Winery of Maryville and Piasa Winery of Grafton will be on hand, along with Tuscan Hills Winery of Effingham, Castle Finn Winery of Marshall and Von Jakob Winery and Brewery of Alto Pass.



The food court will host The Sweet Divine and The Chop Shop gourmet food trucks. Once again, Chef Kevin Willman of Farmhaus, St. Louis will bring his fine food to his hometown square.

There will be ART on the street this year, as artists from all around the area put their work on the OCG Wall, which will run down 2nd Street. Art vendors will also be on hand with their wares. The Bradford National Bank Community Building will also feature the work of local artists. Armando Heredia of Collinsville will be on hand to share *How Art Can Transform the World* at the Bradford Community Building at 8 p.m. This lecture is part of OCG's Artist Meet and Greet.

To learn more about this year's ArtWalk, visit <http://www.ocgart.org>.

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