



Bradford National Bank

A REAL Community Bank Since 1867

August 2013 Customer Newsletter

Member FDIC ~ Equal Housing Lender



Sign-Up For E-Statement Today and You Could Win a \$50 Gift Card!



Exciting New Enhancements Coming to BNB

Exciting enhancements are coming to the way you do your banking at Bradford National Bank. In October of this year, the bank will be converting our systems to a real-time environment that will enhance the entire on-line banking experience of our customers.

In September, customers will be encouraged to visit a special page on our web site at www.BradfordBank.com that will go into great detail on the changes as well as the new products and services we will be offering. Look for enhancements in Internet Banking, Bill Pay, ATM performance and the addition of a Mobile Banking platform.

Bank staff have been working for months to implement these new programs and enhancements and we ask customers for their patience and understanding as we work towards minimal interruption in service and accessibility during the upgrades.

Our September newsletter will feature more information on the exciting new services coming to Bradford National Bank.



Before you send your high school grad off to college, make sure they have a checking account and debit card set up. Stop by any Bradford location and ask our customer service representatives which account is best for your new college student.

Community Banking is Not Just a Slogan at Bradford National Bank

Bradford National Bank is proud of its heritage as a Real Community Bank. We are comprised of local people, making local decisions and local investment with local commitment.

Besides investing in small businesses and agriculture (community banks are the primary source of lending for these two groups), Bradford National Bank is proud to be an area leader in real estate mortgages (number one in Bond County).

Community banking goes much deeper than that, however. Our employees are invested in the communities we serve. BNB employees hold membership in many clubs and organizations in the area. Additionally, several employees hold elected offices or are members of city and county organizations.

BNB supports all area schools, many charitable events, local school and rec sports teams, provides local scholarships and so much more.

Yes, we are proud of our community bank heritage. For more information on all the ways we get involved in our community, visit our web site or Facebook page.

Right, Steven Bartlett, our Marine Branch Manager, also serves as a volunteer firefighter in the community.



Visit Us On-Line at www.BradfordBank.com

Alderman Appointed to IBA Communications/Marketing Committee

July 16, 2013- Randy Alderman, Vice President of Marketing and Community Relations at Bradford National Bank, Greenville Illinois,



recently was re-appointed to the Illinois Bankers Association (IBA) 2013-2014 Communications and Marketing Committee by IBA President and CEO, Linda Koch, and will serve as committee chairman.

As a member of the Committee, Alderman will review IBA communication vehicles such as the *Illinois Banker* magazine, e-newsletters and the website; and make recommendations for enhancements and improvements, while providing feedback on IBA communications practices. The Committee also reviews the IBA's public relations efforts and suggests ways for the IBA to better serve as a resource to its members.

Additionally, Alderman was appointed to the IBA Governmental Relations Advisory Committee.

Alderman is a 20 year employee of Bradford National Bank and serves in a variety of capacities including marketing, community relations, business development and security.

The Illinois Bankers Association is a full-service trade association dedicated to creating a positive business climate that benefits the entire banking industry and the communities they serve. Founded in 1891, the IBA brings together state and national banks, saving banks, and savings and loan associations of all sizes in Illinois. Collectively, the IBA represents nearly 90 percent of the assets of the Illinois banking industry, which employs more than 100,000 men and women in over 5,000 offices across the state.

BNB Lending Staff

Have a Project? Give Us A Call!

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Employee Spotlight

Amy Devore has been with Bradford National Bank for 19 years.

Her duties include providing review for both residential and real estate appraisals for accuracy and compliance with federal regulations. She also handles all phases of construction loan administration.

In addition to her loan duties, Amy also provides daily customer support and data entry for the bank's Mastercard and Visa program. This includes assisting customers with disputes, fraud claims, lost, stolen or compromised accounts and entering travel advisories.

Amy encourages all Mastercard and Visa users to notify the bank when traveling to ensure that their card functions properly. It is also important for all users to have current contact information on file with the bank (see FALCON story, page four).

If you have any questions regarding your Mastercard or Visa, give Amy a call today.



Amy Devore

Loan Administration and Review

Contact Amy Today

Email: AmyDevore@bradfordbank.com

BNB Launches Social Media

In an effort to communicate even more efficiently with our customers and the community at large, Bradford National Bank has expanded its presence on social media.

The bank has added significant content to its Facebook page, that highlights bank and community events.



The bank has created a new Pinterest page. On the BNB Pinterest page, you will find a variety of topics including helpful tips on banking, travel, college, **Pinterest** and a variety of other topics as well as information on Bradford National Bank and our monthly newsletter.

And coming soon...the BNB YouTube Channel.

We encourage you to visit our social media sites and feel free to make a content contribution.

Upcoming Bradford Travel Club Events

August 21--The Veiled Prophet Story

Sept. 10--Mastadon State Park/Kimmswick

October 18-27--Hawaii (SOLD OUT)

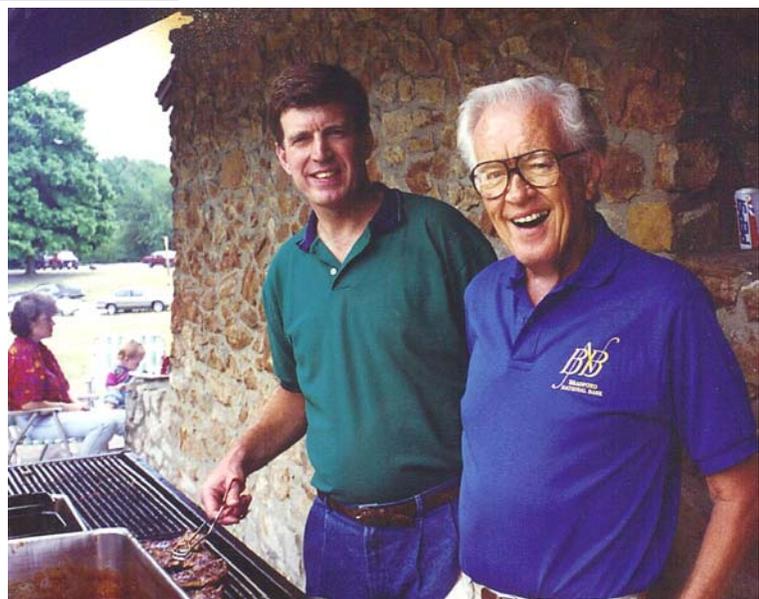
November 10--The Music of Elvis Presley

December 4-6--Red, White and Blue Christmas in Cincinnati

The Bradford Travel Club has many exciting trips planned in the coming months. For more information or to request a copy of the Travel Club Newsletter, contact Judy Schneck.

Phone: 618-567-7392

E-mail: nowandthentravel@yahoo.com



This picture, taken around 1995, shows Frank Joy and his father, Frank Joy, Sr., cooking for BNB Employees at Patriots Park.

Visit Us On-Line at www.BradfordBank.com

FALCON Alerts Help Prevent Fraud

To better serve our customers, Bradford National Bank has partnered with SHAZAM to implement FALCON Fraud Manager, which is designed to detect fraud on your BNB debit cards.

How It Works:

FALCON monitors BNB customer purchasing habits and detects when suspicious activity occurs. If suspected fraudulent activity is detected, the cardholder is contacted by a SHAZAM FALCON service center staff member or a BNB staff member. Neither SHAZAM nor BNB staff members will request any personal, card or PIN information from customers.

YES, when you make a purchase with your debit or credit card, you MAY get a call on your home or cell phone to verify the transaction.

FALCON is also utilized for the BNB Mastercard and Visa program and if fraudulent activity is suspected, the



same rules and procedures apply.

What Can BNB Customers Expect:

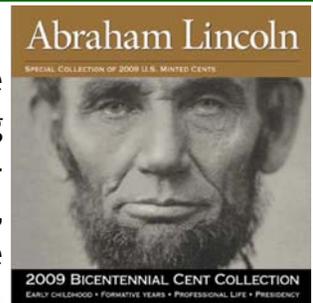
FALCON delivers one of the most powerful weapons against fraud. As a BNB customer, you can help fight fraud by informing the bank of any name, telephone or address change you may have. Current/correct information is key for this program to be successful and to limit interruption in your debit or credit card usage.

We encourage our customers to provide both a primary and secondary phone number to help us avoid any delays in response to fraud alerts. These numbers may be your home, work or cell phone numbers. If your information changes, it is very important that you contact the bank immediately.

Remember to always use caution when providing your debit or credit card information and contact us immediately if you suspect your card has been lost or compromised.

Coins and Collectibles

Bradford National Bank offers a wide selection of collector coins, including proof sets, commemoratives, presidential dollars, state quarters, custom items, vintage coins and much more. A wide selection is available to view at each BNB location or you can order online directly from our website at www.bradfordbank.com.



Relay For Life

Bradford National Bank is once again supporting the Bond County Relay for Life. Since its inception in Bond County, Bradford National Bank has supported local efforts to raise funds and awareness for the American Cancer Society.

Besides serving as a corporate sponsor, the bank hosts a variety of fundraisers throughout the year and offers support to other teams.

The Relay for Life, in its Million Dollar Year, will be held September 13, 2013, at the Greenville High School track facility. Watch for more details on the bank's involvement.

**RELAY
FOR LIFE**



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