



Bradford National Bank

A REAL Community Bank Since 1867

December 2013 Customer Newsletter

Member FDIC ~ Equal Housing Lender



Merry Christmas From The Staff of Bradford National Bank



Darla Lohman to Retire after 45 Years

Bradford National Bank president Frank Joy announced that Darla Lohman will retire from the bank after 45 years of service. Her retirement is effective December 31.

Darla began her career in the bookkeeping department and over the years has served in a variety of capacities including a teller, loan teller and data processing work in the computer room.

Currently, Darla, who is an assistant cashier, serves as the Bookkeeping Supervisor and manages the day-to-day account balancing, reconciliation, and handling all bank statements, as well as many other day-to-day activities.

After 45 years of service, starting in 1968, Darla has seen many changes in the banking world, progressing from book ledgers to electronic processing.

She said, "I've really enjoyed my years working at Bradford National Bank. It's been a wonderful experience working with the employees and customers alike. I'll miss the day-to-day interactions." In her retirement, Darla plans on enjoying many trips with the Bradford Travel Club, photography, and reading.

Bradford National Bank wishes Darla a healthy, happy retirement.



Important Dates in December and January

December 24: Christmas Eve, BNB Closes at Noon

December 25: Merry Christmas! BNB not open for business.

December 31: New Years Eve—Normal Business Hours

January 1: New Years Day! BNB not open for business

January 20: Martin Luther King Day. BNB not open for business

Visit Us On-Line at www.BradfordBank.com

Bradford Touch Mobile Banking

During the banks' recent conversion, the bank upgraded and enhanced all of its online banking services, plus, they added a new one—Bradford Touch Mobile Banking.

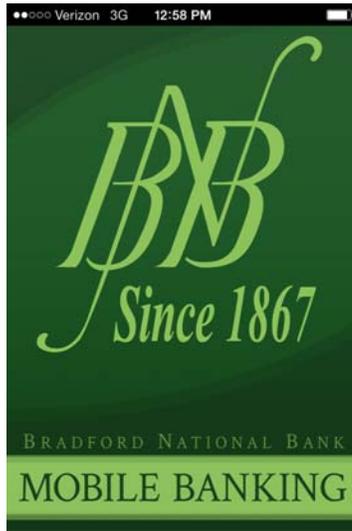


With Bradford Touch Mobile Banking, customers have 24/7 access to all of their accounts via their smart phone. They can view balances, transfer funds, view account history, pay bills and more.

Plus, customers who utilize the service may also receive balances and account history via text messages.

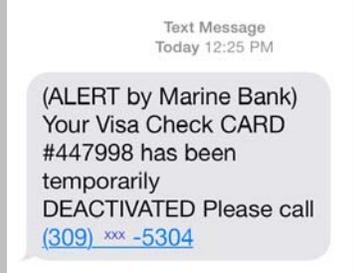
Like our enhanced online service, Mobile Banking operates in a completely integrated, real-time environment offering up-to-date account information.

For more information or to sign up for Bradford Touch Mobile Banking, visit www.BradfordBank.com.



Watch Out for Holiday Scams

Several area residents have reported receiving this text message informing them that their check card had been deactivated and encouraging them to call a given number with account information to reactivate.



This is a scam!

Bradford National Bank will not text, call, or email customers and request specific account information and chances are, any organization that does is trying to scam you.

National statistics prove that the majority of fraud occurs during the holiday season. So protect your account information. Be sure to watch your statement. Don't provide account or other personal information just because its requested. Always ask what it will be used for and how will it be protected.

As always, if you suspect fraud, you should contact the bank immediately.

CERTIFIED PERFECT Gifts

Sports and Coin Collections, Ornaments, Proof Sets, Jewelry, Vintage & Special Coins, and much more.

We also carry Mastercard Gift Cards.

Bradford National Bank
View or Purchase On-Line at...
www.BradfordBank.com
Greenville • Highland • Marine

Now is the time to start your 2014 Christmas Club

Member FDIC
Equal Housing Lender

Employee Spotlight

Terry Barth has been making loan decisions for residents of Greenville and Bond County for 30 years. He is very knowledgeable on the area's real estate market and is one of the reasons Bradford National Bank is the number one mortgage lender in Bond County. Additionally, Terry assists customers with car and truck loans as well as other personal lending needs.



Terry is a member of the Optimist Club.

Terry Barth, Vice President

Contact Terry Today

664-2200

Email: TerryBarth@BradfordBank.com

Sign-Up Today!

Bradford Touch Mobile Banking

www.BradfordBank.com

Or Search for the App on iTunes or Google Play Beginning Nov. 11

Upcoming Bradford Travel Club Events

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

January 20: Meet the Unsinkable Molly Brown

February 25: Haute Hospitality: Historic Hotels of St. Louis

April 1: Church Basement Ladies: A Mighty Fortress

April 24-26: Indianapolis: Intriguing, Interesting, and In-Tertaining

Enjoy Fun and Fellowship with the
Bradford Travel Club
Join Today!

The Bradford Travel Club has many exciting trips planned for 2014. 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

Get Your FREE

2014 Bradford National Bank Calendar Today!

Available at all BNB Locations

BNB To Sponsor Train Rides Over the Holidays

Bradford National Bank is pleased to once again partner with the American Heritage Railroad, as they offer train rides at the American Heritage Farm Museum every Friday, Saturday and Sunday, November 29 thru December 29.

The train operates, weather permitting, between the hours of 5—9 pm.

Tickets for the rides are \$2 each and are available on site.

However, Bradford National Bank will have a limited number of free tickets available to our customers beginning after Thanksgiving. Just stop by the main bank in Greenville for your free ticket, while supplies last.

 **AMERICAN HERITAGE RAILROAD** 

PRESENTS:
THE AHRR POLAR EXPRESS 2013

ROUND TRIP \$2.00 DONATION
RUN DAYS: FRIDAY, SATURDAY & SUNDAY
NOVEMBER 29—DECEMBER 29, 5-9PM
(WEATHER PERMITTING)

www.americanfarmheritagemuseum.org/railroad.html
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Why You Can Ignore Those Odd \$1 or So Credit/Debit Card Charges

Customers who check their bank statements on a regular basis to keep on top of their spending and to spot any potential unauthorized purchases, may have noticed from time-to-time an odd \$1 or so charge on their account from their local gas station.

To explain, a MasterCard representative explained that the charges were not charges at all, but temporary preauthorization's done before charging the entire amount of purchase. Some merchants, like gas stations and hotels, do this routinely as a way to verify that the card is active before authorizing the total amount. "The amount of \$1 is authorized so that the card can be checked without placing a large hold on the customer's account," adding, "This \$1 will drop off the account automatically."



And they do.

Further, a Mastercard spokesman said that when consumers use both credit and debit cards to pay, there are some instances — such as when a customer pays for gas at the pump — when the final amount of the transaction is not known right away. So it is standard practice for the merchant to get a \$1 authorization from the user.

"The issuer does not know when the card is initially swiped how much gas will be pumped, or what the final transaction amount will be," he said. The card issuer — the bank that issued the card to the customer — will not know this until the completed transaction is submitted to Mastercard by the merchant's own bank, and then subsequently sent back to the issuer. "It's at this point that the final purchase amount is placed on the cardholder account and the \$1 hold is removed from the account," he said.

Generally, these charges only appear when the customer uses the "pay at the pump" option. If customers pre-pay or pay inside following their fill-up, these "preauthorization" transactions should not appear.

Bradford National Bank Holiday Food Drive

For The

Bond County Food Pantry

Bring Canned or Boxed Goods to Bradford National Bank in Greenville and help make the holiday's a little brighter for those in need



Plus, with each donation of Goods, your name will be entered into a drawing for GREAT Prizes!



BNB employees participated in both the Highland and Breese Christmas parades after Thanksgiving. Their float featured a Gingerbread House with hundreds of lights, beautiful snowfall, and a real-life Gingerbread Man.



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