



Bradford National Bank

"Your Hometown Community Bank Since 1867!"

January 2013 Customer Newsletter

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Happy New Year!



Marshall Mollet to Retire from BNB Board

It's said, the more things change, the more they stay the same. Marshall Mollet, who is retiring after serving 37 years on the Bradford National Bank board of directors, can certainly attest to that. Despite all of the changes in the banking world, and Marshall has seen many of them, one thing remains the same, customer service.

As Marshall says, "Do right with your customer."

Marshall has "been involved with Bradford most of my life," starting when he was a teenager. "I remember coming in to the old bank on the square when I was 15 or so, and Walter Joy would greet people as they entered since his desk was right up front. Bill Riedemann and Frank Joy Sr. were tellers and I remember that there was a spittoon on the floor. Everyone was polite and courteous"

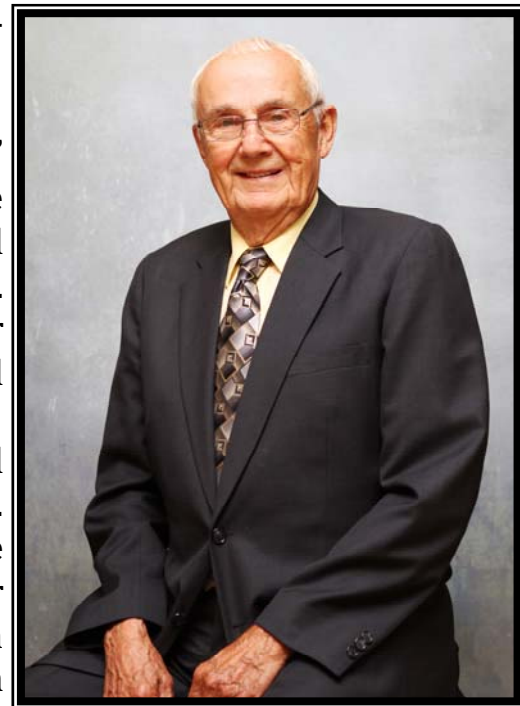
Later, his father, Mike W. Mollet, gave him two shares of Bradford National Bank stock and he later acquired a few more shares. Then he joined the Bradford National Bank board in 1976. He said former board members Joy Sr., Howard Kersey and Roger Riedemann were "most influential" in getting him involved with the bank. According to Mollet, these three men "thought I was a good risk" and asked me to join the board.

Wife Carla said, "It helped that he was a farmer." A lifelong farmer by trade, Mollet would represent the area's substantial agricultural community on the board.

Mollet said that over the years he "had the privilege of working with many fine individuals on the board", including: Kersey, Joy Sr., Riedemann, Glenn Richardson, Jim Lowe, Keith Baumberger, Bill Riedemann, Karl Riedemann, Jean Paul Malan, Howard Kersey, Frank Joy Jr., Bill Hentze, Jim Keaster, Tom Dawdy, Dennis Ennen and Doug Stroud.

Marshall has seen the bank grow from one location to four and from one community to three. He said, "Our bank is strong for several reasons: We have had great directors, great employees, and great communities from which to draw our trade." He added that the bank has "changed with the times. The horse and buggy days are over and the computer age has arrived." Marshall's philosophy was to always, "take care of our community and our customers."

As a board member, Marshall was part of the team that built the first branch location in Greenville over 20 years ago, the bank's first branch outside of Greenville in Marine, "a pretty little



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Mollet Retires ... *Continued from page one*

town,” and another branch in Highland over ten years ago “where we rightfully thought our services were needed.”

While Marshall is proud of the many accomplishments as a member of the board of directors, he is equally pleased with the community involvement and support that Bradford National Bank provides. “The bank does some good things in our community,” Mollet said. He said he was happy the bank participated in “the four area high school scholarships, the 4-H auction, the Veterans book that was recently published and the Bradford Travel Club,” to name just a few. Mollet is also proud of the support the bank gives to Greenville Regional Hospital and Greenville College and noted that the Bradford Community Building was a tremendous asset to the community.

Serving on the board has not been without its challenges. As the banking world continues to evolve, it’s “important to keep up with the latest products and services” and dealing with the ever changing compliance issues from the government regulators.

Marshall said he worked “all these years to be a good, honest board member.” His parting advice to his fellow board members is, “keep your confidence in the cities and towns around us and to serve with distinction, always.”

Bradford National Bank president and current board of directors chairman Frank Joy said, “It’s no secret that Marshall is very active and involved in our community. He brought that same enthusiasm and community spirit to our board of directors and his guidance, wisdom, and commitment to excellence will be missed. We wish him a happy, healthy retirement.”

As for Marshall, his new “retirement” means more of the same. “I’m not going to Italy or Disneyworld. My life won’t change. I’ll just keep on promoting Bradford National Bank for as long as I live. But after 37 years, it was time to step down. I’ll miss the camaraderie with the other board members and making those decisions that kept the bank in good standing with the community and the regulators.”

Marshall added that he and Carla will continue to serve the community they so dearly love and the many clubs and organizations that they are involved with, as well as spending time with their grandchildren. His retirement is effective February 12, the date of the shareholders meeting.



Join Us in Honoring Maureen Frueh

Retiring after 46 Years of Service!

Monday, January 28th

9 am—4 pm

*Stop by the Greenville Branch and Wish
Maureen a Happy Retirement!*



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Upcoming Events Bradford National Bank Travel Club

January 26—Kaskaskia Woman, the story of Marie Rouensa

Potluck lunch in Bradford Community Building with speaker

March 15—Fire! Friend or Foe?

Includes visit to St. Louis Fire Department with demonstrations, Third Degree Glass Co. (glass blowing), lunch at Lafayette Fire Company Restaurant, Schwaig Art Glass, and Sappington House

April 3—Tribute to Frank Sinatra at the Sheldon

With Dean Christopher. Lunch at 1111 Mississippi

May 2—Million Dollar Quartet at Fox Theatre, lunch at the Fox Show duplicates jam session of Elvis Presley, Jerry Lee Lewis, Carl Perkins, and Johnny Cash. Set in Memphis in 1956.

June 2-7—New York City and the Hudson River Valley

Highlights include dinner in Little Italy, Manhattan tour, backstage tour of Radio City Music Hall, Hudson River Cruise, West Point, Culinary Institute of America and Hyde Park.

**For more information,
Contact Judy Schneck at 618-567-7392
nowandthenttravel@yahoo.com**



The Bradford Travel Club is a service of
Bradford National Bank

Pictures of Bank Activities



The Marine Jaycees held a fundraising BBQ at BNB Marine.



Bradford National Bank hosted area bankers for a roundtable discussion on issues important to community banks. State Representative John Cavaletto participated in the discussions.

Win A \$50 Gift Card!

We want your feedback to a few simple questions. Everyone who takes a moment to answer the questions will be registered to win a \$50 Gift Card.

Send an email to: info@bradfordbank.com and answer these five questions:

1. Do you read the BNB On-Line Newsletter each month?
2. What do you like best about the newsletter?
3. What content would you like to see in the newsletter?
4. What new product or service would you like to see BNB add?
5. Would you utilize mobile banking?



It's that simple. Once we receive your email, you are automatically registered.
Contest ends January 31, 2013.

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Employee Spotlight

Jeff Hasenmyer joined Bradford National Bank in 2007 after graduating from Greenville High School. He started as a part time teller at the main bank and the Greenville Branch, while attending college.



After he obtained a business management degree in 2011, he began working full time at the main bank. As a customer service representative, his job duties include, opening new checking, savings and certificate of deposit accounts. He is also responsible for training new tellers, teller work, and assisting with the management of the banks ATMs and gift card and travel card programs.

Jeff was just promoted to Head Teller and assistant cashier and will step into his new job this month.

Jeff Hasenmyer

Asst. Cashier/Head Teller

Contact Jeff Today

618-664-2200

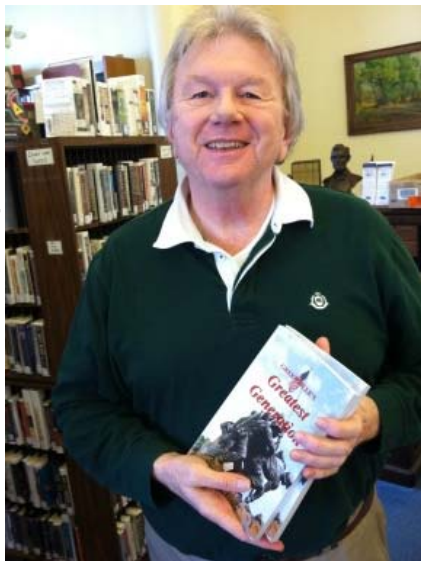
Email: jefferyhasenmyer@bradfordbank.com

Greenville's Greatest Generation Still Available

A few copies of Greenville's Greatest Generation, stories of our local WWII veterans, which was written by local high school students and published by the bank, are still available. The book features over 30 stories from local veterans and costs \$20.

Recently, Bradford National Bank donated copies of the book to area libraries so anyone would have a chance to read the publication.

Mike Westbrook, Greenville Public Library librarian, requested copies of the book for the library.



BNB Collects Food for Local Food Pantry

In December, Bradford National Bank employees and customers of the bank collected a great deal of food and cash for the Bond County Food Pantry and the Toys for Joy program.

To sweeten the deal, Bradford National Bank provided a drawing for a \$100 gift card for everyone who brought in donations for these two great organization.

Mikela Dawson of Greenville won the gift card.



Pennie Slatton, above, who organized the project for the bank, inspects the shelves at the Bond County Food Pantry. We are pleased to report that, at least for the holiday season, the shelves are full.

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And You Could Win**

A \$50 Gift Card

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BNB Offers A Variety of Checking Accounts

Bradford National Bank offers a variety of checking account options, based on your individual needs.

- Real Community Bank Club checking: Club checking with many benefits. The best checking program in the area.
- Regular Checking: This is a simple account and no fees are charged as long as you maintain a \$100 balance.
- NOW Account: This is an interest bearing checking account with a \$1,000 minimum balance required.
- Free Checking: This account requires no minimum balance, no per check charge and no monthly fee. Cancelled checks are held for safe-keeping.

In addition, Bradford National Bank offers free internet banking, free bill pay and free E-Statement with each of these accounts.

Ask you customer service representative for more information on these great checking products.



Safe Shopping Tips

The month after Christmas continues to be a busy shopping time with all the after-Christmas sales. Below are a few more tips to protect yourself from fraud.

Put your receipts in your pocket - not the bag

It's common to end up with a lot of receipts at holiday time. Even though receipts don't typically display full account numbers, a thief can still do a lot with the information. Crooks can also use receipts to make fraudulent returns linked to you. To avoid losing receipts, place them in your pocket instead of the bag.

Don't let anyone else use your card - especially your kids

It's tempting to hand over your debit card to a teenage child to help you with holiday shopping. Don't do it. Teens usually don't know all the prevention measures and could be more lax with your card.

Resist buying gift cards from online auction sites

Scammers often obtain gift cards fraudulently, then sell them online. It's possible that such a card will be deactivated by the time your gift recipient goes to make a purchase - and you'll be out the money. To be safe, purchase gift cards directly from the merchant or authorized reseller.

Use extra caution when shopping on your smartphone or tablet

Crooks know this is a high time for mobile shopping, so be sure to use a password-protected mobile device, and make your purchases over a secure, password-protected Wi-Fi network. To maximize safety, do your mobile shopping at home, not at the coffee shop.

I changed my password to "incorrect" so whenever I forget what it is, the computer will say "your password is incorrect."

Passwords are very important, but this is probably not the best idea! It's important to create separate passwords for each web site you join.

Bradford National Bank Announces Staff Retirements and Promotions

Bradford National Bank president Frank Joy has announced several changes to the management team at the bank. **Jim Keaster**, Senior Vice President and Cashier, has decided to reduce his time at the bank beginning in 2013. Joy said, "Jim has been a valuable member of our management team for many years. Over his more than 28 years at the bank, Jim has made many significant contributions to our success. We appreciate his dedicated service and willingness to serve the bank during this transition period. We understand his desire to slow down and take more time off from his day to day responsibilities at the bank".

Keaster will continue to serve as Senior Vice President and as a member of the Board of Directors.

Joy continued, "We are also pleased that we are able to continue to develop our staff by the promotion of three experienced employees to new management positions at the bank."

Randy Alderman, Community Relations Officer of the bank, has been promoted to Vice President. Randy has been employed by the bank since 1994 and over his career has been instrumental in expanding the business development program for the bank. He also serves as the marketing officer and security officer.

Janet Renko, who has been the branch manager at the Highland, Illinois facility since 2002, has been promoted to Vice President. She will spend the majority of her time at the main office in Greenville. Renko will be responsible for the bank's deposit operations, working closely with the bank's three branch managers to ensure excellent customer service across all of the bank offices. Janet has thirty-seven years of banking experience and a broad background in banking operations management.

Jace Keaster, who began his career at the bank in 2004, has been promoted to Vice President and will have responsibilities in human resources, employee benefits and training, and compliance.

All three of the new vice presidents, along with current vice president Cathy Eyman, will report to Senior Vice President Doug Stroud.

Longtime employee and Assistant Cashier **Maureen Frueh** has announced her retirement, effective at the end of January. Maureen started her career in 1966 when the bank was still located on the east side of the square in Greenville. Currently, she is second in seniority at the bank, with more than 46 years of service. Over her career she has served in many functions, including executive secretary to the president, and most recently as the branch manager for the Greenville Branch for the past 14 years. Joy said, "It has certainly been a pleasure working with Maureen all these years. Maureen has witnessed many changes in the banking world and she has excelled at everything we have asked of her. We will definitely miss Maureen and wish her a very happy retirement."

Sandy Dasenbrock has been promoted to Assistant Cashier and will step into the branch manager position at the Greenville branch. Sandy has been with the bank since 1976 and has served the bank in a number of capacities. Her most recent duties included bank compliance, certificates of deposit, and customer service. She is looking forward to the new challenge as branch manager.

At the main bank location, **Jeff Hasenmyer** has been promoted to Assistant Cashier and Head Teller, and **Clarice Reitz** to Assistant Cashier and Customer Service Representative.

At the bank's Marine location, branch manager **Cathy Stewart** has announced her retirement early in 2013, having joined the bank in 2004. She has served as branch manager since 2011. Joy said, "We appreciate Cathy's loyal service to the bank and wish her the best in her retirement." Cathy has had a long career in banking having previously worked for First Bank at their Marine location.

Replacing Stewart will be **Steven Bartlett**, who has been hired to serve as branch manager and loan officer at the Marine Branch. Steven is a life-long resident of Marine and will begin his new duties in January. Bartlett is a graduate of SIU Edwardsville and previously worked for the bank during his years in college. He is very active in the Marine community, serving on the village board and treasurer of the Marine volunteer firefighters.

Renee Fuller has been promoted to assistant branch manager at Marine. She has been employed by the bank since 1998.

At the Highland branch, **Karen Simmons** has been promoted to Assistant Cashier and will take over for Janet Renko as the new branch manager. Karen has been with the bank since 2007 and has thirty-three years of banking experience.

Joy said, "We are very appreciative of the many years of dedicated service and significant contributions these retiring officers have made to our success. We are also fortunate to have such a dedicated and experienced group of employees to draw from when retirements occur. We believe this will allow us to maintain our close relationship with each of our communities and are pleased that we are able to promote these outstanding employees to new positions of responsibility."

Joy concluded, "Our overall goal is to provide exceptional customer service in a safe, secure and financially sound environment. These promotions will continue our solid tradition of community banking that was established more than 145 years ago."