



Bradford National Bank

A REAL Community Bank Since 1867

March 2013 Customer Newsletter

Member FDIC ~ Equal Housing Lender



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

BNB Employees Recognized

Bradford National Bank held their annual employee appreciation dinner on February 2, at Michaels Restaurant in Highland.

The evening began with a small tribute to Robert Horsfall and Mildred Summers, employees that passed in 2012.

President Frank Joy then recognized the "Friends of Bradford" recipients from past years, including Marge Iberg from Marine, Robert Horsfall, Bill Napper of Highland and Jim Stever of Greenville.

Employees Honored for Their Years' of Service Include:

Lola Horsfall
40 years

Robert Tompkins
25 Years

Marlene File
Rhoda Gipson
Angie Kapp
Clarice Reitz
15 Years

Kristina Kuhl

Shirley Landers

Janet Renko

Dennis Rinderer

Amber Turley
10Years

Rebecca Betts

Jeff Hasenmyer

Jamie Heath

Rich Knebel

Amanda Kuester

Karen Simmons

5 Years

Tony Koonce of Greenville was then introduced as the 2012 Friend of Bradford award recipient. Tony has been very active in local Veteran's issues and always includes the bank in his efforts.

Retirees were then honored. Maureen Frueh retired after 46 years of service to the bank. Marshall Mollet has retired from the Board of Directors after 37 years of service.

President Joy then recognized several employees for their years of service to the bank (see box).

Following the official presentations, the employees of Bradford National Bank surprised President Joy with a portrait of him to be placed on the "wall of presidents" in the lobby of the main bank in Greenville. Lola Horsfall made the presentation on behalf of the entire staff.

Joy, who has been employed by the bank his entire working life, has served as president for the past 20 years. He has guided the bank through expansion in Marine and Highland. Under his leadership, the bank has surpassed \$250 million in total assets for the first time in the bank's 145 year history.



Lola Horsfall, on behalf of the BNB employees, presents Frank Joy with a portrait for the Wall of Presidents at Bradford National Bank. Joy has served as bank president for 20 years.

More pictures from the dinner can be found on page two.

Employee Spotlight

Karen Simmons has been in the banking industry for about 34 years—and for the past five years at Bradford National Bank.

Over the years, she has worked as a teller, worked in bookkeeping, was a customer service representative and a retail supervisor.

She started working as a teller at BNB the “day after Christmas in 2007” and is looking forward to calling Bradford her home for a long time.



In January of this year, Karen was promoted to Branch Manager of the Highland facility. Now she gets to put her years of experience to work as she will manage all the day-to-day operations of the branch, while still interacting with customers at the teller and new accounts level.

Karen is very knowledgeable on all aspects of deposit accounts including checking, savings, certificates of deposit and IRAs, and is ready to go to work for you today.

Karen Simmons

Highland Branch Manager

Contact Karen Today

618-651-1700

Email: karensimmons@bradfordbank.com

Attention High School Seniors In Greenville, Mulberry Grove, Highland & Triad

Bradford National Bank is Awarding Four \$1,000 Scholarships
One In Each of the Schools Listed Above

Deadline for Highland and Triad: April 13, 2013
Deadline for Greenville and Mulberry Grove: May 3, 2013

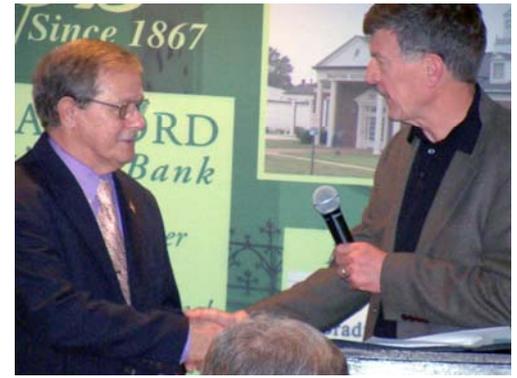
Applications Can Be Downloaded at
www.BradfordBank.com

Applications must be turned in to the guidance office at your school by the deadline in order to be considered.

Bradford National Bank has Awarded \$42,000 in Scholarships!



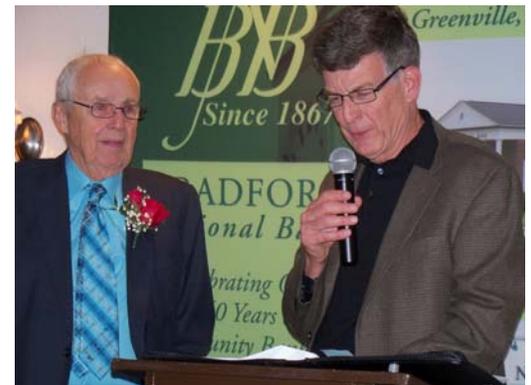
From the BNB Employee Dinner



Tony Koonce is recognized by BNB President Frank Joy as a “Friend of Bradford” for his tireless efforts advocating on behalf of local Veterans. Tony has partnered with BNB for many of the projects.



Maureen Frueh addresses her fellow employees on her retirement. Maureen served the bank for over 46 years.



Marshall Mollet was recognized for his years of service as a member of the Bradford National Bank board of directors. Marshall retired after 37 years of service.

**Free Secure Shredding and
Recycling Day**

**Saturday, May 4, Greenville
Saturday, May 11, Highland**

Visit Us On-Line at www.BradfordBank.com

Bradford Travel Club Going To Hawaii

The Bradford Travel Club is going to Hawaii in October. A presentation about the trip will be held on March 5 at 2 p.m. in the Bradford Community Building. Come and hear all about it from a Cruises and Tours Worldwide representative. Now and Then Travel will host the event on behalf of the Bradford Travel Club.



The land/cruise trip includes many important sites in Hawaii including Pearl Harbor, Honolulu city tour, Rainbow Fall, the Tsunami Museum, Green Point Anthirium Flower Nursery, Kilauea Lodge and Volcano National Park & Visitor Center, Holualoa Kona Coffee Farm, the Original Hawaiian Chocolate Plantation, the Parker Ranch Center, Hawaiian Village Vanilla Co., Best of Oahu tour including Kualoa Botanical Gardens and a Macadamia Nut Farm. The tour ends at the Polynesian Cultural Center.

The accommodations will be one night at the Hawaii Prince Hotel Waikiki and thereafter on the Pride of America cruise ship. Don't miss a great opportunity to see our western-most state.

For more information, or to subscribe to the Bradford Travel Club Newsletter, contact Judy Schneck at nowandthentravel@yahoo.com or call 618-567-7392.

Upcoming Bradford Travel Club Events

April 3—Dean Christopher's Tribute to Frank Sinatra
May 2—Million Dollar Quartet at the Fox
June 2-7—New York City and the Hudson River Valley
July 8—Jewish Educational Day
August 21—The Amazing Mr. Pulitzer
September 10—Kimmswick and the Anheuser Mansion
October 18-27—Hawaii Land and Cruise
November TBA
December 4-6—Red, White and Blue Christmas in Cincinnati

E-Statement—Safe and Secure



If you are looking for a way to be more efficient in managing your finances, then consider signing up for our free E-Statement at Bradford National Bank.

E-Statement is an exact replica of your monthly statement that is mailed to your home or business. The only difference...it's available to you on-line, 24/7, whenever you need it. You can save or print it.

And it's a very green product too! No paper to send, no envelopes, no printers, no toner, no postage, and no transportation. Plus, it is safe and secure.

Signing up for E-Statement is easy. Just visit www.BradfordBank.com and log into your internet banking account and follow the instructions.

Plus, every month this year, we are giving away a \$50 gift card to a BNB customer who uses E-Statement. All E-Statement users are registered!



Barb Dumolin was the January winner of the E-Statement promotion and is presented with a \$50 gift card by Steven Bartlett.

I Love My Community Bank

April is Community Banking month across the country. As the cornerstones of the community, local banks are vital to the cities they serve. We keep your money local and have the ability to make all lending decisions right here at home.

Share your story on why you love your community bank and you could win a \$500 gift card.

For more information, visit the website listed below. And be sure to mention Bradford National Bank.

Visit iluvmycommunitybank.com to Register!



CUSTOMER SPOTLIGHT

As the business turns 50 this year, NACO Printing of Greenville is proud of the strong roots they have built in the community.

Their history goes back to humble beginnings as the National Farmer's Equity Newspaper, serving the farming communities of the entire Midwest. In 1951, the newspaper began offering "job printing" in addition to the printing of the newspaper.

In 1961, the newspaper business ceased operation, and the printing business was sold to Wayne Nicoson, Lester Altom, Miss Calame, and Wayne's wife (Others), creating the acronym NACO. In 1984, Nicoson sold to Dave Embry, and in 1991, Embry sold to Tom Lampen. In May of 2001, NACO Printing was sold to the present owners - Larry and Darla Deiters.

The Deiters have made numerous investments into new equipment to make NACO Printing as successful as it is. They pride themselves on being a complete source for all of your business communications needs and have always been on the leading edge of technology. They understand that an investment in technology can actually save money by improving efficiencies.

Larry says NACO Printing will continue to evolve as a diversely skilled, fast-moving team of professionals ready to learn from each other and meet whatever challenges our clients may face.

www.nacoprinting.com

NACO Printing: Our Mission And Promise To You

Our mission is to provide you with the highest-quality products and services possible in a timely fashion and at a competitive price. We promise to listen to you and help you achieve your business goals. We will always be there with honest, expert advice and quick, friendly customer service.

Our goal is to meet and exceed your expectations.



Win A Scooter!

The Alhambra Jaycees are raffling off a scooter with all proceeds going directly to the Siteman Cancer Center in St. Louis. Tickets are \$5 each or 3 for \$10. The scooter is currently on display at Bradford National Bank, Marine, and tickets may be purchased there as well.

BNB Employee Receives Honor

Congratulations to Steven Bartlett, Branch Manager and loan officer of Bradford National Bank, Marine.

Steven was honored by the Illinois Jaycees as The Outstanding Local Treasurer for the Year of 2012. The honor was for his work with the Marine/St. Jacob Jaycees.

BNB employees are proud of the roles they take in the communities we serve.



BNB Employees Recognized at Greenville Chamber Program

Employees at Bradford National Bank were recognized by the Greenville Chamber of Commerce at the annual New Faces and Places program.

Recognized were Jace Keaster, Randy Alderman and Janet Renko—all who have recently been promoted to vice presidents of the bank. Each employee was given a few moments to introduce themselves and say a few words about their new positions.

BNB is a big supporter of the Chamber of Commerce and donates office space to them in the Community Building.



Fraud Alert!

The bank will never call, text or email you asking for account information, including account numbers, address, social security number.

If you receive a call, text or email asking for this information, it is a scam.

Contact BNB if you have any questions or concerns.

Visit Us On-Line at www.BradfordBank.com