



Bradford National Bank

A REAL Community Bank Since 1867

October 2013 Customer Newsletter

Member FDIC ~ Equal Housing Lender



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



BNB Implements New Online Banking Program

After months of planning and implementation, Bradford National Bank rolled out new internet banking, bill pay and telephone banking products on October 7. Additionally, the bank introduced Bradford Touch Mobile Banking.

These new products and services are fully integrated and will operate in a real-time environment.

The rollout of these new products represents a sizeable commitment to our customers who have requested these enhanced services. Bradford National Bank president Frank Joy said, "Our customers spoke and we listened. They were looking for an enhanced online experience in a real-time environment and we provided this to them."

The conversion and subsequent implementation of the new integrated system took months and months of planning. Joy said, "Our goal was to convert our customers over to the new systems with minimal interruption of service. Our staff worked many long hours to make this happen."

The end result is a state-of-the-art online banking platform that allows customers to view accounts, transfer funds, pay bills, issue stop payments, and more. Customers, whether they use an ATM, internet banking, mobile banking, or ask their teller, will receive the same account information across the board.

For instructions on how to access your existing online banking services, or to sign-up for the first time, visit the bank's new web site at www.BradfordBank.com. Information on Bradford Touch Mobile Banking appears on page two.

BNB Employees worked long hours to implement the new online banking program.



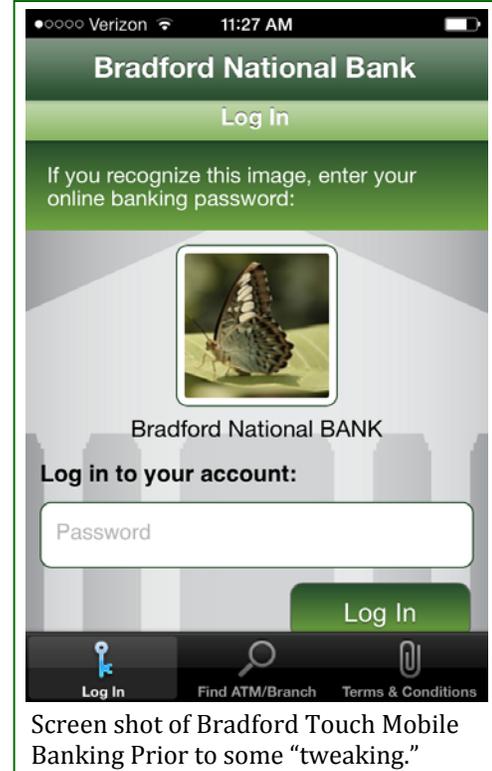
Visit Us On-Line at www.BradfordBank.com

Bradford Touch Mobile Banking Offers Account Information On the Go!

Below are instructions for signing up for Bradford Touch Mobile Banking. Please note, as we initially launch this product, customer will be required to use the “generic” app. A fully functional, customized Bradford National Bank app is currently in development and will be released in a few weeks.

Instructions for signing up for Bradford Touch Mobile Banking

1. Log in to your online banking account.
2. You will be prompted to sign-up for Bradford Touch Mobile Banking. Select “accept,” “decline,” or “Ask Me Later.”
3. View and accept the Terms and Conditions. Click continue.
4. Select whether you would like to have the Mobile Browser, Text Messaging, Alerts, the APP or all of them.
5. If you would like the App, enter your mobile phone number and click Send. A text message will be sent to your phone with the link to activate your Bradford Touch Mobile Banking.
6. Select the accounts you want access to and your time zone. Click Continue.
7. Enter your phone number and click Continue. You will receive a text message.
8. Enter activation code that is texted to your phone. (This happens quickly, so make sure you are able to receive texts).
9. Then, click Go to Mobile Banking Main Menu, or “Exit Mobile Banking”



Here are instructions to download the “generic” app for mobile banking.

1. Go to the App Store and type in Touch Banking.
2. Click to download the App.
3. Once downloaded, click on the TouchBanking app.
4. Type in the App Code: GoMobile1449 to activate.
5. Type in your username
6. Answer your security question
7. Enter your password
8. You are ready to bank from your phone.

This is what the “generic” app looks like.



Complete instructions, along with features of Bradford Touch Mobile Banking can be found online at www.BradfordBank.com.

Employee Spotlight

Shirley Landers has worked in the banking industry since 1988—25 years in the Highland Market. She was one of the very first employees hired by Bradford National Bank in 2002 when the new Highland facility was opened. For the past 11 years, she has served as a Customer Service Representative.

She is responsible for all new accounts in the Highland market from checking and savings, to Individual Retirement Accounts to Certificates of Deposit, for both consumer and commercial clients.

Shirley has a wealth of knowledge to share with new and existing customers on all of the deposit products and services available at the bank. She has a great knack of matching specific products to meet customers individual needs.

If you are in the market for any kind of new deposit account, give Shirley a call today.



Shirley Landers

Customer Service Representative

Contact Shirley Today

Email: ShirleyLanders@bradfordbank.com

BNB Telephone Banking Gets A Refreshing Update

As part of online banking conversion, we have also updated our telephone banking (note: telephone banking and mobile banking are two different products.)



To access the updated system:

- Call 664-1050
- Enter your primary account number
- Your temporary PIN is the last four digits of your Social Security Number.
- Once you are in the system, you will be prompted to change your PIN and then you are ready to go.

If you have any questions, comments or issues about telephone banking, please call 664-2200.

BNB Hosts Fed & USDA

Bradford National Bank recently co-hosted a gathering of area bankers to discuss the regional farm economy and agricultural real estate market. Speakers for the program included Kevin Kliesen from the Federal Reserve Bank of St. Louis and John Gehrke from the United States Department of Agriculture.

Forty-two bankers attended this informative event, including several BNB lending staff members.



Upcoming Bradford Travel Club Events

October 18-27--Hawaii (SOLD OUT)

November 10--The Music of Elvis Presley

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

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

Visit Us On-Line at www.BradfordBank.com

BNB Raises Over \$3,000 in Relay For Life

Employees at Bradford National Bank worked for several weeks and ran several fundraisers to assist the Bond County Relay for Life. Their efforts helped the American Cancer Society raise over \$80,000 this year, and put Bond County over the \$1 million dollar mark in the Relay's 15 year history.

Bradford National Bank has served as a corporate sponsor of every Relay in Bond County and also supports the Highland Relay for Life.



Bradford National Bank once again sponsored the Comets Sports Boosters annual Homecoming BBQ. All funds from the all-day event go towards all Comets athletics. Wes Pourchot once again provided the cooking.



It was a wet and rainy Greenville High School Homecoming Parade, but BNB was proud to sponsor the Volleyball team. Team members threw out Comets Rally Towels that said, "GHS Homecoming 2013."

BNB will be in the Highland Homecoming parade next week.



Greenville Art Walk

Not only was BNB a sponsor and facilitator of the 9th annual Art Walk in downtown Greenville, they were also in charge of booking and scheduling the entertainment for this fall event.

The Community Building was transformed into an elegant gallery of fine art while the parking lot was used for a kids zone with a variety of activities.

The Brother Jefferson Band and Pepperland, Beatles Review, entertained downtown on a delightfully cool evening.



TRUNK or Treat

On 2nd Street!

Oct. 25 from 5:30-7:30 pm
Brought to you by Greenville Local Businesses and Community Groups

For more information contact Debbie Neer at the Green Door or Pastor Renner at the 1st United Methodist Church