



Bradford National Bank

A REAL Community Bank Since 1867

September 2013 Customer Newsletter

Member FDIC ~ Equal Housing Lender



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

New Internet Banking, Bill Pay, Telephone Banking, and Mobile Banking Go LIVE October 7th! Important News For You.

After months of planning and implementation, Bradford National Bank is pleased to launch a new, fully integrated, electronic banking program. The bank is rolling out a new internet banking, telephone banking, and new bill pay program and introducing a new mobile banking platform.

Additionally, there will be two separate internet banking programs—one for consumers and one for commercial accounts.

As part of this roll-out of new and enhanced services, there are many items current customers need to be aware of. Below is a snapshot of the changes coming, but for more detailed information, visit our new web site at www.BradfordBank.com beginning September 15.

Internet Banking

Now you can have 24-hour access to real-time account information from the convenience of your personal computer. Online Banking is convenient, easy to use, and more secure than ever.

Check all your account balances, pay bills and make transfers right from the Home Page

- Track your expenses in an easy-to-read pie chart -- so you can see where your money is going at a glance
- Sign Up for E-Alerts to be notified of low balances, large transactions, check clearing and more.
- View real-time account balances, check images and history
- 24-hour access to checking, savings, loans and CDs
- Export history to financial software or spreadsheets
- Transfer funds between accounts
- Pay bills online
- Enhanced security features.

Additionally, our new online banking programs are compatible with the most recent versions of Internet Explorer, Google Chrome, and Mozilla Firefox.

New Internet Banking Log-In Information

When you access our new integrated banking program for the first time on October 7, 2013, use these credentials to access your accounts:

Username: Will remain the same, but all letters are lowercase.

PIN #: Will be the last four digits of your Social Security Number.

Note: Once you access the new internet banking program, you will immediately be prompted to change your password.

New Telephone Banking Log-In Information

Dial 664-1050

Log-In: Primary account number

PIN #: Last four digits of Social Security Number

Will be prompted to change password

Visit Us On-Line at www.BradfordBank.com

Online Bill Pay

Simply the best way to manage your payments.

- Pay virtually anyone. From the local bakery to a Fortune 500 Company, even your babysitter.
- Same day/next day payments. Payments can often be received in as little as one business day, even that same afternoon if necessary. (Fees may apply for same-day payments).
- Group payments into categories. Organize your utilities, cable and phone into a folder named household.
- Account to account transfers. Even accounts at other financial institutions. Your money is always available, regardless of where you keep it.
- Receive eBills. Green, more convenient, more secure and easier to manage.
- Reminders. Receive updates through email when you receive a bill, or when it's due.
- Automatic payments. Great for bills that stay the same each month, like your rent and your car loan.
- Search bill history. Search by company, date and status, the moment you need an answer, wherever you are.
- Message Center. Get quick answers to questions you might have.
- Enhanced security features. More secure than mailing paper checks.

BNB Bill Pay Users Should NOT use the current Bill Pay system after Thursday, October 3.

Our new bill pay program will be operational on Monday, October 7.

What's New?

Our new Internet Banking & Bill Pay are completely integrated, if you are signed up for both services. So when you log on to Internet Banking, a Bill Pay window is open within your Internet Banking environment. You will also have the ability to pay bills out of multiple accounts, transfer money between accounts and between banks.

What Do I Need to Do?

When you access our new integrated banking program for the first time on October 7, 2013, use these credentials to access your accounts:

Username: Will remain the same, but all letters are lowercase.

Password: Will be the last four digits of your Social Security Number.

Note: Once you access the new internet banking program, you will immediately be prompted to change your password.

As with any new services, we expect to receive a huge influx of phone calls, so we appreciate your patience and understanding during this conversion.

Bradford Touch Mobile Banking

Mobile Banking is the ultimate on-demand service. With it you can now monitor your accounts using your mobile phone... receive alerts, view accounts, even transfer funds whenever you need to. Wherever



you happen to be. You decide how you'll use it! Request a text message be sent if your balance falls below \$50 or when your direct deposit is in your account!

And you don't need Internet access on your phone to take advantage of the great features of the Bradford Touch Mobile Banking System.

You can send a simple text message (number to be determined) to:

- View account balances
- Transfer Funds

Message and data rates may apply.

If you do have Internet access from your phone, it gets even better. You can log on to:

- View account balances
- View transaction history
- Transfer funds between accounts
- Even pay your bills!
- With Mobile Banking, your information is protected by the latest security features. Security is enhanced through multiple layers of authentication, a personal password and phone activation code.

What Do I Need to Do?

To utilize Bradford Touch Mobile Banking, you must utilize our internet banking program. To enroll in Bradford Touch mobile banking, simply log on to your internet banking and click options. Select Mobile Banking and follow the enrollment instructions.

Telephone Banking

As part of our overall electronic banking enhancements, we are also upgrading our telephone banking system. The call in number remains the same, and only the menu options have changed slightly. To log in, simply call 664-1050. Then, enter your primary account number. Your PIN number will be the last four digits of your Social Security Number. Once you are in the system, you will be prompted to change your PIN number.

Real-Time ATMs

By popular demand, all Bradford National Bank ATMs will now be operating in a real-time environment. With our complete integration of services, the balance at the ATM will be the same as the balance on Internet Banking, Telephone Banking, and Mobile Banking. This extra layer of convenience will give you up-to-date information on your accounts.

E-Statement

GREEN...E-Statements are good for the environment. They literally save tons of paper. Which means fewer trees need to be harvested and less

Bradford National Bank

Take us with you.....

ANYWHERE!

MOBILE BANKING!

Access your accounts
whenever and wherever you want!



eStatements
now available!

**Sign-Up Today
and you could**

Win a \$50 Gift Card!

Visit Us On-Line at www.BradfordBank.com

energy needs to be used to make the paper. Choosing E-Statements is something easy you can do, that really is Earth-friendly.

FAST...You get your statement sooner, because online delivery eliminates delays sometimes found with postal mail delivery.

SIMPLE...E-Statements eliminate the clutter of paper statements and allow you to store and retrieve past statements right on your hard drive.

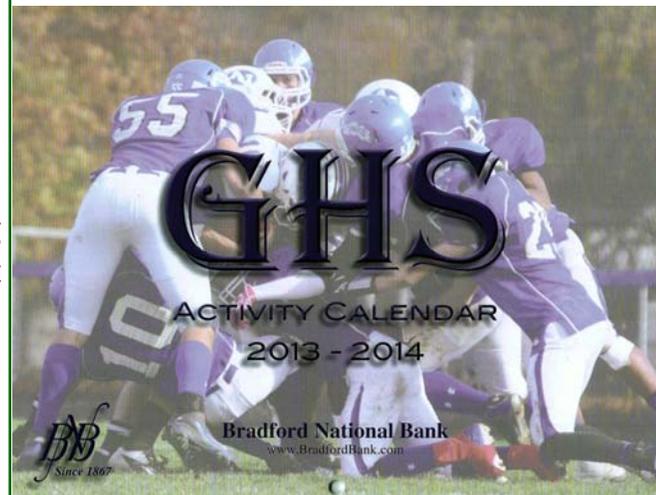
SECURE...Identity theft experts actually recommend electronic statements. Why? Because most identity theft occurs through the mail or improperly discarded paper documents containing sensitive information. E-Statements simply protect your information better than paper statements.

FREE...It costs you nothing to switch to E-Statements — and to have access to every transaction in your account, including check images, right at your fingertips.

Enroll today, and discover all the advantages of E-Statements. Plus, you will automatically be registered to win a \$50 gift card.

For more information and updates on all of the Electronic Banking enhancements that are coming October 7, 2013 to Bradford National Bank, visit our updated website at www.BradfordBank.com. Also, be sure to read the Frequently Asked Question section on page seven and eight of this newsletter.

Pick Up Your Greenville High School Sports and Activities Calendar today at Bradford National Bank. Only \$3 each and all proceeds will be donated to the Academic Foundation and the Sports Boosters.



Members from the City of Highland break ground on the new Highland by-pass. Our own Dennis Rinderer, who was instrumental in securing the ground needed for the by-pass, participated in the groundbreaking ceremony.



Bradford National Bank employees and family members walked in over 20 parades this summer, bringing home a number of awards and ribbons for their Back to the Future themed float. In Bond County, our float carried the Little Miss contestants.

Visit Us On-Line at www.BradfordBank.com

Employee Spotlight

Darla Lohman has been working for Bradford National Bank for 45 years.

She 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 was promoted to assistant cashier in the 90's, 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, Darla has seen many changes in the banking world, progressing from book ledgers to electronic processing.

Darla Lohman

Asst. Cashier

Contact Darla Today

Email: DarlaLohman@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 **Pinterest** 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, and a variety of other topics as well as information on Bradford National Bank and our monthly newsletter.

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

Upcoming Bradford Travel Club Events

October 18-27: Hawaii (SOLD OUT)

November 10: The Music of Elvis Presley

December 2: Presentation in the Bradford Community Building, Atlantic Maritimes trip.

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

February 25: Historic Hotels of St. Louis

April 1: Church Basement Ladies

April 24-26: Weekend in Indianapolis

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

BNB Helps Sponsor Annual Art Walk

Bradford National Bank is proud to support the 9th annual Art Walk in Greenville, serving as both the Entertainment Chair and Sponsor. Enjoy these great, well-known bands in downtown Greenville on September 21 from 5-11 pm!

*Brother
Jefferson
Band*



Visit Us On-Line at www.BradfordBank.com

Think Before You Connect!

When you are traveling, chances are you will encounter a Wi-Fi hotspot (network) or two.

Wi-Fi in airports, hotels, train stations, coffee shops, and other public places can be convenient, but they are often not secure and can leave you at risk.

Whether you are entertaining the kids by streaming a video on a tablet personal computer (PC), downloading new travel applications (apps) on your smartphone, or even taking your tablet poolside, there are precautions you should take to make sure your personal information is safe.

First and foremost, connect with care. If you are online through an unsecured network, you should be aware that malicious individuals may have established a Wi-Fi network with the intent to eavesdrop on your connection. This could allow them to steal your credentials, financial information, or other sensitive and personal information. It is also possible that they could infect your system with malware. Any free Wi-Fi should be considered "unsecure." Therefore, be cautious about the sites you visit and the information you release.

STOP. THINK. CONNECT.

Here are six tips to remember when using Wi-Fi:

- Keep an updated machine. Having the latest security software, operating system, Web browser, and apps can help protect you from the malware and other threats you may encounter when using Wi-Fi.
- Do not assume that the Wi-Fi connection is secure. Many hotspots do not encrypt the information you send on the Wi-Fi network.
- Do not log into accounts, especially financial accounts, when using public wireless networks.
- Do not log onto sites that do not seem legitimate. Clues for this could include the URL being misspelled or not matching the name that you were given by the place of business. It is not uncommon for cybercriminals to set up a Wi-Fi network called "free Wi-Fi" in airports, hotels, and other public places.
- A cellular 3G/4G connection is generally safer than a Wi-Fi connection.
- Consider turning off features on your computer or mobile devices that allow you to automatically connect to Wi-Fi.



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.

Relay For Life Feet are available at Bradford National Bank for only \$1 and are a great way to show your support.

Relay for Life Feet Only \$1

Purchase a foot in honor or memory of someone...

- that has fought cancer and won
- that is currently fighting cancer
- that lost the battle with cancer BUT left you to fight for them



Visit Us On-Line at www.BradfordBank.com

Electronic Banking Frequently Asked Questions

What is Online Banking?

Online Banking is our online service that allows you to access your account information 24 hours a day, 7 days a week. Using Online Banking, you can:

- View real-time account balances, check images and history
- Access checking, savings, loans and CDs 24-hours a day
- Export history to financial software or spreadsheets
- Transfer funds between accounts
- Pay bills online
- Request stop payments

What do I need to bank online?

To get started, click the First Time Login, agree to the terms and conditions, complete the enrollment form and you'll be banking online in no time at all.

What types of accounts can I view with Online Banking?

With Online Banking, you can view all your Bradford National Bank accounts, as well as loans.

How often is my account information updated?

Account information is updated in real-time, offering you the most current information available.

How secure is my personal account information?

Bradford National Bank uses the latest Internet security available, including secure communications (SSL), firewalls, 128 bit encryption, and operating systems that have been designed to provide maximum security.

Why am I signed off sometimes and I have to sign in again?

If Online Banking has been inactive for a period of time, Online Banking may automatically sign you off to prevent unauthorized use of your accounts, and to prevent others from viewing your information.

Can I pay my bills using Online Banking?

Yes. You can make payments to anyone in the United States from the utility company to the local babysitter. You may schedule payments to be made immediately or on a specified date in the future. You can even set up recurring payments so you do not have to worry about paying your regular bills. Recurring payments can be set up weekly, semi-monthly or monthly. Bill Pay eliminates the need for writing checks or addressing envelopes. More importantly, it saves you time and simplifies your busy life.

What type of account is required for Bill Pay?

Bill pay can only be used with a checking account.

May I pay bills from more than one checking account?

Yes.

How far in advance should I set up a payment to ensure it is paid on time?

We recommend that payments should be made at least five (5) business days in advance of the due date of the payee.

Can I transfer funds between my accounts?

Yes, you can transfer funds between any of your Bradford National Bank accounts.

Do I need extra software or hardware to use Online Banking?

No extra software is necessary. You can access your Bradford National Bank accounts from almost any PC that has Internet access.

Will Online Banking work with my current Internet Service Provider?

Yes, Online Banking works with any ISP.

Can I access my accounts from both home and work?

Yes, you can access your accounts from almost any PC.

What are E-Statements?

E-Statements are an electronic copy of your statement. It's a quick and easy way to receive and store your monthly statement using your access through online banking.

How do E-Statements work?

You log into Online Banking and sign up for the service using the enrollment link. Then, we notify you through email each month when your statement is ready to be viewed. You will be able to view your statement from your computer, 24 hours a day, seven days a week via the Internet.

Will I continue to get a paper statement through the mail?

No, your paper statements will stop once you sign-up for E-Statements.

How safe is my statement online?

Just like Online Banking, we maintain the highest level of security, using proven technologies to protect your data and ensure the safety and confidentiality of your electronic statement.

When will I receive my online statement?

You'll receive your statements sooner than with traditional mailing. Upon signing up for E-Statements, you will receive your first email notification the following month. You will continue to receive a monthly email notification that your online statement is available.

How much history will I have access to?

E-Statements are available for the previous 12 months.

The image is a screenshot of the Bradford National Bank website. At the top, there is a navigation bar with links for 'about us', 'community', 'locations', 'contact us', and 'home'. Below this is the bank's logo, 'BRADFORD NATIONAL BANK', and the tagline 'ACCESS your accounts ON THE GO! Anytime, Anywhere.' A hand is shown holding a smartphone. Below the main content, there is a section for 'MOBILE BANKING' with a 'Learn More About...' link. The website also features a 'LOG IN TO ONLINE BANKING' button and a 'CLICK HERE FOR MORE INFO ON OUR NEW ONLINE SERVICES' button. The footer includes the FDIC logo, a 'A Real Community Bank' logo, and various social media icons for YouTube, Facebook, and Twitter.

Can I save my E-Statements?

Yes, you have the option of printing a hard copy or saving a copy of the PDF file to your own computer.

**For More Information
On All of the
New Electronic Services
Visit Our New Web Site
www.BradfordBank.com**

Visit Us On-Line at www.BradfordBank.com