



# Bradford National Bank

*A REAL Community Bank Since 1867*

April 2014 Customer Newsletter

Member FDIC ~ Equal Housing Lender



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## Electronic Banking Transactions Among Safest

Despite what you may have been hearing on news channels recently, electronic transactions, including those at ATMs, are still among some of the safest financial transactions in the industry.

Many news stories have been reporting on bank ATMs and their Windows XP operating systems. While it's true that Windows has stopped supporting XP, it does not necessarily make ATMs more vulnerable to a malicious attack.

Access to our banks' ATMs comes directly through the banks' operating systems, which always features the latest security measures.

We take information security very seriously at Bradford National Bank and invest many resources into maintenance, upgrades, and improvements on a continuous basis. We frequently perform internal and external audits and reviews of our systems.

We demand in writing the same from any third party vendors that have relationships with the bank.

News has also been released re-



cently on the Heartbleed security bug. Heartbleed impacts OpenSSL, the cryptographic software library that enables a kind of encryption called SSL (Secure Sockets Layer). This encryption is what governs secure communications between your computer and ALL servers on the Internet. Again, Bradford National Bank and our third party vendors who provide services to our customers have systems in place to protect against this electronic bug.

Consumers should routinely change passwords on all online services utilized including all email and social media sites. Detail to personal computer accounts, as well as updated security patches to operating systems and virus protection are the best ways to ensure that a computer is not compromised.

It should be noted that there are legal protections in place for consumers as well, should fraud be committed on their accounts electronically.

If you suspect that your personal information has been compromised in any way, you should contact your financial institution immediately.

Visit Us On-Line at [www.BradfordBank.com](http://www.BradfordBank.com)

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# USDA Rural Development Single Family Housing Guaranteed Loan Program

By Pennie Slatton

The mission of USDA Rural Development's Single Family Housing Guaranteed Loan Program is to assist low to moderate income rural homebuyers achieve their dream of homeownership.

The USDA Rural Development's Single Family Housing Guaranteed Loan Program is the only loan available that provides up to 100% financing of your home purchase. This program is not just for first time homebuyers and you may work with an approved lender of your choice to gain approval for guaranteed financing.

Bradford National Bank has been recognized as a Million Dollar Lender with the USDA Rural Development Agency multiple times.

**What is a Guaranteed Loan?** USDA Rural Development partners with local lenders to help them extend 100% financing opportunities to eligible rural individuals and families for the purchase of a home. Guaranteed loans have assisted thousands of homeowner's to purchase a home with affordable interest rates and loan terms. The federal government agrees to "guarantee" the bank's loan to you, thereby reducing its risk when making mortgage loans. The end result is more buyers achieve the dream of homeownership with affordable and attractive terms with assistance from Rural Development.

## Who is eligible?

Loan applicants must:

- Have an adequate and dependable income.
- Be a US citizen or permanent resident.
- Have an adjusted annual income that does not exceed the limit for the county in which they are purchasing a home. In Bond and Madison counties, the maximum adjusted annual income for a family of 4 is \$74,750.
- Have a credit history that indicates a reasonable willingness to meet obligations and ability to repay their debts.
- Qualify within the flexible guidelines offered by Rural Development for housing and debt loads.

## What are the loan terms?

- Loan amount can be up to 100% of the appraised value plus the guarantee fee. No down payment is required.
- Loan funds may be used to purchase and for small repairs to a home and may include closing costs.
- 30 year fixed rate loans.
- No maximum purchase price. Qualifying ratios and the applicant's stable and dependable income will determine home affordability.

## What types of homes qualify?

Guaranteed loans may be made on either new or existing homes that:

- Are located in eligible rural areas.
- Are structurally sound, functionally adequate and in good repair.
- Are certified by a state licensed home inspector or appraiser for plumbing, heating, water, waste disposal and electric systems that all are in proper working condition (existing homes only).

With spring right around the corner, why not apply or inquire with Bradford National Bank concerning a Rural Development loan? While rates are still favorable. Stop by and see me!

**Pennie Slatton**

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MLO# 710040



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### Over 500 Customers Using Mobile Banking

Since BNB launched the Bradford Touch Mobile Banking app last October, over 500 BNB customers have signed up to use this exciting new service.

Last week, Julia Gibbs was our 500th Bradford Touch Mobile Banking customer. BNB customer service representative Jessica Miller presented Julia with a \$100 gift card.

Our mobile banking allows customers to have access to all of their BNB accounts 24/7. With mobile banking, users can check balances, transfer funds, and pay bills. Plus, they can receive balances and history via text messaging.

To access Bradford Touch Mobile Banking, customers must have an online banking account at Bradford National Bank. From there, signing up for this service is easy. For more information, visit our website at [www.BradfordBank.com](http://www.BradfordBank.com).

### More Enhancements Coming to Online Banking

BNB is getting ready to roll-out several new enhancements to our online banking program. In the coming weeks, customers will be able to set up alerts on their accounts to notify them of low balances, large cleared items, loan payments and more. Once these enhancements are ready, online banking customers will notice a new tab along the top of their menu that says "Alerts."

Currently, online banking gives customers the option to view accounts, transfer funds, view transactions and statements, set recurring models and pay bills. The online system is also compatible with Quicken and Quickbooks.

We anticipate even more enhancements in the coming months.

Meanwhile, Business Online, an online banking program specifically for business clients, is available now as well. For information on Business Online, contact Randy Alderman or your customers service rep.

### BNB Attends Shazam Conference



BNB employees attended the annual Shazam Conference in Iowa this month. Shazam is our ATM processor, issuer of our ATM/Debit cards and manages our fraud network.

World renown fraud specialist Frank Abagnale, who the movie Catch me if You Can is based on, was the featured speaker at the conference and took the time to have his photo taken with BNB employee Jeff Hasenmyer.



## Save The Date

### BNB Secure Shredding & Recycling Day

**May 3, 9-11**  
**Greenville**  
Community Building Lot

**FREE**

**May 10, 9-11**  
**Highland**  
Parking Lot

#### Items to Bring:

**Old Financial documents, cancelled checks, bank statements, tax returns, investment statements, old medical records—any document with personal information on it.**

Held in conjunction with Highland Recycling.

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## Employee Spotlight

**Marlene File** has worked at the bank for 17 years and if you have ever called or been in the main bank in Greenville, chances are you have had the opportunity to talk with her.

Marlene's primary job at the bank is serving as a receptionist, answering phones, greeting customers and directing traffic around the bank.

But she does much more than just answer the phone! Marlene assists customers in a variety of ways, handles all rentals of the Bradford Community Building, maintains the bank's coin and jewelry merchandise, makes sure that all BNB branches are properly stocked with supplies they need to serve our customers, and is a Notary Public.

Marlene is always ready and willing to help customers and staff alike with a warm smile on her face.

**Marlene File**  
Receptionist

Contact Marlene Today at 664-2200

Mark Your Calendars Now!

Bradford National Bank & Our Common Ground  
Present The 10th Annual

# Art In Education Art Show

Thursday, May 22, 6 - 8 pm 2014  
Saturday, May 24, 11am - 2pm

The Bradford Community Building will be Open During Business hours on Friday For Viewing

Featuring Art From All Grades in the Unit 2 District

## Bradford Community Building

Greenville Elementary Talent  
Performing Both Thursday & Saturday!  
Everyone Welcome Refreshments Served

Free and Open To the Public  
[www.BradfordBank.com](http://www.BradfordBank.com)

## Upcoming Bradford Travel Club Events

**May 13:** Always—Patsy Cline Program

**June 4:** A Day with the WPA

**July 7-14:** Nova Scotia and Prince Edward Island

**August 6:** Local Showing of "Heidi"

**September 16:** A Good German Day

**October 13-16:** Eight Countries without a Passport

**November 7:** Medieval Banquet

**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](mailto:nowandthentravel@yahoo.com)

## Attention High School Seniors!

Apply for the Bradford National Bank  
\$1,000 Academic Scholarship!

Application, Information and Deadline  
Online at

[www.BradfordBank.com](http://www.BradfordBank.com)

**Deadline is Fast Approaching!**

Visit Us On-Line at [www.BradfordBank.com](http://www.BradfordBank.com)