



Bradford National Bank

A REAL Community Bank Since 1867

August 2014 Customer Newsletter

Member FDIC ~ Equal Housing Lender



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BNB Serves Our Ag Community



BNB Ag Lending Officer Bob Tompkins participated in the Bond County 4-H auction at the Bond County Fair with raised over \$92,000.

Bradford National Bank, understanding the importance of farming to our area, takes great pride in serving the agriculture community, something we have done since our founding way back in 1867.

In fact, the bank has a full service department that focuses entirely on agriculture business. They work with area farmers on production, real estate, livestock, and machinery lending. Plus, we participate in the IFA Beginning Farmer program.

It doesn't stop there, however, Bradford National Bank is a big supporter of our area Future Farmer groups, the Ag in the Classroom program, 4-H programs, and the American

Farm Heritage Museum

We are committed to providing the resources area farmers depend on to manage their operations and are making additional investments in our agricultural services.

Coming this month, Bradford National Bank is pleased to announce the launching of a new free web site, www.BradfordAgServices.com.

The new web site will feature up-to-date market reports including crop futures, and can track information to gather historical perspective. Plus, users will be able to customize the report for their specific needs.

Other features include weather radar and forecasts, ag news and video, information on ag services available at the bank and much more.

Visit bradfordbank.com for the launch of the new web site next week!



BNB Loan Officer Pennie Slatton also participated in the 4-H Auction and picked up some rabbits.



BNB CEO Frank Joy poses with one of the many animals the bank purchased at the 4-H Auction.

Visit Us On-Line at www.BradfordBank.com

Does Your Business Accept Debit and Credit Cards? Don't Miss Out on Sales!

If your business does not accept debit or credit cards, statistics show that you are missing out on valuable sales to your business. A recent study by the Federal Reserve indicated that debit card usage represents 35% of total non-cash payments and is growing every year.

Still not convinced: Consider the following:

- Credit/debit cards encourage buying.
- Consumers like the flexibility of credit/debit cards.
- People tend to spend more with credit/debit cards.
- Studies show consumers tip more when paying with credit/debit cards.
- Credit/Debit card usage increase/improve cash flow.
- Credit/Debit cards encourage trust.
- Your business can reach a wider audience by accepting electronic payments.
- Your competitors are probably already doing it.

Bradford National Bank offers turn-key debit and credit card merchant services. From initial consultation, it generally takes about ten days to be up and running.

Partnering with Payment Alliance International (PAI), the bank offers competitive rates and exceptional service. Since the bank is an active partner with PAI, you are assured of local service if a problem ever arises.

If your business already offers merchant services, charges are, BNB can save you money. We would be happy to provide you with an "apples to apples" comparison of what you are currently paying and what you can expect to pay using our services.

For additional information, contact Randy Alderman or any customer service representative at the bank.



Representatives from Bradford National Bank participated in the Chamber Ribbon Cutting at the new Convenient Care facility in Greenville.

New Investment Center Representative

Andrew Feyerabend has joined Fred Wiseman at the Investment Center, located at the Bradford National Bank Idler branch.

Feyerabend is from Quincy, IL and became involved in the Investment Center in Greenville in early July. He is a graduate of Maryville University and interned at Edward Jones in St. Louis, working in the Estate and Security Processing departments.

He worked with Stifel and operated at their headquarters in the Global Settlements Department, where he spent time analyzing trade reports and settling foreign trades.

He said, "I'm excited to be part of Greenville and look forward to meeting more members of the local communities."

Andrew enjoys water sports, playing golf and softball, hunting, camping, and working out.

Andrew is available for appointments now and can be reached at 664-2253.

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BNB Voted Best In Bond County!

In the month of July, the Bond County Shopper conducted a readers poll to determine the “best of” in a variety of categories.



Bradford National Bank received three honors, having been voted The Best Bank in Bond County, The Best Loan Institution in Bond County, and The Best Mortgage

Provider in Bond County.

The bank would like to thank everyone who took the time to vote for us in the readers poll. We strive each day to provide our customers with exceptional service in a safe and secure environment.

BNB For Back To School Needs

It's hard to believe that it's that time of year again, but later this month, children and young adults will be heading back to school.



If you are sending a child off to college this year, be sure to send

them with a Bradford National Bank debit or credit card, for those school supplies, unforeseen emergencies or a late night pizza!

For those other expenses, such as tuition and books, the BNB lending department is ready to assist you.

Alderman Reappointed to IBA Committee

Randy Alderman, the community relations director for Bradford National Bank, was recently reappointed to serve on the Illinois Bankers Association (IBA) Government Relations Advisory Committee. He will work with IBA members on issues important to the financial services industry.



BNB Parade Float

It's been a busy summer for Bradford National Bank as we have participated in ten parades so far.

The float has made appearances in Alhambra, Highland, Marine, Pocahontas, St. Jacob, Sorento, and Greenville.

The theme of our float this summer was Be Happy with Bradford National Bank and it featured the Happy song being played over the speakers hidden within the float.

In Bond County, our float also hosted the 2014 Little Miss contestants.



The float, designed and built by Johnson Signs and Designs in Greenville, will make an appearance in a few more parades this summer before we take a break until the Christmas season.

Save The Date!

Bradford National Bank
Customer Appreciation Day
Friday, September 5th
Refreshments, Prizes, & More!



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Employee Spotlight

Jamie Carril started her career at Bradford National Bank nearly two years ago as a part time teller at our Marine branch.



Recently, she has been promoted to full-time and will share duties between the Greenville and Marine locations primarily as a teller, assisting customers with day-to-day banking transactions, including deposits, withdrawals, gift cards, and much more.

Jamie graduated college as a certified chef and cooking is one of her favorite hobbies.

When conducting your banking in Greenville and Marine, be sure to say hello to Jamie!

Upcoming Bradford Travel Club Events

Sept. 16: Ein Gutter Deutscher Tag (Good German Day)

Sept. 25: Neil Berg's 101 Years of Broadway

Oct. 9: San Antonio Presentation by Collette Vacations

Oct. 13-16: Eight Countries Without a Passport

Nov. 7: Local Event—An Evening With Henry VIII

Nov. 19: Music of Nat King Cole

Dec. 10: *Ring of Fire* (Music of Johnny Cash)

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

Don't Be a Victim—Bad Guys Use Many Tricks to Try and Scam You

A Greenville couple recently reported to Greenville Police that they were nearly the victim of a computer scam.



Police Chief Lou Lorton told WGEL the couple was working on their home computer when they received a call from someone with a Middle Eastern accent, claiming to represent Microsoft and saying the couple's computer had been hacked.

"The homeowner typed in some things on the keyboard that would allow this caller to take control of the mouse," said Lorton. "They were convinced very early on that these people were from Microsoft, until they asked for a credit card number to pay for this. Thank goodness that's when the homeowner realized, 'Wait a minute, we've always said do not, under any circumstances, give out your personal information or credit card numbers to anyone over the phone. He declined to do that and the would-be hacker hung up then.'"

Lorton said the victim will have to work with an IT company to reverse damage incurred to the computer at their own expense, but at least they didn't fall victim to a more severe scam.

We asked Chief Lorton what to keep in mind when approached by a suspicious offer.

"Absolutely, under no circumstances give out any information over the phone," Lorton told us. "Microsoft is not going to call you on your home phone; that's not the way it works. When in doubt...don't. Just hang up."



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BNB Travel Club: Fun in Nova Scotia and Prince Edward Island

The Bradford Travel Club recently returned from a great summer trip to Nova Scotia. They enjoyed perfect weather—warm and sunny but not hot.

The tour began with a drive through Halifax, a visit to Peggy's Cove (a charming fishing village on the Atlantic Ocean), and the Maritime Museum of the Atlantic. They saw the graves of Titanic victims which are buried in the form of a ship's bow. The evening's entertainment was the Royal Nova Scotia International Tattoo with performers from around the world. It was quite a spectacular show. It takes about 2,000 people to put on the show between backstage staff and performers and has the largest indoor stage in the world. The only stop in North America is in Halifax, and it is put on only one week each year.



The group was very fortunate to be there at the right time as it was an unforgettable show.

The next day they visited the Bay of Fundy with the highest tides in the world. By way of the eight-mile Confederation Bridge, they then went on to Prince Edward Island (P.E.I.) which is a separate province of Canada and not part of Nova Scotia. The area is known for growing 27 varieties of potatoes. Farms are very neat and there is no litter anywhere. A highlight was the Anne of Green Gables site in Cavendish. While Anne was a fictional character from author Lucy Maud Montgomery, she seemed almost real and was based in part on people the author had known. The group had seen part of the movie about her before the trip, and then got the second installment during a bus ride there. On P.E.I. they enjoyed an authentic lobster supper at a local church. Fortunately, the bus driver was a big help in showing them how to get out all the meat.



A big ferry took the bus and all from P.E.I. to Cape Breton Island. The group stayed at a resort in Baddeck with views of the Bras d'Or Lakes. They also enjoyed a cruise on a tall ship. Alexander Graham Bell had a summer home there which was seen from the boat. The captain had some local eagles trained to swoop down by the boat and retrieve chicken legs from the water. He called the birds by name.



One whole day was spent on the beautiful Cabot Trail. The group had lunch in a gorgeous setting on a promontory surrounded on three sides by water. A stop was made in Cheticamp, which is famous for hooked rugs.

Cape Breton Island was settled by Scottish immigrants, and the culture is preserved through the work of the Gaelic College of Celtic Arts and Crafts and with local music. Dance steps preserved in Nova Scotia died out in Scotland decades ago. On the spur of the moment, the group found out about a local ceilidh (similar to a jam session here) which was occurring one evening in a local hall and those who wanted to go to see this bit of local culture. The fiddle playing was amazing.



The Alexander Graham Bell Museum is in Baddeck. He apparently made so much money off of the invention of the telephone that he never had to work for a living again and spent the rest of his life on various other inventions. He experimented with flight among other things. He was originally from Scotland, lived in Washington, D.C., and then spent the summers in Canada.

The last evening the group viewed Halifax from the water on a dinner cruise. Some beautiful homes have been built along the banks.

The group will long remember the tour bus. It was a new Mercedes bus with a big skylight, power plugs at every seat, fold-down trays with holes for drinks, leather seats, a built-in cooler for water bottles in the front, and was kept in spotless condition by the driver, George Brookins. They joked with George that they were going to hijack the bus and him and bring them home!