



Bradford National Bank

A REAL Community Bank Since 1867

February 2014 Customer Newsletter

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Doug Stroud Named President of Bradford National Bank

(Greenville) Frank Joy, Chairman of the Board of the Bradford National Bank, announced today that Douglas Stroud has been promoted to the position of President of the bank, and becomes the bank's ninth president in its 147 year history.

Stroud joined the bank in October 2011 after a successful career in public accounting with the firm of West & Company in Greenville, where he served as a partner. As Senior Vice President of the bank, he has had responsibilities in operations management, commercial lending, and business development. Stroud has also been a member of the Board of Directors of the bank since 2005.

In making the announcement, Joy explained that this promotion was part of the management succession plan the board had developed over the past several years. Joy will continue leadership of the bank through his role as Chairman of the Board and Chief Executive Officer.

Joy, who has been with the bank since 1973, has served as President since 1993. During his tenure, the bank has grown from \$86 million to \$250 million in total assets, and expanded into Madison County with locations in Highland and Marine.

Stroud said, "It's an exciting opportunity to be named President of an institution with the prestige and reputation of Bradford National Bank. I consider it a real honor to serve in a leadership role of an organization that is one of the oldest businesses in central Illinois, that continues to grow and remain financially stable, and with such a rich history of community service." He continued, "I have a huge amount of respect for my predecessors as President, men and women with names like Bradford, Riedemann and Joy that have served our communities and customers with distinction for 147 years. I will strive to do my very best to carry on the community banking tradition



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Stroud Named President, continued

of Bradford National Bank.”

Joy Commented, “I am very pleased to announce this promotion. Our Board of Directors is confident that as President, Doug will continue the tradition of quality community banking that Bradford National Bank has stood for all these years. His excellent leadership abilities, judgment, and integrity will benefit not only our bank, but the communities we serve as a whole.” He concluded, “I look forward to working closely with Doug as we continue to build our organization.”

Joy will remain as Chairman of the Board and President of Bradford Bancorp, Inc., the parent corporation of The Bradford National Bank. With two offices in Greenville, Bradford National Bank is the oldest bank headquartered in Bond County.

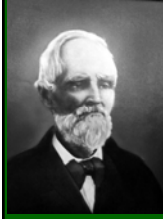
For more information on Bradford National Bank, visit our web site at www.bradfordbank.com



Save The Date BNB

Secure Shredding &
Recycling Day
May 3, 9-11
Greenville
May 10, 9-11
Highland

Presidential History of Bradford National Bank



Bradford National Bank was founded in 1867 as Bradford and Son's Bank by James Bradford and his son Samuel.

The Bradford family was involved in the bank for more than 50 years. James, Samuel, and John all served as presidents of the bank. Myrtle T. Bradford and Nancy Rogers Bradford also served as presidents of the bank - a rare occurrence for women in the 1920s.

Under the direction of executive officer Herman Riedemann, the bank received its national charter in 1910 and officially became known as The Bradford National Bank of Greenville, and today is one of the oldest chartered banks in Illinois.



In 1928, Walter Joy was elected president and served in that capacity for 43 years.



In 1970, Roger Riedemann was elected as president of the bank, and initiated the bank's second Greenville location and the installation of Greenville's first ATM.



In 1993, Frank Joy was elected as president of the bank. Under his leadership, the bank expanded into Madison County, and nearly tripled in asset size.



2014, Doug Stroud is elected to serve as president of the bank.



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BNB Honors Employees



Bill Napper Photos

2013 BNB Honorees

Lauren Hagen
Bonnie Stoff
Christa Trame
5 Years

Renee Fuller
Tom Whalen
Sandy Kreutzberg
15 Years

Brenda Kleinik
20 Years

Dennis Ennen
30 Years

Darla Lohman
45 Years



Balancing golf balls and speed stacking were just two of the games employees participated in during the program.



Bradford National Bank held its annual Employee Appreciation Dinner January 11 at the Copper Dock Winery in Pocahontas.

Employees and retired employees alike enjoyed a nice meal before nine employees were recognized by the bank for their years of service. Darla Lohman was recognized on her recent retirement after 45 years.

President Frank Joy presented the year in review and thanked the employees for their dedicated service.

Following the program, employees participated in a number of "Minute to Win It" games for prizes.

It was a great night of fun and fellowship enjoyed by all.



Dennis Ennen was recognized by president Frank Joy for 30 years of service.



Brenda Kleinik was recognized by president Frank Joy for 20 years of service.

Upcoming Bradford Travel Club Events

February 25: Haute Hospitality: Historic Hotels of St. Louis

April 1: Church Basement Ladies: A Mighty Fortress

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: nowandthetravel@yahoo.com

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Employee Spotlight

Lauren Hagan is a 2002 graduate of Highland High School. She began working at Bradford National Bank in February 2008 after graduating from Southern Illinois University Edwardsville with a Bachelor's degree in Liberal Studies.

She works at the Highland location primarily as a Loan Processor, but she also helps out all around the bank. Lauren fills in as a teller when needed and also assists in opening new accounts, proofreading the monthly newsletter and is the go-to person at the Highland location for IT questions.

Lauren Hagan
Loan Processing
Contact Lauren Today
651-1700



Art in Education

The 10th annual Art in Education Art Show will be held May 22 & 23, in the Bradford Community Building.

The program showcases the artwork of Unit #2 students in grades K-12. Art teachers and students from Greenville, Poca-hontas and Sorento all participate in the event.



Additionally, entertainment is provided by the Greenville elementary music department.

More details will be released as the program day draws closer.

In the Market for a Loan? Visit our Online Loan Center!

Have you ever wondered what your loan payment would be on your dream home or car? Look no further than the banks website at bradfordbank.com.

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- Affordability
- Minimum Income
- Prepayment
- Refinance
- Improve or Move
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