



Bradford National Bank

A REAL Community Bank Since 1867

March 2014 Customer Newsletter

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ID Theft is Not Just for Adults

Americans under age 30 experience higher rates of identity theft than those 60 years old and older according to a released report by the Federal Trade Commission (FTC) that tracks identity theft in the United States.

The FTC report finds that 6 percent of all identity theft victims are under age 20, while those between 20 and 29 make up 21 percent of identity theft victims.

So, if identity theft targets young people without financial or other assets, what are the identity thieves after? The answer is that many identity thieves want children's Social Security numbers in order to obtain jobs. In fact, investigations show that the Social Security numbers of children are highly valued by illegal aliens for employment purposes. According to the Social Security Actuary, up to 75 percent of illegal aliens use a fraudulently obtained Social Security number.



As early as 2005, the Utah Attorney General's Office reported: *The ongoing investigation has uncovered an alarming new crime spree involving illegal aliens and identities stolen from victims under the age of 12.*

As long as children do not use their Social Security numbers, the identity theft goes largely unnoticed and unreported. However, once these children go out on their own, they discover that they are victims of identity theft as they are denied credit, found to be ineligible for means-tested government benefits, and lose out on jobs because other peoples' credit, earnings, and arrest records are attached to their Social Security numbers. When this happens, the identity theft that has been going on for years is reported by 20 to 29-year-olds.

The lesson here is to protect the Social Security numbers of all family members, including children. Secure the social security card and be cautious when giving out that information.

Portions of this story were written by Ronald W. Mortensen, for the Centers for Immigrations Studies.

Save The Date

BNB

Secure Shredding
& Recycling Day

May 3, 9-11

May 10, 9-11

Greenville

Highland

Community Building Lot

Parking Lot

Bring us your old financial statements, tax records, cancelled checks and more. Partnering with Highland Recycling and Shredding, we will securely dispose of these items for you.

This is a FREE Service!

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October
13-16, 2014

BNB Travel Club: Eight Countries Without a Passport!

How does one “visit” eight countries without a passport? We have arranged an ethnic tour to Omaha, Nebraska of all places—apparently a hidden gem that few people know about. Omaha has a diverse cultural mix as we will discover. It is only a 3-night, 4-day trip, perfect for our travelers who prefer short trips to long ones.

Day 1 is primarily a travel day and we drive through Missouri and head north from Kansas City. After checking into our hotel, we depart for an **Evening in Greece** at St. John’s Greek Orthodox Church. In this beautiful gold-dome Byzantine church we will learn about the history of Orthodox Christianity, Byzantine iconography, vestments, and architecture and traditions. A delicious Greek dinner and dessert will be served, and there will be a lesson in Greek culture and dancing.

We will have breakfast at the hotel before our “world tour” continues with a visit to the **Ukraine** as Olesia Reprichowskyj shows us beautiful Ukrainian linens and, in an entertaining way, tells us about the connections of the linens to Ukrainian history, customs and traditions.

Then we board our coach for a city tour of Omaha. Highlights of the tour include a drive past Warren Buffet’s house and the birth site of President Gerald Ford.

Lunch will be at Le Voltaire Restaurant. Enjoy traditional **French** cuisine while Chef Cedric Fichelain speaks about the customs and traditions of his native country.

We then change course and visit the Markworth residence for a pipe organ concert. You will enjoy a variety of music including Big Band tunes and ‘40s and ‘50s favorites.

Later in the afternoon we return to the hotel to refresh before departing for an evening of dancing, singing and great food at the **German** American Society Center.

On day three we will visit the world-famous Father Flanagan’s Boys Town. We will learn the interesting history of this working “children’s town” and see the chapels and the restored 1920s home of Father Flanagan.

Lunch will be served at the Bohemian Café. Established in 1924, this Omaha **Czech** landmark has a variety of homemade Czech dishes served by wait staff in traditional Czech costumes. We will also watch a Kolache-making demonstration.

Next we will tour Joslyn Castle. This esteemed **Scottish** Baronial Mansion which boasts 35 rooms stands as one of Omaha’s great architectural landmarks. Following the tour we will get a glimpse into Scottish tradition from the Nebraska Scottish Society.

On our last evening, we will enjoy a gourmet **Mexican** dinner at Cantina Laredo featuring an acoustic guitar player. To cap off the night we’ll be entertained by professional Mexican dancers in their colorful costumes at El Museo Latino.

After breakfast on day four, we will check out of our hotel and depart for a charming little **Lithuanian** bakery where we will enjoy coffee and sampler trays of baked goods.

Cost is **\$982**, double occupancy, **\$1180** Single, and **\$927** Triple. Deposit of \$100 due with registration. Final payment date is Aug. 29, 2014.

Blast from the past: Left, this ad appeared in the Greenville Advocate when the bank moved from its old location on Second Street, to its current location on College Avenue. This was the bank’s 100th anniversary.



**WE HAVE MOVED
EVERY PENNY SAFELY**



**TO OUR
NEW BANK BUILDING**

100 East College Ave.

(1 block east of our old bank)

Beginning today all business will be
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Steven Bartlett, left, loan officer in Marine, and Joanie Willis, right, loan officer in Highland, participated in a Tools of the Trade Expo in Highland recently. They provided a wide variety of information on community banking.

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Bradford National Bank recently helped sponsor the Comets Sports Boosters three on three tournament. Over 50 teams participated from several different towns in the area.



BNB Announces Winner

Congratulations to Cory Elam of Greenville. He was the very first winner in our new monthly Facebook contest.

Cory won a limited edition Comets tee shirt with various business logos on the back.

Each month, Bradford National Bank will randomly pick a winner. To enter, all you have to do is LIKE the Bradford National Bank Facebook page.

Bradford National Bank CEO Frank Joy gets a tour of 2 Marthas at a recent Chamber function. Martha Sussenbach, one of the owners, says the new business specializes in art, gifts and hospitality.

Notice For Individual Retirement Account Holders

You have until April 15, 2014 to make contributions to your 2013 IRA.



Remember, qualified retirement accounts have limits in terms of how much you can contribute and when you need to contribute it. If you miss those deadlines, you're locked out of contributing for that particular year.

For more information, be sure to contact your customer service representative at any Bradford National Bank location.

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Employee Spotlight

Sandy Kreutzberg has been working for Bradford National Bank since 1998.

She started out in the bank's bookkeeping department, but has worked in many different areas of the bank. She found her permanent home in the IT/Computer Department, and has served in that role for the past 15 years.



Besides the day-to-day activity in this department, Sandy is well versed on our electronic services and assists both customers and employees alike. She specializes in the bank's electronic services including online banking, bill pay and our ACH Commercial Banking electronic program.

Sandy is a 2006 graduate of SIUE with a Bachelor of Science Degree.

Sandy Kreutzberg
IT Specialist
Contact Sandy Today
664-2200

Art in Education

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

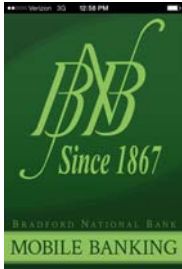
The program showcases the artwork of Unit #2 students in grades K-12. Art teachers and students from Greenville, Poca-hontas and Sorento all participate in the event.



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

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

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