



# Bradford National Bank

*A REAL Community Bank Since 1867*

October 2014 Customer Newsletter

Member FDIC ~ Equal Housing Lender



**Like Us On Facebook and You Could Win Great Prizes!**

## **New Fraud Protection Benefits to the BNB Mastercard Debit/Credit Card Program**

When it comes to identity theft — the fastest-growing crime in America — you can never have too much protection.

According to the U.S. Bureau of Justice, 8.6 million American households (one out of every 13)

could be victimized by identity theft this year, and the average fraud amount per victim is a whopping \$5,720.

Your MasterCard card has new security benefits. Effective July 14, 2014, benefits include Identity Theft Resolution Services. To learn more about this valuable benefit, please call 1-800-MC-ASSIST (1-800-622-7747). To view a printed Guide to Benefits, visit [www.mastercard.com/debitstandard-gtb](http://www.mastercard.com/debitstandard-gtb) for a full description of the new benefits and how to use them.

Be sure to review other changes and information on electronic services on page five and six of this newsletter.

### **Notice**

**2014 Christmas Club Checks will be put in the mail on Nov. 3rd, 2014.**

2015 Christmas Clubs can be opened on Nov. 5th.



## **BNB Offering FREE Destruction & Recycling of Financial Documents**

Bradford National Bank in Greenville is sponsoring a free shredding and recycling day at the bank on Saturday, October 4th from 9 am -11 am in Greenville and on Saturday, October 11th from 9-11 am in Highland.

The bank is inviting businesses and residents to bring old financial documents, cancelled checks, tax returns or investment documents to be securely destroyed and recycled. Items collected will be securely transported to Highland Recycling and Shredding for destruction.

Bradford National Bank held a similar day last spring and it was well received. The event is being held in conjunction with Highland Recycling and Shredding, who are licensed and bonded to securely dispose of confidential documents.

The bank is not accepting newspapers and magazines at this time. The service is limited to paper products that have account or personal information on them.



## **Save the Date**

**Bradford National Bank Presents our Fall Shredding Days Greenville**

Saturday, October 4th, 9-11am

**Highland**

Saturday, October 11th, 9-11am

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

# Bradford National Bank

Mobile Banking  
Mobile Alerts  
Internet Banking  
Bill Pay  
Debit Cards  
E-Statement  
On-Line  
Loan Center  
On-Line  
Ag Center



*Congratulations to Jim Hickman. He was our 700th Bradford Touch Mobile Banking Customer. BNB employee Kelsey Isaak presented him with a Gift Card.*



For More Information On All of the Great  
On-line Products & Services Available at BNB, Visit  
**www.BradfordBank.com**

Be Sure to LIKE us on Facebook  
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## Visit [www.BradfordAgServices.com](http://www.BradfordAgServices.com) Today

Area farmers now have a new resource to assist them on the farm as Bradford National Bank launched BradfordAgServices.com. The new site features market reports, farm/ag news and videos and a comprehensive weather section including current radar.

### Celebration of Life

BNB was proud to support the first ever Celebration of Life event, held recently in Greenville. The employees of the bank rallied and collected well over \$1,000 for the event. BNB president Doug Stroud, below, appeared on WGEL Radio in the Celebrity Pie Auction and collected a whopping \$1,250 for his pie, baked by the 2Martha's in Greenville.



## BNB Customer Appreciation Day

On September 5th, BNB held our fall Customer Appreciation Day where we celebrated our favorite high school sports teams. The lobby of each branch was decorated with school/team colors and refreshments were served at each location.

Here are the \$25 Gift Card Prize Winners for each location:

**Greenville Main:** Jenny Meikamp, Amanda Hopper, Helen File, & George Cornelious.

**Greenville Branch:** Kelli Weiss & Lucetta Thacker

**Highland Branch:** Maxine Wernle, Sue Bast, Mary Frey, & Delores Munie

**Marine Branch:** Angie Trout & John Deppe



Amanda Hopper Hinkle was one of our gift card winners. Jeff Hasenmyer presents the card.

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## A Good Review!

# Internet Security Tips From Bradford National Bank and the Shazam Network

### Start with the Basics

Ask yourself the four questions below. If your answer is yes to all, your chances of being impacted by a cyber incident are low. If any of your answers are no, then your chances of being impacted by a cyber incident are high. Understand these risks and take the recommended actions.

#### Is My Computer as Secure as Possible?

Using an unsecured computer is like leaving the door of your house wide open: you are making it easy for someone with malicious intent to access your property. An unprotected machine can become infected with malware in a matter of moments, leaving you vulnerable to identity theft or other crimes.

Having up-to-date security software protection isn't an option; it's a requirement and should become as automatic as locking your doors when you leave your house. Be sure your computer is current with all operating system and application software updates. Anti-virus and anti-spyware software should be installed, running and receiving automatic updates.

In addition to taking precautions when using your own computer, practice vigilance when using someone else's. Don't use public computers or public networks for financial or other sensitive transactions. You have no control over the security of a public computer or public wireless network.

#### Is My Connection to the Internet as Secure as Possible?

Simply connecting to the Internet makes you vulnerable to a potential attack. Using a firewall helps minimize risks by blocking malicious traffic to your computer. Make sure you have a firewall that it is turned on and kept updated. New computers may be shipped with it on by default, but you should double-check.

When entering sensitive information onto a website, look for the "https://" and check that the lock icon is present in the URL bar. This indicates that your communications are encrypted. Also pay attention to the browser you use to connect to the Internet. Keep it updated and patched, and set to auto update. If you are using a wireless network to connect to the Internet, make sure encryption is enabled and change the default network name and password that come with the wireless router.

#### Is My Password as Secure as Possible?

Strong passwords don't have to be hard to remember, just hard to guess. A good password is at least 10 characters and uses a mix of uppercase and lowercase letters, and numeric or special characters. Each of your online accounts, especially financial ones, should have its own strong password so that if one is compromised, the attacker does not have automatic access to your other accounts.

#### Do I Know How to Recognize a Scam?

Keeping your computer secure is only part of the equation when conducting online banking.

You need to be alert for scams and the things you can do to protect yourself. Phishing is one of the most common scams attackers use. A phishing scam typically consists of an email that tries to entice the recipient into clicking a link or downloading an attachment. A phishing scam targeting your financial accounts will consist of an email message notifying you of a "problem" with your account and asking you to click on a link to your "financial institution's" site and submit sensitive information. This site, however, is a very convincing fake version of the legitimate site. This website may then prompt you to provide personal information such as Social Security number (SSN), financial institution account or credit card numbers, and/or it may download malicious software onto your computer.

Instead of clicking on the link to your financial institution's website embedded in an email, navigate to the financial institution's website on your own by typing the address directly into your browser. Beware of attached files, as they may contain malware. Open attachments only from trusted sources, and if you are in doubt, don't open it at all.

**Remember, no legitimate financial institution will ever ask you to provide sensitive information in an email.**

## Greenville Bicentennial Coming

Plans are underway for the Greenville Bicentennial celebration, which will take place in 2015.

Bradford National Bank is proud to be the Platinum Level sponsor for this once-in-a-lifetime event for the local community. Plus, BNB has a seat on the planning committee.

Festivities begin December 31 with a Bicentennial Blast Off, and will conclude with a blowout party in downtown Greenville over Labor Day weekend, which will include music, games, a parade, and much more.

Additionally, the Bicentennial store is now open inside Third Street Market. Shirts, hats, baskets



and other items to commemorate the occasion are available.

BNB encourages area businesses and families to contribute to the event to help offset the enormous costs needed to host an event of this magnitude.

For more information, visit the Bicentennial website at: [www.Greenville200.com](http://www.Greenville200.com).

## Like Bradford National Bank and Win Prizes!



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

## During Harvest, Make Safety Your Top Priority

Preparing for farm-related accidents can help reduce injuries and death.

Harvest season is one of the busiest times of year for farmers - carrying with it long days and tight deadlines. It can be tempting to bypass basic safety procedures.

Each year, failure to follow these recommendations leads to thousands of injuries - in addition to deaths - for farmers and employees. Even though it may add a few minutes to your day, taking extra steps to ensure safety can help save both farmers and their employees' lives.

While it can be difficult to anticipate every hazard farmers may encounter during harvest, this list can help you to improve farm safety and decrease the opportunity for injuries.

- Inspect equipment routinely for problems that may cause accidents.
- Never bypass start a tractor. Always follow the correct starting procedure.
- Check for clearance from overhead power lines when moving tall equipment.
- Never lean or step over a power takeoff (PTO) while it is operating.
- Make sure a fire extinguisher and a fully stocked first aid kit are always easily accessible.
- Ensure all protective shields and guards are in place.
- Take precautions to prevent entrapment and suffocation caused by unstable surfaces of grain storage bins, silos or hoppers. Never walk the grain.
- Be aware that methane gas, carbon dioxide, ammonia and hydrogen sulfide can form in unventilated grain silos and manure pits and can explode, suffocate or poison farmers.
- Get plenty of rest and take breaks when necessary.



### When traveling on roadways:

- Ensure reflective slow moving vehicle (SMV) signs are clean and located on the rear of any tractor and piece of towed equipment that is used for roadway travel.
- Try to avoid rush hours and busy roads.
- Turn on hazard lights and turn off field working lights.
- Install mirrors that are wide enough to see following motorists.
- Pull over to allow traffic to pass, if possible.
- Minimize the width of equipment as much as possible.
- Always use turn signals and be aware of oncoming traffic and traffic approaching behind equipment.
- Lock brake pedals together.



**It's also important for motorists to "share the road" with farmers.** Drivers should reduce speed when encountering farm equipment or when an SMV emblem is visible, keep a safe distance, be prepared to yield, and pass wide, large farm equipment only if conditions are safe.

Harvest can be a stressful time of year. Still, no matter what the task, or even if you're running a bit behind schedule, thinking "safety first" is worth it... to ensure you and your workers are ready for planting next spring.

Information compliments of the Illinois Farm Bureau. See more at: <http://www.ilfb.org>.

## Employee Spotlight

**Jill Litteken** has been working in the banking industry since 1983. She started working with Bradford National Bank at their Marine facility in 2004.

Jill specializes in customer service and is responsible for daily teller work, assisting customers with their day-to-day transactions. Plus, she assists customers with opening new checking, savings or CD accounts.

Jill's favorite part of the job is working with her fellow employees and helping customers with all of their banking needs.



### Contact Jill Today

887-9000

102 N. Duncan, Marine

## The Music of Johnny Cash

The Bradford Travel Club will enjoy an entertaining musical day at the Repertory Theater on **December 10**. "Ring of Fire" features a company of talented musicians who perform over 30 hits from Johnny Cash's iconic songbook. The spirited musical takes you on a journey through the life and career of The Man in Black.

Johnny always began his programs with "Hello, I'm Johnny Cash," followed by his signature song, *Folsom Prison Blues*.

His life was not an easy one as he struggled with alcohol, drugs, love and faith.

Johnny crossed several musical venues and is one of the few people who was inducted into the Country Music Hall of Fame, and Rock and Roll and Gospel Halls of Fame.

He found love and a musical partner in June Carter, herself from a singing family. They remained together until her death. Johnny died soon thereafter in 2003.

Before the show, we will have lunch at the Lucas Park Grille. Menu is salad, buttermilk fried chicken breast and mashed potatoes, green beans, cracked pepper gravy, dessert and drink.

**\$89 PP.** Register by Nov. 10.



BNB Employees Bob Tompkins and Randy Alderman participated in the Chamber Ribbon Cutting at Kuhl Massage.

## Upcoming Bradford Travel Club Events

**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 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)**

Bradford National Bank Join Us For

Trunk  
or  
Treat



October 31st  
Downtown Greenville

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# Bradford National Bank Special Section To The BNB Newsletter

## Important Changes To Rules

### Affecting Your Mastercard® Debit Card

Effective October 17, 2014, MasterCard® will apply its zero liability policy to PIN-based debit card and ATM transactions when fraud occurs. This zero liability will apply to PIN-based debit card and ATM transactions as long as you exercise reasonable care in safeguarding your card and promptly report the suspected fraud to us. If you fail to meet the conditions for the zero liability policy, federal law extends certain protections to consumers. Under this law, if you report the loss to us within two business days, federal law caps your responsibility at \$50. If you report it within 60 days of receiving a statement that shows the fraudulent transactions, your liability is capped at \$500. If you don't report it within 60 days, that liability is unlimited.

### Added Protection For BNB Mastercard

Your Bradford National Bank MasterCard (debit/credit) card has new benefits. Effective immediately, benefits will include Identity Theft Resolution Services. To learn more about this valuable benefit, please call 1-800-MC-ASSIST (1-800-622-7747). To view a printed guide to this new benefit, visit [www.mastercard.com/debitstandard-gtb](http://www.mastercard.com/debitstandard-gtb) for a full description of the new benefits and how to use them.

### Shazam Bolt\$ Provides Added Security

BNB is pleased to partner with our debit card provider, Shazam, to provide real-time debit card fraud security. Shazam Bolt\$ is an app that is used with a smart phone or tablet and is available today on iTunes or Google Play. With this app, customers can set debit card parameters for notifications on all debit transactions.

Introducing  
**Bradford National Bank's**  
FREE Shazam Bolt\$  
Debit Card  
Email Alert Security Service!  
Details Available At  
[www.BradfordBank.com](http://www.BradfordBank.com)

Get The App Today!  
Search For "Shazam Bolt\$" in the App Store

The image shows a hand holding a smartphone displaying a "FRAUD ALERT" notification. In the background, there is a stylized figure of a person and a laptop. The Bradford National Bank logo is visible in the bottom left corner.

## Digital Services Offer Security & Convenience

The past 12 months have been exciting at Bradford National Bank as they have unveiled many new electronic banking services.

### Online Banking

The BNB online banking program gives customers 24/7 access to all of their BNB accounts in a real-time environment. Customers Can:

- View account balances
- Transfer funds, including recurring transfers
- Pay loans, including recurring payments
- Categorize all transactions to help with budgets
- Search Transactions
- Download transactions into Quicken
- Set up custom alerts and transaction notices

**Business customers, be sure to ask us about Business Online to manage all commercial accounts.**

### Bill Pay

Now customers can pay every bill they have electronically using the BNB FREE Bill Pay service. Highlights include:

- Pay all bills
- Set-up recurring payments a variety of ways
- Receive monthly bills online
- Receive email notifications on due bills and when bills have been paid

### Bradford Touch Mobile Banking

At home or on the go, Bradford Touch Mobile Banking gives customers 24/7 access to their accounts.

They can:

- Check balances
- Transfer funds
- View Transactions
- Pay Bills
- Receive balances via text message
- & More

**For additional information or to sign-up for these free services, visit our website at [www.bradfordbank.com](http://www.bradfordbank.com).**



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



Attn. Area Farmers - Market Reports, Ag News, Weather, & More!  
**Bradford National Bank** [www.BradfordAgServices.com](http://www.BradfordAgServices.com)  
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### Manage Accounts with Email/Text Alerts

Customers using online banking can now set up a variety of alerts for all of their banking accounts, including checking, savings, certificate of deposit, and loans.

Alerts are a great way to let customers know when a large item has been presented on an account or if a balance has fallen below a threshold that has been set up. Alerts will also notify customers on a CD maturity and when loan payments are due or have been paid. It's completely customizable.

Creating an alert on an account is simple. Log in to your online banking, click on the "Alerts" tab, then click on the type of alert you wish to set up and follow the instructions.

Alerts can be set-up to be sent via either email or text messaging.

### E-Statements Are Safe, Secure, and Convenient!

Customers who utilize online banking are encouraged to sign-up for E-Statements at Bradford National Bank.

E-Statements are an exact replica of mailed statements, except they are available online, can be printed out, downloaded, and saved for future reference. Customers will receive an email each month when their newest statements are available.

Plus, E-Statements are safe and secure.

Signing up for E-Statements is easy, too. Log into your personal online banking account, click on "options" and at the bottom of the page, click on E-Statements and follow the instructions.

### Express Transfer: A Quick Way to Transfer Funds

If you manage multiple personal accounts, such as checking, savings, or children's' accounts, customers can transfer funds between these accounts quickly and easily. Simply log-into your online banking account and click on the Express Transfer tab.

### BNB Web Site Serves Ag Community

Bradford National Bank has launched a new web site that will serve the local agricultural community. The site features current market reports, ag news and videos, and a comprehensive weather section including local radar.

You can visit the website here:

**[www.BradfordAgServices.com](http://www.BradfordAgServices.com)**

### Notice

It is very important that the bank has your current contact information. If you have a new phone or email address, please notify us of the changes.

**Like Us On Facebook for weekly updates, news, pictures, and contests!**



### Save the Date

**Bradford National Bank  
Presents our Fall Shredding Days**

*In Conjunction With  
Highland Shredding & Recycling*

### **Greenville**

**Saturday, October 4th, 9-11am**

### **Highland**

**Saturday, October 11th, 9-11am**

Bring your old financial documents including old tax returns, bank statements, cancelled checks, etc. for secure disposal and recycling.

# Bradford National Bank

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