



Bradford National Bank

A REAL Community Bank Since 1867

April 2015 Customer Newsletter

Member FDIC ~ Equal Housing Lender



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Community Banking is Consumer Protection April is Community Banking Month

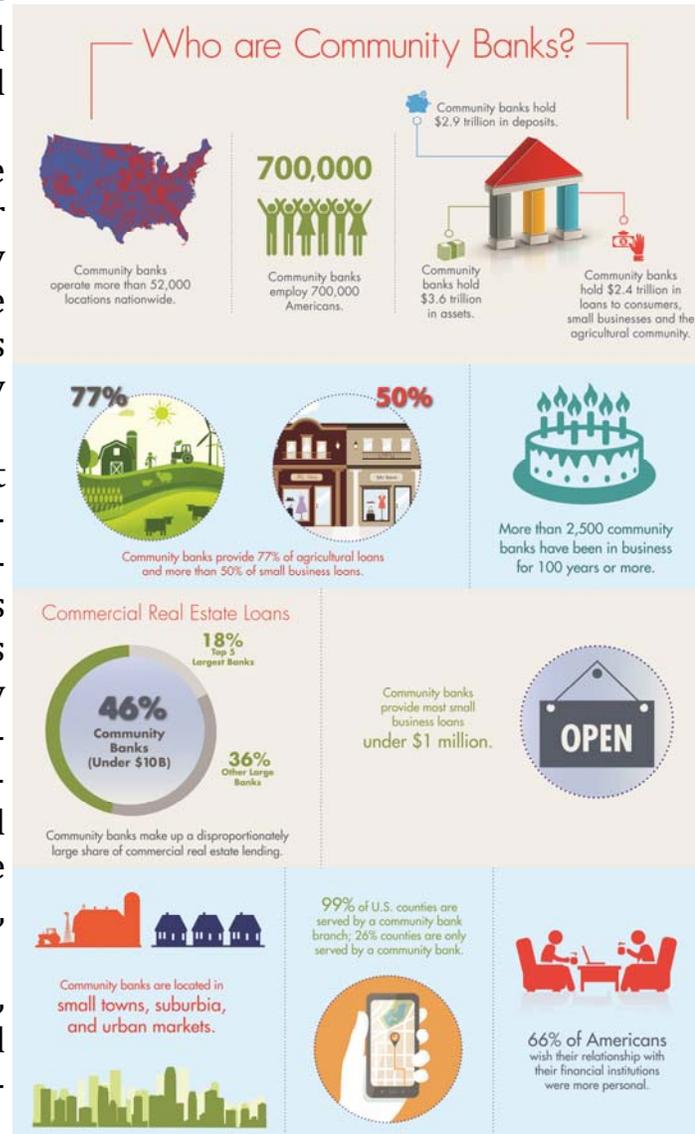
As the economy continues its gradual recovery from the harsh fallout of the Wall Street financial crisis, the country has turned its attention to consumer protection. Policymakers have established the Consumer Financial Protection Bureau and enacted a plethora of new financial regulations. Meanwhile, consumers in Bond and Madison County and across the country have raised their awareness and concerns about the questionable financial practices of the largest banks and nonbank financial institutions and have made it clear they will not stand for it again.

Fortunately for consumers looking for a safe, secure and accountable source of financial services, the answer is right here in Bond and Madison County. Community banks—the hometown financial institutions that have been serving America’s communities since our nation’s founding—operate a business model that is inherently supportive of consumers and local economies.

Local, community banking—the kind we provide at Bradford National Bank—is built upon one-on-one relationships between community bankers and their customers. By banking with a community bank, consumers deposit their money in a local institution that reinvests its funding in the local economy. In turn, we community bankers know our customers firsthand and are personally accountable to them. As locally based financial providers serving the people we see at PTA meetings and Friday night football games, community bankers are obliged to be honest dealers—not only is it our culture, but our business depends on it.

In short, community banking is consumer protection, and as the community banking industry recognizes April as ICBA Community Banking Month, I encourage con-

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Community Banking is Consumer Protection Continued

sumers to consider the benefits of banking locally. Community banks maintain a symbiotic and mutually beneficial relationship with our customers. We take in local deposits and put them to productive use by lending that money back into the local economic ecosystem—to local small businesses, entrepreneurs, farmers and home buyers. That's why community banks are so important to our communities, and it's why community banks continue to advocate policies that distinguish these local institutions from the large and complex financial firms that have demonstrated significant risky practices to consumers.



With more than 6,000 community banks operating 52,000 locations in local communities throughout the United States, there is ample opportunity to explore the benefits of local banking. It's easy to learn more—just stop by Bradford National Bank to discuss your financial situation and how community banking could be right for you.

Hometown community banking has helped build this country and its many, diverse communities. Remember, community banks are only successful if their customers and communities are too. With a direct incentive to do right by their customers, community banks are a critical source of financial

Bradford National Bank
April is Community
Banking Month.



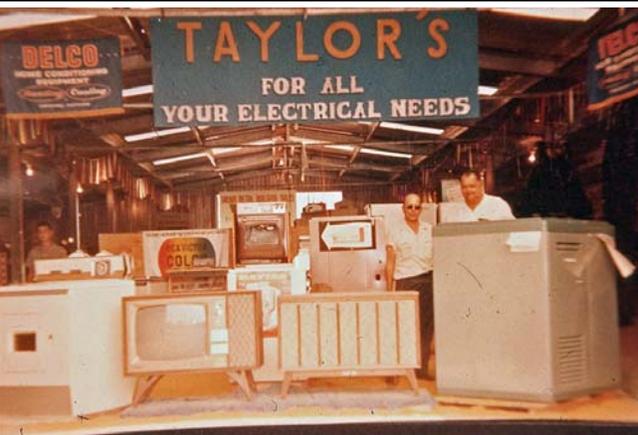
Celebrate with us!

Customer Appreciation Day

Friday, April 17
All BNB Locations
Food, Treats, Door Prizes

stability for individual consumers, local businesses and the economy as a whole. To take advantage of this safe, secure and stable source of financial services—and to contribute to a more vibrant and sustainable economy in your community—we encourage consumers in Bond and Madison County and nationwide to see for themselves the benefits of community banks, the original consumer protectors.

www.BradfordBank.com



This is what the Bradford Community Building used to look like back in the day when Taylor Electric was in business. One Facebook user commented they used to stand in front of the building and watch TV!

Greenville Bicentennial Photo

Greenville Turns 200!

The Greenville Bicentennial Celebration plans are in full-swing. Events are planned throughout the year with the big celebration coming in September over Labor Day weekend.

Bradford National Bank is proud to be the Platinum Level Sponsor of the event, and has representation on the planning committee.

Both the Bellamy Brothers and the Little River Band will perform on the Bradford National Bank Main Stage!

For information on the Bicentennial Celebration, visit the website at www.Greenville200.com and be sure to follow the Greenville Bicentennial on Facebook.



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Login

Authentication Image:

These two items will go away when you log in



This Security Phrase Is Going Away

Password:

Submit

[Forgot Password?](#)

Important Notice

Changes Coming to Online Banking

The Bradford National Bank online banking provider is in the process on removing the Image / Phrase verification from the online banking log-in procedures. **This change will affect online banking, business online banking, and Bradford Touch Mobile Banking.**

Despite these changes, layered security is still in place.

If you have any questions about online banking, security, or any of the other Bradford National Bank services, feel free to contact the bank at any time.

Keep Track of Your Accounts with BNB Online Banking Alerts

Bradford National Bank continues to add features to its online banking platform. The newest feature is Alerts. Now online banking customers can set up a variety of alerts for their personal banking accounts.

Alerts are available for checking, savings, loans, and certificates of deposit and can be customized for a variety of parameters. Customers can set high and low balance notifications, loan payments received, CD maturity and more.

Alerts can be programmed to be received via email address or text messaging.

Plus, in an effort to expand communications with customers, the bank will periodically send out notifications to customers and they will appear on the online banking home screen (see above).

To set up alerts for your accounts, log in to your online banking account and click on the Alerts tab. From there, click on the category of alert and follow the simple on-screen instructions. Once set up, the alerts begin functioning immediately and will stay in effect until deleted.



Welcome RANDY ALDERMAN. You have [3] unread and [0] read alerts. Your last login was April 29, 2014 12:27:00 AM.

Bradford National Bank Bill Pay Has Many Helpful Features

If you utilize Bradford National Bank's online banking, it is to your advantage to enroll in our free expanded Bill Pay product.

Not only can you pay any and all bills, which saves customers significantly on postage (do the math), checks, and envelopes, it also eliminates the hassle of writing checks and allows you to better manage your funds.

With our new Bill Pay product, customers can receive many of their monthly bills directly online. Customers can set up recurring payments by date or by total number of payments. Plus, they can set-up email alerts that will notify you when the bill is due, when payment has been sent and when it has been paid.

Once individual bills are set-up, they can also be paid utilizing Bradford Touch Mobile Banking.

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Community Banks Keep Rural America Growing

During ICBA Community Banking Month, the Independent Community Bankers of America® (ICBA) celebrates Bradford National Bank and the nation's more than 6,000 community banks for their unparalleled role in helping America grow by lending to local farmers, ranchers and agricultural enterprises and serving as financial first responders to the agricultural economy.

"Community banks are essential to the overall health and financial success of rural America because they provide an overwhelming share of credit to local farmers and ranchers," said ICBA Chairman Jack Hartings, president and CEO of The Peoples Bank Co., Coldwater, Ohio. "Many community banks have been serving agricultural enterprises and family farms in their communities for more than 100 years. And because community banks are small business owners themselves, they are better able to serve their agricultural customers because they understand the local market first-hand and have highly specialized expertise in the agriculture business."



Across the nation, community banks operate 52,000 locations, employ 700,000 Americans and hold \$3.6 trillion in assets, \$2.9 trillion in deposits and \$2.4 trillion in loans to consumers, small businesses and the agricultural community.

Community banks have consistently been the largest provider of agricultural credit within the commercial banking sector and are often the catalysts for new and expanded business opportunities within their communities to ensure long-term economic viability and vitality. In fact, community banks provide \$57 billion in agriculture loans.

"Bradford National Bank stimulates rural economies in a multitude of ways, including creating jobs, maintaining the local tax base and facilitating development of the infrastructure and public services necessary to keep our community vibrant," Doug Stroud, president, Bradford National Bank said.

For the latest Agricultural News, Market Reports, Videos, Blogs, and Comprehensive Weather Forecasts, visit www.BradfordAgServices.com

 **Attn. Area Farmers - Market Reports, Ag News, Weather, & More!**
Bradford National Bank www.BradfordAgServices.com
Member FDIC Equal Housing Lender

Stop by any BNB Location today to discuss the benefits of a Home Equity Loan!



A Home Equity Loan Can Turn Your Home Into A Cash Machine.

Call or Stop By Today!

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Sign-Up today for FREE E-Statements at Bradford National Bank. E-Statement is safe, secure, convenient, saves time and money, and is good for the environment. Plus, your E-Statement is available when you need it by simply logging into your online banking account. Best of all, your online E-Statement is an exact replica of the statement we mail out to you.

To sign-up for E-Statement, just log into your online banking account, and click on options or stop by any Bradford location and talk with your customer service representative.

Welcome To The Bradford National Bank

Lady COMET

Invitational

We are pleased to sponsor the Bradford National Bank Lady Comet Softball Invitational this spring. The tournament will be held on Saturday, April 18th at Jaycee Park in Greenville. Games begin at 8:30 am and will feature eight teams, including the GHS Lady Comets. Supporting our local schools is an important part of being a REAL Community Bank.

Be Our 1,000th Bradford Touch Mobile Banking Customer and You Will Win a \$100 Gift Card!
Sign-Up Today at www.BradfordBank.com!

Mobile Banking

A simple yet powerful account management tool designed to make your life easier.

Download the App for secure, convenient access to your accounts.
 Available on iTunes & Google Play

Watch Our Video Tour

*Message and data rates may apply.

Congratulations to BNB Marine Branch Manager Steven Bartlett. He and his wife Stephanie are proud parents of a new baby girl. Olivia Margaret was born on March 23rd and already is a big BNB supporter (thanks to a cool gift from Kelly Tracy Advertising in Marine).



- Mark Your Calendars**
Major Events Coming Up at Bradford National Bank
- April 13:** Scholarship Deadline for Highland and Triad
 - April 17:** BNB Customer Appreciation Day
 - April 18:** Bradford National Bank Greenville High School Softball Tournament
 - April 21:** FCA Banquet at Greenville College
 - May 1:** Scholarship Deadline for Greenville and Mulberry Grove
 - May 7 & 8:** 11th annual Art in Education Art Show.
 - May 16:** Secure Shredding & Recycling Day, Greenville.
 - May 23:** Secure Shredding & Recycling Day, Highland.
 - June TBA:** It's Parade Season!
 - June 20:** Greenville Graffiti Car Show
 - September 5 & 6:** Greenville Bicentennial Celebration



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Employee Spotlight



Rhoda Gipson has been working for Bradford National Bank for 17 years. Over the years, she has performed a number of jobs for the bank, including teller work.

Today, Rhoda works in CVR sales, assisting customers with renewal of license plate stickers, and doing Secretary of State Title work. Additionally, she works with our Safe Deposit box area, opening and closing box accounts as needed, and maintaining inventory.

She also works with Certificates of Deposit, orders checks from the banks' vendor, works as a teller when needed, is a Notary Public, and fills in at the reception desk when needed.

Rhoda is always ready to assist our customers with their banking needs.

Contact Rhoda Today

664-2200, 100 E. College, Greenville

Upcoming Bradford Travel Club Events

April 12-16: San Antonio

April 19: I Love Lucy Live on Stage

May 27: St. Genevieve

June 10: Smokey Joe's Café and Stages

Aug/Sept: England, Scotland, Wales

Enjoy Fun and Fellowship with the Bradford Travel Club Join Today!

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

St. Louis Tasty Treasures Trip

Join the club on July 11 as we have an interesting day out with Linda Koenig sampling goodies from various food establishments around St. Louis.

We'll start with McArthur's Bakery on Lemay Ferry Rd. Treat yourself to a breakfast roll or sweet treat and coffee at the area's favorite bakery.

Next we will visit the Kirkwood Farmers Market for fresh local produce, explore the historic restored train station, and peruse the local shopping favorites like the Bug Store and the OK Hatchery. Then lunch is ON YOUR OWN at the local eatery of your choice. Some possibilities are the Kirkwood Station, Kirkwood Ice and Fuel, Mike Duffy's, or the historic Spencer's Grill.

Later we will stop at Penzey's Spices in Maplewood and the new Kakao Chocolates. Then we will visit the really interesting German Voss Fass store where they sample and sell oils and vinegars straight from the cask.

You may wish to buy a specialty gooey butter cake from Gooley Louie Coffee Cake Store as a treat to take home.

We'll finish the day with an included mini concrete at Ted Drewes, just the thing on a hot day.

Cost is only \$49 per person. Register by June 11.

Investment Center

Located At The Bradford National Bank, Idler Lane Facility



Securities Offered Through

Call or
Stop By Today
664-2253

Andrew Feyerabend
Investment Representative



Not a Deposit. Not FDIC Insured. Not Insured by any Federal Government Agency
Not Guaranteed by the Bank. May go Down in Value.

The 2015 BNB Scholarship Application for High School Seniors is now online at

www.BradfordBank.com

\$1,000 Scholarships will be awarded at

Greenville, Mulberry Grove, Highland, and Triad.

DEADLINE IS FAST APPROACHING!

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Beware of Tax Scams

It's tax season, and Bradford National Bank has noticed an increase in various tax scams. The following information is from the IRS website. Please visit www.IRS.gov for additional information.

Tax Preparer Phishing Scam

A bogus email asks tax professionals to update their IRS e-services portal information and Electronic Filing Identification Numbers (EFINs). The links that are provided in the bogus email to access IRS e-services appear to be a phishing scheme designed to capture your username and password. This email was not generated by the IRS e-services program. Disregard this email and do not click on the links provided.

For more information on this scam, see IR-2015-31, IRS Warns Tax Preparers to Watch out for New Phishing Scam; Don't Click on Strange Emails or Links Seeking Updated Information.



IRS-Impersonation Telephone Scam

An aggressive and sophisticated phone scam targeting taxpayers, including recent immigrants, has been making the rounds throughout the country. Callers claim to be employees of the IRS, but are not. These con artists can sound convincing when they call. They use fake names and bogus IRS identification badge numbers. They may know a lot about their targets, and they usually alter the caller ID to make it look like the IRS is calling.

Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting.

Or, victims may be told they have a refund due to try to trick them into sharing private information.

If the phone isn't answered, the scammers often leave an "urgent" callback request.

Note that the IRS will never: 1) call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill; 2) demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe; 3) require you to use a specific payment method for your taxes, such as a prepaid debit card; 4) ask for credit or debit card numbers over the phone; or 5) threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

Email Phishing Scam: "Update your IRS e-file"

The IRS has been alerted to a new email phishing scam. The emails appear to be from the IRS and include a link to a bogus web site intended to mirror the official IRS web site. These emails contain the direction "you are to update your IRS e-file immediately." The emails mention USA.gov and IRSgov (without a dot between "IRS" and "gov"), though notably, not IRS.gov (with a dot). Don't get scammed. These emails are not from the IRS.

Taxpayers who get these messages should not respond to the email or click on the links. Instead, they should forward the scam emails to the IRS at phishing@irs.gov. For more information, visit the IRS's Report Phishing web page.

The IRS does not initiate contact with taxpayers by email to request personal or financial information.

Phony Arguments

No matter how some things are sliced, they're still baloney. If someone tells you that you don't have to pay taxes, check out The Truth About Frivolous Tax Arguments. This IRS.gov exclusive addresses some of the more common false legal arguments made by those opposed to compliance with the federal tax laws. Each contention is briefly explained, followed by a discussion of the legal authority that rejects the contention. The second section deals with frivolous arguments encountered in collection due process cases. The final section illustrates penalties imposed on those pursuing frivolous cases.

Identity Theft Scams

The IRS has issued several consumer warnings about the fraudulent use of the IRS name or logo by scamsters trying to gain access to consumers' financial information in order to steal their identity and assets. Scamsters will use the regular mail, telephone, fax or email to set up their victims. When identity theft takes place over the Internet (email), it is called phishing.

The IRS does not initiate taxpayer communications through email. Unsolicited email claiming to be from the IRS, or from an IRS-related component such as EFTPS, should be reported to the IRS at phishing@irs.gov.

Additionally, clicking on attachments to or links within an unsolicited email claiming to come from the IRS may download a malicious computer virus onto your computer.

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