



Bradford National Bank

A REAL Community Bank Since 1867

August 2015 Customer Newsletter

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BNB Platinum Level Sponsor!

Greenville Bicentennial September 5 & 6

It's here! After nearly two years of planning, the Greenville Bicentennial Celebration will take place next month, September 5 and 6, throughout downtown Greenville.

Activities begin at 9 am on Saturday, September 5th with opening ceremonies on the Bradford National Bank Main Stage, located at 100 E. College. Events, vendors, food, and demonstrations will be held throughout the downtown area both days.

Appearing Live On The



The Bellamy Brothers



The Tons O' Fun Band



The Little River Band

**Bradford National Bank
MAIN STAGE**

Although activities and events will be scattered throughout downtown, the headlining entertainment will perform on the Bradford National Bank Main Stage, which will be located on First Street, facing East with seating in the bank parking lot and along Main Street.

On Saturday night, country music legends The Bellamy Brothers will perform. On Sunday night, The Tons of Fun Band, fronted by original REO Speedwagon vocalist Terry Luttrell opens up an evening of great music headlined by The Little River Band.

Bradford National Bank president Doug Stroud said, "We are pleased to be the Platinum Level sponsor of this historic event and look forward to supporting and hosting a number of the Bicentennial events at our facilities."

For a complete rundown off all events and activities, visit www.Greenville200.com or visit the Greenville Bicentennial Facebook page. Here you will find a schedule of events, FAQ's about the event, registration forms, news, updates, and much more.

NOTE:

Bradford National Bank will be open on Saturday, September 5, but the south parking lot and the ATM parking lot will be closed.

The drive-up and ATM will both be open, but customers will have to enter on the East end of the lot. The lobby will be open with customer parking in the Community Building lot.

Battle of the Beards



BNB employees Jace Keaster, left, and Mike Ennen continue their Bicentennial Battle of the Beards.

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If you are a business owner in or around Greenville, be on the lookout for counterfeit \$20 bills. In the picture, two different \$20s from two different businesses. Note the serial numbers are identical. Feel free to share with employees and be sure to check all \$20's as they come into your business. Besides the identical serial number, the bills do not feel like real currency and are missing the security hologram.



Bradford National Bank posted a story on its Facebook page in July about counterfeit money circulating in the area and it went semi-viral, reaching over 16,000 viewers.

The bank regularly posts breaking news and information on its Facebook page and we encourage customers to "like" the page. Bradford National Bank is also on Twitter and LinkedIn.

Also in July, Bradford National Bank participated in a golf outing with all proceeds going to the Juvenile Diabetes Association.

BNB employee Nathan Mueller brought his "A" game in the event that was sponsored by WDLJ Radio.

Several thousand dollars were raised for the organization.



BNB to Launch PopMoney

An exciting new digital product will be available this month for Bradford National Bank customers. PopMoney is a service that allows customers to send, request, and receive money with just about anyone online or through a mobile device.

Email it. Text it. Pay people with Popmoney.



When transferring, money moves directly from bank account to bank account. There is no middle account for your or the recipients to transfer money in and out of. Recipients don't have to have an existing PopMoney account, all they need is a bank account and email or mobile number.

PopMoney can be used to send money, request money, collect from groups, or set up recurring payments.

Be sure to check out BradfordBank.com later this month for information on how to set up your very own PopMoney account.

Measuring Up!

BNB Senior Vice President Mike Ennen gets his beard measured by Sandy Kleinik, as part of the Greenville Bicen-tennial Celebration. Ennen's beard, which he has been sprouting since January, measured in at a strong five inches! The final measuring will take place September 5th during the Bicentennial festivities.



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Sign-Up for eStatements Today! Safe, Secure, Convenient

With all of the new technologies available today at Bradford National Bank, we encourage customers to sign-up for our eStatement program. eStatements are safe, secure, convenient, easy to utilize, easy to retrieve, easy to print-out if needed, and it saves paper, too!

To start receiving eStatements, you must utilize our online banking service. From there, signing up is simple. Log into your online banking account. Across the top menu, select options. At the bottom of the options page, click on the eStatement enrollment and follow the easy instructions.

Once you have enrolled, you will see the eStatement option on your menu bar. To view

your eStatement, just click on the tab and put in the date for the statements you want. From here, you can print or save to your computer. It's that simple. Plus, you can go back several months to view archived eStatements.

While signing up for eStatements, also take advantage of our account alerting system. Receive emails or text messages on accounts when balances are too low, too high, payments are due, and more.

Alderman Reappointed to IBA Communications/Marketing Committee

Randy Alderman, Vice President of Bradford National Bank, was recently reappointed to the Illinois Bankers Association (IBA) 2015/2016 Communications and Marketing Committee by IBA President and CEO Linda Koch. Alderman will once again serve as chairman of the committee.

As a member of the committee, Alderman will review IBA communication vehicles such as the Illinois Banker Magazine, e-newsletters, and the website, and makes recommendations for enhancements and improvements, while providing feedback

on IBA communication practices. The committee also reviews the IBA's public relations efforts and suggests ways for the IBA to better serve as a resource to its members.

The Illinois Bankers Association, is a full-service trade association dedicated to creating a positive business climate that benefits the entire banking industry and the communities they serve.

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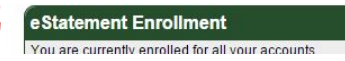


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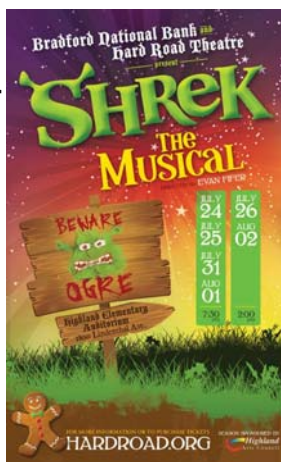
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Bradford National Bank was pleased to sponsor the Highland Hard Road Theatre production of Shrek, The Musical. BNB employees, including Jeff Hasenmyer (left) greeted theatre patrons and assisted with ticket-taking during each of the performances.



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Getting a Makeover

The Bradford National Bank ATM, located in the Buchheit parking lot, recently received a much needed makeover. The ATM kiosk, installed 15 years ago needed some sprucing up. Thanks to the fine folks at DigitalArtz in Highland, the building looks better today than it did all those years ago.

That's right! E-Statements are safe, secure, and convenient. They are an exact replica of what is mailed to you, and are available online, via your online banking, 24-7, whenever you need them. You can view them, save them, or print them out at your convenience.

Sign-up today for E-Statements under 'options' inside your online banking.

Looking at New Technology

Bradford National Bank is always on the lookout for the latest and greatest technology innovations that will enhance the customer experience. Left, BNB CEO Frank Joy looks over an innovative new banking service at a recent technology conference.

Look for two new exciting digital projects to be released by the bank before the end of this year.



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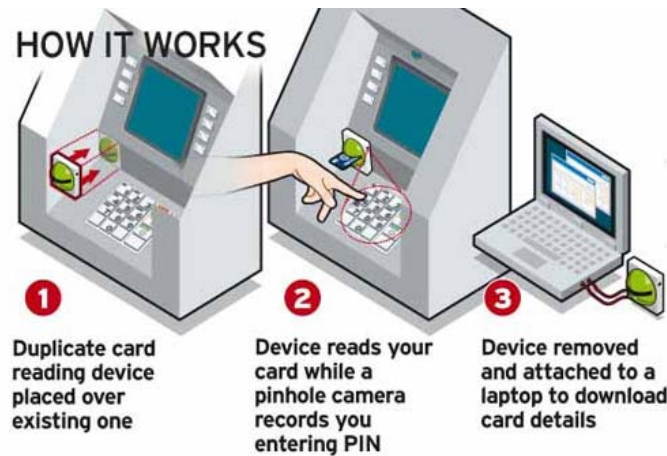
Be on The Lookout For Card Skimming Devices

You rarely let your credit card out of your sight, so how do bad guys get your credit card information? Some may get it from a friend waiting tables at a restaurant, but many credit card thieves get your card info using a device called a Credit Card Skimmer.

A credit card skimmer is a portable capture device that is attached in front of or on top of the legitimate scanner. The skimmer passively records the card data as you insert your credit card into the real scanner, and recently, some of these devices have appeared in our area.

Credit card thieves will often temporarily affix the card skimmer device to gas pumps, ATMs, or other convenient self-service point-of-sale terminals. The bad guys like gas pumps and ATMs because they are easy to retrieve their skimmers from and they generally receive a lot of traffic.

Skimmer technology has become cheaper and more sophisticated over the years. Some skimmers capture the card information using a magnetic reader and use a miniature camera to record you typing in your PIN number. Some skimmers will even go so far as to place a secondary keypad over top of the actual keypad. The secondary keypad captures your PIN number and records it while passing your input to the real keypad.



How can you detect and avoid having your credit card skimmed at the ATM or gas pump?

1. Inspect the card reader and the area near the PIN pad

Many banks and merchants realize that skimming is on the rise and will often post a picture of what the real device is supposed to look like so you will see that there is something attached that is not supposed to be there if a skimmer is present.

Of course, a card skimmer could put a fake picture over the real picture so this isn't a fail-safe way to spot a skimmer.

Most skimming devices are designed to be temporarily affixed to the ATM or gas pump so they can be easily retrieved by the bad guys once they've collected a batch of cardholder data.

If you think the scanning device doesn't look like it matches the machine's color and style, it might be a skimmer.

2. Look at other nearby gas pumps or ATMs card readers to see if they match the one you are using.

Unless skimmers are running a large operation, they probably are only skimming at one gas pump at a time at the station you are using. Look at the pump next to yours to see if the card reader and setup look different. If they do then you might have just spotted a skimmer.

3. Trust your instincts. If in doubt, use another machine somewhere else.

Our brains are excellent at recognizing things that seem out of place. If you get a sense that something looks off about the ATM you are about to use, you might be better off using one that you feel more comfortable with.

4. Avoid using your PIN number at the gas pump.

When you pay at the pump with your debit/credit card, you usually have the option to use it as a credit or a debit card. It's best to choose the credit option that allows you to avoid entering your PIN in sight of a Card Skimmer camera. Even if there is not a card skimmer camera in sight someone could be watching you enter your PIN and could subsequently mug you and take your card to the nearest ATM to withdraw some cash.

When you use it as a credit card you usually only have to enter your billing ZIP code as verification which is much safer than putting in your PIN.

5. Keep an eye on your accounts

If you suspect that you might have had your card skimmed. Keep an eye on your account balance and report any suspicious activity immediately.



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Supporting the Simple Room



Bradford National Bank sponsored a pizza party last month for Simple Room youth who volunteered for the Simply Beautiful Project. Bradford CEO Frank Joy (right) and Simple Room director Jesse Tyrrell (left) talked to the kids about the importance of volunteerism and taking pride in the community.

BNB supports the Simple Room throughout the year.



**BACK TO SCHOOL
LOANS ARE HERE!**

Need cash for all of the unexpected back to school expenses? Stop and see the loan professionals at Bradford National Bank today. Or apply online at www.BradfordBank.com.

Upcoming Bradford Travel Club Events

Aug/Sept: England, Scotland, Wales

October 7: Discovering "Benny"

December 2-4: A Kentucky Christmas

November 9: Woman in Gold

A Kentucky Christmas

For those who enjoy short holiday tours, we have a great destination from **December 2-4**—Louisville, KY. It is close to home with a lot to offer. We have only visited this town in passing as we went east on other trips.

We depart on Wednesday, December 2, and our tour begins at the Brown Hotel. We will enjoy their famous Hot Brown Sandwich for lunch. The Brown is a Registered Historic Hotel of America.

In the afternoon, we will visit the Frazier History Museum for their Holidays Around the World. It is a culturally rich display of trees, lights, and traditional objects, each created by local residents, showcasing holiday celebrations throughout Louisville's growing and diverse ethnic communities.

Then we will proceed to the Galt House. The key attraction of their annual celebration is KaLightoscope. Voted an American Bus Assn. Top 100 Event, KaLightoscope brings "A Christmas Carol" to life through larger-than-life silk luminaries. Keep the holiday spirit humming as we enjoy Pam Tillis and Friends—A Kentucky Christmas Dinner Show.

After breakfast at our hotel (Drury Inn), we will have a Mansions and Milestones Tour of Historic Old Louisville with a local step-on guide. Home to the country's most extensive collection of Victorian mansions and picturesque homes, Old Louisville is considered the city's first suburb. The Conrad-Caldwell Historic House will be a delightful stop on the tour.

Lunch will be a buffet at Churchill Downs Derby Café. The afternoon will consist of tour, museum exhibits, gift shop, and Reindeer Games. You'll receive \$5,000 in play money and antler headbands to enjoy the Derby experience holiday style.

After a little rest time, we will have a group dinner at Bristol Bar and Grille. Then we will see a most unusual light display— Lights Under Louisville. Over 2 million lights are used in the massive Mega Cavern which runs under the city. It is listed in the Top 10 light displays by USA Today.

No trip to Louisville would be complete without visiting the Louisville Slugger Museum and Factory. We will do that on day 3 right after breakfast at our hotel. We will see exhibits, bat factory tour, and gift shop. Lunch at a local restaurant will follow.

The tour concludes with the Evan Williams Bourbon Experience. Kentucky is known for fine whiskey. We will learn how it's made at this stop. It was Kentucky's first distiller and namesake of this flagship bourbon brand.

Pricing for this trip is all inclusive: Transportation, lodging, baggage handling, sightseeing per itinerary, all meals in Louisville, tour director, driver, and all taxes, fees and gratuities. **\$650 per person, double, \$770 single.** \$100 deposit due with registration. Final payment due by October 1.

For more information or to request a copy of the Travel Club Newsletter, contact Judy Schneck.

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E-mail: nowandthetravel@yahoo.com

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