



# Bradford National Bank

*A REAL Community Bank Since 1867*

February 2015 Customer Newsletter

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## **Bradford National Bank Announces Staff Promotions**

Following the retirement of Dennis Ennen and Jim Keaster, Bradford National Bank has announced the promotions of two employees. Rich Knebel and Mike Ennen have each been promoted to the position of Senior Vice President. The announcement was made by Bradford National Bank President Doug Stroud.



**Rich Knebel**

RichKnebel@BradfordBank.com

Knebel joined the bank in 2007, working at the bank's Highland facility assisting customers with commercial, agricultural and consumer lending.

In his new position, Knebel will serve both Greenville and Highland, and will be available at any time by appointment.

Knebel said, "I'm excited about my expanded commercial lending role at the bank and look forward to serving our business customers throughout our market area." He added, "Even though I'll have office hours in both Greenville and Highland, I will still be available for on-site visits, assisting customers when it is convenient for them."

He has over 30 years of banking experience and is a 1987 graduate of the ABA National Graduate Trust School, and Received his MBA degree from SIU Edwardsville in 1993. Additionally, he graduated from the ABA Stonier Graduate School of Banking in 1995 and received his Certified Financial Planner® designation in 2006.

Knebel is very active in civic affairs in the area and is a member of the Highland Rotary Club.

Mike Ennen joined the bank in August 2004 after graduating from Eastern Illinois University with an MBA in accounting. Additionally, he graduated with honors from the Community Bankers Association of Illinois School of Banking in 2006.

He served as the bank's commercial credit analyst and was promoted to Vice President and Chief Financial Officer in 2011.

In addition to his CFO duties, Ennen will now also serve as a commercial lending officer, working with businesses on start-ups and expansion.

Ennen said, "I'm looking forward to my additional duties as a commercial lending officer, assisting new and existing businesses with their plans to start and grow their business." Ennen will work out of the Greenville office.

He is very active in several organizations in the community and was re-

*See Staff Promotions Page Two*



**Mike Ennen**

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## Staff Promotions continued

cently appointed to the Bond County Building Commission board where he serves as treasurer.

Bradford National Bank president Doug Stroud said, "It is with great pleasure that we announce these staff promotions at the bank. Both Mike and Rich have proved themselves to be valuable assets to the bank and their knowledge of commercial lending will benefit both the bank and our customers."

Ennen, along with Jace Keaster, were also appointed to the Bradford Bancorp board of directors.

For additional information, visit [www.bradfordbank.com](http://www.bradfordbank.com).

# Bradford National Bank Huge Coin Sale

## Save 20% Off

## Overstocked Items.

### Coin Sets, Collector Items, Specialty Coins, & More!

### *While Supplies Last*

### Main Bank Only, No Special Orders.

### *Stop and See Marlene For Details!*

## Greenville Turns 200!

**The Greenville Bicentennial Celebration officially kicked-off New Years Eve with the Bicentennial Blast Off. 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! Other acts will be announced soon.**

**Greenville was 52 years old when Bradford and Son's Bank was founded in 1867. Since then, the bank and the community have celebrated many milestones together.**

**To celebrate the milestone in Greenville's history, BNB had special banners made for the main bank parking lots.**

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



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## Bradford National Bank Travel Recommendations

- Inform Bradford Bank if you will be traveling. Update your cell phone number and email address.
- Use your Debit card with the DEBIT option, which will ask you for your PIN number, as much as possible.
- Our Fraud Prevention System may deny transactions in other locations due to the possibility of fraud.
- Please take another form of payment, such as cash, credit card, gift card, or travel card in case your debit card becomes compromised, lost, stolen, or demagnetized.
- If you lose your debit card or suspect a temporary card block has been placed on your card, you may contact Bradford Bank at 618-664-2200 from 7am-6pm or Shazam Falcon Toll Free 24/7 at (866) 508-2693. To contact Shazam Falcon while traveling outside the US call (515) 558-7608.
- International ATM's may only allow funds to be withdrawn from a Checking account.



Several Bradford National Bank employees were pleased to participate in the ribbon cutting ceremony of a new Greenville industry. Fast-Rite International will be located in the Greenville Industrial park. The ribbon cutting, and the photo, were provided by the Greenville Chamber of Commerce.

## Beware of Tax Scams This Year!

The Internal Revenue Service issued a filing season alert warning taxpayers to watch out for identity theft at tax time, one of the year's "Dirty Dozen" tax scams. The IRS continues to aggressively pursue the criminals that file fraudulent returns using someone else's Social Security number.

The Dirty Dozen is compiled annually by the IRS and lists a variety of common scams taxpayers may encounter any time during the year. Many of these con games peak during filing season as people prepare their tax returns or hire someone to do so. This year for the first time, the IRS will issue the individual Dirty Dozen scams the next 12 business days to raise consumer awareness.



"Scams can be sophisticated and take many forms. We urge people to protect themselves and use caution when viewing e-mails, receiving telephone calls or getting advice on tax issues," IRS Commission John Koskinen said. "Keep your personal information safe and secure. Taxpayers should protect their computers and only give out their Social Security numbers when absolutely necessary."

Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return claiming a fraudulent refund. While the IRS has made significant strides over the past several years to address this issue, it remains a top concern for the IRS, which is why identity theft remains on the Dirty Dozen again list this year as the IRS works to protect taxpayers and help victims.

Fighting identity theft is an ongoing battle as identity thieves continue to create new ways of stealing personal information and using it for their gain. Identity theft cases are among the most complex handled by the IRS. The IRS is continually reviewing processes and policies to minimize the incidence of identity theft and to help those who find themselves victimized. The IRS is working hard to streamline its internal process, but more work remains.

The IRS understands that identity theft is a frustrating, complex process for victims. While identity thieves steal information from sources outside the tax system, the IRS is often the first to inform a victim that identity theft has occurred. The IRS is working hard to resolve identity theft cases as quickly as possible.

The IRS offers the following tips as ways to protect you from becoming a victim of identity theft:

- Don't carry your Social Security card or any documents that include your Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN).
- Don't give a business your SSN or ITIN just because they ask. Give it only when required.
- Protect your financial information.
- Check your credit report every 12 months.
- Review your Social Security Administration earnings statement annually.
- Secure personal information in your home.
- Protect your personal computers by using firewalls and anti-spam/virus software, updating security patches and changing passwords for Internet accounts.
- Don't give personal information over the phone, through the mail or on the Internet unless you have initiated the contact or you are sure you know who you are dealing with.

For more information, visit [www.IRS.Gov](http://www.IRS.Gov).

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## BNB Recognizes Employees

The annual Bradford National Bank employee appreciation dinner was held in January at the Copper Dock Winery. Following dinner, several employees were recognized by the bank for their years of service.

Pennie Slatton, right with Frank Joy, who is a consumer lending officer, was recognized by Bradford National Bank for 35 years of service. Over the years, Pennie has worked in many different departments at the bank, but for the past ten years has served as a loan officer.



Jim Keaster, who retired at the end of 2014, was recognized for 30 years of service. He served as senior vice president in charge of operations.

Penny Wait, left with Joy, was recognized for 25 years of service. She has worked in the lending department for her entire tenure at the bank.



Other honorees included:

20 Years of Service: Randy Alderman and Amy Devore

10 Years of Service: Mike Ennen, Jace Keaster, and Jill Litteken.

5 Years of Service: Amy Craig.

Following the awards program, employees enjoyed several interactive games and music.

Have you checked out the new BNB website [www.BradfordAgServices.com](http://www.BradfordAgServices.com)? This is a wonderful free online tool our farming community can utilize. It features ag market reports, news, outlooks, videos and so much more. Plus, it has an expanded weather section including tracking radar that is great to utilize, even if you are not a farmer.


**Attn. Area Farmers - Market Reports, Ag News, Weather, & More!**  
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## Employee Spotlight



**Katie Kemp** has been working at Bradford National Bank for around one year. Before coming to the bank, she worked in retail.

At the bank, she works as a teller, providing service to customers for their everyday

transactions, including cashing checks as well as checking and savings account transactions. Additionally, she works in the bookkeeping department where she assists customers with a variety of banking issues.

Katie is always willing to take the extra step to assist customers with all of their banking needs.

### Contact Katie Today

664-2200, 100 E. College, Greenville

### BNB Debit/Credit Cards Being Upgraded

Later this year, customers of BNB will notice a change in their Bradford National Bank credit cards and their Debit Cards.

The bank will begin issuing chipped cards, commonly called EMV cards. The new chipped cards, widely deployed in Europe, will add an extra layer of security when the card is present during transactions.

More information on the chipped card program will be provided in next month's issue.



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

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

*\$1,000 Scholarships will be awarded at Greenville, Mulberry Grove, Highland, and Triad.*

*Since 1999, the bank has awarded \$50,000 in Scholarships*

## 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](mailto:nowandthentravel@yahoo.com)**

## I Love Lucy Live On Stage

A unique show is coming to the Peabody in St. Louis. While we offered a tour of this facility in 2014, we have never seen a show there as a group.

*I Love Lucy Live on Stage* is the brand-new hit stage show adapted from the most beloved program in television history! America's favorite foursome—Lucy, Ricky, Fred and Ethel—is live on stage and in color for the first time.

It is 1952 and you are a member of the studio audience awaiting the filming of two hilarious and oh-so-familiar *I Love Lucy* episodes. Imagine stepping back in time onto the Desilu Playhouse soundstage where a charming host entertains and enlightens you to the behind-the-scenes filming process, the 1950s hi-fidelity technology, and this brand-new thing called "television." The episodes begin and you witness, firsthand, the side-splitting antics of that crazy redhead in the Ricardos' New York apartment and thrill to the Cuban sounds of "The Ricky Ricardo Orchestra" at the famed Tropicana Nightclub.

In between scenes the Crystalstone Singers perform live advertising jingles of the show's new sponsors in perfect '50s style harmony.

Your leader saw this show when it was previewing in Chicago and enjoyed it.

A late lunch beforehand will be at Carmine's Steakhouse in the Drury Hotel downtown. Please mark your choice of entrée on the registration form.

Date is **April 19**. Cost is **\$89** per person. Register by March 1.

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