



# Bradford National Bank

*A REAL Community Bank Since 1867*

July 2015 Customer Newsletter

Member FDIC ~ Equal Housing Lender



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## Joy Recognized by IBA

On June 15, Bradford National Bank CEO Frank Joy was honored by the Illinois Bankers Association (IBA) and awarded honorary Lifetime Membership in the organization. The award was presented at the annual IBA state conference. The award was presented by IBA president Linda Koch.



Joy began his banking career at Bradford National Bank in the 1970's. He served 21 years as president of the bank and presided over the bank's expansion into Marine and Highland. He currently serves as the Bradford National Bank CEO and chairman of the Board of Directors.

Besides being very active in the community, Joy was an active member and board member of the IBA.

The complete resolution honoring Joy is to the right.

**Resolution  
Electing Frank R. Joy  
as an Honorary Lifetime Member of the  
Illinois Bankers Association**

**WHEREAS**, pursuant to the Bylaws of the Association, the Board of Directors may, in special cases, elect an individual as an Honorary Lifetime Member of the Association;

**WHEREAS**, Frank R. Joy has served the banking industry for a period spanning five decades and has devoted a lifetime of employment at Bradford National Bank, including having served the past thirty-seven years on the bank's Board of Directors, for twenty-one years as the bank's President and twenty-two years as Chief Executive Officer;

**WHEREAS**, Frank R. Joy has for many years demonstrated a strong commitment to and volunteered his services for the Illinois Bankers Association, including serving on the Association's Board of Directors, and he has contributed to the resolution of many important banking industry issues by traveling to Springfield and Washington D.C. to advocate on behalf of all Illinois banks, and by hosting many roundtable discussions with local bankers and lawmakers;

**WHEREAS**, Frank R. Joy has provided continuous leadership and commitment to dozens of local civic organizations, including serving on the Board of Directors of the Greenville Regional Hospital since 1983, on the Board of Directors of the Greenville Chamber of Commerce, for which he also is a Past President, on the Board of Directors of the I-70 Community Development Corporation, for which he also is a Past President, as Treasurer of the Bond County Salvation Army, and as a member of the Board of Directors of the Bond County Academic Foundation, among other past and present contributions to his community;

**WHEREAS**, Frank R. Joy, through the Bradford National Bank, has helped fund numerous local organizations, including the Boy Scouts of America, Bond County Food Pantry, Relay for Life, Cancer Research, local veterans groups, and the Annual Art Walk, while always encouraging his staff to volunteer their time with various civic groups, including the Lions Club, Optimist Club, Kiwanis Club, Women's Club, and many more; and

**WHEREAS**, Frank R. Joy has been judged by his peers to be worthy of this award on the basis of his outstanding service to his community, our state, our nation, and the financial services industry.

**NOW THEREFORE, be it resolved**, that the Board of Directors of the Illinois Bankers Association proudly elects Frank R. Joy to the position of Honorary Lifetime Member of the Illinois Bankers Association.

*Approved by IBA Board  
June 15, 2015*

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Think you're too small a business to worry about cybersecurity? Think again.

An alarming 80 or so percent of small and medium-size businesses in the United States do not use data protection for company and customer information, according to a study by McAfee, a security technology company.

Here are six other common cybersecurity mistakes your small business should avoid.

### **1. Unencrypted laptops or cellphones**

The most overlooked scenario is the loss of an unencrypted hard drive, says Tom Firestine, a Chicago-based commercial insurance broker. This can be easily fixed, he says, with free built-in software that scrambles the data on phones and laptops in case someone without the encryption password finds the device.

### **2. Weak password practices**

Passwords are the first line of defense, so make sure employees use strong passwords—ones containing uppercase and lowercase letters, numbers and special characters—on all devices, says Bill Carey, vice president of marketing for password manager RoboForm in Washington, D.C. It's also important to use a unique password for every website and change them every 30 to 60 days, he says. Password management systems, like RoboForm, LastPass and 1Password, can help.

### **3. Retained access for ex-employees**

Eighty-nine percent of former employees retained access to at least one application, including Salesforce, PayPal, email, SharePoint and Facebook, from their previous employer, according to a study conducted by IT services firm Intermedia and Osterman Research. In addition, 49 percent logged into an account after leaving the company. Make sure you're aware of all log-ins to company accounts, and change the access credentials of departing employees.

### **4. Downplaying the risk**

"One of the biggest cybersecurity mistakes small businesses make is not worrying enough about it, thinking that they as a business don't have data that other businesses want," says Allen Falcon, CEO of cloud solutions provider Cumulus Global in Westborough, Massachusetts. "But the reality is that online security breaches are most often about identity theft, and small means easier to hackers. Small business employees use computers to do everyday things, like shop online with credit cards or process customer orders, and if a hacker can steal the account information or identity of just one person, they are happy. If they find a file with 100 customer credit cards, that's just good luck for them."

### **5. Using Wi-Fi hotspots**

Many people think there's no risk to using a Wi-Fi hot spot to email a confidential proposal, conduct online banking, book a flight or perform other confidential business, says Robert Twitchell, Atlanta-based creator of Dispersive Technologies, which provides private networking solutions. But in reality, Twitchell says, these hot spots are a camping ground for hackers who can monitor the traffic going over the Wi-Fi router and see everything from a username and password to websites visited. Mix online banking done on a Wi-Fi hot spot with a sophisticated hacker, and your bank account could be empty before you get back to your office.

### **6. Lack of staff training**

"It's common for companies to neglect educating their employees about the dangers of phishing or adware scams, and subsequently users don't know how to either recognize or avoid them," says Sean O'Donnell, chief technology officer for digital marketing company WebiMax in Camden, New Jersey. "Inaction leaves a company's sensitive data vulnerable to cybercriminals." Be sure to take the time to train employees about the danger of cyberattacks and what actions they can take to prevent them.



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## BNB Again a Five Star Bank

Bradford National Bank was again awarded the prestigious Five Star Rating from Bauer Financial, the nation's bank rating firm. Bauer Financial recommends all Five-Star banks, "Because peace of mind matters."

Bauer Financial has been providing the public with the knowledge they need to make informed decisions regarding their banking relationships since 1983, and is the source that bankers and consumers trust when making important decisions.



## Things are Starting to Get Hairy



The last time former BNB board member Marshall Mollet grew a beard was in 1965 for the Greenville Sesquicentennial (left, above with his family). To celebrate Greenville's Bicentennial, Marshall is again growing a beard to show his community spirit (above right with BNB Senior VP Mike Ennen).

Bradford National Bank and Hard Road Theatre present

# SHREK THE MUSICAL

DIRECTED BY EVAN FIFER

JULY 24	JULY 26
JULY 25	AUG 02
JULY 31	
AUG 01	
7:30 PM	2:00 PM

BEWARE OGRE

Highland Elementary Auditorium  
1800 Lindenthal Ave.

FOR MORE INFORMATION OR TO PURCHASE TICKETS  
**HARDROAD.ORG**

SEASON SPONSORED BY  
Highland Arts Council



(Above) Look for the Bradford National Bank float with the giant spinning cell phone this summer and fall at area parades. The theme of the float represents the bank's digital transformation. The float was created by Johnson Signs and Designs of Greenville and they provide floats to many organizations in the area.

**Starting Monday, July 6, Vote For Bradford National Bank in the Best of Bond County Contest!**  
[www.BondFayetteShopper.com](http://www.BondFayetteShopper.com)

(Left) Bradford National Bank is proud to sponsor Shrek the Musical at the end of July and first part of August. The production represents one of the most ambitious and expensive shows the Hard Road Theatre in Highland has produced.

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Bradford National Bank was proud to support and sponsor the third annual Greenville Graffiti Car Show downtown. This year, the event featured Butch Patrick and Pat Priest, both stars of the television show, *The Munsters*. A highlight of the event were replica cars from the show featuring Dracula and the Munster Koach. Over 200 cars were registered for the event this year.

### Greenville Turns 200! Preparations Underway at Bradford Bank

Plans continue for the Greenville Bicentennial Celebration that will be held Labor Day weekend of this year, and Bradford National Bank continues this efforts to spruce up our facilities (left) as we repaired the aging sidewalk on the front of the building.



Bradford National Bank is pleased to be a part of the event and will host the Bradford National Bank Main Stage on our bank parking lot. Entertainment will include the Ton's of Fun Band (which features the original lead singer of REO Speedwagon), The Bellamy Brothers, and the Little River Band.

Crews will begin setting up the Bradford Main Stage on Friday night and that will force the bank to close down the west end of the

parking lot for Saturday business. However, the bank will be open. Lobby customers should park in the Community Building lot and drive-up customers will have to enter on the east end of the bank lot by the ATM. At noon, when the bank closes, the lot will be completely shut down. However, customers will still have access to the ATM and Night Depository.

Bradford National Bank was a big part of the Sesquicentennial held in 1965, when the bank was still located on the square (right with then BNB president Roger Riedemann).



Many activities are planned for the Bicentennial, including what is being billed as the largest parade ever in Greenville. For more information on the Greenville Bicentennial Celebration, visit the official website at [Greenville200.com](http://www.Greenville200.com).



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## Employee Spotlight

**Amanda Kuester**, a Greenville native, graduated from Bethel University in McKenzie, TN with a Bachelor of Science degree in Child Learning and Development.



She began working at Bradford National Bank in August 2007 as a drive up teller at the main bank, where she still enjoys the daily interactions with her customers.

She is responsible for a variety of customer related tasks for both business and consumer clients, and assists customers with their day to day transactions. The next time you are through the main bank drive-up, be sure to say hello!

**Contact Amanda Today**

664-2200, 100 E. College, Greenville

## Bradford National Bank Is Proud to Support The American Farm Heritage Museum Heritage Days

*Featuring International Harvester*  
**July 24, 25, 26**



[www.americanfarmheritagemuseum.com](http://www.americanfarmheritagemuseum.com)

## Upcoming Bradford Travel Club Events

July 11: St. Louis County Tasty Treasures

October 7: Discovering Benny

Aug/Sept: England, Scotland, Wales

November 9: Woman in Gold

### December 2-4: 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. (B, L)

**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.

*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.

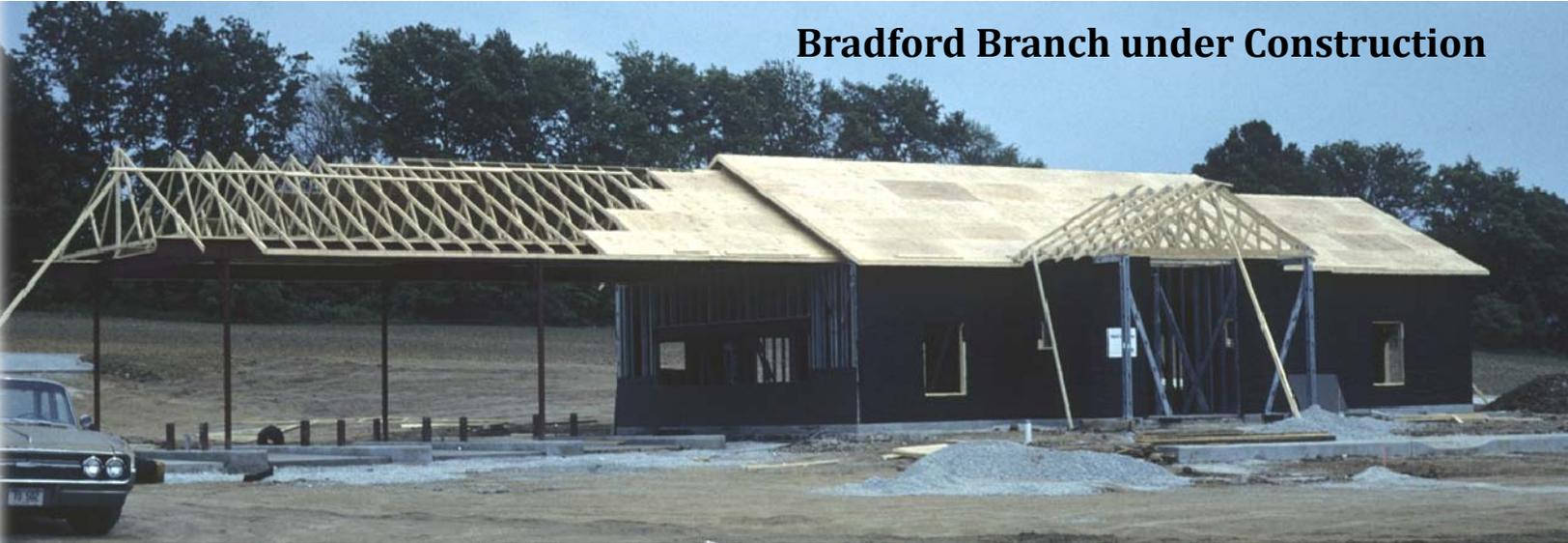
**Phone: 618-567-7392**

**E-mail: [nowandthetravel@yahoo.com](mailto:nowandthetravel@yahoo.com)**

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# Bradford Branch under Construction



The above image shows the Bradford National Bank Branch under construction on Idler Lane in Greenville. The facility has been and continues to be an important part of our banking operations in Greenville. Built in 1989, the facility recently celebrated its 25th year of service.

**Congratulations to the Highland Bulldogs Baseball Team on Winning the State Championship!**



### Sneak Peak

It was nearly 20 years ago that Bradford National Bank installed a kiosk ATM at the GrandPa's parking lot. It has served us through Value City and now Buchheit.



Weather and time have not been kind to the building, so the bank is giving the ATM kiosk a fresh new look. Above left, the building is being prepped for work and on the right, a sneak peak at what the new design of the building will look like.

The work is being done by DigitalArtz of Highland.

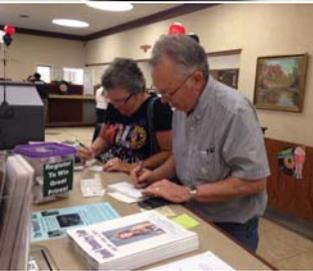
## e STATEMENTS

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Thank you to everyone who stopped by the bank for our summer Customer Appreciation Day. We had plenty of refreshments, gifts and door prizes at all four BNB Locations. Our next Customer Appreciation Day will be held on Friday, September 4th as we kick-off the Greenville Bicentennial!



**Greenville Bicentennial Celebration**  
**September 5 & 6, 2015**  
*Performing Live On The*  
**Bradford National Bank MAIN STAGE**

Saturday	Sunday
 <b>The Bellamy Brothers</b> Welcomed by WOEL Radio W/Opening Act <b>Hicktown</b>	 <b>The Little River Band</b> W/Special Guest
 <b>The Tons O' Fun Band</b> With Terry Luttrell, The Original Lead Singer of REO Speedwagon and StarCastle Presented by Frank Snyder Financial	

Bradford National Bank  
 Greenville Illinois Bicentennial  
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