



Bradford National Bank

A REAL Community Bank Since 1867

March 2015 Customer Newsletter

Member FDIC ~ Equal Housing Lender



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Many Options Available for Home Loans

In February, the local newspaper published a story on the availability of home loans in Greenville and the surrounding area. The article, while informative, painted a rather bleak picture for the housing market in our area.

One realtor stated that “many conventional loans require 20 percent down, and that’s tough for many people to come up with.” At Bradford National Bank, the leading home mortgage lender in Bond County, we are able to get many customers approved for loans with less than 20 percent down.

The USDA Rural Development’s Single Family Housing Guaranteed Loan Program provides up to 100% financing of your home purchase. This program is not just for first time homebuyers. Our loan officers are very experienced with this program and will work to find a solution that best meets the needs of the customer.



First-time homebuyer Kelsey Isaak, center, with BNB loan officer Pennie Slatton, right and Christina Staff from Abstracts and Title Insurance.

Bradford National Bank had been recognized as a Million Dollar Lender with the USDA Rural Development Agency multiple times.

What is a Guaranteed Loan? USDA Rural Development works with local lenders to help them extend 100% financing opportunities to eligible rural individuals and families for the purchase of a home. Guaranteed loans have assisted thousands of homeowners to purchase a home with affordable interest rates and loan terms. The federal government agrees to “guarantee” the bank’s loan to you, thereby reducing its risk when making mortgage loans. The end result is more buyers achieve the dream of homeownership with affordable and attractive terms with assistance from Rural Development.

See Home Loans Page Two

Six Tips to Get Approved For a Home Mortgage Loans

1. Know your credit score: Credit scores and credit activity are easy to obtain and play an important roll in mortgage loan approval.
2. Save Your Cash: Having savings shows you are responsible with finances.
3. Stay at Your Job: Sticking with your employer while going through the home buying process is important. Any changes to employment or income can throw off your application.
4. Pay Down Debt and Avoid New Debt: The less you owe creditors, the easier it is get qualified for a home mortgage. Lenders evaluate your debt-to-income ratio. Ideally, monthly debit payments shouldn’t exceed 36 percent of your gross monthly income.
5. Get Pre-Approved for a Mortgage: Getting pre-approved for a mortgage loan before looking at houses makes the buying process simpler.
6. Know What You Can Afford: Living within your means is the smart way to go when purchasing a home.

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Home Loans Easier to Get Than Reported ... continued from page one

This easy-to-use program can provide financing up to 100 percent of the appraised value, plus the guarantee fee. This Rural Development program is available to home buyers in Bond and Madison County and can be utilized for new or existing homes.

When meeting with your loan officer, come prepared to ask questions about the different loan programs available at Bradford National Bank. The bank offers a full-range of mortgage products in addition to Rural Development loans. We offer fixed rate mortgage loans at very competitive rates and terms of up to 30 years. Down payments on conventional fixed rate loans can be as little as five percent, and we work to keep the closing costs to a minimum. We offer adjustable rate loans as well, which can be tailored to the individual client's needs as to the amount of down payment, the monthly payment, and the amortization period. We can also refinance your existing loan, many times at a lower rate. The bank also offers loans for lot purchases and construction.

The bottom line is this: Securing a home loan may be easier than you think. Interest rates continue to be favorable in our area.

Stop by Bradford National Bank today and see what your options are for purchase of a new home. Our professional lending staff is prepared to answer any questions you may have and find the best option for your individual situation.

For more information on the lending products available at the bank, visit our online loan center at www.BradfordBank.com.

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!

Another one of the fun activities is the Beard competition and BNB employees are participating in this activity.

For information on the Bicentennial Celebration, visit the website at www.Greenville200.com

Mark Your Calendars Major Events Coming Up at Bradford National Bank

April 13: Scholarship Deadline for Highland and Triad

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 20: Greenville Graffiti Car Show

September 5 & 6: Greenville Bicentennial Celebration



Who Has The Best Beard?



Mike Ennen, left and Jace Keaster, are both participating in the Greenville Bicentennial Beard contest. We will update their progress every month in the BNB Newsletter.

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BNB CEO Frank Joy talks with Riley O'Regan at the Business After Hours.

For Rent

Safe Deposit Boxes

Bradford National Bank has a variety of Safe Deposit Boxes available for rent in Greenville, Highland and Marine. Below is an inventory list of what items you should consider placing in a Safe Deposit Box.

Legal Records

- Copies of driver's licenses
- Copies of other items in your wallet (in case stolen)
- List of credit card account numbers
- Insurance policies life/health/auto
- Last will and testament
- Living wills
- Powers of attorney (durable and medical)
- Also give copies to executor in a sealed and labeled envelope

Personal Records

- Social security cards
- Birth or adoption certificates
- Death certificates
- Marriage licenses
- Divorce decrees
- Military service records
- Passports



Property Records

- Vehicle titles and other car information
- Household inventory (video, photos, appraisals, etc.)
- Real estate warranty deeds

Valuables

- Jewelry & heirlooms
- Coins and other mint currency
- Family treasures like photographs
- Small collectibles that are easily lost
- Other expensive or hard-to-replace items
- May need additional insurance when items not locked away

When you open a new safe deposit box, remember to include those names you want to have access to its contents.

Greenville Graffiti

Car Show

Saturday, June 20 Greenville, IL
On the Square

Rain or Shine

Registration 9:00 a.m. until Noon ♦ Awards at 3:00 p.m.

- ▶ Open to 1990 and older cars and trucks for *judging*.
- ▶ Open to motorcycles for *display only*.

*Plaques to Top 40 *Top 10 Pre-49 Street Rods *Mustang Anniversary Award
*Special Awards *Dash Plaques to first 125 registered

\$15.00 entry fee for judging...\$7.00 entry fee for display only

DJ playing classic oldies--Food vendors--Special Guests--Activities!
No alcohol--no loud music--no burnouts--savings of spots not allowed

Autograph Signing 10:00 a.m. to 2:00 p.m.

Butch Patrick & Pat Priest

Eddie & Marilyn on "The Munsters"
PLUS SPECIAL APPEARANCES BY THE
MUNSTER KOACH & MUNSTER DRAG-ULA



Join us for the Munster's Ball

Friday, June 19 6:30 p.m. American Farm Heritage Museum

Tickets \$20 each includes meet & greet/Q & A with Butch and Pat, food, costume contest, showing of a classic episode of the show & more! 618) 664-9272 for details!

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Lester Harnetiaux Was Friend to Business

Bradford National Bank was saddened by the sudden passing of local real estate agent/broker Lester Harnetiaux.



While many have honored Lester for his impressive list of volunteer and charitable work, it should be noted that he was a smart businessman and was forever looking out for and investing in the business interests of our community.

He moved a lot of real estate, too, in addition to his appraisal work, with his two Greenville businesses; Tri-County Appraisal and Bond County Realtors.

Terry Barth, vice president and lending officer at the bank, has worked with Lester for many years'. He said, "Lester was a valued business man and client. His devotion and generosity to Greenville and Bond County will be sorely missed."

BNB president Doug Stroud said, "We enjoyed a long relationship with Lester. He was always professional and courteous in his business dealings and he will be missed by the bank, our community, and by his many friends and relatives."

Reflections of Lester Harnetiaux

By Pennie Slatton, Lending Officer at BNB

I have had the privilege to know Lester for 35 years, both personally and professionally. In the beginning meeting him at Holzinger Real Estate and visiting the office where my mother in law, Carol Slatton, worked with him and bring my children in at very young ages to visit, he always made time for my kids. He always had a smile when he would see them. He never turned down buying Girl Scout cookies or Boy Scout popcorn from my kids. As the years followed I began working with him through the Loan Department ordering appraisals. Then being involved with the Bond County Academic Foundation Board of Directors for many years.

Every spring, I would be invited with several other people to come have lunch at his home so we could tour his gardens. He loved his plants and trees!

On a professional level, he was in the bank almost every day if not twice a day, probably because he forgot something! (That's Lester!) He was always someone I looked to for knowledge concerning real estate. His knowledge of Bond County was endless. I asked him one time how many times he had appraised a certain house, his response was, "a least 10 times and maybe more." He most certainly has been in more homes in Bond County than anyone else.

He was a true gem, his generosity was evident, and he was always there. I for one will miss him dearly.

BB Since 1867 **Attn. Area Farmers - Market Reports, Ag News, Weather, & More!**
Bradford National Bank www.BradfordAgServices.com
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Have you checked out the new BNB website 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.

		Futures								
@C - CORN - CBOT		Month	Open	High	Low	Last	Change	Close	Time	More
Mar	15	379'0	382'4	375'6	381'4	2'6	378'6	12:44P		
May	15	388'4	391'6	384'4	390'4	2'4	388'0	12:44P		
Jul	15	396'4	399'6	393'0	398'4	2'2	396'2	12:44P		
@W - WHEAT - CBOT		Month	Open	High	Low	Last	Change	Close	Time	More
Mar	15	508'4	509'4	500'4	507'4	-0'4	508'0	12:44P		
May	15	501'6	506'2	493'0	504'0	4'0	500'0	12:44P		
Jul	15	505'6	509'6	496'6	507'6	3'6	504'0	12:44P		

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Employee Spotlight



Cheryl McCario has been working at Bradford National Bank since 1990.

She currently works as the loan teller supervisor, overseeing a staff of three. During the day, she processes loan payments that come in to the bank both electronically and over the counter. She

can also assist customers who want to setup automatic payments for their loans. Additionally, she is responsible for setting up all of the loan specs that reside on the BNB core banking system, and played a big role in the recent bank core conversation.

Cheryl said, "I really enjoy the daily interactions with our customers and look forward to assisting them with their loan payment needs."

If you have questions regarding individual loan payments, Cheryl will be glad to assist you!

Contact Cheryl 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

Travel Club Heading to St. Genevieve

Linda Koenig will be the guide for our day out in St. Genevieve, MO on May 27.

St. Genevieve was settled in the early 1700s on the west bank of the Mississippi River. The village was one of several important French communities forming a region known as the *Illinois Country*, part of the vast territory held by France in North America at the time. Many of St. Genevieve's earliest residents were French Canadian inhabitants who farmed the rich alluvial soil adjacent to the village. They also produced salt and mined lead from nearby sources.

The town was moved to its current site after a major flood in the 1760s.

We will visit the St. Genevieve Church, drive down St. Mary's Road to view the vertical French timber houses, have a family style fried chicken and kettle beef lunch at the St. Genevieve Café, and tour the Felix Valle State Historic site. Then we will finish the day at two local wineries—Chaumette, which has beautiful views—and Crown Valley. A wine tasting is included at the latter.

Cost is **\$85** per person. Register by April 27.

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.

Since 1999, the bank has awarded

\$50,000 in Scholarships

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