



Bradford National Bank

A REAL Community Bank Since 1867

February 2016 Customer Newsletter

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Bradford National Bank Recognizes Employees

At the bank's annual Employee Appreciation Dinner held January 9th at Copper Dock Winery, several employees were recognized for their years of service with the bank.

Vice president **Cathy Eyman**, who oversees all technology at the bank, was recognized for 30 years of service.

Eyman joined the bank in 1985 after graduating from Kaskaskia College with a Associate in Applied Science Degree in Data Processing. She has served as the IT department supervisor and manager since 1989. Since that time, Cathy has guided the bank through many technological conversions and upgrades, most recently the banks conversion to a real-time digital banking platform.

Bradford National Bank president Doug Stroud said, "In banking, as with nearly every aspect of life today, technology is incredibly important. We are always upgrading systems and researching new products. Somehow, Cathy is able to stay on top of this constantly changing environment. She works very hard at her job and Bradford is very lucky to have her in charge of our Information Technology department."

Loan Processing supervisor **Cheryl McCario** was honored for 25 years of service. She has worked in the loan department for most of her career at the bank, assisting customers with loan payments and more. Cheryl currently supervises her staff and coordinates the loan processing and payments at all BNB branches.

Kelly Hubbard, who works in the bookkeeping department was

honored for 10 years of service. **Cara Snow**, who splits her time between loan processing and teller work, was recognized for five years of service.



Cathy Eyman, 30 years of Service



Cara Snow, Five Years



Kelly Hubbard
10 Years



Cheryl McCario, 25 years of Service

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BNB Announces Staff Promotions

The Bradford National Bank board of directors recently announced two staff promotions at the bank. Joanie Willis and Michelle Brown were both promoted to assistant vice presidents of the bank.



Joanie Willis serves as a Bradford National Bank consumer lending officer at our Highland location. She specializes in home, auto, and personal lending.

She has over 20 years experience in retail lending, accounting and management. Additionally, she has a great deal of experience working with realtors, developers and title companies. Willis has completed a number of bank specific courses as well.

Joanie is very civic minded as well, serving as secretary of the St. Rose Booster Club, is a member of the St. Rose Ladies Sodality, member of the PAWS Booster Club, delivers Meals on Wheels and is a member of the Highland Kiwanis Club, Highland Chamber of Commerce, and is a member of the Greater Gateway Association of Realtors.

Call or stop by our Highland location today to discuss your lending needs with Joanie!

Michelle Brown is a May 2011 graduate of SIU Edwardsville with a bachelors in Business Administration specializing in finance and management. She started working full-time at the bank the Monday after her graduation and has been employed for nearly five years.

Her primary job title is Credit Analyst, doing annual loan reviews for existing customers and monitoring financial information. She performs loan review for new commercial and agricultural lending requests as well. Commercial and agriculture appraisal reviews are also part of her job.

In addition to her loan review work, Michelle also supervises the accounting department and works some as a loan teller when needed.



Annie Oakley made an appearance in the Bradford Community Building for a recent Travel Club event. She talked about her life in a humorous presentation.

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Tax Season Security Alert

This is the time of year where consumers need to be aware of tax scams and understand that those tax scammers are already hard at work.

Here is a list of the most "current" Tax Scams, as they appear at IRS.gov.....

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.

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

If the phone is not answered, the scammers often leave an "urgent" callback request.

Note that the IRS will never:

- Call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill;
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe;
- Require you to use a specific payment method for your taxes, such as a prepaid debit card;
- Ask for credit or debit card numbers over the phone; or
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

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 website intended to mirror the official IRS website. 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). Do not 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.

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 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.

You may also report instances of IRS-related phishing attempts and fraud to the Treasury Inspector General for Tax Administration at 800-366-4484.

This time of year is a boom for identity theft thieves, so take extra precautions. Remember, anybody who calls or emails you and asks for financial information is trying to steal from you. No legitimate organization will call or email you and request your financial information.

And remember, if you do your taxes yourself on your own computer, make sure your virus protection is up to date and your PC is free of any malicious bugs.



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Mobile Deposit - Make a Deposit Using the Camera on Your Phone

Remember when you had to come to us to make a deposit? Not anymore! Bank when and where you want with Mobile Deposit. All you need is a web-enabled phone with a camera. It's secure, and making a deposit is as easy as taking a picture.

Enroll in Bradford Touch Mobile Banking and install the Mobile Banking App today to experience the ease and convenience of mobile deposit

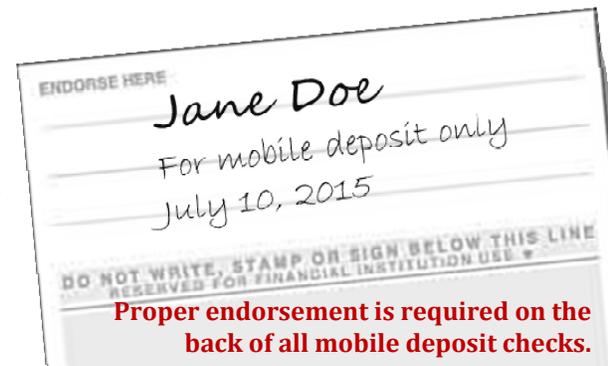
Mobile Deposit Tips

Using our Bradford Touch Mobile Banking App, you can now make deposits by simply taking a photo of the front and back of a check.

This new feature is automatically available to all Mobile Banking customers and no additional enrollment is required. It is only available when using the downloadable App.

To get started, log in to the Mobile Banking App, click "Deposits" and follow the prompts. There are no additional fees included with Mobile Deposit; however standard message and data rates may apply.

- Before logging into the Mobile Deposit App, close all other apps running in the background on your mobile phone.
- The check must be drawn on an institution located within the United States.
- The check must contain a readable amount, payee name, drawer signature, date, check number, and account number.
- **To ensure that your deposit is made in a timely manner, endorse the back of your check with "For Mobile Deposit Only" and the date, along with your signature.**
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photo.
- Keep the check within the view finder on the camera screen when taking your photo. (Trying not to get too much of the areas surrounding the check).
- Take the photo of your check in a well-lighted area by placing it on a solid dark background.
- Position your camera as square to the check as possible to reduce distortion of check.
- Make sure the entire check image is visible and in focus before submitting your deposit.
- There should be no shadows across the check.
- All four corners need to be visible.
- Check should not be blurry.
- The MICR line (numbers on the bottom of your check) must be readable.
- After you take the photo, write on the check the date you deposited it and we suggest you keep the original check for 60 days after deposit.
- Funds deposited before 3:00 P.M. CST will be available the following business day.



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Upcoming Bradford Travel Club Events

February 11-19: Panama Canal

February 26: The Price is Right

March 20: The Courthouse Steps

April 13: Nosh the Day Away

*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

The Courthouse Steps

In thinking out of the box a bit this year, we are going to see a group called The Courthouse Steps. It's an election year and this group of singing attorneys who poke fun at national and local events taken from the headlines may make it easier to live through all the media hype! Dedicated to the venerable legal principle of equal opportunity jobs, The Courthouse Steps features parodies that will have you rolling on both sides of the aisle. Their material is constantly updated to cover the national and local political scene.

We will enjoy dinner at *My Just Desserts* which always does a good job. There will be a buffet with two casseroles, two salads, drink and dessert. Their desserts are extra special.

Here is another unique opportunity. Join the group for a timely and funny show.

Cost is \$78 per person. Register by February 20.

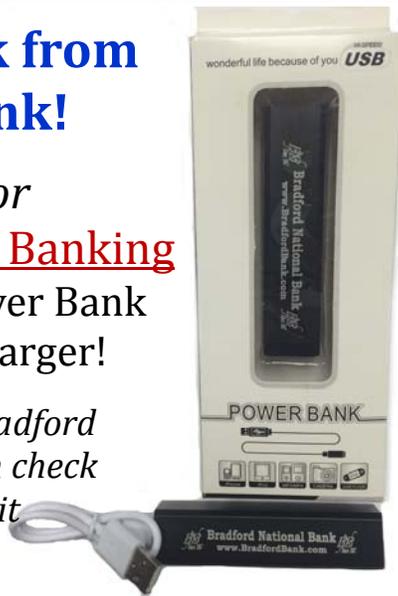
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