

CSB MONEY TALKS



Issue 4, Winter 2007

Publication for our valued customers of Canadian State Bank

Letter from the President

As the Christmas season approaches, there is always so much activity and personal business to attend to that it is easy to forget to thank our valued customers, like you, for the business they do with our bank. So, before anything else, thank you, and may this Holiday Season bring to you and your family all of the joy and happiness that you deserve.

Our bank has prospered this year and I wanted each of you to know some of the plans we have for the coming year. CSB has grown to over 120 million in assets and we continue to add products and services to our product mix. We are the first bank in Canadian County to implement remote deposit capture and all our business customers should give this serious consideration due to the cost and time savings it would give your organization. We have added additional mortgage loan officers in Mustang and Weatherford as we continue to serve all customers in Yukon and El Reno and surrounding areas.

The most exciting development is the plan to build a new bank branch in Mustang at the corner of Highway 152 and Riley Street which

is next door to the Mustang Police Department. Ground breaking will be soon and we want our customers in the southern part of Canadian County to know a convenient branch is on the way.

We have many other changes coming which will enhance our service to you, our valued customers. We pledge to provide excellent service in a friendly environment with high quality products to make your banking experience easy.

Finally, it seems a day doesn't go by without hearing that scam artists have either stolen someone's identity or they are trying to get vital information from you to gain access to your funds. CSB is working hard to protect your privacy, your dollars, and most of all, the relationship we have with you. Please let me know if there is anything I can do to make your banking experience what you expect. Thank you for making 2007 the best year we have ever had!



*Doug Tippens
President and CEO*

Merry & *Christmas*

HAPPY NEW YEAR

New Faces at CSB

We would like to welcome the following to Canadian State Bank:

Jay Emory, is coming to us as a lender in our Mustang Office. Jay lives in El Reno with his wife, Samantha and two daughters Emma and Claire. He enjoys playing golf and is an OSU graduate. He comes to us from UMB Bank. Jay has served on numerous committees in Oklahoma City and El Reno.



Summer Howe, is our new account and teller at the El Reno Branch. She is 22 years old and was just married on August 18th to Sky Howe of Weatherford. Summer graduated from El Reno High School in 2003 and Redlands in 2005 majoring in nursing and real estate. Her parents are Robert and Fern Zajic and has a sister named Season. Summer previously worked for us as a part time teller in 2003-2004.



Lyndsey Kennedy, is our new Floater Teller at CSB. She is 20 years old and grew up in El Reno. Her parents are Dwayne & Laura Kennedy and has two brothers, Kyle and Derek. She graduated from El Reno HS in 2006 and currently attending Redlands Community College.



Jessica Elliott, Teller Mustang Office. Jessica is single and currently attending UCO to get a double major in Psychology and Criminal Justice. Her goal is to get a PH.D. in Psychology. She is very happy to be working here.



FREEDOM with Remote Capture



Canadian State Bank's new **Remote Deposit Capture** makes your daily trip to the bank an option, not a chore. With your PC and our check scanner you can make deposits directly into your CSB Account.

Remote Capture is ideal for you if:

- You deposit several checks per deposit
- You have trouble getting out of your office
- You want to save travel time and costs
- You deposit to more than one CSB account

How does Remote Capture work?

- Converts paper checks into electronic images
- Deposits made from your PC
- Images sent via secure internet connection
- Deposits accepted up to 6:00 pm
- Print your own deposit receipts

How can this benefit your business?

- Improve Funds Availability
- Improve security with quicker notification of non-payment

Need more freedom? Call us today

New Mortgage Lender

CSB is very happy to announce we have a new mortgage lender, Doug Caudill. Doug will office in our 120 S. Mustang Road location. He has been in the mortgage business since 1997, coming to us from MidFirst Bank. Doug is a graduate of OSU and is married with 3 girls. Please stop by to meet him or he will be happy to come to your office.



Banks are For Everyone

These days, it seems that organizations of all types are after your banking business. Credit Unions and even the company that sells you furniture or a car wants to advance you a loan.

While each of these organizations may offer services similar to a bank's, only a Full Service Bank offers all of them. Plus you receive the security of the U.S. banking system.

Bank Services are available to everyone.

They are not restricted to membership, store shoppers, or some other specialized group. Banks are in the community to serve the community, regardless of who you know or where you work.

Banks provide one-stop service.

You don't have to go one place for a home mortgage, another for a car loan, and a third for competitive savings rates. We have all of these and other bank services.

Banks invest in their communities.

The business of banks is investing in people. We do this through business loans, auto financing, home mortgages and many other transactions. A bank's prosperity depends on the prosperity of the community it serves.

Banks offer unsurpassed security.

All depositors accounts, up to \$100,000, in a federally insured bank, are fully guaranteed against loss by the Federal Deposit Insurance Corporation and the full faith and credit of the United States government. This safety net is paid for by banks and has meant that not one depositor has ever lost a penny of FDIC-insured deposits.

Banks Make a Difference

They employ 1.49 million Americans, which means jobs and economic growth across the country. They pay \$8-10 billion a year in Federal taxes, plus \$2 billion in state and local taxes, which help fund community services.

They pay premiums to the FDIC's insurance Fund - \$5.5-6.5 billion per year to guarantee the safety of your insured deposits.

So if someone says "all financial institutions are the same," don't believe it. Banks help make communities better places to live and work for everyone.

WORRIED ABOUT THE SAFETY OF YOUR MONEY? CDARS Can Give You Peace of Mind

Even though headlines report huge financial losses, large businesses in trouble and turmoil in the securities and other markets, today you can enjoy the total security of up to \$50 million in FDIC insurance coverage at Canadian State Bank.

Through a service called **CDARS** (pronounced "cedars"), CSB can offer you up to 500 times the standard \$100,000 level of coverage found at most banks. There is nothing safer than FDIC insurance.

Why? Since the FDIC was created in 1933, no one has lost a single penny in an FDIC-insured account. Because of FDIC insurance, four generations of Americans have been able to sleep soundly at night knowing that their money is fully protected.

Now with **CDARS**, CSB can protect depositors for up to \$50 million, and that means that you can sleep soundly without worrying about your money.

CDARS is a deposit placement service. Deposits placed through **CDARS** meet the pass-through insurance coverage guidelines established by the FDIC.

To offer **CDARS**, a bank must belong to a special network called the Promontory Network. When a customer places a large deposit with a Network member, the bank arranges for the placement of funds into CDs issued by other Network banks - in increments of less than \$100,000 to ensure that both principal and interest are eligible for full FDIC protection.

From the customers' point of view, **CDARS** is one-stop shopping. Regardless of the number of CDs they receive, **CDARS** customers work with only one bank, sign only one agreement, and receive one account statement.

Currently, more than 1700 institutions, including CSB, are members of the Promontory Network. **CDARS**, which was first offered in January, 2003, is endorsed by the American Bankers Association.

If you have ever heard the saying 'As safe as money in the bank,' you know how valuable FDIC insurance coverage is. At Canadian State Bank, we're delighted we can offer you many times the coverage that most other banks can.



ANNOUNCING

**Canadian State
Bank will be
opening our
4th
Location!**

**Coming in
2008
to
Mustang
Oklahoma
on the
corner of
Highway 152
and Riley
(lot next to Police Station)**

Canadian State Bank LOCATIONS AND HOURS YUKON OFFICE

**2500 S. Cornwell
354-3030**



MUSTANG OFFICE

**120 S. Mustang Road
324-9615**



EL RENO OFFICE

**220 S. Bickford
262-8272**



ADDITIONAL ATM LOCATIONS

**Valero @ US 66 and Elm St, El Reno
Valero @ I-40 & Country Club, El Reno**

LOBBY

MONDAY - FRIDAY 9:00 AM - 5:00 PM

DRIVE-THRU

MONDAY - FRIDAY

7:00 AM - 6:00 PM

SATURDAY 8:00 AM - NOON

CSB 24-7 AUTOMATED TELLER

354-9555

www.csbyukon.com

Member FDIC