

CSB MONEY TALKS



Issue 3, Spring 2007

Publication for our valued customers of Canadian State Bank

Letter from the President

Spring is upon us and things are a buzz here at CSB. Thanks to our wonderful customers our bank has reached new records in asset and deposit growth. I want to take this opportunity to let you know of some exciting things we are working on and the products that will be available to you soon.

First, we are working on a free checking account that pays interest which will be rolled out this spring. Also, for our commercial customers we have merchant capture ready to go and your daily trip to the bank will not be necessary as you can make deposits of your checks by remote capture. Call one of our officers and we would be happy to come by and show you the exciting features and how it works. Technology continues

to lead our industry and CSB will continue to stay on the cutting edge.

Let me take this opportunity to invite you to come by for any spring remodel needs or that new house you've been looking for. We appreciate your business and my staff and I stand ready to help you with any financial needs you may have. Please feel free to contact me at 405-354-3030 or email me at dtippens@csbyukon.com.



Doug Tippens
President and CEO



Business CheckCard

Canadian State Bank now has the Business CheckCard. This product was designed for convenience and compatibility with today's busy life-styles. The Business CheckCard is now available to business clients and can be used to access your business checking account to make purchases. No longer is it necessary to carry a bulky checkbook. The CheckCard gives you instant access to anyone who accepts VISA worldwide. For further details, stop by any of our 3 branches today.

New Website Coming

Canadian State Bank is very excited to announce we are in the process of designing a new website. The new website should be more user friendly and easier to find anything you want to know about Canadian State Bank and other points of interest. It will include a community page, information on Gift Cards, Check Cards, Free Credit Reports and much more.

Nothing will change for you to access your on-line banking and e-statements. Just hopefully will look much nicer and up-to-date....

New Face at CSB

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

Andrea Spoha is a new employee working in our El Reno Office as a Teller. She goes to Redlands Community College and is working on her general studies. Her plans are to attend Wesleyan University to obtain a degree in Youth Ministry. She enjoys singing, art and video games.



Andrea Spoha

FREE ANNUAL CREDIT REPORTS

Federal law requires each of the three nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months.

A credit report is used by a variety of companies to evaluate your application for credit. It is up to you to make sure your credit report is correct. Having a clean credit report is vital. Negative information in your credit report will lower your credit score, which is reviewed by lenders, insurers, landlords and potential employers.

You may check your credit report immediately online. Allow 15 days for phone or mail requests. The three nationwide consumer reporting companies have set up one central website, a toll-free number, and a mailing address through which you can order your "Free Annual Report."

on the internet at:

www.annualcreditreport.com

or by Phone at:

1-877-322-8228

by mailing your request to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

The Tax Smart Way to Borrow - A Home Equity Loan

Owning a home carries with it many rewards. One of these rewards is the equity you've built up in your home over the years. A Home Equity Loan taps into your home's value by providing you with the funds you need for any worthwhile purchase. Plus, the interest you pay may be tax deductible, (subject to IRS regulations).



Use your Home Equity loan to consolidate your bills, purchase a new vehicle or major appliances, pay for a long overdue vacation, tuition expenses or even a total make over for your home's interior or exterior. Whatever the reason, we can help.

So before you lift a hammer, replace a roof, or make a major purchase, check with us. We offer competitive, moneysaving rates and flexible terms.

Putting your home to work for you is the TAX SMART way to borrow! Call or visit our Loan specialists today at any of our 3 locations to find out about the home equity option that's right for you.

The money you need to reach your goals can be found where you live - in your home...

Do's and Don'ts for VISA Check Card

Don'ts: Helpful Hints

Do not use your VISA Check Card when checking into a hotel or renting a car. (Reason: Many hotels and rental agencies place a large hold on the account prior to checking out or returning the auto.) Do not write down your Personal Identification Number (PIN) or keep it in any form with your card.

Do's:

You may withdraw a maximum of \$300 or your account balance (whichever is less) from a terminal, per day, per card.

In addition to the limits on ATM withdrawals at terminals, you may use your CheckCard to purchase up to \$300 in goods and services each day, as long as your available balance is sufficient to cover the purchases.

Phishing Scams

How to avoid being the
Next Victim!

What is Phishing?

Phishing attacks are “spoofed” emails and fraudulent websites designed to fool recipients into divulging personal financial data such as credit card numbers, account usernames and passwords, social security numbers, etc. By hijacking the trusted brands of well-known financial institutions, online retailers and credit card companies, phishers are able to convince up to 5% of recipients to respond to them.

How to Avoid Phishing Scams

- Be suspicious of any email with urgent requests for personal financial information.
- Don't use the links in an email to get to any web page, if you suspect the message might not be authentic.
- Always ensure that you are using a secure website when submitting credit card or other sensitive information via your Web browser.
- Regularly log into your online accounts and check your accounts for debit card statements and to make sure that all transactions are legitimate.
- Make sure that your browser is up to date and security patches applied.
- Always report “phishing” or “spoofed” emails by forwarding the email to the following groups:
 - The anti-phishing network at: reportphishing@antiphishing.com
 - The Federal Trade Commission at: www.consumer.gov/idtheft
 - The Internet Fraud Complaint Center of FBI by filing a complaint on their website: www.ifccfbi.gov.

Are you still letting
your money set in an
account not earning
interest on it?

Have you called or
stopped in to talk to a
new account
representative to see
what new accounts
we have available.

WHY NOT?

We have accounts
earning interest with
unlimited check
writing!

Choice Checking

Minimum to Open is only \$5,000.00 and
earn an interest rate of **4.00% APY**

Prime Checking

Minimum to Open is \$50,000.00 and earn
interest rate of **4.50% APY**

Annual Percentage Yield (APY) accurate as of 2/26/07 and subject to change without notice. Minimum of \$50,000 and \$5,000 is required to open these accounts and quoted APY is based on these balances. Interest rate will be adjusted if balance falls below the required balance on each account. Interest is accrued on the daily collected balance and paid monthly.



Pistol Pete visited 3 schools in El Reno area

Our own Steven Sturgeon
portrayed Pistol Pete and visited
with 3 schools in February. Steven
was the Pistol Pete for
OSU in 2002.



VISA Gift Card for That Spring Break Trip

Gift cards are the ideal gift choice for birthdays, weddings, Christmas, and all your gift-giving occasions. They can also be used for a Spring Break trip your student is taking. A CSB Visa Gift Card can be used at any locations where Visa cards are accepted. The gift card recipient can use the card to buy what they want, when they want. A convenient purchase for you, and bound to impress the person you have bought it for.



Benefits of Purchasing a CSB Visa Gift Card

- Makes the Perfect Gift for any occasion
- Great last minute gift
- Can be used over and over until entire amount is spent
- Can purchase any gift amount from \$20 to \$500
- 24 hour Online access to account balance by visiting www.mycardex.com or calling 1-888-801-3770
- 12 month expiration date
- Safer than carrying cash and better than a gift card to only one place

To purchase your CSB Visa Gift Card, stop by any of our locations.

Upcoming Events

Yukon:

3/19 - 23rd - Spring Break Camp - K-G5 Community Ctr. Games, field trips and more.

3/29 - Taste of Yukon 5:30-7:30 Robertson Center

4/7 - Chisholm Trail Easter Egg Hunt 11:00 & 1:00 at the Kirkpatrick Property on Garth Brooks.

Mustang:

3/19-23rd - Spring Break Camp, Mustang Community Center.

3/31 - Mustang Major's Easter Egg Hunt - Wild Horse Park, 9:30 am.

El Reno:

4/14 - Heritage and Arts Festival - Downtown El Reno

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

Albertson's, Yukon

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