

CSB MONEY TALKS



Issue 6, Summer 2008

Publication for our valued customers of Canadian State Bank

Letter from the President

Welcome to the summer addition of CSB Money Talks. It has been a very unusual spring and summer in every area of the economy, politics, weather and the world in general. While Oklahoma has fared very well due to our oil and gas and agriculture economies, the increased price of fuel is beginning to hit everyone's pocketbook and it looks like it could get worse before it gets better. We are here to help if you should need to consolidate loans or need financial advice.

CSB has installed a new computer system and I want to thank you personally for your patience and understanding during this conversion time. We think the future is bright and we have invested in technology that will help us deliver high quality financial services into the future.

Approval for our new branch in Mustang has been given and the construction phase should begin soon. We are very excited to bring this additional location to you and it should be open in the spring of 2009. We also have a new drive up ATM location in El Reno in the Wal-Mart shopping center located next to Murphy's gas station.

I would like to mention a word of caution with regards to identity theft and consumer fraud which continues to plague the financial world. CSB, the FDIC or the Federal Reserve Bank will never call you to inquire as to your personal financial data. If you receive such a call asking for any information hang up and call CSB immediately. Also, the Nigerian scam artists prey on the unsuspecting and if they call and you are told that you have won the lottery, a trip or anything of value please don't send them money. It's always a scam. Sending money to collect a prize is how the rip-off artists work and they are convincing but no legitimate entity will have you send money.

CSB is ready to help you with your financial needs so let us know if there is anything we can do to help. Please call or stop by for a visit and as always, we enjoy being your banker!



*Doug Tippens
President and CEO*

Customer Appreciation Day in Yukon, May 16th

CSB hosted a Customer Appreciation Day for our Yukon and Mustang Branch on Friday, May 16th serving Hamburgers, Hotdogs and Roasted Corn. Hourly door prizes were given away with \$100 VISA Gift Card the Grand Prize. Approximately 400 people were served from 11:00 a.m. until 3:00 p.m.

CSB will be hosting El Reno's Customer Appreciation Day later in the summer.



New Faces at CSB

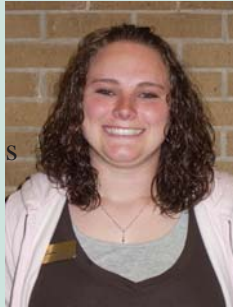
We would like to welcome the following to Canadian State Bank:

Brittany Elizabeth Morgan

- Brittany is a part time teller and also works in our bookkeeping department. She has lived in Yukon her whole life, and is engaged.



Nicole Parker - Nicole is our new part time teller in El Reno, where she was born and raised. She has been married for two years and has an 8 month old son, Eric James.



Jessica Roe - Jessica is a part time teller at the Yukon Office. She attends Heartland Baptist Bible College studying church education and youth ministries. She is from Marysville, WA.



Mike Van Meter - Mike is our new courier. He retired last year after 40 years with Tinker and 25 years in National Guard. He recently moved to Yukon and purchased a home where he and his fiance, Dixie will live after being married on June 15th.



Online bill pay
is so quick, easy and
hassle-free...

...even an adult
can use it.

New ATM Machine Opens in El Reno

Canadian State Bank is very excited about the new ATM which has opened at the Murphy's station on Country Club Road in El Reno. Please stop in to use it, and let us know how you like it. We are always interested in your opinion.



Looking for the Perfect Gift?

Canadian State Bank VISA Gift Cards are the perfect present for any occasion:

- Birthday
- Anniversary
- Wedding
- New Baby
- Graduation
- New Home
- Thank you
- Father's Day
- and many more.....



Safer than cash and gift certificates. More flexible than retail specific gift cards. Available in denominations from \$10 to \$750. These Gift Cards can be used at millions of merchants that accept VISA debit cards.

Canadian State Bank Sweeps the United Way Awards

The United Way of Canadian County Campaign Celebration Luncheon was held, Friday, February 29th at the Canadian Valley Technology Center. During that luncheon Canadian State Bank was awarded the Corporate Spirit Award and Sherry Poage was given the Volunteer of the Year award. *The following is the wonderful things they said about the bank:*

Canadian State Bank is the inaugural recipient of the United Way of Canadian County Corporate Spirit Award. Thanks to President Doug Tippens' leadership, Canadian State Bank has set the standard for corporate partnership with United Way.

The Bank hosted a highly successful fundraising campaign at each of the Bank's branches. 100% of the Bank's 50+ employees contributed, raising nearly \$7,000.00 for the 2007 United Way campaign. Fun activities and great incentives inspired extra generosity. Canadian State Bank also added a corporate gift of nearly \$900.00.



Dr. Larry Devane presenting Sherry Poage with Volunteer of the Year Award

operations of United Way would not be possible.

Thank you Canadian State Bank for your outstanding commitment to United Way of Canadian County by encouraging and demonstrating exceptional philanthropic, volunteer and civic participation.



Dr. Larry Devane, 2007 Board Chairman presenting Doug with award.

In addition to financial contributions, the Bank also provides important volunteer support for multiple United Way activities. Six employees serve United Way through Community Investment, Special Events/Marketing and on the Board of Directors. These individuals give approximately 200 hours a year. Without their time, important processes such as allocating funds to partner agencies, managing the Kickoff and Celebration events and running the

OnLine Bill Pay

You can pay virtually anyone in the United States that you would normally pay by check using your computer and its connection with your bank account. After you have logged on to our OnLine Banking, you can register for Bill Pay. You can be approved for bill pay within 72 hours. OnLine Bill Pay is a convenient way for you to pay all your bills from one secure website. Just imagine no more handwritten checks, envelopes, or stamps. It's as simple as visiting our website, logging into your bill pay account and paying your bills at your convenience.

Here's How it works:

- 1 Add a payee -
 - Go to the Payees menu and select Add a Payee.
 - Choose what type of payee you are adding - such as a bill, person, charity or gift.
 - Add the payee information and click Next.
 - Review for accuracy, then click Submit.

You have successfully added a payee! Now, you successfully added a payee! You are now ready to make a payment.

- 2 Making a payment -
 - Go to the payments Menu and select your type of payment - such as a single or recurring payment.
 - Select your payee.
 - Enter the payment amount and process day, then click Next.
 - Review for accuracy, then click Submit.

You have successfully made a payment!

- OnLine Bill pay through your bank is ten times safer than mailing a check.
- Our new bill pay is simple to understand and even easier to navigate.
- You can have the convenience of no more stamps, envelopes and trips to the post office.
- OnLine Bill Pay greatly reduces the risk of human error and late payments.

OnLine Bill Pay is:

- ✓ quick
- ✓ easy
- ✓ hassle-free

The Four C's of Credit

This is something you should teach all young adults. Credit is a useful tool to help pay for college tuition, vocation or trade schools, or even a car. It's important for your young adult to find out what kind of loan candidate he is:

Bankers look at the 4 C's of credit to determine if someone is eligible for a loan.

1. Character - The banker will need proof of steady employment and regular rent or mortgage payments, if available. Any signs of stability and reliability are important.

2. Collateral - This is a condition of most loans. The banker may require your young adult to back up a loan with something of value. When purchasing a car, the car itself is collateral.

3. Capacity - This is the ability to repay the loan over time. A steady job with a regular pay check is very important.

4. Credit - If your adult child has a credit card or other type of loan already, the banker will consider payment history and amount of funds outstanding, a history of paying bills on-time, even utility bills, is essential.

Additionally, the value of a co-signer, such as a parent or guardian, is helpful since most young adults do not have collateral or much credit history. If you, as a parent, decide, to co-sign on your child's loan, be aware that if he is unable to pay, you will have to assume full responsibility to repay the loan or risk damaging your credit as well.

If approved for a loan, encourage your young adult to treat credit as a privilege, based on his successful fulfillment of the characteristics above.

Quick Tips to Help your Young Adult Save Money

Pack Lunch - Although it's tempting to buy lunch every day once out in the workforce, suggest bringing a lunch from home. Help your young adult plan meals in advance so there is some variety.

Make a budget - Encourage your young adult to start a budget so they don't spend more than they have-very tempting when they have more money coming into their account with a steady job.

Note Spending - In order to develop a budget, have your young adult write down everything they spend for an entire month. Suggest they keep a notebook in their pocket or purse so nothing is forgotten.

Direct Deposit - Suggest automatic savings - many employers will allow automatic payroll deductions that are deposited directly into a savings account.

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
Murphy's @ 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

