

CSB MONEY TALKS



Issue 2, Winter 2006

Publication for our valued customers of Canadian State Bank

Letter from the President

Dear CSB Customer,

The Officers, Directors and Employees at CSB want to take this time to wish you and your family a **Merry Christmas and Happy New Year!** During this time of year each of us should reflect on the blessings we have and thank God for allowing us to live in a country where we can live and worship freely.

Our bank is growing and we are thankful you have decided to allow us the opportunity to serve you. This year has brought many changes to the products offered here at CSB and our primary goal is to provide you with high quality financial services in a very friendly environment. Our rates on CD's are very competitive and our lending staff stands ready to help with any business or personal

needs you may have. We continue to be one of the only banks in Canadian County that is owned and operated by people who live in the county.



I want to take this opportunity to invite you to come by and visit with me anytime. My pledge is to make your banking experience an enjoyable one and I hope that you will continue to let CSB serve you. Again, Merry Christmas to you and your family and I hope you have a wonderful New Year!

*Doug Tippens
President and CEO*



Have you opened your **New FREE Business Account** or received your **NEW Business Check card** Yet?

A Free checking account for small businesses, clubs or non-profit organizations.

- No Monthly Maintenance Fee
- 100 Free monthly transactions
- Just \$0.25 per transaction over 100
- Free Business Check Card (transactions do not count toward 100 transaction limit)
- Free OnLine Banking
- Free OnLine Bill Pay
- Free E-Statements

Call or ask one of our New Account Representatives about this **EXCITING** new product for businesses.



FOR THE HOLIDAYS, GRANDPA SAYS HE'S GIVING ME A CD FOR MY EDUCATION. I REALLY DON'T KNOW WHAT MUSIC HAS TO DO WITH PAYING FOR COLLEGE.

New Faces at CSB

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

Tyne Burriss is a new Part-time Teller in our El Reno Office. She is currently attending Redlands Community College, majoring in Accounting. She is originally from Hinton. Tyne says she loves working @ CSB.



Tyne Burriss

Mary Cusick is now working in our El Reno Office. She will be opening new accounts and helping in the teller line. She is currently attending Redland Community College, majoring in Business and is originally from Hinton. Mary came to our bank from Rose Rock Bank. Her most exciting thing at the present time is she has just purchased her first home.



Mary Cusick

Are you just letting your money set in an account not earning interest on it? WHY?
We have accounts earning interest with unlimited check writing!

Prime Checking

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

Choice Checking

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

Annual Percentage Yield (APY) accurate as of 10/3/06 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..

Looking for the Perfect Holiday Gift?

Canadian State Bank Visa GiftCards are the perfect gift for:
Family • Friends • Neighbors • Colleagues • Employees

Available in denominations from **\$20 to \$500**.

Safer than cash and gift certificates.
Can be used at millions of Visa debit card locations worldwide.

Happy Holidays!

Ever Wonder?

What is:

- Faster than scrambling for a pen to write a check
- More convenient than keeping track of the “1” check you tore out of the book for emergencies.
- Less expensive than paying for stop payments on lost checks you thought you dropped in the mail slot.
- A more efficient use of your time at the check out counter rather than searching for your identification that is safely hiding in your car, which is conveniently parked in the back of the lot.
- Hassle free when you feel like taking off for a week end trip on Friday evening at 10:00 p.m. and need cash.
- The best way to balance your checking account by date, dollar amount and location when you forgot to write down those last few charges.

It's a VISA Check Card from Canadian State Bank.

You can enjoy the ease of banking and holiday shopping 7 days a week, 24 hours a day with the card that does it all.

Tools to Prevent Identity Theft

The number of Americans who have experienced identity theft has surpassed 27 million, with the incidence rate increasing every year.

Substantial measures are in place at your bank to protect your identity and your accounts against theft and fraud.

Bank Privacy Policies protect your personal and financial information. Password protection for online transactions help assure online security. However, maximum security is possible *only with your help*. Here are a few tips you can use to stop these crimes before they happen:

- 1. Do not give out financial information** such as checking and credit card numbers, or your Social Security number, unless you know the person or organization.
- 2. Report lost or stolen checks immediately.** CSB will block payment on them.
- 3. Notify your banker of suspicious phone inquiries,** such as those asking for account information to “verify a statement” or “award a prize”.
- 4. Closely guard your ATM** Personal Identification Number (PIN) and ATM receipts.
- 5. Shred any financial solicitations** and bank statements before disposing of them.
- 6. Put outgoing mail** into a secure, official Postal Service collection box.
- 7. If regular bills fail to reach you,** call the company to find out why.
- 8. If your bills include questionable items,** don't ignore them. Instead, investigate immediately to head off any possible fraud.
- 9. Periodically contact the major credit reporting companies** to review your file and make certain the information is correct.

If you have any questions or concerns about protecting your financial identity, come in and visit with us.

How to obtain a FREE Credit Report:
www.annualcreditreport.com or
call (877) 322-8228

CSB Offers Home Mortgages

Did you know that CSB offers customers residential mortgage services? We offer fixed rates, balloon, and adjustable rate financing for home purchases as well as refinancing of existing mortgage loans at competitive rates. We are dedicated to offering home loans tailored to fit your needs. If you're thinking of moving, let CSB pre-approve your credit to give you added purchasing power because, in reality, when you've been pre-approved for a home loan through CSB you become a cash buyer to a home seller. A little pre-contract planning can give you more flexibility when negotiating a home purchase contract. It's easy and inexpensive.



We have Conventional, fixed and adjustable rate programs, terms from 10 to 30 years, low down payment options and Jumbo mortgages. Call to set up an appointment. Our mortgage experts will work with you to choose the financing option that meets your specific need. We think you'll be pleased with the results.

Call today for:

Rob Roberts, Yukon • 354-3030 or
Ray Belcher, El Reno • 262-8272

*10th Annual "Christmas in the Park"
November 18th - December 31
Every evening from 6:00 pm - 10:00 pm
"Christmas in the Park" provides a cheerful
holiday greeting to our local community
and out-of-town visitors during this
Christmas Season.*

Yukon Centennial T-Shirts on Sale for \$15.00. Available in White or Black. You can place an order at our Yukon CSB office or the Yukon Chamber of Commerce Office. Stop in to see them today.



*'Twas the Month After Christmas
And all through the House
The Bills were Arriving
Santa Felt like a Louse*

*He looked in his Checkbook
His Money was Lackjng
So he Turned to CSB for
Some Financial Backjng.*

*Advice from his Banker was
"Why Sit around and Moan?
We've got the Answer - a
Bill Consolidation Loan."*

*Now Santa was Filled with
New Holiday Cheer
And he could look forward
To a Happy New Year.*

*The Pressure was Gone &
He knew who to Thank
The Good Men and Women
At Canadian State Bank!*

Canadian State Bank LOCATIONS AND HOURS YUKON OFFICE

2500 S. Cornwell
354-3030



EL RENO OFFICE

220 S. Bickford
262-8272



MUSTANG OFFICE

120 S. Mustang Road
324-9615



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