



**SHELBY COUNTY  
STATE BANK**

*Banking For Your Life!*

Harlan • Elk Horn • Panama • Portsmouth • Irwin • Shelby

## An Insiders Newsletter

June 2011

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[www.scsbnet.com](http://www.scsbnet.com)

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## SCSB Employees Huinker and Schechinger Promoted in June

Shelby County State Bank is pleased to announce that Jeanna Schechinger and Ryan Huinker were recently appointed to new positions in recognition of their contributions to the bank.



The bank is very fortunate to have Jeanna's leadership in Irwin as former Irwin Office Manager, Ryan Huinker, transitioned into his new role in Downtown Harlan Office as Vice President of Credit Risk Management.



Jeanna has accepted the position of Branch Manager/Consumer Lender of the Irwin SCSB Office and Ryan Huinker the position of Vice President of Credit Risk Management.

For over 28 years Jeanna has been with SCSB and is very familiar with the Irwin community. As Branch Manager/Consumer Lender, Jeanna works closely with branch staff and provides consumer loan services in the Irwin Office. Ryan, along with two other lenders, will continue to work with Irwin area ag customers going forward.

In his new role, Ryan is primarily responsible for management of credit quality, as well as, loan compliance, internal audits and loan policy maintenance. Ryan has been in the banking industry for eight years and has demonstrated strong analytical skills in both lending and portfolio risk management during his time with SCSB.

We congratulate these individuals and know they will continue to provide our SCSB customers with the same great service they have become accustomed to.



## Enhancements made to SCSB's website: [www.scsbnet.com](http://www.scsbnet.com)

A new look was recently given to Shelby County State Bank's website, [www.scsbnet.com](http://www.scsbnet.com). Enhancements to the website include:

- Simplified navigation
- A video library featuring product info and SCSB commercials
- Online Banking and Remote Deposit Capture demos
- The latest SCSB news and events

Information about SCSB's products and services are all available online to view at your convenience. So, check out the new [www.scsbnet.com](http://www.scsbnet.com)!



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Shelby County State Bank  
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Harlan IA 51537

CHANGE SERVICE REQUESTED

**Smart Equity Home Loan Rates as low as 3.99% (4.18% APR)\*!**

With a Smart Equity Home Loan you can convert your home's equity into cash with some money saving advantages.

- A fixed rate as low as 3.99% (4.18% APR)\*
- Tax deductible interest payments†
- Borrow up to 80% of your home's value
- \$99 closing costs\*\*
- Fast approval to help you get started

These special rates are only good for a limited time so start your Smart Equity Home Loan by calling 755.5112 or visit your nearest SCSB branch today.

**SHELBY COUNTY STATE BANK**  
*Banking For Your Life!*

7 AREA LOCATIONS | [SCSBNET.COM](http://SCSBNET.COM) | 712.755.5112

\*Annual Percentage Rate. Smart Equity Loan offer refers to a home equity loan secured by the equity in your single family owner-occupied home. Offer applies to residents of Shelby, Harrison, Cass, Crawford, Monroe and Polk counties in Iowa. You must carry insurance on the property that secures your account. New money and consumer reports only. No refinancing of existing SCSB new equity loans. Approval and terms subject to credit qualifications. Some limitations will apply. Fixed introductory rate of 3.99% (4.18% APR). Thirty five monthly payments of \$147.88 and a balloon payment of \$17,043.95 (based on a \$20,000 loan amount amortized over 180 months). This offer is based on an automatic payment from a SCSB account and the rate will be 2.5% higher without the automatic payment. Offer expires September 30, 2011. \*\*Approval may be required in borrower's expense which may range from \$250 to \$375. †Consult your tax advisor about the deductibility of interest and potential tax savings.

# Where will you see SCSB at the Shelby County Fair?



Saturday, July 16 will be Shelby County State Bank's Day at the Shelby County Fair. There will be gifts, prizes and activities for adults and kids alike, all provided by SCSB employees from 9 am – 1 pm.

Everyone who visits the SCSB tent during that time can take part in a fun SCSB Scavenger Hunt, then spin the prize wheel to see what you win! The Junior Savers' Club mascot "Stasher" will be there to greet the kids and take pictures. There will also be coloring contest handouts, balloons and much more!

We look forward to seeing you at the Shelby County Fair on the morning of Saturday, July 16!

## Not Getting Anywhere Fast?

**ONE WAY** → Stop into SCSB for directions!

### 4.50% APR\* Vehicle Loans

- Quick and easy financing
- Buy new/used or refinance
- For current rates, call 755-5112 or visit [www.scsbnet.com](http://www.scsbnet.com)

\* Annual Percentage Rate. For loans of at least \$10,000 on model years 2006 or newer when using auto-debit from an SCSB account. Approval and terms subject to credit qualifications. No refinancing of existing SCSB loans. Some restrictions apply. Limited time offer.

**SHELBY COUNTY STATE BANK**  
*Banking For Your Life!*

**You enjoy the purchases.  
We'll handle the insurance.**

Kim Gray, Wayne Jacobsen and Jia Smith

**LANDMARK INSURANCE**  
425 East St, Shelby 712.544.2428  
120 N Elm St, Avoca 712.207.4363

# RESOLVE TO GAIN

We're not talking about your waistline.  
It's about your bottom line.

**Debbie Davis, Financial Advisor**

Annuities | Mutual Funds  
College & Retirement Plans  
Stocks | Bonds

**SHELBY COUNTY INVESTMENT CENTER**  
508 Court St., Harlan, IA 51537  
712.235.7707 800.574.3531

Securities products and advisory services are offered through First National Capital Markets, Inc. (FNCM), doing business as Shelby County Investment Center. FNCM is a registered broker-dealer and investment advisor, member FINRA & SIPC. Advisory services may only be offered by Investment Advisor Representatives in connection with an appropriate FNCM Advisory Services Agreement and disclosure brochures as provided. Not FDIC insured. May lose value. No bank guarantee. Not a deposit. Not insured by any federal government agency.

## SHELBY COUNTY STATE BANK

*Banking For Your Life!*

**HARLAN LOCATIONS**

**Main Bank** ..... (712) 755-5112  
508 Court Street - P. O. Box 29  
Harlan, IA 51537-0029  
**Lobby**  
Mon. - Friday 8:00 AM - 4:00 PM  
**Drive-In Only**  
Mon. - Thurs. 8:00 AM - 4:00 PM  
Friday 8:00 AM - 5:30 PM  
Saturday 8:00 AM - 11:00 AM  
**West Branch** .... (712) 755-7671  
2010 23rd Street, Harlan, IA 51537  
**Lobby**  
Mon. - Fri. 7:30 AM - 4:00 PM  
Saturday 9:00 AM - 1:00 PM  
**Drive-In**  
Mon. - Fri. 7:30 AM - 5:30 PM  
Saturday 9:00 AM - 1:00 PM

**PANAMA** ..... (712) 489-2424  
102 Main Street, Panama, IA 51562  
Mon. - Thurs. 8:00 AM - 3:30 PM  
Friday 8:00 AM - 4:00 PM  
Saturday 8:00 AM - 11:00 AM

**PORTSMOUTH** ..... (712) 743-2715  
111 Main Street, Portsmouth, IA 51565  
Mon. - Thurs. 8:00 AM - 3:30 PM  
Friday 8:00 AM - 4:00 PM  
Saturday 8:00 AM - 11:00 AM

**IRWIN** ..... (712) 782-3155  
512 Ann Street, Irwin, IA 51446  
Mon. - Thurs. 8:00 AM - 3:30 PM  
Friday 8:00 AM - 5:00 PM  
Saturday 8:00 AM - 11:00 AM

**SHELBY** ..... (712) 544-2626  
425 East Street, Shelby, IA 51570  
**Lobby**  
Mon. - Friday 8:30 AM - 3:00 PM  
**Drive-In**  
Mon. - Thurs. 8:00 AM - 4:00 PM  
Friday 8:00 AM - 5:00 PM  
Saturday 8:00 AM - 11:00 AM

**ELK HORN** ..... (712) 764-5067  
4039 Main Street, Elk Horn, IA 51531  
**Lobby and Drive-In**  
Mon. - Thurs. 8:00 AM - 3:30 PM  
Friday 8:00 AM - 5:00 PM  
**Drive-In Only**  
Saturday 8:00 AM - 11:00 AM

**24 HOUR DEPOSITORY AT ALL LOCATIONS**  
24 Hour XPress Banking by telephone -  
Locally at (712) 755-7921 or  
1-888-755-5112

**24 HOUR ATMs AT THE FOLLOWING LOCATIONS:**  
Main Bank and West Branch in Harlan  
Elk Horn Bank  
Panama Bank  
Shelby Taylor Oil Shell Station, I-80

# Online Assistant

Gina Hoffmann,  
Operations Manager



## 10 Tips for Paperless Record-keeping

Paper statements, receipts and other documents scattered around the house are easy to misplace and create a storage and organization challenge. Additionally, they pose a much more serious threat of identity theft if they get into the hands of the wrong person. Transitioning to a paperless home office can help you clear clutter and protect your personal financial information. To make the paperless switch, gear yourself with a computer with Internet access, a scanner and the following tips.

- 1) Elect to receive paperless statements.** Each month you may be receiving paper statements from your bank, credit card company, cell phone provider, energy provider and other companies you do business with. To cut down on clutter and paper, you may be able to elect to receive your statements electronically. You can sign up for eStatements at SCSB through 24 Hour Banker Online. Simply log on to [www.scsbnet.com](http://www.scsbnet.com) and click on the 24 Hour Banker link to get started.
- 2) Switch to online bill-paying options.** Many banks provide custom-

ers with the ability to pay bills online. Studies show that online bill pay is now used by more than 60 percent of the online banking community. Paying bills online is often faster and easier than writing and mailing a check. BillPay is also available for free through SCSB's 24 Hour Banker Online.

- 3) Use strong passwords.** Passwords or PINs should be used when accessing an account online. Your password should be unique to you, and should be changed regularly. Do not use birthdates or other numbers or words that may be easy for others to guess.
- 4) Don't fall for phishing scams.** Avoid getting hooked by criminals who send e-mails encouraging you to reveal personal financial information, such as account numbers, passwords or Social Security numbers. The e-mails may appear to be from trusted banks, retailers or other companies and often says the company needs to verify your information for security reasons. Remember that Shelby County State Bank will never ask you to reveal passwords or other personal information via e-mail.



## Junior Savers' Club Members Enjoy Movie Day in April

It was a full house at the Junior Savers' Club movie on April 16. Shelby County State Bank sponsored the movie, "Rio" for Junior Savers' Club members and their families. Getting settled in for the show are Abram and MaryRuth Wilwerding, son and daughter of Paul and Desiri Wilwerding, Portsmouth.

## SCSB's Online Support is Here to Help You!

Want to sign up for Online Banking, but don't know how?  
**We'll show you.**

Ever wondered how to use BillPay or sign up for eStatements?  
**We'll walk you through it.**

**Call:** .....(712) 755-5112

**Email:** .....[webmst@scsbnet.com](mailto:webmst@scsbnet.com)

**Stop by:** .....Any of SCSB's seven locations in Shelby County

**Arrange a visit:** .....We can make arrangements to set you up with online banking services on your home computer

- 5) Use caution when conducting transactions online.** Encryption is the process of scrambling private information to prevent unauthorized access. To show that your transmission is encrypted, some browsers display a small icon on your screen that looks like a padlock or a key whenever you conduct secure transactions online. Avoid sending sensitive information, such as account numbers, through unsecured e-mail.
- 6) Protect your computer.** If you are making the switch to paperless record-keeping, make sure you are protecting your computer and financial information by arming your computer with a good firewall and software to combat spyware and viruses. Update the software regularly to ensure you are fully protected.
- 7) Backup your files.** Upgrade your computer's backup system or invest in an external hard drive to store your backup files. Then scan and store receipts and documents electronically. Through e-Statements with SCSB, your online statements can be download as PDF files and stored on your computer.
- 8) Know what to keep and what to purge.** There are many reasons to keep records. In addition to tax purposes, you may need to keep records for insurance purposes or for getting a loan. According to the IRS, good records will help you identify sources of income, keep track of expenses, keep track of the basis of property, prepare tax returns or support items reported on tax returns. For information on what kinds of records you should keep and how long you should keep them, go to [www.irs.gov/pub/irs-pdf/p552.pdf](http://www.irs.gov/pub/irs-pdf/p552.pdf).
- 9) Shred for safety.** Invest in a shredder to safely get rid of old files, paid bills, scanned documents and other unwanted paper, such as credit card offers. Shredding your documents helps to keep your personal financial information from getting into the hands of identity thieves.
- 10) Turn to your local banker.** Talk to the staff at SCSB for more information about protecting your financial information.

**Check out the SCSB Video Library on [www.scsbnet.com](http://www.scsbnet.com) to learn more about SCSB and our services**



**Good Luck to all the HS Graduates!**

**go bank**  
[gobankscsb.com](http://gobankscsb.com)

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