



**SHELBY COUNTY STATE BANK**

*Banking For Your Life!*

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

# An Insiders Newsletter

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## Lefebber wins Grand Prize in Pays for A's Grand Prize and Second Semester Winners Drawn

Second semester winners in SC-SB's Pays for A's program were drawn in July. The \$100 winners for the 2010-11 school year and their respective school district areas are (see photos on page two):

EH-K.....Brenna Juelsgaard  
AHST.....Grace Sextro  
HCHS.....Michelle Stolz  
IKM-Manning....Ashley Nielsen

Each of these students received a

\$100 scholarship savings account from SCSB.

The grand prize winner of a \$1000 scholarship savings account is: Dustin Lefebber from HCHS. Dustin's name was drawn from all of the Pays for A's entries this past year.

The Pays for A's program allows middle and high school students

who receive an "A" on their quarterly report card to bring it to any SCSB location to receive scholarship entries and a coupon for a free Personal Pan Pizza from Pizza Hut. Winners are drawn among SCSB's four area schools in conjunction with other surrounding area schools. The deadline for the 2011-12 first semester drawing is January 31, 2012.



**\$1000 Grand Prize Winner:** Portsmouth Office Manager Rick Ohlinger congratulates Dustin Lefebber as the grand prize winner of Shelby County State Bank's Pays for A's program for the 2010-11 school year. Dustin attends Harlan Community High School and is the son of Thomas and Janet Lefebber of Portsmouth.

## Upgrade coming to Online Banking on November 18

There's good news coming in the form of an upgrade to 24 Hour Banker Online. On **November 18**, Shelby County State Bank's 24 Hour Banker Online customers will experience an upgrade allowing for:

1. Enhanced security
2. Online password resets
3. One login for both personal and business 24 Hour Banker Online accounts

This upcoming enhancement will require all SCSB customers with online personal accounts to **re-register** (not re-enroll) **on your first login on/after November 18**. Customers with an online business account will go through re-registration on his/her business accounts on/after **November 5**.

- Continued on page 3

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Harlan IA 51537

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\*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, Harlan, Des Moines, Crawford, Monroe and Polk counties. You must carry insurance on the property that secures your account, have money and borrower accounts in good standing. No refinancing of existing SCSB real estate loans. Approval and terms subject to credit qualifications. Some restrictions will apply. Fixed introductory rate of 3.99% (4.18% APR). First five monthly payments of \$147.58 and a balloon payment of \$17,043.75 based on a \$25,000 loan amount amortized over 180 months. This offer is based on an automatic payment from a SCSB account and the rate will be 2.75% higher without the automatic payment. Offer expires September 30, 2011. \*\*Approval may be required at borrower's expense which may range from \$200 to \$375. †Consult your tax advisor about the deductibility of interest and potential tax savings.



Shelby County State Bank employees Kathy Mahlberg and Russ Heine assist as a couple 4-Hers spin the bank's prize wheel at the Shelby County Fair.

## Did you see SCSB at the Shelby County Fair?

Saturday, July 16 was Shelby County State Bank's day at the Shelby County Fair.

The bank hosted a booth and prize wheel and for the kids there were balloons, tattoos and a coloring contest. The Junior Savers Club mascot, Stasher, also made an appearance posing for pictures with the kids that morning.

Eleven SCSB employees also volunteered their time on Saturday by working in the Shelby County Community Outreach's food booth. From the Fair Parade to the Baby Contest to the Livestock Auction,

SCSB proudly took part in many SC Fair activities this year. And, we look forward to seeing you at the 2012 Shelby County Fair!



AHST: Ashley Nielsen of Tri-Center receives her \$100 scholarship savings account certificate from Mathew Freund, Shelby Office Manager.



IKM-Manning: Grace Sextro of IKM-Manning was the winner of the IKM-Manning-area schools Pays for A's scholarship. Presenting it to her is Jeanna Schechinger, Irwin Office Manager.



EH-Kimballton: Brenna Juelsgaard was the EH-Kimballton-area schools Pays for A's winner. Allison Buckholdt of the Elk Horn Office presents her with a \$100 scholarship savings account certificate.



HCHS: Rick Ohlinger, Portsmouth Office Manager presented Michelle Stolz of HCHS with her \$100 Pays for A's scholarship savings account.

### Enhanced SCSB Statement Design Coming in October

Soon you will see your Shelby County State Bank statement with enhanced information and a streamlined design. Security features such as masked account numbers and watermarked paper make your information more secure from fraud and identity theft. The new layout is clean and organized making it easy to read and allowing you to quickly find the information you need. Take a look at all the features that will be in your new SCSB bank statement:

- 1 CONTACT INFORMATION**  
Easy-to-find contact information, in case you have any questions regarding your account.
- 2 STATEMENT SUMMARY**  
Quick overview of all your accounts, including checking, savings, money markets, CDs and lines of credit. Includes beginning and ending balance of each account.
- 3 DETAILED ACCOUNT INFO**  
A closer look at the balance and transactions of each of your accounts, broken out into deposit and withdrawal activity.
- 4 DEPOSIT ACTIVITY**  
Detailed list of deposit activity, separated by electronic and paper transactions.
- 5 WITHDRAWAL ACTIVITY**  
Detailed list of withdrawal activity, also separated by electronic and paper transactions.

**CONTACT INFORMATION**  
712.235.5112  
800.574.3331  
www.scsb.com

**SHELBY COUNTY STATE BANK**  
Making You Smarter  
100 Court Street  
Holtville, MO 63451

**ABC COMPANY**  
432 DUMAS STREET  
HAYTOWN, MO 63454

Thank you for your business. We look forward to helping you reach your financial goals. We're committed to helping you achieve your financial goals, whether it's determining your best lending option or advice on your investments. For more information contact your Personal Banker.

**2 STATEMENT SUMMARY** October 1, 2011 through October 31, 2011

Account Description	Account #	Beginning Balance	Ending Balance
<b>Checking Accounts</b>			
Checking	123456789	\$1,234.56	\$1,000.00
Checking	987654321	\$5,678.90	\$5,456.78
CD	111111111	\$1,000.00	\$1,000.00
<b>Total All Checking</b>		<b>\$7,913.46</b>	<b>\$7,456.78</b>
<b>Savings Accounts</b>			
Money Market	222222222	\$2,345.67	\$2,345.67
<b>Total All Savings</b>		<b>\$2,345.67</b>	<b>\$2,345.67</b>
<b>Total All Accounts</b>		<b>\$10,259.13</b>	<b>\$9,802.45</b>

**3 Checking Average Balance**

Beginning Balance	Total Deposits	Total Withdrawals	Ending Balance
\$6,712.34	\$1,234.56	\$1,944.90	\$5,999.99
Annual Percentage Yield Earned			\$0.02
Interest Earned This Statement			\$0.02
Interest Paid This Statement			\$0.02
Interest Paid YTD			\$0.02

**4 Deposit Activity**

Account	Transaction	Amount	Date
ELECTRONIC	Direct Deposit	\$1,234.56	10/1/11
	Transfer from Savings	\$500.00	10/1/11
	Transfer from Money Market	\$500.00	10/1/11
PAPER	Deposit	\$1,000.00	10/1/11
	Transfer from Another Account	\$500.00	10/1/11
<b>Total Paper Deposits</b>		<b>\$1,500.00</b>	

**5 Withdrawal Activity**

Account	Transaction	Amount	Date
ELECTRONIC	ATM Withdrawal	\$100.00	10/1/11
	Transfer to Savings	\$500.00	10/1/11
	Transfer to Money Market	\$500.00	10/1/11
PAPER	Check Cash	\$200.00	10/1/11
	Check Deposit	\$100.00	10/1/11
<b>Total Paper Withdrawals</b>		<b>\$300.00</b>	



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120 N Elm St. Aycock 712.307.6861

## Upgrade . . . Continued from front

### 1) ENHANCED SECURITY

During the re-registration process you will be asked to generate a new User ID, an 8-20 letter and number combination with no special characters or spaces.

You will also be asked to provide an email address. This email will be used to verify your identity and will also be used when you receive a temporary password during the re-registration process.

Finally, you will also be asked to select *new security questions* as well as a *personal image*. Both of these are security measures to prevent against fraudulent sites, which will not have access to any of this type of information.

### 2) ONLINE PASSWORD RESETS

After November 18 you will be able to reset your own User ID or Password online without having to call the bank! To reset your User ID or Password you will simply click on the "Forgot your User ID or Password" link on the 24 Hour Banker Online home page. Once you answer the questions provided and your identity is validated, you will be sent a one-time password to the email you registered.

### 3) ONE LOGIN FOR PERSONAL AND BUSINESS ONLINE ACCOUNTS

A customer with a business and personal online account will go through re-registration on his/her business account on **Nov 5** and then re-register on his/her personal account on **Nov 18**. To have the same User Name on both accounts the customer *must use the same email address for both the business and personal side*.

You will still have to log-in to the personal site of online banking to access your personal accounts and log-in to the business site to access your business accounts. However, you may use the same User ID and Password for both as long as you provide the same email address during re-registration.

There will be online banners through 24 Hour Banker Online and other messages alerting you to these upcoming security enhancements prior to November 5. If you have questions regarding this upcoming re-registration process please contact your nearest SCSB Office or call 712.755.5112.

## FAQs about the 24 Hour Online Banking Upgrade

### Q "Can I use the same User ID and Password that I have now?"

A In most cases, yes. However, our system only allows for one customer to have a particular User ID. If someone else has already registered that User ID, you will be prompted to select a different one.

Example: If you want to use "Cyclones12" as your User ID, you must be the first one to register that name. User IDs are determined on a first come, first served basis in the system.

### Q "What is a personal image?"

A personal image is an image you will choose and will display every time that you enter a correct User ID. You can safely enter your password once you see your correct personal security image.

### Q "Why do I have to supply my email address when re-registering?"

A An email address is used by SCSB to confirm your identity for log-in. After you re-register, an email will go out to you with a one-time password. At your next log-in you must enter that one-time password to complete the registration process. Only one email address will be permitted per User Name.

### Q "I own an account with someone else. Do we both need to enroll or can we share a 24 Hour Banker Online account?"

A You may share accounts, but for your security purposes, every 24 Hour Banker Online customer should really have a unique User ID with a corresponding unique email. By having your own User ID you can set your own preferences such as which accounts you wish to view, determine your own personal alerts among other settings.

## Ag Appreciation Day Draws 100 Attendees



On August 22 Shelby County State Bank held an Ag Appreciation Day at the Harlan Golf & Country Club. The featured speaker was David Kruse, author of The CommStock Report. Kruse (center) joined in a post-presentation discussion with Rich Ohlinger and Senior Vice President, Randy Coenen. Lunch was provided for all followed by golf and pitch tournaments.



**SHELBY COUNTY STATE BANK**

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#### 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

#### 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

#### 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

## 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



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\*Fixed Annual Percentage Rate. New money only, no refinancing of existing SCSB term equipment loans. SCSB reserves all rights to cancel or change rates and terms at any time and without notice. \*\*Variable Daily Rate. WSJ Prime Rate Index plus 50bps - lifetime floor of 3.75% APR. New money only, no refinancing of existing SCSB term equipment loans. SCSB reserves all rights to cancel or change rates and terms at any time and without notice. Rates effective as of August 15, 2011.