

# Think BOTTOMLINE

©November 2010

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**TOM'S  
DESK...**

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**HOME LOANS  
REFINANCE  
BOOM**

## PLUS:

- IRA REQUIREMENTS
- ATM SAFETY
- GIFT CARDS
- AND MORE

## Annual Christmas Open House

Join the employees of Marine Bank & Trust for the 17<sup>th</sup> Annual Carthage Christmas Open House on Thursday, December 2<sup>nd</sup> from 4:30-7:30 p.m. We will be grilling hot dogs and serving our famous chili!

As you enjoy the downtown festivities with carriage rides, caroling and a visit from Santa Claus, stop by and enjoy dinner on us! Come and enjoy some true hometown Christmas Spirit!

A Newsletter written and produced for: Marine Bank & Trust

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Carthage, IL 62321  
(217) 357-3151  
Fax: (217)357-6760

### Hamilton Office

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P.O. Box 231  
Hamilton, IL 62341  
(217)847-3341  
Fax: (217)847-2500

### Augusta Office

507 Main Street  
P.O. Box 216  
Augusta, IL 62311  
(217)392-2151  
Fax: (217)392-2455



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## From Tom's Desk...

Happy Autumn! It's been a beautiful fall, with brilliant foliage colors and exciting high school football. We truly have a lot to be thankful for. Now it's time to prepare for the hustle and bustle of the upcoming holiday season.



What's on your Christmas list this year, and what special gifts are you shopping for to make someone else's holiday merrier? Perhaps it's the latest electronic device, or something special for your home. If you're like some folks, perhaps this is the time for gifting the family with a new vehicle, or a well-deserved vacation.

No matter what you are asking of Santa this year, let me take this opportunity to encourage you to shop locally whenever possible. Within Hancock County and the immediate surrounding area we have so many great merchants who rely on their "hometown" shoppers to keep their doors open and their cash registers ringing. So before you go out of town to buy your Christmas presents, try shopping locally first! (The annual Carthage Open House is a great time to start that shopping, and have a hot dog and some chili with your friends at Marine Bank! See page one for all the details.)

But the holidays aren't always filled with joy. We also are reminded that this time of year can be particularly difficult for those who may be experiencing hardship, or who have suffered a loss. One of the best presents we can give carries no price tag, but rather is the gift of friendship and understanding. Treasuring the relationships we have with others matters more than the number of packages we wrap or open, and THAT is the Bottom Line.

On behalf of the Employees, Officers and Directors of Marine Bank & Trust. I wish you a very Happy Thanksgiving, a Merry Christmas and a truly joyous New Year.

R. Thomas Dale  
President

## Welcome, New Marine Bank Employees!



**TAYLOR FINK** is a new cooperative student at the Marine Bank Carthage location. A senior at Illini West High School, she is the daughter of Teresa and David Fink, and she has two sisters, Tiffany and Trisha.

Following graduation, she plans to attend John Wood Community College, then study for a career in radiology at Blessing Hospital. Although she loves working at Marine ("I enjoy everything about it!"), in her spare time she enjoys shopping, playing with her dog, Brittany, and spending time with her five nephews.



**BROOKE TOBIAS** is a senior at Southeastern High School, and is a cooperative student working at the Augusta branch. The daughter of Donna and Jeff Tobias, she lives in West Point, and has two brothers, Matt and Ross. At school she is active on Dance Team, National Honor Society, Future Business Leaders of America, and Future Farmers of America. In her spare time Brooke enjoys riding horses and playing volleyball. Brooke plans to attend Western Illinois University and Logan University in St. Louis and pursue a career in chiropractic medicine or physical therapy. She says her favorite thing about working at Marine Bank is meeting new people.

Following graduation, she plans to attend John Wood Community College, then study for a career in radiology at Blessing Hospital. Although she loves working at Marine ("I enjoy everything about it!"), in her spare time she enjoys shopping, playing with her dog, Brittany, and spending time with her five nephews.

## IRA Requirements

### Required Minimum Distributions are Back!

David Fox, CFP-Senior Vice President

Most years, traditional IRA owners age 70 ½ or older are required to take a distribution from their IRA. This is called a RMD, meaning Required Minimum Distribution. The RMD requirement was waived for tax year 2009. This was a good move to help IRA owners who didn't want to take distributions and possibly have to pay taxes on them. However, the RMD requirement is NOT waived for tax year 2010. If you are a traditional IRA owner older than 70 ½, or you turn(ed) 70 ½ in 2010, I strongly recommend you talk with your local IRA expert to discuss Required Minimum Distributions. The amount you are required to take depends on the account balance, the owners age, and possibly the beneficiaries age (if the beneficiary is a spouse more than 10 years younger than the IRA owner).

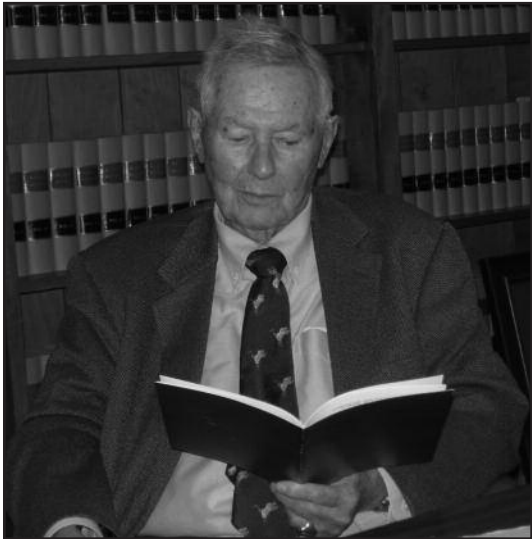
It is very important that Required Minimum Distributions are taken care of in a timely manner. The penalty for not doing so is 50% (yes-Fifty Percent) of the difference between what was withdrawn, and what should have been withdrawn.

## Congratulations

to employee **ERIN HOLST** on her marriage to Cody Holst on August 28, 2010. Erin is the former Erin Redenius of Carthage. Erin and Cody reside in Augusta, IL. Cody farms and raises cattle. Cody and Erin are excited to be planning their First Annual Bred Heifer Sale this fall.



## Remembering the Marine Legacy . . .



Franklin M. Hartzell reviews the commemorative booklet that was published in 1982, celebrating the 50th anniversary of Marine Trust Company. The Bank was originally founded in 1920 by Mr. Hartzell's grandfather, William H. Hartzell, and was named "Marine Trust Company" to honor the memory of William's son, Private Phillip William Hartzell, who was serving as a Marine in World War I when he was killed in France in 1918. Nine decades later, Marine Bank continues to honor and pay tribute to the men and women of our country's armed services.

## Customer Appreciation Picnic

Thank you to everyone who helped make our annual Customer Appreciation Picnic a big success again this year! Many people attended and had a great evening filled with food, fun and laughter!



# MARINE BANK & TRUST

## BOARD OF DIRECTORS

R. Thomas Dale, *President*  
 Jerry Bartell • David Carroll • Nick Dadant •  
 Matt Dickinson • Rick Ramsey • Todd Wise

## CARTHAGE

### OFFICERS

R. Thomas Dale, *President*  
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 David Fox, *Sr. Vice President/Financial Services/Assistant Trust Officer*  
 Ramona Brown, *Vice President/Cashier*  
 Dan Dion, *Vice President/Lending*  
 Sandra Folkerts, *Vice President/Lending*  
 Tammy Kropp, *Vice President/Operations*  
 Gabriel L. Pettit, *Vice President/Lending*  
 Diane Schardon, *Trust Officer*  
 Susan Starr, *Assistant Vice President/Retail Services*

### EMPLOYEES

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 Kelly Freeman, Brenda Harnetiaux,  
 Gail Hartman, Jody Hasten, Jennifer Hocker,  
 Janis Howard, Teena LeMaire, Carol McClintock,  
 Judy McVey, Ena Swartz, Taylor Fink

## HAMILTON

### OFFICERS

Janet E. Rahn, *Vice President/Operations*  
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 Cicily Knowles, *Assistant Vice President*

### EMPLOYEES

Tracy Arnold, Dianna Cannon,  
 Peggy Murphy, Melinda Plowman,  
 Emilee Reneau, JoAnn Stewart,  
 Betty Stuckwisch, Lateala Trautvetter

## AUGUSTA

### OFFICERS

Susie Eddington, *Vice President/Manager*  
 Philip Stienbarger, *Assistant Cashier*  
 Greg Tippey, *Assistant Vice President/Lending*

### EMPLOYEES

Nadine Marlow, Erin Holst, Brooke Tobias

## ATM Safety

Tammy K Kropp, Vice President of Operations

ATM's provide convenient access to your accounts at a variety of locations 24 hours a day, 7 days a week! Marine Bank has ATM locations at the main banks in Carthage and Hamilton and at Memorial Hospital in Carthage, and Suzy Q's in Augusta. Transactions are free to Marine Bank customers! You can also use the ATM's in the Springfield area with the United Community Bank logo free of charge.

Your personal safety and the integrity of your account are our primary concerns. Please read the following tips for using any ATM.

- Observe the ATM surroundings before approaching an ATM. If anyone or anything appears to be suspicious, cancel your transaction and leave the area.
- When using a drive-up ATM keep your doors locked and keep your windows up until you are ready to do your transaction.
- If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take someone with you when using an ATM at night.
- Minimize time spent at the ATM by having your card out and ready to use.
- If making a withdrawal, do not let anyone see how much money you withdrew and never count your money at the ATM.
- Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.
- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN number or transaction amount.
- Protect your personal identification number (PIN). Don't give it out to others and don't write it anywhere near your card.
- Don't use common numbers for your PIN, such as birth dates or telephone numbers.
- As you leave be aware of anything suspicious. If you think you are being followed, go to an area with a lot of people and call the police, or drive to the police station.
- Closely monitor your bank statements, as well as your balances, and report any problems to us as soon as possible.
- If your ATM or debit card is lost or stolen during business hours, call us. If it is after hours, call 1-888-849-6046 as soon as possible to avoid potential loss.

Think Bank.  
**THINK DOUBLE POINTS**  
Think Marine.



### Marine Bank Rewards Card **Double Points**

**November 26 through December 24**  
Marine Bank Rewards Card holders will get **double points** on all purchases. (Requiring card holder's signature.) This is a great time to use your Rewards Card for holiday shopping and earn twice the points!



FDIC  
INSURED



## All Occasion Gift Cards

Susan Starr, AVP Retail Services

Marine Bank has newly designed prepaid Visa gift cards available in time for the holiday season! Whether it be for Christmas, a birthday, or just to say 'Thanks', these cards make the perfect gift.

The cards are available in amounts ranging from \$5 to \$500. They can be used anywhere that Visa cards are accepted. The cards are non-reloadable and cost \$3.95 per card.

When using the cards at gas stations, please be aware that they will not work for Pay-at-the-Pump transactions.

The cards can be used at gas stations, but must be used to pay for gas or merchandise inside the station.

These gift cards are available at all 3 Marine Bank locations. Call or stop by for more information today!



## Marine Bank Participates in "Shop Augusta"

Marine Bank & Trust in Augusta was a participant in the recent "Shop Augusta" Day, when local businesses organized a community-wide event. Several businesses provided special discounts for customers, and visitors enjoyed an antique tractor show and a kids' parade in the morning.

The Southeastern High School Dance Team held a bake sale in front of Marine Bank, while there was a car wash behind the bank.

If you missed the fun, don't worry...plans are already in place to make this an annual event!

## Home Loans: Refinance Boom

Gabe Pettit, Vice President

If you've turned on the television, read the paper, or surfed the web at all these last few months, there is no doubt that you've heard or seen advertisements regarding the historically low fixed residential real estate rates that are causing the "refinance boom". Marine Bank & Trust is in the thick of it and we're ready to meet with you and look at the options that are available to you.

When you come in to meet with any of our fixed rate home loan experts, we'll sit down with you and discuss whether refinancing your home loan is in your best interest. There are a few key things to look at when refinancing your home.

**First:** Consider how long you plan on being in that particular home. You need to make sure that you'll be in the home long enough to realize the benefits of refinancing. If you don't see any need to move in the near future, it may be the right time for you to consider refinancing.

**Second:** Look at the savings. Refinancing can lead to two different types of savings. You can save on your monthly payment if you refinance for a term that is equal to or longer than your current mortgage term. If you choose a loan with a maturity shorter than your current mortgage, your payment may increase, but the interest you'll pay over the term of the loan will be significantly less.

**Third:** Choose a lender and bank that you know and trust. Marine Bank & Trust has over 90 years of combined banking experience among our fixed rate home loan experts. When you come in and visit with us about refinancing your home, we want to make sure that we are positioning you for your maximum financial success.

It is our job at Marine Bank & Trust to help people in our community succeed and manage their money and assets the best they can. You can stop by any of our locations and visit with any of our fixed rate home loan experts to discuss your options.

You can also visit the following Federal Reserve website for some excellent tips on your refinancing questions.

<http://www.federalreserve.gov/pubs/refinancings/default.htm>

Think Bank.  
**THINK HOME LOAN EXPERTS.**  
Think Marine.



Back row: Susie Eddington, Sandy Folkerts, Cicily Knowles. Front row: Greg Tippey, Garry Gibbs, Gabe Pettit

Your home is probably your most valuable asset. When it's time to improve it, you need expert advice on the best lending solution. **Experience counts!** Call the home loan experts at Marine Bank & Trust, and learn why their more than **90 years** of combined experience really does make a difference!



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• HAMILTON 217-847-3341 •

## Elimination of Treasury Tax & Loan Paper Coupons

Susan Starr, AVP Retail Services

The Treasury Tax & Loan program is a program put in place by the federal government so that businesses and individuals can pay social security withholding and federal tax payments throughout the year.

In the past, these payments have been accepted at many financial institutions via a 'coupon' (paper copy). The Internal Revenue Service has proposed a regulation that effective December 31st, 2010 will eliminate the use of paper coupons.

How will I pay my Federal Tax Payment?

The Electronic Federal Tax Payment System (EFTPS) is a way to make electronic tax payments. This is a secure method of payment through the internet, requiring a taxpayer ID number and Personal Identification Number (PIN) in order to make a payment. There is an EFTPS link on our website, [www.marinebk.com](http://www.marinebk.com).

### Benefits:

- Schedule payments in advance. Up to 180 days in advance for businesses and up to 365 days in advance for individuals
- Make payments at your convenience, anytime day or night
- Check the status of past payments
- United States-based toll-free customer support 24 hours a day, 7 days a week
- No cost to use EFTPS

Call or visit any of our branches for more information.

Pre-enroll today by visiting [www.eftps.gov](http://www.eftps.gov) or by calling 1-800-555-4477 (businesses) or 1-800-316-6541 (individuals).



## Thanksgiving

Thursday, Nov. 25<sup>th</sup> - Closed  
Friday & Saturday Open Normal Hours

## Christmas

Friday, Dec. 24<sup>th</sup> - Close at Noon  
Saturday, Dec. 25<sup>th</sup> - Closed  
Monday Open Normal Hours

## New Year's

Friday, Dec. 31<sup>st</sup> - Close at Noon  
Saturday, Jan. 1<sup>st</sup> - Closed  
Monday Open Normal Hours



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