

Think BOTTOMLINE

©July 2011

PLUS:

- **KNOW YOUR LENDER**
- **CHARITABLE GIVING**
- **FRAUDULENT e-mail**
- **AND MORE**

page 5: **Get in Shape:**
Good Financial Health

Don't Forget the Kids!

Entertainment for the kids including face painting by Illini West Cheerleaders, pool passes & caricatures.

page 2: **FROM
TOM'S
DESK...**

18th Annual Customer Appreciation Picnic

Thursday, July 28th, 2011

Jaycee Park

Serving begins @ 4:30pm*

*In case of inclement weather, event will be held at the Hancock County Extension Center

VFW/American Legion

Color Guard

will present the flag

RESERVATIONS

Please call for reservations:
Carthage 357-3151
Hamilton 847-3341
Augusta 392-2151

Entertainment at 6PM

Emily Rose Nelson

Shelby DeMint

Gracie Wetzel

The Drum Bums

Bring your lawn chairs

Menu

BBQ Pork Plate

Baked Beans

Potato Salad

Applesauce

Bread & Butter

Ice Cream

Drinks

Door Prizes

\$25 Gift Certificates to:

Hamilton Family Restaurant

Bergman Farm Supply

New 2 U

Double Deuce

Hamilton Dairy Queen

MORE Medical

McHugh Drug Store

Pat's Pit Stop

PJ's Pub and Diner

Suzy Q's

The Flower Shop

The Office

Tranquil Touch Massage

Treasures

Los Charros

1-Day's Interest on \$20,000,000 at the highest Money Market interest rate on July 28, 2011.

A Newsletter written and produced for: Marine Bank & Trust

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(217) 847-3341
Fax: (217) 847-2500

Augusta Office

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From Tom's Desk . . .

Do you remember the story of the Three Little Pigs? With everything that has happened in the banking industry during the last few years, this story turns out to be a great parable about banking.

I may not seem like a guy who tells a lot of nursery rhymes, so let me explain. If you recall, the three pigs set out to build homes for themselves. Meanwhile, they are being pursued by a very hungry and hostile wolf, who has very little patience or sense of humor.



The first little pig, apparently trying to cut costs, chooses the readily accessible, cost-efficient, and unfortunately penetrable straw as his building material of choice. Along comes the wolf, who to his credit, first asks to come in. But this first little pig believes his hastily constructed home will protect him, and denies access to the wolf. The wolf, who can already smell that bacon sizzling, huffs and puffs and . . . you know the rest.

The second little pig learns from his brother's mistakes and decides to build his house out of sticks. Again, the wolf requests permission to enter, an invitation that is again declined, so the wolf huffs and puffs his way closer to a pork chop dinner. The sticks held up no better than the straw, so the first two pigs run frantically to their last hope of sanction.

The third little pig has been watching all of this carefully, and knows the futility of shortcuts when it comes to warding off the enemy. Only the security of a solid, proven material like brick will be successful for this effort. And sure enough, the wolf turns blue trying to blow over the brick structure. He finally resorts to entering through the chimney, but our clever swine has placed a bucket of boiling water in the hearth, which greets the wolf in what we assume was a scalding revelation about the cleverness of pigs.

These days we hear a lot about the "cheap and easy" financial institutions and loan programs that boast "free!" in their ads and offer loans to "anybody, regardless of credit!" They remind me of the first two pigs who built homes that were too easy, too cheap, and too shortsighted to result in anything good in the long run. The wolf (financial insecurity and unsecured debt) penetrates that kind of structure easily.

Marine Bank & Trust always has and always will emulate the third little pig. Our strength lies in our commitment to long-term security, not a quick or cheap fix, which inevitably leads to disappointment. That means we don't intend to become the "big box store" of banks, but rather hold ourselves to the higher standards that have continually served you well in terms of our growth, strength and security. This doesn't mean we aren't constantly launching products and services that provide you with great value and convenience; it just means we will never sacrifice your security or the integrity of the community we serve for the reduced price of a piece of straw or the ready availability of sticks.

Your financial growth and stability is our first and foremost objective . . . always has been, and always will be. That's what friends do for friends. And THAT is the bottom line.

See you at the Picnic! (By the way, this year we're serving BBQ pork . . . go figure!)

R Thomas Dale, President

Know Your Lender

Sandra L. Folkerts, Vice President/Lending

Do you know the person or company that you are financing your home with? In this global market there are many companies offering 'great deals' for home financing. The old saying "If it sounds too good to be true, it probably is," still stands to reason today. Be absolutely sure that you understand all of the rates and terms that are attached to this offer, before signing any agreement to proceed with a loan. Read the fine print.

RESPA (Real Estate Standard Procedures Act) requires that when you apply for a loan, the lender or mortgage broker give you a Good Faith Estimate of settlement service charges you will likely have to pay. If not given to you at the time of the completed application, the lender or mortgage broker must mail or deliver the Good Faith Estimate to you within the next three (3) business days. These are only estimates, actual closing costs may vary. This gives you, the consumer, time to review this Good Faith Estimate and contact your lender to ask questions. We are here to help you understand all of the fees associated with your mortgage.

There are special programs that may increase the closing costs. One of these would be a Rural Development First Time Homebuyer Loan. The added fees to this loan relate to the ability to borrow 100% of the purchase price, given the home appraises for the purchase price. Another program that may have added closing costs is the Fannie Mae fixed market. Additional underwriting or Loan Level Price Adjustments charged by Fannie Mae may increase closing fees on this program.

Another option that consumers can do is to 'Prequalify' for a mortgage loan. At this point you can sit down with your lender and discuss all of the options available to you and review your budget (income vs. expenses) to know what price range is comfortable for you to begin your home search.

So, do your homework. Buying a home is one of the largest investments that you will make in your lifetime. Make it an informed and enjoyable process. We at Marine Bank & Trust are glad to schedule an appointment and discuss all of your options before you take the step to buy or refinance your home.

Include Charitable Gifting in **Your Estate Plan.**

Diane Schardon, Trust Officer

Is charitable gifting something you would like to include in your estate plan? A plan to continue the work of organizations you believe in can be very rewarding and at the same time realize tax saving benefits when made to a qualified charity.

A charitable trust can be established to provide for the present or future of a qualified charity as well as individual beneficiaries. There are many varieties of charitable trusts including trusts or endowments established to promote continuing education in the form of scholarships. Many think the establishment of a scholarship is something only the wealthy can do, but with rising costs of higher education, any amount is appreciated and at the same time bestows a vote of confidence in the recipient.

I recently had the pleasure of presenting scholarships at a high school honors ceremony and witnessed many groups and individuals who have established scholarships. As Trustee of three such trusts and endowments, Marine Bank had the privilege to present the Lawton Endowment Fund Scholarship, the Edna Mae Miller & Mabel J. Morris Scholarship Fund, and the Donald R. and Veta Mae Gordon Scholarship Trust. These individuals and members of their families established these endowments and trusts to promote continuing education for residents in the area where they lived and worked. Due to their generosity, this year we were able to award a total of 24 scholarships to students in 5 different school districts. As these scholarships may only be paid from the income these trusts and endowments earn, they will go on indefinitely.

We congratulate and extend our best wishes to the following 2011 scholarship recipients:

Lawton Endowment Fund Scholarship

Kendra Jennings	LaPrairie, IL
Kristen Summers	Hamilton, IL
Dayna Bundy	Burnside, IL
Tiffany Mohr	LaHarpe, IL
Jacob Pilkington	Carthage, IL
Audra Stephenson	Pontoosuc, IL
Jillian Vass	Dallas City, IL
Leah Wisheart	Carthage, IL
Nancy Dixon	Carthage, IL
Jaclyn Duffy	Ferris, IL
Sara Frakes	Carthage, IL
Kortney Freeman	Carthage, IL
Sebastian Goetz	Carthage, IL
Gera Gooding	Plymouth, IL
Carly Hamilton	Warsaw, IL
Sarah Moth Iverson	Nauvoo, IL
Kayla Lowman	Warsaw, IL
Katriel Madsen	Nauvoo, IL
Natasha Stout	Nauvoo, IL
Caitlin Shoup	Warsaw, IL

Edna Mae Miller & Mabel J. Morris Scholarship

Megan Harrison	Warsaw, IL
Megan Beeler	Sutter, IL
Carly Hamilton	Warsaw, IL

Donald R. & Veta Mae Gordon Scholarship

Shelby Kropp	Warsaw, IL
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Greg Tippey, *Assistant Vice President/Lending*

EMPLOYEES

Brea Clark, Nadine Marlow,

Kaylee McElroy, Brooke Tobias

Marine Bank & Trust- Quick Facts

Tammy Kropp, Vice President of Operations

Telephone banking

The Financial Connection is our 24/7 telephone banking service. You can inquire on balances, transactions, and transfer funds between accounts. There is no fee to use this service. You will need your account number and a 4 digit PIN to access it. We have 3 telephone numbers for the Financial Connection. In Carthage, 357-3158; in Hamilton, 847-3225 & in Augusta 392-2191.

ATM's

We have 4 ATM's for your convenience. In Carthage, there is one located at the Main Bank, 410 Buchanan St, and one at Memorial Hospital, 1454 N County Rd 2050. In Hamilton, we have an ATM at our Main Bank, 1111 Broadway, and in Augusta, we have an ATM located inside Suzy Q's, at 108 W Main St. We also have various ATM's in the Springfield IL area, contact us for details. There are no fees to our customers for using our ATM's.

Lost Debit Cards

To report a lost or stolen debit card, call the bank during business hours. If after business hours, call 866-392-9952.

E-Statements

To receive your statement via email, go to our website www.marinebk.com and click on the enrollment form on the right side of the page. Your e-statement will be delivered as a PDF document to the email address you provide us when you set up e-statements. You will key in your predetermined password to open it each month. E-statements are convenient and completely free!

Online banking

Online banking is free to our customers. You can view transactions and images of your checks and deposits. You can transfer money to other accounts and make loan payments. You can also set up email reminders when your balance goes above or below a certain dollar amount or when a certain check clears. Soon you will have the ability to transfer to/from accounts at other institutions!

Online billpay

Online billpay is also free! You can pay all your bills from within your internet banking. To set it up, just give us a call to turn the feature on for you, then login to internet banking, click on the checking account you pay bills from, and then click on Billpay!

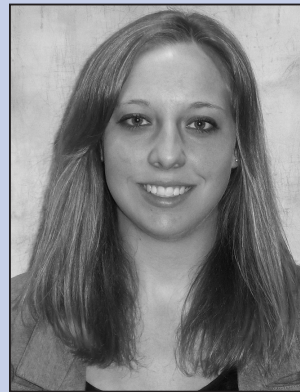
Hamilton Happenings

Cicily Knowles, Assistant Vice President

Easter Bunny Came to Town

The Easter Bunny was on hand to witness the hundreds of children in attendance at the 3rd annual Hamilton Community Development Coalition/Merchants Association Easter Egg Hunt held April 23rd. There were many smiling faces on that perfect spring day for the hunting of candy filled eggs. Many local youth and school groups helped make the event a success by dispersing the 5000 plus eggs at Gordon's Grove Park. The hunt was made possible by generous monetary and candy donations by Marine Bank & Trust and several other local merchants.

Welcome New Marine Bank Employees!



A familiar face has returned to Augusta. **Brea Clark**, a former Southeastern High School co-op student has returned to Marine Bank & Trust as Augusta's newest Customer Service Representative. Brea is the daughter of Larry and Janette Clark of Plymouth. She graduated from Southeastern High School in 2008 and furthered her education at the Illinois Institute of Art in Schaumburg, IL, where she earned a Bachelor of Fine Arts degree in Graphic Design in March 2011.

In her spare time, Brea enjoys gardening, photography, decorating and cooking. She is glad to be back at Marine, and is looking forward to interacting with the customers and being back in the community again. Please stop by Marine Bank & Trust in Augusta to welcome Brea back.



Marine Bank in Augusta is pleased to introduce **Kaylee McElroy** as their newest co-op student. Kaylee, a senior at Southeastern High School, replaces Brooke Tobias, who graduated in May and will be pursuing a degree in physical therapy at Western Illinois University.

In her spare time, Kaylee likes to hang out with her friends and to be outside doing any kind of activity. She is looking forward to working at Marine so that she can learn new things and meet new people. After graduation, she is planning to go to college to study physical therapy. Kaylee is the daughter of Larry & Becky McElroy. Next time you're in the bank, stop in and say "Hi" to Kaylee!

Hamilton Homecoming Days

June 24th through the 26th marked another successful year for the Hamilton Homecoming Days. Many events took place, such as a community band concert, garden tours and a fishing tournament for kids. Saturday night brought two great bands to the park: Jerad Harness and Blackgrass followed by Staggard.

Upcoming Local Events

The 2011 Western Illinois Threshers Bee will take place August 5-7. This year the event will feature a raffle of a Case 600 B tractor and guest speaker Wayne Humphries, owner & operator of a family century farm in Columbus Junction, IA. Wayne combines his farmer's pride with today's realities; his humor & vitality make him one of the busiest speakers in the ag industry today. There will be a \$5 admission and free parking for the 3 day event.

Good Financial Health

Get in Shape

Susan Starr, AVP Retail Services

Marine Bank is prepared to assist you in making sure your financial health is in order. No matter what stage of life you're experiencing, Marine has an expert who can help guide you in the right direction.

Like a balanced diet, good financial health requires discipline, good habits, and a plan. Setting long-term goals is essential. For some, financial health simply means spending less than what they make. But for others it may also include saving money for retirement or investing in something that creates wealth, like purchasing a home or opening a business.

Here are some tips from the U.S. General Services Administration to help their customers achieve sound financial health.

Create a budget. Financial experts are the first to say it: The first step towards good financial health is having a balanced budget. A good first step is to write down all monthly expenses and make sure spending does not exceed income. Once you have a budget, then identify and eliminate nonessential expenses; set aside money saved; and revise the budget periodically to make adjustments as necessary.

Have a plan to pay down your debt. Paying down debt is an essential part of good financial health. After all, money spent on debt is money not being saved for retirement or other investments. The Federal Reserve has a calculator that can help consumers figure out how long it will take to pay off credit card bills depending on the interest rate and monthly payments.

Establish a long-term plan. One of the most common of these goals is saving for retirement. The Department of Labor suggests 10 ways to prepare for retirement, which include:

- Getting familiar with the Social Security Retirement Plan;
- Contributing to an employer-backed pension or retirement plan, if available; and
- Opening an Individual Retirement Plan, or IRA.

Protect investments. Insurance policies can help you protect your wealth. Home and auto insurance are some of the most common policies. But others you might consider include disability insurance, life insurance, and long-term care insurance.

Write a will. Financial planning goes beyond one's life. By writing a will, consumers can legally protect property and ensure that wealth is distributed to survivors as planned.

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Fraudulent e-mail

claiming to be from the FDIC

David Fox, CFP-Senior Vice President

Over the years we have warned about different scams and it appears that another one is making the rounds with increased activity. The FDIC has issued a Consumer Alert that they have received numerous reports of a fraudulent e-mail that has the appearance of being sent from the FDIC. These e-mails are often addressed to "Dear Business Owner" or "Dear Business Customer" and appear to be sent from "subscriptions@fdic.gov, alert@fdic.gov or hgrene@fdic.gov". The e-mail states that they have important information about your financial institution and want you to click on a link to find details. It may also state that clicking the link also includes information about the acquiring bank (if applicable), how your accounts and loans are affected and how vendors can file claims against the receivership.

The e-mail and the link are fraudulent! The FDIC does not issue unsolicited e-mails to consumers or business account holders. By clicking on the link, the sender may be attempting to collect personal information from you, or load malicious software on your computer. If you click the link or provide any information, you may be unknowingly assisting someone to steal your identity. Always be very wary when you receive e-mail requesting personal or banking information. The FDIC has a very good website at www.fdic.gov where they discuss several different styles of fraudulent e-mails that have been sent over the last several months.

Helen Church Retires



Long-time Carthage employee, Helen Church retired recently on June 10th. She began her career with Marine in June of 1987 and worked as a full-time teller up until her retirement. She has witnessed many changes in the banking industry during her 24 years! Helen and her husband, Ron, live in Warsaw. During her retirement, Helen is looking forward to spending time with her family, gardening and traveling.

Congratulations!

To all Area High School Seniors of the Month!

Marine Bank & Trust is pleased to have once again sponsored the Senior of the Month and Senior of the Year at our area high schools. Each Senior of the Month winner received a \$50 US Savings Bond, and the Senior of the year received \$500. Congratulations to the following 2010-2011 Senior of the Month winners:

Illini West High School

September: Joseph Goetz
 October: Elizabeth Cokel
 November: Danielle Husband
 December: Chris Beaver
 January: Leah Wisehart
 February: Anna Ryan
 March: Dylan Pieper
 April: Brian Lafferty
 May: Audra Stephenson

Hamilton High School

September: Jessie Heavin
 October: Wade Plowman
 November: Alicia Sewell
 December: Jessica Bolton
 January: Drew Dickerson
 February: Shelby Kropp
 March: Mac Schlicher
 April: Amelia Inman
 May: Stephe Woodruff

Southeastern High School

(Sun of the Month program)
 September: Allison Ramsey
 October: Bailey McClelland
 November: Brady Holst
 December: Kory Harman
 January: Laura Arnold
 February: Morgan McGee
 March: Colton Eddington
 April: Zach Owen
 May: Rachel Kalebaugh

The schools that participate in the Senior of the Year programs select one of their Student of the Month winners to receive a certificate and a \$500 scholarship from Marine Bank & Trust.



Congratulations to the 2011 Illini West Senior of the Year, Joseph Goetz!



Congratulations to the 2011 Hamilton High School Senior of the Year, Shelby Kropp!



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