

# Crow River Bank Current

News From Your Hometown Bank

Summer 2009



## Letter from the President

Needless to say, 2008 was once again a year full of challenges involving the consumer, of which some were not of a positive nature; such as: Ponzi schemes, fake check scams, bailouts, fraud and last but not least, identity theft.

Identity theft can occur in many forms and guises which are generally representative by crimes of false statement, computer intrusion, credit card fraud, mortgage loan fraud, wire transfer fraud and the list goes on and on.


Have you ever given any thought about how your personal information can potentially get into the wrong hands? Could it possibly be from writing a check? Think about it! The check that was just written has your name, possibly the name of the joint account holder, your address, your account number, name of the institution where you bank and most likely, the most important information of all, a copy of your signature! And, if the recipient needs to verify your identity (which is usually the case when presenting a personal check for payment), your phone number and possibly your driver's license number are also inscribed on the check. How much more information is needed with the purpose to defraud another?

To protect yourself, we suggest you consider using a debit card whenever possible. Using this method of payment, your personal information is never disclosed and your identity is protected at all times. You keep and retain control of the payment device (card vs. check); and, best of all, the financial transaction is completed in a secure and timely manner. For additional information, call our customer service personnel for assistance.



Also, as an added customer service announcement, please refer to the additional insert from the American Bankers Association relating to check scams.

On a more personal note, all of us at the Crow River Bank wish you and your family a very joyous and safe summer!

  
Dwight Bacon, President

## Dates to Remember

June 21st | Father's Day

July 4th | Independence Day

September 7th | Labor Day

## Keep Current

### Step-Up Rate Certificates of Deposit

- Terms: 59, 39 and 19 months
- \$5,000 deposit minimum
- Call your Hometown Banker for current rates



Step-up rate CD's allow you to take advantage of a higher interest rate once during the deposit term.



## Did You Know?

Mention this newsletter on your next visit to Crow River Bank, and receive a FREE sweet summer treat!

## Buyer Beware!

A December 2008 Opinion Research Corp. survey showed that nearly one-third of all adult Americans have been approached with fake check scams, and about 4.5 million have fallen for them. The most common scams involve sweepstakes/lotteries, grants and work-at-home opportunities.

### Consumer tips to avoid fake check scams:

- Never agree to pay to claim a prize
- Never agree to pay for grants from the government or foundations
- Never agree to cash checks and send the money somewhere as part of a job working from home
- Never agree to wire money to anyone you have not met in person and known for a long time
- If it seems suspicious, get advice



## Go Green! Sign up for E-Statements Today

Here at Crow River bank, we are always looking for ways to make your banking experience more convenient and secure. That's why we are so pleased to announce a new safer and speedier delivery system for your monthly account statements. We call it "e-statements". Electronic statements are a safe, secure and prompt method of receiving your account information. With e-statements, all related accounts with the bank are shown on one monthly statement. This allows you to receive a complete snapshot of your entire banking relationship each month. E-statements also make the bank more efficient and eco-friendly.

By using electronic statements, customers can do their part to help the environment by going paperless. Less paper also saves Crow River Bank money. In return, we feel our customers deserve to be rewarded. This is why we have decided to provide a one-time Crow River Bank Services Coupon in the amount of \$25.00 to all account holders who elect to receive their monthly account statement electronically. All we ask is that you contact our customer service department for further assistance.



## Health Savings Accounts



- Designed to cover medical expenses
- Contributions are tax deductible
- Earn high money market rates
- Tax free distributions & earnings on qualified medical expenses
- Health savings debit card for medical expenses

Stop in and visit your  
Member FDIC Hometown Banker for more details! LENDER

## Cook's Corner



### Sweet Potato Fries

Cooking Spray	1 tbs butter, melted
1 pound medium sweet potatoes	1/4 tsp seasoned salt
	Dash ground nutmeg

1. Preheat oven to 425. Lightly coat large baking pan with cooking spray.
2. Scrub sweet potatoes and cut into wedges. Arrange wedges in a single layer on the pan.
3. Combine butter, salt and nutmeg. Brush over potatoes.
4. Bake in preheated oven for 25 – 30 minutes or until brown and tender.

## Thought of the Month

Ability is what you're capable of doing.  
Motivation determines what you do.  
Attitude determines how well you do it.

–Lou Holtz

