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## President's Message – Art Wilkinson, President/CEO

### Remote Deposit Anywhere

Just before Christmas, we plan to release **Remote Deposit Anywhere**. RDA is an addition to our **Mobile Banking App** that will allow you to take a picture of your paycheck or any check you would want to deposit using your **smart** device. To add the new feature, log in to your Mobile Banking App, press the three (3) horizontal bars in the upper left corner, click "Deposit", and agree to the terms and conditions screen. You will then see the **Deposit Limits** screen, press "OK" and you are all set. If you don't already have the app, visit the app store and download our **SBCG Mobile Banking App**. Once the download is complete, follow the above

instructions to activate **RDA**. Should you have questions, our staff will be available to assist and explain details of the deposit procedure.

**There will be no cost to you for this new service.**

We feel this new addition to our Mobile Banking App will really simplify your life and allow you the flexibility and convenience you deserve.

### SMS GUARDIAN

Also, just before Christmas, we plan to release another new product, **SMS GUARDIAN**, our text based notification software. This software monitors your check card use and sends you notification via a text message each time you use your card. The message reads something

like this, "**BBI Guardian Alert on card 1234 at Casey's for \$32.96 - Reply X1EIICCI if unauthorized**".

This particular product provides you with a safety net against possible fraud through a very timely notification service. **Once again, this service is free.**

You must sign-up for this service and our web site will provide you with the necessary information you will need to activate **SMS GUARDIAN**.

If you have any questions, please do not hesitate to call or visit with us about this new product. Personally, I find the notification service to be excellent. Usually, by the time you exit the store, you have your text notice of the transaction.

### **EMV Chip Debit Card Update**

For those of you who have already obtained your new EMV Chip Debit card, we believe you will benefit from carrying the new chip embedded card. As previously discussed in our December 2015 newsletter, the small rectangular chip on the face of the card encrypts the transaction making it virtually impossible for anyone to hack or steal information about your purchase. Referred to as

a "code or cryptogram", the code is processed electronically across the network to the receiving and approving processor or institution. Each code is used only once and the chip cannot be copied or counterfeited.

Using the card requires some understanding of the new machinery and some patience. Rather than swiping the card, you insert the card with the

chip leading the way. The card must remain in the machine until either the machine provides a very distinct sound or the cashier indicates you can remove the card.

**If you haven't obtained your new EMV CARD**, please contact the bank now! Call a member of our staff right away to find out how you can obtain your chip enabled card.



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(217) 763-2741

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## Customer Appreciation Cookout & Lending

Our 9<sup>th</sup> annual "Customer Appreciation Cookout" held on **Friday, September 9, 2016** was a huge success. We served many pleased customers hamburgers and hot dogs along with baked beans, pasta salad, chips, cookies and a drink. We again thank John Deedrick and Judy's Kitchen for their help in making our event a great success! From what our directors and employees saw and heard, everyone enjoyed the day.

Next year, our cookout will be held in **September 2017! Watch for details in future newsletters!**

### LOANS

We offer a variety of loans providing our customers the opportunity to purchase a myriad of different products. We finance automobiles, trucks, boats, trailers, motorcycles, semi-tractors and trailers, homes, farm ground, farm operations,

farm tractors, farm combines, farm trailers and many, many others items. If you are considering a purchase and need some assistance with the financing, please give us a call and let us help. We will answer your financing questions and will get the job done to your satisfaction.

**Let us finance your next purchase!!**

## Christmas Open House – Friday, Dec. 23rd

Our annual **Christmas Open House** will be held **Friday, December 23, 2016 from 9:00 a.m. to 3:00 p.m.** in the lobby of the bank. Directors Betty Shambaugh and Janice Lonnon will be on hand to pass out calendars, customer gifts and youngster gifts.

As in the past, our churches will provide cookies and the bank will provide punch.

**Santa** arrives at **9:00 a.m.** and will be available until **3:00 p.m.** to visit with those who wish to give him Christmas ideas!

Mark your calendar now for **Friday, December 23, 2016!**

Our staff always looks forward to visiting with you and watching the youngsters visit with Santa. **See You on the 23<sup>rd</sup> of December!!**



## Shred Day 2016 – A Great Success

Our 4<sup>th</sup> annual **SHRED DAY** held on **Saturday, September 10, 2016** was once again a great success!!

Many of you brought your bags and boxes to be emptied into the shred container and destroyed. Some of you had the opportunity to watch as

your papers were processed and destroyed.

**We will be back in September 2017 to again accept your items for shredding!**

**Watch for details in future newsletters!**

