

Items of

Interest from



January, 2012

Privacy Policy Statement & Reg E Notice

Please read the two notices included with this newsletter. The Privacy Policy explains our commitment and steps we take to protect your information. Reg E outlines what to do if you have questions regarding an electronic transfer to or from your account at GSB.

We are required to provide both notices annually.

iPhone & Android Apps for ATM Locations

Away from home? GSB customers can locate surcharge-free ATM locations across the country with apps available for iPhones & Android users. With two convenient search options, you can find an ATM by entering a zip code or location.

New Mount Prospect Branch

A new full service branch is scheduled to be completed this summer. The location at 299 West Central Road in Mount Prospect will include a drive-in, safe deposit box service and plenty of parking. The new site will replace our current location that opened in February, 2010 at 20 E. Northwest Highway. *Mount Prospect State Bank is a branch of Glenview State Bank.*



299 West Central Road, Mount Prospect

GSB is on Facebook

Just click on the Facebook logo in the lower right corner of our home page at www.gsb.com.



A Message from the President

Best wishes for a happy and healthy 2012 from everyone at GSB. I'd like to personally thank you for your business during the past year. We know you have many options for financial services and sincerely appreciate your selecting GSB.

We have plans for some new services our customers have requested. Included are mobile banking, enhanced tools for GSB customers to use in preventing and detecting identity theft risk, revisions to our statement format, a new look to our web site, and added functionality for our customers who prefer to bank online. You'll also notice new ATMs at all GSB locations. As we approach the 2nd anniversary of our Mount Prospect Branch, we are looking forward to the completion of a new facility to better serve our customers.



Paul Jones

Glenview State Bank is nearing the end of its 90th year. We're preparing for the next decade with technology that allows us to bring financial services right to you wherever you are. While we always enjoy seeing customers at the branches, we know that busy schedules and distance can sometimes make personal visits impractical. Our goal is to live up to our tag line of *In Touch with your Life*, and continue to offer our customers options so that you can bank with us anytime and anywhere. This includes services such as online banking, real-time chat, no-fee debit cards, online bill pay, and soon, mobile banking. And remember, you can talk with our Teleservicing staff "in person" from 7:00 AM – 7:00 PM, Monday – Friday and 7:00 AM - 1:00 PM on Saturdays.

The dates for our 2012 Shredding Days have been announced. Look for them in this newsletter and online at www.gsb.com. Please note that one shred date will be in the evening this year. We have done this in response to feedback we received from those who are unable to attend Saturday morning events.

Thank you for being part of GSB. If you have any comments or suggestions, feel free to contact me at (847) 729-1911 or email president@gsb.com.

Paul Jones
President

Changes to Savings Bond Purchases

Effective January 1, 2012, paper Series EE and I U.S. Savings Bonds will no longer be sold through financial institutions. Bonds will be available for purchase electronically at www.treasurydirect.gov.

For convenient 24/7 access, register for an account to manage your bonds online.

- Existing paper bonds continue to earn interest until final maturity and may be cashed at the bank. They also may be converted and added to a Treasury Direct account.
- Series I paper bonds will still be issued if purchased with a federal tax refund.
- The recipient of a gift bond must have a TreasuryDirect account or be named on a minor linked account if under age 18.
- The switch to electronic transactions will save the U. S. Treasury an estimated \$70 million over the next five years.

Information is available at www.treasurydirect.gov.

2012 Shredding Days

Saturday, April 14	9 am - noon
Wednesday, June 20	6 pm – 9 pm
Saturday, August 18	9 am – noon
Saturday, October 6	9 am - noon

Locations for the shred events will be posted online when they are determined. Please note the June date and time which was chosen to accommodate those who might be unable to attend Saturday morning events.

Thank you, GSB Employees!

Once again our employees have been generous in their pledges for the 2012 charitable donations. Each year four organizations are selected from those suggested by the employees. We are proud to say that \$16,040 has been pledged and will be added to the bank's contribution for a total of \$26,040 to be shared by:

- Shriners Hospital for Children®
- The National Multiple Sclerosis Society
- Juvenile Diabetes Research Foundation
- United Way

The bank also holds an annual drive for the Northfield Township Food Pantry, participates in the Holiday Gift Program for Youth Services of Glenview / Northbrook and is a major sponsor for the American Cancer Society Relay for Life of the North Shore.

Customer Convenience Center



For customer convenience, the PIGGYBankerSM coin counter and lobby ATM have been relocated to the elevator vestibule at the main bank, 800 Waukegan Road, Glenview.

New ID Theft Resolution Service – Coming Soon in 2012!

GSB personal checking account customers, and their resident family members, are covered by Identity Theft 911®. This resolution assistance program is a free benefit for victims and those who suspect their identity has been compromised:

- **Proactive service** – a free fraud alert with credit bureaus if appropriate
- **Resolution service** - step-by-step guidance through the identity resolution process from start to finish. A personal fraud specialist works with you to stop fraudulent bills and charges, work with government agencies and creditors and help you prepare notification materials.
- **Document replacement assistance** – help in replacing, lost, stolen or destroyed identity documents, including Social Security cards, birth certificates, passports and driver's licenses.

Our customers will soon have the option to add ongoing credit and fraud monitoring services at a reasonable price. These services will provide alerts to detect / deter fraud early, and are a perfect companion to the free resolution services already provided to GSB customers.

Identity theft occurs every three seconds and remains the nation's fastest growing crime. Identity thieves steal mail, skim credit cards, hack into ATMs, and rummage through garbage in the search for their next victim. They misuse bits and pieces of your personal information to obtain fraudulent credit and make unauthorized purchases. If you're the victim, you need expert help to unravel the damage.

Prime 55 Trips

For information or to make a reservation, contact Salley Pierre, Prime 55 Coordinator, at (847) 832-0343. Trip flyers are available at all GSB facilities and online at www.gsb.com... look for the *Prime 55 Newsletter* in the "Information Center".