

Kinderhook State Bank



Newsletter



“Serving Our Community Since 1919”

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It's fall!

Holidays

The bank will be closed these dates:

October 11 - Columbus Day

November 11 - Veterans Day

November 25 - Thanksgiving

December 25 - Christmas

Festivals

New Canton Harvest Festival

September 10th - 11th

El Dara Picnic

September 12th

Pittsfield Fall Festival

September 9th - 11th

Liberty Fall Festival

September 11th

Griggsville Apple Festival

September 17th - 18th

Milton Corn Carnival

September 24th - 25th

Barry Apple Festival

September 30th - October 3rd

14th Annual Pike County

Color Drive

October 16th - 17th



New Employee



We would like to welcome Janet to our staff! Janet Main started working as a teller in May. Janet has lived on a farm in the Barry area all of her life. She attends the Barry United Methodist Church. She is a member of the Pike County HCE. Walking, clogging, and golfing are a few of the things she enjoys doing in her spare time. Janet has two children and five grandchildren. They keep her very busy going to baseball, basketball, and soccer games. Come in and meet the newest addition to our staff.

New Coin Item

State Quarter Coin Bears are now available. Each bear features an uncirculated State Quarter in a protective enclosure. Designed in colors associated with the state, these bears have a state map on the chest, and the statehood date and the order of statehood on the side of the leg and paw. Illinois Coin Bears will be here soon. Other states are available upon request.



Congratulations

Congratulations to Gretchen and Kurtis Bogatzke on their new arrival, Karley Gean Bogatzke. She was born Friday, August 20, 2004 at 10:52 p.m. She weighed 7lbs. 14oz. and was 20 3/4 in. long.

Congratulations from all of us here at KSB!!



Christmas Clubs

The Christmas Clubs are rapidly coming to an end with the 49th payment due the week of September 27th. If all your payments have been current without falling more than 3 weeks behind, the 50th payment will be made for you by the bank. The checks for this year will be issued and mailed October 12, 2004.

The new Christmas Clubs for 2005 will be available to open **November 1, 2004- December 4, 2004**. The Christmas Club is a good way to save money throughout the year for Christmas. Every week you deposit the denomination you have chosen for the year into your account. No withdrawals are to be made from this account until its maturity date. This year we will be offering club denominations of \$3, \$4, \$5, \$10, \$15, \$20 and \$40.

Our tellers will be happy to assist you with any questions that you may have.

CHECK 21

Disclosure Notice

Important Information About Your Checking Account

- **What is a substitute check?**

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "*This is a legal copy of your check. You can use it the same way you would use the original check.*" You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

- **What are my rights regarding substitute checks?**

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, returned check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (*plus interest if your account earns interest*) within 10 business days after we received your claim and the remainder of your refund (*plus interest if your account earns interest*) not later than 45 calendar days after we received your claim.

We reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

- **How do I make a claim for a refund?**

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us immediately.

Drive Up Tips



Are you waiting in the drive-up? We have some tips that may eliminate your wait.

- ⇒ **Have your account number ready.**
- ⇒ **Have your deposit slip filled out.**
- ⇒ **Have your loan number or payment book ready.** If you don't have one but need one, please call the bank.
- ⇒ **Try to keep transactions to a minimum at the drive-up.**
- ⇒ **If you have several transactions please use our lobby.**
- ⇒ **For money orders, licence stickers, tax payments, business deposits, and closing or opening accounts, please use the lobby.**

Remember our lobby is open the same as the drive-up. If everyone does their part, the drive-up will be speedy & convenient for everyone.

