

Kinderhook State Bank



Newsletter

"Serving Our Community Since 1919"

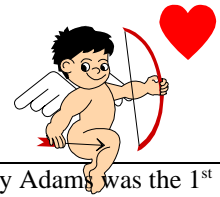
www.kinderhookbank.com

Email: staff@kinderhookbank.com

217-432-8309



Happy Valentines Day



2005 Legal Holidays Observed

The bank will be closed these dates:

February 21 - Presidents Day

May 30 - Memorial Day

July 4 - Independence Day

September 5 - Labor Day

October 10 - Columbus Day

November 11 - Veterans Day

November 24 - Thanksgiving

December 26 - Christmas



O, my love's like a red red rose
That's newly sprung in June
O my love's like a melodie
That's sweetly played in tune
~Robert Burns~

I think that I have found
upon this wondrous ground
A friend for life, a love
Who is a touch above

All rent on **Safety Deposit Boxes** will be due January 15 of each year. We have boxes available to rent in 3 different sizes; 3x10, 5x10, & 10x10.

Coin Sales

Come in and see our variety of commemorative coins and other coin selections that have been marked down for a great savings for you.



This would also be a good time to stop in and get a unique gift for that someone special on Valentines Day. We offer a large selection of engravable coins and fine jewelry.

Plans are underway for our **Community Banking Week**, April 3-9, 2005. Do you have any suggestions? If so, let us know!! Hope to see you then.

Did you Know?

~ George Washington had a dog named Sweet Lips.
~ John and Abigail Adams were the 1st presidential couple to move into the White House.
~ James Madison was the 1st president to wear long trousers instead of knee breeches.

~ John Quincy Adams was the 1st president to have his photo taken. (April 13, 1843)
~ Martin Van Buren was the first president born as a U.S. Citizen.
~ William Henry Harrison was the 1st president to die in office.
~ James K. Polk was the 1st "dark horse" presidential nominee in U.S. History.
~ Millard Fillmore's wife set up the 1st White House library.
~ Franklin Pierce was the 1st president to have a Christmas tree in the White House.
~ Abraham Lincoln said "If I had another face, do you think I'd wear this one?" after being accused of being two-faced.
~ Andrew Johnson never attended school. He taught himself how to read after learning the alphabet from some friends in a tailor shop.

~ Ulysses S. Grant was arrested for speeding in his horse carriage while in office.
~ James A. Garfield was the 1st left handed president.
~ Grover Cleveland was the 1st president to have a child in the White House.
~ Benjamin Harrison was the 1st president to attend a baseball game.

~ Theodore Roosevelt was the 1st president to ride in an airplane. (Oct. 11, 1910 in St. Louis, MO.)

~ William Howard Taft was the 1st President to have a car at the White House.

~ Thomas Woodrow Wilson was the only President to have a Ph.D.

~ Herbert Clark Hoover 's son had 2 pet alligators that would sometimes wander around the White House.

Camera Phone Criminals Targeting Shoppers

Thieves armed with camera cell phones are using the devices to steal card numbers, bank account numbers and even ATM numbers from shoppers.

Police say that criminals who are able to get close enough to a person's personal information can snap a photo of the card or bank account number, and steal the number.

"It's real easy to capture someone's information by standing behind somebody, pointing to where they can get personal information. As the technology gets more advanced, criminals get more advanced with it.

Police say whatever information a shopper pulls out in public is subject to being photographed and used to a criminal's advantage.



Here's how to keep your card safe!!

Using your ATM or debit card is one of the safest ways to get cash or make purchases. **Just follow these simple safety rules.** Make them a habit. And teach new cardholders in your family the same procedures.

Approach With Caution

- Never insert your card or enter your PIN in any terminal that does not look genuine, has been modified, has a suspicious device attached, or

is operating in a suspicious manner.

- At a drive-up facility, keep your doors locked and all passenger windows closed.
- Remove your cash, receipt and card after **every** transaction. If you make a withdrawal, pocket cash immediately.

Be Efficient

- Have your card ready when you approach an ATM. Seal checks or cash in an envelope. It's also smart to endorse checks with the restriction "For Deposit Only."
- Block other's view. Always stand between the terminal and any person who is waiting, or cup your hand over the keypad as you enter your personal identification number (PIN).

Prevent Fraud

You can help prevent fraudulent activity on your account by remembering these guidelines:

- **Memorize your PIN.** Don't tell anyone your PIN or account number and never loan anyone your card. Never write your PIN on your card or anything you carry with or near your card.
- **Report lost or stolen cards immediately.** You can greatly reduce fraudulent transactions by reporting it quickly.
- **Never give your PIN over the phone.** Be especially cautious about information you discuss when using cellular phones.
- **Know who you are talking to.** Never give unsolicited callers personal information and account numbers over the phone.
- **Don't fall prey to "Phishing."** Never respond to an e-mail requesting you to provide card, PIN, or personal information via the internet.

Take Care of Your Card.

- Treat your card as if it were cash or a credit card. Protect it by not exposing the magnetic stripe to other magnetic objects, which can deactivate your card.
- Record and file the name of your card's issuer and necessary phone numbers for reporting its loss or theft. File the information safely.

IRAS for Kids

If your child has earned income from outside the household, such as from a summer job or babysitting, consider sheltering it with an Individual Retirement Account (IRA). In 2004, your child can contribute \$3,000 (or his or her earned income, whichever is less) to an IRA.

The contribution limit increases in stages until 2008, when \$5,000 can be put into an IRA. Thereafter, the contribution limit will increase for inflation in \$500 increments.

Just how important is it to start an IRA for your child now? Very. Suppose your daughter saves \$800 from babysitting when she's 15 years old and purchases a Roth IRA. If she makes no additional contributions and the funds grow 8% annually, she'll have accumulated over \$37,000 by age 65, which will be tax free upon withdrawal. Or, suppose your son opens a Roth IRA at age 15 and makes annual deposits of \$2,000 for 10 years. The value of his tax-free fund balance at age 65 will be about \$700,000 if the growth rate is 8%.

Quote

Don't get discouraged; it is often the last key in the bunch that opens the lock.