

Kinderhook State Bank



Newsletter



“Serving Our Community Since 1919”

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Spring is here!!!

2005 Legal Holidays Observed

The bank will be closed these dates:

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



Effective January 1, 2005, a new state law established a late fee for persons who do not renew their license plates registration/sticker at the time of expiration.

In addition to the registration fee, a \$20 late fee will be assessed for all applicants who renew one calendar month past their registration expiration date.

License plate categories affected include Passenger, Specialty and B-Truck.

Printed by authority of the State of Illinois.



The Roots of Arbor Day

Arbor Day was the idea of J. Sterling Morton. In 1872, Morton helped start a new holiday in Nebraska dedicated to tree planting. It is estimated that more than one million trees were planted on the first Arbor Day.

Morton's idea quickly spread. Today, Arbor Day is celebrated in all 50 states and in many other countries. Actual dates of the event differ for each area depending on planting times. Idaho celebrates Arbor Day the last Friday of April each year, the same date as National Arbor Day.

~Quote~

The best portion of a good life is the little nameless, unremembered acts of kindness and of love.

-William Wordsworth,
English Poet

New 911 Addresses

Most of you have received your new addresses and we would like to be sure you get all of your statements, notices, or any important tax papers we may send you. Please stop by with your new addresses and we'll get them changed.

Unscramble these April words.

1. paidrrno _____
2. udscl0 _____
3. rwessoh _____
4. llumrbea _____
5. gpnSri _____
6. hennussi _____
7. dywni _____
8. dbsu _____
9. dtuoeis _____
10. sellbaba _____

Answers are on the back page

Identity Theft

Identity Theft and Identity Fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain. Your personal data, especially your Social Security number, your bank account or credit card number, your telephone calling card number, and other valuable identifying data can be used by a thief for personal profit at your expense.

Today's victim spends an average of \$1,400 out of pocket in expenses to resolve ID theft. And 85% of all victims found out about the crime due to an adverse situation - denied credit or employment or notification by police, collection agencies or credit card companies.

The average victim spends between 3 and 6 months attempting to resolve the problem and finds charges in excess of \$20,000 inaccurately applied to them.

How Identity Theft Occurs

Skilled identity thieves may use a variety of methods, both low and high tech, to gain access to your data. Here are some of the ways impostors can get your personal information and take over your identity.

How identity thieves get your personal information :

- * They steal wallets and purses containing your identification, credit and bank cards.
- * They steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- * They complete a "change of address form" to divert your mail to another location.
- * They rummage through your trash, or the trash of businesses, for personal data in a practice known as "dumpster diving."
- * They fraudulently obtain your credit report by posing as a landlord, an

employer or someone else who may have a legitimate need for "a legal right to" the information.

- * They get your business or personal records at work.
- * They find personal information in your home.
- * They use personal information you share on the Internet.
- * They buy your personal information from "inside" sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.

Tips to Help Keep you Safe

1. Next time you order checks have only your initials (instead of your first name) and last name printed on them. If someone takes your checkbook they won't know how you sign your name, but your bank will.
2. Do not sign the back of your credit cards. Instead write Photo ID Required.
3. When you are writing check to pay bills, do not write your complete account number in the "for" line.
4. Never have your Social Security number or drivers license number printed on your checks.
5. Make a copy of all the important items in your wallet in the event it is lost or stolen. Copy the front and back of your Social Security card, driver's license, credit cards, debit cards, insurance cards and any other vital information you may have. In the event you do lose your purse or wallet, you'll know the exact contents.

Tips to help minimize the damage if you're a victim.

1. Cancel all your credit cards if they are lost or stolen. If you've made copies of all the information like explained in number 5 above, this shouldn't be too difficult. Generally the credit card companies will change your account number but leave your access to the cards in tact.

2. File a police report immediately in the jurisdiction where your credit cards, etc. were stolen and get a copy of the report. This proves to your creditors that you were diligent, and this is the first step towards an investigation if there ever is one.
3. Contact all three national credit reporting agencies and have them place a fraud alert on your credit report. The alert will tell any creditor who inquires on your credit report to contact you first for positive identification.
4. Here are the Numbers.
 - a. Trans Union 1-800-680-7289 (transunion.com)
 - b. Equifax 1-800-525-6285 (equifax.com)
 - c. Experian 1-888-397-3742 (experian.com)
 - d. Social Security Administration Fraud Line 1-800-269-0271



Answers to scrambled words

1. raindrop
2. clouds
3. showers
4. umbrella
5. Spring
6. sunshine
7. windy
8. buds
9. outside
10. baseball