

Kinderhook State Bank



Newsletter

"Serving Our Community Since 1919"

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Congratulations Graduates!!!

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

Mommy I Love You

Mommy, I love you

For all that you do.

I'll kiss you and hug you

'Cause you love me, too.

You feed me and need me

To teach you to play,

So smile 'cause I love you

On this Mother's Day.



High School Graduates

Whether you are planning to go on to college, enter the workforce or join the military you will need a checking account.

Kinderhook State Bank offers "no fee" checking, the **Smartcheck** Debit/ATM Card, and free internet banking. We require no minimum balance, unlimited check writing and a monthly statement with your checks enclosed.

When you come in to open your checking account, you will receive a box of checks and get your own personalized leather checkbook cover **FREE. If you already have an account with us, please come in and order your check book cover.**



Coins

Remember that special gift for your mother this Mother's Day. We have a variety of sterling silver jewelry for that unique gift. Also don't forget about that special graduate this Spring. Come and see our many choices of fine commemorative coins and other unique gifts.

Community Banking Week

was a great success! Our winners for the door prizes were: Jack McKinney, Cindy Galinis, Doris Rennecker, Norma Sigler, Greg Barker, Debbie Harshman, Mark Pulliam, Phillip Chesney, Debbie Rueb, Mary Jo Phillips, Genevieve Irvine, Glen Pulliam Sr., Mary Cole, Gina Dunker, David Fee, Judy Schwanke, Wanda Brown, Ron Hill, Randy Smith, Jon Pennock, Susie Koch, Mark Tisinger, Steve Carlen, Chris Smith, Curt Gard, Jan Kenady, Dawn Helton, Bill Curry, Rocky Sally, Dave Schafer, and the kids door prize went to Clark Koeller.

Our game winners were:
M&M guess - Mark Pulliam
Jellie Bean Guess - Norma Sigler
Baby Picture Guess - Kris Koeller
Grand Prize - Mary Jo Phillips



We would like to thank everyone for coming and participating. It was a lot of fun! Also thank you to all the businesses for bringing in your displays. It helped add a variety of community involvement to our celebration.



Direct Deposit Month

Direct Deposit is the electronic transfer of a payment from a company or organization into the checking or savings account of an employee, retiree, taxpayer, or shareholder. The payment can be divided among several different accounts and, in many cases, between different financial institutions.

The most popular application of Direct Deposit is for payroll, but it can also be used for many other types of payments, including:

- * **Annuities**
- * **Bonuses and commissions**
- * **Dividend and interest payments**
- * **Pensions**
- * **Travel expense settlements**
- * **Tax refunds**
- * **Social Security or other government payment**

Direct Deposit is safe, confidential, convenient and fast. Employees who use Direct Deposit can access pay in their accounts at their financial institution's opening of business on payday. For income tax refunds, the government often refunds via Direct Deposit within days of receiving returns. With Direct Deposit there is no waiting for checks to clear.

Companies and organizations should provide a paper or electronic advice of the Direct Deposit payment to the consumer. In the case of Direct Deposit of payroll the advice would include the same information the company provides on a paycheck stub, including deductions and net pay amount.

With Direct Deposit, you may have the option of depositing into more than one account. Each employer or company offering Direct Deposit determines how many accounts they will allow.

You will have more privacy with Direct Deposit. The amount of information provided on a check is astounding, including: your name and signature, date the check was written, to whom it was written, the dollar amount, name and address of the account holder, and the identification and account number. With Direct Deposit the transaction passes electronically through the banking system. Multiple levels of security are in place to ensure that your payments are not tampered with or intercepted.

DID YOU KNOW??

- * May 1st is Mother Goose Day.
- * May 9th had the First Newspaper Cartoon in the USA 1754.
- * May 14th is National Dance like a Chicken Day.
- * May 15th National Chocolate Chip Day.
- * May 19th is Circus Day, the Ringler Brother's Circus opened in 1884.
- * May 26th is Blueberry Cheesecake Day.
- * May 27th Masking Tape Patented in 1930.
- * May 30th the Ice Cream Freezer Patented in 1848 by William Young.

Identity Theft

Red Flags used by many con artists

- * High Pressure sales tactics.
- * The offer sounds "too good to be true."
- * A salesman requests a credit card number for something other than a purchase.
- * There is an offer to send someone to pick up the money, or asks the money be sent via overnight courier.
- * You are told something is free but you must pay to get it.
- * You are told an investment has "no risk".
- * The seller is unwilling to provide written information or references.
- * A suggestion that purchases should be based solely on trust rather than on a written contract.

The Smile Starter

Smiling is infectious
 You catch it like the flu.
 When someone smiled at me today,
 I started smiling too.
 I passed around the corner,
 and someone saw me grin.
 I thought about that smile,
 and then realized I'd passed it to him.
 I thought about that smile,
 and then I realized its worth.
 A single smile just like mine could
 travel the earth.
 So, if you feel a smile begin,
 don't leave it undetected,
 Let's start an epidemic quick,
 and get the world infected!!

