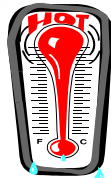
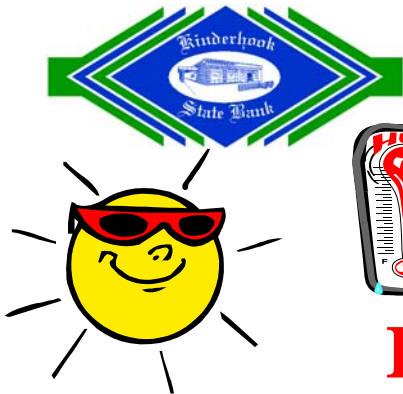


# Kinderhook State Bank

## Newsletter



"Serving Our Community Since 1919"

[www.kinderhookbank.com](http://www.kinderhookbank.com)

Email: [staff@kinderhookbank.com](mailto:staff@kinderhookbank.com)

217-432-8309



### It's Summertime!!

#### 2005 Legal Holidays Observed

The bank will be closed these dates:

**July 4** - Independence Day

**September 5** - Labor Day

**October 10** - Columbus Day

**November 11** - Veterans Day

**November 24** - Thanksgiving

**December 26** - Christmas

#### COINS

2005 Proof Sets  
and Silver Eagles  
are now available!



So stop by and get yours today,  
before it's too late!!



#### Happy Father's Day

There are fathers and grandfathers all over the world

P A T E R F D A D D Y H  
B R E H T A F D N A R G  
G L R P A P P A S A P A  
F L D A K Z G Q D T O P  
Y A A P V R E T A V P D  
K S P A N A G Y A P A N  
E I V A A R I V H L U A  
D A Q A P O S W O K Y R  
E N Q O B B A B D A D G  
R A O T I L E U B A T R  
P V N R I F A T H E R E

- |             |                |
|-------------|----------------|
| 1. ABUELITO | 2. GRANDFATHER |
| 3. APA      | 4. PADRE       |
| 5. BABBO    | 6. PAPA        |
| 7. DAD      | 8. PAPPAS      |
| 9. DADDY    | 10. PATER      |
| 11. FATHER  | 12. POP        |
| 13. GRANDPA | 14. PREDEK     |
| 15. OPA     | 16. VAARI      |
| 17. ISA     | 18. VANAIISA   |
| 19. NAGYAPA | 20. VATER      |



#### 2006 Christmas Club

Sign up for your club will be  
September 26<sup>th</sup> to October 22<sup>nd</sup> with  
the first payment being due  
November 1<sup>st</sup>

Receive a free gift when you make  
your first payment!

Ask one of our tellers for details

#### Rental Properties

**Not Sure where to invest your money?** One option that can increase monthly income and generate certain tax advantages would be rental properties. Certain rental properties are eligible for long term fixed interest rates. Now is the time to purchase properties while long term rates are low. Rental properties give the owner the opportunity to increase monthly income, create different tax advantages and realize property appreciation. **Give us a call or stop in to discuss what opportunities are available for you.**



**Who are victims of ID Theft?**

According to the Federal Trade Commission, during the calendar year 2003 there were 516,740 fraud complaints made to their organization. Of those, 42 percent were related to ID Theft. Also according to federal statistics, while Illinois ranks 32<sup>nd</sup> by state in the number of frauds reported in 2003, it ranks 7<sup>th</sup> in reports of ID Theft. Anyone can be a victim of Identity Theft, but statistics are broken down below. The federal government estimates 7-10 million Americans have been or currently are victims of ID Theft.

- \* 28% of all victims were in their 30s.
- \* 25% of all victims were between the ages of 18-29.
- \* 21% of all victims were in their 40s.
- \* 13% of all victims were in their 50s.
- \* 10% of all victims were over 60.
- \* 3% of all victims were under 18.

**Summer Fun Facts**

- Can you believe that the Eiffel Tower grows every summer? It's true! During the summer the metal expands, adding six inches to the total height of the tower.
- Iced tea and ice cream cones are two summertime favorites. Both of them were introduced at the 1904 St. Louis Exposition. The Exposition site was also the venue for the 1904 Summer Olympics.
- A young boy, Frank Epperson, mixed a batch of a popular drink at the time - a mix of soda water powder and water. He left it on the back porch overnight with the stirring stick still in it. The next morning he woke up to find what we call today the Popsicle, originally sold by Frank as an "Eppsicle."

**What goes into your credit report.....and who uses it?****What is a credit report?**

A credit report is a summary of your financial reliability— for the most part, your history of paying debts and other bills. It is prepared by credit bureaus (also known as credit reporting agencies) primarily for use by lender, employers and others who, under federal law, have a legitimate need for the information, such as when you apply for a loan, insurance policy, apartment or job. The wealth of information gathered by credit bureaus, coupled with the speed of today's computer systems, explains why consumers can quickly get loans and other services.

**What is in my credit report?**

In general, your credit report has four parts:

1. **Identifying information.**
2. **Public record information.....** gathered from local courthouse used to determine if you have previous defaults or legal judgements against you.
3. **Credit history information.....** such as a list of your credit cards and loans, and whether payments were on time.
4. **Inquiries.....**a section that lists the creditors or other parties that have requested your credit report.

**How do credit bureaus get their information?**

Lenders voluntarily supply the information to credit bureaus on an ongoing basis; no federal laws require companies to submit the data.

**How can I get a copy of my report?**

Typically, there is *no single credit report*. Most likely, each of the three major credit bureaus that operate nationwide—Equifax, Experian and TransUnion—has a credit report on you. And because the credit bureaus may have different information and findings, you could obtain your report from each.

**Check for problems you could encounter.**

- ▶ Make sure it accurately reflects how you have paid your bills.
- ▶ Verify that all the accounts listed are yours.
- ▶ Look for accounts you don't use and may have forgotten. You may want to close unnecessary credit card accounts.

**How do I correct wrong or incomplete information in my credit report?**

- ▶ Immediately tell the credit bureau in writing.
- ▶ Identify each item in your credit report that you dispute.
- ▶ Send your letter by certified mail.

**What if I have a question or complaint involving a credit bureau?**

First, try to resolve the matter with the credit bureau directly. If you are not satisfied, contact the FTC. The FTC does not resolve individual disputes, but it does provide useful information that may help consumers resolve their problems. Visit them at [www.ftc.gov](http://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357)

Look for more information on credit reports in next month's newsletter.

**Quote**

You cannot climb the ladder of success with your hands in your pockets.

