

Kinderhook State Bank Newsletter



“Serving Our Community Since 1919”

www.kinderhookbank.com

Email: staff@kinderhookbank.com

217-432-8309

It's festival time!!

2005 Legal Holidays Observed

The bank will be closed these dates:

September 5 - Labor Day

October 10 - Columbus Day

November 11 - Veterans Day

November 24 - Thanksgiving

December 26 - Christmas

Festivals/Picnics

Payson Old Settlers

August 5th - 7th

Kinderhook Town Picnic

August 6th

Hull Town Picnic

August 20th

Vin Fiz Day

August 20th

Perry Pioneer Days

August 26th & 27th

Pittsfield Fall Festival

September 1st - 3rd

New Canton Harvest Festival

September 9th & 10th

Liberty Fall Festival

September 9th & 10th

El Dara Picnic

September 11th

Griggsville Apple Festival

September 16th & 17th

Milton Corn Carnival

September 23rd & 24th

Barry Apple Festival

September 30th - October 2nd

Get your online shopping off to a great start with MasterCard® SecureCode™.

It's a new service to help protect you against unauthorized use of your Kinderhook State Bank MasterCard account when you shop online at participating merchants.

Visit

<https://www.shazam.net/SecureCode/> today and create your own private code.



Vacation tips

How to avoid being a victim.....

* Always keep your car doors locked.

* Park only in well-lit parking lots. Keep an eye out for loiterers when you enter a parking lot. Check the lot for safety before opening your doors.

* Walk with confidence, strong body language will let criminals know you're not a victim.

* Consider using valet parking or park as close to the main entrance as possible. Remember to secure your valuables before you turn the keys over to the valet.

* If you have to leave your valuables in the car, they go in the trunk.

* Lock the doors since most cars have a trunk release inside that doesn't need the key to pop the trunk. Many new cars also have a back seat pass through that makes for easy entrance into the trunk.

* Don't make yourself a target, flashing expensive jewelry, lots of cash or even tourist brochures and maps left in the seats can label you as a potential victim.

* Use a local newspaper or magazine to wrap around the outside of your map or guidebook so you won't stand out as a tourist.

Customer Appreciation Day

This year our customer appreciation day will be held Friday September 23rd from 11 - 6 p.m. Kevin Howell and his family (H&H Food Services) will be serving a wonderful pork chop dinner. So come on down, help celebrate, and grab a bite to eat. Hope to see you then!!



Christmas Club

2005 Christmas Club payments will be accepted through October 15. Checks for your club will be in the mail by October 21.

Cell Phone Security

Vulnerability to being used as a microphone....



A cellular telephone can be turned into a microphone and transmitter for the purpose of listening to conversations in the vicinity of the phone. This is done by transmitting to the cell phone a maintenance command on the control channel. This command places the cellular telephone in the "diagnostic mode." When this is done, conversations in the immediate area of the telephone can be monitored over the voice channel. The user doesn't know the telephone is in the diagnostic mode and transmitting all nearby sounds until he or she tries to place a call. Then, before the cellular telephone can be used to place calls, the unit has to be cycled off and then back on again. This threat is the reason why cellular telephones are often prohibited in areas where classified or sensitive discussions are held.

Vulnerability to cloning....

Cellular telephone thieves don't steal cellular telephones in the usual sense of breaking into a car and taking the telephone hardware. Instead, they monitor the radio frequency spectrum and steal the cell phone pair as it is being anonymously registered with a cell site.

Cloning is the process whereby a thief intercepts the electronic serial number (ESN) and mobile identification number (MIN) and programs those numbers into another telephone to make it identical to yours. Once cloned, the thief can place calls on the reprogrammed telephone as though he were the legitimate subscriber.

Cloning resulted in approximately \$650 million dollars worth of fraudulent phone calls in 1996. Police made 800 arrests that year for this offense. Each day more unsuspecting people are being victimized by cellular

telephone thieves. In one case, more than 1,500 telephone calls were placed in a single day by cellular phone thieves using the number of a single un-suspecting owner. The ESN and MIN can be obtained easily by an ESN reader, which is like a cellular telephone receiver designed to monitor the control channel. The ESN reader captures the pair as it is being broadcast from a cellular telephone to a cell site and stores the information into its memory. What makes this possible is the fact that each time your cellular telephone is turned on or used, it transmits the pair to the local cellular site and establishes a talk channel. It also transmits the pair when it is relocated from one cell site to another. Cloning occurs most frequently in areas of high cell phone usage – valet parking lots, airports, shopping malls, concert halls, sports stadiums, and high-congestion traffic areas in metropolitan cities. No one is immune to cloning, but you can take steps to reduce the likelihood of being the next victim. For cell phone security measures check next months newsletter.

What is a Credit Score and why is it important?

A credit score is a number calculated by a credit bureau, a lender or another company for use in making a decision on a loan application or other product or service. Think of your credit scoring as a point system based on your credit history, designed to help predict how likely you are to repay a loan or make payments on time.

In general, the better your credit score the better your chances are of getting a loan with an attractive interest rate. So when it comes to getting a good loan, it's important that your credit report is accurate, complete and in the best shape possible.

What are the most important factors in determining my credit score?

Typically, your credit score is most influenced by two factors: how you pay your debts and how much debt you owe. Late payments on loans, a past bankruptcy, debt collections or a court judgement ordering you to pay money as a result of a lawsuit will negatively affect your credit score.

Lenders want to be sure that the debt you owe is manageable. Lenders get concerned if your have a significant amount of debt compared to your income.

How can I get my credit scores?

Your scores, along with an explanation of how the score was derived, typically are available online for a fee.

Contact Information:

Equifax - www.equifax.com

(800) 685-1111

Experian - www.experian.com

(888) 397-3742

TransUnion - www.transunion.com

(800) 888-4213

Federal Trade Commission -

www.ftc.com

(877) 382-4357

Quote

The difference between a big shot and a little shot is that a big shot's just a little shot that kept on shooting.
