

Kinderhook State Bank

“Serving our community Since 1919”
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Newsletter



October 2005

2005 Legal

Holidays Observed

The bank will be closed:
October 10 - Columbus Day
November 11 - Veterans Day
November 24 - Thanksgiving
December 26 - Christmas

~Motivation~

**What lies behind us and
what lies before us are
tiny matters compared
to what lies within us.**

—Ralph Waldo Emerson

Meet Matilda!!



**Thanks to everyone for
the help naming our
goose on Customer
Appreciation Day.**



Trick or Treat!!



Customer Appreciation



Everyone at Kinderhook State Bank would like to thank all of our customers for coming to Customer Appreciation day on such a damp afternoon. We had a great turn out, and we hope everyone enjoyed themselves and had a great time. Thanks Again!



Halloween Tips

*A parent or responsible adult should always accompany young children on their neighborhood rounds.
*If your older children are going alone, plan and review the route that is acceptable to you. Agree on a specific time when they should return home.

*Remind Trick-or-Treaters:

- Stay in a group and communicate where they will be going.
- Carry a mobile phone for quick communication.
- Only go to homes with a porch light on.
- Remain on well-lit streets and always use the sidewalk.
- If no sidewalk is available, walk at the far edge of the roadway facing traffic.
- Never cut across yards or use alleys.
- Never enter a stranger's home or car for a treat.
- Only cross the street as a group in established crosswalks (as recognized by local custom).
- Don't assume the right of way. Motorists may have trouble seeing Trick-or-Treaters. Just because one car stops, doesn't mean others will!
- Law enforcement authorities should be notified immediately of any suspicious or unlawful activity.

Also don't forget to stop by the Kinderhook State Bank for some cookies and cider on Halloween and check out our costumes!!

Who is this famous comedian?

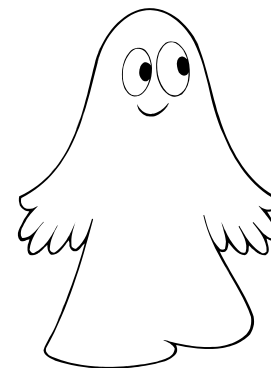


See answer on back.

Redesigned \$10 Bill



The Department of the Treasury, Federal Reserve and U.S. Secret Service are unveiling a new design and updated security features for the \$10 note that will enter circulation in early 2006. The \$10 note is the third denomination in the new currency series which incorporates enhanced security features, subtle background colors and symbols of freedom into the designs. The new \$10 bill was unveiled in New York on Wednesday, September 28, 2005.



SHAZAM Phishing Scam Alert

SHAZAM wants cardholders to be aware of a phishing attack where the e-mail messages appear to be from "Shazam Inc. Bank" SHAZAM **never** asks cardholders for personal identity data or financial account information via e-mail.

The following text is an example of the fraudulent e-mail message directed at "Shazam Inc. Bank" cardholders:

Dear <cardholders>,

For the safety and integrity of the Shazam Inc. Online Banking Community we have issued this warning message. It has come to our attention that your account information needs to be updated due to inactive accounts, frauds and spoof reports. Failure to update your records will result in account suspension. This notification expires on 30 September 2005. Once you have updated your account records your Shazam Bank account will not be interrupted and will continue as normal. Please follow the link below and renew your account information.

SHAZAM INC. ONLINE ACCESS

A phishing attack occurs when fraudsters send e-mail messages to cardholders asking them to respond with personal identity data and financial account information. They ask the cardholder to respond by clicking on a link in the e-mail and providing personal information such as, Social Security number, address, phone, e-mail information, or mother's maiden name. Phishers may also ask for financial account credentials such as, PINs or account numbers, anything to validate the card information.

For More Information

Contact SHAZAM customer service at (800) 383-8000 (press 3,1,7) if you have questions about this issue.

Direct Deposit

For those who are still receiving their Social Security and Supplemental Security Income (SSI) check by mail, the U.S. Department of the Treasury and the Federal Reserve Banks are promoting a Go Direct campaign. Direct Deposit is a safer, easier and more convenient option. To do so call the Go Direct help line toll-free at 1-800-333-1795.



Money Smart Kids

Money Talk

Surveys show that less than 40% of parents talk to their kids about money. However, most kids aren't learning financial skills in school, either. So how will your kids find out about money? Trial and error is a poor teacher. Children need guidance on how to spend, save and invest money. That's why talking with your kids about money—starting from an early age— is just as important as teaching them how to cross the street or tie their shoes.

You can make a Difference

Many parents are uncomfortable talking to their youngsters about money, which only forces kids to learn the hard way. You don't have to say exactly how much you make, how much you owe or how much you have in the bank or credit union to teach them the basics about checking accounts, loans, interest, savings, and investments, as well as how to keep a budget and shop wisely. This knowledge will set them on the path to becoming smart money managers.

*A wise man should
have money in
his head, but not
in his heart.*

-Jonathan Swift-

Interesting Facts in October

- The comic strip "Peanuts" first published, 1950.
- Rock & Roll star Chubby Checker was born, 1941.
- World Series broadcast on radio for the first time, 1921.
- U.S. Naval Academy opened, 1845.
- White House cornerstone laid, 1792.
- First Cadillac motor car made, 1902.
- Concorde made first landing in NYC, 1977.
- Sidney Opera House opened, 1973.
- Comedian Groucho Marx was born, 1895.
- Edison showed first motion pictures, NJ, 1889.
- First manned Apollo mission launched, 1968.
- Baseball Hall-of-Famer Mickey Mantle was born, 1931.
- Gunfight at the O.K. Corral, 1881.

