

Kinderhook State Bank

"Serving our community Since 1919"
www.kinderhookbank.com
Email: staff@kinderhookbank.com
217-432-8309

Newsletter



September 2006

2006 Legal

Holidays Observed

September 4th - Labor Day

October 9th - Columbus Day

November 11th - Veterans Day

November 23rd - Thanksgiving

December 25th - Christmas

2007 Christmas Club

Are you needing to save money for Christmas, but finding it hard to do? Then the Christmas Club may be exactly what you need. Having a Club is a good way to save money throughout the year for Christmas. Every week you make a deposit in the denomination that you have chosen for your account. No withdrawals can be made until the Club's maturity date. Stop by September 25th through October 14th to sign up for yours. Each person will receive a FREE gift when they make their first payment, due November 1st.



Quote

You learn from successful failures.



Autumn is on its way!



Travel Club



We are proud to announce that we are bringing back the Travel Club. We hope to offer many exciting trips throughout the year. Our first trip being planned is a Lee Greenwood Concert! Earn \$5 off when you open a Christmas Club! It is scheduled for November 10th. Please contact our Travel Coordinator, Janet Main at 217-432-8309 for more information.

Shazam and Free Fuel

Everyone has felt the effects of high fuel prices on their wallets lately. Well how does a chance to win \$500 in FREE fuel sound? Shazam is offering all debit card holders a chance to do just that. Just use your card with a pin based transaction between August 1 and October 31 for your chance to be entered automatically. For more information contact one of our tellers.



Color Tour



The Pike County Color Tour will be held October 21&22. Be sure to visit Kinderhook on your tour! The Historical Society will have lots of good food. Stop by the bank for a visit, and enjoy spiced cider and cookies.

Return to Monticello Nickel

Many of you have been asking about the Return to Monticello Nickel. The nickel features Thomas Jefferson in a frontal view on the front of the coin. It is an uncirculated coin and can only be special ordered. If you are interested in adding this fine coin to your collection please contact Gretchen for more information.



Customer Appreciation

We would like to remind everyone that our Customer Appreciation day will be held September 22. Come on down and enjoy some great food

prepared by H&H Food Service. They will be serving: grilled pork chops, baked beans, coleslaw, au gratin potatoes, and garlic bread from 11:00 to 5:30.

This Month in History

- Nazi Germany began blitz on London, 1940
- Miss America Pageant made TV debut, 1954
- First edition of The New York Times was published, 1851
- Battle of Saratoga, 1777
- Columbus started second voyage to W. Hemisphere, 1493
- Musical West Side Story opened on Broadway, 1957
- U.N. peacekeeping forces won Nobel Peace Prize, 1988
- Alcott's Little Women published, 1868





Back row: Janet & Gretchen
Front row: Jan & Jessica

Meet Our Tellers!

It has occurred to us that some of our customers may not know all of our staff. We would like to take the time to introduce ourselves.

Gretchen Bogatzke is working on her fifth year here at the bank. During that time she has been working on our teller-line, doing new accounts and CDs, and is the backup bookkeeper. While not at the bank Gretchen enjoys outdoor activities and spending time with her daughter and husband.

Janet Main has been with our bank for two and a half years. During that time she has worked on the teller-line, is the coordinator for the travel club, and you will also start seeing her doing new accounts and CDs. In her spare time Janet enjoys going to her grandchildren's activities and walking.

Jessica Gorton has been working on the teller line for 10 months. She graduated this past May from JWCC with an Associates Degree in Accounting. Jessica will attend Quincy University this fall to obtain her Bachelor's. She enjoys going to the river, shopping, and playing volleyball while not going to school or working.

Jan Gorton is our new addition to the teller line. She started in August. Jan enjoys spending time with family, being outside, shopping,

and gardening. Stop by and meet Jan. She is a great addition to our staff.

Next month we will meet another part of our team!

Home Loans



Before you start house hunting, it is wise to find out what homes are within your price range. This can be done through the simple process of prequalification. To prequalify you, a lender or Realtor uses financial information you provide to estimate the maximum mortgage you should be able to obtain. The process doesn't guarantee that your mortgage application will be accepted, but it does help you narrow your search to homes you can afford.

Most lenders use certain formulas to determine how much mortgage to offer you. Typically, your monthly house payment should be around 28 to 30 percent of your total monthly gross income (how much you make before taxes). Your total monthly debt, which includes your mortgage, as well as your debts (e.g., car payment, credit cards and loans), should not be more than 36 to 40 percent of your gross income. These figures may vary from lender to lender. For more information on getting prequalified please contact the loan department here at the bank.

Savings Bonds

Recently there have been some questions on savings bonds. The most asked question has been: What can I do if my bond is lost, stolen or destroyed? Bonds that are lost, stolen or destroyed can be replaced free of charge as long as the Bureau of the Public Debt can establish that the bonds have not been cashed. To get your bonds replaced you must

complete Form PD F 1048, which is available here at the bank. You will be asked to provide the approximate issue date along with the complete names, addresses, social security numbers that appeared on the bond, and the bonds serial number. If you do not know the bonds serial number or denomination, just write "unknown" into the space provided. If the bond is for a minor the form needs to be signed by both parents and the minor's age and social security number should be included. The form should then be mailed to: Bureau of the Public Debt, Parkersburg, WV 26106-1328.

To assure that your bonds can be traced, you should keep records of all bonds in a safe place separate from the bonds themselves. Your records should include the serial number, issue date, registration, and social security numbers on each bond. There are two good ways to do this. One is by making photo copies of all bonds. The other is by using the Savings Bond Wizard. With the Savings Bond Wizard program you can do more than just keep records of savings bonds. You can print out a bond inventory, find the redemption value of your bond, and find the interest your bonds have earned. To take advantage of this wonderful program go to www.savingsbondwizard.gov.

Come in and check out our seasonal tree!

The current theme is Back to School!

