



# State Bank of Speer

## PEORIA BANKING CENTER

DECEMBER 2011

**WE** ARE AN INDEPENDENT, FULL SERVICE BANK PROVIDING SERVICES TO DIVERSE CONSUMER MARKETS AND INDEPENDENT, LOCALLY OWNED BUSINESSES IN CENTRAL ILLINOIS. IN PROVIDING THESE SERVICES, WE WILL SERVE OUR COMMUNITIES WHILE PROVIDING SHAREHOLDER VALUE OVER THE LONG-TERM.



Merry Christmas to all of you! It doesn't seem possible that another year has passed so quickly. Here at State Bank of Speer we have seen many changes in the past few months. Our new addition continues to progress as planned, and we anticipate moving into the new area shortly. Then the real work begins when we begin a remodel and renovation of the remainder of the bank. We hope that you understand the dirt and the dust we are experiencing as we continue this much needed addition.

Again all of us have been truly blessed in this area. Our farmers have had another successful year not only in yields but prices were good as well. The general economy in our area seems to be slowly improving, but we have a long way to go. We have had many new federal laws with which we must comply. I'll always remember the politicians saying the local community banks will not be involved in compliance with the new laws as this mess was really created by the mega banks and Fannie Mae and Freddie Mac. My response was that's "poppycock"; we'll be involved and we'll pay dearly for it. I was right!

What we have to put customers through in securing a real estate loan is completely ridiculous. Please be patient with us if you are in the process of securing a home mortgage; it's not us, but we must comply with every federal law pertaining to real estate lending.

I urge each of you to become involved and avoid complacency which got us into this mess. I have finally discovered that the majority of people in this area are more intelligent and have more business savvy than our entire Congress; now that's really sad. We put our trust in these people to do what is best for this great country, and we get in return a bunch of greedy, corrupt, self-serving politicians. Don't forget to vote in 2012!

I close this Christmas letter with words from "O Holy Night" which was composed by Adolphe Adam in 1847 to a French poem by Placide Cappeau. Enjoy and have a blessed Christmas season.

HE KNOWS OUR NEED; TO OUR WEAKNESS IS NO STRANGER, BEHOLD YOUR KING! BEFORE HIM LOWLY BEND!  
BEHOLD YOUR KING, BEFORE HIM LOWLY BEND.  
TRULY HE TAUGHT US TO LOVE ONE ANOTHER; HIS LAW IS LOVE AND HIS GOSPEL IS PEACE.  
CHAINS SHALL HE BREAK FOR THE SLAVE IS OUR BROTHER; AND IN HIS NAME ALL OPPRESSION SHALL CEASE.  
SWEET HYMNS OF JOY IN GRATEFUL CHORUS RAISE WE, LET ALL WITHIN US PRAISE HIS HOLY NAME.  
CHRIST IS THE LORD! O PRAISE HIS NAME FOREVER,  
HIS POWER AND GLORY EVERMORE PROCLAIM. HIS POWER AND GLORY EVERMORE PROCLAIM.

Keep Christ in your Christmas, and you are guaranteed to have a blessed Christmas season. Merry Christmas.

*Mike*

Mike Stahl, President



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### LOBBY HOURS

Mon-Thurs 8:30am-4pm  
Friday 8:30am-5pm  
Saturday 8:30am-12 Noon

### DRIVE-UP HOURS

Mon-Thurs 7:30am-5pm  
Friday 7:30am-6pm  
Saturday 7:30am-12 Noon





## **U.S. SAVINGS BONDS ARE GOING PAPERLESS!**

No more paper savings bonds through financial institutions or mail-in orders after December 31, 2011. You can buy electronic savings bonds safely, 24/7, through Treasury Direct: [www.treasurydirect.gov](http://www.treasurydirect.gov).

### **DEBIT CARD FEES**

There has been a great deal of information in the news lately about some of the larger Wall Street banks charging monthly fees to customers who use debit cards. These banks are looking for ways to offset loss of revenue which has resulted from the government cap on what a consumer can be charged by the banks when they make debit card transactions. The government was attempting to protect the consumer, but the big banks simply found another way to charge the consumer by implementing debit card fees. This has caused quite an uproar with big bank customers who are moving their accounts to smaller banks, which do not charge these fees.

Larger banks and some credit unions have become very sophisticated in the ways they charge their customers fees, which the customers do not understand or agree to! The State Bank of Speer does not charge service fees on any accounts and tries to keep fees to a minimum. We do not want to cause our customers to suffer because of bank fees because we view our customers as our friends.

If you hear any of your family or friends complain about their bank fees, please send them our way, and tell them we do not charge fees!



## *Christmas & New Year's Hours*

**Friday, December 23**  
lobby and drive-up open until 5

**Saturday, December 24**  
Closed

**Sunday, December 25**  
Merry Christmas

**Monday, December 26**  
Closed in observance of Christmas

**Friday, December 30**  
lobby and drive-up open until 5

**Saturday, December 31**  
Closed

**Sunday, January 1**  
Happy New Year

**Monday, January 2**  
Closed in observance of New Year's Day