



State Bank of Speer Peoria Banking Center

MISSION STATEMENT: 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.



Darlene Hudson
Assistant Cashier

November, 2010

State Bank of Speer

14 Main St, PO Box 37
Speer IL 61479-0037
309.249.2141
888.249.2141 Toll Free
309.249.2304 Fax
www.speerbank.com

Peoria Banking Center

7620 N University
Peoria IL 61614
309.691.9345
309.691.9412 Fax
Web - www.speerbank.com
Mobile - m.speerbank.com



We cannot direct the wind,
but we can adjust the sails.

Dolly Parton

I love this time of year. You can actually shut off your air and not have to turn on the furnace. Awesome weather! But on the other hand, there are only 67 days left before Christmas. Are you aware that we have a Christmas Club account? New accounts for 2011 can be opened starting November 1, 2010. It is a nice way to set extra aside and know you will receive a check the first part of November. You can fund this account with a direct deposit from your employer, transfer online using Internet Banking, mail in deposits, or come in to the lobby. See any of our new accounts people for all the details of the club.

On a more serious note, due to the economy we have many unemployed people who may be our family members, friends, or neighbors. Many have even run out of their benefits. They are all going to need our help in providing a meal for their families. Once again the State Bank of Speer/Peoria Banking Center is placing a tub in each respective lobby to collect as many food items as possible in support of the local food pantries. We will be taking these items to the Stark County Food Pantry in Toulon, the Princeville Food Pantry in Princeville, and the Midwest Food Bank in Peoria. If you wish to make a monetary donation or a gift of canned goods directly to these agencies, they will gladly accept your contributions. Whether you donate through us or on your own, please try to help those in need. Even a can of soup will help someone who is hungry.

I hope everyone has a wonderful Thanksgiving with their loved ones. Just being together means more than anything.



Lobby Hours

Mon - Thurs: 8:30 am - 4:00 pm
Friday: 8:30 am - 5:00 pm
Saturday: 8:30 am - 12:00 noon

Driveup Hours

Mon - Thurs: 7:30 am - 5:00 pm
Friday: 7:30 am - 6:00 pm
Saturday: 7:30 am - 12:00 noon





Holiday Closings:

November 11 - Veteran's Day

November 25 - Thanksgiving Day

December 25 - Christmas Day

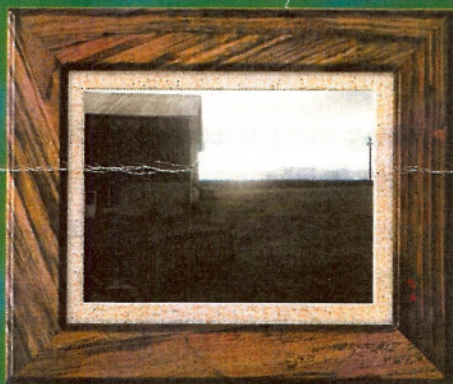
2010 CHRISTMAS HOLIDAY HOURS

Closing at noon Fri., Dec 24

Closed Christmas Day, Sat., Dec 25

Closing at noon Fri., Dec. 31

Closed New Years Day, Sat., Jan 1, 2011



Ask Us About:
Mobile Banking
Text Banking
Internet Banking
Online Billpay

Learn More:

Federal Trade Commission
www.ftc.gov
202.326.2222
Illinois Attorney General
www.illinoisattorneygeneral.gov
217.223.2221
217.278.3366
Free Credit Report
www.AnnualCreditReport.com
877.322.8228
Internet Crimes
www.isp.state.il.us/icomplaint
888.702.7463

Mobile & Text Banking

Technology has certainly impacted our lives over the last 15 years, and technology will continue to change the way we live. With 238 million people in the United States using mobile phones, the overwhelming majority of Americans have embraced mobile phones. As phones become more like portable computers, we have the capability at our fingertips to check e-mail, browse the Internet, play games, text, and, oh, yes, make phone calls.

At the State Bank of Speer, technology makes a difference in how we strive to provide outstanding customer service. Bank customers want quick access to their accounts in a secure but easy to use manner. So, how can Speer Bank meet our customers' needs? (We offer ATM's, convenient branch locations, and Internet banking to new technologies such as mobile banking and text banking.)

I'd like to introduce mobile banking and text message banking. If you have an Internet banking account and a phone with Internet access, you can access account information from your phone via a specialized mobile banking web site (<http://m.speerbank.com>) today. There's no need to sign up and there's NO CHARGE for this service. Go ahead and try it by browsing to <http://m.speerbank.com>.

With text message banking, basic account information is a text away. Have you ever been away from home, but need a way to check your balance to see if you could make a purchase? By sending a text to 42265 from your mobile phone, you will receive your balance in a text message within seconds. It's simple. It's quick. It's convenient. AND it's secure.

To sign up for text banking, browse to the following site and follow the steps to associate your phone with your account: <https://www.consumermobileaccess.com/cma/main/StateBankOfSpeer>

Key Commands:

Once registered, you can then send the following keywords to 42265:

- BAL = Primary account balance
- BAL SAV = Saving account balances
- MINI - Last 5 account transactions
- STOP = Deactivate service

As always, please give us a call with questions related to these or any services provided by the State Bank of Speer.

Saving

Last month we looked at the steps a person can take to save money. After you have put your savings plan into action, you will start to accumulate money. This month we will look at some ways to start earning interest on that money and avoid paying taxes - at least until you retire. Many employers offer 401K retirement accounts or IRAs. You can elect to put money in either of these accounts and it can be directly deposited into your IRA at your bank. These accounts generally have higher interest rates than a savings account, and you can invest pretax dollars into the accounts. The earnings in the account also grow tax free. You can start withdrawing from these retirement accounts when you reach the age of 59½. If you withdraw before this time there is a 10% tax penalty and you will also pay income tax on that money. This 10% penalty is an incentive to leave the money in your IRA alone, so it can continue to grow.

Some employers will match contributions to retirement programs, and everyone should participate in those programs!

You can also open a Roth IRA which will allow your money to grow tax free after you have paid taxes on your initial investment.

There are the more traditional savings accounts, money markets, and certificates of deposits. The certificates of deposit, which are longer term investments, usually offer higher rates. You agree to lock your money up for the term of the certificate and you need should compare CD rates.

A few other types:

- ◆ Instead of throwing your change into the cookie jar, take your five and ten dollar bills and put them into a box - they will add up fast.
- ◆ Avoid allowing your debit card to access your savings account at the ATM - it is too easy to deplete your savings!
- ◆ Save your raises - when you get a raise at work, increase your savings and retirement deposits... you won't notice the change but your savings account will.

UPCOMING EVENTS

Methodist Wellmobile -

Wednesday, November 24 from
8:30 am to 11:30 am at State Bank of Speer

November 19 - Moonlight Madness, Wyoming festivities at:

State Bank of Speer Community Center, 200 E. Williams
Entertainment by Rachel West Kramer & Scott Kramer
before and after parade
Lighted parade starting at 7:45 pm
Drawing for gift card every half hour