Plants of Merit

In our Garden

FLOWER GARDEN RECOGNITION.
- DETAILS ON PAGE 2.

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A Closer Look....
BoS Home Banking

A virtual branch at your fingertips...
...easy to use...
...saves time and money...

“What is it?”

Simply put... it simplifies our lives and it’s simple to use. But how does it simplify our lives? Home Banking is like having a virtual branch at your fingertips. You can bank at home 24 hours a day, seven days a week.

“What can I do?”

There are a number of things you can do with our Home Banking service that will save you time and even money. Take a closer look at the conveniences of banking online.

Transfer Money Between Accounts

Many of us transfer money from one account to another on occasion. There are several ways to accomplish this. You can make the transfer by calling the bank during normal business hours. But, there may be a fee associated with the transaction. You can also visit the bank in person during normal business hours or drive to an ATM machine. Home banking makes this task much easier and there are no fees, no charges and it’s available anytime, day or night, 24/7.

You can also use this feature to make payments on Bank of Springfield loans. And, if you make regular transfers between accounts every month, you can schedule automatic transfers through home banking. This feature transfers your money between accounts on the days of the month you schedule. Once you’ve scheduled the transfers, you don’t have to do a thing - it happens automatically.

Each time you transfer money from one account to another, a confirmation appears on your screen so you’ll know the transaction processed properly. You can also print this confirmation.

Check Account Balances

Another feature Home Banking users enjoy is the ability to check their account balances. You can see which checks have cleared the bank on any given day as well as any other debits or credits to your account. And, if you forget to log a check in your checkbook register, you can check your account activity to find the check number and the amount of the check. No fees, no charges and it’s available anytime, day or night, 24/7.

Receive Monthly Bank Statements In Electronic Format

Electronic bank statements are growing in popularity for several reasons.

First, as we mentioned in our last newsletter, online statements are actually safer from identity theft than the statements you receive through the U.S. mail. Anyone can take mail out of your mailbox, but only you can retrieve your online statements. No fees, no charges and it’s available anytime, day or night, 24/7.

Secondly, your statements are stored on a rolling 12-month basis. But, you can save your statements on your hard drive or on a CD. No need to file paper bank statements. No need to shred the older bank statements. Each month, you’ll receive an email from us notifying you that your online statement is available.
And, yes... you can retrieve your statement with no fees, no charges and it’s available anytime, day or night, 24/7.

Save Time and Money When You Pay Bills Online

Online bill payment is the Home Banking component that saves customers the most time and money. Consider how much time you spend each month paying bills. With Online Bill Payment, you can pay a bill in less time than it takes to seal an envelope and affix a postage stamp.

After you’ve logged into Home Banking you simply enter the amount you want to pay next to the payee’s name, select the date you want the payment to be received and click the ‘Make Payments’ button. That’s it. You’re done. No envelopes, no postage stamps and you guessed it... no fees, no charges and it’s available anytime, day or night, 24/7.

Like Automatic Transfer, you can schedule your fixed monthly bills to be paid automatically each month. And you also have access to each payee’s history so you can see when previous payments have been made.

When you make a payment it appears in your payment outbox. At any given time, you can log into Home Banking and view your payment outbox to see which payments are pending. Once a payment appears in your payment outbox, the bank assumes responsibility for making the payment for you.

Use Any Number of Home Banking Services

When you enroll in Bank of Springfield’s home banking, you choose only the components in which you are interested. But we think you’ll find all of the services convenient, simple to use and with Home Banking, your life will be simplified. To enroll in Home Banking or to add additional services to your account, give us a call at 529-5555. Did we mention it’s free?
IS HOME BANKING SAFE?

YES, it is!

In fact, all of the information transmitted through home banking, including your log-in information is secured by 128-bit encryption.

What is 128-bit encryption?

128-bit encryption refers to a mathematical algorithm 128 digits long used to create a “key” to encode information sent over the internet. There are one trillion times one trillion more possible combinations than 40-bit encryption, which was the previous encryption standard, (and itself many billion possible combinations strong).

But what does all of that mean?

It has been estimated a hacker working nonstop using current computing technology would need over one trillion years to crack a 128-bit encrypted code. The odds of the code being solved are so remote that, if you subscribe to Darwin’s theories, human beings will no longer exist by the time your bank records are cracked.

How do you know you’re in a secured site?

Your internet browser will tell you if you are on a secure site. Most will indicate this by displaying a yellow padlock icon, usually in the lower right corner of your screen. You can further confirm the site is secured by placing your mouse pointer over this icon. A label reading “SSL Secured (128 bit)” will appear.

HOME BANKING SEMINARS

2007 Seminars
October 22nd
10:00 am and 5:30 pm
October 23rd
10:00 am and 5:30 pm

2008 Seminars
February 20th
10:00 am and 5:30 pm
February 21st
10:00 am and 5:30 pm
April 16th
10:00 am and 5:30 pm
April 17th
10:00 am and 5:30 pm
June 25th
10:00 am and 5:30 pm
June 26th
10:00 am and 5:30 pm

Not Currently a Home Banking Customer?

Wanna Be?

Give us a call at 529-5555.
We look forward to helping you get started.

Enhanced Login Security

The Bank of Springfield has always regarded the privacy and security of your information as a top priority.

You may have noticed that we have implemented an additional layer of security to protect you from fraud when logging into online banking. This Enhanced Login Security system creates an ultra-secure environment for you to conduct your electronic banking.

The Federal Financial Institution Examinations Council (FFIEC), the agency that develops standards for the Federal Reserve System, the FDIC and the nation’s other financial organizations, has recommended that all financial institutions nationwide (including the Bank of Springfield) implement this type of security for all online services.

Not only will Online Banking recognize your user id and password, but the system now also recognizes your computer. If we don’t recognize your computer – because you may be using a public computer or a machine you haven’t used previously for online banking – you will be prompted to answer a series of challenge questions.

In some cases, Enhanced Login Security can add an additional step to the online banking login process. But, for most people, once our online banking system recognizes your computer, you won’t even know that this additional layer of security is in place. Enhanced Login Security helps us further protect you from identity theft and other fraud.

Did you know…

…that you can change your Login ID in Home Banking?

Some people aren’t comfortable using their social security number to log into Home Banking. You can change your login ID and it’s simple to do. Here’s how:

1. Log into Home Banking
2. Click on “User Options”
3. Click on Change Customer Number
4. Follow the prompts
BoS Home Banking customers shared their thoughts regarding Online Banking.

Here is a glimpse at what some had to say...

“I really like the convenience of viewing my accounts anytime - day or night. Banking online has really simplified my time. I am able to pay all of my bills without writing a check or spending money for a stamp! I find being able to transfer money from one account to another is another plus.”

Diana Skube

“The ability to transfer between accounts saves me so much time by not going through the drive-up. I also love the on-line bill paying. It saves me so much time and I am happy I don’t have to stand in long lines at the post office to buy stamps anymore. Online banking is a convenience that is so valuable to me.”

Tamara Morris

“I love being able to access my accounts 24/7, and I LOVE paying bills online. I’m much more likely to get them paid on time because I can pay them as they come in rather than waiting to pay several at a time, which is what I do when check writing and stamps are required!”

Julia Johnson

“What I like most about online banking is the ease of use and the ability to review daily activity in my account(s). With online banking, I am less likely to become overdrawn in my account(s). In addition, online banking is available 24/7.”

JoEllyn Harrison

Reservation information: To reserve space for Classic 50 tours and activities, call Roger Bucher or the Reservation Line. Guests of members are welcome to participate (one guest per member). Call Roger for information about additional activities and tours.

Roger’s Direct Line: (217) 241-6120
Reservation Line: (217) 241-6190
Toll Free: (877) 698-3278
E-mail: rbucher@bankofspringfield.com
Our ATM Locations

**SPRINGFIELD ATM LOCATIONS**

Bank of Springfield, 2600 Stevenson Drive
Bank of Springfield, 3400 Wabash Avenue
Bank of Springfield, 850 East Madison Street
Sangamon County Circuit Clerk’s Office, 300 South 9th Street
Jefferson Street and Walnut Street, on the North West Corner
Koke Mill Medical Center
Stanford Avenue and 5th Street
King Pin Bowling Alley, Sangamon Avenue and Dirksen Parkway
Montvale Shopping Center, Chatham Road and Iles Avenue
Popeye’s Famous Fried Chicken, 2801 South Grand Avenue East
Sangamo Chapter Credit Union, 310 S. Grand Avenue

**JACKSONVILLE ATM LOCATIONS**

Bank of Jacksonville, 1701 Morton Avenue

**SURCHARGE-FREE ATM NETWORK**

We have joined an alliance of community banks in the Central Illinois area and beyond to offer our customers an expanded surcharge-free ATM network. There are over 200 ATMs available for you to use in Illinois, Missouri and Kentucky. Here are a few you may find convenient:

- **Chatham** The Bank & Trust Company, Rte. 4 & Plummer
- **Chatham** Marine Bank, 470 North Main Plaza
- **Rochester** Rochester State Bank, Rte. 29 & State Street (Subway Parking Lot)
- **Rochester** The Bank & Trust Company, 201 N. Walnut
- **Viriden** Farmers & Merchants State Bank, 603 N. Springfield Street
- **Decatur** Prairie State Bank & Trust, 1000 W. Pershing
- **Decatur** Prairie State Bank & Trust, 2028 Mount Zion Road
- **Taylorville** First National Bank of Pana, 600 W. Spresser Street
- **Pana** First National Bank of Pana, 306 S. Locust Street
- **Pana** National Bank, 302 W. 2nd Street
- **Springfield & Jacksonville** All Marine Bank, Prairie State Bank & Trust and Premier Bank of Jacksonville Locations

Visit www.bankofspringfield.com for a complete list of Surcharge-free ATM locations.

**IDENTITY THEFT ON THE RISE**

According to the FBI, Identity Theft is currently the fastest growing crime in the United States. Skilled identity thieves use a variety of methods to steal your personal information.

In many cases, months can pass before victims become aware of any wrongdoing. By then, collection agencies or credit bureau rejections reveals that the consumer has been abused by identity thieves. You can protect yourself.

<table>
<thead>
<tr>
<th>WHAT TO DO</th>
<th>WHAT NOT TO DO</th>
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</thead>
<tbody>
<tr>
<td>1. Routinely review your bank account and credit card statements. Reconcile your checking account each month. Watch for any unusual transactions or purchases you didn’t make. Report any irregularities immediately.</td>
<td>1. Never volunteer personal information when using your credit card.</td>
</tr>
<tr>
<td>2. Shred everything! All personal and financial information including bills, receipts and credit card offers should be shredded.</td>
<td>2. Don’t give your social security number, credit card number, or any account details over the phone unless you’ve initiated the call and know who you are talking to.</td>
</tr>
<tr>
<td>3. Keep personal documentation in a secure location.</td>
<td>3. Do not leave receipts at ATMs, retail stores or service stations.</td>
</tr>
<tr>
<td>4. Call the post office immediately if you are not getting your mail.</td>
<td>4. Stop mailing envelopes containing your credit card payments or checks from your home mailbox. Use postal drop boxes instead, or sign up for online bill payment.</td>
</tr>
<tr>
<td>5. Be careful when you enter your Personal Identification Numbers at ATMs or retail check-outs.</td>
<td>5. Never write passwords or Personal Identification Numbers on paper and store them in your wallet or purse. Memorize them instead.</td>
</tr>
<tr>
<td>6. Limit the number of credit cards that you carry in your wallet or purse.</td>
<td></td>
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<tr>
<td>7. Report lost or stolen credit cards immediately. Cancel all inactive credit card accounts.</td>
<td></td>
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<tr>
<td>8. Monitor credit card expiration dates. Ensure replacement cards arrive in time.</td>
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<tr>
<td>9. Use passwords on your credit card and other accounts.</td>
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<tr>
<td>10. Review your credit reports annually.</td>
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</tbody>
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Bank of Springfield will be closed on the following business days to observe these holidays:

- Monday, November 12: Veterans’ Day
- Thursday, November 22: Thanksgiving
- Tuesday, December 25: Christmas
- Tuesday, January 1, 2008: New Year’s Day

Business Hours

**SPRINGFIELD**

- 3400 W. Wabash Avenue
- 2600 Stevenson Drive
- 850 E. Madison

**Lobby**
- M-Thr: 8:30 am - 5:00 pm
- Friday: 8:30 am - 6:00 pm
- Saturday: 8:30 am - Noon

**Drive Up Tellers**
- M-Thr: 7:30 am - 6:00 pm
- Friday: 7:30 am - 7:00 pm
- Saturday: 7:30 am - Noon

(217) 529-5555
bankofspringfield.com

**JACKSONVILLE**

- 1701 W. Morton

**Lobby**
- M-Thr: 8:00 am - 5:00 pm
- Friday: 8:00 am - 6:00 pm
- Saturday: 8:00 am - Noon

**Drive Up Tellers**
- M-Thr: 7:30 am - 6:00 pm
- Friday: 7:30 am - 6:00 pm
- Saturday: 7:30 am - Noon

(217) 479-8888
bankofjacksonville.com

Bank of Springfield will be closed on the following business days to observe these holidays:

- Monday, November 12: Veterans’ Day
- Thursday, November 22: Thanksgiving
- Tuesday, December 25: Christmas
- Tuesday, January 1, 2008: New Year’s Day

Subject to credit approval. Rates are subject to Lender’s credit criteria, certain conditions, and restrictions. Your rate and corresponding Annual Percentage Rate (APR) may be higher than the published rate. Rates are subject to change at any time without notice. See your Financial Service Advisor for details.
Easy to use. Easy to store.

Online Statements - now available through Home Banking - are the easy and secure way to manage your accounts. They are:

- Password protected
- Available 24 hours a day
- Easy to find when you need them

To receive your statement(s) online rather than by mail, log on to Home Banking and click on Products and Services.

For a limited time, we’ll give you a 1GB Flash Drive just for trying online statements! Register at bankofspringfield.com today!

Congratulations Shirley Poplawski!
Shirley won the $100 VISA® Gift Card in the Home Banking Survey drawing!