

Mead Money Matters

BANK OF MEAD

MEMBER FDIC
EQUAL HOUSING LENDER

HAPPY HOLIDAYS!!

The Bank of Mead would like to wish everyone a safe and joyful holiday. Come celebrate the holiday season with the Bank of Mead from December 21-23. The Main Bank will have coffee, cider and cookies to thank all our customers for a great year.



YEAR END CUT OFF

All 2011 transactions will need to be done at the Bank of Mead before 3:00 p.m. on December 30, 2011. Online transactions will need to be done by 2:30 p.m.

The Bank of Mead will be open normal hours, but any transaction received after 3 p.m. will go to next year's business.

The Bank of Mead will be closed, Monday, January 2, 2012.

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NEW UPDATES TO CUSTOMERS SOON....

In early 2012, the Bank of Mead will be adding **E-Statements, Online Images, and Real Time Internet Banking!** If you do not currently use our online banking feature, be sure and sign up today. There is no charge for our online banking services, which now will include mobile banking, telephone banking, online banking with e-statements, online images, and real-time updates. Real-Time Internet Banking will allow you to see your account activity as it happens at the bank. This will provide you with a more up-to-date balance of your accounts. Your paper images will also be provided online. You will be able to see the actual check images with just a click of a button. We will also be adding the convenience of E-Statements. You will be able to sign up to no longer receive paper statements and enjoy the convenience of having your statement online the same day it is generated. You will also be able to view up to 18 statement cycles online. Stay connected to the Bank of Mead on their website or Facebook for more information.



UPDATED CUSTOMER INFORMATION

The Bank of Mead is requesting all customers verify that their address and phone numbers are up to date. Year end processing will be mailed out January 1 and we want to make sure we have your most recent mailing address. Please give us a call or stop by to change.



IMPORTANT!

The Bank of Mead
will be closed
December 26, 2011
January 2, 2012
for the holidays.

Mead Ball Association & Mead Days Website

TAX REFUND



Sports Update....

You can find our website at www.meadballassociation.com or become a fan of Mead Days on Facebook.

Please check the website and Facebook for upcoming events.

A community is only as strong as you make it. Let's continue to make Mead a great community to live and raise our families in.

Registration will be in January for the summer 2012 softball and baseball leagues.

If you are receiving a tax refund from the State or Federal Government and you would like to have the refund deposited into your account automatically, you will need the following information:

Bank of Mead Routing No.

104908040

Your Account Number

The process is efficient and expedites your tax refund delivery.

A special thanks to the coaches and players for a great fall season. Our town is so blessed to offer our youth volleyball, football, cross country and softball. We are so proud of you. Keep up the good work.

Basketball season is just around the corner, come cheer on your Raiders.



DEBIT CARD FEES....

You have heard a lot lately about the implementation of debit cards fees on checking accounts. At this time, the Bank of Mead is proud to announce they WILL NOT be charging a monthly debit card fee. Currently, the only debit card fees for our customers is a \$1.50 ATM fee when used at an ATM other than at the Country Store and \$1.00 Balance Inquiry Fee. These ATM's may also charge you a fee, normally \$1.50 per transaction. If it is going to charge more, the ATM will notify you before completing the transaction. You can always use your Bank of Mead card at our ATM located at the Country Store with no charge.

Also, we are excited to announce we are sending our Debit/ATM card processing file at least three times a day and receiving Debit/ATM transactions twice a day. This should give you a more up-to-date balance on your account. Please be aware that debit card transactions could post on the same day you use your card.

GIFT IDEAS!



Savings Bonds and Cash are two great gift ideas. The Bank of Mead will have new cash on hand and currency envelopes at no additional charge. A \$50 Savings Bond can be purchased for \$25 and could make a great savings plan for children. Savings Bonds can be purchased at www.treasurydirect.gov. At the end of 2011, Financial Institutions will not longer be able to sell savings bond directly. Customers will need to order online at www.treasurydirect.gov.

Gift Cards are also a great idea. A secure, prepaid card can be used to make purchases at millions of merchants who accept Mastercard. Why not consider purchasing a gift card for your teenager, parent or grandparent. Gift cards can be purchased as low as \$25.00 up to \$500.00. Gift Cards can be purchased at the Bank of Mead.

ADDITIONAL SHAZAM DEBIT CARD SECURITY

The Bank of Mead and Shazam have implementing a new security requirement that will help eliminate online fraud activity. You will now be asked to enter a secure code when making purchases online. Not all merchants have implemented this new procedure, but you will see more merchants requiring this additional security features before a purchase can be made online.

You will need to **register** your card and assign a secure code to your card. To register your card please go to the following website:

<https://secure.shazam.net/securecode>

If you have any questions, please feel free to contact anyone at the Bank of Mead for assistance. This code is needed for **online** purchases only.

CALENDARS FOR 2012

The Bank of Mead has their 2012 wall calendars available at either location. Stop by for your complementary calendar today. We also still have a few copies of the Mead School Activity Calendars if you have not go your copy yet.

FREE ANNUAL CREDIT REPORTS....

The Federal Trade Commission is reminding customers that you can obtain a free, annual credit report from each of the three nationwide consumer reporting companies-Equifax, Experian and TransUnion. Consumers can order reports online at www.annualcreditreport.com, or calling toll-free 877-322-8228, or by mailing a completed Annual Credit Report Request form available at www.ftc.gov.

Nebraska Independent Community Bankers' 2011 Convention



On November 4, the Nebraska Independent Community Bankers Association held their annual convention in Lincoln, Nebraska. Bank of Mead President Scott Selko has the honor to be the Chairman of the Association for 2011 and 2012. Scott and all the Bank of Mead employees and directors were honored at the banquet Friday night.

Pictured: Back Row: President Scott Selko, Cashier Dalene Selko, Director Margenne Selko, Asst. Cashier Keshia Havelka, Lyle Havelka, Darren Kelley, Teller Allysia Selko Front Row: Director Neil Selko, Vern Taylor, Teller Lisa Taylor, Teller Staci Wiederstein, Ryan Wiederstein, Teller Jayne Taylor, Ken Taylor, Marvin Dostal, Teller Irma Dostal

Bank of Mead

Banking Hours

Main Bank

Monday through Friday

8:00 a.m. to 4:00 p.m.

Drive In

Monday through Thursday

8:00 a.m. to 5:00 p.m.

Friday

8:00 a.m. to 6:00 p.m.

Saturday

8:00 a.m. to 12:00 p.m.

Bank of Mead

Phone: 402-624-2255

Toll Free: 1-800-482-2611

Fax: 402-624-2265

Email: bankofmead@windstream.net

24-Hour Telephone Banking

402-624-2203

Bank Holidays

Closed:

Thurs. Nov. 24, 11

Mon. Dec 26, 11

Mon, Jan 2, 12

We're on the Web!
www.bankofmead.com

**For A Hometown
Banking
Experience**

We're on Facebook!
Become a Fan Today!

RAIDER CLUB SAVINGS ACCOUNTS

Who is eligible?

Any child enrolled in Kindergarten through 12th grade can open a "Raider Club Savings Account", with parent/guardian signature.

The account will switch to a Passbook Savings after the child has graduated high school.

*No monthly minimum deposit

*Withdraw Fees per Month

*First 3 withdrawals

No Charge

*\$1.00 Each Withdrawal

After 3

*Interest paid

Monthly on average
daily balance

*24 Hour Online Banking

*24 Hour Telephone Banking

*Statement of Account

*Sent at least Annually

*Truncated (no images)

Punch Cards

Each time you make a deposit of \$10 or more, in your savings account, you earn a club card punch.

Each member will receive a club punch card along with their savings record book. A full card of 10 deposits will enter them in the annual drawing for the "Raider Club Savings" prize.

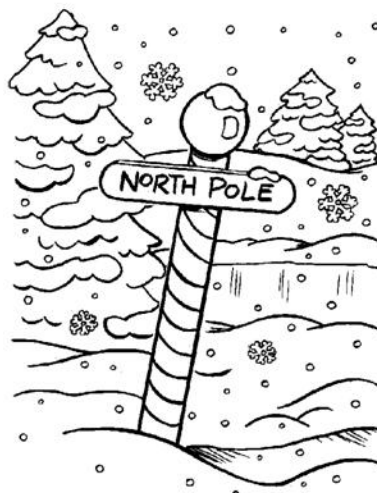
Contact Bank of Mead to sign your son or daughter up now.

**Drawing will be held end of year.
Get your punch card filled up
today.**

Christmas Coloring Contest

\$10.00 Cash Prize for the Winners!

Enter the Bank of Mead's Raider Club Savings Christmas Coloring Contest. Pick up your copy of the Christmas Coloring Page or print a copy from our newsletter today! Three winners will be chosen, one for 5 & Under, Ages 6-9, and 10 & Up. The winners will each receive \$10.00 cash! Entries need to be turned in at the Bank of Mead by December 19, 2011. You do not have to be a Raider Club Savings member to participate. Raider Club members will receive 3 bonus punches on their card for entering! If you are not a Raider Club member you can sign up and also receive the bonus punches.



Raider Club Year End Drawing

Be sure to get your Raider Club Punch Card filled up before December 30, 2011, to have a chance in the year end drawing for a \$50.00 Gift Card!

Each deposit you make from now until the end of the year will earn you one punch. You need 10 punches to fill your card. **START SAVING TODAY!**

QR Codes: Do you wonder what those funny little ink spots are?



www.bankofmead.com



Bank of Mead's Facebook Page

They are called QR codes, which are two dimensional barcodes often used with mobile phones. They allow smartphones (*iPhone, Android, BlackBerry*) to scan the image to view various types of information directly on the screen, such as a URL, text contact information or a video.

Look for these codes in magazines, on products, and even billboards. QR Codes are one of the newest ways to market. If you would like to use a QR code to market your business, visit <http://qrcode.kaywa.com> and build your free QR code online.

Scan the Bank of Mead QR codes with your smartphone and see how it works!



Go Local By Banking Locally with Your Community Bank

Banking with your local community bank is a hometown investment you can be proud of

As many of the nation's consumers consider switching banks, the Independent Community Bankers of America (ICBA) and **Bank of Mead** are reminding them that now is the perfect time to join the "go local" movement by banking locally with their local community bank. By doing so, consumers will realize the litany of benefits that come with banking with a community bank, including a relationship-based banking experience, superior customer service and the pride that comes with reinvesting in one's community.

As small businesses themselves, community banks only thrive when their customers and communities do the same, so taking care of their customers and looking out for the best interest of their community is ingrained in the way they conduct their business each and every day. And when consumers call their local community bank, they'll be reassured to know that they won't be talking to someone halfway across the globe. Instead, they will be talking with their community banker who lives and works in the same community they do.

Whether located in small towns, suburbia or big-city neighborhoods, community banks improve America's communities by funding nearly 60 percent of all small businesses under \$1 million and by using local dollars to help families purchase homes, buy a car, finance college and build financial security. .

"ICBA and **Bank of Mead** want all Americans to know that their community bank is not only invested in their hometown, but also in them, as customers," **Scott Selko, President** said. "Our doors are open, and we welcome consumers to go local and see the community bank difference for themselves."

To find your local community bank, visit ICBA's community bank locator at www.icba.org/locate. Simply type in your Zip code and the app will show you all the community banks in your area. You can even download free ICBA locator apps for your *iPhone, Android or BlackBerry*.

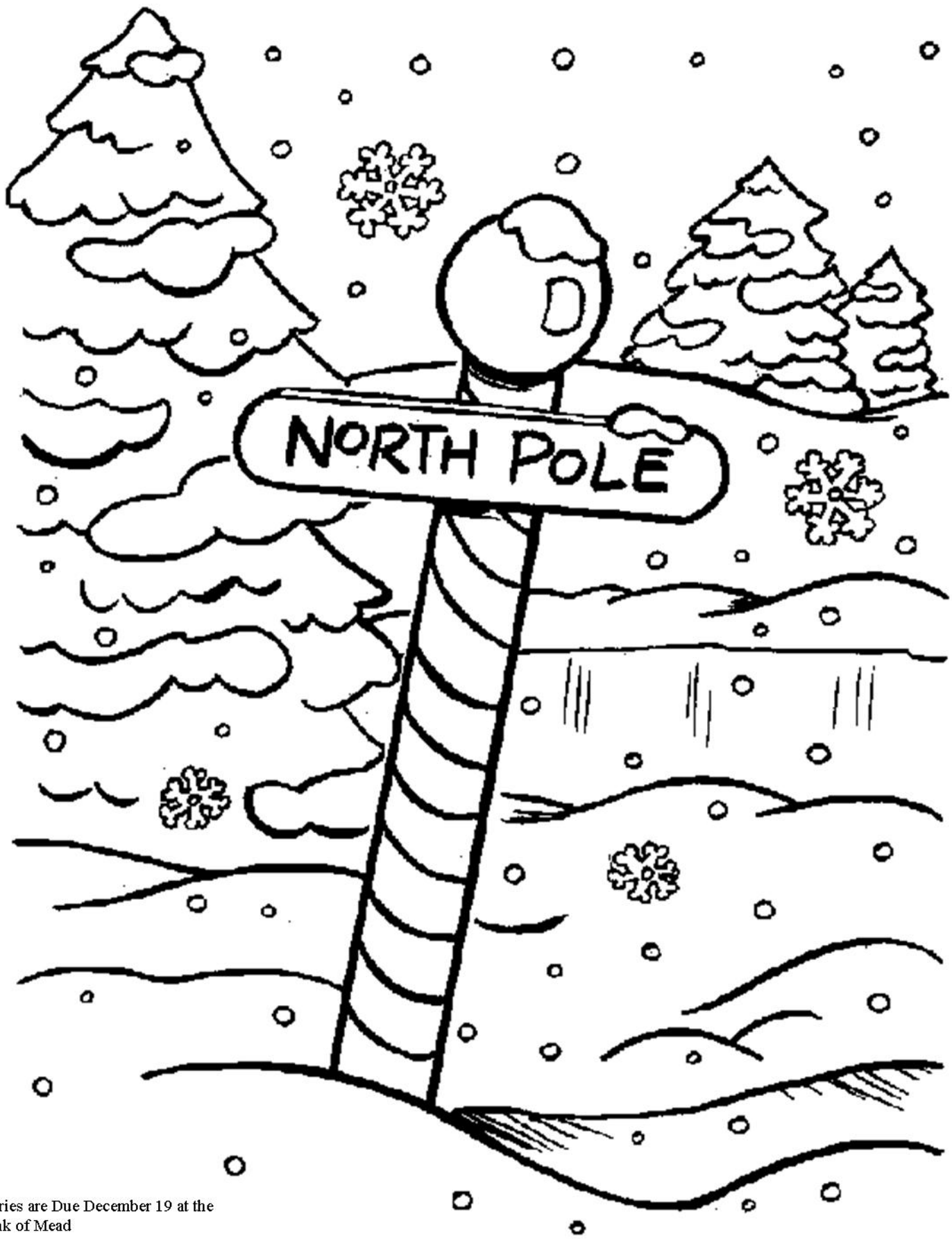
**Congrats to the Mead Raiders on all their success this Fall!
Good Luck to the Raiders during Basketball Season!**

Would you like to be added to our Bank of Mead Newsletter Email List and have the most current newsletter emailed directly to you! Please let an employee know today!

Name: _____

Grade: _____

Age: _____



Entries are Due December 19 at the
Bank of Mead