



MONEY WISE



FIRST STATE BANK OF IDA GROVE, BATTLE CREEK, DANBURY AND ODEBOLT
FSB BANK PLUS+, MAPLETON

JANUARY - FEBRUARY - MARCH 2013

Vol. 14 No. 1

MasterCard SecureCode

F Our customers that have our MasterCard Shazam Debit card can go to <https://secure.shazam.net/securecode> and register their debit card for added security when making a purchase online.

MasterCard SecureCode

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M SecureCode is a service that helps protect MasterCard card accounts against unauthorized Internet transactions by using identity information established between an individual cardholder and his or her financial institution. Once a cardholder activates the service, the card cannot be used at a participating Internet merchant without authentication by an authorized user of the account.

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E The overall objective of SecureCode is to improve the security of payment transactions in the electronic commerce environment. It is designed to improve both cardholder and merchant confidence in Internet purchases, as well as reduce disputes and fraudulent activity related to the use of MasterCard payment cards.

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E Customers find SecureCode easy to use. When a MasterCard cardholder enrolled in SecureCode used his or her card for an Internet purchase at participating merchant, a pop-up window displays requesting the cardholder enter a password in much the same way the cardholder enters a PIN during a face-to-face transaction.

The cardholder enters his or her password, the information is authenticated and then the transaction is submitted to the cardholder's financial institution for authorization.

Using MasterCard SecureCode

Q: Is MasterCard SecureCode easy to use?

A: Yes. When you make an online purchase, a window from your card issuer will pop up and prompt you for your SecureCode. After reviewing the details of your purchase and confirming that your Personal Greeting is correct, simply enter your SecureCode to complete your purchase.

Q: What are the system requirements for MasterCard SecureCode?

A: MasterCard SecureCode requires the use of Microsoft Internet Explorer version 5.0 and above, Netscape Navigator 4.0 and above, or America Online 4.0 and above. In addition, you should disable any software that prevents pop-up windows, as this will interfere with your use of SecureCode.

Q: What happens when my card expires or my billing information changes?

A: Your card issuer will automatically update this information in your profile.

Registering for SecureCode

Q: What cards can I register with MasterCard SecureCode?

A: You can register any of your existing MasterCard cards, credit or debit, as long as they are issued by a participating issuer.

Q: Can two people with a joint account use the same SecureCode or should they register MasterCard SecureCode separately?

A: Individuals sharing a card number are encouraged to register separately and create their own SecureCode. However, depending on the information needed for registration, the secondary cardholder may need to use the personal data of primary cardholder to register. Please follow the enrollment instructions on the enrollment screens.

Q: Why do I have to supply personal information during registration?

A: The information you provide is checked against the information that your card issuer has on file. This is done as a security precaution to be sure that the person registering is the real cardholder. For further security, we also ask for the Signature Panel Code number to be sure you have physical possession of the card that is being enrolled.

Q: Can I create the same SecureCode for all my cards?

A: Yes, however we recommend each MasterCard card have its own SecureCode so it is protected individually. We recommend that you select a SecureCode that will be easy for you to remember, but difficult for others to guess.

Shopping with MasterCard SecureCode

Q: Can I start shopping with my SecureCode as soon as I register?

A: Yes. You can begin using your SecureCode immediately after completing your registration; no waiting period is necessary.

Q: Can I make purchases at merchants that do not participate in the MasterCard SecureCode service?

A: Yes, but you will not be asked for your SecureCode at these merchants. To complete your purchase, simply follow the traditional checkout process.

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FSB KIDS KORNER



Welcome to FSB Kids Korner! Winter is here and the holiday season has passed. Giving, helping, and sharing go along with celebrating the holidays. What are ways you can celebrate after the holidays by giving, helping, and sharing? You could help your neighbors or family members shovel snow and take care of icy sidewalks or driveways. You could help others put away holiday decorations or clean. If you dig deep, you could probably find a few gently used toys you no longer play with and donate them to a charity or shelter in the area. We hope you enjoyed the holiday season! Be safe during these winter months!

Parent's Korner

Help make learning money fun. Play online money games, board games, or create your own home made games that encourage learning valuable money management skills, all while having fun! Here are some great games, both board and online, to help teach your child money skills:



BOARD GAMES:

Payday – This game teaches children how to have a job, lend money, pay bills and interest, and deal with unexpected expenses. If you don't have enough money to make it until Payday, you'll have to take out a loan, which is great for teaching children about living within their means.

Game of Life – The overview of the game is to make decisions about your career and other life moves in the Game of Life. The decisions you make affect the income you receive and how you spend your money.

ONLINE GAMES:

www.practicalmoneyskills.com/games

Money Metropolis allows kids ages 7-12 to navigate a multi-dimensional world, making life decisions that will affect whether their virtual bank account shrinks or grows.

Peter Pig's Money Counter kids ages 4-7 can practice sorting and counting coins with the help of wise Peter Pig. There are other games on this website to select from, too!

Cool Money Facts

There is more Monopoly money printed in a year, than real money printed throughout the world. The amount of money in a Monopoly game is \$15,140.

A penny weighs 2.5 grams which is the average weight of a humming bird.

Coins usually survive in circulation for about 30 years.

A coin collector is called a Numismatist! (Pronounced new-miss-ma-tist.) It means "someone who studies and collects things that are used as money, including coins, tokens, paper bills & medals."

Money Rhyme

5 pennies make a nickel
2 nickels make a dime
2 dimes and a nickel
Make a quarter every time.

4 quarters make a dollar
And that is quite a lot.
And a dollar in my pocket
is exactly what I've got!

Joke Korner

Q. What does a cat on the beach have in common with Christmas?

A. *Sandy Claws!*

Q. Why does Santa always go down the chimney?

A. *It 'soots' him!*

Q. What do snowmen eat for breakfast?

A. *Frosted Flakes!*

"If you can believe, you will achieve!" - Dr. Martin Luther King

BIG ENOUGH TO SERVE

NEW ATM Location

To better serve our customers, First State Bank/FSB Bank Plus+ recently installed an ATM at the new Grab – N – Go Convenient Store located on Hwy 141 in Mapleton.

The ATM is available daily from 6 a.m. – 11 p.m.



SMALL ENOUGH TO CARE

All of the First State Bank/FSB Bank Plus+ Board of Directors and employees would like to thank each and every one of our customers for your continued support and business. We have enjoyed the opportunity to be a part of all of our communities and to serve our customers. We wish you a Happy and Safe New Year and look forward to continuing business with you.

MasterCard SecureCode
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Q: How will the online merchant know that my card is protected by MasterCard SecureCode?

A: When you shop at participating online merchants, using a card you have enrolled in MasterCard SecureCode, your MasterCard card number is automatically recognized, resulting in the pop up window that asks for your SecureCode.

Q: What if my Personal Greeting is missing or incorrect?

A: If your Personal Greeting is missing from the SecureCode request box, or if an incorrect Personal Greeting is displayed, you should not submit your SecureCode, but should instead contact your card issuer.

Ensuring Security and Privacy

Q: How does MasterCard SecureCode protect me?

A: Once you've registered and created a SecureCode, each time you make an online purchase at a participating Internet merchant, a window will pop up asking for your SecureCode, like using a PIN at the ATM. When you correctly enter your SecureCode, you confirm that you are the authorized cardholder and your purchase is completed. If the correct code is not supplied, your card issuer cannot confirm your identity and the purchase will not be completed. No code, no confirmation, no purchase.

Q: Aren't I already protected by zero liability?

A: If your MasterCard card is issued in the United States, then it will have zero liability as one of its features. But even if you already have this protection, MasterCard SecureCode will save you from the hassle of disputing a charge that isn't yours, saving you time and aggravation. MasterCard SecureCode provides added protection and peace of mind above and beyond zero liability.



At First State Bank we have a full service Trust Department. We handle Trusts, Estates, Conservatorships, Farm Management and other types of trust accounts.

We pride ourselves on being able to tailor our services to meet our customers needs. If you have any questions on our services feel free to talk to an officer at any of our banking locations.

At First State Bank we make our customer service our top priority. That is why we treat our customers with courtesy and respect. That is why we make banking as hassle-free as possible. And that is also why you will prefer banking with us.



First State Bank
Big Enough To Serve, Small Enough To Care

Offices at

Battle Creek, Iowa 51006 712-365-4341	Danbury, Iowa 51019 712-883-2161	Ida Grove, Iowa 51445 712-364-3181	Odebolt, Iowa 51458 712-669-2218	FSB Bank PLUS+ Mapleton, Iowa 51034 712-881-2161
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www.firststatebank.com

REMINDER

First State Bank Annual Grilling



Thursday, January 17, 2013

Serving from 5 to 7 p.m.

Location:

OA/BC-IG High School

The OA/BC-IG Falcons will be hosting the MVAO Rams

“Eagle’s” The Club For You

We at First State Bank want to thank all who attended the annual Eagles Club turkey luncheon. What an outstanding turn out, serving around 300 people! The meal was catered by Inside Scoop out of Holstein and it was terrific! If you weren't able to join us, make sure you mark your calendar for next year's turkey luncheon in November 2013.

The winners of our door prizes were:

Margie Rath – Ida Grove
Howard Ludwig – Ida Grove
Pat Wilson – Ida Grove
Janet Rehse – Ida Grove
Pauline Wunshel – Ida Grove
Willard Bond – Ida Grove
Marlene Marth – Battle Creek
Arnela Schramm – Battle Creek
VaLaura Tarr – Battle Creek
Sandra Collins – Danbury
Linda Dirksen – Danbury
LaVonne Friedrichsen – Mapleton
Dorothy Wessling – Mapleton
Kitty Lingle – Holstein
Alice Hemphill – Odebolt
Raymond Bruening – Odebolt
Peg Ruppel – Kiron

The Eagle's Movie Night has been postponed due to the Ida Grove Theatre's schedule.

Smiling Faces

Audrey Flogstad

Audrey lives in Holstein with her husband, Rod and son Brad who is 16. She enjoys being outdoors, especially camping and fishing and Nascar racing. In her spare time she volunteers with the LOGOS program at the church and helps at the Rosemary Clausen Performing Arts Center.



Audrey started with First State Bank as a teller on October 23rd in the Ida Grove office. Stop in and meet Audrey, she looks forward to meeting and serving all First State Bank customers.

FSB Employee Anniversaries

The following employees will be celebrating anniversaries during January February & March:

Jim Holst – 19 years
Deb Argo – 14 years
Sue Hemer – 13 years
Karrie Bruhn – 11 years
Stacie Halbur – 11 years
Kris Brenner – 10 years
Erin Cooper – 7 years
Linda Cross – 6 years
Kim Schroeder – 5 years
Pam Beckman – 5 years
Kris Polzein – 5 years
Allen Fitch – 1 year
Stephany Treiber – 1 year



PLUS+
Member
FDIC

200 Moorehead Ave.
Ida Grove, IA 51445
364-3181

First State Bank

502 2nd St.
Battle Creek, IA 51006
365-4341

202 Main St.
Danbury, IA 51019
883-2161

100 S. Main St.
Odebolt, IA 51458
668-2218

*Big Enough To Serve
Small Enough To Care*

FSB Bank PLUS+

414 Main St.
Mapleton, IA 51034
881-2161

BULK RATE
U.S. POSTAGE
PAID
Battle Creek, IA
51006
Permit #2
Pre-sorted

Or Current Resident