



MONEY WISE



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

OCTOBER - NOVEMBER - DECEMBER 2013

Vol. 14 No. 3

F *Keeping Senior Citizens Safe Online*
Senior citizens are embracing the digital age in greater numbers every year. Fifty-three percent of adults ages 65 and older now use the Internet and online tools such as email, according to the Few Internet & American Life Project. Among those Internet users, 70 percent report going online daily.

R
O
M Not surprisingly, the Internet offers many benefits to older Americans, including the ability to better stay in touch with family members, near and far and across generations. A 2012 study by Microsoft® and AARP® found that online communication often was credited for improving dialogue among family members.

T
H
E The Internet helps senior citizens connect with society, bringing vital information and resources to them. For instance, they can bank and shop from the convenience of their homes. There are many sites geared toward the needs and interests of senior citizens, and growth of such sites is expected to continue.

I
N
S *What are the risks?*
I There are risks associated with being online, and, sadly, many scammers target senior citizens.

D
E Older Americans should be wary of the following types of emails, websites, or social media messages that:

- Offer “free” gifts, prizes or vacations, or exclaim, “You’re a winner!!”
- Offer discount prescription medications or other “can’t miss” deals.
- Appear to be from friends or family members, but the message is written in a style not usually used by that person, has numerous misspellings, or otherwise seems unusual. This is an indication your friend or family member’s account may have been hacked.
- Appear to be from official government agencies, such as the Social Security Administration, or financial institutions, requesting personal information.
- Set ultimatums, such as “your account will be closed”, or “the deal will expire” to create a sense of urgency and trick the victim into providing personal information.

What to do: STOP.THINK.CONNECT.
To protect against these online threats, there are several basic precautions all Internet users should take, regardless of age or experience online. The following tips are provided by STOP. THINK. CONNECT., the national online safety awareness

campaign.

Keep a Clean Machine
• **Keep security software current and updated.** Have the latest security software, Web browser, and operating system installed on your computer. Enable the auto-update feature to ensure you have the most up-to-date security, if that’s an option.

• **Protect wireless network.** Ensure your wireless router requires a secure password.

Protect Your Personal Information
• **Make passwords long, strong, and unique.** You should have a different password for each online account, using a combination of uppercase letters, lowercase letters, numbers and symbols.

• **Think before you act.** Most organizations – financial institutions, charities, universities, companies, etc., - will NOT ask for personal information via email. Be wary of request to update or “confirm” your information.

• **Post with caution.** Information you post online, especially on social networking sites, can be collected in an attempt to steal your identity. Keep information such as birthdates and addresses confidential unless you are on a secure and reputable website.

• **Own your online presence.** Understand how privacy setting work on social networks and websites you frequent. Set them to your comfort level of sharing.

Connect with Care
• **Protect Your Money.** When banking or shopping online, enter information only into security-enabled sites that begin with the https://. The “s” means the data is encrypted in transit. Never enter bank or credit card information into a website that begins with http://.

Be Web Wise
• **When in doubt, throw it out.** Links in emails, social media posts, and online ads are often how scammers access your computer. If you are instructed to click a link in a message you don’t trust, even if you know the sender, delete the message or mark it as junk mail.

• **Back it up.** Store valuable work, photos, music and other information on a backup hard drive or online “cloud”.

Resources For More Information
• **STOP. THINK. CONNECT.** Older American Resources
• *OnGuardOnline.gov: How you can help avoid older Americans avoid fraud*
• *“Stay Safer on the Internet,” a senior’s guide to online safety by Microsoft*
• *Washington State Office of the Attorney General: Internet Safety for Seniors*

FSB KIDS KORNER



Welcome to FSB Kids Korner! Fall is my favorite time of the year. The colors of the changing leaves, remind us of the fun that comes with fall. Green could remind you of the carpet of grass in your yard, which will be covered with white snow in a couple of months. Yellow is the color of a school bus. Fall is the time kids are back in school and learning new things. Orange is the color of pumpkins. With an adult's help, carve some pumpkins and roast the seeds. Red is the color of apples ready for harvest at an orchard. Maybe a trip to a local orchard would be a fun family outing! Brown is the color of turkey and pumpkin pie at Thanksgiving. During these fall months, take a moment to go outside and look around as the season changes. What wonderful

things we have to be thankful for!

Are You Considering College?

Let's face it. Going to college is expensive; so it's important to apply for as many scholarships as possible. Whether you are a graduating senior or in junior high, these tips can help you win the scholarship game.

1. **Build your scholarship resume.**

Although grades are important, well-rounded students who volunteer, join clubs, play a sport, or hold a part time job will stand out to scholarship sponsors. Keep good records of your activities for scholarship and college applications.



2. **Keep searching!** Finding scholarships can be time-consuming. But isn't free money worth it? Talk to your high school counselor and the college you plan to attend about your scholarship options. Set aside a specific amount of time each day or week to search online for scholarships. Check out the Iowa College Access Network (www.icansucceed.org) for more information on scholarships, grants and financial aid.

3. **Watch the deadlines!** Missing a deadline can cost you scholarship money. Use a calendar to record the deadline of each scholarship. Make a goal of submitting your application at least one week before the deadline.

4. **Get it "write."** Most scholarships require you to write an essay. Don't use the same essay for each scholarship. Review the sponsor's goals and search for clues about the sponsor's formal and informal requirements. Tailor your essay to highlight areas that are important to the sponsor, including your experiences, lessons learned, and ideas. Make sure you have at least one adult review your essay for grammar, spelling, formatting, and completeness.

How Long Does Money Last?

Money stays in circulation based on the denomination of the note. Typically a \$1 bill lasts 18 months; \$5 bill lasts two years; \$10 bill lasts three years; \$20 bill lasts four years; \$50 and \$100 bills last nine years. Bills that get worn out from everyday use are taken out of circulation and replaced.

Did You Know?

Coins are usually made of copper and other elements, such as zinc or nickel. Currency paper is composed of 25% linen and 75% cotton. Red and blue synthetic fibers of various lengths are distributed evenly throughout the paper. Before World War I, these fibers were made of silk.

Other items which contain these money elements:

Linen – wallpaper, towels, napkins, bags

Cotton – paper, tents, fire hose, fishing net

Zinc – batteries, sun block, airplanes, cosmetics

Nickel – magnets, jewelry, tubing, electric guitar strings

Copper – cookware, circuit boards, water pipes, The Statue of Liberty

Test Your Knowledge?

Can you match up the banking term with the correct description? Give it a try! (Answers on the back page of the newsletter)

DEPOSIT	INTEREST	BANK
WITHDRAWAL	BALANCE	STATEMENT
TELLER	ATM	

- Payment in exchange for the use of money over time.
- Taking money out of your bank account.
- A bank employee who cashes checks and accepts deposits.
- Adding money to your bank account.
- A listing of your bank deposits, withdrawals, and bank balance.
- A business that keeps money safe for customers, makes loans and provides other money-related services.
- A machine that dispenses money from your bank account.
- The total amount of money in your bank account.

Answers on back page of newsletter.

"You will always pass failure on the way to success." – Mickey Rooney

BIG ENOUGH TO SERVE

It's Coming Soon.....Mobile Banking!



Some changes will be happening at First State Bank in the next couple of months. For our customers that are on the go, a new way to bank will soon be at your fingertips...[Mobile Banking!](#) If you have a cellphone with texting capabilities or a smart phone, you will be able to access [Mobile Banking](#), anytime and

anywhere. Along with [Mobile Banking](#), First State Bank's Internet Banking website will be taking on an all new appearance including Bill Pay. Please watch your statements for additional information. We at First State Bank are excited for these changes and continue to be *"Big Enough to Serve, Small Enough to Care!"*

SMALL ENOUGH TO CARE

During the month of July, First State Bank held a contest for children. Each office had a jar with a variety of candy and the children could guess the number of pieces in that jar. The guess closest to the correct number without going over received the candy from the jar plus a blue piggy bank. This year's winners were:



- Tristan Schmidt – Ida Grove office
- Jakinzi Krayenhagen – Battle Creek office
- Alex Toomb – Danbury office
- Autumn Brodersen – Mapleton office
- Miley Monahan – Odebolt office

[Annual Grilling](#)

Come join us for the annual First State Bank grilling at the OA-BCIG High School in Ida Grove on Tuesday, January 21, 2014, from 5:00 - 7:00 p.m. The OA-BCIG Falcons basketball teams will be hosting the MVAO Rams. The funds raised will be donated to organizations of each school. Mark the date on your calendar and join us for supper and great basketball games! Good Luck to the Falcons and the Rams!



First State Bank has a full service Trust Department.

One of the services we offer is to be a Conservator. A Conservator is put in place to manage their own financial affairs.

A lot of the time this individual is a family member. We can offer you the security that their assets can be managed professionally. Duties of the Conservator might include paying bills managing property and investments and gathering information for tax preparation.

If you have any questions about having First State Bank serve as a Conservator please contact 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 712-668-2218	FSB Bank PLUS+ Mapleton, Iowa 51034 712-881-2161
---	--	--	--	---

www.firststbk.com

“Eagle’s” The Club For You

Thursday, November 21st – Annual Thanksgiving Dinner at the Skate Palace in Ida Grove. Serving from 11:00 a.m. to 1:00 p.m. All 50+ FSB Customers are free, Non-customers/guest are \$9.00. Please RSVP by November 1st. There will not be cards following the dinner again this year.

Wednesday, December 11th – Holiday Open House “Eagle’s Hour” 11:00 a.m. – 12:00 p.m. Please join us at the Skate Palace for our holiday open house. This time has been set aside just for the Eagles Club members to show you how much we appreciate your business. We hope you can join us! Watch your statements for further details.

ATTENTION!

It seems that in this day and age landlines have become a thing of the past and cell phones are now the main source of communication. If you have cancelled your landline or even just have a cell phone, please call or stop in any of our five offices and update your contact information. It is very important to us here at First State Bank to be able to reach our customers.

Smiling Faces

Isaac Schmidt

Isaac joined First State Bank in August as a Loan Officer. He will be working out of the Odebolt office with Norm Behrens. Isaac lives in Ida Grove with his wife, Aubrey. He enjoys watching and playing sports and being outdoors. In his spare time, he helps on the family farm north of Arthur. He grew up in the area and is happy to be back.



FSB Employee Anniversaries

The following employees will be celebrating anniversaries during October, November & December:

Shelly Boyle – 29 years
Sheryl Goodman – 26 years
Trish McCormick – 25 years
Ron Coyle – 12 years
Marshall Lundt – 9 years
Brigette Schreiber – 8 years
Janet Down – 8 years
Norm Behrens – 7 years
Audrey Flogstad – 1 year
Tonya Sohm – 1 year

Test Your Knowledge Answers:

a. Interest • b. Withdrawal • c. Teller • d. Deposit • e. Statement • f. Bank • g. ATM • h. Balance



PLUS+
Member
FDIC

First State Bank

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

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

414 Main St.
Mapleton, IA 51034
881-2161

*Big Enough To Serve
Small Enough To Care*

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

Or Current Resident