



Community First Bank, N.A.

# Dollars & Sense

Winter Issue

February 2010



Do you remember the classic movie "It's a Wonderful Life" starring Jimmy Stewart? It is a tale of a small town banker (played by Stewart) who almost gets crushed by a big banker. In the end, though, the community rallies around the small bank and helps save it.

A few months ago, a group tired of the fraud by "big banking interests", bank bailouts, high credit card interest rates, and our government favoring big banking interests started a movement to bring down big banks. The idea was to pull all money and interests out of the big four banks and place business with a local community bank.

## **BREAKING NEWS! Read All About It!**

You have asked for it - now it is here! We've updated the online/bill pay to include same day (live) upcoming transactions! ACH transfers, incoming checks, and bill pay items will all show when you click on "incoming items."

Many of our customers have asked for this feature. With the Federal Reserve making some changes in the way checks are processed,

Why? Community banks, like Community First Bank, N.A., are typically more conservative about how they manage their money, they're more closely connected to the people and businesses who live near them, and they're ready to make loans to those they know best.

The movement is gaining popularity - just Google "Move Your Money" or connect to their Facebook page. The media has picked up on the project and is helping to spread the news. People all over the country are taking their business to banks just like Community First Bank who is **SAFE, SOUND, and SECURE!**

This group stresses that this project is to make a meaningful difference. The idea is really

checks and other transactions will be moving through the system quicker. With these updates, you will be able to see those incoming transactions sooner. This should help you in managing your accounts in a more timely manner.

If you're not signed up for our First In Line Online Banking/Bill Pay, the process is very easy and **SAFE!** Just visit the Community First website -

simple - If enough people who have money in one of the big banks moves it into smaller, more local, more traditional community banks, then collectively we, the people, will have taken a big step toward re-defining the financial system so it becomes again the productive, stable engine for growth it's meant to be.

Want to see and learn more? Just go to the CFB website - [www.com1stbank.com](http://www.com1stbank.com) - and view the link provided on the front page. CFB is proud to be listed as a highly rated five star bank - **SAFE, SOUND, SECURE!**

([www.com1stbank.com](http://www.com1stbank.com)) - and click on Online Banking, follow the instructions, and soon you will be "First In Line" for our free online banking service and the new same day upcoming transactions! If you have any questions, please give us a call! We will be glad to help!



## **Why Bank With Community First Bank, N.A.?**

Sometimes we are asked - why bank with us? Recently, CFB employees shared their thoughts on the answer. Here are our first contributions:

*"It is nice to have a community bank in the area, to keep our dollars and employment close to home instead of miles away. You know the employees personally!"*

*"We go the extra mile for our customers since we are a small bank."*

Watch for more in upcoming issues.

### **Holiday Closings**

Presidents Day - Feb. 15  
Memorial Day - May 31  
Independence Day - July 5

### **Our Two Cents Worth**

- *Go Green! Consider receiving your bank statement by email. Details available from our customer service representatives.*
- *Think Spring! Need home repairs? Investigate the possibility of a **Home Equity Loan** to help with those projects. Our loan staff will help get the process started. Make an appointment today!*

**FARMERS:**

How can CFB help with your 2010 operation?

Make an appointment today with our Ag Loan Experts!

**TAX TIME TIPS from the IRS**

Here are the IRS' top 10 tips that will help your tax filing process run smoother than ever.

1. Start gathering your records. Round up documents such as receipts, canceled checks and other items that support income or deductions.
2. Be on the lookout for W-2s and 1099s. Save for filing.
3. Try e-file. Math calculations will be handled for you.
4. Check out Free File. If you qualify, there may be help to prepare your return. Visit [www.irs.gov](http://www.irs.gov) for details.
5. Consider other filing options. Weigh all the options available to you.
6. Consider Direct Deposit. You'll receive a refund faster!
7. Visit IRS.gov again and again. This website is a great place for forms, tips, answers to frequently asked questions and updates on tax law changes.
8. Remember this number: 17. Check out publication 17 at the IRS website. Good reference!
9. Review! Review! Review! Don't rush! Double check your return for errors.
10. Don't panic. If you run into a problem, remember the IRS is there to help. The customer service number is 800-829-1040.

**Employee Spotlight - Amy Walter, Kenton Office**

Our spotlight for this issue features Amy Walter, Customer Service Representative in the Kenton Office. Amy has been working for Community First for 3 years. She really enjoys being around people. In fact, Amy says, "Our

customers are the best!"

Amy and her husband have three children. Away from the bank, she loves to watch her children participating in their activities. Favorite things to do are going on bike rides and collecting Pez

dispensers.

Stop by the Kenton office and say "hello" to Amy!



**Amy Walter**  
Customer Service

**Get a Grip on Credit**

Recent economic times have been tough on most everyone. Many people want to know what to do to get their credit in shape. Managing your loans and credit cards is very important. You've got to be careful about how you handle credit. Here are some basic tips for saving money and establishing good credit.

- Pay your bills on time to maintain a good credit record and qualify for low rates. Don't wait until the last minute to pay your monthly bills. Avoid the late fees! Paying on time will save you money and establish a good credit history.
- Don't have "too many" credit cards. Clean out those cards you rarely use. According to a credit specialist, having more credit available than what you can reasonably use, need or afford can hurt you in the long run when applying for a new loan.
- Check your credit report for accuracy. Something as simple as correcting incomplete or erroneous information in your credit record may help your history. Once a year, take a "free" look at your credit history at [www.annualcreditreport.com](http://www.annualcreditreport.com). This is the only website where the information is provided free of charge, and it is the only authorized online source under federal law.
- Review your loans and credit cards periodically. Talk with bank loan experts to make sure you're signed up for the accounts and features best suited to fit your needs. Come and speak with your friends at CFB!

**COMMUNITY FIRST BANK, N.A.**

***SAFE - SOUND -  
SECURE!***

***A BAUER FINANCIAL  
FIVE STAR RATED  
BANK!***

***Bank with people you know!***

***Checking \* Savings \* Loans \* VISA Gift Cards  
Certificates of Deposit \* Credit Cards \* Debit  
Cards \* Convenient ATM Access***

***Three Locations to Serve You!***

***FOREST - KENTON - UPPER SANDUSKY***

Community First Bank, N.A. offers many loans to meet your needs for either personal or business. Our loan officers are available during business hours or by appointment during the evenings. Please contact our loan professionals to discuss your loan needs!

***Real Estate - Installment - Home Equity - Credit Cards - Business Loans - Agricultural***

**Forest**

***Bob Wigle***

***Jalene Kin***

**Kenton**

***Tom Myers***

**Upper Sandusky**

***Phil Beidelschies***