



Dollars & Sense



Holiday Gift Giving 2009 - Tips to Ease The Burden

Each year the Federal Trade Commission offers holiday shopping tips to help you buy smart and spend less. These same tips can be applied to shopping in general. A little bit of planning and shopper know-how can help you deliver a holiday season that's easier on the budget and maybe even a little less stressful.

Getting Started - Make a shopping list, create a realistic budget, and look for good values. A budget is so important to avoid post-holiday debt. Make a list of those you need to buy gifts for. Get an idea of the type of gifts you plan to buy, include the cost of travel, food, wrappings, decorations, and postage. If it relates to the holiday season and it costs money, add it to the budget.

Shop the Holiday Sale Ads - How do you decide if the deal is

real? Compare to get the most for your money. Shop around because the "sale" price isn't always the "best" price. Read sale ads carefully. Look for phrases such as "quantities limited," "no rain checks," or "not available in all stores."



Consider time and travel costs. Combine trips with family and friends. Look for price-matching policies, online

deals (keeping in mind shipping costs), and bargain offers such as "buy one, get one free," or "free gift with purchase." You may not really need the item just to get the freebie. Always ask about sale adjustments. If you buy an item at regular price and it goes on sale the next week, can you get a refund or credit for the discounted amount?

Stay on Track - Keep track of your holiday spending. Save your receipts and compare to statements. Ask about refund and return policies and make note of what you learn. If you are shipping gifts to out of town, factor in extra time for shipping and get those packages out early. It is very important to keep an eye on your purse or wallet. Report lost or stolen credit or debit cards immediately!

Think About Next Year - If you find yourself struggling this year with the lack of holiday cash, look into a Christmas savings plan for 2010. Now is the time to open the account. Details are available from any office of CFB. Happy Holidays!



Checking Balances

Have you ever gone into a store and wrote a check only to be told that you don't have enough money to cover that check?

We are hearing this more and more lately. Several customers have called and wanted to know why we reported their balances incorrectly. The trouble with this whole picture is CFB does not report deposit balances for stores!

When all this started happening, CFB contacted the stores in question. It is a problem with the store's systems, and they know it. If employees are not trained correctly, it comes out they cannot accept your check because of insufficient funds or some other equally embarrassing remark. We checked with other banks in the area, and they report having the same problem, and it is not their practice to report deposit balances either.

For future reference, CFB does report deposit balances on our debit card customers to STAR and our internet banking customers to FIDELITY. Also, CFB reports any account closed with problems (insufficient funds, overdrafts, etc.) to CHEXSYSTEMS.

So, if you are in a store that refuses your check, ask to speak with the manager.

Fair Wrap Up

The 2009 Hardin and Wyandot County fairs are in the memory books. Over 300 lucky people were winners of promotional items in the treasure chest. Both booths seem to be the "hot spot" with fairgoers. If you missed us, CFB will be back next year!!!



Scenes from the 2009 Fairs



Holiday Closings

- Veterans Day - Nov. 11
- Thanksgiving - Nov. 26
- Closing Early - Nov. 27
- Closing Early - Dec. 24
- Christmas - Dec. 25
- New Year's Day - Jan. 1

Our Two Cents Worth

- Protect you debit/credit cards magnetic stripe. Magnetic objects can damage your card.
- Report lost or stolen cards and checks as soon as possible! Leave unnecessary cards at home.

**NOW is the
time to open
a 2010
Christmas
Club
Account!**

**Stop in
today!**



Holiday Debit Card 101

The financial forecast for the holiday spending period from November 2009 to January 2010 is expected to be flat compared to last year when retail sales fell 2.4 %. This is a good news, bad news situation. Good news - sales are not expected to fall too much below last year. Bad news - retailers and analysts were hoping for an increase in buying during the holidays.

Last year, 73% of consumers

bought gifts with cash and 18% used credit cards. Much of the cash spending was being done by debit cards, which offer consumers control over their finances by being able to track account balances through register entries or online banking, thus protecting them from overdrafts or other fees.

At debitfacts.org, consumers can learn how to use their debit cards better to track spending

when shopping. One tip they offer is particularly timely. When you have finished your shopping, it is advised you change your PIN. Changing your debit card PIN periodically and using different PINs for different accounts provides a greater level of security and can make it more difficult for a criminal to use your card.

Check out the website, and if you have any questions, please contact any office of CFB.

Employee Spotlight - Esther Wickham, Upper Head Teller

In this issue of Dollars and Sense, the Employee Spotlight belongs to Esther Wickham. Esther joined Community First in 2008 as Head Teller in the Upper Sandusky office. She brings many years of banking experience to CFB. The things she likes best about

her job is the direct contact she has with the customers and the friendly atmosphere of a small community bank.

When not at work, Esther enjoys spending her time with her two daughters, attending school functions, and also is helping to care

for her mother.

Esther would like to invite everyone to stop in the Upper Sandusky office to say "Hello."



Esther Wickham
Upper Office Head Teller



When It Is "Too Good to Be True"

With the increased use of the Internet and e-mail, there are a growing number of ways in which good, well-known bank customers are being scammed. These scams vary in size from a few hundred dollars to hundreds of thousands of dollars stolen from a single customer. There are many stories used in these scams; they are too numerous to list. The scams all have two things in common.

First, the scams involve convincing the good bank customer that the stranger is "trusting" the victim with his funds.

The crook wants the victim to be in a position to "prove" he can be trusted.

Second, a check of some sort is sent to be deposited to the victim's account. The check names the good customer as the payee. When the check is cashed, it is found to be fictitious.

Most of these scams fall into the "too good to be true" category. If it seems to be too good to be true, IT IS! The crooks take advantage of the fact that even their skeptical victims often can't figure out how they are being scammed. Whenever you

negotiate a check, you have the potential for long-term liability. If you are being asked to cash a check for a stranger and send someone part of the money, you are being scammed. **DON'T DO IT!**

The bottom line - when a check is cashed, your bank often allows the funds to be withdrawn within a few days. If the check is not valid, the depositor can be liable for the check for a very long period of time. Be skeptical of any check received from a stranger! Simply refuse to participate in such actions!

