

# Prairie News



Newsletter from your Friends at Farmers State Bank

Winter 2011

## From the President's Desk...

Lately, the national media has put a spotlight on how big banks are looking at raising fees. This has given rise to a "go local" movement where consumers are encouraged to bring their business to a community bank. We whole-heartedly agree!

When you deposit money in our community bank, we reinvest it in ways that drive our local economy. These investments help families, farmers and businesses reach their dreams, from helping local residents who want to buy a new home, or to small business owners who are looking to expand or start their business, and to provide farmers with the loans they need to operate.

As a small business ourselves, we understand the needs of our local customers and can provide expertise and guidance. This separates us from the competition, plus the fact that loan decisions are made quickly and locally by bankers who actually know you.

We are very grateful for your trust in us and look forward to helping you reach your dreams in the future! We would appreciate any kind words to your friends and neighbors to help refer other customers in our direction.

Thank you for your continued business!

Merry Christmas,

Wayne



## Want to know what is happening at the bank and in the community?

**What's New**

click

at [www.madelia.com](http://www.madelia.com)

Our **"What's New"** page has the latest in products and services we offer and events happening throughout our community. It may occasionally offer coupons and chances to sign up for drawings and giveaways.

Also, this is where you will find our holiday hours and any events hosted by/or at the bank.

## Click it and enjoy!

Farmers  
State Bank  
of Madelia



Madelia  
507-642-3251

Lake Crystal  
507-726-6475

Lewisville  
507-435-2451

Member FDIC  
[www.madelia.com](http://www.madelia.com)

FEATURING...

# Home Financing Is As Easy As

1.



2.



Steve

Karl

3.



## BUYING OR REFINANCING A HOME?

Our Real Estate Lenders have been approved and registered through the Nationwide Mortgage Licensing System and Registry, which ensures you that we comply with the latest mortgage regulations.

See link: <http://www.nmlsconsumeraccess.org>

Mortgage Lending has had many changes throughout the years, but we want to assure you that we are here to help you through the mortgage process when you need us!

We would like to extend you the following offer, whether you are refinancing or purchasing a new home:

**\$500.00\* OFF**

**Mortgage Closing Costs**

\*For Qualified Applicants      \*Restrictions May Apply

\*Home Purchases and Refinancing

\*Expires 12-31-11



**Farmers State Bank of Madelia**

Madelia      Lewisville      Lake Crystal  
(507)642-3251      (507)435-2451      (507)726-6475

[www.madelia.com](http://www.madelia.com)

# Christmas Open Houses

Join us as we celebrate  
our 95<sup>th</sup> year in banking!

Friday, December 16th

Madelia: 11 – 3 p.m.

Lewisville: 9 – 3 p.m.

*We will be serving sandwiches 11:30 – 1:30 and bars  
and cookies all day.*



## Looking for Last Minute Ideas for Christmas?

The busiest shopping season  
of the year is here!

Begin your search for that perfect gift using the best shopping companion you have – your Shazam debit card! Use your Shazam debit card to make purchases until December 31, 2011 and you will automatically be entered for a chance to win a \$500 cash card!



The Presidential \$1 Gold Coin makes a great stocking stuffer! We have coins of George Washington through James Garfield. Buy a whole roll or just a few!



## Consumer Guidelines for Preventing ID Theft

1. Don't provide your Social Security number or personal credit information to anyone over the phone unless you have initiated the call and are familiar with the business.
2. Protect your bank and credit card Personal Identification Numbers (PINs) and other passwords by changing them frequently, not using your Social Security number or birth date as your PIN, and not writing your PIN on your card.
3. Check through your credit card and bank statements carefully and immediately report any unusual activity.

## Go Green, Go Paperless!

The United States Treasury is leading the way in an effort to go green by increasing the number of paperless transactions. These changes will save taxpayers more than \$500 million over the next five years.

As part of this initiative, the Treasury is eliminating the sale of paper U.S. savings bonds to individuals purchased through Financial Institutions on January 1, 2012, and encouraging purchases of electronic savings bonds online through [www.TreasuryDirect.gov](http://www.TreasuryDirect.gov).



*Wishing you joy  
and happiness this  
holiday season,  
Merry Christmas!*

# Farmers State Bank

of Madelia

P.O. Box 188 • Madelia, Minnesota 56062-0188

Address Service Requested

PRSR.T. STD  
U.S. POSTAGE  
**PAID**  
Permit No 25  
Madelia, MN 56062

## Free Online Banking – Bank on Your Schedule!

Online banking allows you to:

- check your balance
- see what checks have cleared
- transfer money
- make a loan payment

Also, for just \$4.95 a month you can enjoy the security of Bill Pay. Pay your bills or send money to your family and know it will get there fast and on-time.

To sign up, go to [www.madelia.com](http://www.madelia.com) and click on our green “Click here for Online Banking” button, then click on “[Sign up for Online Banking](#)”. It’s simple and easy!

Try the convenience of online banking today!

No checks to write,  
no envelopes to lick,  
no stamps to stick...

*Just a click!*

