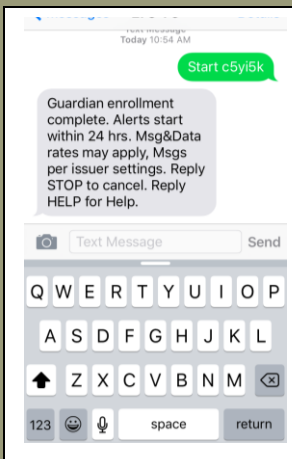


## Special Interest Articles:

- President's Message – SMS Guardian
- EMV Chip Card Notification
- Customer Appreciation Cookout 2017- page 2
- Lending-page 2
- Annual Christmas Open House-page 2
- Shred Day 2017-page 2



*smsGuardian notifies you via text message each time you use your card.*

## President's Message – Art Wilkinson, President/CEO

### FRAUD PROTECTION WITH YOUR VISA EZCHEK CARD AND

### SMS GUARDIAN

**SMS (BBI) GUARDIAN**, our text based notification software, monitors your check/debit card use and sends you notification via a text message each time you use your card. The message reads something like this, **"BBI Guardian Alert on card 1234 at Casey's for \$32.96 - Reply X1EIICCI if unauthorized"**. **"BBI"** replaces "SMS" and stands for Bement Bancshares, Inc., our Holding Company.

This particular product provides you with a safety net against possible fraud through a very timely

notification service. I Personally, I find the cannot emphasize enough notification service to be excellent. Usually, by the time you exit the store, you have your text notice of the transaction. I would urge everyone reading this newsletter to sign-up immediately.

Our web site will provide you with the necessary information you will need to activate the **GUARDIAN** service. Simply go to [www.bankcerrogordo.com](http://www.bankcerrogordo.com) and click on the link. Follow the on screen instructions and you can get signed-up immediately. If you desire, visit our bank and talk with one of our account specialists and let them assist you with the sign-up procedures for BBI Guardian.

If you have any questions, please do not hesitate to call or visit with us about this new product.

At present, the service is provided on an annual basis but you are notified via a text message when the one year term is about to expire. To continue the service, simply respond to the text message as instructed with the letters and digits provided.

This is your safety net in using your State Bank of Cerro Gordo **VISA EZChek** debit card. **Please seriously consider immediate sign-up.**

**There is no charge for this product/service.**

## Important EMV Chip Debit Card Notification

For those of you who have already obtained your new EMV Chip **VISA EZChek** Debit card, we believe you will benefit from carrying the new chip embedded card. The small rectangular chip on the face of the card encrypts the transaction making it virtually impossible for anyone to hack or steal information about your purchase. Referred to as a "code or cryptogram", the code is processed

electronically across the network to the receiving and approving processor or institution. Each code is used only once and the chip cannot be copied or counterfeited.

Using the card requires some understanding of the new machinery and some patience. Rather than swiping the card, you insert the card with the chip leading the way. The card must remain in the

machine until either the machine provides a very distinct sound or the cashier indicates you can remove the card. Most card machines now prompt you to remove the card.

**If you haven't obtained your new EMV CARD**, please contact the bank now! Call a member of our staff right away to find out how you can obtain your chip enabled card.



State Bank of Cerro Gordo

101 S. Madison St.  
PO Box 440  
Cerro Gordo, IL 61818

PHONE:  
(217) 763-2741

FAX:  
(217) 763-6689

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your borrowing  
needs! We want  
your business!!

Thinking of refinancing  
your home?

Call us now!



We're on the Web!  
Check us out at:  
[www.bankcerrogordo.com](http://www.bankcerrogordo.com)



**Bill Pay is  
Slick!**  
More Functionality  
Check it Out on eTouch24

## Customer Appreciation Cookout & Lending

Our 10<sup>th</sup> annual "Customer Appreciation Cookout" held on **Friday, September 8, 2017** was a huge success. We served many pleased customers hamburgers and hot dogs along with baked beans, pasta salad, chips, cookies and a drink. We again thank John Deedrick and Judy's Kitchen for their help in making our event a great success! From what our directors and employees saw and heard, everyone enjoyed the day.

Next year, our cookout will be held in **September 2018! Watch for details in future newsletters!**

### LOANS

We offer a variety of loans providing our customers the opportunity to purchase a myriad of different products. We finance automobiles, trucks, boats, trailers, motorcycles, semi-tractors and trailers, homes, farm ground, farm operations,

farm tractors, farm combines, farm trailers and many, many others items. If you are considering a purchase and need some assistance with the financing, please give us a call and let us help. We will answer your financing questions and will get the job done to your satisfaction.

**Let us finance your next purchase!!**

## Christmas Open House – Friday, Dec. 22<sup>nd</sup>

Our annual **Christmas Open House** will be held **Friday, December 22, 2017 from 9:00 a.m. to 3:00 p.m.** in the lobby of the bank. Directors Betty Shambaugh and Janice Lonnon will be on hand to pass out calendars, customer gifts and youngster gifts.

As in the past, our churches will provide cookies and the bank will provide punch.

**Santa** arrives at **9:00 a.m.** and will be available until **3:00 p.m.** to visit with those who wish to give him Christmas ideas!

Mark your calendar now for **Friday, December 22, 2017!**

Our staff always looks forward to visiting with you and watching the youngsters visit with Santa. **See You on the 22<sup>nd</sup> of December!!**



## Shred Day 2017 – A Great Success

Our 5<sup>th</sup> annual **SHRED DAY** held on **Saturday, September 9, 2017** was once again a great success!!

I want to thank all of you who brought your paper products to be shredded and were so very understanding. The shred truck arrived on the

following Tuesday and shredded everything on sight.

**We will be back in September 2018 to again accept your items for shredding!**

**Watch for details in future newsletters!**

