



Prime Times

A FINANCIAL RESOURCE FOR THE VALUED CUSTOMERS OF GREENWOODS STATE BANK ♦ DECEMBER 2010

Rio Report: Customer Appreciation Day

By Chris Kiefer



We are once again having a Community Appreciation Day. We had a great turnout at the one held in July of 2009, so if you were not able to attend previously we hope you are able to stop in for this one. The scheduled day is December 15, 2010 from 2:00 p.m. to 6:00 p.m. Please stop in to meet the Greenwoods State Bank Board Members and staff. We will be here and we will also be having refreshments and door prizes. The door prizes will be drawn at 6:00 p.m. and you don't need to be present to win. Please watch the Rio Shopper for more details.

As always we would like to encourage community members and clubs to utilize Greenwoods State Bank's Community Room. The room is available during and after hours. Please call Jen at 920-992-6000 to schedule your event.

Best wishes for a safe and joyous holiday season and a prosperous 2011.

Holiday Hours

Friday, Dec. 24: Christmas Eve, Open 8:30 a.m. – Noon
Saturday, Dec. 25: Christmas Day - Closed
Friday, Dec. 31: New Year's Eve, Open 8:30 a.m. – 3:00 p.m.
Saturday, Jan. 1, 2011 -New Years Day, Closed
Monday, Jan. 17, 2011- Martin Luther King Jr. Day – Open Regular Business Hours
Monday, Feb. 21, 2011 – Presidents Day – Open Regular Business Hours

Anniversaries

Congratulations to the following who will be celebrating anniversaries with Greenwoods State Bank: Jennifer Kiefer, Lead Teller, Rio office- 3 years on January 21; Chris Kiefer, Loan Officer, Rio office – 3 years on January 28; Tracy Olson, Teller, Rio office – one year on February 8, 2010

From customer service at the teller line to opening new accounts to financing your new home or automobile, and serving in the community, these three do it all. *Thank you all for everything you do for both Greenwoods State Bank and for the Rio community.*



On The Teller Line

By June Hawkes

The Holidays Are A Time To Simplify and Relax

With the hustle and bustle of the holidays, it is more important than ever to find ways to simplify life. Greenwoods has a way to make your holidays more enjoyable and you can cross one item off your New Years resolution list at the same time. *Simplify your life.*

Greenwoods State Bank can help you simplify your banking. Our **FREE** Online banking with **FREE Bill Pay** can save you time, money and a lot of frustration. Have you ever incurred a late fee because you mailed your credit card or loan payment a few days late? This can all be avoided with online banking and Free Bill Pay. Our online banking can send you e-mail alerts to remind you when a payment is due or it can be used to send payments automatically. Signing up is fast, easy & convenient at greenwoodsstatebank.com. In addition to the time savings, you will also save on the cost of checks and postage.

We can also simplify your record keeping with our *e-statements*. Ever wonder how long you should keep your monthly bank statements? And how do you dispose of them safely when you do want to clean out your files? Ever worry about protecting your privacy with the ever-present identity theft threats that exist? Our password protected e-statements can help. We e-mail your bank statement directly to you rather than putting them in the mail. You receive them faster – usually 2-5 days faster! You can safely store your statements in your computer hard drive so you won't have the paperwork pile up. They are password protected so an unauthorized person can't accidentally come across your bank statement. And you pick the password! Ask any employee to help you start saving time, money, paper work hassles, and *simplify your life!*

Pick up your 2011 Calendar

The calendars are here and they are beautiful! Each year Greenwoods State Bank presents a calendar as a thank you to our customers for their business this past year. This year's calendar illustrates a serene summer scene on the Lake Mills Mill Pond captured by local photographer Edd Boyer. Although the subject is a notable Lake Mills landmark, we believe it can be appreciated by anyone, anywhere. It is our holiday gift to you. The calendars are free and available for pick up at both Lake Mills and Rio locations.



Please return by the end of December 2010

In The Spirit of Holiday Giving

Limit One Coupon Per Family

GOOD FOR \$5.00 TO YOUR CHURCH OF WORSHIP

Present this Coupon and the Greenwood's State Bank will contribute \$5.00 to the church of your choice.

Name of Customer _____

Name of Your Church _____ Name of Pastor _____

Address of Your Church _____

(Coupon not to be copied)

See the Back Page for "Investment Corner"

We're here to assist you!

- ◆ 117 N. Main Street • Lake Mills, Wisconsin 53551
- 920-648-2324
- Fax: 920-648-2473
- ◆ 575 S. Lowville Road • Rio, Wisconsin 53960
- 920-992-6000
- Fax: 920-992-6001
- ◆ Toll Free: 800-224-2324
- ◆ Free Monthly e-statements
- ◆ Internet Banking with Free Bill Pay
- ◆ Website.....www.greenwoodsstatebank.com
- ◆ E-Mailbank@greenwoodsstatebank.com
- ◆ 24 hour Phone Banking 920-648-3700
- ◆ Report lost or stolen Check Card..... 800-528-2273





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INVESTMENT CORNER

New Year, New Leaders.

Same Old Personal Checklist.

By Don Selje, Registered Representative

It is always said that “elections have consequences”. In addition to people losing their elective seats and their power, we also know that new people come in to fill the void with new energy and new ideas. This ebb and flow has gone on since our nation’s founding.

It has been hard to make rhyme and reason of how financial markets will perform based on who the President is and which party holds the reigns of power in the Congress, or whether the power is shared. Statistics and opinions can be used to persuade whatever one is trying to prove. And that’s not the purpose of this month’s *Investment Corner*.

It is a fact, however, that our nation does have financial challenges. Dealing with them will involve “macro” and “micro” methods to help create new jobs, stabilize the currency, try to control future inflation, manage our debt and generally regain the trust of a worried citizenry. We have to hope, trust and pray that our officials are up to the task of taking care of the “big things”. However, we still have to take care of the “important things” in our own personal lives.

I’ve used this checklist before, but think it is worth re-running now to help us focus on the things we can control and perhaps use as a guide with our New Year’s resolutions.

Check to see how many of your answers are marked “Yes” with certainty.

- #1 If you die before retirement, will your family be “taken care of” to your satisfaction based on love, affection and sense of care for them? Yes ___ No ___
- #2 If you live to retirement, will you accumulate enough benefits to provide for a decent retirement income? Do you have a plan? Yes. ___ No ___
- #3 If you become disabled due to accident or sickness and cannot work, do you know what benefits you have to cover your living expenses? Yes ___ No ___
- #4 Do you have a Financial Fire Drill plan for nursing home and home health expenses? Yes ___ No ___
- #5 Have you analyzed your lifestyle expenses now to calculate required income and minimize income taxes in the future? Yes ___ No ___
- #6 Have you planned for the replacement of lost income from Social Security and retirement plans at the death of the first spouse? Yes ___ No ___
- #7 Have you planned how to take care of taxes that your children will be forced to pay at your death on tax deferred assets like 401(k), IRAs and annuities? Yes ___ No ___
- #8 Do you have updated will and trusts that maximize your goals? Yes ___ No ___
- #9 Do you have a valid power of attorney and declaration to physician documents that may be needed to direct your intentions? Yes ___ No ___
- #10 Are you paying attention to the pending income and estate tax changes now being discussed in Washington? Yes ___ No ___

Most all of what we can control can be implemented with legal documents, retirement accumulation plans and good insurance. I’d encourage you to review these items for you and your family’s financial well being. Let’s hope our state and nation’s leaders can take care of their business for our benefit. Have a safe and happy holiday season!

Don C. Selje, CLU
Registered Representative

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