

## BANK NOTES

July 2011 – Vol. 2, Issue 7

### Schedule Your Check-up

How is your financial health? Do you have a new baby? Are you planning for retirement? Meet with one of our Investment Executives for a free financial check-up. Call Windsor Investment Services at 410-840-3388 to schedule.

### Cash on the Go

Remember to look for Star SF or Allpoint logos to access your money surcharge free at over 36,000 ATM machines nationwide!

### Auto Loans

NWSB recently lowered rates for vehicle purchases. If you are looking to buy a new or used vehicle, test drive our low rates!

### Dear Customer,

We hope you are having a wonderful summer. As the school year came to a close, we enjoyed spending time with some of our youngest customers. Cranberry Station Elementary participated in our school banking program. For a special treat, we made ice cream sundaes with the children and their parents. Elmer Wolfe Elementary students displayed their artwork at our Main Office in New Windsor. Bank employees have enjoyed seeing customers of all ages at the area parades. Be sure to wave when you see our Growing With You float!

Our goal at New Windsor State Bank is to offer products and services to meet your needs. How are we doing? Please take a few minutes to answer our survey <http://survey.constantcontact.com/survey/a07e41bmdl7goccl8fg/start>

### In this issue:

Casual for a Cause  
Home Improvement Tips  
Upcoming Pioneer Events

Sincerely,

Your friends at New Windsor State Bank

### Casual for a Cause

New Windsor State Bank is a proud supporter of Relay for Life. This year, in addition to walking at the event, our employees had the opportunity to dress down for the cause. All bank employees who donated \$5 to Relay for Life were able to wear casual clothes to work. It was such a success, that we are going to make it a monthly fundraising opportunity. All proceeds from our Casual for a Cause days will go to local non-profit organizations.



Ashley, Belinda, Dollene, Cynthia, Amanda, Allison, and Diane at our Taneytown Branch

### Home Improvements with the Best Value

If you enjoy watching home improvement programs, you might be considering a project of your own. Read on for some tips from Smart Money that might help you determine which projects will give you the best return for your investment.

1) Some projects are purely for your own enjoyment and others are to increase your home's market value. You won't always score on both counts.

2) Just because you pour \$20,000 into your home does not mean it is worth \$20,000 more.

3) Exactly how much you'll recoup in costs depends on several factors, including the direction of the broader housing market, the value of the homes in your neighborhood, when you plan to sell the home and the nature of the project itself.

4) Kitchen improvements can pay big dividends. Michael Murphy in his book How to Sell Your Home in Good or Bad Times writes, "For most buyers, [the kitchen] is the heart of the house. Paint, wallpaper, and even refloor the room if necessary. Consider sanding, staining or painting dingy-looking cabinets. Replace old cabinet hardware a low-cost improvement that makes a big difference in appearance." Just be sure to go with a classic design and, if possible, use high-quality materials - after all, good taste endures. Expect to recoup between 70% and 80% of kitchen-remodeling jobs.

5) Adding an extra bathroom with all the trimmings-marble vanity top, molded sink, bathtub with shower and ceramic tile almost pays for itself. You should make back between 65% and 75% of your costs of remodeling a full bathroom, and around 65% of the costs of adding a full bath.

6) Creating New Space-As a rule, improvements that increase the functional space of a home hold their value longer than ones that just make a house look better. It's also significantly cheaper than adding an addition to your home. Converting an attic into a bedroom, for example, can return upwards of 75% of its cost. Turning your basement into a room for socializing will set you back, but about 75% of the costs are likely to be recouped.

Next month we will examine the value of decks, swimming pools and gardens.

### Upcoming Pioneer Events

**September 23rd-** Free tour of the Galloping Goose Vineyards in Hampstead.

**October 1st-** Bus trip to Washington, DC to visit the Hillwood Mansion and Museum and tour the Newseum. The cost is \$65 and includes both entrance fees. Lunch is on your own.

**\*Registration is required. Please RSVP to Judy Brillhart, Pioneer Coordinator**, if you are interested in attending any of these events. Judy can be reached at 410-549-1414 or e-mail her at [jbrilhart@newwindsorbank.com](mailto:jbrilhart@newwindsorbank.com). If there is not sufficient interest any of these events could be

cancelled. Those who have registered will be notified of cancellation prior to the event.

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