

BANK NOTES

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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.

Artists on Display

Don't miss the Taneytown History Museum's "[Artists on Display](#)" exhibit. Enjoy the photographs, carvings, paintings and jewelry at our Taneytown Branch September 10- October 15.

Dear Customer,

Fall is fast approaching and the children are already back in school. Did you know that New Windsor State Bank employees are heading back to school, too? We participate in school banking programs at area schools as well as other financial literacy programs such as Teach Kids to Save Day. We recognize the value of teaching children about credit and saving from an early age.

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Thank you for banking with us!
Sincerely,

Your friends at New Windsor State Bank

Tips to Help Students Handle Credit Wisely

As the nation's college students head back to school, and with a growing number of them planning to use credit cards during the school year, the Independent Community Bankers of America (ICBA) and the nation's more than 7,000 community banks want to encourage students to be responsible when using their credit cards so they can maintain their finances and establish solid credit.

"The fact is that no one may ever need to see your transcript after you leave school, but your credit report will be with you for the rest of your life," said Sal Marranca, ICBA chairman and president and CEO of Cattaraugus County Bank in Little Valley, N.Y. "Community bankers want to be sure that students learn how to use consumer credit wisely so that they establish good credit and build a foundation that will serve them well when they are ready to buy a car or a home or pursue their dreams of owning a small business."

The best protection against getting deeply in debt is knowing the pitfalls and how to avoid them. ICBA offers the following tips to help students use credit cards wisely:

- Set up and follow a budget that includes paying off a credit card balance. "Maxing out" or charging up to your card's credit limit can make sticking to your budget more difficult.
- Remember that cash advances, unlike purchases, generally have finance charges that apply immediately.
- Pay on time, every time. Whenever possible, pay more than the minimum payment owed (for example, 150 percent of the minimum) to pay off the balance faster and save on finance charges.
- Keep records of your account number, expiration date and the phone number of your card issuer in a safe place.
- Keep your account information confidential.
- Never give out your credit card number, card verification number (which appears on or near the signature panel) or expiration date over the phone, unless you initiated the call and know who you're dealing with.

- Elect to receive your statement information online. Many sites offer an alert for unusual transactions and reminders of when your bill is due.
- Consider making your credit card payment online to ensure it is received by the monthly due date.
- Routinely access your account information online to track your spending and to quickly identify fraudulent transactions. If you see a transaction that is not yours, notify your card issuer immediately.
- If there's an error on your account, report it immediately by notifying your card issuer. Look for complete instructions on your monthly statement or your bank's website and follow them carefully to protect your rights.
- Keep a copy of your sales receipts so you can compare what you bought with the charges on your bill.
- When making online transactions, be sure the site is secure. Don't let others see you enter card information.
- Don't lend your credit card to anyone, not even a friend. Ever.
- If you move, notify your card issuer immediately.
- If you encounter financial difficulties, contact your card issuer as soon as possible.

"If students want to learn more about credit cards and how to manage their credit, they should talk to their local community bank," Marranca said. "Community banks are common-sense lenders that provide credit cards as a valuable service to their customers."

Source: ICBA

Westminster Fallfest

New Windsor State Bank is a proud sponsor of Westminster Fallfest, Carroll County's largest charity event. The event will take place September 22-25 in downtown Westminster. We will be participating in the parade on September 22. Be sure to stop by our booth on September 24th and 25th to say hello.

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. 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.