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## BANK NOTES

February, 2011 - Vol 2, Issue 2

### Reward Yourself in 2011

We are offering a new rewards program! NWSB Signature Rewards allows you to earn points just by using your VISA debit card for everyday purchases. All signature based purchases earn points. You can redeem your points for merchandise, travel, gift cards, and event tickets. Log on to [www.NewWindsorBank.com](http://www.NewWindsorBank.com) to register and learn how you can earn up to 700 Bonus Points. Log on and see what participating merchants are offering.

### President's Day Closing

NWSB branches and offices will be closed on February 21, 2011 in observance of President's Day.

### Dear Kellie,

Do you have a bad case of cabin fever? Don't despair, the groundhog didn't see his shadow, so spring is just around the corner. In the meantime, remember that you can always stay in your "burrow" and do your banking online.

As Valentine's day approaches we want to remind you that we value our customer relationships. That's why we continually work to improve our products and services to better meet your needs. At New Windsor State Bank we are "Growing with You."

Read on for some money saving tips and to see how NWSB staff has been active in area schools.

Sincerely,

Your friends at New Windsor State Bank

### Save Money at the Pump

Drivers are well aware that gas prices are on the rise. Here are a few tips to help you spend less at the pump.

- 1) Drive a fuel efficient vehicle-if you are shopping for a new vehicle, consider purchasing one of the most fuel efficient models.
- 2) Find lowest gas prices in your area-log on to GasBuddy.com or GasPriceWatch.com
- 3) Practice fuel efficient driving habits-changing the way you drive is an effective method of reducing fuel consumption. Accelerate slowly, drive smoothly, observe posted speed limits, and avoid sudden braking to maximize your fuel economy. Excessive idling is a big fuel waster. Shut off the engine if you are going to be idling for more than one minute
- 4) Plan trips ahead of time-combine your errands in one trip and organize your stops. You may even be able to park in one central spot and walk between stops rather than driving and parking at each one. Consider car pooling for events and commutes. Use your GPS to determine the shortest route and to avoid getting lost.
- 5) Keep up with your car maintenance-a well maintained vehicle operates at peak efficiency. Clean air and fuel filters and properly inflated tires can improve gas mileage.
- 6) Don't carry more than you need-clean out the trunk, cargo area or pickup bed. Unneeded items add weight to your vehicle and decrease gas mileage. According to the EPA, every 100 pounds of unnecessary weight could reduce fuel mileage by up to 2 percent.
- 7) Bank from home using New Windsor State Bank's free services such as online banking, bill pay,

and mobile banking. If you need cash, find the closest surcharge-free ATM using the Star sf locator on our website.

Source: Kiplinger Report and Federal Trade Commission

## Maryland Bankers Association Awards

On January 7, 2011 The Maryland Banker's Association once again recognized New Windsor State Bank for its efforts in promoting financial literacy and education. This is the seventh year in a row that New Windsor State Bank has received an MBA Financial Education award. This year, the bank received first place awards in two categories- school age children and young adults. New Windsor State Bank employees participate in programs such as school banking, Teach Kids to Save Day, Get Smart About Credit and the Academy of Finance. These programs allow us to work with students of all ages to help them understand the importance of saving and how to be a smart consumer.



MBA Award

Pictured: Tom Rasmussen (President/ CEO NWSB), Branch Managers Cynthia Lamirande, Mike Rittase, Barb McDonald, Denny Ahalt, Brenda Fisher, Mike Lippy, and Lisa Monthley(Sr. Vice President, Chief Deposit Officer, Branch Administrator).

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