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BANK NOTES

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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 to register and learn how you can earn up to 700 Bonus Points. Log on and see what participating merchants are offering.

Dear Customer,

Most of us are hoping that we don't experience winter weather like last year. However, if you should find yourself snowed in, you can take care of your banking while you enjoy a cup of cocoa. New Windsor State Bank offers online banking, bill pay, and e-statements. You can transfer funds, check account balances and pay bills from your computer. These services are safe, secure and FREE! Log on at www.NewWindsorBank.com and see how easy and convenient it is to bank from home. If you **are** a snow lover and have a mobile device you can even log onto www.NewWindsorBank.mobi and bank from your favorite sledding hill!

If you are planning to get better control of your finances in 2011, why not call and schedule a free financial check-up? In the coming year we will be offering more ways to add value and convenience to our services. Thank you for banking with New Windsor State Bank. We are proud to be your Hometown Convenience Bank. We wish you all the best in 2011!

Sincerely,

Your friends at New Windsor State Bank

7 Ways to Save Hundreds of Dollars

What will your resolution be this new year? The economy is still challenging and many of us are dealing with unemployment, upside-down loans, growing healthcare costs, and more. While you might have reduced some expenses since the start of the downturn, you also might have missed a few easy opportunities to save a few hundred dollars over the course of a year. The following seven ideas will help you keep more money in your wallet in 2011.

1. Review Insurance Policies

If you haven't done this in a while, you should. Chances are your insurance rates have gone up and there are less expensive options out there. Taking the time to review your insurance policies and shop around for replacements can save you a large sum of money. This is also a good time to adjust your insurance coverage based on your current needs reflecting what you need now, not what you needed three years ago. Take a close look at the coverage you have for auto, homeowners, and life insurance. Get free insurance quotes from several places and ask your current insurer about discounts, then pick the best one for your situation.

2. Unplug Your Appliances

Your appliances and other electronic devices consume electricity even when they are off --

especially, newer devices that just go into the standby mode as opposed to being off. One of the simplest ways to lower electricity bill is to unplug these devices when they're not in use. Take a look around your home, and you'll probably find at least a few things you can unplug. The usual culprits are chargers, computers, digital clocks, TVs, DVD players, cable boxes, microwaves, and stereo systems. To keep it simple, you can plug them into a power strip and turn the strip off when they are not in use.

3. Reassess Your Phone Setup

Do you still have a dedicated telephone line for your home and a cell phone for each family member? May be you could get rid of the home phone. If not you could consider alternative options such as a cable phone, or VoIP. Perhaps your cell phone contract expired and you could shop around for a more cost effective alternative, e.g., prepaid cell phones, a family plan, or a less expensive plan. Regardless of what you choose, consider all the extras carefully because they could add up to a sizable sum.

4. Eat At Home and Pack Your Breakfast and Lunch

This one takes a bit of a discipline, but it could save you quite a bit of money. Eating out is expensive. I am not talking only about the occasional nice dinners, your routine breakfasts and lunches could easily add up to \$10 or more per day -- that's nearly \$300 a month! To save money, my wife and I pack our lunches and breakfasts. For breakfast, we make toasts and coffee from home, and for lunch, we cook extra portions for dinner and pack the "left over" for the following day.

5. Tune Up Your Car and Check Your Tires

By keeping your car tuned up and your tires properly inflated, you can save quite a bit of money on gas. If you drive a lot, the saving could be substantial. Moreover, a well maintained car is safer and could save you from expensive emergency roadside assistant costs, and may be even medical expenses. But regardless of your car condition, always be prepared for car breakdown and deal with roadside emergencies.

6. Seal Windows and Doors

Winter is here. Even if you've been slacking off, it's not too late to do something about it now. Poorly sealed windows and doors can cost you a lot of money on heating and cooling costs. By simply sealing air leaks throughout your house, especially around your windows and doors, could reduce your heating bill significantly. In addition, you could leverage other techniques, such as lowering your temperature setting by a few degrees and/or replace your old thermostat with a programmable one that only warms up the house when you are around.

7. Pay Down Your Debt

Now that you saved a whole bunch of money using strategies outlined above, you could supercharge your saving by paying down your debt. If you have several debts to choose from, focus on the one with the highest interest rate first. Interest rates on credit cards usually run into the double digit. Even if you managed to pay off just a \$1,000 extra, you'd be saving more than a hundred dollars over the course of the year. If you are serious about paying down your debt, check out the debt snowball debt payment method.

Provided by US news

ARC Donation

Every year at our holiday party, funds are raised for an area non-profit organization. This year, several raffles were held and \$625 was raised. On December 16, 2010 New Windsor State Bank employees presented a check to the ARC of Carroll County. Pictured from left to right are the Holiday Party Committee members Donna Miller, Debbie Shanks, Cathy Jones, Judy Brillhart, Don Rowe (of the ARC), Tom Rasmussen (NWSB President), Diane Steckel and Kim Gardner.



ARC check presentation

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New Windsor State Bank | 222 East Baltimore Street | Taneytown | MD | 21787

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