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BANK NOTES

June 2011 – Vol. 2, Issue 6

Home Equity Special

Are you planning a home improvement project? Do you need money for debt consolidation or college tuition? NWSB is offering great rates on fixed home equity loans. Click [here](#) for details.

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 Kellie,

As another school year concludes, we want to congratulate the class of 2011! Remember Grads, as you move into your adult life NWSB will continue "Growing with You." Our surcharge free ATM network, mobile and online banking make banking easy-wherever you go. We also offer great rates on loans for automobiles and tuition to can get you where you are going.

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/a07e41bmdl7qoccl8fg/start>

In this issue:

Walk a Mile Winner
Upcoming government payment changes
Information about upcoming Pioneer events.

Sincerely,

Your friends at New Windsor State Bank

Walk a Mile Winner

Walk a Mile winners announced

On April 9, Rape Crisis Intervention Service of Carroll County sponsored its 3rd annual Walk a Mile in Her Shoes, in honor of Sexual Assault Awareness Month. This year's Top Individual Fundraiser was Tim Owings of New Windsor State Bank with a total amount raise of \$590. Most of his fundraising came from the employees of New Windsor State Bank.

Pictured: Tim Owings of New Windsor State Bank with Janice Kispert CEO of RCIS.



Source: The Advocate of Sykesville and Eldersburg

Government Payment Changes

Have you heard? The U.S. Department of the Treasury will begin paying all federal benefit and non-tax payments electronically. Benefit recipients can choose to receive their payments by **direct deposit** to a bank or credit union account or to a **Direct Express**[®] Debit MasterCard[®] card account. If you are currently receiving benefits, you must make the change from paper to electronic checks by March 1, 2013. To answer questions and set up direct deposit of your federal benefits visit www.godirect.org.

Retiring or applying for Social Security, VA or other benefits soon? Get your federal benefits electronically right from the start. **Go Direct** from day one!

Upcoming Pioneer Events

July 13th-Flower design demonstration with Ira Bittner from the Flower Shop. College Square Branch, 2 p.m. No Cost for Pioneers*

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

October 1st-Bus trip to Washington, DC to visit the Hillwood Mansion and Museum. More details to follow.

***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.

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