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## BANK NOTES

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### Small Business Breakfast

NWSB is one of the sponsors for the Miller Center for Small Businesses' breakfast seminar entitled "Lending Options in Today's Economy." This program will be held at the Carroll Community College in the K Conference area on Friday, November 4, 2011 at 7:30 a.m. Small business owners and entrepreneurs in the community are invited to attend for a registration fee of \$10. Click for [info](#).

### Dear Kellie,

While you are out enjoying the crisp days of fall, stop in one of our branches and answer the NWSB Question of the Month. One lucky person will win a \$50 gift card to Gunner's Grille in Taneytown.

#### **In this issue:**

- Savings bond changes
- Tips to avoid foreclosure
- Upcoming small business event
- Fallfest raffle winners

Thank you for banking with us!  
Sincerely,

Your friends at New Windsor State Bank

### Tips to Avoid Foreclosure

Whether it is from loss of a job or mounting medical bills, many people are struggling to make their mortgage payments. Freddie Mac offers these great tips to help people avoid foreclosure:

#### **Who to Contact for Help**

If you've fallen behind on your mortgage payments or are currently struggling to make them on time, there are several trusted sources who will help you understand your options to avoid foreclosure and provide free financial counseling.

*Freddie Mac does not work directly with consumers to get mortgages or provide foreclosure alternative options; however, we have developed many helpful tools for you to use in your discussions with your lender.*

[Learn who to call for help](#)

#### **Working with Your Lender**

Your lender is your biggest ally if you are struggling with your mortgage payments and the sooner you contact them, the more likely they can help. When you reach out, it is important that you are well prepared and know what to expect.

[Find out how to prepare and what to expect](#)

#### **Alternatives to Foreclosure**

There are many options available to help you make your mortgage payments more affordable or to avoid foreclosure. Remember that neither Freddie Mac nor your bank wants your home - we want to work with you and keep you in your home.

[Get the facts on your options to avoid foreclosure](#)

#### **Avoiding Fraud**

As mortgage fraud has become increasingly common during the housing crisis, be sure to educate and protect yourself by learning how to identify and report mortgage fraud.

[Learn how to identify and report fraud](#)

### Don't Give Up!

It is important you understand what foreclosure means and why it is so critical to get help early to avoid it. The impacts of foreclosure are significant - including potential loss of equity in your home and the negative hit to your credit score. The emotional impacts are considerable as well - for you and your family.

For these reasons and more, be sure that you and your lender explore all options to foreclosure and don't give up!

Source:<http://www.freddiemac.com/avoidforeclosure/>

### Westminster Fallfest Contest Winners

New Windsor State Bank is a proud supporter of Westminster Fallfest. Our staff enjoyed visiting with customers and promoting community banking at the event. We had a tie for our guessing game. There were 231 candy corn pieces in the jar. Two people guessed 230, so NWSB gave them both a \$100 US Savings Bond. Congratulations to Tracey Powell and Carolyn Warwick!

### Important Savings Bond Changes

On December 31, 2011, the U.S. Department of the Treasury will end over-the-counter sales of paper savings bonds including sales through financial institutions and applications mailed directly to the Federal Reserve Bank. Savings bonds will continue to be available for purchase electronically in Treasury Direct. For more information go to [www.treasurydirect.gov](http://www.treasurydirect.gov)

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