

The Information Vault



Security  
Savings Bank



FALL  
2011



**\$imply...Good Banking!**

Visit us at: [www.securitysavingsbank.com](http://www.securitysavingsbank.com)



Online banking makes managing money convenient for millions of American households. With a few clicks of a mouse, customers can check deposits and pay bills, saving time and giving them more control over their finances.

Banks use a combination of safeguards to protect your information, such as employee training, strict privacy policies, rigorous security standards, encryption of information and fraud detection programs and procedures. Customers, too, play an important role in protecting financial information. Here's what you can do to enhance your online security:

- **Use a strong password.** Experts advise using a combination of letters and numbers and caution you not to use easily guessed passwords, such as birthdays or home addresses.
- **Keep it to yourself.** Don't share your password or any personal information online with any person or company you do not know.
- **Avoid fraudulent websites.** To help ensure the website you have visited is authentic and secure, when conducting financial transactions online look for a lock icon on the browser's status bar or a website URL that begins "https:" (the "s" stands for "secure").
- **Use anti-spyware.** Install and periodically update virus protection software that detects and blocks "spyware"—programs that can give criminals access to your computer.
- **Be wary of email.** Do not share sensitive information via email. If you receive an unscheduled or unsolicited email claiming to be from your bank, proceed with caution. Check with your bank to make sure it's legitimate. Remember, your bank, Internet Service Provider or other service providers will never ask for your passwords or account information.
- **Monitor your account.** Check your balances online frequently to spot any fraudulent activity.



## From the Desk of Steven Lane, President - CEO

### You Can Keep Good Credit During This Recession - If You Know The Score



People are having to make tough financial choices today, but many don't have to wreck their credit scores if they know how the system works.

With the same amount of money, you can make decisions that kill your credit score or ones that keep your score – or at least give you the ability to rebuild your score quickly later. Most people have wrong or little information about how the system works, and that's a big reason scores go down when difficult decisions are made during a recession.

There are three common misconceptions that needlessly lower credit scores.

#### **Misconception #1: Paying late didn't hurt my credit since I'm caught up now.**

Recent late payments are the credit score killers. It's great that you're caught up but it doesn't change the fact that you paid late. Anything other than 'paid as agreed' on accounts on your credit report hurts your score.

#### **Misconception #2: Dollar Amounts Matter in Credit Scores.**

An example of bad credit score advice is "pay the highest bill first." Dollar amounts don't matter in FICO scoring; ratios and recency do. The effect on your score is the same for a \$1 late payment as a \$1,000 late payment. The fewer late payments on your credit report, the higher your score – regardless of the dollar amounts.

A consumer should try to pay all their bills on time, every time. However, if you *must* pay late and want to avoid damage to your score, pay the

accounts that report to credit bureaus first. You can find this information by getting a copy of your credit report.

#### **Misconception #3: Closing Credit Card Accounts Helps Your Score.**

If you cancel a card, you may have just thrown away your chance to increase your score by continuing to build on years of positive credit. Very long term positive account history can really boost your score. It's best for your score to keep cards open and active, using them for small purchases. Next best is to just keep them open so you can build your score back up quickly by using them later.

#### **Don't Make a Bad Situation Worse.**

In tough economic times, people often buy more on credit than they usually would. The amount they pay in interest on these purchases is largely determined by their credit scores. Poor decisions that lower scores combined with an already tight budget can be very costly, making money problems worse than they have to be. People need to try to get through these tough times with as little financial damage as possible. This is best for them, for lenders and for our economy.

Lower credit scores may be unavoidable for some, and credit scores are not the only factor to consider. However, good credit is an important part of financial security and must be considered when making the best long-term decisions. Having the right information is necessary to make good choices – now more than ever.



[www.securitysavingsbank.com](http://www.securitysavingsbank.com)



# Welcome Aboard Club presents...ITALY!

## SEPTEMBER 1 - 13, 2012



### TRAVEL SHOW...October 11, 2011

**6:30 P.M.**  
**Security Savings Bank**  
**320 Garfield Ave.**  
**Farnhamville**  
**RSVP's Appreciated**



**This show is very informative  
with no obligation!**



We will visit Rome, Pompeii, Isle of Capri, Amalfi Coast, Sorrento, Pisa, Florence, Venice, Lakes Area and even touch Switzerland.

This is a great trip which covers so much in 13 days!

If this is of interest to you, start saving and planning now!!!

Call Renae at 515-544-3281 if you are interested or have any questions!

### **Shop 'til You Drop** **November 11-12, 2011...** Minneapolis Area...



This trip has been done in the past and is a requested repeat by our Bank employees. We hope you have Veteran's Day off and can join us on a fun two-day trip. We want you to jump start your Christmas shopping! The Mall of America, IKEA, outlets and malls...who knows which malls we might want to explore! I can assure you that we will have a great time if you like to shop! This is one that we invite you to ask your friends and relatives, the more the merrier!

PRICE: \$94. per person quadruple occupancy  
\$104. per person triple  
\$122. per person double  
\$180. per person single

I am adding new trips periodically so watch for posters in our Bank lobbies, newspaper ads, statement stuffers, cable TV and etc., for new and exciting adventures. Have Some Fun With US!

## **Kid's Club Skating Party**

**WHEN:** Sunday, Nov. 6, 2011

**WHERE:** Gowrie Skating Center  
1202 Beek St.  
Gowrie, Iowa

**TIME:** 5:30— 7:30



**Only Kid's Club Members Free!**

**Lender Spotlight...Give Back to Your Community**



**Brian Lane - Vice President/Loan Officer**

We all want to make our community a better place to live and raise our families. There are several ways that we can accomplish this goal, but always remember that your family comes first! Helping others can be rewarding so I volunteer for our local fire department and am a qualified EMT for the town of Farnhamville. It is very important to decide how much time and money you are willing to donate before you commit to a community project. Just remember that when you work and donate locally, your rewards and benefits are usually returned locally! How can you contribute to your community?

**Congratulations to Juanita Gustofson!**

**Farnhamville/Office Manager**



She was voted by her peers to receive the Employee Recognition Award for the third quarter of 2011!

**PLAYER OF THE WEEK AWARD!**

Each week, in conjunction with the Prairie Valley Coaches, Security Savings Bank will be rewarding an outstanding football player for his hard work by presenting him with "Player of the Week Award." This player will receive a personalized collectible football (as shown) with display stand, Certificate of Award and press release of his achievements performed. Our goal is to build teamwork, motivate players to build a strong work ethic and work together successfully!



***If you would like a personalized football of your own,*** contact Security Savings Bank, as we will be taking orders. The footballs come in two sizes, regulation(\$35) and small (\$20), complete with your name and jersey number. Order forms and displays will be available at Security Savings Banks in Gowrie and Farnhamville. Any proceeds will go to the PV football program.

<b>Boxholm</b> 515-846-6281	<b>Dayton</b> 515-547-2274	<b>Farnhamville</b> 515-544-3281
<b>Gowrie</b> 515-352-3333	<b>Harcourt</b> 515-354-5222	<b>Lehigh</b> 515-359-2150

**HOURS:** **BOXHOLM:** M-F 8:00-3:30 • **SATURDAY DRIVE-UP** 8-10 • **DAYTON:** M-FRI 8:00-3:30 • **FRI DRIVE-UP** 5:30 & **SAT. DRIVE-UP** 8-12  
**FARNHAMVILLE:** M-F 7:30-3:30 • **DRIVE-UP M-F** 4:30 • **GOWRIE:** M-F 8:00-3:30 • **M-TH DRIVE-UP** 5:00 • **FRI DRIVE-UP** 6:00 • **SATURDAY DRIVE-UP** 8-12  
**HARCOURT:** M-TH 8:00 -3:30 • **FRIDAY** 8:00-5:30 • **LEHIGH:** M-TH 8:00-3:30 • **FRI** 8:00-5:30.

