



North Salem State Bank Recognized by Indiana Bankers Association

The North Salem State Bank was recognized as a Five Star Member of the Indiana Bankers Association (IBA) at the IBA's Mega Conference in downtown Indianapolis. IBA president & CEO Joe DeHaven (left) presented the award to Gary Owen in recognition of the NSSB's commitment to the IBA in the areas of political awareness, issue advocacy, life-long learning, and volunteerism.

If you like the new look of our newsletter mention it to John Colvin or Matthew Howrey

Overdraft Protection

Have you made your overdraft protection opt-in decision yet? This summer, we mailed information about a change to a Federal regulation (Regulation E amendment) that required banks to obtain a customer's affirmative consent for overdraft coverage. If you opened your account after July 1, our new account representatives gave you the information at that time. This regulation took effect on August 15, 2010. If we did not receive your consent, your account is opted out of overdraft protection services. Your ATM withdrawals and everyday (one-time) debit card transactions will be declined if there are not enough available funds in your account. You have a choice – you can leave your account in opt-out status, or you can choose overdraft coverage with NSSB's overdraft protection program.

Identity Theft

Washington, D.C. (October 1, 2010) Close to 10 million people each year have their personal information such as Social Security numbers, credit card and bank account numbers and home addresses stolen, according to the Federal Trade Commission. Victims of identity theft spend approximately \$5 million a year repairing their credit, and businesses deal with nearly \$50 million in fraudulent charges annually. While the Internet has given rise to a variety of financial crimes that include phishing, spoofing, pharming and vishing, most cases of identity theft still occur offline. With these statistics in mind, the Independent Community Bankers of America (ICBA) and the North Salem State Bank offer the following tips to help consumers guard against identity theft.

The following tips can help lower your risk of becoming a victim of identity theft

- Protect your Social Security number. Don't carry your Social Security card or other cards that show your SSN. Read, "[Identity Theft and Your Social Security Number](http://www.ssa.gov/pubs/10064.html)." (<http://www.ssa.gov/pubs/10064.html>)
- Don't give out personal information over the phone, through the mail or on the Internet unless you know who you're dealing with and preferably only if you've initiated the contact. Make sure you are dealing with a legitimate organization. As a general rule, never give out your Social Security or driver's license numbers. Don't put personal information such as your birth year, mother's maiden name or other information on public social media sites. Fraudsters can use that information to decipher your passwords. Also, if you use a smart phone, be careful not to list personal information, account numbers and passwords. If you lose or misplace your phone, a potential fraudster could easily access your information.
 - Ask questions whenever you are asked for personal information that seems inappropriate for the transaction. Ask how the information will be used and if it will be shared. Ask how it will be protected. If you're not satisfied with the answers, don't give your personal information.
- Remember: Banks will not ask you to verify your personal account information over the phone or via e-mail if they initiated the call. They already have that on file. If you receive a phone call or e-mail asking you to verify such information, don't respond. Instead, contact the bank directly.

- Don't leave sensitive documents containing personal information where people can see it. Shred or destroy papers containing your personal information, including credit card offers and convenience checks that you don't use. Retrieve your postal mail promptly, and discontinue delivery while you're out of town. Whenever possible, mail bills from your post office, not your mail box. Stop or reduce junk mail or unsolicited credit card offers by visiting the National Credit Bureau's opt out website at: www.optoutprescreen.com or call them at (888) 567-8688.
 - Open your bills and bank statements right away. Check carefully for any unauthorized charges or withdrawals and report them immediately. Call if bills don't arrive on time—it may mean that someone has changed contact information to hide fraudulent charges. Check your credit reports. Review your credit report at least once a year. Check for changed addresses and fraudulent charges. To find out more about credit reports, your rights as a consumer, access the Fair Credit Reporting Act and the FACT Act at www.ftc.gov/credit.
 - Protect your computer by following good security practices. Use strong passwords that are hard to guess. Use firewall, anti-virus and anti-spyware software that you update regularly. Download software only from sites you know and trust and only after reading all the terms and conditions. Don't click on links in pop-up windows or in spam e-mail.
 - Before you get rid of an old computer, make sure you destroy the information on the hard drive. Often that means destroying the drive itself because erasing data doesn't completely eliminate it. Otherwise look for software tools that will completely wipe data from the hard drive.
- Use caution when shopping online, check out a website before entering your credit card number or other personal information. Read the privacy policy and take opportunities to opt out of information sharing. Only enter personal information on secure web pages that encrypt your data in transit. You can often tell if a page is secure if "https" is in the URL or if there is a padlock icon on the browser window. Consumer protections under the federal Fair Credit Billing Act apply to Internet credit card purchases. Keep records of the purchase.

For more information, visit the Identify Theft Web page at www.icba.org.

GENE TRAPP LOCAL WOODCARVER

Eugene "Gene" Trapp shares his love of carving with our NSSB Newsletter readers. Fifteen years ago Gene went to a wood carving show in Greenwood that sparked his interest. That Christmas his wife Catherine gave him wood carving tools as a gift and the rest is history.



Samples of Gene Trapp's Wood Carving



Gene Trapp, Linda Lawyer (Branch Manager of NSSB at Hwy 36/39), Catherine Trapp
Linda is holding a hand carved moose made by Gene



Many of the great master carvers come from Germany and Austria. Gene has traveled to Austria four times to study under some of these same carvers. He likes the old world style of carving. Gene uses chisels to carve with, the same tools that were used one hundred years ago. Catherine's favorite piece is a relief carving titled Christ and Children.

North Salem State Bank
7 North Broadway
P.O. Box 97
North Salem, IN 46165

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Letter from the President

As many of you already know, I took over for John Colvin as President of North Salem State Bank on October 1st. The question that I have heard the most often since the transition is, “What do you plan on changing?” The answer to that is easy, NOTHING. Yes, we will continue to adapt to the ever-changing banking and regulatory environment. And yes, we will continue to employ new technologies that our customers expect, but we have no plans on changing what made this bank as great as it is:

Great Customers. Great Employees. Great Directors. Great Shareholders. Great Customer Service.

The Board of Directors began planning for John Colvin’s succession more than a year ago. Chairman Ron Taylor and President Colvin appointed themselves as mentors to get me ready for the position. In that year, I have learned tremendously from those two individuals, but the one single theme that seemed to come up almost daily, was the importance of great customer service. For more than twenty-five years, North Salem State Bank has thrived because we were able to provide exceptional customer service. For a period of time following John’s initial retirement, we lost track of that philosophy, but you better believe we have found it again. Mr. Bob Porter has told me more than once that great customer service is nearly impossible to find in this day and age, and that’s why NSSB will continue to be successful for decades to come. My promise to the customers is that we will continue to carry the tradition of providing second-to-none customer service. If there is ever anything that we can do for you, never hesitate to let us know.

Sincerely,

Matthew W. Howrey

President

NSSB Appoints Advisory Board Member

The North Salem State Bank is proud to announce that Jim Saner has accepted an invitation to join the Advisory Board of Directors. Mr. Saner, a retired father of six, has been a long time friend and advisor of the Directors of NSSB, serving in a consulting role on several occasions. Jim had been President and CEO of MainSource Financial Group since 1999. Before that, he was President of PTC Bancorp and, earlier, the President of Indiana United Bancorp. Most recently, Jim served as CEO of Independent Bankers' Bank in Springfield, IL. The Board and management feel that this appointment brings the skills and experience necessary for the bank to compete in an ever-changing banking and regulatory environment.

We are Proud to Announce Our Second Banking Office in Danville!



Just west of the Hendricks County Fairgrounds, and
East of Hendricks Regional Health

The Branch has a 24 Hour drive-up ATM and
two drive-thru lanes

HOURS • Drive-Up

Monday - Friday 8am - 7pm
Saturday 9am - 2pm

HOURS • Lobby

Monday - Thursday 9am - 5pm
Friday 9am - 6pm
Saturday 10am - 2pm

Our Newest Bank Location
1500 East Main Street
Danville, Indiana



Danville Now Has Two ATMs to Serve You!

24 Hour ATM Locations

1500 East Main Street • 704 West Main Street