



# Community BANK NEWS

*A newsletter of banking advice and services...from people who know you, people you know.*

## Overdraft? We've got you covered

In response to customer requests, CGSB now offers Overdraft Protection. Simply designate a Statement Savings, Money Market or other checking account to cover unexpected overdrafts, and we'll pay the overdraft by transfer. The cost: just \$3 per transfer, instead of a \$20 NSF handling charge.

Talk to a customer service representative at 536-0001 for details, or sign up today at your nearest branch.

## Happy Anniversary!



It seems like only yesterday that we were renovating Heal's Garage to build a new bank on Main Street, but May marks the 15th anniversary of CGSB's opening...and you're invited to join the celebration.

During the week of May 19-23, be sure to stop by for refreshments at either of our branches. Because this party is for you!

"We deeply appreciate what our customers have done for us," said CGSB President Ron Sibley. "We're now the only true community bank left in town, and enjoying exceptional growth. The support of our customers and neighbors is a key reason, and this anniversary is the perfect occasion to offer our sincere thanks."

## Say hello to our originals

May is also the perfect time to observe another anniversary—six of our original seven employees are still here, and the seventh, Nancy Shoff, is recently retired. They are:

- |                    |                        |                    |
|--------------------|------------------------|--------------------|
| <i>Flora Boyce</i> | <i>Laura Hall</i>      | <i>Mike Long</i>   |
| <i>Mary Manita</i> | <i>Brenda McKenzie</i> | <i>Nancy Shoff</i> |
| <i>Ron Sibley</i>  |                        |                    |

Why not stop by and say hello to them? As the familiar faces you see during each visit, they represent what CGSB strives to be: people who know you, people you know.



1988: CGSB incorporators huddle against fierce February winds as construction begins.



2000: CGSB opens a Campton branch.



Community Guaranty Savings Bank  
*People who know you. People you know.*

# The check's in the (e)mail

*How electronic transfers can affect your checking account*

*By Rick Burgess, Vice President*

Today, people can legally arrange an electronic transfer of funds from your account—even if you've written them a traditional paper check. Worrisome? Not in the great majority of cases, especially if you know how electronic transfers work.

Let's consider two common forms of electronic transfer: check scanning and electronic check conversion.

With check scanning, a store clerk inserts your check into scanning equipment. Funds are electronically withdrawn from your checking account, and your check is returned to you on the spot as a receipt.

Electronic check conversion is similar—but instead of returning your check after scanning, the store holds it. In most cases it is destroyed shortly after the purchase, and you never get a cancelled check back.

While both of these transactions are authorized by you (and permitted by the fine print in your invoice or credit card agreement), you may be unaware of the transaction...until you spot a puzzling entry in your checking account statement, specifying an unfamiliar payee.

To safeguard your checking account, make sure you record all checking account transactions in your checkbook register with date, dollar amount and recipient of the check. This way you can match an unfamiliar entry in your statement with your checkbook register, while keeping a lookout for unauthorized transactions.



## Let your fingers do the banking

Want convenient banking 24 hours a day? With our TeleBank service and any touch tone phone, you can check balances and deposits...make transfers...or review maturity dates and payment schedules. It's easy!

To begin, call a CGSB customer service representative at (603) 536-0001 to get your security code. Then dial (603) 536-1752, typing in your 4-digit security code and customer number when asked. Soon you'll be accessing a variety of services, as shown at right, with one touch of a button.

If you need additional help, a customer service representative is available during regular bank hours. Just give us a call!

## Congratulations, Nancy!

After 15 years of service as one of CGSB's original employees, Vice President of Operations Nancy Shoff retired on March 31.



Nancy Shoff

Whether it was running a teller window or installing our online banking system, Nancy worked tirelessly to make a difference—often in ways unseen by customers, but vitally important. Her accomplishments include overseeing daily operation of CGSB's computer systems, and playing a key role in establishing our Campton branch. Her duties will now be assumed by Vice President of Operations Brenda McKenzie.

On behalf of all her colleagues, we wish Nancy a very happy retirement.

### TeleBank (603) 536-1752

Checking Account	Press 1
Savings Account	Press 2
Transfer Funds	Press 3
CD Information	Press 4
Loans & Loan Payments	Press 5
Change Security Code	Press 6

