



Community BANK NEWS

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

Of Interest

ATM back at Plymouth office

Our customers have spoken! In response to numerous requests, CGSB has reinstalled an automated teller machine (ATM) in the vestibule of our office at 28 S. Main Street. The new ATM offers all the services available through our other teller machines, and is powered by the nationwide STARSM network (www.star-systems.com).

Saturday drive thru hours

Just a reminder: Our Plymouth and Campton locations both offer drive thru service on Saturday mornings, from 8:30 am to 12 noon. If you need lobby service during that time, please visit the Campton office at 21 Tower Road.

www.cgsb.com

New site, familiar faces

CGSB's website has a new look—and plenty of familiar faces. Visit www.cgsb.com and you can now see more than a dozen customer stories from our successful ad campaign, in addition to an expanded menu of information options and online banking services.

“We enjoy very personal relationships with customers, and our website should have that same warmth and neighborhood feeling,” said Vice President of Operations Brenda McKenzie. “Now there are lots of faces and stories, plus photos of the local landmarks that people know from walking around our community.”

In addition to seeing their neighbors on-screen, visitors can check out current interest rates, calculate payments and investment returns, or look up past newsletters. Another new feature is an online survey that allows customers to provide input on new services. So why not surf over today, and take a look?



CGSB's redesigned website combines customer stories with new interactive features.



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

Tough questions New terrorism laws mean tighter procedures

By Rick Burgess, Vice President

In the wake of September 11, the federal government worked with remarkable speed to enact legislation aimed at preventing future acts of terrorism. Within six weeks the USA PATRIOT Act was signed into law, subjecting banks to new regulatory requirements. Now that some of these requirements are ready to take effect, we'd like to explain their impact on customers.

By the end of October, all U.S. banks must have a comprehensive Customer Identification Program (CIP) in place. CGSB, for example, will implement strict procedures for identifying and documenting the identity of each customer. Consequently you may be asked a number of unfamiliar questions when opening a new bank account, including:

- How long you've lived in the area
- Where you came from
- What your occupation is
- How often and how much you'll be transacting

These are questions you've probably never been asked before, and we apologize if they seem nosy or bothersome. But they serve a very important purpose—helping law enforcement agencies to detect a pattern of activities by would-be terrorists.

Your patience and understanding are greatly appreciated by all of us. It's not too much to ask, considering that these procedures may well prevent future attacks and save American lives.

Learning to serve you better

At CGSB, improving the skills of our people also improves the quality of our service. That's why we're so proud of our employees for taking countless hours from their personal schedules to pursue educational and professional development. Please join us in congratulating these employees for their recent achievements:

Flora Boyce
Deanna Bruce
Donna Cass
Danny Desrosiers
Jennifer Flaherty
Catelya Gauthier
Laura Hall
Crystal Klinger
Alicia Lincoln
Joy Poitras
Rebecca Rodgers
Pamela Schofield
Rita Wilkin

*Coursework and seminars,
Northern New England Center
for Financial Training*

Carol Bears
*Diplomas in Banking & Finance,
Bank Operations, Consumer Lending*

Lori A. Cushing
Teller Certification

Brenda McKenzie
*Honors coursework,
Money & Banking*

Lori H. Tetley
Diploma in Consumer Lending



CGSB President Ron Sibley (left) accepts the award from Chris Bolen, executive director of the Waterville Valley Chamber of Commerce.

Sibley named “Business Person of the Year”

CGSB President Ron Sibley has been named “Business Person of the Year” by the Waterville Valley Chamber of Commerce, during a recent event attended by Governor Craig Benson and 150 state business leaders.

The honor is annually presented to a chamber member who achieves business success while demonstrating the highest business ethics, contributing to the region's economic vitality and encouraging a positive business climate. Waterville Valley Executive Chris Bolen cited Ron's role in the 1988 founding of CGSB, as well as his many civic and community contributions. Congratulations, Ron!

