



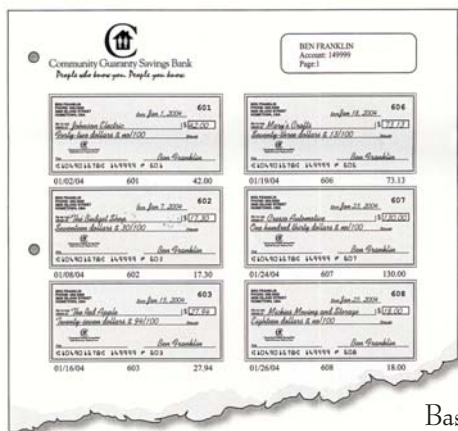
Community BANK NEWS

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

Check imaging makes a clear statement

Starting in October, your CGSB checking statement will be a little slimmer—and a lot more convenient. Our new check imaging system is replacing the traditional bulky envelope full of returned checks with a single printout of neatly organized digital images. Think of it as a handy photo album of your monthly checks, ready to store in a complimentary three-ring binder!

If you've ever rummaged through old records for a misplaced check, you'll appreciate the convenience of check imaging. Copies of all checks for a given month are shown on a printout, sorted by number and displayed in sequence. Each check includes a clear notation indicating the date when it was processed, plus the check number and transaction amount.



Delivering innovative ways to improve your banking experience is important to us at CGSB, and we think our new check imaging system proves it. If you have questions or feedback, talk to any of our people. We're glad to help!

Look for "substitute checks" By Brenda McKenzie, Vice President

On Oct. 28, a new federal "Check 21" law will enable banks to exchange electronic images of checks. One result is the "substitute check," which you may soon see in your own statements.

Basically a certified copy of the front (shown here) and back of your original paper check, substitute checks will be accepted by CGSB and other banks starting on Oct. 28. If you have any questions in the meantime, please feel free to talk to any CGSB representative.



Of interest

Plymouth lobby now open Saturdays

The CGSB lobby in Plymouth is now open from 9 am to noon on Saturdays. Drive-up hours on Saturday will remain the same, from 8:30 am to noon.

Jurczynski wins CGSB scholarship

Congratulations to Jennifer Lynn Jurczynski of Holderness, winner of CGSB's first annual scholarship at Plymouth Regional High School. Established by CGSB to support the studies of tomorrow's business leaders, the scholarship is awarded in May to a graduating senior pursuing a career in business, accounting or a related field.

Now in her first year at Bryant University in Smithfield, RI, Jennifer plans to major in business and marketing management. All of us at CGSB wish her the very best of luck in her studies and career!



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

Small Business Resource Guide now available at CGSB

If you'd like to start your own business or improve the one you have, be sure to stop in at CGSB for a free copy of *The Small Business Resource Guide*. This interactive CD from the Internal Revenue Service and the U.S. Small Business Administration offers a wealth of tax and business tips, newly updated for 2004.

A great tool at tax time, the guide contains the business tax forms, instructions and publications needed by any small business. You'll also find information on topics

such as required records, labor laws, retirement plans, taxpayer advocate services and more.

But that's just for starters. Fledgling entrepreneurs will discover helpful tips on topics such as

business plans, financing, product pricing and marketing. The CD also includes alerts, tutorials and online links to websites for many government and business organizations.

A subscription option even lets small business owners join mailing lists for future updates and information.

Get your copy of *The Small Business Resource Guide* at CGSB, and give it a spin! You'll discover a valuable resource for any business, big or small.

Great at tax time, the guide also offers tips on business plans, financing, pricing and marketing.

BORROWING TROUBLE

Avoid being victimized by predatory lenders, with these common-sense tips for taking out a loan

By Rick Burgess, Vice President

These days you can't turn on a TV, open a paper or surf the web without someone trying to lend you money at tantalizingly low interest rates. So how do you separate fact from fiction, telling the legitimate lenders from fly-by-night predators who don't have your best interests at heart? Try these tips:



Read between the lines. You may be offered fast, easy loans with great terms—only the details aren't spelled out. Get those details in writing.

Check references. Contact your local Better Business Bureau chapter or the state banking commissioner and ask if any complaints have been filed against the lender.

Compare ALL costs. Mortgages include costs in addition to monthly payments. Are there any prepayment penalties? Be sure to compare the total cost.

Double check. Make certain that what you're signing is what you agreed to. Ask for a copy of the settlement statement in advance, and don't sign any contract that differs from what you were told.

When in doubt, ask. Always question anything you don't understand. Seek counsel from someone you trust before signing.

It's okay to change your mind. Stop the process if you feel uncomfortable. If you're refinancing your home, federal law gives you three days after signing to change your mind and get back any fees you've paid.

Take action. If you've been a victim of predatory lending, let others know. Locally you can contact the Office of Consumer Affairs, the Office of the Attorney General (www.doj.nh.gov) or the State Banking Commissioner (www.nh.gov/banking/). Federal regulators to contact include the Federal Deposit Insurance Corporation (www.fdic.gov) or the Office of the Comptroller of the Currency (www.occ.treas.gov/).

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 hear maturity dates and payment schedules. It's easy!

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

TeleBank • (603) 536-1752

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CD InformationPress 4
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Change Security CodePress 6