

Spring 2004

# Community BANK NEWS

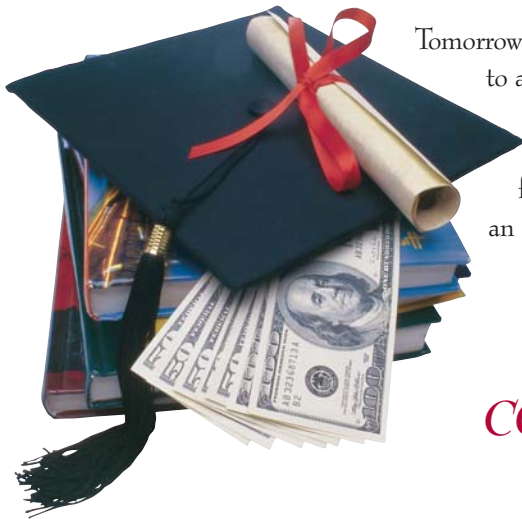
*A newsletter of banking advice and services...from people who know you, people you know.*

## CGSB wins NH Internet Award

The Sixth Annual NH Internet Awards gave top honors to CGSB on March 18, naming [www.cgsb.com](http://www.cgsb.com) as the Best Service Web Site. CGSB won out over nine statewide entrants with our recently redesigned site, which was written and produced by our advertising agency, Stal-McLane, Inc. of Manchester.

## New scholarship for PRHS

Tomorrow's business leaders will get a helping hand in their studies, thanks to a new CGSB scholarship established at Plymouth Regional High School. The annual scholarship will help a graduating senior pursue a degree in business, accounting or a related field, with the first-winner honored in June 2004. Look for further information in an upcoming issue!



*CGSB's annual scholarship will help a graduating senior pursue a degree in business, accounting or a related field.*



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

## In the driver's seat

Financing your new vehicle or home has never been more affordable at Community Guaranty Savings Bank. With the cost of borrowing now at record lows, CGSB recently slashed interest rates yet again...creating once-in-a-lifetime opportunities for customers eyeing their dream car, boat, RV or home.

"Financing a new car with CGSB's current interest rates can actually save more than most low- or zero-interest offers from dealers," said Assistant Vice President Keith Philbrick. "That's why we encourage people to talk to us before going to the showroom. With financing in hand, you can save big on your dream car and pocket any optional cash rebate."

A variety of CGSB loan rates have been slashed, including those for fixed and adjustable mortgages, mobile homes, ATVs, boats, camper trailers and other recreational vehicles. These rates won't last forever, so now's the time to shift into action and contact CGSB!

# Gone phishing?

## *Don't take the bait in this common identity scam*

By Rick Burgess, Vice President

It seems that every morning brings a new scheme aimed at stealing the identities or money of consumers. In this issue, we want to warn you about a common ploy called phishing.

Phishing is a scam that uses e-mail and decoy websites to lure unsuspecting customers into divulging sensitive personal information. It works like this: A victim receives an "official" e-mail, notifying them of an account problem or government mixup. They are asked to help clear up the problem by providing information such as their Social Security or account numbers for verification. Some schemes even include convincing "official" websites.

Phishing scams have convinced people that they've been inadvertently classified as terrorists by the government; that their bank accounts have lost FDIC insurance; even that they're in jeopardy from other scam artists. In every case, there's the same catch—just provide a little information, and the problem will be cleared right up.

There are other kinds of phishing scams, too. A popular one advertises incredibly low interest rates on mortgage loans, then asks for personal information so you can "qualify" for the loan program. In many cases your information is taken with no intention of offering you a loan; instead it is sold to other individuals so they can try to sell you other products, or even steal your identity.

### ***NEVER volunteer personal information***

If you ever receive any unsolicited e-mail, phone calls or regular mail asking for personal information, remember this: *Neither Community Guaranty Savings Bank, nor the federal government, will contact you via e-mail or phone to ask for personal information.* So don't respond unless you're absolutely certain that you're dealing with someone legitimate. Only contact the organization cited in any correspondence through a phone number or website address you know to be genuine.

No matter how new the scam is, the best advice is always the same: Know who you're talking to before providing any personal information.

### **FRAUD SEMINAR ON JUNE 3**

To help customers prevent identity theft, CGSB and other local banks are hosting two free seminars on June 3.

Why not attend one?

Guest speakers from a variety of law enforcement agencies will provide useful fraud-prevention tips at the Plymouth Regional Senior Center, from 1 pm to 2:30 pm and from 7 pm to 8:30 pm. Each discussion is open to the public.

For more information, contact Michael Long at 536-0001.

## From the president



In 2003, Community Guaranty Savings Bank celebrated its fifteenth anniversary with continued growth of loans and deposits. The past year also gave CGSB a welcome opportunity to express our deep appreciation to you—the neighbors and customers who have helped us succeed.

Much has changed since 1988. CGSB is the only true community bank left in town. Our continued growth, however, shows that our original vision of responsible service and local ownership still holds true. For this we owe a great deal to our employees, many of whom have been with the bank since its early days. Their familiar presence offers customers a sense of continuity that is priceless in today's era of impersonal corporate banking.

Above all, our interests remain deeply connected to those of the community. Your support has been an essential part of the process, and we offer our sincere gratitude.

*Ronald I. Sibley*

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President

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