

Summer 2006

# Community BANK NEWS



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

*From Ron Sibley, President*

## CGSB is Expanding!

*"We've grown nicely and in the process have outgrown our current facility. This expansion will give us some much-needed elbow room."*

CGSB plans to break ground in August on a 3,800 sq. ft. addition to the right side of the current main office building on Main Street in Plymouth. Samyn - D'Elia Architects, P.A. has designed the new addition that will have executive offices and loan support staff offices. The firm also designed the main office building.



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

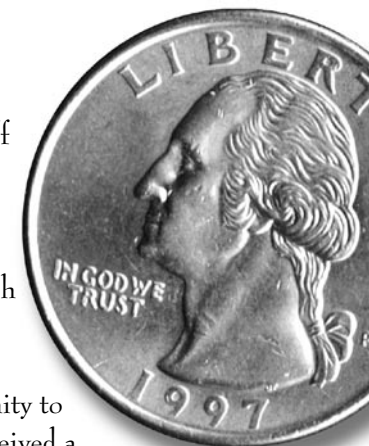


## CGSB Celebrates "Teach Children to Save" Week



We celebrated National *Teach Children to Save Day* on April 25, kicking off a full week of activities focusing on youth and the importance of saving. Children were encouraged to bring in their coins and run them through the bank's coin sorting/counting machine, then open a passbook savings account for future allowances, birthday monies or job earnings...and watch their savings grow!

For each new savings account opened, an incentive gift was given plus the opportunity to win a larger prize. On Friday Mo the Clown helped us celebrate the event. Parents received a newsletter offering tips to teach children the value of saving and the prudent use of money. The following children won prizes during the event: Molly Lu McKellar, Susie Conboy, Melanie Margeson and Zachery Kennedy.



**ALERT!** Please report lost or stolen CGSB ATM or VISA cards immediately! Call us 8:30 am-4:30 pm at 536-0001. Between 4:30 pm-8:30 am, call 1-800-523-4175.

## Millions of dollars unclaimed every year! Yours?

Each year millions of dollars in dormant or lost accounts go unclaimed. If banks are unable to locate the property owners, usually within five years, the money is turned over to the State Treasurer. This property includes savings accounts, certificates of deposit, uncashed checks, dividends, money orders, checking accounts, stocks and bonds, as well as contents of safe deposit boxes.

It's not uncommon for people to lose track of their accounts, misplace a check or be unaware of an asset belonging to them or willed to them. It's always a good idea to update your passbook savings account and check with your bank annually.

At CGSB we send Audit Confirmations to inactive and dormant accounts annually. If you receive one from us, just sign it and return it immediately. This verifies to us that you are still aware of the account and that we have your correct address.

*For more information, or to search the abandoned property database, log on to [www.nh.gov/treasury](http://www.nh.gov/treasury).*

## Now Available! CGSB winter fuel oil pre-buy loan program

Call any one of our lenders today to find out more about this NEW program.

- Rick Burgess
- Mike Guinan
- Flora Boyce
- Keith Philbrick
- Danny Desrosiers

Call right now while it's still hot!  
536-0001

## Congrats to our crew!

We'd like to recognize the following employees for successfully completing professional development courses at the Northern New England Center for Financial Training.

### *Certified Teller*

Pamela Schofield

### *Bank Operations Diploma and Retail Sales and Service Certificate*

Lori Cushing

### *CFT Classes and Seminars*

Suzanne Dickson  
Tena Chant

Lori Cushing  
Catelya Gauthier  
Alicia Lincoln

Laura Hall  
Crystal Klinger  
Pamela Schofield  
Donna Cass  
Jacquelyn Ireland  
Joy Poitras  
Linda Foster  
Deigh Bruce

## They aren't who they say they are!

*By Rick Burgess, Senior Vice President*

Identity thieves continue to find new ways to steal your personal information. It has come to our attention that people claiming to represent CGSB are contacting some of our mortgage customers, via email or telephone. They are asking our customers to confirm personal information, including account numbers and social security numbers. These thieves then take this information, open up credit cards and loans in your name or use it for other illegal purposes. To gain your confidence they confirm the date the mortgage closed and current loan balance. These people do not represent CGSB. ***We will never contact you by any means to confirm personal private information. That information was provided to us when you opened your account.***

How do these people get your mortgage information? Remember, when you take out a mortgage with any lender the mortgage document that includes your name, property address, date and amount of mortgage and sometimes length of mortgage, becomes part of the public record recorded at the Registry of Deeds. It's available to anyone, often over the Internet. Thieves take that information and use it to gain your trust.

***Don't be fooled!*** If anyone ever contacts you, asking for personal information, obtain as much information from them as possible—name, address, telephone number, email and website address. Give them no information. Then contact your bank or local enforcement agency. Working together we can put these people out of business ***before*** someone else becomes an innocent victim.

*Note: Please check our website for other valuable public service articles.*