



Community BANK NEWS

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

CGSB Goes Live with Business Banking and Bill Pay

Businesses can now set up online banking allowing them to access and view their accounts and transfer funds between them.

Business Online Banking allows businesses to process their employee payroll direct deposits, as well as other bank-to-bank transfers. Go to www.cgsb.com and click on Business Banking Online Login or Business Bill Pay Login if you are already a business user. These business online banking services are available with no fee until November 2006. At that time service charges can be offset with compensating balances.



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

For more information and to get started with Business Online Banking, click on Learn More under Business Online Banking on our home page.

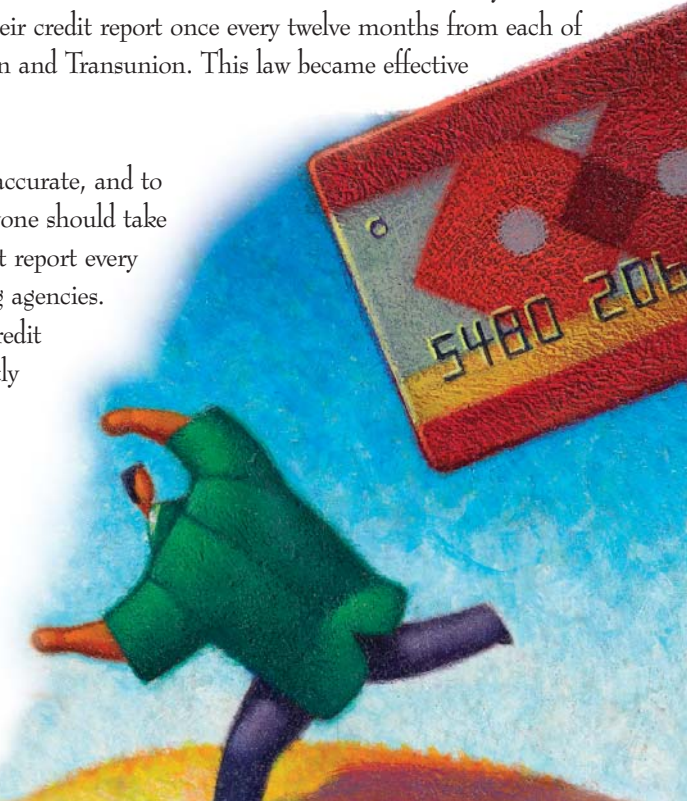
What You Don't Know May Hurt You!

In a recent newsletter we discussed the Fair and Accurate Credit Transactions Act of 2003. This fairly new federal law allows individuals to access a free copy of their credit report once every twelve months from each of the three credit reporting companies: Equifax, Experian and Transunion. This law became effective in the northeast on September 1, 2005.

To combat identity theft, ensure your credit history is accurate, and to assist you in cleaning up your credit, if necessary, everyone should take advantage of this free service. You may order one credit report every four months, rotating among the three credit reporting agencies.

This allows you to stay current on the status of your credit report. If you discover someone is using your name to fraudulently obtain credit, act quickly and put a stop to it.

To obtain a free credit report, go to www.annualcreditreport.com and follow the prompts. The website allows you to order the free report. It also has a section on Frequently Asked Questions. Don't miss this opportunity to protect yourself against identity theft and the financial consequences of a bad credit history.



Celebrating Customer Service Appreciation Week

During national Customer Service Appreciation Week, October 3-7, all of us at CGSB had a chance to say “thank you” to all our loyal customers and friends with daily coffee, doughnuts, cider and cookies at both our Plymouth and Campton offices. On Friday, October 7, we set out a large cake in both offices honoring the event. Visitors filled out cards for daily prize drawings. “We got to see customers who often bank online or at the drive-ups. The celebration draws a lot of interest and has become an annual event at the bank,” noted Ron Sibley. Hope you made it in!

Three Officers Promoted

Ron Sibley, President of CGSB, announced three bank promotions. Brenda L. McKenzie has been promoted to Senior Vice President, responsible for the bank’s technology, including hardware, software and IT projects. She also oversees the bank’s website, www.cgsb.com, which has introduced several consumer and business banking services in the past year.

Rick Burgess was promoted to Senior Vice President with supervisory responsibility for underwriting and administration of CGSB’s commercial/retail loans and loan department employees. Rick is also the bank’s regulatory compliance officer and senior loan officer.

Keith Philbrick was promoted to Vice President, responsible for all finance and accounting department operations, in addition to his continued responsibilities in marketing and lending.



*Brenda L. McKenzie
Senior Vice President*



*Rick Burgess
Senior Vice President*



*Keith Philbrick
Vice President*



*Gail Beaulieu
Mortgage Specialist*

Gail Beaulieu New Mortgage Specialist For CGSB

In October Gail Beaulieu joined the bank and will be responsible for mortgage originations in the Plymouth region. Gail has 25 years of mortgage experience at two area banks. Ron Sibley noted that, “Gail brings to the bank outstanding capabilities developing new mortgage loans, construction loans and mortgage refinancing. She has lived and worked in this region for a long time and knows the real estate market exceptionally well. We’re very happy to have her on board.”

We Go To The Fair!

Spere Memorial Hospital and the Plymouth Center held their annual Health Fair on September 24 and invited CGSB to participate. We shared an informational table with the Senior Center, providing financial materials and handouts on identity theft and scams and answering questions. Ron Sibley, Jennifer Flaherty and Brenda McKenzie worked the table and got to speak with many friends and customers in the community. The Reverend Bayard Hancock won our drawing for a six-sheet crosscut paper shredder.

CGSB Team Participates In Making Strides Against Breast Cancer Walk



On October 16 ten CGSB employees participated as a team in the Making Strides Against Breast Cancer Walk. They were: Colleen Slavin, Jen Flaherty, Carol Bears, Pam Schofield, Laura Hall, Flora Boyce, Becky Rodgers, Donna Cass, Tena Chant and Jackie Ireland. The Making Strides Walk is the nation’s largest one-day fund and awareness raiser to fight breast cancer.

Since 1993, Making Strides Against Breast Cancer events in New Hampshire have raised over \$5.7 million to support the American Cancer Society’s programs of research, education, advocacy and patient services related to breast cancer. The goal this year was \$1.3 million. Eight walks were held throughout New Hampshire. The CGSB team participated in the Greater Lakes Unit walk.