

CELEBRATING 140 YEARS!

2016 marks the 140th Anniversary of Anderson State Bank!

STUDENT CHECKING AND SAVINGS

Anderson State Bank has all of the banking conveniences that a young adults needs. Many part-time jobs for young adults come with direct deposit of payroll, which means a checking account is required. With Student Checking, there are no balance requirements or monthly fees to worry about.* In addition, enjoy these other great features:

- **Free** Online Banking - check balances, view account history and transfer funds
- Pay bills electronically with **free** Bill Pay
- **Free** Debit Card for making purchases or getting cash
- **Free** Mobile Banking

Saving even small amounts can mean fulfillment of personal goals - like a first car, a college education or other special purchase.



* Requires \$100 to open a Student Checking account.



▲ Anderson State Bank - Original bank building



▲ John and Andy Anderson - breaking ground in the early 70s for the present day bank building. John, Andy and Margaret are the children of John H. Anderson, Sr.



▲ Andrew B. Anderson - Founder

What was happening in 1876?

- Baseball's National League forms with teams in Boston, Chicago, Cincinnati, Hartford, Louisville, New York, Philadelphia and St. Louis
- Al Spalding opens his sporting good shop
- First telephone call was made by Alexander Graham Bell to Thomas Watson
- Custer and 7th Cavalry wiped out by Sioux and Cheyenne at Little Big Horn
- 1st public exhibition of electric light in San Francisco

Tell us about your first memory of Anderson State Bank

Many of our customers have a long history of banking at Anderson State Bank. We would love to hear your story. Let us know if you have any interesting memorabilia, too.

The bank will make a donation to the ROWVA Public Schools Foundation for every story we receive.

Tell us about your first memory of the bank, best experience at the bank, funny story, or how the bank helped you over the years. Include your name, address, city, state, zip code, phone number and e-mail address if available.

Send your letter to: Dick Anderson, Anderson State Bank, PO Box 9, Oneida, IL 61467-0009 or by email at dick@andersonstatebank.com

2016 ONEIDA SWEET CORN FESTIVAL

The Oneida Sweet Corn Festival is a tribute to Oneida and small town Americana. Join in the festivities on Friday & Saturday, July 29-30, 2016 at 20th Century Park (corner of Center and Depot Streets).

A complete list of events may be found at: www.oneidailinois.webs.com/sweetcornfestival.htm



Anderson State Bank
 Phone: 309-483-8011
 Fax: 309-483-6207
www.AndersonStateBank.com

DRIVE-UP ATM:
 Available 24 hours a day.
 111 U.S. Highway 34
 Oneida, Illinois 61467



Member FDIC

WHEELS AND DEALS: FINDING AN AUTO LOAN THAT'S GOOD TO GO



HAVE A WORRY-FREE VACATION

If you are planning a trip outside of the area this summer and plan to use your debit card, please let us know so we can expand your geographical profile. We also like to have a current cell phone and/or home phone number for you.

If you are planning to travel outside the United States, be sure you have an EMV debit card, also known as a chip card. The bank has been issuing EMV cards this year as current debit cards expire.

The bank's fraud protection system for SHAZAM debit cards scores transactions based on transaction data and cardholder profile factors. This program will challenge all transactions outside of your normal shopping area. At Anderson State Bank we want to be sure that your travels are safe and secure.

Enjoy your trip!

Buying a car can be exciting, but don't lose sight of how you will pay for it. Here are some tips from FDIC Consumer News on financing a vehicle through an auto loan.

Review your credit reports long before you go to purchase a car. Correcting inaccuracies, such as an erroneous history of late payments, can help you get the best loan possible. Fixing mistakes may also save you money on car insurance.



To request free copies of your credit reports, go to www.annualcreditreport.com or call 877-322-8228. This is the only authorized site to obtain your free credit reports.

Consider getting pre-approved for a loan before you go to the dealership. Don't share with the dealer the interest rate you've been offered in case you want to explore loan options at the showroom.

Consumer advocates also suggest that you not even tell the dealer whether you've already been pre-approved for a loan until after you've negotiated the purchase price. That's because some dealers may be less flexible on the price of the vehicle if they don't expect to make money on the financing.

Compare loan offers based on the Annual Percentage Rate because the APR includes certain fees as well as the interest rate. The size of your monthly payment is important, but resist attempts to focus your attention on the monthly payment instead of the APR. Remember, the APR reflects the true cost of the loan.

The longer your loan, the more you pay in interest. Long-term loans may lower your monthly payment but you will pay more in interest over the life of the loan. You may even be offered a loan that is longer than you expect to keep the car.

Keep good records of your loan quotes. Before signing on the dotted line, review the loan agreement (the contract) and make sure any potential fees, the interest rate, and other key terms match what you were initially told.

Don't allow anyone to steer you toward a larger purchase and a bigger loan than you will be able to comfortably pay. In addition to your monthly loan payment, you need to budget for the cost of auto insurance, licensing fees and taxes.

Leave the car at the dealership until your loan terms are finalized. If a dealer offers you a "contingent" or "conditional" loan agreement and lets you drive the car home, the loan terms may change and be less advantageous for you when you return to finalize the purchase.



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