

Debit Cards 101

Why have a debit card?

BSB offers a debit card that is branded with the MasterCard symbol. Whenever you use your debit card you are accessing payment directly from your checking account. With just a swipe at the check-out at a merchant location, you save the time it takes to write out a check and get it approved and you save the fee that might be charged for check processing. All these transactions will appear on your regular checking account statement and on Blissnet Internet banking. You will have no end-of-month bill to pay.

You can also use your card at ATMs that display the Cirrus brand symbol for withdrawals from your account or for deposits at permitted ATMs.

Where can you use a debit card?

Our debit cards can be used worldwide at merchant locations, wherever the MasterCard symbol is displayed. Because it can also let you access your funds at ATMs worldwide, you need to look for the MasterCard symbol as well as the Cirrus trademark. Out of country withdrawals can only be made from your checking account. Deposits to your account can only occur when you are in the state of Michigan.

Save ATM withdrawal fees by requesting cash back whenever you press the debit key at a check-out and enter your Personal Identification Number. You are allowed \$100 over the transaction total.

How do I keep track of my card usage?

Immediately after using your card, write the transaction in your checking account register and deduct it from your total! It's that simple to insure that you are not spending more than is in your account.



Are there limits associated with the card?

There are pre-set limits to help protect you and the bank. ATM withdrawal limit is set at \$300/day. A POS (or merchant transaction) using your PIN is set at \$500/day. A signature transaction is set at \$1500/day. These limits are all dependent on the balance in your checking account. Also, for larger dollar transactions we have the ability to raise these limits after notification from you.

Is there a fee?

There is no fee with this card unless you use it out of the country. This fee is a percentage of the total transaction. Also, if you activate an overdraft line of credit— or a transfer from another account, then there would also be either interest or a fee charged for advancing the money to your account.

What about safety?

As with any type of card, protect it. Do not loan your card to anyone or let them see or know your PIN. Become familiar with the way an ATM should look and do not use one that has sticky tape or loose parts around the card reader. Should you lose your card or have your card stolen then report it immediately to us. Actively using your card shows us that it is important to you and assures you that a new card will be ordered before the expiration



Financial Security Tips



William M. Ellis

I have discovered that occasional reminders regarding basic life issues often come in handy. So I'm going to list just a few basic financial security tips that you have likely heard or read about before, but may have forgotten. Now and then a refresher can come in handy.

Keep a financial inventory and review it periodically. Make a list of your various bank accounts, investments, bonds, securities, insurance & annuity policies, credit cards, debit cards, etc. Include key information such as contact names, addresses and telephone numbers; account & policy numbers, location of stock certificates, bonds, etc. Make a couple copies of this list, keeping one in a secure off-site location such as a bank safe deposit box that should also house your property deeds, will, durable power of attorney, patient advocate document, passports, vehicle titles, insurance policies, bonds, stock certificates, etc. Another copy could be maintained in a secure location on the premises for quick access. It is also a good idea to video or photograph your "hard" assets such as your house and contents, car, boat, recreational equipment, etc. for possible future insurance claims.

Open and closely review the periodic statements you receive from financial institutions and credit sources for possible fraudulent activity. If you do detect unauthorized activity, contact the business entity at once. Regulations are in effect that set specific time limits for your response in order to be eligible for any reimbursement. Also, be sure to shred these documents when you dispose of them. You don't want a "dumpster diver" retrieving your personal and account information from your garbage can.

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Special Hours July 10

Come watch the River Raisin Festival Parade on Saturday, July 10th and wave to your favorite banker! The main office will be open from 8:00am to 10:00am in both the lobby and drive-up, allowing us to participate in the parade. (The Coachlight Plaza office will keep its normal schedule of 9:00am until 12:00pm)



Holiday Closing

To observe Independence Day the bank will be closed on Monday July 5th. Have a happy and safe 4th of July.

Effective July 1, 2010

The following products and services reflect new pricing.

Debit Card foreign country fee	2.50% of transaction
Overdraft Transfer between savings and checking	\$5.00
Overdraft Protection line	\$30.00 annual
Image included in statement	\$1.00 for Business accounts
Returned Statement Charge	No charge for first return. \$10.00 per Statement period thereafter
Special Statement Handling	\$2.00/month
Charge-off account reopening	\$30.00
Safe Deposit Box surrendered without 2 keys	\$50.00
Telephone Transfer/ receipt sent	\$1.00

Reg D Violation

Federal Regulation D imposes a limit of six electronic debits to your savings account per month. You will receive a warning letter from us if you exceed this limit. A \$15 fee will be assessed to your account per transaction above the limit if you exceed the six monthly electronic debits more than once per year.

Hello, Good Luck and Congratulations

Board of Director Changes



Meet our newest director –Maurice Denecker of Riga. A lifetime resident and area farmer in Riga Township, Mr. Denecker was inducted to the Board of Directors in January of this year.

New Employee



Mattie-Rose Pennington, Adrian has been hired as a teller at Blissfield State Bank. Mattie-Rose resides in Adrian and brings retail sales and financial service experience to the bank. You may see Mattie-Rose working at either office.

Retirement



Bob Sinclair announced his retirement in April, after serving 41 years on the Board of Directors, most recently as Chairman – since August 2003. Bob had previously been President and CEO retiring from the bank in 1994. Bob will be missed by the entire board and bank family!

Promotion



Gloria Garza has recently been promoted to Head Teller Supervisor at the Main Office. Bringing over 20 years of teller and retail experience she most recently filled the assistant head teller role. Congratulations Gloria!

“Live Wire” Announced



President Bill Ellis announced the 2009 annual “Live Wire” recipient, Gayle Karg. Gayle has been a New Account Representative at the Main Office since 1998. Mr. Ellis awards this honor based on dedication, superior customer service and positive performance throughout the previous year. Please congratulate Gayle on her accomplishment when you see her.

Past recipients:

- Jodie Johnson, 2008
- Cathy Newsted, 2007
- Gloria Ricker, 2006

*Welcome
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true community*



Kidz Page

Find the Differences

Ten things in the picture on the top are missing or different in the picture on the bottom. Can you find them all?



To All of Our Elementary School Royal Savers

As vacation from school is quickly approaching, we would like to thank you for saving with Blissfield State Bank during the school year. We will continue to collect your deposits **ALL** summer long. Just bring the Summer Saver passbook you received at school with you each week to the bank and make your deposit. This will give you a chance to visit us at the Bank. For all who make a deposit every week of the summer, there will be prizes given on August 31- the last date in the Summer Savers passbook.

If you are not a Royal Saver (1st thru 5th grade) join in the fun now. For more information give us a call soon!

New Regulation Changes

WHAT YOU NEED TO KNOW. A valued service on your *consumer* checking account will soon be discontinued unless we hear from you. Beginning August 15th*, we can no longer automatically include Overdraft Privilege service on your account for your everyday debit card purchases and ATM transactions. That means if you use your debit card for everyday purchases at grocery stores, gas stations, pharmacies and so on, and if you do not have enough money in your account or if the funds are not yet available, your card will be denied.

THE CHOICE IS YOURS. If you would like to keep this service on your account for your everyday debit card purchases and ATM transactions, you must specifically “opt-in” for Overdraft Privilege. To help you make this decision, please read the enclosed insert. You can sign the form, come in to either office, or call us at 517-486-2151 to opt-in.

* The effective date of the change is August 15, 2010 for accounts opened before July 1, 2010. For accounts opened after July 1, 2010 the effective date of the change is July 1, 2010. Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and everyday debit card transactions without account holder consent. An overdraft fee of \$30 will be charged for covering overdrafts that result in a negative balance at the end of the day. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically), such as an automatic draft from your health club or insurance company, may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance. We reserve the right not to pay if your account is not in good standing. Contact us if you have questions.

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Passwords. Protect your online business accounts by utilizing “strong” passwords. Strong passwords incorporate a mixture of upper and lower case letters in unexpected positions, numbers and symbols. Do not use family names, birthdates, address information, etc. Words commonly found in the dictionary and simple number sequences are easily broken by software used by online criminals. Frequently changing your password is another very effective defense, as well.

Public keypads. Shield the keypad with your body from the view of others when using your debit or credit card at ATMs and retail establishments. Before using an ATM, look

for possible capture devices and cameras that may have been attached to the machine by a criminal. If anything appears to be suspicious, locate another ATM at a different site. Also when using your debit or credit card, be wary of letting the card out of your sight if you are not familiar with the business establishment. Cash is a very safe medium of exchange. If you’re running short on cash after banking hours and you’re at the store, take the option to get cash back on your debit transaction and avoid the ATM altogether.

I hope you found this information useful. Have a wonderful summer season and be safe.

Bill

Scams are everywhere, so keep an eye out for them

The US Post office has issued a warning regarding a new check scam originating from Nigeria. The scam involves fake bank and cashier’s checks. Officials say the scam involves sending out fake checks to recipients and then trying to persuade victims to deposit the funds and wire part of the money back to the con artist before the fake checks are discovered.

Some common scams involve fake lottery winnings. Victims will receive the check in the mail and be asked to deposit and wire back a small sum to cover fees. Once the check bounces, the victim is out the amount they wired back to the con men.

A very similar scheme plays out on eBay. “Buyers” agree to buy your item but lo and behold they only have a cashier’s check or money order to pay for it. The check happens to be for well over the amount for the item so they send the check to you and ask you to please cash it and refund the rest of the money. They instruct you to keep a little for yourself and wanting to make a little extra, you agree. The check, of course, turns out to be a fake and if you have already shipped your item, you’re out of luck!

Another tactic scammers are using is to find apartment rental ads in the paper and online. They respond saying they want to reserve the apartment, send a fake, check, and ask for “some” of the money back due to a sudden change in their financial situation. Be careful in any situation involving buyers asking for money back. Use common sense.

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