

204 E Jefferson St. • Blissfield, MI 49228 • (517) 486-2151 • www.blissfieldstate.com

Summer 2009

**1** Community Education

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All editions are available for pickup at our offices or online at [www.blissfieldstate.com](http://www.blissfieldstate.com).

## Remodeling this summer?



Let us help!

Come in and see a loan officer today!

Blissfield State Bank is a 5-star, FDIC insured community bank intent on protecting your money and providing you with great service. We offer a variety of deposit accounts to suit your needs. Please stop in or call and ask one of our New Account representatives how we can serve you.

The 5-star rating is established and issued by Bauer Financial. For more information, please visit <http://www.bauerfinancial.com>.



## Blissfield State Welcomes 3rd Graders

It is always an exciting day for Blissfield State Bank when the third graders from Blissfield Elementary come for their annual visit! Approximately 110 third graders walked from school on Friday, May 8<sup>th</sup> to tour our bank. (Actually the first class arrived by bus because of the rain, but the skies cleared and they were able to walk back to school.) Each of the four classes was able to spend approximately 45 minutes visiting the various departments and offices in the bank.

The students answered questions about the differences between deposits and loans, observed the operation of several business machines, and learned about the safety of storing money and valuables in a safety deposit box in the vault. Their guides on the tour, Sandy Luck and Shirlee Seeburger asked them what skills might be needed to work in a bank. They recognized the importance of math, reading and penmanship, but were reminded that listening skills are also very important.

While the students were here, they visited either Mr. Ellis or Mrs. Goll who asked them some very "rewarding" questions about money. They also took turns lifting a bag of coin to learn how much easier it is to carry currency than to carry change for larger purchases. The coin machine is always fascinating (and noisy) as it sorts and counts the change that

customers bring to the bank.

The students also reviewed the pictures of the former bank presidents and had opportunities to ask questions of bank staff. If you were to ask any student what they enjoyed most, many would reply that they like the dumbwaiter, (and there were several students who volunteered to take a ride!)

Perhaps you were here on May 8<sup>th</sup> and had an opportunity to see firsthand how respectful and well behaved our visitors were. We are always impressed by some of the insightful questions that are asked and how much the students know about banking and about the history of Blissfield and Blissfield State Bank in particular.



## BANK REPS GO BACK TO SCHOOL

On May 12, 2009 Jim Fredenburg and Jodie Johnson from Blissfield State Bank visited the Second graders at Blissfield Elementary School. They spent about 20 minutes in each of the four classrooms, talking about the different departments of the bank and what each department does. The loan process was explained from application to repayment, and how your money is safer at the bank versus keeping it in a piggy bank.

They also talked to students about the different vaults the bank has and the purpose of each one, namely to provide confidentiality and protection for the bank and its materials.

Jim and Jodie took \$5, \$10, \$20 and

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# SIGN FOR THE TIME



William M. Ellis

Our new outside sign with the new logo has been erected at the main office and the new roadside sign at the Coachlight Plaza office will be constructed toward the end of June. As expected, we have received both compliments and complaints. I anticipated a fairly large reaction because change provokes an emotional response. More prominent change provokes greater response and this qualifies as a pretty significant change. Also as expected, the compliments by far out number the few complaints. In fact, the compliment/complaint ratio compares very closely to the reaction with our complete exterior renovation of the Coachlight Plaza office. I must admit that I am greatly enjoying all of this favorable free publicity. Advertising in all forms is about getting noticed and that we are.

Perhaps one extremely important point has escaped many people. This is one of the very rare times when a bank has changed its signs and the ownership hasn't. In fact, one customer did jump to the wrong conclusion that we had sold out. They became quite sheepish when confronted with the true facts. Of course I can appreciate their false assumption, given the general situation of banking these days.

The really important point that has to be realized by everyone is that a sign- a bank does *not* make. It's the *people* who own and operate a business that make it what it is. Yes, we have made a dramatic change to the outside world, but inside we're still the same great bank that

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## Dad, I need some money for.....

Perhaps you have heard this request, especially if you are the parents of a teenager.

The solution might be as simple as the purchase of a Blissfield State Bank VISA Travel Money card!

Consider the following scenarios:

My teen is traveling with her best friend's family this summer. How can I make sure that she has "traveling money" without sending a lot of cash with her?

I would like to teach my teen how to use a debit/credit card responsibly, but he is not yet 18 years old. He will probably need a credit card or debit card when he goes to college. Is there a way I can help him learn to manage card purchases now?

The VISA Travel Money card could be the answer for these questions as well. The VISA Travel Money card may be used to make purchases with any merchant worldwide who accepts VISA debit cards. A photo ID is required for use, but the user does not have to be 18 years old. The option of receiving cash back from POS purchases is also available, which saves the expense of taking cash from an ATM machine.



The prepaid card may also be used for online and mail order purchases which could be a benefit for someone who does not yet have a checking account (or would prefer not to use his/her own debit card.)

The VISA Travel Money card is the more convenient replacement for VISA Traveler's checks. There is a small fee to purchase the reloadable cards, but the safety and security afforded by the cards surpass that of the VISA Traveler's Checks. Please come in to speak to a teller or new account representative to learn more about the uses and practicality of owning a VISA Travel Money card for your teen (or for yourself)!

## Live Wire

It is a pleasure to announce the "Live Wire" award to Jodie Johnson, loan processor, for her performance and dedication throughout 2008. Bill Ellis, President & CEO selects one employee each year based on overall performance. Jodie has exhibited the willingness to go above and beyond. She regularly volunteers for added responsibility. Please congratulate Jodie on her accomplishment when you see her.



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\$50 bills for the students to see. Students observed that the bills have security features on them so that a real bill can be detected from a fake. It was demonstrated how to hold money to the light so the watermark could be seen.

They discussed the importance of balancing an account and the necessity of good reading, writing, math and penmanship skills.

The second graders were an impressive group. They had quick answers to all the questions asked of them about banking, especially knowing a goody bag was the next thing to come.

Thank you students (and teachers) for another great and successful visit to Blissfield Elementary.



## FDIC Insurance Coverage Enhanced

On May 22, 2009 deposit insurance legislation passed by the FDIC allows a provision to: Extend FDIC insurance limits of \$250,000 for insured deposit accounts through Dec. 31, 2013.

Single account coverage will continue through 2013 at \$250,000 per owner; joint accounts will be insured at \$250,000 per owner; and revocable trust accounts will each be insured up to \$250,000 for the interests of each beneficiary, subject to certain limitations. IRAs and certain other retirement accounts will stay at \$250,000 per owner. Using a simple

example, a husband and a wife could each have a single account for \$250,000 plus a joint account and have total coverage of \$750,000. More information is available on the FDIC Web site: <http://www.fdic.gov/>.

Blissfield State Bank is a member of FDIC and expanded coverage is automatic on all depositors. However, **FDIC insurance does not cover other financial products and services that insured banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or municipal securities available through our financial planning experts, John & Aaron Ricketts.**



## Closed Holiday



To observe Independence Day the bank will be closed on Saturday July 4<sup>th</sup>

## Coin Sale

Looking to complete your state quarter set? Or searching for the new Lincoln pennies set?

**WE ARE YOUR PLACE!!!**  
**FIND THEM AT THE MAIN OFFICE**

## Special Hours July 11

Come watch the River Raisin Festival Parade on Saturday, July 11<sup>th</sup> 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)



Sign for the time *continued...*

continues to protect our community by providing solid financial services and staff members who are actively engaged in civic volunteerism.

The sign still proudly reads: **Blissfield State Bank!**

Bill



Welcome Home

