



CheckPoints

financial news from town square bank | fall.07

Meet Our STAFF



K. Leann Swarts **Branch Manager, Midtown »**

Leann currently lives in Flatwoods, Kentucky, with her husband Tim and their three daughters, Randi, Natalie and Stephanie.

Leann has over 19 years experience in the banking industry, with previous background in Bookkeeping, Trusts, IRAs and Employee Benefit accounts.

Leann has been with Town Square Bank for five years. Before being named Branch Manager in 2005, Leann served as Executive Assistant to the President of the bank.

*"If I had to sum up my life, it would be my **family**. My world revolves around them and the activities they are in, trying to be my children's number one fan... I do enjoy Russell sports: football, basketball, baseball and track. If you attend any of these events, you might just hear my cheerleading voice over the rest of the fans....that or my cowbell!"*



Michelle Gifford **Branch Administrator,** **Nicholasville »**

Michelle is a native of Jessamine County and lives in Nicholasville with her husband Bryan and daughter Shelby. She has been in the banking industry for 10 years and has assumed many positions. Michelle was hired at Town Square Bank as a Customer Service

Representative and then was promoted to Branch Manager. In January 2007 she was promoted to Branch Administrator/Vice President. She is currently attending Kentucky General Banking School and will graduate in the summer of 2008. She has a degree in Business Administration.



Our CEO » **Bruce Van Horn**

Recently, at a banking convention someone asked me how old the bank was.

When I replied, "We will be approaching eight years in February," I realized time does go by quickly. It seems like yesterday we were getting the offices ready, staffing the teller line, installing equipment, putting the final touches on our lobby, and making sure everything and everyone was in place for our grand opening.

The past seven and a half years have gone by fast, due in large part to the growth Town Square Bank (TSB) has experienced. During these years we opened two locations in Ashland and expanded into Nicholasville, Ky. We also installed two off-site ATMs – one in the Cingular facility in the Industrial Park in Boyd County, the other in Trim-Master's facility in Jessamine County.

Yes, of course, we have had our share of growing pains over the years. I can honestly say with the dedication of our staff and the support of our customers, those pains were quickly forgotten and only made TSB a stronger organization.

This is our first issue of the TSB *Check Points*. Our plan is to offer this publication quarterly to keep you informed of bank happenings and current financial news. As always, your feedback is appreciated. If you like the newsletter or have suggestions to include in the newsletter, please let one of our staff members know.

On behalf of our directors, officers, and staff members, thank you for choosing Town Square Bank as your community financial partner.



Simple Steps to **SAFEGUARD YOUR IDENTITY**

Up to 500,000 individuals are victims each year of identity theft, a fast-growing form of fraud. Fortunately, a few simple steps can help ensure you stay out of these statistics.

"Identity theft" or "account takeover fraud" involves criminals stealing a person's personal information. The crooks assume a person's identity, apply for credit in his or her name, run up huge bills, stiff creditors and generally wreck the victim's credit record.

At Town Square Bank, we put a combination of safeguards in place to protect customers, including employee training, rigorous security standards, data encryption and fraud detections. You can take these steps to avoid becoming a victim.

- Don't give your Social Security or account numbers to anyone over the phone unless you initiated the call.
- Tear up receipts, old bank statements and unused credit card offers before throwing them away. Crooks could steal information from your trash and use it to get credit in your name.

- Review your bank and credit card statements as soon as you receive them to check for unauthorized transactions.
- Protect your PINs and computer passwords; use a combination of letters and numbers and change them often. Never carry this information with you!
- Order copies of your credit report once a year to ensure accuracy. Call any of the three national credit reporting agencies: Trans Union (800-888-4213); Equifax (800-685-1111) and Experian (888-397-3742).
- Report any suspected fraud to your bank and credit card issuers immediately so they can start work to close accounts and clear your name right away.

By law you are only liable for the first \$50 of unauthorized charges against a credit card. Still, restoring your identity can be a tremendous inconvenience. It's worth your while to exercise a little preventative maintenance. Protect yourself against this terrible crime.

For more personal finance tips, visit our Web site at www.townsquarebank.com or visit the American Bankers Association's Consumer Connection at <http://jwww.aba.com/>.

The Nicholasville Branch Introduces...

POCKET CHANGE

Don't let all that change weigh you down



Don't let all that change weigh you down.

Simply drop your coins **Here** »
The machine will count your change for you. Then take your receipt to a teller to receive the appropriate cash amount.

Free to account holders.

A fee of 7% for those without an account.

Open an account today and receive this service free.



Stash Your Cash in Our Club Accounts

The first day to open new accounts 11-01-2007

The last day to open new accounts 12-31-2007

Last day for payments to accounts 10-10-2008

Date checks to be mailed 10-24-2008

Club Account Weekly Payments	Town Square Bank Payments*	Total Payout
\$1.00 Club = \$50.00	\$ 1.00	\$ 51.00
\$2.00 Club = \$100.00	\$ 2.00	\$ 102.00
\$5.00 Club = \$250.00	\$ 5.00	\$ 255.00
\$10.00 Club = \$500.00	\$10.00	\$ 510.00
\$15.00 Club = \$750.00	\$15.00	\$ 765.00
\$20.00 Club = \$1,000.00	\$20.00	\$1020.00
\$25.00 Club = \$1,250.00	\$25.00	\$1275.00
\$30.00 Club = \$1,500.00	\$30.00	\$1530.00
\$40.00 Club = \$2,000.00	\$40.00	\$2040.00
\$50.00 Club = \$2,500.00	\$50.00	\$2550.00

**All deposits must be completed by Club Account end date in order to receive an additional payment to the Club Account.*

Club accounts are open for 50 weeks. If all 50 deposits are made to the Club Account before 10-10-2008, Town Square Bank will make one additional deposit for the dollar amount of the Club opened.

Example: \$20 Club opened on 11-01-2007, 50 deposits made to the account, Town Square Bank will make an additional deposit in the amount of \$20; Club Account payout will be \$1,020.

Online Banking Made Easy!
Visit www.townsquarebank.com.



Business Checking Accounts »

Common Features for Business Checking:

- ✓ 24/7 Center Voice phone access
- ✓ Free Town Square Bank Business Visa® Check Card

* The above features are common among all business checking accounts unless otherwise noted. Please see complete Important Account Information brochure for all applicable disclosures.

Free Business Checking »

- ✓ No monthly service charge
- ✓ No minimum balance requirement
- ✓ Business Cash Management services available
- ✓ Limited check writing and deposit items
- ✓ Itemized monthly statement
- ✓ Merchant services available
- ✓ Coin counting at no charge
- ✓ Available to businesses that write less than 100 checks per month, and deposit less than 250 items per month

High Volume Business Checking »

- ✓ Low monthly maintenance fee
- ✓ No minimum balance requirement
- ✓ Business Cash Management services available
- ✓ Itemized monthly statement with check images
- ✓ Merchant services available
- ✓ Coin counting at no charge



Questions? Concerns?
We're here to help!
877 | 929 | 9700

Our Locations & Hours »

Centervoice » 24-hour
Automated Telephone Service
1-877-472-9270

CANNONSBURG OFFICE

9431 U.S. 60, Ashland, KY 41102 Phone (606) 929-9700 | Fax (606) 929-5566

	Lobby	Drive-thru
Monday - Thursday	8:30 AM to 5:00 PM	8:30 AM to 5:00 PM
Friday	8:30 AM to 5:00 PM	8:30 AM to 6:00 PM
Saturday	Lobby closed	8:30 AM to 12:00 PM

MIDTOWN OFFICE

621 Martin Luther King Jr. Blvd, Ashland, KY 41101 Phone (606) 929-9700 | Fax (606) 325-8853

	Lobby	Drive-thru
Monday - Thursday	8:30 AM to 5:00 PM	8:30 AM to 5:00 PM
Friday	8:30 AM to 5:00 PM	8:30 AM to 6:00 PM
Saturday	Lobby closed	8:30 AM to 12:00 PM

NICHOLASVILLE OFFICE

150 South Main St, Nicholasville, KY 40356 Phone (859) 881-8266 | Fax (859) 881-8281

	Lobby	Drive-thru
Monday - Thursday	8:30 AM to 4:00 PM	8:00 AM to 5:30 PM
Friday	8:30 AM to 5:00 PM	8:00 AM to 6:00 PM
Saturday	8:30 AM to 12:00 PM	8:00 AM to 12:00 PM

FREE BUSINESS CHECKING »

You talked... we listened.

Improvements have been made to our Free Business Checking account that are sure to meet the banking needs of our business customers.

You can now write up to 350 checks per month, there is no limit to the number of deposits – *and it's all with no monthly service fee.*

Check with us at any of our convenient locations to open a Free Business Checking account for your business.

A per item fee of \$.35 will be charged for each item in excess of 350 during a statement cycle.

Town | SQUARE | Bank
■ check with us

P.O. Box 2289, Ashland, KY 41105-2289

PRSR STD
U.S. POSTAGE
PAID
ASHLAND, KY
PERMIT NO. 102