

# NEW SERVICES ON THE HORIZON



Quarter One

2019

## Apply for your mortgage online!

Michelle L. Gross, Community Bank President - State Bank of Bement Monticello

When you are ready to purchase, refinance, remodel or build a home, your mortgage lender with SBB is here to guide you through the process.

Coming soon we will offer one more ways for you to connect with us for your mortgage needs. In as little as 20 minutes, you can apply for a mortgage online 24/7 and get instant online approval. Our application process is easy and once you complete the application, click submit, your information will be reviewed for instant online approval. You can then house hunt with ease.

Your SBB mortgage lender is a click away and ready when you are.

Work with us in whatever way works for you. Online – Over the phone – In person.

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**13 Month**  
**2.52% APY\***

**CD**  
**SPECIAL**

Member  
FDIC

\*Annual Percentage Yield as of 1/14/2019. Limited time offer. 13-month non-renewable CD with interest paid semi-annual. \$10,000 minimum deposit to open. Early withdrawal will impose a penalty and could affect APY. Visit any location to open an account.



**Chad Johnson, Vice President**  
Monticello



**Kira Pirtle, Asst. Trust Officer**  
Bement

## Staff Updates

We are proud of all our ambitious staff members who work diligently with our customers daily to ensure their financial goals are met (and exceeded) on a regular basis. This quarter, we would like to highlight two team members who have made impressive accomplishments.

### Chad Johnson, Vice President Monticello Branch

We are pleased to announce the promotion of Chad Johnson from Real Estate Lender to Vice President. Mr. Johnson has been with State Bank of Bement for two years and previously worked in the finance industry for six years. Mr. Johnson’s primary responsibility is real estate lending.

“Chad has been a key part of our success in expanding our real estate lending operations.” said Michelle Gross, State Bank of Bement, Monticello branch Community Bank President.

Chad maintains his office in the Monticello branch of State Bank of Bement where he is also a member of Monticello’s Rotary Club.

### Kira Pirtle, Assistant Trust Officer Bement Branch

Our Assistant Trust Officer, Kira Pirtle, was nominated by Ken Wright and Michelle Gross to attend the Future Leaders Alliance (FLA) offered through the Illinois Bankers Association. The FLA focuses on strengthening the development of professional bank leaders by integrating education, community service, and networking. The Illinois Bankers Association not only accepted Pirtle’s admission to the Future Leaders Alliance, but awarded her with the People’s Bank & Trust scholarship, which is a full scholarship for the 13-month program.

In response to her acceptance into the FLA, Kira says, “I am so excited to be a part of such a prestigious program! I am even more grateful to work for our amazing bank, which has given me the opportunity to be a part of such a rewarding program. I am energized for the classes and know that my participation will strengthen my knowledge and ability to assist our customers and grow my involvement within our communities.”

## SMS Guardian Text Alert Service

Enroll in SMS Guardian and be assured the transactions coming through on your VISA Quik Chek Card are valid. Once you enroll in this program, you will receive a text message alert every time your VISA Quik Chek Card is used.

Should you not recognize a transaction, you simply reply to the notification with the code sent and SMS Guardian will automatically put a hold on your card to prevent future transactions from occurring. You can take the hold off of the account by contacting us during regular business hours.

Enrolling in this complimentary product is an easy way to monitor your transactions.



## Upcoming Events

We invite you to join us in our upcoming events.

### March Madness

March 21st & 22nd

Thursday 11am-3pm

Friday 11am-4pm

Watch the basketball games with us! Hosted in our Bement lobby. We will have snacks and a TV raffle sponsored by the Bement Lions Club.

### Shred Day\* - Monticello

Saturday, April 13th

9am-12pm

Located in the North lot.

### Shred Day\* - Bement

Saturday, October 5th

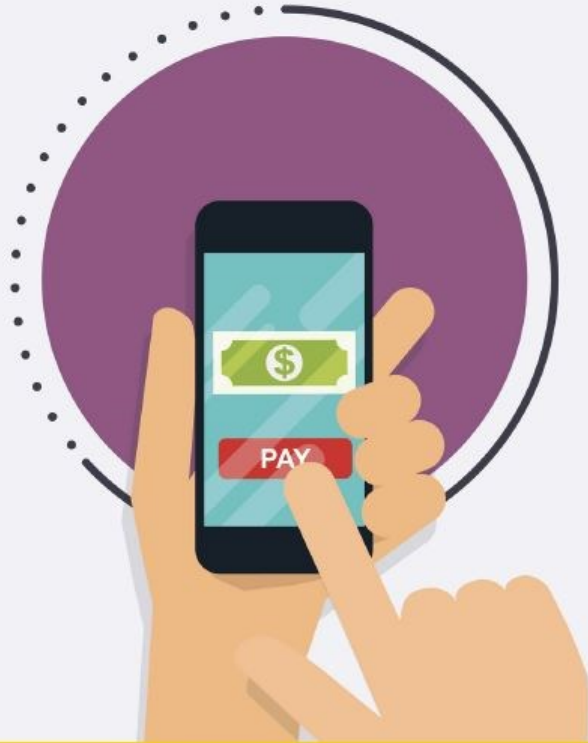
9am-12pm

Located in the West lot.

\*This is a complimentary event. Paperclips, staples, rubberbands, etc. are okay. Expect to keep any large boxes that papers are carried in. We will have a team member on duty to assist in disposing of the material.

Member  
FDIC

## State Bank of Bement Mobile App



Download Our Mobile Banking App

## Mobile Banking Security

Banking with your phone is convenient, especially when using an app. It is important to keep your account security in mind whenever you access your account. Here are a few tips to make your account more secure:

- ⇒ Use a secure Wi-Fi network. When you can, avoid using public Wi-Fi to access your account and use your private cellular network instead.
- ⇒ When using your phone on-the-go, accessing your account through an app is safer than accessing it via the web.
- ⇒ Keep your phone password protected at all times. Update your bank account password regularly, as well, to ensure security in the case you lose your mobile device.
- ⇒ Do **not** share your log in and password information with anyone.

Recognize the signs that a hacker has accessed your account. Some signs include:

- ⇒ Purchases showing up on your transaction history that you don't recognize
- ⇒ Your card being declined unexpectedly due to insufficient funds

Have more questions about mobile banking security?

Email us:

[custsrv@bankbement.com](mailto:custsrv@bankbement.com)



RETURN SERVICE REQUESTED

Presorted Standard  
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Bement, IL

## Find us on Social Media!

Follow us on Instagram and Facebook for banking tips, information on services, upcoming events in the community, and chances to win prizes through engaging with our monthly competitions!



bank\_bement



<https://www.facebook.com/bankbement/>

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*\*\*Nonbank products and securities are not insured by the FDIC or any other federal government agency, and are not a deposit of, obligation of, or guaranteed by State Bank of Bement or State Bank of Bement Financial Services Division. Investments are subject to investment risk, including possible loss of principal amount invested.*

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