

PEOPLES *Press*

APRIL 2010

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Doyle Jelsing
President

A message from the **President**

While reading the FDIC Consumer News I came across an article of 10 ways to protect your money. I believe these points will be of interest to our customers in the world of online banking, bill paying and shopping.

1. If you bank online, frequently check your deposit account and lines of credit to spot and report errors or fraudulent transactions, just as you should with traditional banking.
2. Never give your Social Security number, credit or debit card numbers, personal identification numbers (PINs) or any other confidential information in response to an unsolicited e-mail, text message or phone call, no matter who the source supposedly is.
3. Don't open attachments or click on links in unsolicited e-mails from anyone you don't know or you otherwise aren't sure about.
4. Watch out for sudden pop-up windows asking for personal information or warning of a virus.
5. Use a mix of security tools and procedures.
6. Beware of check scams.
7. When shopping online, deal with reputable merchants and be wary of unbelievably low prices.
8. Using a credit card generally offers more purchase protection than a debit card or other electronic forms of online payment.
9. Be on guard against scams hiding behind online coupon offers.
10. Be careful if you download banking software onto a cell phone.

For more help or information go to www.fdic.gov or call the FDIC toll-free at 1-877-ASK-FDIC (1-877-275-3342)

We're here to help. Protecting your account information is very important to us. Please contact us immediately if you suspect any fraudulent activity on your account.



Home Buyer Tax Credits **END** on April 30th!

For first time home buyers, there is an \$8,000 tax credit.
Current homeowners may be eligible for a \$6,500 tax credit.
Act now!



PEOPLES
NATIONAL BANK
of Mora

Member FDIC

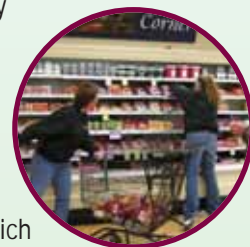
*The Bank That
Feels Like Home*

MORA HOME SHOW APRIL 16 AND 17

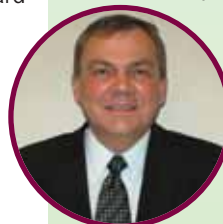
Join us at our booth "Bank With Us From Around The World" and talk to our friendly employees. We will be glad to answer any questions you may have regarding Online Banking, loans, deposits and other services. We will have registrations for drawings for both adults and youth.

GROCERY GRAB RESULTS

In March we sponsored the Grocery Grab at the Nelson's Market in Mora. There were 7 participants (Mora Chevrolet/Buick, Kanabec Hospital Employees, Kanabec State Bank, Greater MN Credit Union, Nelson's Market and Mora Lions) raising \$4,201.88 in groceries, which were distributed to the food shelves in Quamba, Ogilvie and Mora! There were a lot of spectators at this year's grab to watch the race for food. The Land of Lakes Girl Scout troop was there to help out by bagging groceries



Sign on to our website or become a fan of Peoples National Bank on **Facebook** and view some of the fun that was had by our employees and their spectators.



INTRODUCING JOE ANDERSON

Help us welcome Joe Anderson to our Main Office in Mora as a Senior Lender and Vice President. Since beginning his banking career, Joe has over 15 years of lending experience, specializing in serving businesses and managing lending relationships. Stop by and see Joe when you need good advice for your business!

TRADITIONAL VS ROTH IRAS

Stop in and see our customer service personnel to discuss which IRA Plan best fits your needs. In 2010 you can turn your old IRA into a ROTH IRA and spread the tax over two years. That way you can enjoy the tax free distributions on your ROTH retirement plan after 59 1/2.



