

# Quarterly Statement




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## Pink is the Color!

Breast cancer affects us all. It affects our mothers, sisters, wives and friends. It affects people of every age, sex and race, and is the leading cancer among white and African-American women. This October, National Breast Cancer Month, pink is everyone's color!

For local information regarding cancer support and assistance visit [www.countryside-hospice.org](http://www.countryside-hospice.org) or [www.cancer.org](http://www.cancer.org).

To support the effort, this ASB newsletter has been printed in pink! 



## Pulse Internet PIN Debit Cardholder Messaging




Beginning October 25, American State Bank will offer Internet PIN Debit – a simple, secure new way to pay with your Advantage Checkcard online. PaySecure from Pulse is a convenient and easy way to pay with PIN debit on the Internet. When you use your Advantage Checkcard at participating on-line merchants, the PaySecure graphical PIN-pad will appear at checkout for the secure entry of your PIN. Enter your PIN using your mouse and your transaction is processed. It's that simple!

Visit <http://paysecure.acculynk.com/pulse> to watch a demo, learn the FAQs, and view an up-to-date participating merchant list, special merchant offers, and more. 

## How to shield yourself from scam

Protect your ASB cards and prevent fraud with the following list of proactive steps that will help keep your personal and financial information secure:

- Check your bank statements immediately. You can catch unauthorized transactions early by verifying that all charges are yours.
- Never give your personal or account information to anyone claiming to be from Visa or American State Bank unless you initiated the call. ASB will never solicit personal information through email, phone or the Internet.
- We will never ask you for your debit/credit card CWV number, the three digit number on the back of your card.
- Regularly check your account balance and transactions by utilizing our FREE online Banking or Telebank services. Online Banking offers a notification feature that can email you based on a variety of conditions about your accounts, such as your balance being less than a designated amount.
- Contact us immediately if your card is lost, stolen, or you notice unusual activity on your account.
- Memorize your personal identification number ("PIN"). Do not use your birthdate, address, phone number or social security number as your PIN. Never store your PIN with your card, and do not make it available to others.
- Use a separate login code or access id, along with unique passwords, for financial information websites, such as our Online Banking, from that used for news websites, social networking websites, etc.
- Keep your receipts. You'll need them to check your statement. If your card number is on them, tear up or shred the receipts before throwing them away.
- Ensure that you get your card back after every purchase.
- Before making purchases online, be sure that the site has a built-in security feature to protect your account information. Look for signs of security, such as a padlock image in the status bar of your browser.
- Use a safe place to keep a record of card numbers and expiration dates.

By taking these precautions, you can help protect yourself from fraud. 

## ASB will be closed the following holidays...

Monday, October 11 – **Native American Day**  
Thursday, November 11 – **Veteran's Day**  
Thursday, November 25 – **Thanksgiving Day**

Friday, December 24 – **Close at Noon**  
Saturday, December 25 – **Christmas Day**  
Saturday, January 1 – **New Year's Day**

# Congratulations,



## Scott Word – 15 years!

Scott is a great asset to both ASB and American State Agency. His commitment and valuable experience in the lending department and crop insurance sales are truly appreciated. Thank you Scott for helping make ASB the success it is!

## Peggy Ogan – 15 years

The contributions Peggy makes every day are truly appreciated from her friendly smile to the courtesy extended to each of her customers. There have been many changes over the years and Peggy remains the same through it all! Thanks Peggy - it's a pleasure having you on the ASB team!



## National Protect Your Identity Week is October 17–23<sup>rd</sup>

Visit [www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org) and get smart about credit and identity theft.

## Why is ASB Your Bank?

Email us your response at [bank@asbpierre.com](mailto:bank@asbpierre.com). We would love to hear from you!

## ASB's New Web Bill Pay Launch!

Effective October 21st, ASB will have an updated bill pay system. This service simplifies bill paying. You continue to have the ability to select the date your bill will be paid. And with the new bill pay you keep your money in the account until the date paid.

In the meantime, ASB will be sending out letters to current bill pay customers, informing you of this new feature! These letters will be mailed in early October.

Please visit the ASB website and click on the *Coming Soon!* We're upgrading our bill pay system banner. This demo is easy to understand and will give you an idea of what to expect with the improved feature.

If you have not signed up for ASB Web Bill Pay, this is the perfect time to get on board!

## Forget Your Password?

As long as you know your User ID for your online bank account, it is possible to change your password without calling the bank! Enter your User ID and answer questions presented. On the following page, click on the 'Forget Your Password?' You will be prompted to answer questions. And from there you will be able to enter and confirm your new password.

Note: If you have entered your password incorrectly three times you will need to call us at 605-224-9233 to have your password unlocked.

## CDARS – One Rate • One Bank • One Statement

Looking for safety and CD-level rates (that historically have compared favorably to Treasuries) for your large deposits? Find out why thousands of safety-conscious institutional investors – businesses, non-profits, public funds/governments – choose CDARS, the easiest way to access multi-million-dollar FDIC insurance through our bank. (Limits apply.) To learn more, contact us at [bank@asbpierre.com](mailto:bank@asbpierre.com).



**Roth IRAs have no minimum distribution requirement and no age limit when you must stop making contributions.**

### Hours

Monday – Friday 7:30 am – 5:30 pm  
Saturday 9:00 am – Noon  
Sunday Closed



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