

Quarterly Statement



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PROVEN PERFORMERS AWARD 2011

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PERFORMERS
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Fiserv Bank Intelligence, a nationwide firm that provides technology solutions to the financial world, recently awarded American State Bank of Pierre with the PROVEN PERFORMERS AWARD 2011.

The Fiserv Proven Performers Award program is a new annual program designed to recognize banks that have sustained banking excellence for five consecutive years. Bank Intelligence Solutions at Fiserv conducted an extensive study of every eligible bank in the United States and those that met the stringent criteria for sustained profitability, growth and risk management performance over a period of the last five years were named Proven Performers. In this, its inaugural year, Fiserv is recognizing the 167 exceptional banks as Proven Performers out of the nearly 7,000 banks in the United States.

American State Bank is distinguished as one of the 167 institutions nationwide to meet and maintain the highest levels of success each year from 2006 through 2010.

Congratulations Candy Sowers on 15 years with American State Bank!



Congratulations Candy on reaching your 15 year anniversary at American State Bank! You are a great asset to ASB. Your experience and your commitment to our customers and co-workers is unmatched. We appreciate all your contributions and look forward to working with you for many years to come!

Thanks for all you do! Happy Anniversary from all of us at American State Bank!

Healthy Challenge!



ASB recently participated in the 2011 Live Healthy 100 Day Wellness Challenge. Fourteen employees took part in the event. "Bradley's Angels" and "Six in the City" teams lost a total of 57 pounds with 52,950 minutes of activity.

Electronic Statements

Receive your account statements electronically. Thanks to e-statements—electronic delivery of your account statements—you don't have to wait for your statements to arrive by mail. When you sign up for this convenient service, you'll receive e-mail notification when your statement is available each month (or quarter).

If you have email and would like to receive statements by computer, stop in today and fill out an application form!

See you at the Relay!



The Hughes County American Cancer Society Relay for Life will be held July 15th, 2011 from 7pm – 1am at Hollister Field. **American State Bank will be selling walking tacos as a fundraiser for the Relay.** Be sure to stop by our ASB tent site!

FDIC Consumer News

FDIC Consumer News provides practical guidance on how to become a smarter, safer user of financial services. Each issue offers helpful hints, quick tips, and common-sense strategies to protect and stretch your hard-earned dollars. Visit www.fdic.gov to view the latest issue.

Have a comment or suggestion for us? Let us know and email us at bank@asbpierre.com. We appreciate your input.

Flood of 2011

By Tina Van Camp

When will we return to normal? Is this the new normal? Whatever the impact of the flooding in Pierre and Fort Pierre, SD, our communities and its people are resilient and will overcome and carry on. During this frustrating, turbulent and emotional time lots of questions are on the minds of our customers. One that is asked daily is, "What are my options and how do I continue to make my loan payments when no one is conducting any business?"



As a business owner it's one thing to not have any debt and have to cut expenses where necessary. It's another thing to continue making loan payments when you cannot cover your operating expenses with reduced income. There are several options we can consider. One

alternative is to make interest only payments for a period of time or a moratorium on all payments for a determined timeframe. Maybe you have mounting expenses from flood preparation that cannot be covered by existing cash flow and you require some interim working capital (cash) to get through this situation. Whatever your needs are I would encourage you to call us or stop in. Many people have called and inquired about SBA and other programs that offer disaster assistance funding. As of this writing, there has not been a formal declaration. Local Emergency Management offices of Hughes and Stanley County are in the process of collecting data, which is the first step in a process that could lead to a request for a formal disaster declaration. If a declaration is made, FEMA would call on assistance from SBA, HUD and other federal assistance agencies for their presence and assistance. It will be important that you maintain current financial records, keep receipts for expenses incurred by the flood, and take pictures of any damage due to flooding.

The long term financial and economic impact of the flood are yet to be determined. For those who are not directly impacted by the flooding and wonder what you can do, consider this: continue shopping downtown and other areas of Pierre and Fort Pierre. Continue your home remodel project/s. Call your service providers including cleaning people, lawn care professionals and other service providers. Send work their way to keep the community going and generating cash flow. Many businesses are dependent on homeowners. Please continue to do your part as a citizen and patronize all our local businesses and service providers. It will have a positive impact on our local economy. 🐾

Creating Strong Passwords

Strong passwords are key protections to help you have safer online transactions. An ideal password is long and has letters, symbols, and numbers. There are many ways to create a password...



- Start with a sentence or two (about 10 words total). Think of something significant to you. Ie. American State Bank of Pierre is my bank of choice.
- Turn your sentence into a row of letters. Use the first letter of each word. Ie. Asbopimboc (10 characters)
- Add complexity. Add uppercase letters somewhere in the password. Ie. ASBoPimboc (10 characters)
- Add length with numbers. Put two numbers that are meaningful to you inside your password. Ie. ASBoPimb77oc (12 characters)
- Add length with punctuation. Put a punctuation mark at the beginning. Ie. !ASBoPimb77oc (13 characters)
- Add length with symbols. Put a symbol at the end. Ie. ASBoPimb77oc\$ (14 characters)



The easiest way to "remember" passwords is to write them down. It is okay to write passwords down, but keep them secure.

Cyber criminals use sophisticated tools that can rapidly decipher passwords. Avoid creating passwords using:

- Dictionary words in any language.
- Words spelled backwards, common misspellings, and abbreviations.
- Sequences or repeated characters. Ie. 12345678, 444444, abcdefg, or adjacent letters on your keyboard (asdfgh).
- Personal information. Your name, birthday, driver's license, passport number, or similar information. 🐾

ASB will be closed the following Holidays:

Independence Day, July 4th
Labor Day, September 5th

Hours

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



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