

Protect Yourself Against E-mail Fraud.

Internet "phishing" scams are one of the fastest-growing frauds today. Phishing uses legitimate materials, such as a company's website graphics and logos, in an attempt to entice e-mail recipients to provide personal financial details, such as credit card and Social Security numbers. Like many cons and scams, phishing preys on the unsuspecting. Here's how you can keep your guard up, and help fight back against this form of fraud.

Simple precautions include...

Don't respond to an unsolicited e-mail that asks for detailed financial information. Always know whom you are dealing with.

Report anything suspicious to the proper authorities. Alert the company or government agency identified in the suspect e-mail through a Web address or telephone number that you know is legitimate.

You can contact the Internet Crime Complaint Center at www.ic3.gov – a partnership between the FBI and the National White Collar Crime Center – if you think you have received a phishing e-mail or have been directed to a "phishy-looking" website.

Stop, Look and Call!

Stop the urge to reply quickly to

a suspicious e-mail with information requested, despite urgent or exaggerated claims.

Look at the e-mail text and ask why the requested information would be necessary.


Call the organization identified using a number that you know to be valid.

If you've been "phished"...

- Contact your financial institution.
- Contact the three major credit bureaus and request that a fraud alert be placed on your credit report. They are **Equifax 1-800-525-6285**, **Experian 1-888-397-3742**, & **Trans-union 1-800-680-7289**. Please note you are allowed 1 free report per agency per year.

- File a complaint with the Federal Trade Commission at www.ftc.gov or 1-877-382-4357.

You should not provide personal information to an unsolicited telephone caller, fax, letter, e-mail or Internet advertisement, according to the Federal Deposit Insurance Corp.


The bottom line is don't get hooked by fraudulent phishing attempts! 

January 2009 Marks Bob Clair's 25th Anniversary with ASB.

As a banker, Bob Clair has seen many changes over his 34 years in the industry. A lot has changed:

- In January of 1984, we had less than \$12,000,000 in loans; today, we have an impressive \$79,000,000!
- In 1984, we had \$15,000,000 in deposits with approximately 15 employees; today, our deposits have grown to \$104,000,000 with 28 employees (2 of which are parttime).

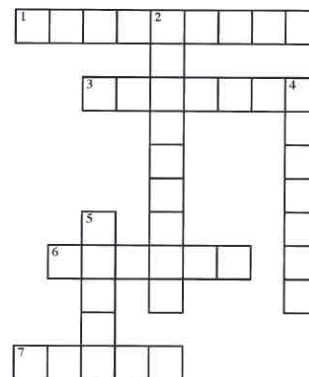


Customers trust and value Bob's knowledge and expertise as an ag and commercial lender. His easy-going personality and great sense of humor make him a pleasure to work with. Congratulations Bob on 25 years of service! 

Email statements are gaining popularity. Enroll today!

Stop into the bank, sign an email enrollment form and start receiving your monthly statements via email! Safe, secure, and user friendly - email statements are the way to go!

ASB Crossword



1. Earnings are automatically _____ into customer's account.
2. A request made to a bank to not pay a _____ check.
3. Check is considered this if it has not yet _____ the financial institution.
4. Type of slip accompanying money when put into an account
5. The person/institution to whom the check is written
6. Transaction that deducts money from _____ account
7. A written document instructing a bank to pay money from payer's account.



Introducing American State Bank's new buffalo mascot!

Our mascot will be a great addition to the ASB team and we look forward to participating in future community events with it!

On the Homefront...

You've probably heard the housing market is having a "bad hair day". While it is true that the housing market is tightening up a bit, interest rates on mortgage loans are the lowest they've been in years.

If you have good credit, make enough money to pay your bills and have enough left over to keep the kids in shoes and eat out on occasion,

you may qualify for better rates on a home loan. Some home owners have found they can trim their interest rate up to two full points! Depending on the size of your mortgage, that could amount to a savings of a couple hundred dollars or more! Money you could use for savings, college funds, vacations.... well, you get the picture. 🐾



American State Bank employees helped out with the Backpack program in March. The program sends a backpack home every Friday afternoon to children, pre-kindergarten through fifth grade, who qualify for the national school lunch program. It contains child-friendly food such as mixed fruit cups, juice boxes, packets of instant oatmeal, fruit roll-ups and Jell-O pudding cups.

American State Bank is participating in the **FDIC's Transaction Account Guarantee Program**. Under that program, through December 31, 2009, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the

account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.



Big News for Donna Murphy!

Donna's husband, Kevin, has accepted a position with Lynn's Dakotamart in Custer, SD. They are both looking forward to being closer to family. We are pleased Donna will be with us through the middle of May.

Everyone at American State wishes Donna and Kevin the best of luck. We will miss them very much! 🐾

April is Community Banking Month.

As part of this month-long celebration, ASB is inviting customers in for coffee and cookies Monday, April 20th. Come in and enjoy a cup of coffee and the opportunity to sign up for drawings throughout the day.

Bigger is not better.

When you study the findings of the various agencies and companies who rate banks for strength and security, it becomes quite obvious that bigger is not necessarily better. Of course there are exceptions, but you will generally find that smaller banks fare better in the quality ratings than the big ones do.

Bigger is not better.



American State Bank

Rated one of the nation's strongest banks.



A fun time was had by all at the St. Patrick's Day parade. From spectators to participants, everyone was decked out for the festivities!

Hours

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



American State Bank

700 E Sioux Avenue
PO Box 1178
Pierre, SD 57501

605.224.9233
1.800.347.6537
Fax 605.224.1872

bank@asbpierre.com
www.asbpierre.com