



RAYMORE • PECULIAR
HARRISONVILLE

EMERALD CLUB NEWSLETTER

SUMMER EDITION

JULY ♦ AUGUST ♦ SEPTEMBER

Emerald Club Forum

(2nd Wednesday of each month)

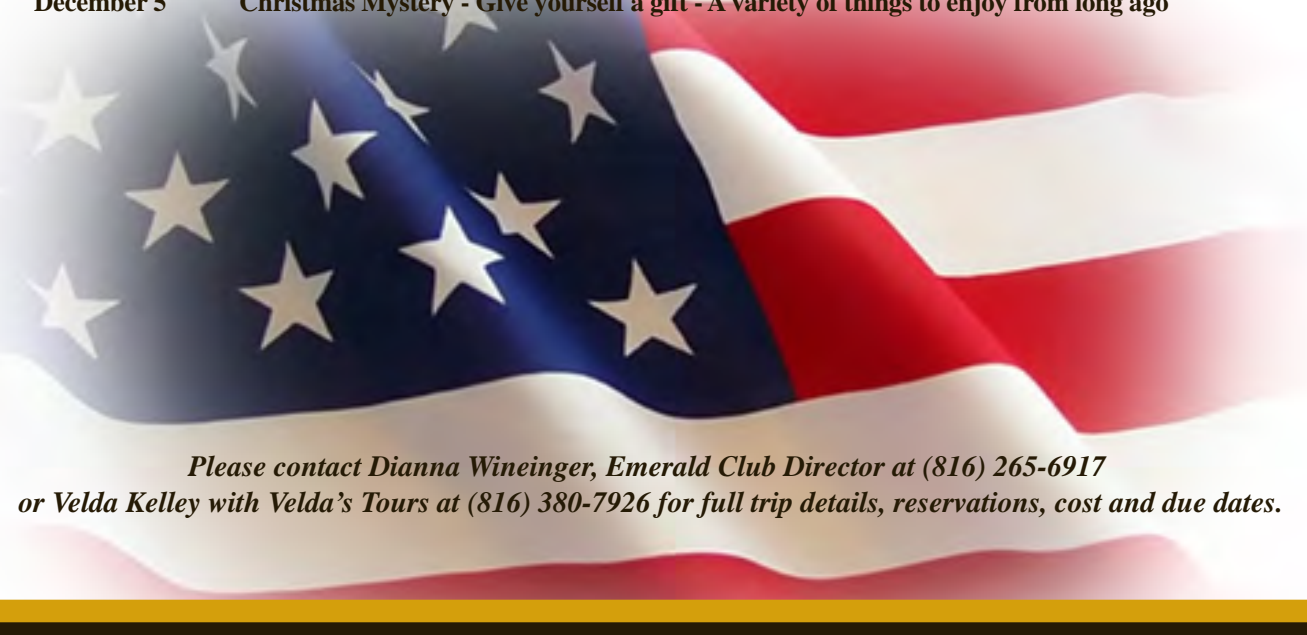
Location: Community Bank of Raymore

Time: 10:00am

| | |
|--------------------|---|
| July 11, 2012 | Larry Sebby - Truman Library and Museum Volunteer |
| August 8, 2012 | TBD |
| September 12, 2012 | TBD |

Emerald Club 2012 Travel Schedule

| | |
|-----------------|---|
| July 13-14 | Ladies Mystery Get Away - Action packed - Good Food, Entertainment, Tours - FULL |
| July 28 | Garnett, KS - St. John's Catholic Church, Performance by Jimmy Fortune, Shopping |
| August 11 | Walnut, KS - Chicken-N-Pickin - Pan-Fried Chicken w/all the fixins & country music band |
| August 19-26 | Bermuda Celebrity Summit Cruise - 2 days at Sea, Kings Wharf, Bermuda 3 days & return |
| September 11 | Fall Mystery - North - South - East - West - New destination not in Missouri |
| September 19-25 | Dallas and Fort Worth - Dealey Plaza, Museum, "Dallas" Ranch, Billy Bob's Honky Tonk |
| October 14-20 | Pigeon Forge and Smoky Mountains - Enjoy several shows, Visit Henry Clay Estate |
| October 24 | Lindsborg, KS - Little Sweden, USA - Shopping, Bethany Luthern Church, Castle |
| November 6-8 | Branson - Several shows including Tony Orlando, Showboat, Shopping |
| December 5 | Christmas Mystery - Give yourself a gift - A variety of things to enjoy from long ago |



Please contact Dianna Wineinger, Emerald Club Director at (816) 265-6917
or Velda Kelley with Velda's Tours at (816) 380-7926 for full trip details, reservations, cost and due dates.

Community

rehearsal

July 4th
July 4th
July 19th
July 20th
August 4th

August 10th
August 20th
September 3rd
September 14th

September 15th
September 20th-22nd

Independence Day - **BANK CLOSED.**

Spirit of America Classic Car Show - Recreation Park - 4:00pm.

Health Screening - Community Bank of Peculiar - 9:00am - 11:30am.

Health Screening - Community Bank of Harrisonville - 9:00am - 11:30am.

Raymore-Belton - Household Hazardous Waste Collection Event - Belton High School Freshman Center (801 W. North Ave) 8:00am - Noon. For more information, visit www.recyclespot.org or call 816-701-8226.

Morning Coffee at Community Bank of Raymore 9:00am - 9:30am.

Raymore Chamber Golf Tournament - Creekmoor Golf Course.

Labor Day - **BANK CLOSED.**

Movie Night at the Park - Memorial Park - hosted by Community Bank of Raymore. Starts at dusk - will be held at Raymore Elementary Gym if weather is bad.

Howl at the Moon Run - 6:30pm - Race will begin at Eagle Glen Intermediate School.

Raymore Festival - "The Future of Raymore".



Kevin R Ingram, J.D., CFP

Kevin's Quill

In most families, one spouse assumes primary responsibility for the family's finances. If something happens to that spouse, the other spouse often has difficulty taking over the finances. If you are responsible for financial matters in your family, one of your most important duties may be ensuring that your spouse can quickly and easily take control of financial matters. Some strategies to consider include:

- ◆ Prepare written instructions. To make sure nothing is overlooked, a set of written instructions covering everything from insurance, investments, company benefits, where estate planning documents are held for safekeeping, and a listing of the monthly bills. Update the instructions annually.
- ◆ Maintain good financial records. Make sure financial records are well-organized, located in one central place, and contain only pertinent information. Old or useless information will only confuse your spouse.
- ◆ Involve your spouse in your finances now. You can begin by having your spouse pay monthly bills, balance the checkbook and review credit card charges. Increase the involvement as your spouse becomes more confident with the family finances.
- ◆ Ensure that your spouse knows whom to turn to for guidance. Even if your spouse assumes some of the family finances, there may be areas that he/she will never be comfortable with, such as making investment decisions. Identify these areas now, find a knowledgeable professional who will help, and introduce your spouse to that person.

These steps can contribute to a smooth transition if your spouse ever needs to take over the family finances. We are here to help you as you prepare your spouse for a more active role in the family finances. Please contact one of our trust officers if you feel you will need some professional assistance and we will be glad to sit down with you and your spouse to determine how we could best serve your particular situation.

EMERALD CLUB BENEFITS

*For Individuals 50 years of age or older and with minimum deposit requirement of \$5,000
(can be a combination of all deposits):*

- ☛ Certificate of Deposit rate premiums
- ☛ Free "Emerald Club" style checks
(one box at a time please)
- ☛ Numerous travel opportunities locally, in state, nationally and internationally
- ☛ Various Social Events
- ☛ No charge for Stop Payment Orders
- ☛ Fax services available at no charge
- ☛ Up to 15 free photocopies per visit
- ☛ 5 free Money Orders or Cashier's Checks per month
- ☛ Free 3x5 Safe Deposit Box (when available)
or \$15.00 off a larger box
- ☛ Monthly meetings including speakers on various topics of interest
- ☛ Free Trust and Investment services consultations
- ☛ No service fee for wire transfers
- ☛ No charge for telephone transfers

Emerald Club Meetings - April, May and June



Our April meeting guests were Debbie Davis, Sales & Marketing Foxwood Springs and Chef Bill Cardinal, Foxwood Springs. Chef Cardinal presented a demonstration about Brain Health & Heart health foods. *Here are some foods that are good for you:* Walnuts, flax seeds, cranberries, turmeric, pomegranates, spinach, strawberries or any fresh berries.

Chef Cardinal mixed together a “yummy” fruit smoothie using equal parts of the following ingredients: blue berries, vanilla yogurt, pomegranates juice (about $\frac{3}{4}$ cup each). You may add honey if you need more sweetness).



Our May meeting guest was Jerry Morgan, Numismatist, award winning author and speaker - United States “Silver Dollar” Man of the Year! Mr. Morgan spoke about coin collecting, stamp collecting and buying and selling gold. Mr. Morgan gave us a few “pointers” on to what to look for when collecting coins: He said the age has nothing to do with the price or value. Scarcity & condition are what is important. The most valuable is the 1913 “V” Nickel and the \$20 gold piece.

Stamp collecting is a fun hobby. Cancelled stamps (used) are not worth anything but Mr. Morgan agrees it’s interesting & enjoys seeing the many different stamps from around the world & how they have changed.

Buying & selling gold – Find out what it’s worth & if you want to get rid of it do it while you’re mentally & physically able. Get a free appraisal from someone you are comfortable with, someone you trust and is confident. They will help you separate “the wheat from the shaft”.



Our June meeting guests were Fallon Solscheid, Vice President / Branch Manager at our Raymore facility and Raymore Chief of Police Jan Zimmerman. Fallon talked to everyone about our new “E-Statement” campaign to help re-plant Joplin. When you switch to e-statements at CBR we will donate \$5.00 on YOUR behalf to the Arbor Day Foundation’s Joplin Tree Recovery Campaign. It is our hope that you will partner with Community Bank of Raymore – Peculiar & Harrisonville in helping re-plant a community “one tree at a time.” Signing up is easy.....contact us or send us an online message to “Go Green” and help Joplin today! (this campaign ends July 3rd)

Chief Zimmerman told about herself & how she came to be our Chief of Police. Ms. Zimmerman was a nurse first before joining the Police Academy. She was with the KC Police Department for 33 years where she was a Patrol Division Commander in the Urban Core. She began her job as Raymore’s Chief of Police in April of this year after moving to Raymore. Her daughter is a probation officer in Raymore & has been to our community several times meeting for lunch. Chief Zimmerman loves the community spirit here. She anxiously awaits her husband’s retirement from KC Police Department. Our Chief of Police has been on the job for 7 weeks now and already has “the ball rolling” to get things done. A program for our officers to learn how to help the mentally ill is being established and the Chaplain Program is being reinstated. Did you know that you can call the Police Department and ask to have an officer come to your home to instruct you on how to make your home as safe as possible by giving you safety tips and crime prevention advise. Here are a few: ☺ use your panic button on your car alarm to scare off an intruder. ☺ If you have a home alarm system, make sure it’s loud & not silent only. Make it difficult for a criminal to make you a victim. “Harden the Target” “We didn’t want to bother you” is not a good excuse. Raymore Police are here for you – call us if you have any concerns (331-0530). We have 30 sworn officers and are approved to hire 3 more. We also have 14 civilians who volunteer their time to assist as needed. These are graduates of Raymore’s Citizen’s Academy. Anyone can participate in the Academy & be involved in special events as an ambassador for the Police Department. Communications Emergency Update – tax past. The Urgency Services Board meets weekly. They are hoping to get the equipment before other communities & be up & running soon. Also the department will be doing a building renovations which will use up the community room space. The change from 71 Highway to Interstate 49 will impact the Police Department as well as the building of Sam’s Club. Extra traffic & extra people will require extra officers. We welcome her to our community.



Karolyn Lancaster Announces Retirement

I was a stay at home mom when my youngest started kindergarten. I decided that I would like to get a part-time job with hours that would allow me to be home before my son. I applied for a part-time teller position at Grandview Bank and Trust and started to work. I found this a very interesting and rewarding position. I love talking to people and being able to help them. I decided that I would like to work full-time and pursue a banking career.

I worked at a small branch that gave you the opportunity to learn a variety of services. I was offered a teller supervisor position at our main bank. I had to decide if I wanted to give up the knowledge I had in several areas to be specialized in one field. Being a teller was my passion, so I became a teller supervisor. I loved the security part of my job. I was asked to be the Security Officer of the bank. This position required robbery and fraud training. Several years later I was asked to be the Bank Secrecy Act officer. This entailed much more training in a very critical field, "money laundering". This job involved rules and regulations that had to be followed perfectly. Violations could mean large cash penalties to the bank. The bank changed owners several times and it didn't seem to be a community bank any longer. I really missed that.

I became employed at Community Bank of Raymore on July 5, 1995. I was very impressed with Bill McDaniel and his staff. The customers were so friendly and I enjoyed, once again, the opportunity to talk with them. The first time Mr. McDaniel was told a teller was short \$100, he asked me "what happened?" - not who did it. I was very impressed and knew I had made the right choice to come here to work.

I felt the closeness of the community. The bank's goal was to remain your "Hometown Bank". It was a privilege for the employees to participate in community functions. We would have shifts to make floats for the parade, walk in the parade with family members, participate in activities and work concession stands. The bank would furnish T-shirts to the staff and family members that participated.

I had the opportunity to train tellers and teach them the things I had learned through the years. I was proud to say to them "we are like a family here and we all work together as a team." You will also enjoy working with our customers. My position at the bank was Vice President and my responsibilities were Teller Consultant, Security Officer, Identity Theft Red Flags, Regulation CC and Bank Secrecy Act officer.

It will not be easy walking away from the staff, the customers, and Mr. McDaniel who 17 years ago gave me the opportunity to ONCE AGAIN work in a "Community Bank". I will miss you all and thank you for 17 great years.

Person You Should Know...



Karen Bledsoe

Vice President/Trust Dept

Karen has been with Community Bank of Raymore for 13 years.

Karen graduated from East High School and has been in banking for over 50 years. Karen started with Union National Bank in 1958 and worked with successor banks through October 1998

in the Trust Department.

Karen is an avid Kansas City Chiefs fan and has held season tickets for 45 years.

Bring Your Child to Work Day 2012 Photos



What are Prewards?

Prewards are coupons on your debit card. Receive discounts at merchant locations without having to clip coupons or remember redemption codes!

How does it work?

- Step 1: When you open an account we automatically sign you up
- Step 2: Receive email alerts or text message with offers
- Step 3: Go to your favorite merchant and use your debit card to redeem

It's That Simple!

Contact 816-322-2100 for further information.



Celebrating July, August, and September Anniversaries - Congratulations!



John West
July 12, 2004
8 years

Jack Hopkins
July 21, 1999
13 years



David Zurborg
July 11, 2011
1 year

Gina Brumbaugh
August 8, 1994
18 years



Joyce Burton
August 9, 1999
13 years

Phyllis Mann
September 10, 2007
5 years



Tammie Farr
September 12, 2005
7 years

Kelsey Bray
September 8, 1998
14 years



John Archer
July 1, 1998
14 years

Pam Wofford
September 11, 2006
6s year



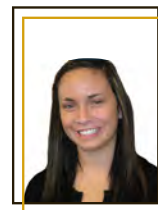
Jerry Martin
September 28, 1987
25 years

Barbara Long
September 27, 1996
16 years



Fallon Solscheid
September 6, 2011
1 year

Dianna Wineinger
September 11, 2001
12 years



Morgan Dyer
July 18, 2011
1 year

Kevin Ingram
September 9, 2011
1 year



Protecting Consumers Against Data Breaches

The possibility of the average consumer becoming a victim of a data breach grows with each new advancement in the electronic age. A data breach occurs when sensitive or confidential information—driver's license numbers, medical records, Social Security numbers, bank or credit card account numbers—is stolen, copied or used by an unauthorized person

As recently as 2004, only one state required businesses to alert consumers if their personal data had been stolen. Since then, legislation has passed in 45 additional states to ensure that affected consumers be contacted should their personal information be lost or stolen.

While the news media provides a welcome window for reporting the major breaches affecting millions of accounts, it's not always large companies suffering from such thefts. The perpetrator could be an employee, a partner or an external person, such as a computer hacker.

But, there are steps that can be taken at the consumer level to protect against a personal data breach.

- Take the time to review credit card and bank statements for fraudulent charges on your accounts at least monthly. With online access to accounts, it is easier than ever to check transactions and you'd be wise to check your statement more often than monthly. Contact the financial institution immediately if there is a suspicious charge and report it.
- Request that the financial institution close any accounts that you suspect were compromised and ask for replacement cards with new account numbers and PINs.

- Determine if there have been any unusual requests such as change-of-address or attempts to secure additional or replacement credit cards.
- Instruct the card issuer not to honor any requests regarding your card without your written authorization.
- Credit card issuers offer a variety of email and/or text notices. You can ask for a notice when charges over a certain amount are made or when your balance reaches a certain level.

If you have been the victim of identity theft, contact each of the three credit reporting agencies—Equifax, TransUnion and Experian—and place a security freeze on your account. With a freeze in place, the information in your credit report will not be released to anyone, making it almost impossible for an identity thief to open a new account in your name. If you wish to apply for a new loan or credit card, you will need to temporarily lift the freeze by providing a password.

Report the identity theft to the police, as you may need to provide a copy of the police report to your bank, creditors and credit reporting agencies. If the local police are not familiar with investigating information compromises, contact the local office of the FBI or the U.S. Secret Service.

To ensure that an identity thief has not opened a new account in your name, you should review your credit report. To obtain a free copy of the report, go to www.annualcreditreport.com. If there are any accounts on your report that you did not open, contact the credit bureau to report the fraud and dispute the charges.

I AM A COMMUNITY BANK by Tom Wilbur (President/CEO of BANK VI in Salina, KS)

I am a community bank. Some of you recognize me, because you've chosen to do business with me. I've generally been around these parts a while, and more often than not, have a history of service to our community. I'm confident you've stopped by one of my facilities in the area, or seen an advertisement about me in the local newspaper. I'd like to let you know, that community banks like me, create value in our community. You probably already know that, but let me share some things with you.

As a community bank, my team is mostly made up of neighbors and friends of yours—people who have the same aspirations and dreams that you do. They want to raise a family here. They have an interest and a passionate commitment to improving the quality of life in this area. They are homeowners. They are dads and moms, grandmas and grandpas, sons and daughters. People on my team are board members in local non-profit organizations, often involved in outreach to feed people who are hungry in our community, and they sing in the local church choir. Many of you recognize me as an entity that supports your little league baseball team, or helps our area with volunteers who work with seniors. I've walked the highways picking up trash, and I donate money to area arts, civic, and education programs.

If you want to meet the President, Vice President, or Manager of my community bank—you can generally walk in and say hello. Any of these folks will be happy to see you, and listen for opportunities to serve and help you. A community bank is generally a small business—a small business trying to grow in direct partnership with our town, improving the quality of life for everyone. As a partner, we depend upon building lasting and ongoing relationships.

As a community bank, I don't have huge departments filled with investment brokers, attorneys, hedging specialists or world money market traders. I don't have government lobbyists on my payroll, and wouldn't know which end is up in foreign investments. In fact, most of what I do relates to supporting the things you do, as a consumer or with your business.

Like other community banks, many of the services we provide come with little or no charge. We offer checking accounts, at no charge. We never charge a client to meet in person with one of the members of our retail team, to make a deposit, cash a check, or make change. There are no upfront costs in meeting with one of our loan officers, and discussing the possibilities of getting a loan for your next home, your next car, or evaluating the pluses and minuses of a business idea you have. I counsel older folks to ensure that their money is safe and protected from harm, and that they will get a reasonable return on their investment. I talk to kids about the value of saving money, and encourage them with programs supporting that process. I'm a community bank. That's what I do.

At my community bank, we have a website, and you can often connect with me on Facebook or Twitter. Most community banks like me have on-line banking and generally, a safe and efficient electronic bill payment service, for very little cost. And at my community bank, there's not a \$5 charge to use debit card each month. I don't have a charge for a debit card, at all.

Somewhere along the way, Congress and regulators have decided that community banks like me are in the same basket of culprits directly involved in the banking crisis of the past few years. Somehow, we've been joined together by association. The media calls large investment houses "banks", and that's not actually a true statement. Most investment houses were not regulated by the banking system, but were regulated by the securities and exchange commission, and were given latitude to grow using much less of their own capital as a percentage of assets, as community banks are required to hold. These investment organizations took billions of dollars of government bailouts, and failed to serve our nation's financial system with the same level of integrity and trustworthiness as community banks did. They were highly leveraged, and carried too much risk. Their oversight was flawed.

There are also very large banks, which came under the umbrella of banks deemed to be "too big to fail". And, in the time of crisis, a cry went out that these banks should also take government bail-outs to help alleviate their ills. Congressmen and women spouted that these huge banks should be reduced in size and scope so this would never happen again. But the most recent policies of our current President and Congress (by way of regulations like the Dodd Frank Act) has been to place thousands of pages of rules and regulations on every bank in this nation, and the net effect of their actions is that "too big to fail" banks—are getting even bigger.

In the United States today, four behemoth financial institutions control 53% of all of the assets held in banks. Community banks are getting crushed by regulations so onerous, that federal banking agencies have closed hundreds of community banks all across this country, just like me, in the past couple of years. Often times, the community bank that's being closed was one of the key lifelines to banking services in the community being served. Many community banks that got into a bind were not offered any capital support by our government, because community banks were "too small, for big government to care".

Today, it's not unusual to have a home loan recipient sign and initial their name fifty times or more, to secure a home loan. As a community banker who used to look people in the eye, shake hands and give folks a loan they needed, I'm a little taken back. The process to get a home loan has become incredibly difficult, but it's doable in working with a professional—like the people on our team.

Community banks like mine provide funding for area people to get loans, staying in the boat as major market players like Fannie Mae and Freddie Mac place restrictions on lending so tight, few people can qualify. There are more outreach programs for home lending today than ever before at the Federal level, but few of these federal programs and announced initiatives actually reach people or the businesses who need them the most, due to all the restrictions involved. Fortunately, the banking professionals who work on loans in my community bank are committed to serve, in any way they can. It's tough, but we're getting it done.

At my community bank, I have money to lend. And I am ready to do so. But national surveys taken recently say that most businesses are afraid to borrow more and invest in their businesses until they gain a better understanding of what lies ahead from our nation's government—for taxes, for health care, and for increased potential regulations in commerce and business. As a community bank, I understand, because I'm a small business, too.

I am a community bank. I am not a credit union, but I serve the same functions in helping people. The difference is that the profits of my business create income that is taxed, and which support government services. Credit unions are non-profit because they are supposed to have like membership, and the bottom line is that credit unions do not pay taxes. Depositors of credit unions are not insured by FDIC,

I am a community bank. With the bank's funds, we can stand behind the loans we commit to make, unlike a mortgage broker. Mortgage brokers always sell your loan to someone else—that's what they do. Thousands of mortgage brokers disappeared following the real estate crisis of the mid-2000's. We community banks are here to stay. Our capital and funding comes from this area, and we put the money back into use, in this region.

I am a community bank. I am not an investment house, or banking giant who thinks of you as an account number, has a call center in some distant land, and has no idea who you are. I know your name, where you live, and I'm here to serve you and your family—however I can. I'm here to respond to your call. You know me, and I know you.

I am a community bank, and I appreciate our relationship.

I am a partner with you in making our community a better place.

Thank you, partner.

TOP 10 Reasons You Should Bank with Community Bank.

1. Absolutely **FREE** personal checking with **NO** direct deposit requirements.
2. **FREE** debit cards issued **ON THE SPOT** - no waiting for a card to arrive in the mail.
3. **FREE** online banking with **FREE** bill payment service.
4. Unlimited nationwide **ATM refunds** for qualifying accounts.
5. Expert loan professionals with quick, **LOCAL** loan decisions.
6. Superior **TRUST** and **INVESTMENT** services.
7. Open an account from the comfort of your home at www.cbronline.net.
8. We care about **YOU** and your little dog too.
9. A true **HOMETOWN BANK** who has a genuine interest in **OUR COMMUNITY**.
10. And maybe best of all, enjoy **fresh baked** Otis Spunkmeyer cookies.

Stop by today and meet our branch managers.



Customer Event Photos

Thank you for joining us for lunch during Community Banking Month and for attending our Trust Seminars, we had a great turnout!



Kash Club Winners

3rd Quarter - Owen Zalewski (8 years old)
Peculiar Customer - Won a Nintendo DS

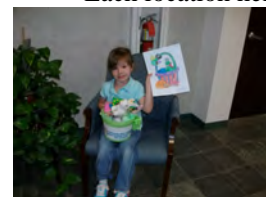
4th Quarter - Savannah Taylor (11 years old)
Raymore Customer - Won 4 Worlds of Fun Tickets

Grand Prize - Winner Tyler Gray (12 years old)
Won an IPAD

Congratulations and Keep Up the Good Work!!

Easter Egg Basket Winners

Each location held a coloring contest.



Emerald Club Forum Upcoming Dates

(Remember - 2nd Wednesday of each month)

Location: Community Bank of Raymore

Time: 10:00am

July 11, 2012 August 8, 2012 September 12, 2012



visit us online at www.cbonline.net

Community Bank

**RAYMORE • PECULIAR
HARRISONVILLE**

801 W Foxwood Dr, Raymore, MO 64083