

Items of

# Interest from



Winter, 2010

## GSB – Your Local Bank for Your Local Business



**Business owners...**Why let the “really big” banks try to mold your business into their selection of services?

GSB understands the needs of local business owners and professionals...after all, our business is here also. We offer services to fit the local market, not “one-size-fits-all” products that are used across the country. Our staff is ready to use their 170 years of combined experience to personalize a financial plan for you.

If you’ve been thinking of changing your banking relationship, please take a look at the *Business Life* section at [www.gsb.com](http://www.gsb.com) and then call (847) 729-1900.

## GSB Credit Cards

Three new GSB personal credit card programs are now available. Each Visa® or MasterCard® has a **Low Rate** or **Preferred Points** option. You select the type that best suits your needs... they all feature a low introductory rate for the first six months and **no annual fee**. Information and card details are available at [www.gsb.com](http://www.gsb.com) or by calling (847) 729-1900.

Business owners...there’s also a GSB Visa® **Business Credit Card** program offering both a Standard Card with no annual fee and a Preferred Points Card with an annual fee. Details are available at [www.gsb.com](http://www.gsb.com) or by calling (847) 729-1900.

## GSB is on Facebook

Become a fan! Just click on the Facebook logo in the lower right corner of our home page at [www.gsb.com](http://www.gsb.com).



## A Message from the President

**A**re we there yet?

Anyone who’s traveled with a child has heard that question many times. We occasionally hear a version of it from some customers...are we at the beginning of an economic recovery...when will we earn more on our savings? In other words, when will we hear some positive financial news? Our Investment Managers see a brighter future but continue to stress the importance of patience. They remind us that using a maturity ladder approach helps to ride out the unknown fluctuations of interest on fixed rate investments. For example, by spacing maturity dates on CD’s there will be reinvestment opportunities at different interest rates levels and help average the overall income yield.

One thing that will not fluctuate at GSB is our commitment to the safety and protection of our customers’ identity and financial stability. We will not offer unrealistic rates to attract temporary deposits nor will we offer loans that are inappropriate for an individual’s financial situation. We post



Paul Jones

news of fraud and scams at [www.gsb.com](http://www.gsb.com) to keep the public advised of attempts to steal your identity and your money. We provide all personal checking account customers, and resident family members, a free identity resolution service should they be a victim of identity theft. In addition, our staff is trained to spot suspicious requests from customers and has prevented several people from losing large amounts of cash to scammers. GSB cares about your financial well being in many ways.

As we begin another new year, our entire staff extends best wishes for a very happy and healthy 2010.

Paul Jones  
President