

January 2008
Volume 34 Issue 1

Bank Notes

COVER STORY:

COULD YOUR TOWN BECOME A

WINNING COMMUNITY?

Page 8



INSIDE:

Remote Deposit Capture: An Essential
Survival Strategy?

CBAI's First-Ever Women in Banking
Conference Deemed a Success

Bank Notes

January 2008

8

14



Could YOUR Town Become a Winning Community?

The essence of Winning Communities is to improve the quality of life in Tyronza, to increase the pride of current residents, and to entice new people and businesses to live and work here.



Remote Deposit Capture: An Essential Survival Strategy

Marketing Plan for New Account Growth

5

Featured Articles

- COVER STORY: Could Your Town Become a Winning Community 8
- Boards of Directors and Committees of the CBAI Corporate Family 10
- Remote Deposit Capture: An Essential Survival Strategy 14
- Is Whole Life BOLI Telling the Whole Story? 16
- What Are They Thinking? 18
- New! Community-Bank BSA Officer Institute 19
- Fine Points 22
- CDD Fall Meeting 24
- Consumer Lending Institute 26
- USCIS Revises Employment Eligibility Verification Form I-9 28
- CBAI's First-Ever Women in Banking Conference Deemed a Success 32
- Private Placements Procedures for Securities Offerings Under Rule 506 34
- Member Bank Hosts Japanese Banking Delegation 36
- Taking the Mystery out of Mystery Shopping 38
- Avoiding the Pitfalls: Sound Investment Management for Community Banks 42
- Working with a Professional Numismatist 44
- International Awards for Community Bankers' Associations 45
- Poor Box Drilling Procedures 52
- CBAI Foundation for Community Banking 54

Departments

- Coming Attractions 47
- Member News 48
- Legal Link 50
- New Members 51
- Staff News 51
- In Memoriam 54
- Classified Ad 54

Index to Advertisers

- Young & Associates 2
- Golden Rule Coins 3
- SHAZAM 6
- Travelers Companies, Inc. 7
- ECI Web Equity Manager 13
- Clifton Gunderson, LLP 20
- Executive Compensation Institute 21, 26
- Polsinelli Shalton Flanigan Suelthaus PC 27
- Marquis Software 29
- LKCS 29
- THE BAKER GROUP 31
- CSC Diligenz 37
- Plante & Moran 39
- Computer Service Professionals 40
- Computer Services, Inc. 41
- The Redmond Company 43
- Red Wing Software 44
- PG Architecture 45
- Austin Financial Services 49
- Independent Bankers' Bank 53
- BKD, LLP 55
- Welch Systems, Inc. 56

January 2008



Could YOUR Town Become a
**Winning
Community?**

“The mission of Winning Communities is to improve the quality of life in Tremont, to increase the pride of current residents, and to entice new people and businesses to live and work here.”

A plan, no matter how well developed, is no good if it just sits on the shelf. All that is in the past for communities that undergo the Winning Communities™ process to make life in their towns richer, healthier, and more attractive to both citizens and outsiders. Jim Dittoe, president of Winning Communities, has a proven track record in Indiana and is now working his magic in Illinois, as well.

CBAI has partnered with the Winning Communities program to recommend its services to the membership. Two member institutions — **The First National Bank in Tremont** and **Tremont Savings Bank**, led by **Jim Shafer** and **Rick Jameson**, respectively — have helped their hometown of Tremont (population: 2100) become the first in Illinois to attain the designation as a **Certified Winning Community**.

A proven step-by-step process to develop and implement an action plan to improve quality of life through economic and civic development, the Winning Communities program is already making a difference in Tremont. A charitable, nonprofit organization has been established to carry out the plan. Its initial projects include forming an economic development committee, adding walking trails to the local park, developing a community web site, preparing a new subdivision/housing plan, and addressing high-traffic intersections.

“The mission of Winning Communities is to improve the quality of life in Tremont, to increase the pride of current residents, and to entice new people and businesses to live and work here.”

In addition to the Mission Statement, Tremont held a community retreat to develop a **Vision Statement**, a vivid, imaginative concept that gives power

to people to act and to achieve what they desire. The retreat resulted in the following Vision Statement:

“The community of Tremont is a vibrant, clean, healthy, and safe place to live, with well-landscaped streets, welcoming housing, outstanding schools, and a balanced workplace.

“As a vibrant place, we mean that our community is exciting and attractive place to live and conduct business. Our residents view the community’s well thought-out and planned developments as positive and as opportunities for progress. People know that the citizens of Tremont “have their acts together” and, when they look at Tremont, they see a thriving, pretty, and active village.

“We are noted for our clean streets and neighborhoods, and take pride in our sidewalks and parks. Our welcoming neighborhoods are full of balanced and well-kept housing. We are proud of our stream, the Tiber, as a well-landscaped portion of our park system, and we have zoned our industrial areas properly for efficiency, while keeping them low on visual impact.

“One of Tremont’s best resources is its people, as seen in our strong family system and our citizens’ involvement in community activities. As a safe place to live, we work together to ensure the

community’s best interests. We also show our willingness to adapt to change while leading Tremont into the future.

“Our schools and local government in Tremont exhibit a healthy, progressive attitude through balanced budgets with innovative and creative implementation. Our civic groups and clubs actively profess a morality and compassion for our neighbors. The support of the arts in our community invites people to grow and benefit from our diverse activities.

“Offering the benefits of both a small town and a large city, we see growth in Tremont’s retail sector, park district, and library services. We constantly seek to improve our facilities and infrastructure for programs to better serve our citizens. The future development of Tremont will enable us to become a destination for both daily visitors and permanent residents, and will create opportunities to enhance our existing resources and quality of life.

“We are a community that values tradition. We seek to stretch from our strong foundation to engage the world — thriving to reach our shared values and goals.”

The citizens of Tremont created specific, measurable goals and objectives. They were then organized into six community

goal areas. Finally, assignments were made for each action plan in terms of who would carry it out, what resources were needed for each, and the timetable for completion. The six areas are:

- Arts, Recreation, and Leisure;
- Community Development;
- Economic Development;
- Image/Appearance;
- Infrastructure; and
- Technology.

Progress continues in Tremont!

1.) A new community web site will be unveiled in February that will contain weekly updates.

2.) A grant is being prepared for sidewalk improvements for children and others to walk to school. This will also enable access to parks for the community.

3.) A plan has been developed for improvements to State Route 9 that will be an attractive design of a waterway with walking trails.

4.) The new Tremont Economic Development Council continues to grow and is becoming active in central Illinois.

Jim Dittoe said, “Working with the people of Tremont has been one of the most pleasurable experience in my professional career. The leadership has been outstanding, particularly Jim Shafer of The First National Bank in Tremont and Rick Jameson of Tremont Savings Bank. They have put into action what they stated in the Winning Communities process. They are an example of ideas that work!”

Don’t just clean off the dust. Develop a plan that works for your community. Want to learn more? Contact Jim Dittoe at 317/846-9823 or jim@winningcommunities.com.



Shown with the first Illinois Winning Community Certification are (l-r) Rick Jameson, Tremont Savings Bank; Jim Dittoe, Winning Communities; and Jim Shafer, The First National Bank in Tremont.



Shown at the Real Estate Lending table are Kim McKee, North Central Bank, Ladd; and Sherri Render, The First National Bank in Tremont.



Ben Drebes, Farmers National Bank of Griggsville, lining up a shot for his team at Jillian's.



Chris Walcher & Brian Hoffman, Security Bank, s.b., Springfield; and Jayson Smith, Illini Bank, Springfield, enjoying an educational break-out session.



Lori Pieper, Lindgren, Callihan, Van Osdol & Co., Ltd; Jill Down, Princeville State Bank; and Karrie Herzog of Shelby County State Bank in Shelbyville harassing a staffer at Jillian's about their scores.

NEW MEMBERS

Nathan Bennett, Bank of Herrin

Justin Boente, Carlinville National Bank

Joseph Dietz, Ipava State Bank

Belinda Hollo, First Community Bank of Hillsboro

Bradley Piller, First State Bank, Mendota

Scott Zimmer, Goodfield State Bank

Kimberly Hughes, Lindgren Callihan, Van Osdol & Co., Ltd, Rockford

Traci Lohse, Lindgren Callihan, Van Osdol & Co., Ltd, Sterling

Adam Klann, Travelers Insurance Company, Chicago

Annual Spring Conference & Mini-Exposition

March 11-12, 2008

Hilton Hotel
in Downtown
Springfield

Watch for more details on this enhanced program.