



# Notes of Interest

## Community Strong

By Mike Bock, CEO

### Hello, Bloomer!

In our spring newsletter we announced our plans of opening a new Dairy State Bank location in Bloomer. Prior to the location's official opening, we hosted a reception for the business people of Bloomer and it was very well attended. The success of this evening increased our excitement for the public grand opening events.

On Monday, April 18, this long-anticipated location became reality. With the help of Dairy State Bank employees from other locations, our new employees opened the doors to the people of Bloomer. We are very excited about how things have gone so far. We have great employees who live in Bloomer or have worked in the area and we look forward to getting to know more Bloomer residents and business people. This is a full service location where you can do both loan and deposit business. See page 2 for more information about this location. And, no matter where you live, when you're passing by, feel free to stop in if you need a little Dairy State Bank help.

### Summer Fun

The summer season is full of town festivals and parades, county fairs, fun civic events and more. As a community bank, we support many of these events with a financial donation, as well as volunteer help from our employees. We think this is a good investment of our time



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## CardValet™ Puts You in Control

Dairy State Bank now offers CardValet, a new service that allows you to proactively manage your debit card account anytime, anywhere through your smart phone.

You'll be able to monitor and control card transactions, as well as manage and review card usage for your kids. Businesses will love the ability to enforce spending policy for transactions on business cards.



### CardValet features

#### Card usage controls

Spending limits can be established to allow transactions up to a certain dollar value and decline transactions when amounts exceed predefined thresholds. Transactions can also be monitored or controlled for specific merchant categories, such as gas, hotel, travel, restaurants, groceries or online.

#### Card on/off setting

When the card is "on," transactions are allowed in accordance with each cardholder's usage control settings. When the card is "off," no purchases or withdrawals are approved until the card is turned back "on." This control can be used to disable a lost or stolen card.

#### Location-based controls

The My Location control can restrict transactions to merchants located within a certain range of each cardholder's location (using the phone's GPS); transactions requested outside of the specified range can be declined.

#### Interactive alerts

CardValet can send a real-time alert when a card is used, when a transaction is approved and exceeds any of the permitted use policies, or when a card transaction has been attempted but is declined.

#### Financial features

CardValet also enables cardholders to conduct limited card-related transactions wherever they are, any time of the day, including balance inquiries and locating ATMs.



### Easy to use

The CardValet application is supported on Apple iOS and Google Android-based devices and can be downloaded from the Apple and Google app stores. 

## Bloomer Location Now Open

All of us at Dairy State Bank send out a huge thank you to Bloomer residents and business people for a very warm welcome to the community. Our new location is off to a running start in large part because of our wonderful employees. Bloomer residents Debbie Gillette, Roxie Prill and Susie Swartz handle deposit transactions and new accounts. Stacy Medin, who previously worked in nearby Colfax, is our location manager and lender.

The Bloomer location is a full-service location, providing a full range of financial products and service, including personal, mortgage, business and agricultural loans, online banking, electronic business services, and retirement/wealth services.

### Hours

#### Lobby:

Monday-Friday, 8:30 a.m. to 4:30 p.m.

#### Drive-Up:

Monday-Friday, 7:30 a.m. to 5:30 p.m.

Saturday, 7:30 a.m. to 12 noon

#### 24-hour drive-up ATM



Bloomer employees: Stacy Medin (seated) and standing, left to right, Roxie Prill, Debbie Gillette and Susie Swartz.

## Low Rates on the Home of Your Dreams

That old saying that “timing is everything” couldn’t be more true when it comes to interest rates. If you’ve been thinking of buying, building, refinancing or remodeling, now’s a great time.

At Dairy State Bank, we have a **team of experienced lenders who can help you determine what you can afford and find a financing option that best fits your needs.** In fact, it’s a good idea to come in and get prequalified for a loan so you know what price range in which to shop.

### Loan options

There are a wide variety of loan programs available:

- 10-year to 30-year fixed rate loans
- 5-year adjustable rate loans (up to 30-year amortization)
- Adjustable and fixed rate home equity lines of credit
- 12-month construction loans (up to 80 percent loan to value)

If finding time to come in is difficult, try our online Mortgage Center at [www.dairystatebank.com](http://www.dairystatebank.com). Here you can view current interest rates and complete an online mortgage application to get the process started.



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Birchwood  
MLO# 762149



**Beth Narges**  
Cumberland  
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**Todd Kobielush**  
Rice Lake  
MLO# 402748



**Diane Kuhl**  
Turtle Lake  
MLO# 500100

## No Cash = No Fun

While you're enjoying the beauty of the outdoors and community events in northwest Wisconsin this summer, there's a chance you may run short on cash. Not to worry! Dairy State Bank has ATMs at most bank locations and at other businesses in many communities — 16 in total:

**Birchwood** Dairy State Bank (24-hour walk-in), 124 N. Main St.

**Bloomer** Dairy State Bank (24-hour drive-up), 1311 14th Ave.

**Colfax** Dairy State Bank (24-hour drive-up), 101 S. Main St.

**Cumberland** Dairy State Bank (24-hour drive-up), 1405 2nd Ave.

**New!** Louie's Finer Meats, 2025 Superior Ave.

**Durand** Countryside Co-op, 420 2nd Ave.

**Elmwood** Countryside Co-op, 404 E. Omaha Ave.

**Haugen** Dairy State Bank (24-hour drive-up), 103 Third St.

**Menomonie** Dairy State Bank – East (24-hour drive-up),  
2405 Schneider Ave.

Downtown (24-hour drive-up), 600 Second St.

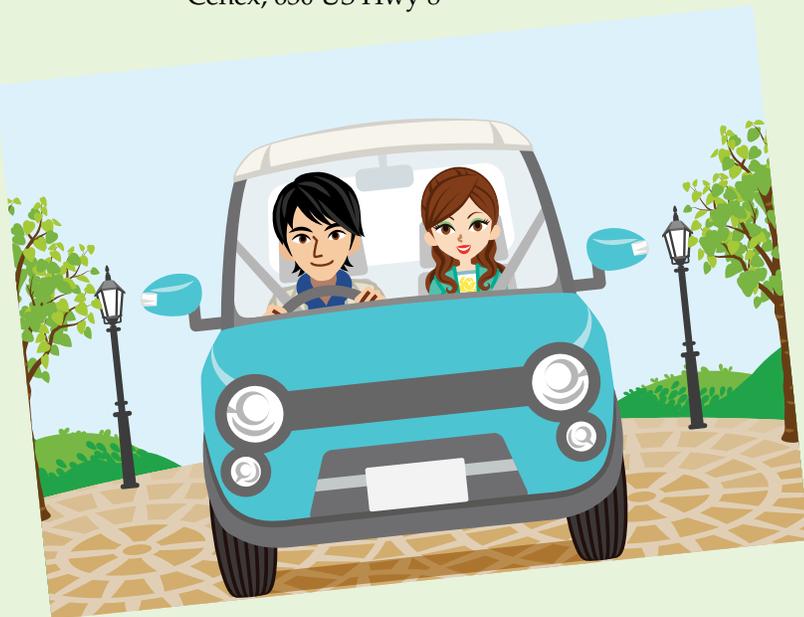
Dick's Fresh Market, 1408 9th St.

**Prairie Farm** Dairy State Bank (24-hour walk-in),  
100 Hepburn St. E.

**Rice Lake** Dairy State Bank (lobby & 24-hour drive-up),  
16 S. Main St.

Lakeview Medical Center, 1700 W. Stout St.

**Turtle Lake** Dairy State Bank (24-hour drive-up), 640 US Hwy 8  
Cenex, 630 US Hwy 8



## Employee News

Join us in welcoming two new employees to Dairy State Bank.

### Danielle Grant

Danielle recently joined our Cumberland location as a personal and mortgage lender. She is a Cumberland native and has more than nine years of banking experience.



### Stacy Medin

Stacy recently joined our new Bloomer location as the manager/lender. With more than 20 years of banking experience, she previously worked in Colfax specializing in agriculture and commercial real estate lending. ➤

## Personal Bill Pay

Bill Pay is a secure online service for you to make payments to anyone in the United States from your Dairy State Bank checking account. This service allows you to make recurring or one-time payments without the hassle and expense of writing checks or buying postage.

Bill Pay is available through Online Banking at no cost to you as long as it is utilized once every calendar month. A \$5 inactivity fee will be assessed for the months no payments are submitted. If you find the service is just not right for you, please contact customer service to cancel Bill Pay and avoid future inactivity charges. ➤

# The Importance of Emergency Savings

Did you know that most financial experts recommend setting aside enough money to cover three to six months' worth of expenses in the event of a major financial surprise?

That's because a well-funded emergency account has the potential to get you through tough times without the need to spend other savings, such as assets earmarked for retirement and college.

The following tips will help you start saving more right away:

## Stick to a budget

Creating a budget is easier and more important than you may think. Just write down the amount of your household's total monthly after-tax income, and then identify how much money you need to spend every month on bills, groceries, etc. Next, subtract the latter amount from the former. The difference represents the amount of money available to be set aside for important goals, such as accumulating emergency savings. Try to maintain financial discipline by avoiding unnecessary "impulse items" that aren't in your budget or on your shopping list.



## Buy in bulk

When it comes to smart shopping, bigger is often better. That's because buying one item at a time is usually more expensive than buying larger quantities. For example, instead of purchasing one can of food at a time, you may be able to find the same items at a much lower "unit cost" when they're packaged and sold in bulk at a discount retailer or shoppers' club. While you'll

spend more up front, the "economies of scale" may help improve your bottom line within a month or two.

## Reduce the cost of debt

Every month, millions of Americans spend their hard-earned money on interest and finance charges that arise from carrying personal debt, such as credit card balances. Take advantage of today's exceptionally low interest rates by transferring high-interest debt to a single, low-rate account. Then, if you own a home, consider paying off the entire balance with a tax-deductible home equity loan. And needless to say, don't use credit to buy things you can't really afford.

Finally, whenever you're expecting a tax refund, bonus or other windfall, be sure to put it to good use. Paying off debt and saving for the future are almost always better strategies than spending without a plan.

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## CEO's message (continued)

and money, as these events are an important part of the quality of life we enjoy in northwest Wisconsin.

Many of these summer events serve as an opportunity for organizations to raise funds that are then reinvested back into our communities to support youth events, school projects, scholarships and many other initiatives. I would like to thank each of you for being part of Dairy State Bank and giving us the opportunity to invest in our communities both financially and with our talents.

## Support your local events and organizations

As you plan your summer activities, remember to spend some time and a few dollars supporting events and organizations that make northwest Wisconsin a great place to live. **Visit our Facebook page or follow us on Twitter to find out what and when activities are happening.**

Enjoy the summer and thank you for allowing Dairy State Bank to help with your banking needs. ➤

## Personal Online Banking: New Look and Functionality

If you've been using Dairy State Bank's Online Banking for your personal accounts, you'll notice some changes beginning July 18. We are upgrading our system to make online banking easier and faster for you.

For starters, the new system will have a much cleaner look, with information displayed in an easy-to-read format. You'll view all your account balances on the home page, with transaction details just a click away. In fact, most of the information you need will be easier to find.

### Smart device compatibility

Plus, the screen size adjusts to fit your smart phone or tablet. ➤

