

from the Vault

VOLUME 2, ISSUE 2
JUNE 2006

CLEAR LAKE BANK & TRUST COMPANY

FDIC Insurance Coverage for IRA's

For the first time in more than 25 years, Congress has raised the limit on the federal deposit insurance coverage that protects your retirement savings, effective April 1, 2006.

These retirement accounts are insured to \$250,000.00 separately from any other deposits you may have at the same institution. The FDIC does not insure investments that are not bank deposits – for example, mutual funds, stocks, bonds, life insurance policies and annuities – even if you purchased them from an FDIC insured institution.

Should you have any questions, please contact Diane Ostendorf at 641-355-2219.

FINANCIAL *Women*

Sue Finnegan, Jane Humphrey, Robin Bratvold, and Kathi Kadolph attended the joint Financial Women International & Iowa Bankers Association Women in Banking Conference in Ames on April 6 & 7. The ladies attended several informational sessions pertaining to current banking issues.



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BANK HOLIDAYS FOR 2006

Memorial Day	– May 29, 2006
Independence Day	– July 4, 2006
Labor Day	– September 4, 2006
Veteran's Day	– November 11, 2006
Thanksgiving Day	– November 23, 2006
Christmas Day	– December 25, 2006



**CLEAR LAKE
BANK & TRUST** CO.
A FULL SERVICE BANK MEMBER FDIC

Confused?



Many of the Clear Lake Bank & Trust Company customers receiving the “From the Vault” newsletter may be wondering how they too can become members of the bank’s Clear Sailing “55” Club. The Clear Sailing “55” Club is for bank customers who are age 55 or over with \$1,500 in a checking or savings or \$15,000 in total certificates of deposit. Please stop by our Clear Lake or Garner Office to join.

Clear Sailing “55” Club members receive their own club newsletter on a quarterly basis in addition to the newsletter you are reading now. Added benefits of membership include bank organized trips, a free monthly “Movie Day”, free wallet-style checks, free debit/ATM card, free notary service and much more!



TravelMoney Cards

Did you know that many merchants now refuse to accept travelers’ checks due to the increased risk of fraud? At CLB&T, we’ve got you covered with our new ICBA Visa TravelMoney Cards:

- Accepted wherever Visa Debit cards are accepted.
- Funds are replaced if the card is lost or stolen.
- PIN and signature protected.
- The card can be loaded up to three times.
- The card is not tied to any of your bank accounts, providing an added layer of security when traveling.

If you are interested, simply call or stop by and we would be happy to help you!

thank *you!*

We always thought we had the best customers, but now we know it! A big THANK YOU to all of our wonderful customers for your cooperation and patience during the 1st Avenue street construction in Clear Lake...and THANK YOU for your continued business! We wish you a happy and safe summer and 4th of July.

from the Vault

CLB&T *in Action*

Spring is here and our employees are “springing” into action to help a variety of organizations in North Iowa.

In April, Clear Lake celebrated Earth Day 2006. CLB&T employees honored Earth Day by volunteering to clean-up Clear Lake’s City Park and Jacobson Park.

On April 25th, CLB&T volunteered to visit students for National Teach Children to Save Day. Gary Peterson and Teresa Neessen visited the Clear Lake and Ventura 4th grade classes and Michelle Walker visited the 4th grade classes in Garner. The students had a chance to learn about saving money, why it is important, and fun ways to save.

Gary Peterson

In May members of the CLB&T Team helped Gene and Bobbi Madson prepare Madson Garden, a beautiful welcome for visitors to Clear Lake. Madson Garden is located at the corner of 8th Street and Main Avenue. CLB&T would like to thank Gene and Bobbi Madson for their dedication to Clear Lake by coordinating the annual planting of flowers and their hard work in maintaining the garden throughout the season.

May is also the time of year when CLB&T partners with the United Way for their annual Day of Caring. A team of employees from CLB&T, headed by Brad Schoneberg, spent time helping our local organizations.

The American Cancer Society’s Relay for Life of Hancock County is scheduled for June 23rd and 24th at the Garner-Hayfield High School Track. CLB&T’s Relay for Life Team has been hard at work raising funds for the event. Again this year, members of the CLB&T staff are involved with the organization of the event. Please join us as we help to find a cure!

If you have a community project that is in need of volunteers, please contact us. We enjoy banking but we also love to “lend” a helping hand wherever we can. North Iowa is our home and we are proud to be a part local events and activities.



*Joan Hanson,
Committee Member at
2005 at Opening
Ceremonies*



*CLBT 2005 Relay
for Life Team*

MEET CUSTOMER S·E·R·V·I·C·E

Need an account balance? Have a question about your debit card, Internet banking, or telephone banking? The Customer Service Department at Clear Lake Bank & Trust Company is ready to “lend” you a helping hand. In addition to these banking duties, our Customer Service Department can help you with:

- Stop payment requests.
- Questions about electronic transactions.
- Research requests.
- Address and phone number changes.
- Account reconciliation.
- Internet banking password resets.
- Telephone transfers between CLB&T accounts.

Customer Service can be reached in Clear Lake at (641) 355-2217 or (800) 374-0664.



Sarah Thein, Hannah Furness, Herschel Carrier, Rhonda DeLong, Teresa Neessen, Rhonda Stephens

from the Vault

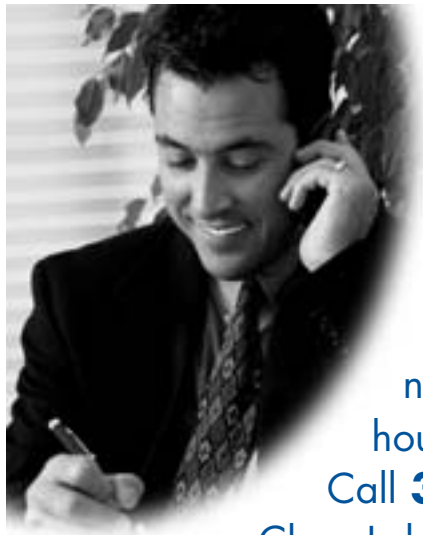


Did you find a **red kite**
while reading your
newsletter?

If so... **you WIN!**

Bring in your newsletter
to claim your prize.

www.clearlakebank.com



No Internet connection and need **account information fast** or during non-business hours?

Call **357-3777** in Clear Lake/Ventura or toll free **(888) 351-3777** for 24-hour account information.

CLBT

Internet Banking

- FREE Account Access
- FREE Transfers Between Accounts
- FREE Viewing of your Check Images
- FREE Viewing of your Bank Statements
- On-Line Bill Pay (\$5/month for unlimited transactions)
- Account Balance Alerts

Apply in person or on-line at www.clearlakebank.com!

* Free services are available to consumer account holders.

Office Locations

322 Main Avenue
Clear Lake, IA 50428
(641) 357-7121

325 State Street
Garner, IA 50438
(641) 923-3621

ATM Locations

CLB&T Drive Up +*
322 Main Avenue
Clear Lake

CLB&T Garner Office Drive Up +*
325 State Street
Garner

Wendy's/Shell Oil+*
Fieldstone Plaza
Clear Lake

Fareway+
910 Highway 18 West
Clear Lake

Casey's General Store
6 Plaza Drive
Clear Lake

+ Available 24 Hours
* Accepts Deposits

Telephone Banking

Clear Lake/Ventura
357-3777

Toll Free
(888) 351-3777



CLEAR LAKE
BANK & TRUST^{CO.}
 A FULL SERVICE BANK MEMBER FDIC

BULK RATE
 U.S. POSTAGE
 PAID
 CLEAR LAKE, IA
 PERMIT #8

Clear Lake Office

322 Main Avenue - P.O. Box 8
 Clear Lake, IA 50428
 (641) 357-7121 or (800) 374-0664

Business Hours

	<u>Lobby</u>	<u>Drive Up</u>
Monday-Thursday	9:00 - 4:00	8:00 - 5:00
Friday	9:00 - 4:00	8:00 - 5:30
Saturday	9:00 - 12:00	8:00 - 12:00

Direct Dial Numbers in Clear Lake (area code 641)

Customer Service	355-2217
Drive Up	355-2220
Insurance	355-2223
Investments	355-2221
Loans	
Agriculture	355-2244
Business/Commercial	355-2234
Consumer	355-2205
Real Estate	355-2218
New Accounts	355-2219
Trust	355-2207

Garner Office

325 State Street - P.O. Box 98
 Garner, IA 50438
 (641) 923-3621

Business Hours

	<u>Lobby</u>	<u>Drive Up</u>
Monday-Thursday	9:00 - 4:00	8:00 - 5:00
Friday	9:00 - 4:00	8:00 - 5:30
Saturday	9:00 - 12:00	8:00 - 12:00

For 24-Hour Account Information

Internet Banking

www.clearlakebank.com

Telephone Banking

From Clear Lake/Ventura, call 357-3777

Toll Free, call (888) 351-3777

CLB&T ATM locations can be found on page 5 of this newsletter.