

From the Vault

VOLUME 1, ISSUE 1

JUNE, 2005

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Welcome to the new CLB&T Newsletter!

Greetings, and welcome to the new Clear Lake Bank and Trust Company newsletter, "From the Vault". For over 70 years, we have remained committed to the communities we serve. In that spirit, we have put a lot of work into developing a meaningful tool to keep you posted on local issues, both banking and non-financial in nature.

As bankers, we are always striving to be your advisor, your problem solver and your friend. That's been the secret of our success over the years – focusing on your financial well being, and then devising and implementing strategies designed to help you get there.

"As bankers, we are always striving to be your advisor, your problem solver, and your friend."

We sincerely hope you enjoy the newsletter, and that it serves as another example of our commitment to you. If you have feedback, please share it with one of our bankers. We'll be sure to take it to heart.

CLB&T Offers Checking Images On-line

Clear Lake Bank and Trust took a step into the future in September 2004 by implementing check imaging. No longer do customers receive cancelled checks back with their monthly statements, instead they receive a page (or several pages) of neatly printed images of the checks, all in numeric order.



Even if you don't receive images of your checks with your statement, there are resources available that put your images at your fingertips. As a

user of our free* Internet banking service, you can view and print a copy of a check by going to transaction history and clicking on the underlined check number.

For those customers without Internet access, check images are available by calling Customer Service.

A concern for our customers was the question of providing proof of payment, or having a record for tax preparation. Imaged checks are fully accepted by the IRS and in a court of law. We can even enlarge an imaged item for ease of sig-

nature and endorsement verification. In fact, due to quality and clarity, an imaged check is preferred over microfilm copies for proof of payment.

It's been quite an adjustment for our employees and our customers, but the results and feedback have been fabulous. If you have any questions regarding check imaging or your account, please call Customer Service at 641-355-2217.

* Free for personal use.

SPECIAL POINTS OF INTEREST:

- *Internet Banking is free for personal use.*
- *Telephone Banking is free.*
- *Internet Bill Pay is just \$5.00/month for unlimited transactions.*
- *Get your Check Mate debit card for just \$15/year! That's just \$1.25/month for all of the convenience the card has to offer.*



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

CLB&T IN ACTION

Clear Lake Bank and Trust Company has a long tradition of being very involved in many different activities in the communities that we serve. By providing monetary support and countless volunteer hours, CLB&T and its employees are dedicated to helping our communities grow and prosper.

American Heart Association

In February, CLB&T participated in the American Heart Association Heart Walk at Southbridge Mall in Mason City. The team raised over \$1,200.00 for the Heart Association and enjoyed celebrating the event's success.

Meals on Wheels

For March of 2005, CLB&T employees took time each day to deliver Meals on Wheels for the Clear Lake Senior Citizens Center.

Farm Expo

The North Iowa Farm Expo was held in early March at the North Iowa Fairgrounds. Our staff enjoyed sharing their knowledge of agricultural lending to all those who attended the Expo. Glenn Thada of Garner

was the lucky winner of the door prize, a 154-piece Craftsman Mechanic's tool set.

Business Bash

In April of 2005, the Mason City Chamber of Commerce held the annual North Iowa Business Bash at the NIACC campus. Clear Lake Bank and Trust Company visited with many from all over North Iowa about our bank.

"Clear Lake Bank and Trust Company has a long tradition of being very involved in many different activities in the communities that we serve."

(continued on page 4)

"Our goal is to be our communities' financial services cornerstone, providing customers with the products & services they expect and deserve."

CLB&T Garner Office Remodeling a Success

In November of 2004, Clear Lake Bank and Trust Company celebrated the Grand Reopening of the Garner Office of Clear Lake Bank and Trust Company.

The remodeling included the expansion of the office, adding 2,000 square feet to the existing facility. New services available at the Garner Office include safety deposit boxes, a conference room, drive-thru ATM machine and two drive-up lanes.

Stop by and visit our newly remodeled office. Office staff includes: Chip Thiedeman, Vice President and Branch Manager, Tracy Marshall, Barb Baker, Erin Johnson and Cheryl Luppen.



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

I-35 BP +
Highway 106 & I-35
Clear Lake

Food-n-Fuel
I-35 Exit 203
Hanlontown

+ Available 24 Hours
* Accepts Deposits

Telephone Banking

Clear Lake/Ventura
357-3777

Toll Free
(888) 351-3777

6 Months Free of Internet Bill Pay

Clear Lake Bank and Trust Company is now offering our On-Line Bill Pay Service FREE to our Internet Customers for six months. If you've ever wanted to try this service, now is the time! Just stop in and fill out an application, or print one out from our website www.clearlakebank.com; and drop

it off. We'll get you signed up for paying bills the easy way, no envelopes, no stamps, no hassle.

Do you have questions about On-Line Bill Pay? Call Customer Service at 641-355-2217 and we'll be happy to help you.

Internet Bill Pay

Pay ALL of your bills on-line with
Internet Bill Pay from CLB&T!

\$5.00/month

ULIMITED TRANSACTIONS

Clear Sailing "55" Club

If you are age 55 or over, Clear Lake Bank and Trust Company has something extra special for you. Customers with \$1,500 in checking or savings OR \$15,000 in total certificates of deposit are eligible for membership in the Clear Sailing "55" Club.

The benefits enjoyed by Clear Sailing "55" members are:

- Free Clear Sailing "55" personalized wallet-style checks (up to 300 checks per year).
- Free Travelers checks, cashiers checks (3 per month) and Check Mate card.
- Free notary service and signature guarantee.
- Free movies and other special functions.
- A free "movie day" held the third

Wednesday of each month at the Lake Theatre. Includes movie, refreshments and prizes.

- Special seminars and informational meetings with subjects of interest to the Clear Sailing "55" members, such as social security, identity theft, medical insurance, trust services and much, much more.
- Travel Opportunities: Day and extended trips such as ball games, dinner theatres, Broadway shows, cruises, overseas travel and other activities will be planned for Clear Sailing "55" members throughout the year at discount prices.

Ask Joy Olson or Sue Finnegan about signing up for Clear Sailing "55".

Ask Your Banker...

I keep hearing that I can receive my credit report free of charge. How do I do that?

On March 1, 2005, Iowans can obtain a free copy of their credit reports compiled by each of the three national credit reporting bureaus. The new law entitles consumers to one free copy every twelve months. Why should you obtain and examine your credit report? To be certain that no one has stolen your identity, "Identity Theft" and to check for errors – and then get them corrected. Just log on to our web site at www.clearlakebank.com and use the link for your free credit report or www.AnnualCreditReport.com. A toll free number is also available at 1-877-322-8228. Written requests can be submitted to: P.O. Box 105281, Atlanta, GA 30348-5281. You can order all three or stagger your requests.

Why does my credit card company not use the check I send for a payment and instead creates an electronic withdrawal?

Retailers, merchants & billing companies are turning to electronic transactions to help defray the cost of check processing. When you submit a check to a participating company they have the right to create an electronic debit for payment. Though confusing at times, this process proves advantageous to you as a customer. When your check is made into an electronic debit, fewer people see your account information. From a legal standpoint, federal regulations give you extra protection with electronic payments, and as far as your statement goes, you will see to whom the check was written, as well as the check number.

If you have a question you would like to submit for inclusion in the "Ask Your Banker..." portion of our newsletter, please submit it to:

Clear Lake Bank & Trust Company
Ask Your Banker
P.O. Box 8
Clear Lake, IA 50428

You may also email your questions to us at:
contactus@clearlakebank.com

CLBT in Action (continued from page 2)

"Madson Garden"

Madson Garden in Clear Lake received a touch of spring in May as CLB&T volunteers planted flowers at Madson Garden at the corner of 7th Avenue and Main Street. CLB&T would like to thank Gene and Bobbe 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.

United Way

Also in May, a team from CLB&T participated in the United Way's annual Day of Caring. This year's team spent the day painting and landscaping at Opportunity Village in Clear Lake.

If you have a community project in need of volunteers, please contact us. We enjoy banking, but we also love to "lend" a helping hand whenever we can.

www.clearlakebank.com

Meet the CLB&T Consumer Lenders

With over 80 years of personal experience in banking and consumer lending, the staff at Clear Lake Bank and Trust Company has the solutions to meet your families financing needs.

Gary Peterson, Vice President/Consumer Lending, joined Clear Lake Bank and Trust Company in 1979. Gary is involved in the community as President of Lions, Splash 2000 Co-Chair, Clear Lake Youth Activities and North Iowa Cyclone Board President. Gary is experienced with all types of consumer lending, including home equity loans, home equity lines of credit, auto, recreational vehicle and personal loans.

Jane Humphrey, Assistant Vice President/Consumer Lending, joined Clear Lake Bank and Trust Company in 1983. Jane volunteers her time with the American Heart Association and is a member of Beta Sigma Phi, and Financial Women International. She has great knowledge of consumer lending, as well as working with personal and merchant credit card accounts.

Joy Olson, Assistant Cashier/Consumer Lending and Clear Sailing "55" Club Director, joined Clear Lake Bank and Trust Company in 1989. She is an active member of Zion Lutheran Church, participates in the American Heart Association Heart Walk and as a fundraiser for the Opportunity Village Capital Campaign. Joy reviews credit requests, provides documentation support and handles loan closings. She also keeps the Clear Sailing "55" Club running smoothly, planning the fun activities and trips for the Club Members.

Sandra Whitehurst, Loan Assistant, joined Clear Lake Bank and Trust Company in 1984. Sandra has been in the Consumer Lending department since 2000, working in the CLB&T drive-up for almost 13-years prior. She understands the importance of prompt service and attention to detail. Sandra also provides documentation support, handles loan closings and reviews debit card applications. She serves as Treasurer of the Clear Lake Lion's Pride.

Gerald "Chip" Thiedeman, Vice President/Garner Office Manager, joined Clear Lake Bank and Trust Company in 1996. Chip is involved in the Garner Chamber of Commerce, Garner Area Betterment Association Board, NIACC – Garner Education Center Advisory Board and Garner Lions. He oversees the daily operations of the Garner Office while handling consumer, agricultural and commercial loan requests.

From automobiles and boats to kitchen appliances and computers, the Consumer Lending Department at Clear Lake Bank and Trust Company is always willing to take time to discuss your goals and to help find the loan that best meets your needs. The experience, personal service and commitment to their communities help Gary, Jane, Joy, Sandra and Chip provide for you the best service in a friendly, hometown atmosphere. Clear Lake Bank and Trust Company, locally-owned and operated since 1934.



Front: Joy Olson & Jane Humphrey

Back: Chip Thiedeman, Sandra Whitehurst, & Gary Peterson



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

Clear Lake	Lobby	Drive Up
Monday-Thursday	9:00 - 4:00	8:30 - 4:00
Friday	9:00 - 4:00	8:30 - 6:00
Saturday	9:00 - 12:00	8:30 - 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	
Agricultural	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

Garner	Lobby	Drive Up
Monday-Thursday	9:00 - 4:00	8:30 - 4:30
Friday	9:00 - 4:00	8:30 - 6:00
Saturday	9:00 - 12:00	8:30 - 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 3 of this newsletter.