

**WHERE YOU  
COME FIRST!**

# BANK OF ALPENA

**Volume 1, Issue 1**

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## WE WELCOME LINDA SANSOM TO OUR MORTGAGE DEPARTMENT

Craig Kus, President of Bank of Alpena, welcomes Linda Sansom to our team.

Linda began her banking career in 1971 at Alpena Savings Bank. Her career has grown steadily with various positions ranging from teller, Assistant Branch Manager, Branch Manager, Sales Manager and Loan Officer.

In 1996 she became a Mortgage Loan Originator. Since that time she has advanced to her present position of Assistant Vice President of Mortgages. Her extensive experience in the area of mortgage lending made her the logical choice to aid in the expansion of Bank of Alpena's mortgage department and growth of the bank.

Linda was welcomed to our bank along with Loan Servicing Representative, Lori Konecke. They join Mary Jo Springer, Mortgage Loan Officer, and Denise Tobias, Loan Servicing Representative.

Linda is currently a member of the Alpena Area Chamber Ambassadors and the Military Support Committee. She has served on many committees during her career, including Zonta and Shelter. Linda and her husband, Ewin "Sam" Sansom, are this year's United Way Campaign Chair couple.



*Linda Sansom*  
Assistant Vice President of Mortgages

### The 6 keys to success in life:

- What you watch
- What you listen to
- What you read
- What you think about
- Who you associate with
- How you handle adversity

### DID YOU KNOW THAT YOU CAN BANK WITH US ONLINE?

According to a recent study, half of U.S. households use the Web to manage their assets, including reading financial news, managing checking account balances and tracking portfolio balances. Statistically younger consumers are most likely to actively manage their money, pay bills and make transfers online, however that is rapidly changing as consumers of all ages are becoming more comfortable using the internet.

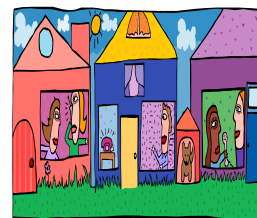
Be sure to check out our new online banking at [www.bankofalpena.com](http://www.bankofalpena.com). It is a safe and secure way to bank with us. Of course we are always happy to have you visit us personally at 468 N. Ripley but we also realize that sometimes there just doesn't seem to be enough hours in the day! Time is precious and if we can spend more of it with our family and friends that's definitely a plus! Online banking can save you precious time and money. Go online today!

## BUILDING SMALL BUSINESS RELATIONSHIPS

Small businesses rely on local banks for credit. Unlike large businesses, financial markets have less information about small businesses, making lending decisions more difficult for geographically distant financing sources. Community banks, as they build long-term relationships with local businesses, have had access to more information about the small business borrower and are better able to make informed decisions. Smaller businesses rely on local bank lending due to relationships and interaction between the local business borrower and lender. From the small business perspective, borrowing from the local bank may result in improved terms and increased credit availability.

At Bank of Alpena we are committed to helping small business prosper by offering personalized service and financing that meets our customers needs. We have a qualified commercial lending department led by Joseph Garber, Senior Vice President. Joe has an extensive background in small business lending and he is familiar with the needs of our business community. Joe, along with Loan Servicing Reps, Paulette Bordeau and Marilyn Worm, welcome your business and are ready to assist you with any questions or concerns that you might have.

We know that small businesses value a complete financial service relationship. In our customer service area Karen Hepburn, Lee Ann Wooster and Donna Kaminski are available to assist you with your business account needs. They can make the process very easy for you, from account opening and check ordering, to merchant services and online banking.



**“Decisions shape lives and good choices enable the future”**

## TIPS FOR A SUCCESSFUL BUSINESS

- Organize, prioritize and attend to details.
- Be creative and resourceful by working at seeing things as they could be instead of simply as they are.
- Keep objectives in sight and visualize results.
- Communicate effectively, be enthusiastic, responsive and friendly.
- Think of change as opportunity.
- Seek solutions, explore possibilities and be open to different approaches.
- Always deliver more than you promise.



**The road to excellence has little traffic.**

## COMMUNITY BANKERS ARE THE STRENGTH OF AMERICA

There’s a feeling and attitude in our community, one you do not see in a bigger community. People talk slower, say “thank you” and they rush home to be with their children, friends and loved ones. We are acutely aware of the importance of community and family.

We at Bank of Alpena are here to make a positive difference in the community we serve and to our individual customers. Our employees are members of your community, where we are involved in local, civic and charitable organizations . We are Rotarians, Optimists, Zontians and Community Ambassadors. We live and raise our families here, we volunteer, donate and participate in the community.

**“Individual commitment to a group effort—that is what makes a team work, a society work, a civilization work.”**

**- Vince Lombardi**

Together, with the support from our community and customers and the commitment of our employees, we are all the bank you will ever need.

**At Bank of Alpena we are Community Bankers!**

## WE ARE GROWING!

You are going to be seeing lots of changes around here in the coming weeks and months ahead. We have outgrown our existing facility and need more room. We will begin an expansion project in May of this year that will add 5,000 sq. ft. of office space and two additional drive-thru lanes.

Although we are very excited about the final project, the construction process itself will have its inconveniences, as we will continue to conduct business while the construction is in progress. However, we will be working diligently with the contractor to ensure that the disruption to our customers will be minimal. Please bear with us—the results will be worth it! In the meantime we ask that you continue to spread the word about the great products and services at the Bank of Alpena as we are always happy to welcome new customers.

Look for more information regarding the new building in future editions of this newsletter.



*Vision: The ability to see what others only dream.*

## PROTECT YOUR IDENTITY

One of the best ways to fight identity theft is to prevent it from happening in the first place. The following are suggested steps to take to prevent identity theft from occurring:

- Cancel credit card accounts that you no longer use or need.
- Don't put outgoing mail in or on your mailbox.
- Carry only what you need.
- Do not have your driver's license, Social Security Number, or telephone number pre-printed on your checks.
- Report lost or stolen checks or credit cards immediately.
- Be careful with receipts that include ATM, debit card, or credit card information.
- Do not provide credit card, account, or personal information to unknown callers, or in response to e-mail requests. Only do so when you have initiated contact, and only to reputable entities.
- Discard mail appropriately, either shred or tear up, rather than just throw away.
- Guard PINS (Personal Identification Numbers). Do not write them on ATM, debit, or credit cards.
- Monitor your bills. Make sure you receive them regularly, and check the information carefully for unauthorized charges.
- Periodically review your credit report.
- Periodically change on-line passwords.

## NEW MONEY

A safer and more secure \$10 note is expected to enter circulation in early 2006. It will join the redesigned \$20 and \$50 notes that have been issued over the last two years. The updated \$10 note will feature enhanced security features, subtle background colors and American symbols of freedom.

While consumers should not use color to check the authenticity of their currency, color does add complexity to the note, making counterfeiting more difficult. Different colors are being used for different denominations, which will help everyone—particularly those who are visually impaired—to tell denominations apart.

Counterfeiting has been kept at low levels through a combination of improvements in security features, aggressive law enforcement and education efforts to inform the public about how to check their currency.



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**WHERE YOU COME FIRST!**

**We're on the Web!**  
[www.bankofalpena.com](http://www.bankofalpena.com)



**HEALTH INFO: TOP 20 POWER FOODS.** Research suggests that antioxidants can help prevent heart disease and certain cancers, as well as keep your eyes, mind, and immune system sharp. According to a recent health magazine these are the top 20 antioxidant rich foods. Try including some of them in your daily diet.

1. Small Red Beans
2. Wild Blueberries
3. Red Kidney Beans
4. Pinto Beans
5. Cultivated Blueberries
6. Cranberries
7. Artichokes
8. Blackberries
9. Dried Plums (Prunes)
10. Raspberries
11. Strawberries
12. Red Delicious/Granny Smith Apple
13. Pecans
14. Sweet Cherries
15. Black Plums
16. Russet Potato
17. Black Beans
18. Plums
19. Gala Apple
20. Walnuts

## **CHECK OUT WHAT'S HAPPENING IN YOUR COMMUNITY...**

Mark your calendars! Here's just a few of the exciting things to do and see in our wonderful community and the surrounding area in the coming weeks and months.



- May 21-22: Thunder Bay Shipwreck Festival
- May 30: MEMORIAL DAY!
- June 17-18: Downtown Alpena Riverfest
- June 18: Presque Isle Harbor Wooden Boat Show
- June 21: FIRST DAY OF SUMMER!
- June 24-26: Alpena's 2nd Annual Blues Festival
- June 24-26: Hubbard Lake Manjidiwin Days
- June 26: Jesse Besser Museum "Log Cabin Day"
- July 4: INDEPENDENCE DAY!
- July 15-24: Brown Trout Festival
- July 16-17: Art on the Bay