



Of Local Interest



Banking and Money Management News from Settlers Bank of Marietta

From the CEO



Jim Meagle

Dear Friends,

There has never been a greater need in our country for a community bank like Settlers Bank.

In times of rapid change and globalization, and in a tough economic climate, we depend on a solid foundation for banking services both at home and in the workplace.

Today, as it was on our first day back in 1999, all of us at Settlers Bank are committed to delivering the most personal, customer-oriented service you'll find anywhere in America.

Our focus has been - and always will be - on you, your family and your business, and the tools you need to manage your financial affairs.

Like you, we've invested in technology and learned to make it work for us. Our online services streamline day-to-day transactions, balance look-ups, transfers and bill paying. But this technology will never replace the comfort you'll find in our lobby or on the phone when you have a question or a problem. Chances are, we'll know you when we see you.

When I look back on the last 12 years I am grateful for all that we've accomplished at Settlers Bank through your business, through your confidence in us, your support for our community and the efforts of a dedicated staff.

As we close out the year we look forward to exciting and wonderful transitions under the leadership of our new president, Donn Schafer. Together with our Board of Directors and the entire Settlers Bank staff, we wish you a Merry Christmas, a Happy New Year and Happy Holidays all around.

Jim Meagle Jr.
C.E.O.

BENCHMARKS

One Hundred Forty Four Month Totals:		
Loans	\$	83,665,000
Deposits	\$	83,472,000
Assets	\$	102,646,000
One Hundred Forty Eight Month Totals:		
Loans	\$	84,510,000
Deposits	\$	88,918,000
Assets	\$	105,273,000

Consolidate Debt

Contact us about our Home Equity Loans.

Member FDIC

Happy Holidays



The Settlers Bank family wishes you peace and a happy new year.

A Commitment to Customers and Community

In 1999, a group of business people, led by CEO and Chairman of the Board Jim Meagle, started Settlers Bank with the goal of providing personalized customer service with a commitment to the community. Much has changed in the banking world since 1999, but we continue to follow that initial philosophy. At Settlers Bank, experienced, dedicated local bankers work with customers to make sure they get what they need at prices they can afford.

Over the years, we have made hundreds of loans to businesses and individuals. It is satisfying to see customers take the funding we provide to buy or make improvements to their homes, buy a car, or for a business to expand or add a product line. For us, it isn't simply a business transaction, it is a partnership. And being part of our customers' big life decisions is not a trust that we take lightly.

In addition to loans, deposits are critical to any bank. We recognize and are humbled by the trust our customers have placed in us to handle their money. Whether our customers have a checking account for day to day expenses or a certificate of deposit to invest their accumulated cash, Settlers Bank employees are here to help. The way payments are made and how people are paid has continued to evolve. We work to make sure that our products and services reflect the needs of our customers. During the past year, we have added new ways to move funds

between accounts at Settlers Bank and other financial institutions. Our new business internet banking system gives customers the ability to process direct deposit payroll, do automated collections and payments and to enhance their control online.

The quality of life in our community is a direct result of the time and attention paid by our citizens. That is the kind of commitment that only comes with a local bank.

We take the safety and security of our customers' information and funds very seriously. Our systems are built to provide sophisticated reporting that helps us manage our customer accounts and information. Daily reporting helps us track activity and monitor potential problems. Our bankers, aided with supporting systems, are ever vigilant in protecting customer information and funds.

Settlers Bank and our employees care about our community: The bank supports many local charitable activities. Our employees are active in dozens of local organizations. Settlers Bank supports and encourages employee participation in service clubs, their churches and other charitable activities.

Settlers Small Business Products

It is hard work running a business. That's why we offer several products and services to help make our small business customers' lives easier.

Remote Deposit Capture – Our business customers are saving time, improving efficiency and reducing overall expenses by using remote deposit capture. We deliver and install the scanner and software that drives the process. Once installed, we provide local training and support as needed. The process is simple: Step 1: enter the check amounts via an adding machine feature, Step 2: scan the checks, Step 3: balance the batch and Step 4: submit the batch. Remote deposit capture is the perfect solution for small businesses looking for a streamlined way to make their deposits.

Business Internet Banking System (BIBS) – Our new internet banking system for business provides enhanced financial tools to improve cash management functions.

With BIBS, our customers can process direct deposit payroll, make ACH payments, process ACH collections and perform cash concentration (move money between multiple banks). The system also includes added security and access controls. Customers can even allow access to their outside accountant, which improves efficiency.

Merchant Services – Electronic payments are becoming more important and increasingly complex. The systems and processes involved require the very best and most experienced partners to assure a secure and efficient environment. That is why Settlers Bank has partnered with First Data to provide credit card processing solutions to our customers. First Data is the largest merchant services provider in the country. They not only provide advanced services to our nation's largest retailers, but they emphasize small business solutions.

FOCUS ON

We Are Making Loans!

The news media would lead you to believe that banks have restricted their lending standards and are not making loans. This isn't true at Settlers Bank! Our loan officers follow tried and true lending standards that have allowed us to steadily grow our loan portfolio. We understand your specific needs before we talk about loan terms. Only then do we propose a loan that meets your needs and has a payment you can afford. Loan decisions are made locally.

It is important to put together a loan package that is right for you. No one benefits if you are given a loan that you cannot afford or don't understand. We offer fair, competitive rates backed by hometown community bank service. Please stop in or give us a call to talk about your borrowing needs.



Shop Locally

We are surrounded by unique, local businesses that tailor to their customers. This holiday season (and throughout the year) we encourage you to shop locally first. The entrepreneurs that operate area businesses not only provide a great selection of products and services, but they also provide jobs, support our community and pay local taxes. They work hard to serve their customers. We hope that you will give them a chance to earn your business. You will find a surprisingly wide selection of competitively priced products and services, plus unrivaled customer service.

Banking Services

- Simply Free Checking
- Savings & Interest Bearing Deposits
- Business Banking
- Consumer and Auto Loans
- Electronic Statements
- Mortgage & Equity Loans
- 24 hour ATM
- ATM Card
- Visa Debit Check Card
- Touch-Tone® Banking
- Imaged Statements
- Safe Deposit Boxes
- Web Site
- Online Banking
- Remote Deposit Capture
- Mobile Banking



Settlers Bank

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Hours Monday – Friday Saturday
Lobby 8:30 AM – 5 PM 8:30 AM – Noon
Drive Thru 8:00 AM – 6 PM 8:00 AM – 1 PM

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Our Officers

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Chairman and C.E.O.

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President and
Chief Financial Officer

Donna L. Perine
Senior Vice President

Steven C. Hall
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