

# **First Trust** **AND SAVINGS BANK**

**Hometown Banking, World Class Service**



**Phone**  
319-828-8000  
**Website**  
[www.ft-sb.com](http://www.ft-sb.com)



## **CORALVILLE**

1831 2<sup>nd</sup> Street  
Coralville, IA 52241  
Mon – Fri 9:00 am – 5:30  
Drive up open at 8:00 am

## **OXFORD**

102 Augusta Ave  
PO Box 486  
Oxford, IA 52322  
Mon-Thur. 9:00 am – 3:00 pm  
Friday 9:00 am – 6:00 pm

### Friendly Reminders:

- ◆ Please use personalized deposit tickets when bringing in your deposits to the bank. Having your deposit slips ready helps us make your banking experience as quick and convenient as possible.
- ◆ We have coin sets available if you would like to add to your collection. We are limited as to what we have left. Come in or call and ask if we have what you're looking for.
- ◆ Please don't deposit coin in the ATM machine.

## **NEW FACE IN THE BANK**

Please welcome Kirk Leiffert to our Coralville Branch. Kirk has joined the bank as Vice President of Commercial Loans. He brings over 25 years of experience to the bank, lending to commercial, commercial real estate and consumer clients in the Corridor area. First Trust & Savings in Coralville and Oxford offer a full range of commercial and consumer products. Come in and see us sometime.



First Trust & Savings Bank would like to welcome back the Maid Rite at Little Amana on the Interstate. If you haven't gotten a chance to try the Maid-Rite, we recommend giving it a try. The Maid-Rite will also be selling Godfather's pizza in about a month. Thank you Jon Bain for bringing back this establishment and more.

## **MISSION STATEMENT**

**First Trust & Savings Bank is a locally owned bank dedicated to sound banking principles providing quality products and services to our customers.**



# Favorite Recipes

## Hot Parmesan-Artichoke Dip

What a quick and easy dip to use during this football season.

### What you need:

- 1 can (14 oz) artichoke hearts, drained, chopped
- 1 cup Mayo
- 1 clove garlic, minced
- 1 cup Parmesan Cheese
- 1 Tbsp. chopped tomatoes
- 2 Tbsp. sliced green onions

### How to Make It:

Heat oven to 350 degrees. Mix all ingredients except tomatoes and onions. Spoon into shallow ovenproof dish or 9-inch pie plate. Bake 20-25 min, or until hot and bubbly. Sprinkle with tomatoes and onions. Serve with Wheat Thins crackers.

### Amid all the bad news from Wall Street (and there's plenty), there are reasons to take heart:

- Reason #1.** The vast majority of America's banks are high capitalized, with a cushion of \$1.3 trillion as a backstop against possible losses. (Fannie Mae, Freddie Mac, Lehman Brothers and AIG are NOT banks.)
- Reason #2.** On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009. You can get additional FDIC coverage, legally and safely, beyond that basic level. Ask you local banker to show you how.
- Reason #3.** The current crisis should force needed reforms on mortgage brokers and Wall Street. We will push for that and you should insist on it, too.
- Reason #4.** In crises, Americans pull together. We've been through tough times before and we'll get through this.

From AMERICAN BANKERS ASSOCIATION  
Serving the Banks that serve America's communities

### UPCOMING DATES TO REMEMBER:

2009 Calendars will be available the 1<sup>st</sup> of November.

- Nov 11 Veterans Day - Bank Closed
- Nov 27 Thanksgiving – Bank Closed

Every Friday in December cookies and cider.

- Dec 24 Christmas Eve – close at noon
- Dec 25 Christmas – Bank closed



**HAPPY HOLIDAYS!**

