



Service *first*. Solutions that *last*.

300 East Main Street  
PO Box 439  
Manchester, IA 52057

## New Faces



**First State Bank is happy to announce the addition of Sam Gentz, who is a part-time Teller.**

A native of Manchester, Sam brings years of strong customer service from Fareway® grocery store, and looks forward to serving the needs of clients at the bank.

*"I strive to make sure every client leaves happy. I enjoy putting a smile on their face. Happy customers are more likely to turn to us first," stated Gentz.*

In her spare time, Sam enjoys fishing and spending time with family. Please join us in welcoming Sam to the First State Bank team!

## Upcoming Events

**FSBee Kids Club  
Easter Egg Hunt**

**Saturday, April 11th  
at 10 a.m.** Tirrill Park in Manchester

In case of inclement weather, the hunt will be held at Delaware County REC Center. Listen to KMCH for weather announcements.



www.fsbia.com

# Customer

Connection



Member FDIC  
Equal Housing Lender

March 2009

## IRA Notice! Required Minimum Distributions Waived for 2009

**On December 23, President Bush signed into law the Worker, Retiree and Employer Recovery Act of 2008.**

In addition to significant pension legislation, this law waives the 2009 requirement that IRA owners age 70<sup>1/2</sup> or older during 2009 take minimum distributions. Also, beneficiaries of traditional and Roth IRAs are not required to take minimum distributions from IRAs for 2009. Similar waiver rules may apply to employer plan participants and their beneficiaries.

This law is in effect for one year. **We will plan to take your distribution unless you notify us otherwise. You will need to come in and sign a waiver if you do not want to take your distribution.**



**P**rotecting your First State Bank credit card from unauthorized use is one of our top priorities, both here and away from home!

If you plan to be out of town or country for an extended period of time, let us know when and where you're traveling so we can ensure smooth access to your credit card funds, and you aren't inconvenienced with unnecessary calls.

**At First State Bank,  
you're our first priority!**

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# Investments

At First State Bank, we want to be there for all your financial needs, and that includes helping you manage your assets successfully. Our experienced team will work with you to find a solution that makes the most sense for you. Managing money is a full-time job. Employing a professional money manager allows you to do what you do best, while we focus on growing and protecting your assets.

We have a broad offering of investment solutions delivered through a comprehensive range of products and strategies. Investment options available to First State Bank customers include all exchange-traded securities including stocks, bonds, mutual funds and U.S. government securities.

**Our process is dynamic.  
It changes as you do.**

**Step 1** Assess the Need

**Step 2** Determine the Investment Objective

**Step 3** Allocate Assets

**Step 4** Monitor Your Portfolio

**Step 5** Review and Reassess



▼  
**For more information, contact:**  
Adam C. Tyrrell, *Investment Officer*

Stop by First State Investment Center or call (563) 927-5226

Securities offered through IBA Securities, a division of Broker Dealer Financial Services Corp. Member FINRA and SIPC.

## Health Savings Accounts Don't Miss Your Opportunity to Save!

According to a study by the United States Government Accountability Office (GAO), from 2004 to 2007 the number of high deductible health plans increased from 439,000 to 6.1 million. Of those, only 40% have a Health Savings Account.

If you're one of those with a qualifying health plan, now is a great time to explore the savings and tax benefits a health savings account has to offer. If you're unsure or would like to know more, First State Bank can help.

Simply stop by, or call a personal banker for more information, today!

## Take Advantage of Low Mortgage Rates Refinance Today!

Rates are the lowest they've been in history, and we want you to enjoy the benefits! If you're not happy with your current rate, or have an ARM coming due, it's time to stop in and visit with a First State Bank Mortgage Specialist.

We'll work with you to determine if a refinance will benefit you in the long run, and if so, walk you through the process quickly and with as little cost as possible.

**A refinance may also allow you to consolidate high interest debt, or free up cash for savings – so start enjoying the benefits today!**

To speak with a Mortgage Specialist, stop by and ask for Chris, or call (563) 927-3814.



## 2008 was a Great Time to Be an Emerald Club Member ... Here's a Snapshot



- 11 trips to nearby casinos
- 6 free movies at the Castle theater: *We are Marshall, Music and Lyrics, Hitch, Never Been Kissed, In Good Company, Deck The Halls*
- 10 card parties with snacks and great prizes
- The Bell Tower Theater in Dubuque for *Suitehearts*
- *The Follies* at the Paramount in Cedar Rapids
- A chance to see 30,000 Sandhill Cranes in Grand Island, Omaha for a Titanic Dinner, Great Platte River Road Archway Museum, Strategic Air Command Museum, Licorice International, Boys Town, Henry Doory Zoo, Union Station, and The Old Market
- Hopkins Grove Church (Est. 1851), Snus Hill Winery
- Prairieland Herbs, Northern Prairie goat farm, Lunch in a corn crib (with cloth napkins and china), and a Picket Fence Creamery
- *The Swing Show* in Shellrock
- *Stand By Your Man* at the Amanas
- The Iowa State Fair
- A tour of Kalona, lunch in a Mennonite home, a noodle making demonstration, and a visit to Gazebo on the Green
- The Blarney Castle, Dublin, an overnight stay in a castle, the Aran Islands, the Ring of Kerry, Giant Causeway, Ballylinch Stud Farm, The Waterford Crystal Factory, Bunratty Castle, and a jaunting car ride
- Caroline Kennedy's Doll Collection, The Hoover Museum, Lunch at Iowa Power in Iowa City
- A Box Lunch on a Paddlewheeler on Lake Webster, Menno of Interpretive Center, a water bottling plant, the Round Barn Theater with *Kiss me Kate*, a wooden spoon factory
- A turkey dinner with afternoon entertainment by the *Wizard of Oz* cast and then bingo for cash
- Danny O'Donnell, Noah's Ark at the brand new Sight and Sound Theater, Shoji Tabuchi, The Veterans Day Parade, Veterans Memorial Museum, Clay Cooper, Pierce Arrow, the Lennox Sisters, Tony Orlando, Branson Landing
- Singing Christmas carols in the church at Living History Farms
- A crazy "who done it" at the Polk City country club, with horse drawn wagon ride

**We do our best to offer activities that appeal to everyone, and have a great calendar of events for 2009!**

### Not Sure if the Emerald Club is Right for You? Try Us!

Join us for a local card party, a free movie at the Castle Theater, a day trip to a dinner theater, or join the 40+ members from this area who will be traveling to Alaska on May 31-June 13.

Call Laura or Lou Ann at 927.3814 today to find out how you can become an Emerald Club member – you may already qualify!



**Can help you!**

**Call or stop by today!**  
927-3357  
104 North Tama Street  
Manchester, IA  
[www.firststaterealtymanchester.com](http://www.firststaterealtymanchester.com)



**While markets differ from area to area, overall interest rates are low, and prices are stable. So, now more than ever, a First State Realtor can answer all your questions and help you find your ideal home.**

If you're thinking about selling, but are unsure of the right timing, there are some things we'd like you to know. For example, today's

current low-rate market condition is offering buyers a once-in-a-lifetime opportunity. That means there will be more buyers in the market looking for a home like yours, and that's good news for you!

To talk more about the current real estate market, or with help selling your next home, turn to First State Realty. We have years of experience, and we'll put it to work for you!