

Silver Savers

Get in
on the
Good
Times!

Martinsburg Bank and Trust

Fourth Quarter
2010



Mexico - 581-6566 Martinsburg - 492-6232
Wellsville - 684-3177 Montgomery City - 564-2680 Centralia - 682-
Hallsville - 696-1425 Vandalla - 594-3244 Columbia - 442-8052
www.martinsburgbank.com

RED FLAGS

Everyone knows that a red flag means "warning." Be alert to these common methods used by con artists to try to steal your money that should raise a red flag for you. Beware of:

Claims that you have won a prize and ask for your checking account number or credit card account number. Your checking account number is a part of the numbers that appear on the bottom of your checks, and a caller may ask you to read those numbers for "identification" or to "confirm" your winnings or for some other reason.

Offers for "free gifts" that require you to pay certain fees or charges before you receive the gift. If it is truly a free prize, you will not have to pay any money or buy anything in order to win.

Demands for you to "act now" or send money to go to the "next level" of prizes in a contest or sweepstakes.

If you give someone your credit card number or checking account number, a con artist may now access your credit card or checking account, without you signing anything!

Good organizations do not use these methods. If you see or hear one of these red flags, do not give out any personal information, and contact someone to report it.

If you believe a company is trying to con you out of your money, get as much information as you can about the company on the phone, or in writing, and contact:

Consumer Protection Division
Missouri Attorney General's Office
PO Box 899, Jefferson City, MO 65102
(573) 751-3321 or 1-800-392-8222
<http://www.ago.state.mo.us>

This information is sponsored by the Missouri Bankers Association.

BE THE FIRST TO KNOW!

CALENDAR OF EVENTS

Be the first to know when a new Silver Savers event is announced by having it sent directly to your inbox. As new events are added to the calendar, you will receive an e-mail with all the details, before it appears in our quarterly newsletter.

NEWSLETTER

Does your quarterly newsletter get buried with the monthly pile of junk mail? Save space, paper and postage by having our newsletter delivered directly to your inbox. Just call or e-mail to have the paper newsletter service turned off and you'll begin receiving the news electronically.

To request either service, just call us with your e-mail address and specify "calendar of events" or "newsletter" or "both".

Or e-mail your requests to:

angelaf@martinsburgbank.com



PACIFIC COAST TRAVELOGUE

1:30 PM

Monday

October 25 2010

Wellsville Branch

The Scenic Northwest

A Pacific Coast Adventure

Travel July 6-16, 2011

St. Louis Group Travel



Please RSVP to any branch.

VETERANS DAY

**THE PRICE OF FREEDOM IS HIGH.
WE CANNOT AFFORD TO FORGET
THOSE WILLING TO PAY IT.**

It is our privilege to say "thank you"

To all of America's Veterans,

To let them know that we appreciate them
for their service and honor them for their sacrifices.



**Martinsburg Bank and Trust
and
Hillebrand Insurance
will be closed
Thursday, November 11
in honor of Veterans Day.**

We have proudly made a donation to the Mexico Veterans Home Assistance League to honor those who have given so much. We encourage you to thank our Veterans by visiting and volunteering. Make plans to attend a Veterans program at your local school to share this day of remembrance with another generation.

UNSOLICITED MAIL

To request your name be removed from mailing lists for unsolicited mail, contact:

Mail Preference Service

Direct Marketing Association

PO Box 9008, Farmingdale, NY 11735-9008

(212) 768-7277

UNSOLICITED CALLS

To request your name be removed from phone lists for unsolicited calls, contact:

Telephone Preference Service

Direct Marketing Association

PO Box 9014, Farmingdale, NY 11735-9014

US POSTAL INSPECTION SERVICE

1-800-372-8347

NATIONAL FRAUD INFORMATION CENTER

1-800-876-7060



Need a Gift Idea?

Silver Savers Gift Certificates make great gifts for that hard-to-buy-for person on your shopping list. You choose the style and denomination and we'll have it gift-ready for the holidays. Out of town and can't make it to the bank? Just give us a call for mailing options.

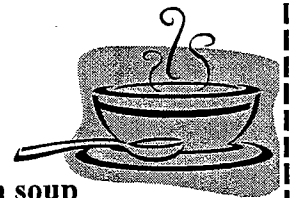
Here's a quick and easy family favorite to warm you up on those chilly winter evenings. It's a recipe passed down from my mom and perfect for those busy weeknights when everyone in the house seems to be going in 10 different directions.



Angela Freyer

CORN CHOWDER

- 10 slices bacon,
fried and crumbled
- 1 small onion, chopped
- 1 can cream of mushroom soup
- 1 soup can of milk
- 1 can corn, drained



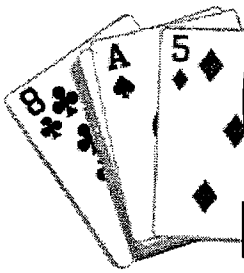
Sautee onion in bacon grease. Drain grease and add remaining ingredients; stir well. Cook over medium heat until hot, but do not boil. Serve in individual bowls and top with crumbled bacon.

ON-LINE BANKING

www.martinsburgbank.com



You've mastered the computer basics, so what's next? On-line banking! Pay your bills, access deposit and loan accounts, view balances, retrieve several months of transaction history, transfer between accounts, and view images. Just ask us how!



CARD PARTY

DESSERTS AND TRUST

Enjoy a fun, fall afternoon with good friends as we square off for some “serious” card playing! Pitch is the name of the game, or bring your bridge cards to share with fellow enthusiasts. It’s a dessert lovers paradise—we’ll be serving classic favorites to keep you fueled for the afternoon. Meet our special guest, Dan Monte, MBT trust and estate planning attorney before the games begin.

Not a card player? Join us at 1:00 for dessert and our trust services discussion with Dan Monte.

TUESDAY, NOVEMBER 9

1:00—4:00 PM

**Martinsburg Library
Community Room**

Please RSVP to any branch by November 3.

KIMMSWICK HOLIDAY SHOPPING



DECEMBER 1

*In response to the many requests from our Silver Savers members, our travel partner Dea, of Are We There Yet LLC, has added a *local pick-up for the December 1, Kimmswick Holiday Shopping tour. Please note, this is not a bank hosted, exclusive club event, and space will be limited, so sign up early!*

Head to the sleepy little river town of Kimmswick for a delicious lunch and dessert at the famous Blue Owl, a tour of the Anheuser Estate, and a shopping pass with discounts for all your holiday gift needs. Great for a fun day out with friends!

Limited space - sign up early!

**MBT Montgomery City departure*

\$56

Silver Savers

CHRISTMAS PARTY

Thursday, December 9



Join us on Thursday, December 9 for our Silver Savers Christmas Party in the private banquet room at Teddy Joe’s in Martinsburg. The evening begins with a cocktail social hour at 6:00 PM followed by a prime rib dinner accompanied by dinner salad, baked potato, Teddy Joe’s famous beer bread, and dessert. Enjoy special entertainment that is sure to put you in the holiday spirit!

RSVP by December 2.

\$30 members

guests **\$35**

Johnny Mathis



Friday, December 17

8:00 PM Performance

The Fabulous Fox welcomes back Johnny Mathis as Johnny celebrates the holiday season with an evening of his classic hits plus Christmas favorites. The show features Johnny center stage with a full orchestra performing “Chances Are”, “It’s Not For Me To Say”, “Misty” and many more. Enjoy pre-show dining at Rigazzi’s on “the hill”.

Limited tickets available.

\$146 members

guests **\$156**

January 14-20, 2011

Royal Caribbean

Western Caribbean Cruise

It’s not too late! Call for rates and availability.