

Traders & Farmers Bank

Bank Notes

Your Full Service Community Bank Serving
Haleyville, Double Springs, Addison, Arley, Bear Creek, Lynn, Curry

Vol. 12 No. 2

1906-2010, Over 100 Years of Continuous Service

June/July 2010

Money Matters

Regulation CC – Funds Availability Policy

Your Ability to Withdraw Funds

Our policy is to make funds from your cash deposit and check deposits available to you on the next business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and Federal holidays. If you make your deposit before 5:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

Funds you deposit may be delayed for a longer period under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,000.00 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of computer or communications equipment.



by Will Walker

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules may and can apply during the first 30 days that your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive your deposit. Funds from deposits of cash, wire transfers and the first \$5,000.00 of a day's total deposits of cashier's checks, certified checks, teller's, travelers and federal state and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000.00 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U. S. Treasury check) is not made in person to one our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the next business day after the day of your deposit.

Relay for Life...

Banking for a Cure

Traders and Farmers placed 2nd overall in the business division with a grand total raised of \$17,085. Thanks for helping us raise money to Bank for a Cure for Cancer.

Traders and Farmers Bank would like to congratulate all of the 2010 graduates. We are also happy to announce the following winners of the Traders and Farmers Bank Scholarship. Each student will receive a \$1,000.00 scholarship to the school of their choice. Congratulations!

Haleyville (\$500 each)

Double Springs

Addison

Arley

Bear Creek

Lynn

Curry

Maridy Stott &

Kayla Bales

Jordan Courington

Kayla Meigs

Ethan Mitchell

David Scott Hyde

Hannah Sanford

Jon Logan Aaron



Congratulations to

Winston County High School and Double Springs Middle School, 4 time winners of the Traders and Farmers Bank Academic Bowl

Haleyville High School and Haleyville Middle School for winning the Traders and Farmers Bank Trivia Trap, our current events quiz, at the Academic Bowl.

This year, to honor individual achievement, Traders and Farmers chose to give an award for the Most Outstanding Academic Acheiver. This award would go to one student from each grade level that participated in all 4 subject test and had the best overall average finish. Those students are:

7th Grade

8th Grade

9th Grade

10th Grade

11th Grade

12th Grade

Autumn Baughn

Ethan Mobley

Chaselynn Langley

Savannah Johnson

Jessica Bloom

Candace Cole

Lynn

Haleyville Middle

Meek

Meek

Winston County

Winston County

Traders
and
Farmers
Bank

Kids Saver
Club



"BEE" A
Saver
Newsletter

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What's the latest Buzz?

School is Out for Summer!!! Yay!!! I hope that you have a fun-filled summer planned. We did so many fun activities last year, and we have even more planned for the rest of this year. Do you have any Christmas money left? What about birthday money? Put it into your Bee a Saver Account. Always put your loose coins into a piggy bank. You will be surprised at how fast it all adds up. Did you ever wonder why we call a piggy bank a piggy bank? Here is why:



During the Middle Ages in about the 15th Century, metal was expensive and seldom used for household items. Instead, dishes and pots were made of economical (cheaper) clay called pygg. Whenever housewives could save an extra coin, they dropped it into one of their clay jars. They called this their pygg bank or their piggy bank. In the 19th Century when an English potter received requests for piggy banks, they began to shape them like a pig. Of course, the pigs appealed to the customers and delighted the children.



JOKES

Why weren't the tiger's playing cards?
How does a bee get to school?
What do you call a bear with no teeth?

Answers on
the back

Children 12 and Under who have savings accounts with Traders and Farmers are members of our "Bee" a Saver Kid's Club.

If you have not already signed your children or grandchildren up for a savings account, why not do one today. An opening deposit of \$10 is all that is required. Here are the benefits of the "Bee" a Saver Kid's Club:

Receive an Educational Gift Bag at time of opening

A Birthday Card

Save \$100.00 and receive the Official "Bee" a Saver T-shirt

\$5.00 added to your account each semester for All A's or All A's & B's

Special Events like Movie Day, Breakfast with Santa, etc.

If you refer a friend, your child will receive a gift.

Come by today and sign up for your Kid's Saver Account



Summer Recipe

Fluffernutter Sandwich

- 2 Tablespoons creamy or crunchy peanut butter
- 2 Slices of Bread
- 2 Tablespoons marshmallow cream

Spread peanut butter on one side of the bread. Spread marshmallow cream on the other side. Put together, slice and enjoy!



Be watching your mail to see when our next exciting event is planned for this summer.

Have a great summer!

Joke Answers

Because there were cheetahs around
On a school buzz!
A gummy bear!