



# Murphy Wall

Quarterly Newsletter

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Member  
FDIC



## *We Are the Bank, Anyway You Look At Us*




For well over a century, Murphy-Wall State Bank and Trust Company has been an integral part of the Pinckneyville area community, providing special activities programs to help the region and its people. The tradition has been evolving at our Murphysboro facility now for the past 3 years. We strive to make our customers and our community our number one priority. Murphy-Wall State Bank continues to provide banking with TLC – Tradition, Leadership, & Commitment.

*We are the Bank, Anyway You Look At Us.*



*Customer Appreciation in 2008. We're half way through the year and if you haven't participated in any of our monthly giveaways, there is still time. Be listening and continue to watch the lobby for monthly customer appreciation giveaways!!*

 **Sign Up in JULY for Internet Banking/Bill Pay!!** You have more important things to do than pay bills.... Each time you use Murphy-Wall's internet banking to make a transfer or bill pay (transfer/payment/bill pay transaction), you will be entered in this months drawing for the July Gift Basket! Murphy-Wall wants to help you spend more time doing things you enjoy. Internet banking-convenient-safe-secure. Sign up now and use it to WIN!!



New Truth In Savings Brochures have been mailed!! Look for current information regarding products, services, and fees. Be sure you read up on what Murphy-Wall has to offer!

***Banking with TLC - Tradition, Leadership, & Commitment!***

[www.murphywall.com](http://www.murphywall.com)



## DuQuoin State Fair 2008

*August 22-September 1*

Murphy-Wall State Bank is a Gold Sponsor of the High School Marching Band Contest!! Come and watch the "Twilight Parade" Friday, August 22 at 6:00 p.m. and enjoy some talented young musicians!! For more information on Events and Schedules, visit <http://www.agr.state.il.us/dq/>



Pinckneyville Day at Rent One Park July 23rd



Murphy-Wall Bank President Marty Davis presents the Student of the Year Award to Alex Hawkins



## Relay for Life

The event was held June 13-14 at the Murphysboro High School. Our employees at the Murphy-Wall facility in Murphysboro worked long and hard to help raise money for the event. We donated baked goods and raised approximately \$200 to donate to the Relay for Life. **"It is about a community taking up a fight."**

## Car for Sale

2006 Chevrolet Cobalt LT  
57,365 miles  
Interested Parties can contact  
Robin or Randy at 687-2265  
Or Roger at 357-5373



## Identity Theft Help Sites:

- <http://www.consumer.gov/idtheft/>
- <http://www.identity-theft-help.us/>
- <http://www.identitytheft.org/>
- <http://www.usdoj.gov/criminal/fraud/idtheft.html>
- <http://www.ifccfbi.gov/index.asp>
- <http://www.ftc.gov/bcp/online/pubs/alerts/phishingalrt.htm>



Minimum Wage  
increased from  
\$7.50 to \$7.75 on  
July 1, 2008

## Bank Holidays

*Monday Sept 1st Labor Day*  
*Monday Oct 1st Columbus Day*



Murphy-Wall State Bank employees (Joseph Crawford, Barry Kellerman, Austin Marlow and Brian Chandler) will be supporting the Pinckneyville Chamber Golf Scramble on July 10th at Red Hawk Country Club!  
**FOUR!**








## 7 Ways to Save Money on Gas

- 1. Drive Smart!** When you drive aggressively, you waste gas and put others at risk. Observe the speed limit, avoid rapid acceleration and braking, and maintain a constant speed on the road.
- 2. Keep Your Car in Shape.** A well-tuned car burns less gasoline. So make sure that you get your oil and air filters changed regularly, and that your tires are always properly inflated.
- 3. Go for a Ride or Walk.** Rather than drive your car to the corner store or a friend's house, walk or ride your bike there. Studies show that this approach has the added advantage of reducing your risk of heart disease.
- 4. Try to Combine Errands.** According to the Department of Energy, several short trips taken from a cold start can use twice as much fuel as a longer, multipurpose trip covering the same distance when the engine is warm.
- 5. Carpool.** Carpool or use ride-share programs if you can. This might also enable you to shorten the time of your commute by using High Occupancy Vehicle (HOV) lanes.
- 6. Pack Light.** According to the Department of Energy, a loaded roof rack on your car can decrease fuel economy by approximately five percent. Also, every 100 pounds you carry in a car reduces a typical car's fuel economy by one to two percent. So, when you go on vacation or a long car trip, put everything you can *inside* your vehicle, and pack light
- 7. Think Hybrid.** The most fuel-efficient vehicles on the road today are hybrid-electric cars. A hybrid combines an electric motor with a conventional, but cleaner, gasoline-powered engine. Over its lifetime, a 50-mile per gallon hybrid Toyota Prius will use half as much gas, and release half as much global-warming pollution, as a 23-mpg Pontiac Grand Prix.

## Hidden Ways to Help Your Heart

The good news about heart disease—America's No. 1 killer—is that a healthy heart is within everyone's reach. You know some of the rules: Eat less fat; eat more fruits and vegetables; and keep blood pressure and blood cholesterol levels in check. But there are more ways to boost heart health:

-  **DON'T SKIP BREAKFAST.** Most heart attacks occur between 7 a.m. and noon —possibly because the cells that help blood to clot, called platelets, are stickiest then. Eating breakfast appears to make platelets less sticky...and less likely to clump together and block a vital artery.
-  **LIGHTEN UP.** People who overreact to stressful situations are more likely to have heart trouble. In one study, people whose blood pressure and heart rate jumped the most during frustrating tests were also the ones most likely to have reduced blood flow to the heart.
-  **MEET THE "A'S".** You may have heard about the antioxidants—vitamins A, C, and E, and beta-carotene—that appear to slow plaque formation in the arteries.
-  **KICK TOBACCO IF YOU ARE USING IT.** Smoking affects more than your lungs. Fact is, within a few years of quitting, you'll cut your risk of heart attack by at least half, similar to those who never smoked.
-  **GET OFF THE COUCH.** Sedentary living—not high cholesterol—is one of the greatest risk factors in heart attack deaths. *Tip:* Just a half hour of moderate physical activity most days of the week can deliver fitness benefits similar to traditional exercise routines. So walk briskly. Take the stairs. Play actively with kids. **Live Longer!**



**Money Orders** On June 1, 2008 Murphy-Wall State Bank & Trust Company discontinued all Money Order Sales and Promotions. We are very sorry for any inconvenience this may have caused. Remember: The United States Post Office sales Money Orders!

**Cashiers Checks** Do you think cashier's checks are as good as cash? Well they are just like any other check - they are only as good as the person sending it to you, whether it's an online acquaintance or a buyer. Be careful of counterfeit cashiers checks.

- Throw away any offer that asks you to pay for a prize or a gift. If it's free or a gift, you shouldn't have to pay for it. Free is free.
- Resist the urge to enter foreign lotteries.
- Know who you're dealing with, and never wire money to strangers.
- Resist any pressure to "act now." If the buyer's offer is good now, it should be good after the check clears.

**Visa Hotline 1-800-554-8969 Report Lost or Stolen Visa Check Cards**

### Student Loan Websites

*State of Illinois*

[www.idapp.com](http://www.idapp.com) (Click on Borrowers tab for current rates and other information)

[www.collegezone.com](http://www.collegezone.com) (Offers free Student Loan Application, FAFSA link)

*Get prepared for going Back to School!*

Need some extra money for a personal computer, books, etc? Our Lending Department would be glad to help! See Terri, Roger, Austin, Robin or Randy for an application!!

### Our New Account Representatives

Have a question about your account? Need to make a Stop Payment? Have you heard about a new product or service? What can Murphy-Wall do for you?

Feel free to phone, email or stop on by to ask your important questions regarding your banking needs.



**Janet Porter**

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