

This year the ABA Education Foundation called on bankers to accept the Million Child Challenge and teach saving lessons to 1 million students through the Teach Children to Save program and teachchildrentosave.com.

Murphy-Wall accepts Million Child Challenge

This Million Child Challenge will help build a generation of savers and aid in our nation's economic recovery.

Our participation in the Million Child Challenge kicked off with the 13th annual Teach Children to Save Day on April 21. Thousands of bankers including Murphy-Wall State Bank, taught saving skills to young people. Taught in classrooms, during the school day, these lessons focus on the fundamentals of saving, such as how to save, why to save and where to save. Bankers will report the number of students reached to the ABA Education Foundation to be counted as



part of the Million Child Challenge. Teachchildrentosave.com, provided by the ABA Education Foundation, allows families to take part in the Million Child Challenge.

Parents and young people can learn more about saving, how to open a bank account, and how to find a Teach Children to Save bank in their community. Young savers can make a commitment to saving by taking the Saver's Pledge. The young

pledges will be counted as part of the Million Child Challenge and encouraged to report back on their saving experiences.



Pictured are Murphy-Wall staff members with local area students

CATS

Customer Activated Telebank System
357-5313, 687-5313 or
Toll Free 877-358-6554



www.murphywall.com

Murphy-Wall State Bank offers FREE Internet Banking. Have access to your accounts 24/7 without leaving home. Sign up today!



We are Going "Green"

Dear Valued Customer:

Murphy-Wall is taking a step in the right direction and Going Green! By doing so we are going to start, in the 2nd Quarter of this year, mailing the Quarterly Newsletter with your Statement or if you would prefer, we will email your Quarterly Murphy-Wall Newsletter to you. This would definitely help us go in the "Go Green" direction!! If you have an email address and would like us to start emailing you the Quarterly newsletter please complete the form attached and drop it by one of our locations at Pinckneyville or Murphysboro. We would be happy to start doing so. If we do not hear from you, we will continue to mail your newsletter along with your statement.

If you have any questions, feel free to call Sarah at 618-357-5373.

We're also looking for *Mystery Shoppers!*

If you are interested in participating in our customer service quality control program, please complete the reverse side of the GOING GREEN form and drop it (or both) off at one of our locations.

Should you have questions or concerns, please call Susan at 618-357-5373.

GOING GREEN!!

If you are interested in requesting your monthly newsletter delivery by email, please complete this form and drop it off at one of our locations in Pinckneyville or Murphysboro. Thank you!!

Customer Name

Email Address

Signature and Date



Telephone Scams

Be aware of computer-generated calls claiming to be from your financial institution. The calls claim their accounts have been frozen and then direct the cardholder to call a toll-free number to leave their debit card information in order to reactivate any cards. The toll-free number includes a recorded message that asks the customer to key their account number, card expiration date, and PIN. Murphy-Wall does not have outgoing computer-generated calls. You will always talk to a LIVE person.

Recommendations:

- Make sure you [i.e. cardholder] initiate the contact, and the institution verifies your identity with questions only you would know.
- To verify whether a call is legitimate, call your bank or visit its website, using phone numbers or internet addresses from your bank statement or account documentation. Do not call back a number provided over the phone or click on a link in an email.
- Most communications will include something that will concern or excite the victim.
- If you have been the victim of a scam, file a complaint at local law enforcement.
- Notify your financial institution.

**Murphy-Wall will be closed in observance of
Memorial Day - May 25th
Independence Day - July 4**

We are looking for MYSTERY SHOPPERS!!!

*We are always looking for ways to improve our customer service!
If you are interested in being a Mystery Shopper for Murphy-Wall State Bank please complete this form and drop off at one of our locations in Pinckneyville or Murphysboro.*

Customer Name

Address

Signature and Date

Phone Number where you can be reached and indicate best time

Are You In Charge?

Most people like to think they're in charge of their debt, but studies show most Americans spend more than they earn, a sure sign of trouble. You may be in debt danger if you:

- Carry more than \$10,000 in credit card debt.
- Get regular calls from creditors and collection agencies.
- Take cash advances on one credit card to cover another.
- Make only minimum payments on your credit cards month after month.
- Put off dentist and doctor appointments because you can't afford them.
- Hide bills from your spouse or fail to open bills because you can't pay them.
- Spend more than half your take-home pay on loans—including credit cards.
- Fail to put aside money in savings, or dip into retirement savings to pay the bills.
- Worry that a temporary layoff or loss of overtime pay will cause a financial crisis.
- Constantly worry and stress about the inability to pay bills.
- Are unable to control your shopping urges, and buy items to feel better, relieve stress, or entertain yourself.

By: James McCommons, Better Homes and Gardens, June 2006



The Presidential \$1 Coin Program
William Henry Harrison—February 1st
John Tyler—May 21
James K. Polk—August 20th
Zachary Taylor—November

Bank At School Program

Elementary Students (5th-8th Grade) have the opportunity to learn basic management principles, and practice what they learn at school through an in-school financial institution. The Bank At School Program is administered by the Illinois State Treasurer in partnership with elementary schools and financial institutions, such as Murphy-Wall State Bank & Trust Company. Our very own Murphy-Wall Staff actually come to the schools and give presentations on how to save money! Currently participating schools are: 204 School, Pinckneyville Junior High School, St. Bruno, General John A. Logan and Carruthers, and Murphysboro Middle School. To find out more information about Murphy-Wall's Bank At School Program, give us a call at 618-357-5373 or 618-687-2265.