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# National Bank Of Petersburg

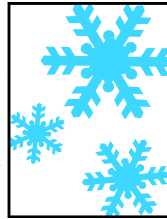
Issue 7

Dec. 2009

Your Hometown Bank Since 1948

## \*Notes From the President\*

It is now early December and we are looking winter squarely in the eye. Hopefully it will be mild. Keep in mind if you need to do some winterizing of your home, the National Bank of Petersburg is always ready and willing to help you with those important financial needs. Also, if you are worried your car may not be as reliable as you would like this winter, you may consider upgrading to a new car or late model used car. Again, contact our loan department to make arrangements to purchase that new vehicle.



Be reminded there are tax credits available to some of you buying a first home, or existing homeowners buying a home. This is an attractive incentive for buyers to make that purchase for a new home. You should consult your tax advisor with any questions you may have.

It appears that the interest rates will remain low for the near future. Account holders have seen the income earned from CD's and money markets reduced considerably. If you are looking for a higher interest rate on your investment, you may want to visit with us about a tax deferred annuity. This product is not for everyone, but it may serve your purpose.

A recap of employee celebrations during 2009: Mindi returned to work after winning her battle with some serious health issues, Lindsey got married and Crystal had a new baby boy. Also, the following anniversaries were celebrated with milestones in banking and with the National Bank of Petersburg: Pam celebrated 15 years with the bank, Jim 35, Crystal 5, Paul 25, Diane 30, Patty 25, Nancy 25 and Pauline 35.

In closing, remember we always have the coffee pot on, so stop by to say hello and maybe even grab a cup of coffee. I hope you have a Merry Christmas and a Happy New Year!

## \*Product Notes\*

~Home buyer tax credits were extended until next spring. Call or stop by to see if this can work for you.

~ Looking for a better interest rate for your investments...inquire about a tax deferred annuity.



### \*NBP Goodfield Trip\*

To start out the new year we have a wonderful trip planned.

~February 12th, 2010~ Conklin's Barn II Dinner Theatre to see the show

"Weekend Comedy".

For more information contact Cheryl in our travel department

217-632-3241



# Hometown Bank News

NATIONAL BANK OF PETERSBURG



### \*Holiday Hours\*

December 24th	December 31st
Main Bank	Main Bank
8am-Noon	8am-Noon
South Branch	South Branch
9am-Noon	9am-Noon
December 25th	January 1st
Closed	Closed
December 26th	January 2nd
Closed	Closed

From everyone at National Bank Of Petersburg we would like to wish you and your family a Merry Christmas and Happy New Year!

