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Northern Hills Bank

**Location:**

7007 Edmond Street

Oklahoma City, OK 45098

**Hours:**  
Mon-Fri: 9:00AM to 4:00PM

**Contact info:**Phone: (547) 555-0158  
Fax: (547) 555-0155  
www.northernhillsbank.com

**Board of Directors**

Chris Ashton

Jon Grande

Jesus Hernandez

Keith Harris

Janice Galvin

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Diane Martin

Scott Seely

Frank Miller

Lorraine Nay

Nigel Westbury

NEWSLETTER

Vol.: 1, Num.: 1

**A Letter from our President**

**A**

 s you know, your bank is undergoing a few changes—for the better. We are under new ownership, and I am convinced we all have a renewed mission to make your community bank even better. Our new branding initiative will help us further that mission. We are small, friendly, financially stable, and simple. We value customer service and relationships and ethical business practices. These are some of the reasons why you bank with us and why we love our jobs at Northern Hills.

As a customer, you can expect to see the same faces and receive the same outstanding service as always. Your accounts will stay the same, and we’ll be offering new options, including an eco-friendly account that is good for the environment and your wallet.

We hope you will enjoy receiving this newsletter each month. It will allow us to remind you of what’s going on at your bank and to let you know about any special offers we may have for you. The newsletter will be available online, by e-mail if you choose to sign up at the Web site, or if you are still receiving paper statements, you’ll find it in the same envelope each month.

Be sure to let us know how we are doing. As always, you can write, e-mail, or call us. But we’d also love to sit and talk with you over a cup of coffee. Thank you for choosing Northern Hills bank.

Steve Schare

President

**Low Rate Credit Card Now Available**

Tired of paying high interest rates on credit cards? Northern Hills Bank is now offering a low rate credit card to customers. At 7.9% APR, you just can’t beat it. Use the card to pay off higher rate cards or to get cash advances. There is no annual fee. Apply online or stop in to fill out an application.

**ECO-FRIENDLY AND SMART**

**Sign up for the *New* Eco Account!**

**2.75% APR**

* Personal checking accounts only
* No minimum balance
* No monthly fee
* Free online banking and bill pay
* Paperless monthly statements

**Save for Retirement with an IRA**

IRAs are a great way to save for retirement. You can contribute $4,000 per year, and if you are consistent and patient, your savings will really start adding up. You also receive tax benefits.

The chart below shows how your savings would accumulate if you saved $4,000 each year and your money earned 7% annually. Ask Rhonda about our current rates for simple and Roth IRAs.

**Calendar**

October 14 – Closed for Columbus Day

November 12 – Closed for Veteran’s Day

November 28 – Closed for Thanksgiving Day

December 25 – Closed for Christmas Day

January 1 – Closed for New Year’s Day