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Location	Lobby Hours	Drive Up Hours
Dieterich Branch (217) 925-2265	M-TH: 8:00 AM - 3:00 PM Fri: 8:00 AM - 5:00 PM Sat: 8:00 AM - 12:00 PM	M-TH: 8:00 AM - 5:00 PM Fri: 8:00 AM - 6:00 PM Sat: 8:00 AM - 12:00 PM
Teutopolis Branch (217) 857-1313	M-TH: 8:00 AM - 4:00 PM Fri: 8:00 AM - 5:00 PM Sat: 8:00 AM - 12:00 PM	M-TH: 7:30 AM - 5:00 PM Fri: 7:30 AM - 6:00 PM Sat: 7:30 AM - 12:00 PM
Newton Branch (618) 783-8300	M-TH: 8:30 AM - 4:30 PM Fri: 8:30 AM - 6:00 PM Sat: 8:00 AM - 12:00 PM	M-TH: 8:30 AM - 5:30 PM Fri: 8:30 AM - 6:00 PM Sat: 8:00 AM - 12:00 PM
Lake Sara Branch (217) 868-5995	M-TH: 8:00 AM - 4:00 PM Fri: 8:00 AM - 5:00 PM Sat: 8:00 AM - 12:00 PM	M-TH: 7:30 AM - 5:30 PM Fri: 7:30 AM - 6:00 PM Sat: 7:30 AM - 12:00 PM
Effingham Branch (217) 540-1000	M-TH: 8:00 AM - 4:00 PM Fri: 8:00 AM - 5:00 PM Sat: 8:00 AM - 12:00 PM	M-TH: 7:30 AM - 5:30 PM Fri: 7:30 AM - 6:00 PM Sat: 7:30 AM - 12:00 PM
Red Bud Branch (618) 282-3861	M-TH: 8:30 AM - 4:30 PM Fri: 8:30 AM - 5:30 PM Sat: 8:00 AM - 12:00 PM	M-TH: 8:00 AM - 4:30 PM Fri: 8:00 AM - 6:00 PM Sat: 8:00 AM - 12:00 PM
Belleville Branch (618) 277-3800	M-TH: 9:00 AM - 4:00 PM Fri: 9:00 AM - 5:00 PM Sat: 9:00 AM - 12:00 PM	M-TH: 8:00 AM - 5:00 PM Fri: 8:00 AM - 6:00 PM Sat: 8:00 AM - 12:00 PM
St. Elmo Branch (618) 829-5500	M-TH: 8:00 AM - 4:00 PM Fri: 8:00 AM - 5:00 PM Sat: 8:00 AM - 12:00 PM	M-TH: 7:30 AM - 5:00 PM Fri: 7:30 AM - 6:00 PM Sat: 7:30 AM - 12:00 PM
Customer Care Ctr (217) 925-5225 (800) 699-9766	M-F: 7:30 AM - 5:00 PM Sat: 8:00 AM - 12:00 PM	



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"Like" Dieterich Bank's Facebook Page to stay up to date on all of our contests, events, employee news, and community involvement!

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THROUGH OUR DOORS...WALK SOME OF THE BEST!



The Lake Sara Branch is excited to feature customers Bill and Susan Schmidt and family in this issue of the newsletter. Bill and Susan currently reside in the Lake Sara area with their four children: Nate (19), Ryan (9), Jacob (17) and Abbie (17). Bill and Susan are the owners of Fore-Way Golf Course located near Lake Sara in Effingham, IL.

Fore-Way Golf Course opened in 1999. It is a 9-hole, par-36 course with a driving range that offers men and women's leagues.

Dieterich Bank would like to thank Bill, Susan, and family for giving us the opportunity to serve them. The employees of the Lake Sara location are pleased to have the Schmidt Family as customers, and we look forward to serving their banking needs for years to come.

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NEW TO DIETERICH BANK

Instant Issue Debit Cards: Dieterich Bank now offers instant issue debit cards. This new service allows you to receive a debit card for your consumer, business, and HSA account on the same day that you open your account. This service is currently available at our Effingham and Belleville branches. Instant Issue is convenient for replacing your debit card if it is ever lost or stolen. If the numbers on your current card are illegible, we will replace it at no cost.

Touch ID: iPhone* users are able to access their mobile banking app using their fingerprint rather than typing in a password, which results in a more secure and efficient sign in experience.

* The phone must be a Touch ID-capable iPhone running iOS 8 or above. The Android phone Touch ID sign in capability is targeted for future release.

Advanced Debit Card Alerts: We have implemented an advanced alert system called smsGuardian. This anti-fraud text alert service for ATM and debit card transactions sends alerts immediately to cardholders via text message. When a cardholder confirms unauthorized activity, the information is immediately routed to a fraud analyst for card blocking and follow up, reducing the time frame in which additional unauthorized transactions could occur. smsGuardian is an optional feature that will cover your consumer, business, and HSA cards. We are excited to provide our customers greater control in preventing ATM and debit card fraud.

LOOKING FOR SOMETHING?

Here's a few common links to help you get around:



CHECKING



SAVINGS



LENDING



OUR CARDS



DIGITAL BRANCH



CASH MANAGEMENT



CALCULATORS



LOCATIONS



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Effingham County Christmas Store: Dieterich Bank employees went Black Friday shopping for donations for The Effingham County Christmas Store. We purchased items ranging from gloves and coats to selfie sticks and board games. The Christmas Store provides a shopping experience for those families that may need a little extra help during the holiday season. The goal of the Christmas Store is to insure that every Effingham County child has a Christmas toy and every resident has food on their table on Christmas day.

St. Elmo's Downtown Christmas: On Sunday, December 4, St. Elmo celebrated Christmas along Main Street. Bank employees baked homemade mini pies the morning of the event. The money raised from selling the pies will be used to purchase items for St. Elmo's Caring and Sharing, which is hosted by the Lions Club.



Catch a Bass and Win Cash: Dieterich Bank's "Catch a Bass and Win Cash" Lake Sara Fishing Challenge continues to pay out prizes. Kirk Jansen of Teutopolis, IL, collected his prize of \$500 cash from Dieterich Bank's Lake Sara Branch on October 26, 2016. The Fishing Challenge began in May, with 20 tagged fish re-released into Lake Sara. These fish were tagged with prize amounts ranging from \$25 to \$1,000. While summer may be over, 9 prize-winning fish still remain in Lake Sara, including the grand prize of \$1,000.

Past prize winners include: Ronnie Putnam of Altamont, IL (\$50); Gregory Katello of Lockport, IL (\$50); Scott Lowery of Oak Lawn, IL (\$50); Cameron Stuemke of Altamont, IL (\$50); Josh Werner of Tinley Park, IL (\$100); Cary Simpson of Lakewood, IL (\$150); Scott Grewell of Effingham, IL (\$150); Jim Santangelo of Chicago Ridge, IL (\$150); Michael Wise of Pesotum, IL (\$250); and Mike Friedrich of Effingham, IL (\$500).

THROUGH OUR DOORS...WALK SOME OF THE BEST!



The Newton Branch is pleased to feature Seth Wilson and Tom Chi. Seth and Tom have recently opened a Verizon Wireless store in Newton. They are currently managing two Verizon stores in Chatham and Flora and are excited to be able to bring their products to Jasper County and offer local support. Seth and his wife, Jennifer, have one child and reside in Effingham. Tom and his wife, Katherine, have two children and reside in Taylorville. We look forward to helping Seth and Tom with all of their banking needs for years to come. Pictured to the left is Seth Wilson.

Did you Know....

* Dieterich Bank gives scholarship opportunities to high school students. The Bank is a proud member of the Community Bankers Association of Illinois. Through our membership, we extend an annual scholarship opportunity to our customers who are high school students that will be entering college. If you would like more information about this scholarship, please check with your local high school.

* When making your loan payment to Dieterich Bank, an Online Banking Transfer is more efficient than Online Bill Pay. While the Bill Pay feature is very safe and secure, a paper check is issued and mailed to the Bank through the US Postal Service. With an Online Banking Transfer, the payment is electronic, eliminating the risk of your payment being lost in the mail. To make your loan payment to Dieterich Bank as an Online Banking Transfer, go to the "Transfer" tab within Online Banking and select the date you want the loan payment to be posted. You can request a one-time transfer each month or set up a recurring, automatic transfer which will be posted the same date each month.

* Dieterich Bank hosted its first Customer Appreciation Picnic in 1988 as a parking lot party at the Dieterich location with 1,000 pork burgers served to our customers. Earlier this year, the Bank held its 29th Annual Picnic at Dieterich's Liberty Park and served 1,800 pork burgers to the 1,000 customers who attended the event. The Red Bud location also hosts a Customer Appreciation Picnic. This year, Red Bud served 400 pork burgers and 125 hotdogs to over 300 customers.

* Dieterich Bank was recognized at the Community Bankers Association of Illinois (CBAI) Annual Convention in September for its outstanding attendance in education programs.

Happy 1 Year Anniversary St. Elmo



Throughout its first year, the St. Elmo Branch has encountered many exciting things in its community. For the annual St. Elmo Labor Day Parade in September of 2015, the St. Elmo staff dressed up as characters from The Wizard of Oz, which served as the theme of their parade float. A week-long Grand Opening celebration was also held in September. As part of the Grand Opening,

we surprised the community with various activities including: restaurant takeovers at Mary Ann's Diner and Daryl's Dine In, Breakfast Day at the branch with pizza from Casey's, and a grand prize drawing for a flat screen TV. In November, the branch asked the kindergarten classes at St. Elmo Elementary School to color turkeys to help decorate the branch for the Thanksgiving holiday. Each child was rewarded with a treat for participating. For Christmas on Main Street, employees sold mini pies for donations. We were excited to welcome a local Boy Scout Troop to tour the branch and ask questions about banking, which earned Merit Badges for the scouts. Dieterich Bank is proud to be an active member of the St. Elmo Business Association, which has allowed us to help plan the St. Elmo Labor Day Festivities and to sponsor the Annual 5K Run. To cap off their first year, a 1 Year Anniversary Celebration was held at Avena Township Park on September 14, 2016. All St. Elmo citizens were invited to enjoy pork burgers, popcorn, and Dilly Bars in true Dieterich Bank fashion. We are overjoyed with the welcoming atmosphere we have received from the St. Elmo community, and we look forward to serving them for many years to come.