



FARMERS & MERCHANTS  
STATE BANK OF BUSHNELL®

Member  
FDIC

September 2009

## Yet Another Scam

New scams are being discovered almost daily. This one is pretty slick.

You receive a call from someone claiming to be from 'VISA' or 'Master Card' saying he is calling from the Security and Fraud Department, and gives you his Badge number. He tells you that your card has been flagged for an unusual purchase pattern, and he wants to verify the purchase with you. He states a purchase was made on your VISA (or Master Card), and asks if you purchased a particular item from a particular company for \$497.99.

When you say "No", the caller states that he will be issuing a credit to your account. He then goes on to say they have been watching this particular company, and the charges are usually under \$500.

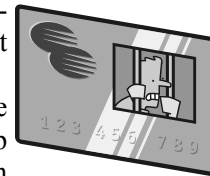
This caller, who has stolen your credit card information previously, now asks if your address (gives you your address) is still correct. When you confirm your address, he then tells you he will initiate a fraud investigation, and that if you have any questions, you should call the 1-800 number listed on the back of your card, and ask for Security. He then provides you

with a 6 digit Control Number, which refers to your specific investigation.

The *important* part of this scam is that the caller now needs to verify that you are in possession of your card, and asks you to 'turn your card over and look for some security numbers'. After you read those numbers to him, he'll say, 'That's correct.' Before he hangs up, he'll ask if you have any questions and tell you to be sure to call back if you do.

Don't *ever* give out your credit card information in a case like this. If a credit card company does call you to verify a purchase or suspected fraud, they will never ask for any information (including security numbers) on your card. They issued the card! They already have it! Instead, hang up! Call the 1-800 number on the back of your card, ask for the Security Department, and then verify the purchase or suspected fraudulent activity.

File a police report to help stop scams such as this one, and help protect your family, friends and neighbors from being a potential victim, as well.



### Friends in Motion

Some of the wedding anniversaries recently celebrated include: **Marion and Grovone Yocum** (67 years) of Prairie City, **Luther and Nina Klinedinst** (62 years) of Bushnell, **Bob and Sara Hudson** (61 years) of rural Avon, **Dale and Isabelle Ferris** (59 years) of Bushnell, **Eldon and Bonnie Cadwalader** (59 years) of Bushnell, **Robert and Maxine Perdue** (56 years) of Avon, **Tom and Ruth Pratt** (55 years) of Bushnell, **Delbert and Ruth Curtis** (53 years) of rural Avon, **Dwight and Kay Morrow** (48 years) of rural Good Hope, and **Don and Mary Mendenhall** (30 years) of rural Avon. Congratulations to each and every one of you!

Some birthdays celebrated recently include: **Mildred Inman** (92) of Bushnell, **Helen Bradford** (89) of Adair, **J. Doyle Lutz** (89) of Good Hope, **John Beal** (84) of Adair, and **Dale Ferris** (82) of Bushnell. Happy birthday to each of you!

### Youth CD Available at F&M

Farmers & Merchants State Bank makes it easier for children's savings to grow, with our **Youth Certificate of Deposit**.

Child customers must be less than 18 years of age for the entire term of the certificate, and may choose from 1- to 4-year terms. Rates are the same as regular CDs, but if rates go up, they have the option to bump the rate once per 12-month period.

Youth CDs may be opened with a minimum of \$100, and you can add to the face of the certificate, at any time, in increments of \$100.

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

## ATTENTION!

Many Illinois license plates have been identified by the manufacturer as being in batches that are wearing prematurely. To remain in compliance with Illinois law, it may be necessary to replace your license plates if they develop bubbles or rust around the letters, causing them to be difficult to read. Failure to replace license plates that are unreadable could result in a citation.

To have your license plates replaced under the manufacturer's warranty, at no cost to you, please call (217) 785-3000 or visit [www.cyberdriveillinois.com](http://www.cyberdriveillinois.com).

If your license plates do not show any signs of premature wear, it is not necessary to order a replacement set.



## Labor Day September 7<sup>th</sup>

(bank holiday)



## Remember 09-11-01

## Let Us *Re-Introduce* . . . **Andrea Ryan** !



**Andrea Ryan** will have been with Farmers & Merchants State Bank five years at the end of November! During these five years, **Andrea** has served our customers as a loan officer, security officer, and in marketing.

**Andrea**, daughter of **Tom** and **Mae Furniss** of Bushnell, graduated from B-PC High School, Spoon River College, and Western Illinois University with a degree in Agricultural Science.

**Andrea** and her husband **Lance**, of rural Monmouth, own and operate **Ryan Showpigs**, and spend part of their summer traveling to state and county fairs. When she is not working at F & M or at the fairs, the majority of her time is spent with her little ones, son **Kelton** (2), and daughter **Addyson** (6 months), and with her extended family and friends.

A couple of **Andrea's** favorite recipes include:

### **CHOCOLATE CHIP CHEESECAKE BARS**

3/4 c. shortening	3/4 c. sugar
1/3 c. brown sugar, packed	1 egg
1 1/2 tsp. vanilla	1 1/2 c. flour
1 tsp. salt	3/4 tsp. baking soda
1 1/2 c. miniature chocolate chips	
3/4 c. chopped pecans (optional)	

#### *Filling:*

2 pkgs. (8 oz.) cream cheese, softened	
3/4 c. sugar	2 eggs
1 tsp. vanilla	

In a mixing bowl, cream together the shortening and sugars. Blend in the egg and vanilla and set aside. In another bowl, combine the flour, salt and baking soda.

Add the dry mixture to the creamed mixture and mix well. Fold in chocolate chips and pecans.

Reserve one-third of the dough. Place the remaining two-thirds into a well-greased 9" x 13" pan. Bake at 350° for 8 minutes.

During the baking time, beat the cream cheese and sugar until smooth. Add eggs and vanilla, and mix well.

Spoon the cream cheese mixture over the crust, and drop spoonfuls of the reserved dough over the filling. Bake for an additional 35-40 minutes, or until golden brown. Cool, cover, and store in refrigerator until ready to serve.

### **RHUBARB KUCHEN**

3 oz. pkg. strawberry Jell-O®	1/3 c. sugar
3 Tbsp. flour	4 c. rhubarb, sliced
1 c. sifted flour	1/4 c. sugar
1 1/2 tsp. baking powder	1/4 tsp. salt
6 Tbsp. butter	
1 egg, beaten	2 Tbsp. milk
1 tsp. vanilla	1/2 c. sugar
1/3 c. sifted flour	

Combine dry Jell-O, 1/3 c. sugar, 3 Tbsp. flour and rhubarb. Mix well and let stand 15 minutes.

Combine 1 c. sifted flour, 1/4 c. sugar, baking powder, and salt. Cut in 3 Tbsp. butter until size of course crumbs.

Combine egg, milk and vanilla. Add to flour mixture and stir only until moistened.

Pat dough into 9" x 9" baking dish. Spoon in rhubarb mixture.

In small bowl, combine 1/2 c. sugar and 1/3 c. flour, and cut in 3 Tbsp. butter until crumbly. Sprinkle over rhubarb.

Bake at 350° about 60 minutes, until top is browned. Cool before serving.

## UPCOMING COMMUNITY EVENTS

**Sat. Sept. 12** - Bushnell Park District's 3rd annual "Grills Gone Wild" barbeque cook off

**Fri. Oct. 2 & Nov. 6** - Free cholesterol screening and blood pressure check, F&M Main Bank Lobby, 9 am to 10 am

**Fri. Sept. 11, Oct. 9, & Nov. 13** - Red Cross Apheresis blood drive, Bushnell Recreation Center. Call 772-9238 for appointment scheduling.

**Fri. Sept. 25** - Red Cross blood drive, B-PC Elementary School, 10 AM to 3 PM



## F&M Bank Special

**Home Loan Special**  
**\$200 Off Closing**  
**Costs!**

**Equipment Loans**  
**5 yrs. - 5.7%**  
**3 yrs. - 5.4%**

**Call 309-772-2171**  
for details!



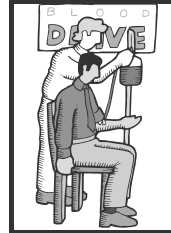
Some Restrictions Apply.  
Subject to Credit Approval.

## B-PC Elementary Pint-Size Heroes !

B-PC Elementary School is participating in an exclusive American Red Cross program this month. The Pint-Size Heroes program consists of an educational segment, a blood drive, and a recognition program. A Pint-Size Hero is a child who recruits a blood donor to their school's blood drive.

September 9<sup>th</sup> the B-PC Elementary children will participate in the Educational Presentation, and the Blood Drive will be held September 25<sup>th</sup>. Each child will take home a letter requesting that someone participate in the blood drive. Each child who recruits at least one blood donor, who presents at the blood drive, will qualify for a prize. The prizes are an incentive. However, through the blood drive process, the children discover that the "true" prize is the rewarding feeling of knowing that their efforts help save lives.

The Red Cross provides nearly half of the nation's blood supply to patients in 3,000 hospitals across the country, collecting more than 6 million units a year



from volunteer donors. Through this program, and donor participation, children learn of the importance of the life-saving resource of blood.

If you are 17 years old, weigh at least 110 pounds, and are in good general health, you may be eligible to donate blood. If a Pint-Size Hero asks you to participate, you may be able to help save a life by donating your blood. You'll also be teaching our children the importance of humanitarian acts. Call the school office (772-9464) for an appointment. Walk-ins are also welcome.