

APRIL 2010

ambassador program 



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Ambassador Photos



Meet Sheri Pulliam



Sheri Pulliam, CRPS
Vice President and Trust Officer
217.698.4402
spulliam@townandcountrybank.com

Retirement Plan Specialist designation from Cannon Financial Institute in 1998.

The Town & Country Bank's Private Client Group now has over 60 years of combined experience in all aspects of trust administration and investment management that allows them to exceed all of our customer's expectations.

Sheri has been happily married for over 33 years, has three dogs, and enjoys landscaping in her spare time.

Sheri states, "I am looking forward to working in a customer focused, community bank environment that Town & Country Bank offers."

Sheri Pulliam's office is located at the 3601 Wabash Avenue branch. She can be reached at 217-698-4402 or spulliam@townandcountrybank.com. Please contact her with any of your retirement plan or financial questions and needs.

Inside This Issue:

Meet Sheri Pulliam

Dear Ambassadors

Lunch Around the World

Ambassador Photos

INSERT: Calendar

Town & Country Bank's Private Client Group is pleased to announce the addition of Sheri Pulliam as Vice President and Trust Officer. Sheri joined our Town & Country Bank family in January, 2010. She has over 30 years of banking experience and brings to our Private Client Group her expertise in Employee Benefit Services with over 25 years in retirement plan design, implementation and administration. Sheri and Tom Gallagher, Managing Director of the Private Client Group, formerly worked together for 25 years at a large financial institution. Tom recognized the need for someone with Sheri's expertise and actively recruited her for the Private Client Group. Sheri's expertise includes Qualified Plan design and administration for pension, profit sharing, 401(k), 403(b) and Employee Stock Ownership Plans; Non-Qualified Plan design and administration; Health Savings Account Administration; and Section 125 Plan Administration. Sheri received her Certified

If you no longer wish to receive Ambassador Program correspondence, please call 217.698.4401 or e-mail Linda at lhammer@townandcountrybank.com.

Ask Your Banker About Our New **VISA Credit Card!**



Dear Ambassadors,

Imagine floating down the Rhine River with imposing medieval castles lining its banks and viewing the dramatic Rhine Gorge, the most beautiful stretch of the river.

Imagine a floating room with magnificent views as you glide along one of the most important rivers in Europe, the Rhine.

Imagine visits to Amsterdam, Cologne, Heidelberg, and Breisach Germany; Strasbourg, France, and an excursion to the Black Forest.

Sound wonderful? It is.

As the Ambassador Program Director at Town & Country Bank, I would like to invite you to join me for wine and hors d'oeuvres on **April 20, 2010** at the Town & Country Bank located at 3601 Wabash Avenue, Springfield, Illinois at **5:30 PM**.

Join me as I welcome a representative from Avalon Waterways, one of Travel & Leisure's Top 10 Small Ship Cruise Lines. Learn more about the trip, the options, the vessels, the outstanding service, and exceptional cuisine on this fabulous nine day trip on the Romantic Rhine from Amsterdam to Basel from October 16 -24, 2010.

Prices from \$3692 per person *including* airfare from Springfield and most meals.

As a special promotion, you will receive \$300 off the price of the cruise per person if you book your trip before May 17, 2010.

I hope you will join me!

Linda W. Hammer, Ambassador Program Director
3601 Wabash Avenue
Springfield, Illinois 62711
217.698.4401

Lunch Around The World!

LUNCH AROUND THE WORLD

Lunch Around the World has been a great success! We are having so much fun trying different ethnic restaurants! Our hosts have been very gracious in sharing their personal histories, cultures, and delicious food! We are meeting people and experiencing cultures and foods from all around the world right here in Springfield. Bring a friend and join the fun! No passports required!

APRIL 13, 2010 [TUESDAY] 11:30 AM

THAI KITCHEN 2, 305 CHATHAM ROAD [Near Monroe St./ Chatham Rds intersection], SPRINGFIELD, IL

Owner Sang Thong Thapanya welcomes us to join him and try delicious Thai cuisine. The menu includes several noodle dishes such as Pad Thai, Pad See Eaw, and Yum Woon Sen. Among the many entrees served with rice are cashew stir-fry, garlic salmon, rice radna, beef & oyster sauce, and pineapple curry. Appetizers include eggrolls, chicken or pork satay, crab rangoon and fish cakes. There is lemongrass, bume and rice-noodle soup. Are you hungry yet? Call me today! Lunches from \$6.25. **RSVP to Linda at 698-4401.**

MAY 12, 2010 [WEDNESDAY] 11:30 AM

AZ-T-CA MEXICAN GRILL, 2753 CHATHAM ROAD [By Schnuck's in Montvale off of Iles], SPRINGFIELD, IL

Hola, Senors and Senoritas! After talking with Nicolas I decided not to visit Az-T-Ca on Cinco de Mayo because it is the busiest and most chaotic day of the year at his restaurant. Owner/Chef Nicolas Paz wants us to relax, to take our time to enjoy the food and the experience at AZ-T-CA. Nicolas feels having many Mexican Restaurants in the Springfield area makes it important for AZ-T-CA to be the best, not only the food and menu, but in customer service which is second to none. Nicolas invites us to DISCOVER THE TASTE!!! Chori pollo, carne asada, fajitas, enchiladas, quesadillas.....you will have trouble making up your mind! Practice your Spanish and meet me there! **RSVP TO LINDA AT 698-4401 BY MAY 10, 2010.**

JUNE 9, 2010 [WEDNESDAY] 11:30 AM

OSAKA JAPANESE RESTAURANT, 1665 WABASH AVE., SPRINGFIELD, IL

Get ready for a fun lunch experience! We will be seated at a hibachi table, which features seating around a flattop grill. The chefs entertain as well as cook with a lot of flair and razzle-dazzle. Lunch choices cooked on the grill include steak, chicken, shrimp, scallops, or salmon served with Japanese onion soup, house ginger salad, vegetable mix, and steamed rice. If you prefer you may order sushi from the sushi bar or Japanese entrees from the kitchen. Prices range from \$6.95 to \$12.95. **RSVP TO LINDA AT 698-4401 BY JUNE 7, 2010.**

AMBASSADOR PROGRAM PASSPORT CARDS ARE NOW AVAILABLE STARTING APRIL 1, 2010. Get one from Linda when you take your next trip or participate in an activity. Get a stamp for each Ambassador event or trip you take, and when your card is filled, you'll get \$15 off your next trip!!

Prevent Identity Theft By Shredding

Why shred?

"Dumpster diving," or rifling through trash cans for personal information, is a tactic used by identity thieves. You are taking a terrible risk if you don't shred sensitive material. Invest in a shredder for your home or office, preferably one that "cross cuts" (slices in two directions), and destroy all sensitive information including junk mail and paperwork that includes: Account numbers, E-mail addresses, Birth dates, Passwords and PINs, Signatures, and Social Security numbers. If your shredder can't handle plastic, use scissors to cut up expired credit and identification cards before discarding them. For larger jobs, consider hiring a commercial shredding company.

How long should I keep sensitive documents?

When sorting through dusty file boxes or the pile of papers on your desk, it's easy to become confused as to which records you need to keep and those you should shred. Here are some guidelines to help you determine how long to keep records:

Tax Records: Seven years, to be safe. The IRS has three years to audit your return if the agency suspects you made a mistake and up to six years if you likely underreported your gross income by 25 percent or more. If you failed to file a return for any year, keep records indefinitely.

Pay Stubs: One year. Match them up to your W2 form, then shred.

Bank Statements: One year. But hold onto records related to your taxes, business expenses, home improvements, mortgage payments and major purchases for as long as you need them. Many financial institutions now provide the option to receive your bank and credit statements online instead of by mail.

Credit Card Statements: At least 45 days. The rules here are similar to those for bank statements; hang on to those you may need for your taxes or as proof of purchase. Shred the rest after you've confirmed payment.

Medical Records: Keep medical bills for at least a year in case of a dispute over a reimbursement. Some experts suggest keeping other records for five years from the time treatment for the symptoms ended. Hang on to information about prescription information, specific medical histories, health insurance information and contact information for your physician.

Insurance Records: Keep policy information for the life of the policy plus an additional five years. Additional records such as statements, hospital bills, car repair bills, copies of prescriptions, etc. should be kept up to five years from the date the service was provided.

Utility and phone bills: Shred them after you've paid them, unless they contain tax-deductible expenses.

IRA Contributions: Until you withdraw the money. You can shred quarterly statements as soon as you match them with your yearly statement.

Home Purchase/Sale/

Improvements: Until six years after you sell. Improvements you make and expenses such as your real estate agent's commission are factored in when you sell your home, lowering your capital gains tax.

Warranties: As long as they are current. Expired warranties can be recycled, unless they contain personal information.

Below is a list of specific items to consider shredding for your safety and privacy:

Address labels from junk mail and magazines
ATM receipts
Bank statements
Birth certificate copies
Canceled and voided checks
Credit and charge card bills, carbon copies, summaries, receipts, statements
Credit reports and histories
Employee pay stubs

FREE SHRED DAY!!
JUNE 24, 2010 [THURSDAY] 3 PM—6PM
TOWN & COUNTRY BANK, 3601 WABASH AVE.
SPRINGFIELD, IL
Limit: 4 file size boxes or bags.
Identity theft is a constant threat, and in an effort to help our Ambassador customers avoid this problem, Town & Country Bank is offering a free shred day from 3 pm to 6 pm on June 24, 2010. Customers are invited to bring confidential documents, files, old credit card statements, checks, tax returns, bills, or anything a thief could use to steal your identity. Rick Weekly who owns and operates Affordable Shred, a document destruction company headquartered in Springfield, IL, will be available to offer mobile, on-site shredding. Affordable Shred is AAA-certified by the National Association of Information Destruction (NAID), affirming compliance with the highest industry expectations and ethical standards. Cameras are mounted in the mobile truck allowing you to watch the shredding process from start-to-finish! RSVP to Linda at 698-4401 by June 21, 2010 if you have items you want to shred.

Employment records
Expired credit and identification cards including driver's licenses, college IDs, military IDs, employee badges, medical insurance cards, etc.
Expired passports and visas
Legal documents
Insurance documents, forms
Investment, stock and property transactions
Luggage tags
Medical and dental records, physician bills
Papers with a Social Security number
Pre-approved credit card applications
Receipts with checking account numbers
Report cards
Resumés or curriculum vitae
Signatures (such as those found on leases, contracts, letters)
Tax forms
Transcripts
Travel itineraries
Used airline tickets
Utility bills (telephone, gas, electric, water, cable TV, Internet)