



## New Changes and New Products

We are in the midst of bringing new changes to our bank. A couple are outcomes based on changes in regulations that we must follow and others are very positive moves for serving our customer's and community's needs. With new debit card changes, we are satisfying regulatory requirements while bringing a better product to you. Be sure to look for more information regarding these changes that will take effect in February 2011.

We are also trying to roll out a home equity product. The regulations on these products seem to change every day with more to come in the near future; therefore, we have delayed implementing this new product until final rules for entrance into that product are determined.

We will also be moving into a Privileged Overdraft program. All accountholders will be receiving information and we ask that you please take the time to read what the program is and how it can benefit you. We look forward to advancing our products and services to all of you. Please let us know how we are doing and how we could better serve your needs.

Fall has arrived and the many colors of it. It is an exciting time to see everyone gear up for harvest in our communities. We hope that all have a very safe and successful outcome!

## Convenient Visa Travel/Gift Cards are here!

We are now offering a more cost efficient Convenient Visa Travel and Convenient Gift Cards! These cards are accepted everywhere that Visa is accepted all over the world. They allow the security of plastic with the convenience of cash! The Convenient Visa Travel or Convenient Gift Cards are great for college students, those that do not have a checking account or anyone traveling in or outside of the US! These cards act just as a debit card, may be personalized, and can be used: online, in a store, or at an ATM. You are also offered free 24/7 account information online or by phone. The activation is just a few short clicks away and to reload your card just give us a call. With the Holiday season around the corner, be sure to stop in at one of our locations for your Visa Travel or Gift Card!



Paul Domke~President/CEO

### HOLIDAY CLOSINGS

Monday, October 11th– Native American/Columbus Day

Thursday, November 11th– Veteran's Day

Thursday, November 25th– Thanksgiving Day

Friday, December 24th– Close at Noon,  
Christmas Eve

Saturday, December 25th– Christmas Day

Saturday, January 1st– New Year's Day



## A New Face at HSB!

Kaye Waugh is the newest employee at Heartland State Bank. Her and her husband, Kurt, moved from Arizona to South Dakota in 2009 for her husband's teaching position in Miller, SD. They moved from Miller in the summer of 2010 to Wessington where she was employed at Cenex before accepting the customer service representative position at HSB. Kaye is a graduate of University of St. Thomas with a Bachelor of Science in Business Management. Stop by and welcome Kaye to the Wessington branch!





## Looking for Business Education at home? Profit Mastery University is the answer!



### Creating Value and Building Wealth



*"This material is fun and important to understand. It makes it easy to understand my businesses weakness and allows me to determine where to focus in order to improve efficiency and profits".*

**-Billy Wigley-Fairfield, CA**

**Steve LeFever** - part comedian, part financial manager, former commercial banker, current entrepreneur and world-class presenter. Steve drives home his message with a no-nonsense, laugh-out-loud approach that makes him the top-rated presenter at virtually every conference he attends.

Driving financial discipline and initiating change in diverse types of organizations can be a big challenge and in this area, Steve LeFever can do it like no one else. The thousands who hear him speak every year applaud his distinct "tell it like it is" perspective on business, financial management, and commercial banking. But it's his interaction and connection with his audiences that brings his message home.

- Online Streaming High-Definition Video filmed in front of live audience.
  - Participants work the case studies like they're actually in the classroom.
  - Comprehensive 400-page Participant's Guide.
  - Same blend of information, motivation, and humor in the online program that is used in our live programs.
  - Provides powerful real-world financial tools, delivered in plain English, to help businesses survive and thrive.
- "It's just like being there, but I can proceed at *my own pace*, and review the material whenever I need to."

Be sure to check out our website at [www.hsbsd.com/links.asp](http://www.hsbsd.com/links.asp) to view the video to see what Profit Master University has to offer you and your business!

## Making a "Lasting Change" with the United States Presidential Coins

The United States is honoring the Nation's Presidents by issuing \$1 coins with their images in the order that they served in office. The U.S. Mint issues four different Presidential Coins each year. The four featured in 2010 are Fillmore, Pierce, Buchanan, and Lincoln. Make a "lasting change" and get your presidential coin today!

- \$1 coins are accepted everywhere
- \$1 Coins are convenient for vending, public transportation, retail purchase and more
- Using \$1 Coins can save our nation \$500,000,000 annually



## Savor the Flavor when You Use Your Debit Card!

The next Debit Rewards Program campaign, "Savor the Flavor," will run from October 1 through December 31, 2010. This campaign offers cardholders the chance to win a KitchenAid® Pro 600 Stand Mixer, a \$500 value, when they use their debit card to make purchases.

Each month of the "Savor the Flavor" campaign, six lucky winners will receive a slow cooker buffet server, valued at \$50. At the end of the campaign period, one first place prize winner will receive a Circulon® Elite 10-pc. Hard-Anodized cookware set, valued at \$300, and one grand prize winner will receive a KitchenAid® Pro 600 Stand Mixer, valued at \$500.

