

# Heartland Heartbeat

## Winter 2008

Heartland  
State  
Bank  
Your Locally Owned Bank,  
Member FDIC  
Equal Housing Lender

*Happy New Year!*  
*We look forward to serving you in 2008!*

**Wessington 605-458-2255**



**Front Row: Kathi Gortmaker, Joan Domke, Naomi Reinhardt, Penny Woodruff**

**Back Row: Craig Hargens, Arnold Domke, Jeff Reinhardt, Tabatha Duxbury**

**Highmore 605-852-2177**



**Left to Right: Mike Lehrkamp, Dorothy Dean, Donita Ratzlaff, Jenni Faulstich, Melva Peterson, Rod Domke, Robert Kilber, Cathy Kerr**

**Julara 605-596-4123**



**Left to Right: Paul Domke, Janelle Domke, Paula Tollefson, Randy Buchholz, Mary Buchholz, Susan Binger, Scott Domke**

**Redfield 605-475-5500**



**Standing: Michelle Schmitt, Paul Domke, Jeff Reinhardt, Jill Schroeder**

**Seated: Barb Lenocker, Cody Marzahn**

As we look back on 2007 we thank you for your support and continued business. As you prepare your end of year financial records please note that all interest paid and interest received notices are included in this month's bank statement. Wishing you and your family a Happy and Prosperous New Year, we are here to serve you! ~ **Heartland State Bank Staff**

### New Employee in Highmore Mike Lehrkamp

Mike Lehrkamp has assumed the duties of loan officer at our Highmore location. He is not a stranger to Highmore, as he worked at HSB previously from 1999 to 2001. He has ranched for the past six years and returned to the bank as of Nov. 1st. He grew up at Scenic, attended high school at Wall, college at Black Hills State University and SDSU. He and his wife, Kori, have three children: Paige 5, Grady 3 and Maddie 2 months. His interests include working with the 4-H program, watching and playing sports, golfing, bowling and coaching wrestling both high school and AAU. Welcome back Mike!



### Medicare participants, beware of fraud...

Received any interesting mail lately? During this time of increased mailings and marketing, you will want to be diligent in protecting yourself from Medicare fraud, abuse and errors. The South Dakota SMP provides useful guidelines in preventing healthcare fraud in their "Don't Be a Target of Healthcare Fraud" brochure.

Protect your personal information. This is the best line of defense against healthcare fraud and abuse. The following are some ways to protect your healthcare benefits:

- ◆ Treat your Medicare, Medicaid and Social Security numbers like a credit card number. Never give these numbers to a stranger.
- ◆ Remember, Medicare doesn't call or visit to sell you anything.
- ◆ Don't carry your Medicare or Medicaid card unless you will need it.
- ◆ Record doctor visits, tests and procedures in your personal health care journal or calendar.
- ◆ Save Medicare Summary Notices and Part D Explanation of Benefits. Shred the documents when they are no longer useful.

Even when you do everything right, there is a chance that your personal information can be used without your permission. To detect potential errors or fraud, always review your Medicare Summary Notice and Part D Explanation of Benefits for mistakes. Compare these records with your personal health care journal and prescription drug receipts to make sure they are correct. Look for three things on your billing statement: 1. Charges for something you didn't get 2. Billing for the same thing twice and 3. Services not ordered by your doctor.

If you suspect errors, fraud or abuse, report it. If you have questions about information on your Medicare Summary Notice or Part D Explanation of Benefits, call your provider or plan first. If you are not comfortable calling your provider or plan, or you are not satisfied with the response you get, call the South Dakota SMP at 1-800-822-8804 (East River) or 1-800-695-8168 (West River). This organization works to empower seniors to prevent healthcare fraud and will help you sort out these issues. They are funded in part by the U.S. Administration on Aging. Another organization that would be willing to help is the SHIINE (Senior Health Information and Insurance Education) organization. They can be reached at 1-800-536-8197.

*Thank you to Becky Leonard, Extension Educator for Spink County for her contributing article*

### Online Banking: the fast and easy way to keep track of your finances!

You can view your personal account balances and transactions, transfer funds between Heartland State Bank accounts, and make loan payments. Try out our Online Banking Demo to discover for yourself how easy it is to use. You can do your banking at your convenience while at home or away. Online Banking also gives you the ability to download into your money management software. Stop in at any location for a free mouse pad; for more information or to enroll for Online Banking visit [www.hsbsd.com](http://www.hsbsd.com).



**Heartland State Bank**  
**will be closed on:**  
**Monday January 21st ~**  
**Martin Luther King Day**  
**Monday February 18th ~**  
**Presidents Day**