

Begin the New Year with Pilot Grove Savings Bank

Another holiday has come and gone and the memory of 2012 is replaced by the hope and promise of the new year ahead.

As we begin the New Year, count on us for the advice and assistance you need to reach your personal financial goals in the times ahead.

All of us at Pilot Grove Savings Bank wish you and your family a safe, prosperous, and healthy 2013.



Services Makeover

The beginning of a new year brings promises to improve and make a new start. Along with our usual resolutions to eat better and exercise more, perhaps a "Bank Services Makeover" should be added to the list.

Have you kept putting off applying for Pilot Grove Savings Bank's Internet Banking Service? Or what about moving those unused funds from your checking account to a Certificate of Deposit? If you are still hiding those valuables in a shoe box in your closet, isn't it time to open a safe deposit box? Have you moved and still haven't changed your address?

Pilot Grove Savings Bank is here to serve all of your financial needs. Call or stop in your local branch office and let us help you follow through with your New Year's resolutions.

A Club for Special People like You

The Pilot Grove Savings Bank Heritage Club is for very special people like you. It's for our more experienced bank customers — individuals who have reached or surpassed the age of 55. And because you've earned that distinction, you're entitled to receive all the fun and benefits the Heritage Club has to offer. So, whether you're a new member or one of our charter members, you can never be reminded too often of the benefits the Club offers.

- Free Regular Checking Accounts
- Free Personalized Checks
- Copying Service (6 free per day)
- Notary Service
- Club Newsletter
- Free Stop Payments
- Safe Deposit Box Discount
- Free Cashier's Checks
- Free Monthly Club Activity Days

You also receive opportunities to travel, attend Club activities and more! If you have questions, call Heritage Club Director Sue Winnike at 319-837-6121.

Invite your friends to register for the Heritage Club at any of our branch locations. An active Pilot Grove Savings Bank deposit account is all that is needed to qualify for membership. It's that easy.







Tues., Feb. 26, 2013 9:00 – 11:30 a.m. Donnellson, Iowa Pilot Grove Savings Bank Community Room

hase away the winter blues by gathering with Heritage Club friends for some Bingo and Cards at this February Activity Day.

Fill-the-card winners can take home \$10, special game winners \$5 for a win, and regular game winners can pocket \$3 for each Bingo. Card players can pocket \$10 for first place and \$5 for second place for the highest number of games won. At the conclusion of the activities, lunch will be served.



Travel Deposit Reminder

s we enter a new year, we wish to remind you travel reservations all must accompanied by a \$25.00 deposit (or payment in full). For your convenience, a Pilot Grove Savings Bank checking or savings account can be debited with your instruction for payment. This deposit will hold your place on the trip and ensure our deposit requirements and contract obligations can be met on By requiring a deposit, we have a firm passenger count and can proceed with final trip preparations. We wish to reassure you that if a trip is cancelled, your deposit will be fully refunded. Call Sue in West Point at 319-837-6121 with any questions.

Tax Time Approaching

During January, we will be busy preparing important year-end Bank information for each of our customers. Depending on the type of accounts you have with us, you should receive savings statements, your final 2012 checking account statement, and your 1098 and 1099 statements showing all interest paid or received. If you do not receive account information from us by the middle of February, please call the Bookkeeping Department at the Pilot Grove Savings Bank Main Office at 319-469-3951 or 1-888-283-2265.

How to Avoid that Tissue Box



Cold and flu season is upon us once again. How can you lessen your chances of a date with the tissue box this year? The best safeguard against contracting a cold or flu is to maintain a healthy immune system to begin with. Here are some tips to help you fend off those bugs:

- 1. Eat healthy. Get ample amounts of fruits, veggies and grains.
- 2. Cut back on sweets and junk food. Diets high in sugar and fat have been linked to increased illness.
- 3. Drink at least 8 glasses of water each day.
- 4. Get some sleep. Most of us need 7 to 8 hours of sleep for optimum health.
- 5. Relax. Extra stress weakens the immune system.
- 6. Get moving. Exercise has shown to reduce the occurrence of colds and flu.
- 7. Wash your hands before you eat to get rid of unwanted germs.

Pilot Grove Investment Services

With Brian K. Jones, Financial Advisor

2013's Forecast: more of the same from the Fed

At the December 12, 2012, FOMC meeting, the Federal Reserve announced it will continue to purchase \$45 billion of Treasuries each month beginning in January, 2013. This will be in addition to the \$40 billion of mortgages it has been purchasing. The numbers themselves should not be the focus, but rather what the Fed is signaling to the market. Fresh new stimulus on top of existing stimulus should tell us the short term interest rate environment in 2013 will change very little from what we experienced in 2012.

For those of us who have been wondering how long this rate suppression will continue, alas, the Fed announced the economic trigger points they are following and what they consider to be a measure of good economic health. These trigger points will subsequently signal the beginning of the end for low rates. According to the Fed's press release found on their website at www.federalreserve.gov., they essentially indicated their intent to keep short term rates near zero "at least as long" as the unemployment rate remains above 6.5% and inflation is expected to be no more than 2.5% over the next two years.

While that doesn't provide any specific timeline, it does provide economic data points we can use to calculate a rough estimate. Based on the trend from peak unemployment in 2009 which hit 10% to today's level of 7.7%, we can determine an approximate annual decline in unemployment of .75% over the last 3 years. Assuming this average annual decline continues, we can figure it will take at least another 1.5 to 2 years to reach, and consistently stay below, the 6.5% unemployment level the Fed has identified as their level of a healthy economy that can withstand higher rates. This estimate will likely fluctuate based on strength or weakness that develops in the recovery process.

Investors have become victims of the Fed's "waiting game" and there is little that can be done to speed higher rates back up. If you are looking for alternatives to the low investment rates, feel free to call me and together we can explore alternatives that match up to individual's risk tolerance and suitability standards.

Contact Brian K. Jones, Financial Advisor for Pilot Grove Investment Services, at Pilot Grove Savings Bank in Mt. Pleasant, Iowa. Call 319-385-3822 or 888-385-2265 (toll free).

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Extended Day Trips

For those Heritage Club Members who are excited about traveling with us, we wish to reassure you plans are being made for one, possibly two longer, extended day journeys in 2013. We are excited about the destinations, and will share the itinerary specifics in our upcoming March/April Heritage Club Newsletter.

Save the Date for "See Iowa First:
Part 4"

May 14 -17, 2013

With summer just around the corner, we are excited to once again tour our beautiful state through our "See Iowa First" Travel Series. This year we plan to travel north to the Orange City Tulip Festival and visit unique places along the way.

Our itinerary is in the final planning stages. More specific information will be available in the March/April 2013 Heritage Club Newsletter. The trip will be a 4-day, 3-night adventure scheduled for May 14-17, 2013. Be sure to save this week in May and join us on what has become one of our most popular trips; "See Iowa First!"

We invite you to make your reservation now for this very popular trip by calling our West Point Branch at 319-837-6121.

Upcoming Circa '21 Performances for 2013

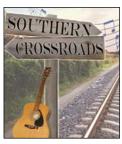
The Church Basement Ladies are back in A Mighty Fortress is Our Basement



Wednesday, May 8, 2013 \$91.00

Back by popular demand! Southern Crossroads

September 4, 2013 \$91.00



In the latest installment, A Mighty Fortress Is Our Basement, the year is 1960 and a reformation is underway. The Church Basement Ladies are once again required to face change head-on. With more crazy antics, more great new songs and more lessons reluctantly learned, your favorite ladies are at it again with an all-new musical! Performance is rated PG.

Prior to the dinner and show at Circa '21, we will stop in the Quad Cities and visit Wallace's Garden Center & Greenhouses. Wallace's is a family-focused and service-oriented business that is known for quality, homegrown plants, expert staff and inspiring displays and ideas. Wallace's Garden Center & Greenhouses has been serving the Quad City area since 1981 with locations in Bettendorf and Davenport.

already filling fast, the Heritage Club has been able to reserve tickets for each performance date - some even in the front row! Call Sue in West Point at 319-837-6121 for more information or to reserve your spot in one, or all, of these popular musical productions.

With these shows

A joyous, hilarious, and frequently touching production set in the midst of the Great Depression, "Southern Crossroads" follows a traveling family of singers and musicians who arrive at their new gig in Virginia only to find the doors locked and the theatre out of business. Knowing, however, that "the show must go on" this gifted family of musicians decide to bring entertainment to the locals regardless, treating the audience to an oldfashioned, high-spirited, Southern jamboree with songs like "Mountain Dew," "I'll Fly away," "House of the Rising Sun," "Keep on the Sunny Side," "Midnight Special," and more. Due to overwhelming response to this show, this production is the start of a National Tour that will be traveling across the United States performing!



Menopause - The Musical

Wednesday, July 31, 2013 \$91.00

See what millions worldwide have been laughing about for over 10 years! "Menopause – The Musical" depicts four women at a lingerie sale with nothing in common but a black lace bra and memory loss, hot flashes, night sweats and more! This hilarious performance set to 26 classic baby boomer songs from "Puff, My God I'm Draggin," to the disco favorite, "Stayin' Awake, Stayin' Awake" will have you cheering and dancing in the aisles! This PG-13 show is a celebration of women, so bring the girls, or the guy, and laugh out loud!

At this time we have acquired a second motor coach and more tickets for this very popular show. Due to the large number of travelers for this trip, an additional side tour is not planned.

Many of you have already placed your reservation for this trip but have not made your deposit. TO HOLD YOUR NAME ON THE RESERVATION LIST, PLEASE MAKE YOUR \$25.00 DEPOSIT IMMEDIATELY. CALL WEST POINT AT 319-837-6121 TO HAVE YOUR ACCOUNT DEBITED, OR PLEASE MAIL YOUR PAYMENT TO Pilot Grove Savings Bank, PO Box 96, West Point, IA 52656. Thank you for your assistance.

"I am so excited to announce Menopause — The Musical, the most requested show in my theatre career.

Circa '21 is honored to be one of the first regional theatres in the U.S. to be able to produce this hysterical musical comedy"

Ellen Clow Group Sales Director Circa '21 Dinner Playhouse



Pilot Grove Savings Bank

Heritage Club

Calendar of Events*

~ January 2013 ~

Tuesday, January 1 – New Year's Day All Pilot Grove Savings Bank Locations will be CLOSED for the holiday.

> Tuesday, January 15 – No Activity Day

Monday, January 21 –
Martin Luther King, Jr. Day
All Pilot Grove Savings Bank Locations
will be OPEN during the holiday.

~ February 2013 ~

Saturday, February 2 – Ground Hog Day

Thursday, February 14 – Valentine's Day

Monday, February 18 – President's Day

All Pilot Grove Savings Bank locations will be CLOSED for the holiday.

Tuesday, February 26 – Activity Day

 $*All\ events\ subject\ to\ change.$

It's beginning to look a lot like Christmas ...

Yes, as I write this the house is decorated, the baking is almost done, and the presents are wrapped. The kids are coming home so we will all be together to celebrate the Holidays. I am so blessed and thankful to have everyone home for Christmas this year.



The Heritage Club travelers got into the Holiday Spirit early as we traveled to the Quad Cities for a little shopping at the Chocolate Manor before the performance of Miracle on 34th Street at Circa '21. We sampled delicious chocolates and enjoyed a wonderful show.

Our next stop was Branson. This being my first trip to Branson, I wasn't sure what to expect. I was pleasantly surprised, and really enjoyed the trip. Silver Dollar City showcased a beautiful Christmas light show. We saw two great shows -- the *Andy Williams Christmas Show* and a Christmas performance from the group *Six.* It is absolutely amazing what the Six brothers can do with their voices. They are definitely a group to see on your next visit to Branson. Our hotel was the beautiful Hilton Convention Center located close to the Landing so we even had time to do a little Christmas shopping.

The bus was full for our trip to Iowa City for brunch at the Iowa River & Power Company and Jim McDonough's performance at the Paramount in Cedar Rapids. I heard many people say this was the best Christmas show they had ever seen. Mr. McDonough, a very talented musician and a great performer, made the audience feel at home while entertaining us with beautiful Christmas carols and sharing a Christmas message of love and good will to all. My favorite was his song "Mary Did You Know?" or maybe it was his medley of songs he spontaneously created from audience requests.

We had a great turn-out for our Holiday Dinner. It was nice to see so many of you at our festive and fun day of music and good food.

I wish to extend my warmest thoughts and best wishes to all of you for a Merry Christmas and a Happy New Year. May they be filled with good times shared with family and Heritage Club friends. Thank you for your friendship and the experiences we've shared this past year. I'm looking forward to our get-togethers and making new memories in 2013.

Sue