

## UB&T January News

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### 2012 Crop Insurance Update



**When:** Thursday, February 9th.

**Where:** Creekside Place, 102 Maple St., Evansville.

**Time:** 10 AM registration, 10:30 AM meeting begins, 2:00 PM meeting wrap-up.

2012 Crop insurance overview  
FSA Update

Commodity Marketing Presentation by **Jim Cronin**, Advance Trading  
Lunch and door prizes included!

RSVP to **Jessica Sarbacker** by Feb 6th.  
608-882-5200 Ext. 1101. [jsarbacker@ub-t.com](mailto:jsarbacker@ub-t.com)

Contracts are products of the insurance industry. Not a deposit or other obligation of the bank. Not guaranteed by any bank or company, not insured by the FDIC.

### Community - Giving - Volunteering



At Union Bank & Trust Company we are proud to be a part of our communities. We are happy to support the vital activities that make our small towns and rural areas a great place to live and work. That is why we encourage our staff to volunteer as individuals and as an organization. In 2011, we contributed over \$95,000 to over 120 community projects, events, local festivals, children and youth organizations & sports, schools groups, food pantries, and local charities.

Thank you for supporting UB&T and allowing us to be a part of the important work you do to make our communities great.



### Do you have an old 401K?

Do you have an old 401K plan at a previous employer? When you leave your job or retire, you can move your funds or take a taxable distribution. Within certain limits, the funds in your 401(k) plan can be rolled over directly to your new employer's retirement plan without penalty. Alternatively, you can roll your funds directly to an individual retirement account (IRA) instead.

Take advantage of UB&T IRA CDs by rolling over any employer pension or profit sharing plans or transferring your IRA at another financial institution to UB&T. We can assist you with the paperwork.

Working with a financial planner can be a helpful step in securing your financial future. Effective planning requires time, and knowledge specific to tax laws, economics, insurance, investments, social security benefits, wills and trusts as well as the tools to develop and implement a coordinated effective plan. Jeffrey G. Collins, CFP, CLU in the Financial Services Center\*\*, Extension 1110, can review your current financial resources, identify and prioritize goals and objectives, then, develop and implement effective solutions

### Checking and Savings Account Notice



As of February 1, 2012 checking and savings accounts that produce a paper statement will be charged a processing fee of \$3 for the mailed paper statement.

If you are still receiving a paper statement and wish to avoid this fee, please call your local office and speak with a personal banker about your account options.

As a reminder, you may view your statement through Online Banking where statements are available on a 12-month rolling basis. Statements are available by the 2<sup>nd</sup> business day of each month.



Although they account for only 23% of all bank assets, community banks make two-thirds of all outstanding loans to small businesses.



**President's Day, February 20<sup>th</sup> – Bank Closed**



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WHERE YOU'RE NOT JUST ANOTHER CUSTOMER & WE'RE NOT JUST ANOTHER BANK.