

Dear Friends,

At Premier Bank, we believe in serving the community by supporting local businesses and business owners. We encourage volunteerism and charitable giving whenever possible. We also believe in establishing relationships with clients that are founded on trust, which means finding the products that will meet your needs and fit your means.



Matt Brown

In this issue of *News & Views* you will learn more about our new Relationship Reward Accounts*. These free checking and savings accounts are designed to offer clients real choices that move beyond the old ways of banking to a new era of choice – choosing what you want out of your bank relationship.

All Relationship Reward checking and savings accounts come with Free Online Banking and e-statements. All checking accounts come with Free Online Banking with Bill Pay, Visa® debit cards and one free order of checks. Relationship Accounts offer rewards like free nationwide ATM withdrawals, plus these cool bonuses from which you can choose to:

- Earn high interest on our **Super Interest Checking** and **Super Interest Saver**
- Enjoy music downloads with **Premier Tunes**
- Give to a charitable cause with **Premier Community Giving**

Premier Bank makes it easy; Relationship Rewards Accounts make it possible.

Sincerely,

Matt Brown
President/CEO
matt.brown@premier-bank.com

GIVE BACK WITH YOUR BANKING ACCOUNT

Open a Premier Community Giving checking account to support your favorite cause.



PREMIER
COMMUNITY GIVING

THIS YEAR, MORE THAN EVER, people are relying on charitable services just to get by. While many of our clients are cutting back, Premier Bank is unveiling a new product, Premier Community Giving*, so clients can give back to the community without compromising their financial security.

Premier Community Giving works like a regular free checking account, but it earns a preferred interest rate for a designated charity, as well as nationwide ATM fee refunds when all qualifications are met. Additionally, Premier Bank awards the designated charity \$.10 for each purchase greater than \$15.00. The per-swipe bonus is combined with the monthly interest earned on the account and donated to the account holder's designated charity.

With Premier Community Giving, you can donate money to one charity of your choice, including: Stand Up to Cancer, American Humane, Boys and Girls Club of the Big Bend, United Way of the Big Bend and local churches and religious organizations.

Helping your community has never been easier – or more important. How will you choose to contribute?

Premier: More than a name

We're happy to provide our community with award-winning service, and we want to thank all of our clients and friends for voting Premier Bank the "Best Financial Institution" in *Tallahassee Magazine's* 2009 Reader's Choice Poll. Check out the September/October issue of *Tallahassee Magazine* to view the final results!



WHAT'S inside

Contact us at (850) 386-2225, e-mail info@premier-bank.com or visit www.premier-bank.com

2 | HOW SAFE IS YOUR IDENTITY?

4 | FREE CHECKING, FREE MUSIC

3 | HELP PROTECT YOUR IDENTITY NOW

4 | REFER AND EARN

Identity theft alert:

JUANITA HAD HER IDENTITY STOLEN. NOW SHE HAS LIFELOCK.

How Safe Is Your Identity?

Identity theft has topped the Federal Trade Commission's list of consumer complaints for the past eight years.¹

Now, a stunning new survey shows a record 9.9 million Americans were victims of identity theft last year – a 22% increase over the prior year – according to Javelin Strategy & Research.²

“Having my identity stolen has taken more than money from me,” says Juanita Wilson. “It’s taken time out of my days for months on end now.”

Juanita is one of the more than 1.5 million Americans who have turned to LifeLock to help protect their identities.

Why should you protect your identity? Consider some of the Javelin survey's specific findings:

“Friendly Frauds” Are Rising, and Costlier.

According to the survey, more than one in every 10 victims knew the person who stole their identity. These “friendly frauds” went undetected longer, had longer periods of misuse and cost consumers more than double the expenses experienced by victims who didn’t know their identity thief.

Identity Thieves Are Working Faster to Exploit Victims.

It also appears identity thieves are moving dramatically faster when it comes to actually using stolen information.

The Javelin survey revealed that incidents of thieves using stolen information within just a week of the theft more than doubled to 71% over the past three years.

Unfortunately, that doesn’t mean identity thieves are not stockpiling victims’ information: The report also showed that incidents of thieves using information stored for a year or more rose more than 50%.

Who Is at Risk?

In this information age, anyone could be at risk for identity theft. For Juanita, that proved doubly true. Not only did she know her identity thief, the Javelin survey revealed that women are also 26% more likely to be victims than men.

It also took women almost twice as long to detect the theft. Women learned of the theft in 83 days on average, compared to 45 days for men.

Being a victim of identity theft “literally robbed me of my credibility,” Juanita said of her experience as an identity theft victim.

“It’s consequences that I’m serving for someone else’s behavior,” she added.

“Let me be clear,” said Todd Davis, LifeLock’s CEO. “No one can stop all identity theft, but Juanita’s story is exactly why we at LifeLock take proactive steps to help reduce your risk of becoming a victim in the first place.”

Now everyone can take advantage of a special LifeLock offer by calling **1-877-511-7896** or going to **www.lifelock.com** and using promo code “ID”.

How Does LifeLock Work?

“We work to reduce the risk of identity thieves being able to cause LifeLock members harm, even if their information falls into the wrong hands,” Davis said. And, as a LifeLock member, if you become a victim of identity theft because of a failure in LifeLock’s service, we’ll help fix it at our expense, up to \$1,000,000.” (Restrictions apply. See **www.lifelock.com** for details.)

So, how does it work? LifeLock combines a proactive approach designed to help prevent and detect identity theft with 24/7 customer care that works to remove the stress and countless hours of trying to repair the damage that usually accompanies identity theft.

“At the end of the day, what LifeLock is really providing is protection and peace of mind,” Davis said. “And I think we do it better than anyone else.”

To take advantage of this special offer call **1-877-511-7896** or go to **www.lifelock.com** and use promo code “ID”.

“If this ever does begin again, LifeLock will be there to protect us, and that to me is, that’s priceless.”
– Juanita Wilson, LifeLock member

1 Source: Federal Trade Commission. “Consumer Sentinel Network Data Book for January – December 2008.” February 26, 2009.

2 Source: Javelin Strategy & Research. “2009 Identity Fraud Survey Report.” February 2009.



Identity theft alert:

HELP PROTECT YOUR IDENTITY THIS HOLIDAY SEASON

The holidays are a time for giving – and taking.

“Identity thieves love the holiday shopping season,” said Todd Davis, CEO of LifeLock, the nation’s leading identity theft protection company. “Millions of people across the nation are using their credit cards and checkbooks to make multiple big-ticket purchases. With all of that extra information floating around out there, it’s an identity thief’s dream.”

But there are steps you can take to help reduce your risk of becoming the next victim. Mr. Davis offers these tips to help ensure you enjoy your holiday season:

1. Practice safe shopping online.

“There are three basic rules when you’re online: never give out your personal information to unsolicited e-mails, only shop on sites you know you can trust, and make sure the site you’re entering your information into is secure. You can tell a site is secure if there is a closed lock in the browser window, or the web address starts with ‘https:.’”

2. Leave home without it.

“Lost and stolen wallets, checkbooks, and cards account for about 43% of the methods thieves use to steal personal information.¹ Don’t give identity thieves the opportunity to steal your entire life by swiping your purse or wallet while you’re not looking. Only take the card or checkbook you’ll need.”

3. Keep an eye on your card.

“A split second is all the time a dishonest clerk needs to swipe your card twice – once through the credit machine and once through a card reader that stores your card information for later use. Do not let anyone walk away with your card.”

4. Check your statements.

“As soon as you receive your monthly statement, reconcile it against your receipts. If you find even the smallest discrepancy, notify your bank or credit card company immediately. Sometimes thieves will make insignificant purchases, and if the account remains open, they will continue to make larger and larger purchases.”

Still, even if you are careful, it’s important to remember that banks, retail stores, and doctors’ offices all have access to your private and financial information. Just one careless incident can expose your data to a thief.

“That’s why I believe it’s so important to have the kind of protection LifeLock provides,” Davis added.

As the industry leader in identity theft protection, LifeLock works to help protect your identity – even if your information falls into the wrong hands. They search the web for the illegal selling of your personal information, help cancel and replace the contents of a lost wallet, verify address change requests, and more.

Now, Davis is providing a special offer on LifeLock membership for you and your family. All you have to do is visit www.lifelock.com or call 1-877-511-7896 and use promotion code “ID” to help protect yourself this holiday season.

Still, even if you are careful, it’s important to remember that banks, retail stores, and doctor’s offices all have access to your private and financial information. Just one careless incident can expose your data to a thief.

¹ Source: Javelin Strategy & Research. “2009 Identity Fraud Survey Report.” February 2009.

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FREE CHECKING, FREE MUSIC



A Premier Tunes checking account will make your hips shake!

You may need talent to make money off your music, but all you need is a Free Premier Tunes* checking account to make music off your money!

When you open a Free Premier Tunes checking account, we'll reward you up to \$9.95 in iTunes® credits and a free order of checks just for signing up. Each month, you can easily earn up to \$6.95 in iTunes credits, along with full ATM fee reimbursement; all you have to do is make 10 point of sale purchases each statement cycle with your Visa® debit card and opt to receive your bank statements via e-mail. It's that simple! There's no minimum balance and no monthly maintenance fees to receive the rewards.



REFER AND EARN \$25

Earning money with us is easy: Just refer a friend, or two!

You give friends advice on the clothes they wear, the people they date, the movies they should see. Why not dole out advice on the bank they should use?

Premier Bank's Refer-A-Friend** program rewards you and your friends when they sign up for one of our new Relationship Rewards Accounts. Here's how it works:

- After receiving the e-mail, your friends can go online to learn more, apply for an account online or visit one of our locations to apply in person
- If a friend opens an account, we will verify the referral is qualified, credit your account \$25 and give \$25 to your friend as a thank you for signing up

- Through your end-of-cycle account eStatements you can send a personalized e-mail, referring friends to Premier Bank

With Refer-A-Friend, there's no limit to the rewards you can receive. View your next monthly Relationship Rewards eStatement and give the gift of good advice.

SUPER INTEREST SAVER: AN AUTOMATIC SAVINGS PLAN WITH HIGH INTEREST

You asked. We delivered!



SUPER INTEREST SAVER

By connecting your Super Interest Checking* account to our new Super Interest Saving* account, you can grow your savings automatically with our high interest accounts. Both accounts qualify for high-interest rates on balances up to \$50,000, and they work together to make your money work smarter.

Each month that you qualify, Premier Bank automatically moves the interest you earn from your Super Interest Checking account to your Super Interest Savings account. We also move your ATM fee refunds – all to help you automatically save. To qualify for the high-interest benefit each month, you must:

- Initiate one direct deposit or pre-authorized electronic payment

Now you can earn the most from your money each and every month. Call (850) 386-2225 or visit www.premier-bank.com to start saving today!

- Make 10 purchases with your debit card
- Choose to receive statements electronically

**For complete terms and conditions on our new accounts visit www.premier-bank.com, stop by any branch or call (850) 386-2225. **New client must authorize Premier Bank to release name to referring client. \$25.00 is paid to both parties after new client meets first true monthly qualification cycle.*