

## Steps to a More Energy-Efficient Home

Save money and lower your environmental impact by making these energy-efficient fixes to your home.

**HEATING AND COOLING:** When you first turn on the A/C, don't "speed-cool" by setting the thermostat very low. Set your indoor temperature at 78° – higher when you're away all day. Change the unit's filter monthly during heavy use. Run ceiling fans and A/C together – you'll reduce costs by about 15 to 20 percent. Add ceiling insulation – check [www.talgov.com](http://www.talgov.com) for grants to pay part of the cost.

**REFRIGERATION:** Full refrigerators run more efficiently, so load extra spaces with beverages. Get rid of the old refrigerator in the hot garage – it's likely to be less energy efficient than newer models, and may run continuously.

**ELECTRONICS AND APPLIANCES:** Switch to compact fluorescent light bulbs. Locate your dryer in an un-cooled utility room or garage. Unplug battery chargers when not in use. When you replace appliances, choose products with the Energy Star label. Energy Star label and energy efficient natural gas appliances may be eligible for rebates. Visit [www.talgov.com](http://www.talgov.com) for details.

**WATER USAGE:** Repair leaky faucets and toilets and install low-flow showerheads. Use the garbage disposal sparingly and compost vegetable food waste. Thaw frozen food in the refrigerator rather than under running water.

For more tips on reducing your home's energy consumption, visit [www.energystar.gov](http://www.energystar.gov).

To learn more about the Tallahassee Neighborhood Energy Challenge, visit [www.tallyenergychallenge.com](http://www.tallyenergychallenge.com).

## READY TO BUY YOUR FIRST HOME? There's Never Been Better Incentives

**RECENT TAX BREAKS** – plus record numbers of unsold homes, reduced prices and low interest rates – make this an ideal time to buy your first home.

Last year, the Housing and Economic Recovery Act of 2008 created a tax credit aimed at helping first-time homebuyers. The American Recovery and Reinvestment Act of 2009 increased the size of this credit and removed the previous repayment obligations.

The tax credit is available to first-time homebuyers, or those who have not owned a primary residence in the last three years. You must buy a home to be your principal residence and live there for 36 months after the purchase date.

- The home must be purchased after December 31, 2008 and close before December 1, 2009, in order to obtain the credit.
- Neither the homebuyer nor his or her spouse, if they're married, can have owned another home as their principal residence within the past three years.
- If you purchase a new home now, you can choose to claim the credit on either your 2008 or 2009 federal income tax return.
- The amount of the credit homebuyers can claim on their federal income tax return depends on their filing status and modified adjusted gross incomes.
- The tax credit is equal to 10 percent of the home's purchase price, up to a maximum of \$8,000 (\$4,000 for married taxpayers filing separately).
- The refundable tax credit will be deducted directly from the amount of taxes owed. If you qualify, you may end up with a refund, even if you owe little or no taxes.
- May 29th, FHA announced their approval of a "Tax Credit Advance" loan to be used at closing, with specific program details to follow soon.

Talk to us today and let Premier Bank discuss the right mortgage to make your dream a reality.



## WHAT'S inside

Contact us at (850) 386-2225, email [info@premier-bank.com](mailto:info@premier-bank.com) or visit [www.premier-bank.com](http://www.premier-bank.com)

2 | **IDENTITY THEFT HITS 5-YEAR HIGH**

4 | **FREE BUSINESS CHECKING FOR SMALL BUSINESSES**

3 | **HELP PROTECT YOUR IDENTITY NOW**

4 | **MERCHANT SERVICES**

Identity theft alert:

# IDENTITY THEFT UP 22%, HITS 5-YEAR HIGH

Leader in identity theft protection strikes back with protection offer for all

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

Now, a stunning new survey shows a record 9.9 million Americans were victims of identity theft last year – a shocking 22% increase over the prior year – according to Javelin Strategy & Research. This news mirrors a just-released report from the Federal Trade Commission that cites a 21% increase in identity theft complaints during the same period.

These studies send a clear message: in the wake of the global economic crisis, identity theft is a big business. It's up to consumers to take proactive steps to help protect themselves.

## \$1 MILLION TOTAL SERVICE GUARANTEE

If you become a victim of identity theft while a member of LifeLock due to a failure in our service, we will spend up to \$1 million to cover the cost for lawyers, investigators and case managers but not any direct losses as a result of the theft. Our \$1 Million Total Service Guarantee does not cover: lost wages or business profits, loss of business or lost opportunities and direct out-of-pocket expenses like postage stamps, gas or mileage to go to local authorities, or any notary public fees, etc. Under the Terms and Conditions, NO money passes directly to our LifeLock members.

you are enrolling more than one member,” said Todd Davis, CEO of LifeLock. “It’s that simple.”

Consumers seeking identity theft protection can also receive the special discount by visiting [www.lifelock.com](http://www.lifelock.com) and using the promo code: ID.

That’s why for a limited time, LifeLock, the industry leader in identity theft protection, is offering consumers who have a good faith suspicion that they have been a victim, or are about to become a victim of identity theft, a discount on their identity theft protection service.

“To take advantage of this special offer, all you have to do is call 1-877-511-7896 for an individual membership, or 1-877-511-7902 if



Never share your Social Security number unnecessarily.

Todd Davis, CEO of identity theft protection company LifeLock, demonstrates his confidence in his company by sharing his Social Security number. You should never give out your Social Security number unnecessarily. To take advantage of this special offer, simply call one of the numbers on the next page or visit [www.lifelock.com](http://www.lifelock.com) and use promotion code ID.

Immediately upon enrollment, all LifeLock members are protected by LifeLock’s \$1 Million Total Service Guarantee. (Restrictions apply. See [lifelock.com](http://lifelock.com) for details.)

Why would you want to 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 ten victims knew the person who stole their identity. To make matters worse, these “friendly frauds” went undetected longer, had longer periods of misuse and cost consumers who knew the perpetrator 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 than they used to when it comes to actually using stolen information.

In the past, thieves might hold on to purloined information for a longer period of time before using it. However, the Javelin survey revealed that incidents of thieves using stolen information within just a week of the theft more than doubled from 33% to 71% over the past three years.

Unfortunately, that doesn't mean I.D. 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, many consumers could potentially be at risk, however, the Javelin survey revealed that women are 26% more likely to be victims than men. It also took women almost twice as long to detect I.D. theft than men, with women learning of the theft in 83 days on average, compared to 45 days for men.

### YOU MAY NEED PROTECTION IF:

You have a good faith suspicion that you have been, or are about to become, a victim of identity theft.

The survey also named higher income consumers (households with combined incomes of \$75,000 or more) to be at higher risk.

Latinos were named the most likely demographic group to become victims of new account theft. Latinos are 47% more likely to become victims, versus 32% of all victims. New account theft, cited by the survey as the most difficult to detect, occurs when thieves open new accounts and lines of credit using stolen identities.

"At LifeLock we take proactive steps specifically to help reduce your risk of becoming a victim of new account theft," Davis said. "We are also determined to protect another high-risk group: young people and children."

Minors are a ripe target for identity predators, who know that it can take years before a child's I.D. theft is discovered. By then the damage is long done and can often ruin young people's lives and credit histories for years to come.

"That's why I feel it's so important for everyone who needs it to have protection available to them, and why I hope everyone will take advantage of this special offer," Davis added.

## HOW DOES LIFELOCK WORK?

It's important to point out that no one can stop all identity theft. "But if you have a good faith suspicion that you are at risk of identity theft, what we can do is 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. "It's a service we back with our \$1 Million Total Service Guarantee." (Restrictions apply. See [lifelock.com](http://lifelock.com) for details.)

LifeLock combines a proactive approach designed to help detect and avoid identity theft, with 24/7 customer care that works to remove the stress, anxiety and countless hours of trying to repair the damage that usually accompanies identity theft.

"At the end of the day, what LifeLock is really working to provide is protection and peace of mind," Davis said. "And I think we do it better than anyone else."

To get LifeLock free for 30 days during this special offer, call 1-877-511-7896 for individual memberships, 1-877-511-7902 for multiple enrollments, or go to [www.lifelock.com](http://www.lifelock.com) and use promo code ID. At the end of the 30-day free period your credit card will be billed automatically (\$10 monthly plan/\$110 annual plan) unless you cancel within the 30-day period. You can cancel anytime without penalty by calling 1-800-LifeLock. Offer good for new members only.

## Help Protect Your Identity Now

Don't put your identity and good name at risk when you can have LifeLock's proactive protection. You can have peace of mind that comes with knowing you're covered by LifeLock. During this special offer, call one of the enrollment numbers below, or go online to [www.lifelock.com](http://www.lifelock.com), to help protect yourself and your family from one of America's fastest growing crimes FREE for 30 days. (At the end of the 30-day free period your credit card will be billed automatically (\$10 monthly plan/\$110 annual plan) unless you cancel within the 30-day period. You can cancel anytime without penalty by calling 1-800-LifeLock.) Representatives are available 24 hours a day. But hurry – this exclusive offer is limited only to those who call the numbers below and use the promotion code ID. Offer good for new members only.

**PLEASE NOTE:** If the line is busy, hang up and try the number again.



**SINGLE**

TEL: 1-877-511-7896



**MULTIPLE**

TEL: 1-877-511-7902

**PROMO CODE: ID**

4

## FREE BUSINESS CHECKING FOR SMALL BUSINESSES

Why pay service charges for extras you don't use? Sometimes the simplest account is just what you need. This no-frills account is perfect for smaller businesses that just need a basic checking account.

Look at all the benefits:

- No minimum balance
- No monthly maintenance fee
- Free Internet Banking
- Online Bill Pay
- Free VISA® debit card (limit of two) with a signed business agreement
- 500 free debit transactions per month (\$.25 per extra debit item)
- Free withdrawals at Premier Bank and Publix ATMs
- There's no 2pm cutoff time – Deposits are accepted through the close of the business day.
- Unlimited FDIC Insurance



## MERCHANT SERVICES

Get the competitive edge you need in today's business world. With First Data, our Merchant Services provider, you can accept nearly all forms of payment from your customers at competitive processing rates. First Data will safely and efficiently process your customer transactions and offer other useful business tools, including gift cards, wireless solutions, Internet services, and more. Credit card acceptance is proven to increase your business sales volume. Expand your payment options today by accepting credit cards, and watch your business grow!



## HAPPY FIFTH ANNIVERSARY, QUINCY BRANCH!

Premier Bank's Quincy branch closed 2008 with record assets and earnings growth; by February 2009 the branch reached their goal of \$50 million in deposits. "Residents of Gadsden County appreciate community banking relationships and Premier Bank has proven to be a local bank able to nurture and grow these relationships," says Bruce Rowan, City President and branch relationship manager. "Thanks to our clients and friends in Gadsden County for five outstanding years!"

FOR MORE INFORMATION  
PLEASE CONTACT US  
CALL: (850) 386-2225  
EMAIL: [info@premier-bank.com](mailto:info@premier-bank.com)  
VISIT: [www.premier-bank.com](http://www.premier-bank.com)

## TAKE OUR CUSTOMER SERVICE SURVEY

Your satisfaction is very important to us! Visit [www.premier-bank.com](http://www.premier-bank.com) and click on "Client Survey" under *Quick Links*. We want to hear from you!

