

THE ADVANTAGE POINT

Winter 2007



Community Appreciation Day Fun For All!

INSIDE THIS ISSUE

Budgeting for the Holidays
Customer Profile
Recipe

HOLIDAY HOURS

Saturday, December 22
9 a.m. – Noon
Monday, December 24
9 a.m. – Noon
Tuesday, December 25
CLOSED
Monday, December 31
9 a.m. – 3 p.m.
Tuesday, January 1
CLOSED

Welcome New Team Member!

STAN FOWLER has joined 1st Advantage Bank as Vice President in the Commercial Lending Department. Stan started his career as a teller and worked his way up to become a Commercial Lender and has been in the financial services industry for over 16 years, exclusively in the St. Louis Metropolitan area.

"It is a very exciting time for 1st Advantage Bank, and I look forward to contributing to the ongoing success of the bank," notes Stan.

Stan holds a Bachelor of Arts degree in Finance and Marketing from Lindenwood University. He and his wife reside in Maryland Heights with their two young sons.



Lori Henderson, Vice President, 1st Advantage Bank, with Fredbird.



Louis and Mary Baggett, winners of the Savings Bond.

1st Advantage Bank hosted Community Appreciation Day in September. The event included food, activities, giveaways and a visit from Fredbird. Fredbird signed autographs and delighted the crowd with his antics.

Mary Baggett, of St. Peters, was the winner of a drawing for a Savings Bond.

"We are so glad to have 1st Advantage Bank as our neighbor," notes Mary. "We live across the street...they have great rates and everyone there is so accommodating."

1st Advantage Bank plans to make this an annual event.

"We are proud to be a member of this community," says Chuck Brooks, President and CEO of 1st Advantage Bank. "We want to share in the spirit by hosting a day of fun for all every year."



The staff and students from Gymquarters in O'Fallon washed cars and a fire truck!

Holiday Open House

December 17 - 21

Join Us! All are Welcome!

Gifts, Refreshments
and Much More!

O'er the Holidays!

10 Festive Places to Visit in St. Louis

Santa's Magical Kingdom

Faust Park (light display)

Our Lady of the Snows (Way of Lights display)

Daniel Boone's Home

Historic St. Charles

Eckert's Tree Farm

O'Fallon Tree of Lights

Missouri Botanical Gardens

St. Louis Zoo (holiday light display)

A Christmas Carol at the Fox Theatre



240 Salt Lick Road
St. Peters, Missouri 63376
www.1stadvantagebank.com



(636) 970-0440

Apply Caution to Gift Cards

As the holiday shopping season gets under way, the Office of the Comptroller of Currency (OCC), which regulates national banks, is advising consumers to carefully check the terms and conditions that apply to gift cards they may buy or receive.

Some gift card issuers, for example, deduct a monthly fee from the gift card or apply inactivity fees if the card has not been used for some period of time. A gift card holder may not realize that the value of their card has been reduced until they use it for a purchase.

The OCC suggests that consumers make sure they have received disclosures on some of the important terms and conditions of the gift card they purchase, including:

- The fees, if any, that apply to the gift card, including those that apply after the sale and reduce the value of the card
- The expiration date of the gift card
- The procedures to follow in the event a card is lost or stolen
- The locations at which the gift card can be used

Budgeting for the Holidays

The holiday shopping season is a smart time to remind consumers about the importance of creating and sticking to budgets and managing credit accounts wisely.

Creating a budget is good; sticking to it is even better. To help consumers do that, the American Bankers Association (ABA) Education Foundation offers the following tips:

- Plan for all holiday expenses. Don't forget to include all estimated holiday expenditures in your spending plan, such as gifts, greeting cards, stamps, holiday meals, wrapping paper and travel expenses.
- Build a financial cushion. Add \$20-\$100 into your plan for unexpected items.
- Save receipts. Add up expenditures two weeks before the actual holiday. The total will provide a reality check as to how much more you can spend.
- Save for next year. Consumers should set aside at least 5% of take home pay for savings. If you're not doing this, resolve to do so in the new year.

For more personal finance tips, visit the ABA's "Consumer Connection" page at www.aba.com.

Consumers' Holiday Budgets Up

Consumers plan to spend an average \$923.36 this holiday season, up from \$890.32 last year, according to the Washington, D.C. – based National Retail Federation's 2007 Holiday Consumer Intentions and Actions Survey taken in October 2007. Included in this figure is planned spending of \$106.67 on "non-gift" items for shoppers to treat themselves. The survey forecasts a staggering figure of \$474.5 billion to be spent this holiday season.

The bulk of consumers' holiday budgets will be allocated to gifts, with the average person spending \$469.14 on family, \$90.13 on friends, \$22.79 on co-workers and \$37.45 on other people, such as clergy, teachers and babysitters. The survey also found that most Americans plan to increase spending on flowers (\$20.53 vs. \$18.98 last year) and decorations (\$49.76 vs. \$46.49 last year). Consumers also plan to spend \$94.69 on candy and food and \$32.21 on greeting cards and postage.

While the traditional kickoff to the holiday season is Black Friday, most people won't wait to begin bargain hunting. This year, 40.3% of shoppers will have begun holiday shopping before Halloween.

The Internet will once again play a crucial role for retailers this holiday season as consumers, on average, plan to do 30.2% of their shopping online compared to 28.9% in 2006.

There will be plenty of popular items on consumer wish lists this holiday season, but the most sought-after category appears to be the most practical: gift cards. This year, more than half (53.8%) of consumers want to receive a gift card or gift certificate as a holiday gift.

The survey found the biggest factor that will influence where consumers shop is sales or price discounts (38.2% of respondents). So, this holiday season will likely be very promotional – which is great for consumers!



1st Advantage Bank Board of Directors

MARK BAKER

Warrenton Oil Company

DOLORA BECKERLE

Beckerle Preferred Properties

CHUCK BROOKS

1st Advantage Bank

TED DETTMER

Dettmer Homes

JEFF KOLB

Dave Kolb Grading, Inc.

JOE RIVET

Gold Star Paving

Make Your Resolutions Stick Three Ways to Ensure You Stay on Track Next Year

1. Focus on one goal at a time.

"I stress the word resolution rather than resolutions," says Joan Lang, M.D., chair person of the psychiatry department at St. Louis University School of Medicine. Once you achieve that first goal, you'll build momentum for making other positive changes.

2. Log your efforts.

Research shows that closely observing and recording what you do is a huge component of success. Try to make it fun; break out the colored pens, buy a special notebook or use a computer program to track your progress. If you have a less quantifiable goal, such as becoming a more generous person, keep a journal or blog.

3. Reconsider your timing.

If you're still recovering from the busy and stressful holiday season, now might not be the best time to embark on a new challenge. Instead, try a mid-year resolution, made at the beginning of summer when the sun is shining and you're feeling more relaxed. Or how about a birthday resolution, first day of spring resolution or any-old-day resolution? Once you settle on a start date that suits you, cement your commitment by saying to yourself, "I'm choosing this time to make a change that's important to me, not out of guilt or habit or tradition, but because this is the right time for me."

Customer Profile

Marshall Ford Family-Owned Business Successful in Competitive Market

Leo Marshall, owner of Marshall Ford in O'Fallon, has worked in the car and truck business all of his life. He worked with his father who owned a Ford dealership, then began a 10-year career in the truck-leasing business.

"This dealership was for sale, and I thought it was a good opportunity," explains Leo of his purchase of the Ford dealership in 1991.



Pictured from left to right, Jimmy Marshall and Matt Truedell

The business was originally located in Wentzville; he moved to 1075 West Terra Lane in 1999. Marshall Ford offers new and used vehicles, features a complete parts and service department, and employs 74, including two of his three sons. Ford features 16 different makes and models, with the F-Series pick-up the best selling vehicle.

There have been many changes in the industry over the years, including the introduction of the Internet for buyers and sellers, Leo notes.

"People come in knowing what they want; they are better informed and educated about the vehicles because of the research they do online," he notes.

Leo also notes that personal service, competitive prices and the growing St. Charles County community are keys to their success in the industry. The support of Chuck Brooks, President and CEO of 1st Advantage Bank, is also a factor.

"Without their help, there wouldn't be a Marshall Ford here," he says. "They offer an outstanding level of service, and Chuck and his team have done a great job at meeting our needs with their products and services."

In his free time, Leo enjoys spending time with family, including his 3-year old granddaughter. He also supports youth basketball programs and other charitable causes in the area.

For more information on Marshall Ford, call 636-978-3673 or log on to their web site, www.marshallfordinc.com.

If you are looking to expand your business, call on the professionals at 1st Advantage Bank. They offer the Expertise you need and the Service you deserve!

How a Rate Change Affects You

Recently, the Federal Reserve made two cuts to the benchmark federal funds rate, and these moves will affect everyone from adjustable rate mortgage holders to short-term borrowers.

Many economists expect that the federal funds rate cuts will head off a possible recession, as a combination of tighter credit and a weak housing market affects other sectors of the economy. The federal funds rate is the rate at which banks lend money to each other overnight.

Here is what the rate cuts mean:

ADJUSTABLE RATE MORTGAGE HOLDERS

They could benefit in the coming months. Because many adjustable rate mortgages are tied to either the one- or two-year U.S. Treasury notes, a reduction could mean a \$40-per-month smaller payment for someone with a \$200,000 mortgage. This is significant in today's challenging home mortgage finance environment.

BUSINESS OWNERS

Business loans often are given at the prime rate, a rate given to the best borrowers. A reduction in the federal funds rate will cut lending rates proportionately. This affects businesses that get loans based on the prime rate.

CERTIFICATES OF DEPOSIT

Those with short-term investments such as certificates of deposits will see yields drop. Investors generally are advised to keep a mix of short- and long-term deposits so that such fluctuations have minimal impact.

CREDIT CARD CONSUMERS

Credit card interest rates may be lowered after a federal funds rate cut, although not necessarily right away. The impact will be positive on consumers who hold large credit card balances.

Join us for
1st Advantage Bank's
Holiday Open
House!

1st Advantage Bank invites you to a week-long holiday celebration December 17-21.

Enter our drawing for free St. Louis Cardinal baseball tickets for the 2008 season, donated by Kohrs Truck & Auto Repair of O'Fallon, MO! Join us in the bank lobby for free gifts and refreshments!

The drawing for the winner of the tickets will be held December 22.

We, at 1st Advantage Bank, wish you a joyous holiday season and prosperous New Year!

Employee Promotions

Congratulations to Kathy and Rachel!

KATHY JOLY has taken on an expanded role at the bank. In addition to her continuing responsibilities as Loan Administrator, Kathy has been appointed the bank's consumer lending and home equity loan representative. She has more than 10 years of banking experience.

"Customers can count on professional, efficient service for their consumer loans," notes Kathy. "We offer great rates on auto loans, home equity loans and I can help them get things done when other banks can't."

Kathy, her husband, and two children live in St. Charles County. In her free time, she enjoys family and church activities, scrap booking and cooking.

RACHEL HACKER has been promoted to Commercial Loan Officer. In her new position, Rachel will be responsible for developing new loan prospects and servicing existing commercial loan customers.

"I'm looking forward to helping businesses meet their loan needs," notes Rachel. "As an independent, community bank, we are able to offer a quick turnaround on loan requests and personal service. We are here to help small businesses succeed."

Rachel has more than 19 years of banking experience. She holds a Bachelor of Science degree from the University of Missouri-Columbia.

Rachel is married and has two children. The family resides in St. Charles County. In her free time, she enjoys family activities, boating and exercising.



240 Salt Lick Road | St. Peters, Missouri 63376

(636) 970-0440

www.1stadvantagebank.com

PRSR STD
US POSTAGE
PAID
ST. LOUIS, MO
PERMIT NO. 4713

From Our Employee's Kitchen



Delicious and Festive! Pumpkin Roll

*Submitted by Kathy Joly,
Loan Administrator*

INGREDIENTS

- 1/4 cup powdered sugar (to sprinkle on towel)
- 3/4 cup all-purpose flour
- 1/2 teaspoon baking powder
- 1/2 teaspoon baking soda
- 2 teaspoons cinnamon
- 1 teaspoon ginger
- 1/2 teaspoon nutmeg
- 1/4 teaspoon salt
- 3 large eggs
- 1 cup granulated sugar
- 2/3 cup LIBBY'S® 100% Pure Pumpkin
- 1 cup walnuts, chopped (optional)
- 1 (8 ounce) package cream cheese, softened
- 1 cup powdered sugar, sifted
- 6 tablespoons butter or margarine, softened
- 1 teaspoon vanilla extract
- 1/4 cup powdered sugar (optional)

DIRECTIONS

- PREHEAT** oven to 375 degrees. Grease 15 x 10-inch jelly-roll pan; line with wax paper. Grease and flour paper. Sprinkle towel with powdered sugar.
- COMBINE** flour, baking powder, baking soda, cinnamon, ginger, nutmeg and salt in small bowl. Beat eggs for 5 minutes and then add sugar in large mixing bowl until thick. Beat in pumpkin. Stir in flour mixture. Spread evenly into prepared pan. Sprinkle with nuts.
- BAKE** for 13 to 15 minutes or until top of cake springs back when touched. Immediately loosen and turn cake onto prepared towel. Carefully peel off paper. Roll up cake and towel together, starting with narrow end. Cool on wire rack.
- BEAT** cream cheese, powdered sugar, butter and vanilla extract in small mixing bowl until smooth. Carefully unroll cake; remove towel. Spread cream cheese mixture over cake. Re-roll cake. Wrap in plastic wrap and refrigerate at least one hour. Sprinkle with powdered sugar before serving, if desired.

Happy Holidays from Your Friends at 1st Advantage Bank!



Jeanine Wilson

Kathy Joly

Christy Grafton

Lori Henderson

Chuck Brooks

Rachel Hacker

Heather Bickel

Dave Shores

Wendy Foster

Jill Starkey

Lee Koch

Stan Fowler

Not Pictured, Aleisha Joly and Jodi Nichols