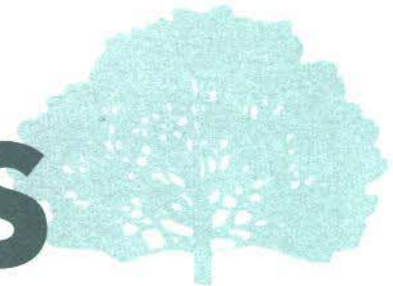


CORNER NEWS

Fall 2006



Check Imaging...

Coming
November 2006

A Whole New Way to Look at Your Checks.

Keeping track of your cancelled checks and deposit slips will get a lot easier beginning November 2006 with the introduction of our new Check Imaging System.

Check Imaging will provide you with a monthly statement that can be conveniently stored in a three ring binder. It will make keeping track of your checks and organizing your checking account so much easier. No more boxes full of cancelled checks! In fact, you may be able to store several years of statements in one binder.

The pictures (similar to this example) will appear in check number order and will detail the check number, the date the check was paid, and the amount. You will be able to review all of your transactions without sorting through a stack of loose checks. Plus, we will maintain a permanent record of every check and deposit.

Our Online Banking customers will enjoy the ability to access their current and previous statement check images at their convenience.

The part that makes it really great is that it comes to all of our customers with no extra fees and no forms to complete.

More details will be coming in the near future.

Check Number	Date Paid	Check Amount
1021	05/11/06	11,444.63
1022	05/11/06	11,192.39
1023	05/11/06	11,325.99
1024	05/11/06	11,692.89
1025	05/11/06	11,502.85

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All the Wrong Stuff

by Aaron Schardt, Trust Officer

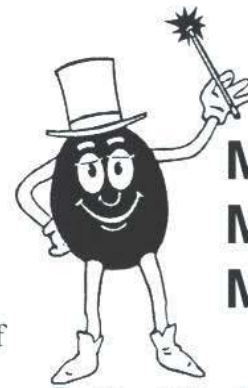
Nearly everyone knows Chuck Yeager, a World War II ace pilot, a US Air Force General, and all around American hero. He was the test pilot who broke the sound barrier and the man immortalized in the book and movie "The Right Stuff." It's no surprise that at the age of 81 he has amassed a fair amount of wealth. What is surprising and saddening is what that wealth is doing to his family. His story has recently made headline news.

It seems that after Yeager's first wife passed away in 1990, he named his daughter, Susan, as sole trustee of his trust. The arrangement appeared fine until Mr. Yeager remarried in 2003. After managing her father's assets for the past 13 years, Susan began to receive questions and direction from her father & his new wife regarding the finances. Yeager's four children have no love for Chuck's new wife and the battle began.

The kids sued dad for control of the trusts assets because they felt that his wife was a gold-digger. Dad and wife sued the kids, specifically Susan, because they felt that the kids had received more than they should have under Susan's management. The matter was further complicated by the fact that Susan, as trustee, made transactions and created additional trusts without any independent review.

The battle appears to be far from over, but earlier this year a Nevada Judge ruled that Susan was to pay nearly \$1 million back to her father's trusts for violating her duty as trustee. The judge found that she had improperly let her personal emotions (against her Dad's wife) get in the way of administering her father's trusts impartially.

General Yeager has said "you depend on your wingman to check your 6 (back)." Using that analogy, a bank trust department can 'watch your back' as a co-trustee. If



MONEY MAGIC CLUB MEMBERS

Sept 16 – HARVEST FAMILY OUTING, Harvest Moon Farm, Kearney.

Oct 10-20 – GUESS THE WEIGHT OF THE GIANT PUMPKIN, Kearney Location.

Oct 27 – HAUNTED BANK, Geneva from 7-9 p.m. Admission is a can of food for Blue Valley. Stop by for some spooky fun!

Susan had used a co-trustee, she may have avoided much of the financial turmoil the Yeager family now finds itself in. The co-trustee insulate family issues from intruding on the proper management of the trusts. If both sides of the family are able to question the impartial co-trustee about their concerns, they may not have come to this level of distrust. So, if you need a wingman for your family's financial plan, stop in to talk with Evelyn or Aaron in the Trust Department. We may be able to help you avoid the type of no-win battle that General Yeager is enduring.

JUST A REMINDER:

September 4
Labor Day
Bank Closed

October 9
Columbus Day
Bank Closed

November 11
Veterans Day
Bank Closed



Refer a Friend to the Ambassador Club

You'll Both Receive Free Luggage

Name _____

Address _____

City/State/Zip _____

Geneva State Bank Representative Signature _____

Refer three new members and we'll give you this entire set of matching luggage!



Here's how to get FREE luggage for you and a friend:

1. Print your name and address on this form, give it to a friend and recommend membership in our Ambassador Club.
2. When your friend joins the Ambassador Club, we'll validate this form and let your friend choose a free piece of luggage; then we'll return the validated form to you.
3. Present the validated form at any of our bank offices and we'll let you choose a free bag, too!
4. You can earn another piece by referring a second friend. Get the entire set of luggage if you refer a third!

