

# NEW INVESTMENT SERVICES

## Your Choice Strategies.

Payne County Bank is pleased to now offer a full range of investment services designed to help you develop and implement your very own investment strategies.

Chris Petermann, a Registered Representative of National Planning Corporation, can now provide carefully researched investment recommendations based on your financial needs – right here at your hometown bank.

National Planning Corporation is a leading independent broker-dealer, member FINRA®, SIPC. Chris' unique combination of banking and finance experience, partnered with NPC's sound investment knowledge, can provide excellent tools for assisting you or your business in a number of ways.

### Is Your Investment Vehicle on the Right Road?

Choose from a wide variety of products and services:

- Retirement Strategies – IRAs, 401k Rollovers, Employer Plans
- Mutual Funds
- Stocks and Bonds
- College Funding
- Tax-Advantaged Investments
- Annuities
- Government Securities
- Portfolio Evaluations

At Payne County Bank, our goal is to continually make innovative products and services available to help meet

each of your financial needs. Come and discover how we can help you achieve your goals!

Call to schedule an appointment or email Chris today to develop an investment strategy designed specifically for you.



Chris Petermann  
(405) 547-5710

[chris.petermann@natplan.com](mailto:chris.petermann@natplan.com)

#### 529 College \$ Savings Plans

529 plans are tax-advantaged programs that help families save for college. There are two types of 529 plans: prepaid tuition plans and college savings plans. Tax benefits: Federal and Oklahoma.

#### Self-Employed? Try SEP IRA

Simplified Employee Pensions or SEP IRAs are available for the self-employed and small business employers. Employers make tax deductible contributions for employees – employee contributions are tax free.

#### Portfolio Tune-Up Time

Have your financial circumstances changed recently? Re-married. Switched jobs? Received an inheritance? It may be time to have your portfolio professionally evaluated. We can help.

#### Roll Over Is Not Just for Dogs

Have you changed employers and left a 401(k) behind? We can roll over your 401(k), no matter what size, to a plan that's right for you.

#### IRAs Roth vs. Traditional

When are earnings taxed? It can make a big difference. Call Chris at 547-5710 to learn the advantages of each.

\*Securities offered through National Planning Corporation, member FINRA/SIPC, are NOT FDIC INSURED, MAY LOSE VALUE, and have NO BANK GUARANTEE.

Payne County Bank and National Planning Corporation are separate and unrelated companies.

# NEW ROUNDUP SAVINGS PROGRAM

## For Debit Card Holders

It may only seem like pocket change, but it can add up to big savings over time! Payne County Bank's new "Round Up" savings program helps you save – automatically – with every debit card purchase.

Round Up your transaction to the whole next dollar and automatically transfer the difference from your checking account to your savings account. It's an easy way to put that spare change to work!

### How It Works

1. Enroll in the FREE Round Up personal savings program securely online at [www.paynecountybank.com/roundup](http://www.paynecountybank.com/roundup) or at the bank.  
(Please have your checking and savings account numbers available.)
2. Open a personal savings account, if you don't already have one.  
(See details for a Personal Savings Account on right)
3. You (or any joint checking account owner) make a purchase with a Payne County Bank debit card. We post the purchase price amount to your checking account and round it up (the amount in excess of the purchase price) to the whole next dollar.  
(Example: \$5.75 purchase is rounded up \$.25 to \$6.00)
4. We transfer the Round Up difference from your personal checking account into your personal savings account at the end of each business day.  
(Note: Round Up amounts for purchases are always made on the same day the transaction posts to your checking account.)
5. You automatically save AND earn interest! Watch your savings grow on each monthly bank statement or check online.

### How Will You Spend Your Savings?

Take an exotic vacation? Get a better computer? Save for a new car? Start saving for your toddler's college education?

*Imagine what you can do with the savings and interest you earn!*

### Enroll Online Today!

[www.paynecountybank.com/RoundUp](http://www.paynecountybank.com/RoundUp)

Or at the Bank

Ask for Teresa D., Teresa R., Janie, or Sheila in Customer Service



### PERSONAL SAVINGS ACCOUNT

- No minimum deposit required if you open a new savings account and enroll in the Round Up Savings Program.
- Pays a variable Annual Percentage Yield quarterly. Fees could reduce earnings.
- Contribute savings to your account at any time.
- Receive 3 free withdrawals per month; \$1.00 fee for any additional withdrawals.
- Round Up customers receive account summaries on monthly bank statement.
- No monthly minimum balance fee if enrolled in the Round Up Savings Program.
- Each depositor insured to \$100,000.00 or more by the FDIC – ask us how to maximize your FDIC coverage!

MEMBER  
FDIC

Winter 2008

## GOT RATES?

Check out PCB's rates anytime at  
[www.paynecountybank.com/rates](http://www.paynecountybank.com/rates)

**You Can**  
Payne **County** Bank  
**on Us!**

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