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this article, ask questions of us, and report any suspicious activity you encounter. The police indicate that "gut feelings" are nothing to ignore and many times are present for a good reason.

The first nine months of 2009 have been encouraging for us at OSB. We are fortunate to have had growth in both deposits and loans. Thank you for your loyal support during these sensitive economic times.

I also want to thank so many of you for using the services offered by Oostburg Financial Services located here at OSB. You will notice in this issue of *Update* that Steve Klescewski will again be offering his "Basic Education Series." If you haven't taken advantage of this free service, I encourage you to do so.

Another PEP for OSB

Your Oostburg State Bank received another State Personal Economics Program (PEP) Bank Award. The Wisconsin Bankers Association (WBA) recognized the bank for the third year in a row at its WBA Consumer Education Conference held in Wisconsin Dells on September 10th. Jason C. Busch, WBA Financial Literacy Coordinator wrote in a letter to the bank, "This award recognizes the significant commitment of time and resources that your bank commits to financial education. Individually, your employees make a difference in the lives of those who might not otherwise receive this valuable instruction. WBA appreciates your continued support and involvement".

Cash Is No Longer King

According to the 2008 Study of Consumer Payment Preferences, released by Banking Administration Institute and Hitachi Consulting, cash is no longer king when it comes to consumer purchases. Forty-one percent of consumers said that they use cash less often today than they did just two years ago. Debit card purchases accounted for 37% of in-store payments compared to 21% in 2005. Credit card in-store payments increased from 19% to 22% over the same period, while gift/prepaid card usage has remained steady at 4%. Cash payments accounted for 29% of purchases and checks just 8%.

Holiday Hours

Columbus Day	Oct. 12	Open
Veteran's Day	Nov. 11	Open
Thanksgiving Day	Nov. 26	Closed
Christmas Eve	Dec. 24	Open 8:30 a.m. – 1:00 p.m.
Christmas Day	Dec. 25	Closed
New Year's Eve	Dec. 31	Open 8:30 a.m. – 5:00 p.m.
New Year's Day :	Jan. 1	Closed

Board of Directors

Gary De Master, Chairman
Carl Claerbout
Eric Glewen
Terry Katsma
Larry LeMahieu
Phillip Ongna
Steve Vander Ploeg
Gordon Veldboom

Management Team

PRESIDENT
Gary De Master
SENIOR VICE PRESIDENT
Terry Katsma
VICE PRESIDENT-MARKETING
Chuck Berg
VICE PRESIDENT-BUSINESS BANKING
Eric Glewen
VICE PRESIDENT-LENDING
Larry LeMahieu
VICE PRESIDENT-CFO
Eric Veldhorst
VICE PRESIDENT-OPERATIONS
Robert Zajkowski
ASSISTANT VP-LOAN PROCESSING
Sally Den Hollander
ASSISTANT VP-TELLER SUPERVISOR
Shirley Hartman
ASSISTANT VP-INFORMATION TECHNOLOGY
Barb Lawrence
ASSISTANT VP-CUSTOMER SERVICE
Rachel Weavers

Bank Hours

LOBBY HOURS
Monday - Thursday 8:30 am - 5:00 p.m.
Friday 8:30 am - 6:00 p.m.

DRIVE-THRU HOURS
Monday - Thursday 8:00 am - 5:00 p.m.
Friday 8:00 am - 6:00 p.m.
Saturday 8:00 am - 11:30 am

Mission Statement

To be an independent community bank committed to meeting the financial needs of our customers while providing a positive work environment for employees and a fair return to our stockholders.

Questions or comments? Contact:

Chuck Berg, Vice President-Marketing
Oostburg State Bank
P.O. Box 700198
Oostburg, WI 53070-0198
564-2336 • chuckb@oostburgbank.com

Oostburg State Bank

Quality Service From Friends Who Care!

Update

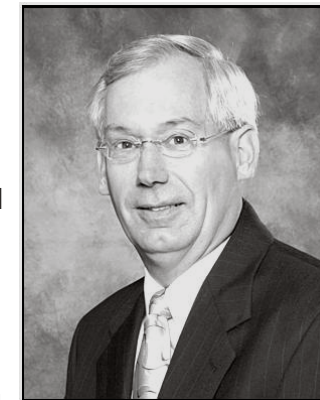
Member FDIC 

Locally Owned and Operated Since 1908

Fall 2009

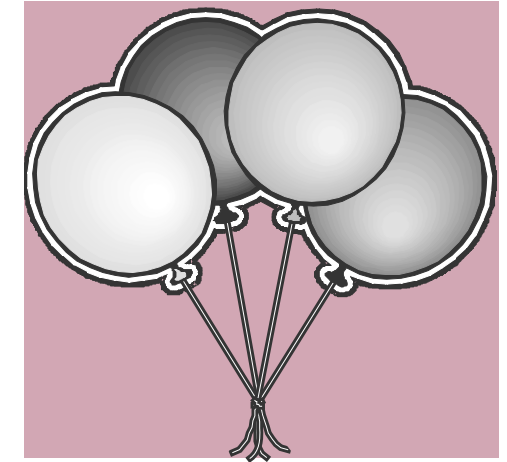
President's Message

Three-fourths of 2009 has passed us by. Summer has turned to fall and with the season change comes a change in individual and family activities. This means the school year has once again started and students, faculty, administrators, aides, and volunteers are hard at work. Each new school year brings student education but in addition, student safety is an area of emphasis, from busing to crossing guards, fire drills to playground rules. At OSB, safety is also an area of emphasis for us.



We continuously upgrade our security systems and procedures. We also train and educate our employees on this subject on a regular basis. In September a number of employees worked with the Sheboygan County Sherriff's Department Negotiator and SWAT teams to complete a mock robbery and hostage exercise. Some of you may have witnessed this very real scenario as it was played out in and around the building in public view. You will notice in this newsletter an article emphasizing the Wisconsin Banking Association's "No Hats, No Hoods, No Sunglasses, No Guns" campaign. This public education program is designed to have all of us work together to thwart bank robbery attempts throughout the state. As our mission statement indicates, we put our customers and employees before profitability. Certainly their safety is part of this philosophy. Keeping our customers and staff aware of and involved in such a serious subject as bank robbery is one proactive way to help keep them safe. I respectfully ask you to please read

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Happy Birthday

and congratulations to Erwin Hendrikse and Samantha Nyh of who were the first people to call identifying July 26th as their birthday. Each received a \$20.00 "Community Cash" certificate good for redemption at 25 different local merchants. Be sure to read the entire issue of Update and look for this month's birth date to be written in *italics* and randomly appear in an article, then call us. We'll call you back if you are a winner.

NOTICE: New Hours

Due to the success of our Summer Hours, the bank has adopted these hours as our new regular hours of operation.

Lobby Hours

Monday – Thursday 8:30 a.m. – 5:00 p.m.
Friday 8:30 a.m. – 6:00 p.m.
Saturday Closed

Drive-Thru Hours

Monday – Thursday 8:00 a.m. – 5:00 p.m.
Friday 8:00 a.m. – 6:00 p.m.
Saturday 8:00 a.m. – 11:30 a.m.

Public Enemies

There was a time in this country when signs outside of businesses read "No Shoes, No Shirt, No Service". While this policy still exists today, most of the signs have been removed as people have learned to respect this requirement and willingly obey. A new sign you will see hanging in your Oostburg State Bank, and other banks throughout the state, will read "No Hats, No Hoods, No Sunglasses, No Guns".

This public awareness campaign was created by the Wisconsin Bankers Association (WBA), and is supported by the Federal Bureau of Investigation, and the Department of Justice. It was kicked off in July in conjunction with the release of "Public Enemies", a movie partly filmed in Wisconsin chronicling the life of bank robber John Dillinger. While the movie is reported to be very good by Hollywood standards, it does portray Dillinger as a folk hero rather than a dangerous criminal. More importantly than a movie, in 2008 Wisconsin experienced nearly 100 bank robberies, unemployment rates are approaching double digits, and anti-bank sentiment is running high. While thwarting bank robberies is always an important subject, this combination of issues caused the WBA to take a more aggressive and public approach.

The simple act of removing hats, hoods, and sunglasses makes it much easier to identify someone. It has been reported that this has been effective in reducing the number of "note job" robberies. This type of robber doesn't want any attention to avoid being recognized or allowing others to get a good description. While no one will be denied service for not complying, they will be watched more closely by employees and hopefully customers as well. It is the intent of this campaign to decrease robberies and increase public awareness. Being more aware and paying closer attention to someone not complying with the new policy could act as deterrent to a would-be robber. Also, better information could be available to police should a robbery occur. While in Wisconsin it is legal to carry a firearm, if it is not concealed, the WBA did include this in the program.

As a locally owned and operated community bank we know our customers well and can usually identify them even when wearing hats, hoods, and sunglasses. However, in the spirit of public safety we hope you will consider complying with the requests of this new crime-stopping campaign.

OSB Hosts Event

Your Oostburg State Bank is a member of the Sheboygan Area Chamber of Commerce. Recently the bank had the opportunity to host the Chamber's "Business Connections". This monthly event provides Chamber members throughout Sheboygan County an opportunity to showcase their business while providing a setting for business networking for the members in attendance. In addition to Sheboygan County Chamber members, the bank also invited the Oostburg Area Chamber of Commerce members. It turned out to be a great night for making business connections. Sheboygan area businesses, Oostburg area businesses, commercial customers of the bank, and our Management Team all joined together to exchange introductions and ideas. There were members in attendance that had never been to Oostburg. Their many positive comments were not just about the bank. They were impressed with the village of Oostburg in general and had many kind words to say.



Denny Moyer, (Retired) Director of Membership, Sheboygan County Chamber of Commerce reunites with Terry Katsma, Senior Vice President, Oostburg State Bank

The night was also special because it marked the final Business Connections meeting for Denny Moyer. Denny is a well-known and well-respected Sheboygan County resident. After many years at The Sheboygan Press (sports writer from 1966-1984 and Sports Editor from 1984-1991), Denny served our county well for the past four years as the Director of Membership for the Sheboygan County Chamber of Commerce. Prior to that he served as manager of the Chamber's Sheboygan County Convention and Visitors Bureau. During his time at that helm tourism increased in Sheboygan County dramatically.

Terry Katsma, Senior Vice President, remembers Denny for his passion for the game of baseball and commitment to area youth. "Back in the early '70s Sheboygan County Christian High School was just getting started. The school had no resources for a baseball program. Denny approached the school and volunteered to organize a team and coach the kids. He soon found out the school also needed jerseys, bats, balls, and a place to practice. Through his connections with the Sheboygan A's baseball program, Denny provided all of this for us. He was married, had young children, was working full-time, and was already coaching other teams. Yet he took the time to do this for a group of kids he did not know, and was not asked to help. He is truly committed to the game of baseball and devoted to the youth and young men and women in our area. I have great respect for Denny Moyer."

Thank you Denny and we wish you well in your retirement.

New OFS Education Series Begins

Back by popular demand is the Oostburg Financial Services education series. The educational seminars began in June of 2008 and proved to be successful and popular. Steve Klescewski, Financial Advisor, Oostburg Financial Services, said, "The sole purpose of these meetings is to provide financial education to those who attend. There are no sales pitches involved and there are no follow-up *February 3rd* calls or letters sent after. I think people really appreciate this opportunity to become informed without the pressure of having to make purchase decisions. The difficult times our economy was and is facing certainly made for good timing in regard to the financial issues we covered. I think the new series will be equally beneficial as we continue to more closely monitor our financial health during these uncertain times."

PERSONAL FINANCIAL PLANNING Basic Education Series

Beginning Tuesday, September 29th, 6:30-7:30 p.m. in the Oostburg State Bank Board Room with "Will you run out of money during retirement?".

Other topics in the new series will include the following:

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|-----------------|---|
| October | "Is the U.S. Economy back on track?" |
| November | PAY ATTENTION to your Employer's Retirement Plan ... Your life depends on it! |
| January | "Should I be investing overseas?" |
| February | Find the undiscovered savings vehicle for your child's or grandchild's college education. |
| March | You can earn money without paying taxes! |
| April | Why You Should Own a ROTH IRA |
| May | "Should charitable giving be a part of your financial plan?" |
| June | "Are you taking too much risk with your investments?" |



A unique characteristic of this series is that each topic stands alone and is not a continuation of the previous month's topic. Being structured that way, it allows you the freedom to attend one month or all 9 if you choose. Each evening will include light refreshments and a time for questions and answers. RSVP: (920) 564-2337, ext 243 or e-mail brendad@oostburcibank.com.

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Snowbirds & College Students

A reminder to anyone that has a different mailing address for certain periods of time during the year: please let us know of this change of address. We can temporarily change it on the bank's system which will ensure that your statements get sent to the correct address. At times, contacting the U.S. Post Office and having your mail forwarded doesn't always ensure that it will be received in a timely fashion. Another option is E-Statements. Sign up for our free Online Banking service and we will e-mail you a notice when your monthly statement is available for viewing through our secure website. You will have a 16 month history of statements to view. Please contact us with your temporary address or if you are interested in receiving E-Statements.