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A Sincere Thank You

I would hope that everyone had a Merry Christmas and it is my desire that you are looking forward to 2012!

In the everyday stresses of life, we sometimes might be guilty of not saying thank you enough.

I would like to take this opportunity to thank all our customers for choosing Platte Valley Bank to be your bank. We truly appreciate your business!

Happy New Year!!



Doug Gutshall
Regional President/Co-CEO



EAT: Sandwiches & chips provided EDUCATE: "Is Mobile Banking Right for You?"

**WHEN: Wed., Feb. 1 • 12:00 - 1:00 PM
WHERE: Platte City Location**

Eat & Educate is a new & free program, open to the public, that offers educational seminars once a month at one our branches. These seminars will range from how-to's to internet security. The first seminar is on "Is Mobile Banking Right for You?" This seminar will inform you how mobile banking generally works. There are numerous types of mobile devices that work differently with banking products. We want to help you gain knowledge on what product is best for you and your financial life. Maybe you want to try mobile banking, but you're not 100% sold on how it works. Or maybe you use it, but didn't know you could pay your bills with it. This seminar will show you how the product can work for you. You can expect one-on-one training if needed after the seminar.

Call 816-746-7632 or [email us](#) to RSVP.

Must RSVP by Jan. 30 for Feb. 1 event.

If you miss this seminar, we will have a repeat seminar at our Smithville South location on February 15.



Like us!

RATES ARE CRAZY-AWESOME RIGHT NOW!

Our Mortgage Department can provide you excellent service!

- We offer a variety of Fixed and Adjustable Rate Mortgages
- Great First-Time Homebuyer Options available
- Individual Construction Loans
- Free Mortgage Pre-approvals
- We do our own loan processing



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MOBILE MONEY

View Accounts • Pay Bills • Transaction History • ATMs • Transfer Funds

Try it. It's free until July 1st*

With our new range of mobile features, there are more ways than ever to stay in control of your finances, wherever you are. Whether you want to receive bank account info by text message, or access your account through your mobile phone's web browser, we've got you covered.

How to get it:

Mobile Banking enrollment takes place after you log in to PVB Internet Banking at www.plattevalleybank.com and select the Mobile Banking tab at the top of the screen.

Follow the instructions provided on the sign up screens to complete the process. You will need to have your device with you and will need the ability to receive a text message.

3 Easy Ways to Bank From Your Phone

TEXT
SMS
BANKING

MOBILE
WEB
BROWSER

MOBILE
APPS

*Free from Jan. 1, 2012 - July 1, 2012. After July 1, only \$1.50 per month.

COMPLIANCE CORNER

Platte Valley Bank cares about you and your safety when using the internet.

Please go to the following links that contain valuable information on how to keep yourself and your family safer when surfing the web.

OnGuardOnline.gov

StaySafeOnline.org

Direct Deposits + Your Bank

Any person that now receives paper checks for government benefit payments, including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management and Railroad Retirement Board - will be switched to direct deposit or the government debit card by March 1, 2013.

If you, as a beneficiary, do not specify direct deposit in to your bank, you will automatically be enrolled in the government debit card program.

There are many good reasons for you to use direct deposit services.

Here are just three:

Safe: It lessens your chances of becoming a fraud victim.

Easy: You don't have to take any action - on the scheduled day of the payment is sent electronically to your account.

Fast: Your money is in the bank and immediately available to you.

Take action today and learn how easy it is to arrange for direct deposit.





Upcoming Events

Sunday-March 25
2012-Disney on Ice-1:00 p.m. at Sprint Center

Saturday-March 31
Easter Egg Extravaganza at PVB Platte City location-9:00-11:00 a.m.

Saturday-April 7
Easter Egg Hunt at the YMCA in Platte City 10:00 a.m.

RSVP online now or call 816-746-7632.



ACT

To take the April 14th test the deadline to register is March 9th.

The ACT Prep classes will be: 3/21, 3/29, 4/5, & 4/12.

The next YA movie night will be February 4th @ 6:30 here at PC.

Email now for info, call 816-746-7659, or akuhn@plattevalleybank.com

Important Information on Savings Bond Purchases

As of December 31st, we will no longer be able to sell US Savings Bonds to our customers. Instead, you will make your purchase electronically by visiting treasurydirect.gov.

Please contact PVB if you have questions regarding these changes.



Southwest National Parks and Las Vegas by Train June 15-23

Join the Prime 50 Club for an exciting adventure. We motor coach to Omaha, where we will board the California Zephyr Train - Westbound. Enjoy an overnight rail trip featuring a daylight passage through the beauty of the Rocky Mountains. A stunning day as we travel the front range of the Rockies, past Winter Park, along the Colorado River, and through Glenwood Canyon, we arrive in Provo Utah for an overnight stay. We will board our motor coach and travel to Bryce Canyon National Park, Zion National Park, and journey across the colorful vistas of the Northeastern Mojave Desert. We will spend three nights in Las Vegas. While there, we will enjoy a day at leisure and a day exploring the fascinating Hoover Dam, and scenic cruise on Lake Mead. We will motor coach to the South Rim of the Grand Canyon National Park to explore an awe-inspiring view of dynamic colors. Our evening will be spent in Flagstaff, where we will enjoy a Farewell Dinner at the lively Black Bart's Steakhouse and Saloon. Early morning will find us boarding the Southwest Chief Train for our travels back to Kansas City. The train opens up a glorious vista of the scenic Southwest complete with a Navajo Indian Guide onboard for part of the eastbound passage to narrate and explain the Navajo culture. We travel east over the Burlington Northern Santa Fe Railroad following the old Santa Fe Trail and Route 66 skimming across the mesas and Canyon lands of the great Southwest. Morning will find us at Union Station in Kansas City, where we will motor coach back to Platte Valley Bank!

TRAVEL SHOW: February 8th at 1:00 p.m., Platte City location
RSVP to Gena at 816-746-7626

www.plattevalleybank.com

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816-858-5400



We are sending you this email primarily for your information, to meet your needs, and further our valued relationship. If you prefer not to receive any further messages from us, please reply back to akuhn@plattevalleybank.com. Thank you. Platte Valley Bank of Missouri, 2400 Prairie View Road, Platte City, MO 64079. Member FDIC, Equal Housing Lender.