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Customers Speak Up

Dear Guaranty Bank:

A special thank you goes out to the entire team at Guaranty Bank for the wonderful framed newspaper article featuring *The Floor Trader*.

We were honored to be approached by *The Gazette* to be featured in this story. Your extra efforts to have this honor preserved for us is a tremendous compliment! We will proudly display this in our store for our team to enjoy as well as our clients.

We are so pleased to have been part of the Hiawatha community for the past year and the relationships we have built with incredible organizations like Guaranty Bank are extremely important to us.

From all of us at *The Floor Trader*—thank you again!! We are looking forward to many more years in the community together.

Sincerely,
Janelle J. Langan
Director of Corporate
Operations
The Floor Trader

At Your Service

System Enhancement Brings Adjustments September 21 - 23

Guaranty Bank is nearly complete with a system enhancement that strengthens our banking operations. To fully implement this enhancement, there are a few matters we would like to bring to your attention regarding the weekend of September 21-23, 2007.

Office Hours

On Friday, September 21, our downtown office will close at 4:30, as usual. Our remaining eight offices, including our Cedar Rapids Wal-Mart locations, will close at 5 pm. All Guaranty Bank office locations will be closed Saturday, September 22 and Sunday, September 23.

During that weekend, you may still reach us via phone

at (319) 286-6200 during the hours of 8 am-7 pm Friday, September 21, 10 am-4 pm on Saturday, September 22 and 10 am-2 pm on Sunday, September 23.

All Guaranty Bank offices will resume normal hours on Monday, September 24. We apologize for this inconvenience.

Debit and ATM Card Transactions

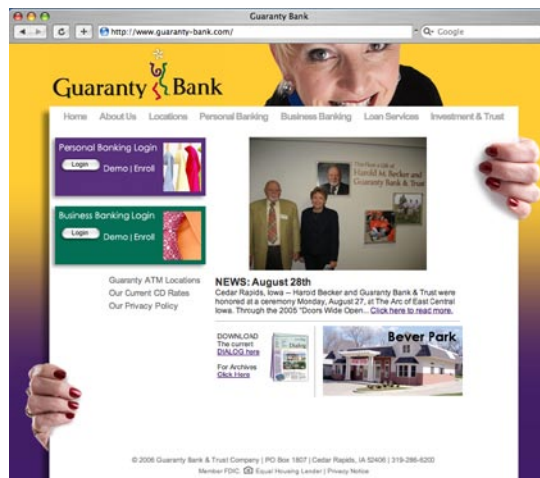
Beginning that same weekend, you will notice your debit card transactions and ATM withdrawals and deposits posting more quickly to your accounts.

Checking and Savings Accounts

We will be generating a special statement for all accounts on Friday, Sep-

tember 21. With this special distribution, you may receive two statements in the month of September. In all cases, if your account earns interest, it will be paid through 9/23/07. Your next statement's interest entry will be from 9/24/07 through that statement's date.

If this statement is the first one you've received in September, you will also see any applicable service charges assessed. Your October statement will be generated around the same date as usual. Please promptly review this statement, as it will also include notices regarding changes to other products and services.



New Guaranty Bank Website Launched

As you probably have noticed, our new website at www.guaranty-bank.com launched on Monday, August 20, 2007. The new look and feel includes local faces at the top of each page you may recognize. Submit your feedback on the new site to 319-286-6200 or moe@guaranty-bank.com.



Robert D. Becker
President & CEO

Service with a smile

I have a travel agent who I use when I need to fly. I know that I am tech-savvy enough to go online and find what appears to be the cheapest ticket, but I don't. It is not because I am lazy. Rather, I have come to value good service with a smile. Have you ever gone to your favorite restaurant and requested your favorite server? What about going to your personal barber or stylist, as opposed to a walk-in mall salon where you are directed to the next open chair?

We make decisions like this everyday, often without realizing we had a choice: a more personal service provider or, on the other hand, to find a low cost, less personal provider. It is true that often the long-

standing "attention to service" provider is a local entrepreneur and may cost initially more than the national franchisor. I know my travel agent charges an extra fee of \$25, but it's worth it because over the years, I have appreciated the service that comes from a professional who knows me.

I believe a banking relationship is also one of the most important decisions one makes (or in many cases don't directly make). Think about it: It's your money; it's your identity; and it's your good credit we're talking about. And yet, some decide it's only about the lowest cost or the highest CD interest rate. Sure, money is important, but so is a personal relationship with a trusted professional that will be there for you tomorrow. Convenient locations and office hours seven days a week with

personal service do not come from the low cost provider over the Internet.

Here at Guaranty Bank, we work hard to have our systems enable us to give the most personal attention to service. Currently, we are upgrading many systems so our staff can deliver an even higher standard of personal attention.

When you stop and think about it, it's more than just money and time. It's about the very essence of what life is made of. It's about making personal connections with those around you. This is not reserved for loved ones in your family. We have an opportunity to connect with those that touch our lives and be more human as a result.

Service with a smile: you bet. You're worth it.

Executive Forum A message from our President


At Your Service

New Internet Banking System

During the weekend of September 21-23, 2007 Internet banking will be available with limited capabilities. Account balances, history and statements will be available to view. The following functions will not be available during this time: Internal and External Transfers, Stop Payments, Wire and ACH. These functions will be available on the new Internet banking site on Monday, September 24th at 9:00am.

Bill pay will be available during the weekend but will be unavailable on Monday, September 24, 2007 from 9:00am until 2:00pm. To access your accounts online on Monday, September 24th, simply select Personal Banking Login or Business Banking Login on our home page, www.guaranty-bank.com, and follow the on-screen instructions.

We will be available to answer your Internet Banking questions at 319-286-6200 or by email at electronicbanking@guaranty-bank.com.



_____ wishes to refer you,
_____ to Guaranty Bank.

Open a checking account with us and you'll receive a \$25 gift certificate.

We'd love to have you join us.

Pass on a Customer Referral Card

Has your service experience at Guaranty Bank been one that you would recommend to colleagues, friends and family? If so, ask your branch manager or loan officer about the new Guaranty Bank customer referral program. When you pass on a referral card and your contact opens a new checking account, you both benefit! Ask for details the next time you're in to any Guaranty Bank location or send an e-mail to moe@guaranty-bank.com.

For Your Financial Health

New Security Enhancements Pending

With our enhanced Guaranty Bank operating system being implemented this month, security procedures in place to protect your account from unauthorized use will be even stronger.

In the coming months, when you visit any of our Guaranty Bank office locations, you will be asked to share your electronic signature and allow us to scan your driver's license information. This information will be added to your account records.

With your signature and



driver's license attached to your account records, bank staff at any of our nine locations will be able to readily confirm your identity. This will also save you the trouble of providing identification if you are transacting with new branch employees or at an office you usually do not frequent.

As with all other information and records you have entrusted us with, this data will be kept in the strictest confidence.

Contact your branch office staff or call us at 319-286-6200 with any questions or concerns.

Prevent Identity Theft: an Important Reminder

We have been informed that customers in the area are receiving e-mails reportedly from Pay Pal. The e-mails ask the customers to verify their account information with what appears to be a Pay Pal website. Among other information requested, the e-mail asked for the customer's debit card number and Personal Identification Number (PIN). Within minutes of consumers providing this information, their accounts are being charged with ATM withdrawals in Romania.

In the above scenario, Pay Pal has no reason to request debit card and pin information. If you get a request over the phone, through your e-mail or in the mail like this, call the number on one of your statements to report what is likely a fraudulent attempt to gain access to your accounts. Do not use the number

provided in the request for your personal information. It is most likely a bogus number set up by the thieves.

Guaranty Bank will never e-mail or call you asking for vital confidential information like account numbers, social security numbers, Personal Identification Numbers, etc. We may on occasion ask you to update your contact information.

In the event that your SHAZAMCheck® or ATM card is lost or stolen, or you suspect identity theft, contact Guaranty Bank immediately at 319-286-6200 or 800-383-8000 after regular business hours.

For more information on identify theft, contact the Federal Trade Commission hotline at 877-IDTHEFT or go online to www.consumer.gov/idtheft.



Community Spotlight

Calling All Hawkeye Fans

With Hawkeye football season upon us, now is a great time to pick up your copy of "Footprints From the Big Shoe," a 75-minute collection of great moments in Hawkeye sports as called by renowned WMT commentator Ron Gonder. CD's are available for only \$15 by calling Tom Doermann at (319) 365-0487 x 1038 or visiting <http://www.arceci.org/bigshoe.html>.

All proceeds from this priceless collection benefit Ron's favorite charity, the Arc of East Central Iowa.

The Arc of East Central Iowa serves our community by providing advocacy and services, which help people with developmental disabilities and their families choose and realize their goals in life. The Arc works to reduce the incidence of developmental disabilities through education and public awareness.



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For Your Financial Health

Debit Card Security Program Implemented

Guaranty Bank recently implemented a debit card security program with SHAZAM, our ATM network provider. This program adds another layer of protection from unauthorized use of your debit card.

This program may impact you if you use your debit card outside of your normal geographic area and/or for much larger amounts than usual. If such an irregularity shows up, a fraud specialist from SHAZAM will contact you to verify whether or not you authorized the debit. If the specialist does not reach you, a hold may be placed on your card to limit further use until verification is possible.

To verify that your current contact information is on file with your account, you may call us at 319-286-6200. Your latest contact information will allow any irregular activity to be resolved as quickly as possible.

Harold Becker Named to Junior Achievement Business Hall of Fame

Guaranty Bank Chairman Harold M. Becker will be inducted into the Junior Achievement of East Central Iowa Business Hall of Fame on Thursday, September 27, 2007.

Mr. Becker is being honored for his community contributions and lifelong achievements in the grocery, real estate and banking industries. In early 2007, he celebrated his 85th birthday and 35th year of Guaranty Bank ownership.

According to Junior Achievement, Laureates are, "among the most esteemed leaders in our communities. They have experienced a lifetime of business success and have established a legacy of leadership within their industries and our communities. Through their actions and accomplishments, they serve as role models for young people."



Also inducted to the Business Hall of Fame this year will be Willis (Bill) M. Bywater, Chairman of Economy Advertising Company and Affiliates, and Henry Royer, retired investor.

Junior Achievement of East Central Iowa serves 23,644 students in Benton, Blackhawk, Bremer, Buchanan, Delaware, Grundy, Iowa, Johnson and Linn counties. For more information, visit www.jaeasterniowa.org.

Congratulations, Mr. Becker!

Locations

42nd Street
1819 42nd Street NE
Cedar Rapids, Iowa 52402
(319) 286-6272

Bever Park
2711 Bever Avenue SE
Cedar Rapids, Iowa 52403
(319) 896-6194

Cedar Hills
191 Jacolyn Drive NW
Cedar Rapids, Iowa 52405
(319) 286-6282

Downtown
302 3rd Avenue SE
Cedar Rapids, Iowa 52401
(319) 286-6200

Fairfax
300 80th Street Court
Fairfax, Iowa 52228
(319) 896-6190

Hiawatha
1195 Boyson Road
Hiawatha, Iowa 52233
(319) 286-6215

Marion
700 25th Street
Marion, Iowa 52302
(319) 286-6261

Wal-Mart Supercenter
3601 29th Avenue SW
Cedar Rapids, Iowa 52404
(319) 286-6284

Wal-Mart Supercenter
2645 Blairs Ferry Road NE
Cedar Rapids, Iowa 52402
(319) 286-6265



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MEMBER FDIC

