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Dialog

Please understand . . .

. . . when we ask to see your identification, we are doing nothing more than protecting your identity and money. While we make every attempt to know all of our customers by name, occasionally we have new staff or customers that visit other branches. We have witnessed so much identity theft, that if we are not yet acquainted with you, we are going to take the extra steps to protect your account and ask to see identification. Again, thanks for understanding.

Thought for the day

The true measure of a man is how he treats someone who can do him absolutely no good.

—Samuel Johnson
(1709-1784)

An Important Reminder!

Guaranty Bank will **NEVER** e-mail or call you requesting account numbers, your social security number, credit card information or Personal Identification Numbers (PIN). If you are ever in doubt, we ask you call any of our published telephone numbers to verify a suspicious request.

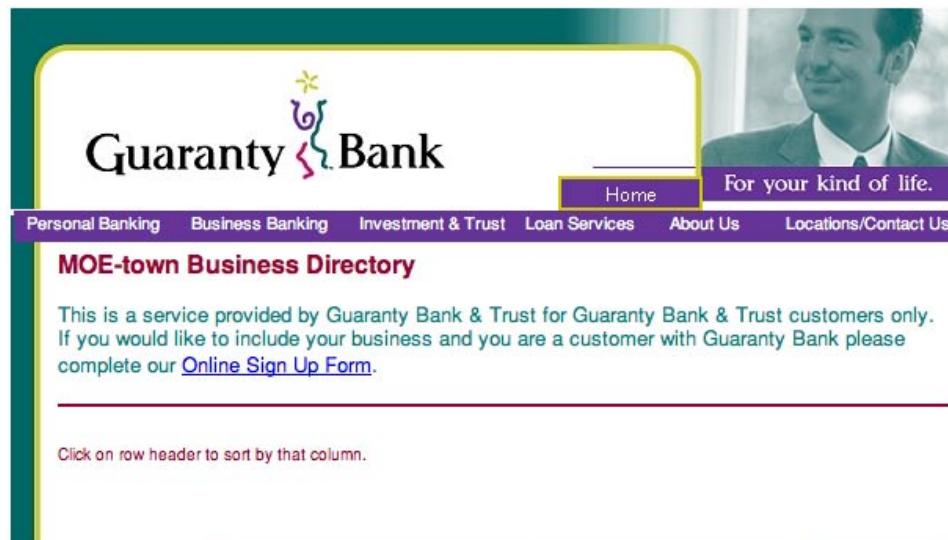
Net Worth

“MOE-town” Business Directory

As a complimentary service for our customers, we have created a business directory on our Guaranty Bank website. Your business name & address, web address, business category and description will be listed for anyone visiting the Guaranty Bank website to view.

To submit your information for directory

consideration, go to www.guaranty-bank.com click on the MOE-town Directory link, and fill in the blanks. A staff member from our Customer Assistance Center will contact you to confirm and let you know when your listing will become part of the “MOE-town” Business Directory.



Business Description	Address	City	State	Zip	Phone	Business Category	Business Description
Blake's Diner www.blakesdiner.com	123 Main St NW	Cedar Rapids	IA	52405	395-5555	Restaurant	Chinese Food
Clean and Go www.cleanandgo.com	1019 19th St SW	Cedar Rapids	IA	52404	396-5122	Janitorial	House Cleaning
We Fix Cars www.wefixcars.com	4589 West 9th St SE	Cedar Rapids	IA	52403	366-0000	Automobile	Repair



Although we will attempt to include all submissions on the directory, listings will be at the discretion of bank management.

Executive Forum

A message from our President

The Spice of Life

A couple weeks ago, I had the pleasure of speaking to the Gazette's editorial board. They were interested in why Guaranty Bank was a charter member of the newly formed Diversity Focus. We're not a major employer in the community (such as Rockwell Collins), nor do we seek students throughout the world (like the University of Iowa). So what's in it for a locally owned bank?

Diversity Focus is simply the belief that our community is about to experience "the world". It's our responsibility to ensure "the world", with its diversity of culture and people, ultimately finds its way to Cedar Rapids. Without it, we will be left behind in population growth as well as the growth of our very spirit. We as a local community, can embrace our larger world community and through it, be a catalyst of change.

Diversity in itself is not easily defined. It's not only people from different lands, but it also encompasses those with different interests and experiences from our own—even amongst our own nationality and race. In short, it is those different from us in any way. To some this can be intimidating or even scary. We have been taught to find friendships and peaceful coexistence with those in which we share commonalities. Now all that is changing.

It's my belief that we're on the verge of a new paradigm. We're growing into a new understanding of what it means to be a *citizen of the world*—I likened it to cooking. America's heritage is often referred to as a "melting pot"—many diverse origins blended together to create a mixture. Instead, let's think of all that diversity with its unique textures as the spice we add to special recipes. Not to mask the flavor but to enhance it; not to blend it into our pot to be lost, but to keep its special characteristics and add appreciation.

So again you ask, why is Guaranty Bank interested in the encouragement of a diverse culture? Here's my answer—do you remember the feeling of discovery when you first heard a new piece of music or tasted a unique food? To us, that feeling is what life is truly all about; it is the *spice of life*.



Robert D. Becker
President & CEO



For Your Financial Health

Katrina & Rita Scams: Donor Beware!

Give generously, but avoid charity fraud in the wake of disaster.

Con artists have a long record of exploiting people's generosity by siphoning off donations meant to help victims of disaster. Now we need to be cautious in the wake of the Katrina and Rita disasters.

Phony charities cheat donors, hurt legitimate charitable organizations that rely on donations—and short-change people who truly need help.

Give generously—but be careful to prevent Hurricane Katrina and Rita frauds:

Beware of Internet schemes.

Be especially wary of on-line solicitations that urge you to click on a link to go to a web site and make a donation. The web site may look "legit" and impressive, but it may be phony and they are simply tricking you into giving your credit card or bank account number.

Give directly to known, legitimate charities.

Several known charities seeking Hurricane Katrina/Rita donations are listed in the media. Check them out at the national Better Business Bureau "wise giving" site—www.give.org.

Ask phone solicitors to send written information.

Check out the charity before you make a decision. Be suspicious if they refuse to send solid information.

Don't be fooled by "look alike" names.

Some scams use names that sound impressive and are designed to resemble well-respected organizations.

Be wary of calls from supposed "law enforcement" or "firefighter" charities.

Contact your local sheriff or police department to check out claims that a donation "will be used locally." Ask if the caller is a paid professional fundraiser and ask how much of your gift will go to the charitable purpose.

Don't give your credit card or checking account numbers over the phone to someone you don't know.

There are many fine charities soliciting contributions in Iowa and the Attorney General's Office is eager to stop scams and uphold the integrity of our system of giving. If you think you may have been cheated by a fundraising scheme, write to the Attorney General's Office, Consumer Protection Division, Hoover Building, 1305 E. Walnut, Des Moines, Iowa 50319. Call 515-281-5926 or 888-777-4590 toll free. The web site is:

www.IowaAttorneyGeneral.org.

Charities such as The Red Cross and The Salvation Army are well-established organizations with impressive histories of helping disaster victims. If you're not sure how to give, please consider one of these fine organizations.

Guaranty Bank is a collection site for The Salvation Army disaster relief donations. Contributions should be made out to The Salvation Army with "Katrina Relief" indicated on the memo line and dropped off at any of our seven locations.



Customer Spotlight

Cedar Rapids Museum of Art brings home Grant Wood

American artist Grant Wood (1891-1942) lived and worked in the 5 Turner Alley Studio between 1924 and 1934, and it was in this studio that he painted one of the world's most famous works of art, American Gothic.

The Cedar Rapids Museum of Art (CRMA) was given the original studio in 2002 and began the process of restoring it to its condition during the Grand Wood era. "The studio is a work of art in itself," said the CRMA's Executive Director Terence Pitts. "Wood designed and built the interior. There are only a handful of historic artist's studios in America that bear such an intimate relationship with the artist who lived and worked there." In addition to restoring the Studio to be able to offer tours, the lower floor of the late 19th century carriage house has been converted into a visitor center, which features exhibitions, a video presentation on Grant Wood and the Studio and a gift shop. There is no admission charge to the Visitor Center and Gift Shop.

The Grant Wood Studio and Visitor Center at 5 Turner Alley is located at 810 Second Avenue SE and will be open Saturdays from 10 a.m. to 4 p.m. and Sundays from Noon to 4 p.m., except major holidays. Intimate, guided tours of the actual studio where Wood worked are offered on the hour, with the last tour scheduled at 3 p.m. each day. Tour prices are \$5 for adults and \$3 for students (18 and under) and seniors (62 and over). Children under 5 are

free if accompanied by an adult. Members of the CRMA receive a \$1 discount.

In addition to American Gothic, Wood created many of his most famous paint-

Grant Wood Studio has had only two owners in the past 75 years, and that they both understood its historic value. While there was and still is a considerable amount of

Have you seen this guy?

Guaranty Bank added a new member to the staff this summer—MOE our mascot. That "squiggly little guy" in our logo is actually named MOE and now he is larger than life—12' large to be exact!

If you would like to have MOE appear at a school, organization or non-profit function, give us a call at 286-6200 and we will make every attempt to schedule an appearance for you.



ings in this studio, including *Woman With Plant*, 1929 (CRMA), *Midnight Ride of Paul Revere*, 1931 (Metropolitan Museum of Art), *Daughters of Revolution*, 1932 (Cincinnati Art Museum), and *Dinner for Threshers*, 1934 (de Young Museum). Wood left the Studio at 5 Turner Alley upon receiving a teaching position at the University of Iowa and moved to Iowa City.

According to Pitts, history has been kind to the studio. "We are very fortunate the

preservation work to do, the crucial elements of the original architecture have been preserved." Both the mansion and carriage house were placed on the National Register of Historic Places in 1984.

For more information, contact the museum at 366-7503 or you can visit their websites www.crma.org and www.grantwoodstudio.org.

For Your Financial Health

In the Event of Death

One of our last fiduciary responsibilities to a customer is to safely disburse funds to the appropriate parties after their death. It seems like on a daily basis, we are asked questions regarding a deceased customer's deposit accounts. It is an emotional time for the family touched by the death and can turn even more trying when having to deal with regulations surrounding the decedent's finances. We understand what a difficult time this is and do our best to help work through the regulations surrounding this life event with as much compassion as possible.

This is part one of our three-part series—the next chapter will address other account ownership types, such as Authorized Signors, Power of Attorney's, Representative Payees, Custodians, and Guardians. Part three will cover estate accounts, distribution of property by affidavit, POD claims, safe deposit boxes and Travelers Checks.

Below are guidelines we follow when reviewing transactions on a deceased customer's account. Many of them are for the protection of the account.

Sole owner account

- ATM & Debit cards are cancelled immediately
- Internet banking, Overdraft protection and Bank by Phone privileges are suspended
- Checks written & dated prior to the date of death may be cleared through the account up to ten days after the date of death
- Any electronic deposits or withdrawals are returned with a notation that the account holder is deceased
- The account is locked until the bank is presented with appropriate legal documents giving authority to transact on the account
- Post-death deposits will be allowed except for recurring deposits from the Treasury including SSI, Disability, Retirement, Survivor's Benefits, etc. These recurring deposits must be returned and cannot be deposited or cashed. Non-recurring payments, such as Tax Refunds and payments of principal and interest on US Securities, do not have to be returned and can be accepted for deposit or negotiated by the estate representative.



Joint owner account

- If checks clearing the account are signed by the surviving owner, we will pay the check (assuming sufficient funds are available)
- If checks clearing the account are signed by the deceased owner, we will pay them if they are dated on or before the date of death and it is not more than 10 days after the date of death.
- If checks signed by the deceased owner are trying to clear more than 10 days after the date of death, we will honor them with written authorization from the surviving owner.
- Deposits in name of decedent—Post-death deposits in the name of the decedent cannot be deposited into a joint account. They must be deposited into an estate account unless otherwise negotiated by the executor. Recurring deposits from the Treasury including SSI, Disability, Retirement, Survivor's Benefits, etc. must be returned and cannot be deposited or cashed. Non-recurring payments, such as Tax Refunds and payments of principal and interest on US Securities, do not have to be returned and must be negotiated by the estate representative.
- Deposits with "and" in payee line—Post-death deposits in the name of the decedent and the surviving owner cannot be deposited into a joint account unless the executor has negotiated the item. If the executor will not negotiate the item, the surviving owner will need to contact the company/person who issued the check and have it re-issued.

Call your Guaranty Banker if you have questions regarding any of the sensitive situations mentioned above. In addition, we want to remind you that with any financial matters, the appropriate time to assure your funds are in order is now. Our Trust Department can help you structure your finances to ensure they are handled per your wishes.

Locations

302 3rd Avenue SE
Cedar Rapids, Iowa 52401

1819 42nd Street NE
Cedar Rapids, Iowa 52402

191 Jacolyn Drive NW
Cedar Rapids, Iowa 52405

700 25th Street
Marion, Iowa 52302

Intenticity
1195 Boyson Road
Hiawatha, Iowa 52233

Wal-Mart Supercenter
3601 29th Avenue SW
Cedar Rapids, Iowa 52404

Wal-Mart Supercenter
2645 Blairs Ferry Road NE
Cedar Rapids, Iowa 52402



For your kind of life.

www.guaranty-bank.com

P.O. Box 1807
Cedar Rapids, IA 52406

Ph. (319) 286-6200
Fax (319) 362-7894

MEMBER FDIC

