



Hometown Roots. Worldwide Capabilities.

December 1, 2005

Dear Fahey Customer,

December is a beautiful time of year filled with holiday celebrations, family and friends. It can also be one of the most stressful times of the year. I've compiled some guidelines to help keep your holidays as hassle-free as possible.

If you don't already, **begin paying your bills online.** What can be more stress free than never worrying about having stamps, running out of checks, or forgetting a payment date. You can set up single or recurring payments; view a list of all pending and historical payments; as well as a host of other options. There is even a novice mode to help those who are unfamiliar with computers. Once you've set up your payment schedule with us, we'll do it all for you.

Could \$30,000 make your life more stress free? Simply pay 10 bills through Fahey Bank's Online Bill Payment service between December 1st and February 28th, and you'll receive an automatic entry. That could be your credit card bill, your cell phone, or even your doctor's invoice. Then you'll get an additional entry for each and every bill paid after the first 10 during that time period. Complete contest details are available on our web site, www.faheybank.com.

Not signed up yet? We're making that less stressful by offering **FREE Online Bill Payment services for the next three years!** Just go to www.faheybank.com and follow the Online Banking prompts. You can also stop into any of our branch offices and we'll be happy to give you a demonstration.

Make shopping go smoother by using your **Fahey Bank VISA® CheckCard or Fahey Bank Élan VISA® Credit Card.** Using one of these cards is often safer than carrying large amounts of cash and much less frustrating than writing a check – especially if you're shopping out of town. (Fahey's VISA CheckCard is a debit card that works like a credit card and is accepted anywhere you see the VISA® logo, but the money is taken directly out of your checking account.)

Whether you're using your Fahey VISA® CheckCard or Élan VISA® Credit Card, don't forget to keep your future hassle-free by using some of the **safety tips** that have been shared in past letters.

- ★ Be aware of who's around when using your card.
- ★ Block card numbers so they cannot be photographed by cell phones.
- ★ Cover the keypad when entering your PIN number.
- ★ Pay attention that clerks are only swiping your card once through a legitimate machine.
- ★ Be wary of strange equipment added to an ATM machine, and do not use it if suspicious.
- ★ When buying online, look for the secure site symbols. Be sure to scan your computer for spy ware frequently, and log off from any site after you make a purchase to keep your financial information secure.

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