

Dakota Prairie Bank News

VOLUME 2, ISSUE 2

JUNE 2011

Board of Directors:

Steve Hayes
- Chairman
Steve Kost
LeRoy Louder
Margery Hayes
Chris Anderson
Mike Newton

Executive Officers:

Steve Hayes
- President/CEO
Steve Kost
- Senior Vice President
Erica Sundall
- Vice President

Ft. Pierre Staff:

Amy Brady
Jenny Schwarting
Jessi Speck
Lurene Denke
Trista Stenson

Presho Staff:

Carolyn Halgrimson
Erica Sundall
Justin Lester
Marilyn Walling
Meggan Brodrecht
Sara Griffith
Sue Lillebo

Draper Staff:

Chelsee Rankin
Donna Kinsley
Karen Miller

INSIDE THIS ISSUE:

ATM/Debit Card Safety 1

Customer Appreciation 1

New HSA & Health Care Reform Changes 2

DPB Awards Senior Scholarships 2

ATM/Debit Card Safety

Dakota Prairie Bank takes a number of precautions to ensure that its customers have a safe environment, but there is no substitute for good, cautious behavior on the part of the customer.

We recommend that customers follow these safety tips when using any ATM:

· **Keep your PIN number a secret.** Never write it down or share it with anyone – not even family members.

· **Be aware of your surroundings,** particularly at night. Make sure the ATM is free of sight obstructions. If you observe suspicious persons or circumstances, do not use the machine.

· **Bring someone with you when using an ATM at night.** If you can't, use an ATM that is located in a public area like a convenience or grocery store.

· **Have your ATM card ready** and in your hand as

you approach the ATM.

· **Use your body to “shield”** the ATM keyboard as you enter your PIN.

· **Always take your receipts** or transaction records with you.

· **Do not count or visually display any money** you received from the ATM. Immediately put your money into your pocket or purse and count it later.

Customer Appreciation

The Presho Dakota Prairie Bank office will hold its annual Customer Appreciation Day on Monday, August 22 from 11:30 a.m. to 1 p.m. Stop in and let the staff serve you a free hot dog lunch.

ATM Locations:

Draper
Farmers Union

Presho
Hutch's Café

Ft. Pierre
Dakota Prairie Bank
Drive Up

Steve Hayes' schedule:

Monday & Tuesday
Draper

Wednesday, Thursday
& some Saturdays
Ft. Pierre

Friday
Presho

Dates to Remember:

June 14 - Flag Day

June 19 - Father's Day

June 21 - Summer Begins

July 4 - Independence Day (closed)

Aug. 22 - Presho Customer Appreciation Day

Sept. 5 - Labor Day (closed)

Dakota Prairie Bank

PO Box 790
Ft. Pierre, SD 57532
(605) 223-2337
1-877-200-0079
Fax: (605) 223-2304

PO Box 190
Presho, SD 57568
(605) 895-2595
1-800-590-2265
Fax: (605) 895-2228

PO Box 158
Draper, SD 57531
(605) 669-2401
1-800-593-2265
Fax: (605) 669-2770

HSA & Health Care Reform Changes

Although the new health care reform law will bring many changes for consumers over the next several years, the near-term impact on health savings accounts is limited to two areas:

Increased penalty for non-medical withdrawals. Effective January 1, 2011, those under age 65 that withdraw dollars from

their Health Savings Account (HSA) and do not use the money for qualified medical expenses, the withdrawal will be taxed as ordinary income and a 20 percent penalty will be incurred. Previously, the penalty was 10 percent.

Exclusion of most over-the-counter medications. Also as of January 1,

2011, most over-the-counter medications are not considered a qualified medical expense unless they are prescribed by a physician. Previously, over-the-counter medications could be included as a qualified medical expense. For more information on HSA and Health Care Reform changes go to www.irs.gov.

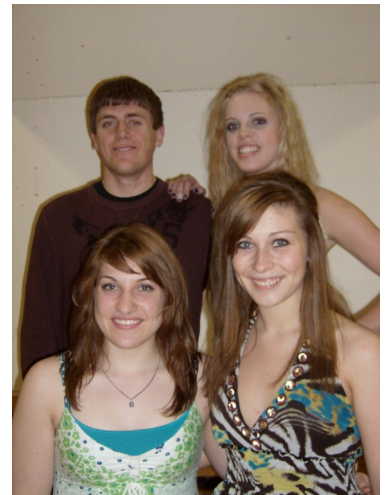
Dakota Prairie Bank Awards Senior Scholarships in Three Communities

Dakota Prairie Bank awards scholarships to Stanley County, Jones County and Lyman High School seniors. Over \$3,000 was given out between the three school districts. Stanley County and Lyman scholarship recipients were announced at their awards night ceremony on May 12.

Stanley County seniors receiving scholarship are Bailey Heninger, Robby Jeffries, Clayton Reinhard and Josh Rogers.

Lyman High School seniors include Jaime Hayes, Wyatt Perry, Taylor Patrick, Danielle Anderson and Dana Lien.

Jones County scholarship recipients were announced May 16. Recipients include Courtney Venard, Kia Miller, Sophie Iversen and Maria Trumbo.



Lyman High School scholarship recipients include (back row) Wyatt Perry and Taylor Patrick (front row) Danielle Anderson, Dana Lien and Jaime Hayes (not pictured).