

# Dollars & Sense

Lone Star National Bank's Quarterly Newsletter

www.lonestarnationalbank.com Spring 2009



Lone Star  
National Bank<sup>SM</sup>

Want to Expand  
Your Business?

## If You're Ready To Spend, We're Ready To Lend.

At Lone Star National Bank, we want you to know, we have money to lend. We've never stopped lending.

We have the resources and the financial strength and stability you need in these tough economic times.

That's why we've grown to 20 full-service banking centers and over 1.8 billion dollars in total assets. So we have the capital to lend. As a locally owned, independent, community bank, our loan decisions are made right here in the Valley. And we are committed to continuing to invest in our Valley economy and its people.

In short, if you're ready to spend, we're ready to lend at the Valley's Bank... Lone Star National Bank. Come see us today.

A. Jabier Rodriguez  
Chief Executive Officer

S. David Deanda  
President & COO

## IN YOUR INTEREST

### Take Charge: Fighting Back Against Identity Theft



Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.

The FTC estimates that as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft.

The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector.

Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

#### How do thieves steal an identity?

Identity theft starts with the misuse of your personally identifying information such as your name and Social Security number, credit card numbers, or other financial account information. For identity thieves, this information is as good as gold.

Skilled identity thieves may use a variety of methods to get hold of your information, including:

1. **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.

Continued on the inside →

# Strong. Secure. Safe.



Lone Star  
National Bank<sup>SM</sup>

www.lonestarnationalbank.com

Member FDIC



Lone Star National Bank Corporate Office is currently under construction on Nolana, near the corner of McColl, in McAllen. It is scheduled to be completed by Summer 2009.

## What's New at Lone Star National Bank... Groundbreaking of the Expansion of Our Corporate Office

On October 2, 2008, Lone Star National Bank celebrated the groundbreaking of the expansion of our Corporate Office located at 520 E. Nolana Avenue in McAllen.

The expansion of the Corporate Office will be a Contemporary Regional Texas Architectural style business building with a total area of 55,900 square feet made up of three stories plus an Executive Penthouse. The project was designed by The Warren Group Architects of McAllen. The building will host Lone Star National Bank officers and staff as well as tenants such as Valley Land Title, Lone Star Insurance Services, Inc. and LSNB Investment Services. Special features of the building include a fitness center, private kitchen and dining room and an executive

boardroom. The McAllen Chamber of Commerce, McAllen Hispanic Chamber of Commerce, City Officials, Board of Directors, Advisory Directors, Business Community Partners, Officers and staff were all present for this special event. Valley native Mr. Valente Rodriguez, co-star of the George Lopez TV Show, was also present as a special guest.

Lone Star National Bank is excited to be growing with the Valley. The expansion of our corporate office is a mere reflection of our continued growth due to the loyalty of our customers. We look forward to servicing our customers by offering more convenient locations where our team members can be available to provide superior banking products and service.

## Long Term Care



### What is Long Term Care Insurance?

Long term care insurance helps pay for the care needed when someone is unable to perform activities of daily living such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. People may need long term care because of a lengthy, chronic illness, cognitive impairment, or an accident or injury may trigger the need without any warning.

### How is it used?

Depending on the type of policy purchased, long term care insurance can provide coverage for long term care health needs in the home, community-based setting, assisted living facility or nursing home. The goal is to provide assistance and improve the quality of life for those with chronic, long term conditions.

Long term care insurance can help you remain independent and stay in your home, if possible; have more choices and control over your care; relieve family members from caring for you; and help safeguard your future and your family should a long term care need arise.

For more information, give us a call.



**Lone Star**  
Insurance Services, Inc.

A subsidiary of Lone Star National Bank.

1101 Nightingale Ave., McAllen, TX  
Phone: (956) 682-1722

Securities and Insurance Products offered through LPL Financial and its affiliates, Member FINRA/SIPC Insurance Products Are Not a Deposit • Are Not FDIC Insured • Are Not Insured by any Federal Government Agency • Are Not Bank Guaranteed • May Go Down in Value



## Properties for Sale

Visit our web site for listings of residential and commercial foreclosures.

[www.lonestarnationalbank.com](http://www.lonestarnationalbank.com)

# Office Banker™ from Lone Star National Bank

## Bringing the Bank to You

### What is Office Banker™?

With Office Banker™ you can scan money orders, consumer, cashier's and corporate check images into a file and send them electronically to Lone Star National Bank without ever having to leave your business or office. No more lost time driving to the bank to make a deposit. \* Plus you'll have the benefit of an extended deposit deadline of 9:00 p.m.

### What are the Benefits of Office Banker™?

- Increased Cash Flow
- Faster check clearing
- Convenient and Safe
- Make deposit transactions in your office
- Extended Deposit Deadline
- Make deposits from your office until 9:00 p.m. versus a branch deadline



Call 1-800-580-0322 for more information on how Office Banker™ can improve your business.

\*Check items only \*\*Not all check items may receive next day availability. Office Banker™ subject to approval. Fees may apply.

## Take Charge: Fighting Back Against Identity Theft (Continued)

2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a change of address form.
5. **Old-Fashioned Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.
6. **Pretexting.** They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

### What do thieves do with a stolen identity?

Once they have your personal information, identity thieves use it in a variety of ways.

- Credit card fraud
- Phone or utilities fraud
- Bank/finance fraud
- Government documents fraud
- Other fraud

### How can you find out if your identity was stolen?

The best way to find out is to monitor your accounts and bank statements each month, and check your credit report on a regular basis. If you check your credit report regularly, you may be able to limit the damage caused by identity theft.

### What should you do if your identity is stolen?

Filing a police report, checking your credit reports, notifying creditors, and disputing any unauthorized transactions are some of the steps you

must take immediately to restore your good name.



### How long can the effects of identity theft last?

It's difficult to predict how long the effects of identity theft may linger. That's because it depends on many factors including the type of theft, whether the thief sold or passed your information on to other thieves, whether the thief is caught, and problems related to correcting your credit report.

Don't delay in correcting your records and contacting all companies that opened fraudulent accounts. Make the initial contact by phone, even though you will normally need to follow up in writing. The longer the inaccurate information goes uncorrected, the longer it will take to resolve the problem.

### What can you do to help fight identity theft?

Awareness is an effective weapon against many forms identity theft. Be aware of how information is stolen and what you can do to protect yours, monitor your personal information to uncover any problems quickly, and know what to do when you suspect your identity has been stolen.

Armed with the knowledge of how to protect yourself and take action, you can make identity thieves' jobs much more difficult. You can also help fight identity theft by educating your friends, family, and members of your community. The FTC has prepared a collection of easy-to-use materials to enable anyone regardless of existing knowledge about identity theft to inform others about this serious crime.

Source: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

## Lone Star Legacy Club™

A new and exciting club for folks who are “50 years young”.



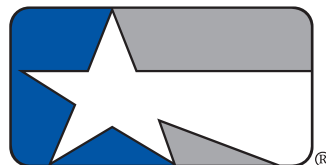
Visit any one of our Lone Star National Bank locations Valley wide and open your Lone Star Legacy Club™ checking account today to start enjoying the benefits of being a member.

### Club Features:

As a Lone Star Legacy Club™ member you will enjoy many features such as:

- Legacy Express newsletter designed especially for Lone Star Legacy Club™ members. *(September through April)*
- Monthly meetings with special topics of interest. *(September through April)*
- Adventurous and exciting trips, tours and cruises are accessible to all Lone Star Legacy Club™ members. To start planning your next getaway call (800) 999-1446.

If you have any questions regarding the Legacy Club™, please do not hesitate to contact; Jackie Russell (956) 365-5910 or Billy Cortez (956) 365-5905.



**Lone Star National Bank<sup>SM</sup>**  
*The Valley's Bank.*

1-800-580-0322

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