



MONEY \$ ISLAND™

We have added a wonderful new educational feature to our website we are very excited about. It's called Money\$Island! It's an online game that helps kids learn the principles of financial responsibility. To celebrate, we are hosting a kick-off for Money\$Island on Friday, September 20th at all Volunteer State Bank locations. Stop by anytime between 8:30 am and 6:00 pm for refreshments and to learn more about Money\$Island.

If you can't come to the kick-off, you can still sign up online at volstatebank.moneyisland.com. Money\$Island incorporates invaluable money management lessons within the platform of a fun online game. Children navigate twists and turns with opportunities to make good financial decisions along the way. Best of all, you can be right there to witness your child's success, easily track their progress along the way, and even see their faces light up as they earn real-life rewards!

Good spending habits are not only learned, they are also reinforced with the chance to earn real-life rewards for game achievements. Once you've completed Money\$Island by saving Stone Broke, you are eligible to redeem a secret prize from our treasure box! Simply bring in the electronic reward completion certificate to any Volunteer State Bank location. Money\$Island is geared to children ages 8 to 14, is free, and meets national standards for financial literacy. Go to volstatebank.moneyisland.com to sign up for your children or classroom today.



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September was originally the seventh of ten months on the oldest known Roman calendar, with March the first month of the year until perhaps as late as 153 BC.

After the calendar reform that added January and February to the beginning of the year, September became the ninth month, but retained its name.

September had 29 days until the Julian reform, which added a day.

September is the sixth month of the astrological calendar, which begins end of March/Mars/Aries.

The Zodiac signs for individuals born in this month are Virgo until September 21, and Libra from September 22 onward.

September's birthstone is the sapphire.

The birth flowers for September are the forget-me-not, morning glory and aster.

24-Hour Telephone Banking

Now you can pick up the telephone for account information 24 hours a day, seven days a week. It's so simple and it's absolutely FREE!

Access checking, savings, Certificates of Deposit, or loan

Kasasa, Always Free. How Checking Accounts Should Be!



Volunteer State Bank offers you a powerful new way of banking, called **Kasasa!** Our new **Kasasa Cash** checking account gives you the opportunity to earn high interest without a monthly fee or a minimum balance requirement.

Simply visit our website www.volstatebank.com to open the account online or visit any of our locations to open yours today. With **Kasasa Cash** you can feel the power of free checking, that pays!

Volunteer State Bank Member FDIC



Launched in 2004, National Preparedness Month (NPM) is FEMA's (Federal Emergency Management Agency) national annual preparedness outreach. NPM is managed and sponsored by FEMA's Ready Campaign. The Ready Campaign, in conjunction with the Ad Council, aims to educate and empower Americans during NPM and throughout the year to prepare for and respond to all types of emergencies, including natural disasters and potential terrorist attacks.

The goal of the Ready Campaign is to get the public involved and ultimately to increase the level of preparedness across the nation. The Ready Campaign asks individuals to do four key things.

> Be informed about the different types of emergencies that could occur

accounts. Find out which checks were paid on your checking account, what savings or checking deposits were made, and even transfer funds. Merchant check verification is also available.

To access information on your account, you will need your account number and PIN Number.

Local 615-323-1031

Toll Free 800-306-0454

**24 HOUR
TELEPHONE
BANKING**

Volunteer State Bank Member FDIC

Quick Links

[Our Website](#)

[Mobile Banking](#)



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**Fall Begins
September 22, 2013**

Happy Fall Yall!

- and the appropriate responses,
- > Make a family emergency plan,
 - > Build an emergency supply kit, and
 - > Get involved in community efforts.

It is also important to know about the potential emergencies that can occur in your state, region, and community. Go to www.ready.gov/community-state-info to find out more information about your local area. For emergency preparedness information, individuals can visit Ready.gov or call 1-800-BE-READY, 1-888-SE-LISTO, and TTY 1-800-462-7585.



Thank you for voting Volunteer State Bank your 2013 Readers' Choice Bank!

About Volunteer State Bank

Since 1977, Volunteer State Bank has been proud to bring an enriching banking experience to the people of Middle Tennessee. Since day one, we've been committed to providing personalized service, on top of value-added products offering to help our customers reach their life goals.

If you're not already a part of the Volunteer State Bank family, we'd like to invite you to become a part of a bank that operates for your needs. If you are already a VSB customer, we'd like to thank you for your commitment to us and pledge to always return that same commitment to you.

Our State-of-the-art Products and Services Include:

- > **Kasasa Cash** - Get a whole lot more from your checking without paying for it: free checking plus the opportunity to earn high interest.
- > **Kasasa Saver** - Sit back, relax, and watch as the savings pour in. Free Kasasa Saver is linked to equally free Kasasa Cash checking. Every month the rewards earned in your checking are automatically transferred to your savings - helping you build your balance with ease.
- > **Wide Range of Lending Products** - Whether you're in the market for a new home, car, business equipment, or anything in between, we're here with the accommodating financing to turn your needs into haves.
- > **Online Business Cash Management** - Take your business to the next level with our suite of convenient online services. Cash Management saves time, money, and resources - so you can focus on everything else necessary to keep your business running smoothly.
- > **Financial Tips and Resources** - Not only are we your banking provider, we also

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 Forward to a Friend



pride ourselves on offering helpful advice and educational resources to keep you financially confident in all aspects of your life.

Must See Events...

...Taste of Hendersonville September 12, 2013 5:00 - 8:00 pm at The Streets of Indian Lake.

...3rd Thursday on Main at Gallatin's Downtown Historic Square from 6:30 - 9:00 pm on September 19, 2013.

...Money\$Island Kick-Off at all **Volunteer State Bank** locations Friday, September 20, visit anytime between 8:30 am to 6:00 pm for fun, refreshments, and information on the Money\$Island online education program.

...The Bransford Gala September 21, 2013 at 5:00 pm at the Springfield Civic Center.

...Gallatin High School Homecoming Parade October 3, 2013 at 4:00 pm where the Volunteer State Bank Trolley will host the Gallatin High School Cheerleaders.

Congratulations to this Month's Winner!

Jacob Love is our winner of the "Gas Gift Card". He became eligible to win this gift by signing up for our monthly newsletter. To sign up, go to our web site: www.volstatebank.com and follow the instructions at the bottom left of the home page, or click on the "Join our List" link to the left of this article. You might be our next winner!

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