

NSB Solutions

Helpful Information for Our Customers

SPRING 2009

What You Should Know about Preventing Check Fraud

Check cashing scams are a very serious and widespread problem. If you receive an offer that appears too good to be true; it probably is. Many innocent people become victims of counterfeit check schemes because they are tempted by false promises and hopes of making a lot of money.

Counterfeit check schemes may appear in many ways such as winning a foreign lottery, check overpayments, work from home scams, Internet classified ad scams or auction merchandise scams. Fake checks can appear as cashier's checks, money orders, corporate or personal checks.

Although the bank may allow you access to the funds from a cashed or deposited check, it doesn't necessarily mean the check is valid and will be paid. If the check is not paid, the bank has the "Right of Offset" which means they have the right to take that amount from your account and/or collect the amount from you regardless of when the funds were made available to you. Your legal responsibility starts as soon as you sign the back of the check that you are cashing or depositing. If you are concerned about a check you have received, please visit one of our branches or call us at **203.729.4442** or toll free **877.729.4442**.



If it sounds too good to be true, it probably is!

BUSINESS Solutions

Bring the Bank's Teller Window to Your Business



Our Remote Deposit system is like bringing a bank teller to your business!

Now, you can digitally deposit checks right from your office. This service allows you to scan your checks and transmit them electronically to Naugatuck Savings Bank from your computer with a secure check processing system.

The convenience of using our **Remote Deposit** system allows you to receive funds faster; enhance cash flow; reduce processing costs; consolidate deposits from multiple office locations into one account and find out about returned items quicker.

Our **Remote Deposit** service allows you to improve efficiency and profitability by offering a one-stop solution that includes electronic payment processing, online reporting and risk management services.

Call us today at **203.729.4442** or toll free at **877.729.4442** for more information on how to get started.



INSURANCE Solutions

Annual Insurance Review

It's always a good idea to review your insurance policies annually to ensure that you have the most appropriate plan.

Purchasing insurance can be expensive, especially if you don't get a complete review before you choose an insurance program. The professionals at Sutherland Insurance Group are trained in advising you on the financial implications of your choices – whether you've got the right kind of protection, enough protection or even too much, if you have any serious gap in your coverage or if you qualify for any discounts.

Call them today at **203.729.5261** or **800.801.8013** and let one of their highly qualified insurance professionals provide you with a quote on their competitive rates or to make an appointment for a free consultation.

COMMUNITY Corner

Food for Friends

This past holiday season, Naugatuck Savings Bank kept up with a 20 year tradition of helping our community members in need.

Employees of Naugatuck Savings Bank and Sutherland Insurance Group pulled together to donate an abundance of food that allowed us to prepare food baskets for 20 local families. In addition to the food baskets and a turkey for each family, \$374 was donated to the Ecumenical Food Bank in memory of our deceased friend and colleague, Bill Barto.



Joe Bottacari (Marketing) and Armando Salvador (Accounting) sort food for the Food Bank.

LENDING Solutions

We'll Help You Get There

Whether you are ready for a mortgage, want to refinance your current home or access the equity you've built up in your home, we can help you.

Naugatuck Savings Bank has a full array of lending products with competitive rates that will help you achieve your goals. Please call **203.729.4442** or toll free at **877.729.4442** to speak with one of our lending professionals to discuss your needs and determine the best option for you.



Experience the Difference

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