



ST. CHARLES CHAMBER OF COMMERCE

Since 1922

October 2011 Communique

CHAMBER STAFF

President & CEO
Lori Hewitt
Extension 13
lhewitt@stcharleschamber.com

Vice President of Operations
Ann Dondelinger-Migatz
Extension 10
amigatz@stcharleschamber.com

Vice President of Communications
Christine Manisco
Extension 14
info@stcharleschamber.com

Michael Storey with the Elgin Country Club found the in the September Newsletter, and wins the FREE Blast Email to use whenever he wants! Congratulations Michael!



Find the  anywhere in this Newsletter and win a FREE Blast Email!! Just email your answer to info@stcharleschamber.com. This month, we will pick a winner by drawing from all the correct answers submitted on October 3rd. The winner will be announced in next month's Newsletter.

St. Charles Chamber of Commerce
3755 E. Main St., Suite 140
St. Charles, Illinois 60174
630.584.8384
Fax 630.584.6065
www.stcharleschamber.com

The St. Charles Chamber would like to thank the following Sponsors and to ALL OUR GOLFERS for making our 36th Annual Golf Outing a success!



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Thank you's
continued on
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"One Stop, One City, Countless Opportunities!"

CHAMBER EVENTS FOR OCTOBER 2011

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>3</p> <p>3:00 pm Legislative Comm. Mtg. Chamber Boardroom</p>	<p>4</p>	<p>5</p> <p>11:00 am - 1:30 pm Legislative Committee "City Update" Luncheon Members \$25/Non-Members \$50 Royal Fox Country Club 4405 Royal & Ancient Dr., STC</p> <p>3 pm WBC Comm. Mtg. Chamber Boardroom</p>	<p>6</p> <p>9 - 11 am New Member Orientation Chamber Boardroom</p>	<p>7</p> <p>11:30 am Ribbon Cutting & Grand Opening Celebration Scooby's Taste Freeze 818 E. Main St., STC</p>
<p>10</p> <p>OFFICE CLOSED</p> <p>Columbus Day</p>	<p>11</p>	<p>12</p> <p>11:00 - 1:30 pm Multi Chamber Progressive Lunch "Fall Into Business" Villa Olivia Country Club Rt. 20 & Naperville Rd., Bartlett Members Only \$25</p>	<p>13</p> <p>8:30 am Membership Comm. Mtg. Chamber Boardroom</p> <p>4:30 pm Ribbon Cutting Klein's Tack & Feed 1980 W. Main St., STC</p>	<p>14</p>
<p>17</p>	<p>18</p> <p>5 - 7:30 pm Multi Chamber Kane County Cougars 2011 World Series Preview Party Elfstrom Stadium 34W002 Cherry Lane, Geneva Members Only - Admission/Parking Free to Chamber Members</p>	<p>19</p> <p>4:30 pm Ribbon Cutting First State Bank 2601 Oak St., STC</p>	<p>20</p> <p>6 - 9 pm "30 Under 30" Recognition Dinner Prairie Landing Golf Club 2325 Longest Drive, W. Chicago Members & Non-Members \$40</p>	<p>21</p> <p>9 - 11 am Networking Extravaganza Chamber Boardroom Facilitator: Kevin Bramer</p>
<p>24</p>	<p>25</p>	<p>26</p> <p>8:30 am Board Mtg. Chamber Boardroom</p>	<p>27</p> <p>11:30 am - 1:30 pm Women's Business Council Luncheon "Negotiating... Woman's Advantage" Members Only \$25 Dunham Woods Riding Club 33W333 Army Trail Rd., Wayne</p> <p>4:30 - 6 pm After Hours Fox Valley Volunteer Hospice 200 Whitfield, Geneva</p>	<p>28</p>
<p>31</p> <p>Happy Halloween!</p>				<p>This logo next to an event means that it will be broadcasted by Batavia Access Television, Inc. on AT&T U-verse (Ch. 99) and in Batavia on Comcast (Chs. 10 & 17).</p> <p>RED = Event BLUE = Ribbon Cutting BLACK = Committee Meeting</p>

CHAMBER EVENTS FOR NOVEMBER 2011

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1	2 3 pm WBC Comm. Mtg. Chamber Boardroom Election Day	3 8:30 am Membership Comm. Mtg. Chamber Boardroom	4
7	8	9	10 8:30 am Membership Committee  Annual Membership Breakfast Members Only \$15 Eagle Brook Golf Club 2288 Fargo Blvd., Geneva	11 Veterans Day
14 3:00 pm Legislative Comm. Mtg. Chamber Boardroom	15	16 8:30 am Board Mtg. Chamber Boardroom	17	18
21	22	23	24 Thanksgiving Day	25 OFFICE CLOSED
28	29	30		 <p>This logo next to an event means that it will be broadcasted by Batavia Access Television, Inc. on AT&T U-verse (Ch. 99) and in Batavia on Comcast (Chs. 10 & 17).</p> <p>RED = Event BLUE = Ribbon Cutting BLACK = Committee Meeting</p>



Family Circle Banners are Flying on Main Street

Banners to commemorate the City's recognition as the "#1 City for Families" are flying atop the light poles along Main Street. We want everyone who drives, walks and

bikes through town to know that We are Number One! (Also watch for signs at the entrances of the City.)

At a recent City Council meeting, Mayor DeWitte and the City Council recognized the Corbett family for playing a key role in St. Charles being named the #1 for Families. Their interview with Family Circle Magazine about their decision to locate here and their experience living in St. Charles was a contributing factor in our community being selected number one.

City of St. Charles.....www.stcharlesil.gov
Building First Street.....www.1ststreetstc.org
St. Charles Community Website.....www.st-charles.il.us
City Office Hours: M-F, 8 am - 4:30 pm

Board of Directors' Message

Hello, I am the Board Liaison for the Legislative Committee. The purpose of the Legislative Committee is to provide meaningful information to the Chamber membership regarding local, state and federal legislative topics relating to business. The Committee plans a minimum of six educational programs each year. In 2011, presenters have included U.S. Representative Randy Hultgren, Mayor Don DeWitte and Alderman Dan Stellato, Kane County Board Chair Karen McConnaughay and Forest Preserve District President John Hoscheit, various State Representatives, and Illinois Chamber Chairman Doug Whitley. This year, under the leadership of Diane Lauterer, Chairman, the Legislative Committee has expanded its purpose to include selected advocacy on behalf of Chamber members. By monitoring the State of Illinois Chamber website, as well as upcoming City Council Meeting agendas, the Legislative Committee positions itself to be a watchful advocate for Chamber Members' behalf.

As we enter the fourth quarter of 2011, the Legislative Committee would like to thank Diane Lauterer (Valley Ambulatory Surgical Center) Committee Chair 2011, and welcome Kristine Kowalski (KCT Credit Union) Legislative Committee Chair 2012.

The Legislative Committee meets on the second Monday of each month, 3:00 PM at the Chamber office. All Chamber members are welcome to attend.

*Ellen Gallagher, Murray Properties, Inc.
Director, Legislative Board Liaison*

Check out these sites!



MEN WANTED

at
Women's Business Council Luncheons

You are welcome to come to any
Women's Business Council event

Women's Business Council is not a Women's Club!
It is a Committee of the
St. Charles Chamber of Commerce
and ALL Members
are welcome to attend

WE WANT YOU!

New and Renewed Members

Members are the lifeblood of our organization, and we are proud to be at their service. We truly are "One Stop, One City, Countless Opportunities." Thank you to the following Members who have chosen to invest in our Chamber.

EVENT PLANNING PHANATIC ENTERTAINMENT, LLC

Michael Bollow
629 Waterbury Drive
Aurora, IL 60504
Phone: (630) 336-2614
www.militaryhistoryfest.com

INSURANCE

AMERICAN FAMILY INSURANCE

Amanda DeLong
266 Glen Ellyn Road, Ste. 103
Bloomington, IL 60108
Phone: (630) 893-1461
Fax: (630) 893-4074

RESTAURANTS

SWEET TOMATOES

Seamus Walsh
2801 E. Main Street
St. Charles, IL 60174
Phone: (630) 377-3309
Fax: (630) 377-1468
www.sweettomatoes.com

SCOOBY'S TASTEE FREEZ

Joe Murphy
818 E. Main Street
St. Charles, IL 60174
Phone: (630) 444-2188

RETAIL SHOPPING

GOODWILL RETAIL STORE AND DONATION CENTER

Julie Dalke
2750 E. Main Street
St. Charles, IL 60174
www.amazinggoodwill.com

Thank you to the following Members who have chosen to reinvest in our Chamber.

AMI Communications, Inc.

Mary Haberek
300 Cardinal Dr.
St. Charles, IL 60175
(630) 389-9000

Apple Graphics, Inc.

Kyle Hempel
934 Paramount Pkwy
Batavia, IL 60510
(630) 389-2222

Batavia Access Television, Inc.

Holly Deitchman
P.O. Box 731
Batavia, IL 60510
(630) 937-5413

Bethlehem Lutheran Church

Kelly Collins
PO Box 3850
St Charles, IL 60174
(630) 584-2199

Country Inn & Suites

Kevin Burdine
155 38th Avenue
St Charles, IL 60174-5419
(630) 587-6564

CovenantCare at Home

Kathryn Allburn
3755 E. Main St., Suite 165
St. Charles, IL 60174
(630) 845-0680

Daily Herald

Shannon Doll
4300 W. Commerce Court
Lisle, IL 60532
(630) 955-3559

DePaw University

Canine Campus
Stephannie Caliendo
100 S. Glengarry Drive
Geneva, IL 60134
(630) 232-8663

Farmers Insurance/Mark Hauser Agency

Mark Hauser
521 Illinois Avenue
St Charles, IL 60174-2152
(630) 587-8722

FCA of St. Charles

Mr. Taylor Stephens
2000 W. Main Street, Units A & B
St Charles, IL 60174-1775
(630) 762-9335

Forest Preserve District of Kane County

Laurie Metanchuk
1996 S. Kirk Rd., Ste. 320
Geneva, IL 60134-3077
(630) 232-5980

Garfield Farm Museum

Jerome Johnson
3N016 Garfield Rd. Box 403
LaFox, IL 60147
(630) 584-8485

Graham's Fine Chocolates & Ice Cream

Bob & Beckie Untiedt
302 S. Third Street
Geneva, IL 60134-2770
(630) 232-6655

Hazen Insurance Agency, Inc.

Kelly Hazen
1100 W. Main Street
St Charles, IL 60174-1768
630-485-5100

Heritage Radon Mitigation Ser- vices, Inc.

Jeff Schuman
42W568 Ironwood Court
St Charles, IL 60175-8250
(630) 377-9156

Illinois Business Systems

Richard Mytnik
2808 Centre Circle
Downers Grove, IL 60515
(630) 620-6024

Joe & Kaye Siblik

St Charles, IL 60175

Jones, Sager, Haines & Co., LLP

Stephen C. Sager CPA MBA
1001 E. Main Street, Ste E
St Charles, IL 60174-2204
(630) 377-2900

Kane County Farm Bureau

Steve Arnold
2N710 Randall Road
St Charles, IL 60174-1505
(630) 584-8660

Literacy Volunteers Fox Valley

Peg Coker
One South Sixth Avenue
St Charles, IL 60174
(630) 584-4428

Mendel Plumbing, Heating, AC & Electric

Mike Mendel
3N640 N. 17th Street
St Charles, IL 60174-1601
(630) 377-3608

Mercedes-Benz of St. Charles

Craig Falkenthal
220 N. Randall Road
St Charles, IL 60174-1525
(630) 485-2300

Rx Automotive

Les Santeler
602 Sidwell Ct.
St. Charles, IL 60174
(630) 443-8500

Smith Amundsen LLC

Jeffrey A Risch
3815 E. Main St., Suite 3300
St. Charles, IL 60174
(630) 587-7910

Spry Consulting, Inc.

Edward Spry
7N831 Cloverfield Cir.
St. Charles, IL 60175
(630) 444-0488

St. Charles Mothers Club

Amy Cozzi
PO Box 1274
St Charles, IL 60174
60175-7274

St. Charles Park District

Ray Ochromowicz
101 S. Second Street
St Charles, IL 60174-2812
(630) 584-1055

St. Mark's Lutheran Church

Adriane Nemeth
101 S. Sixth Avenue
St Charles, IL 60174-2107
(630) 584-8638

Total Clarity Wealth Management

Terry Murphy
525 Tyler Rd. Suite U
St Charles, IL 60174-3363
(630) 762-9352

Wells Fargo Advisors, LLC

Jim Ewing
1752 Captial Street, Suite 100
Elgin, IL 60124
(847) 841-7621

Wine Sergi Insurance

Shar Knuth
225 Smith Road
St Charles, IL 60174-5208
(630) 513-6600



Ribbon Cuttings

**Register now
Online!**

**“FALL”
Into
Business
Progressive
Luncheon**

**Wednesday,
October 12
11:00 am – 1:30 pm
Members Only**

**Villa Olivia Country Club
Route 20 & Naperville Rd.
Bartlett**

**To make your reservation
go online with your
Member Login**

Reservation deadline

Friday, October 7

Please see Event/RSVP Policy
for reservations and cancellations.

**Cost: \$25.00 and
must be paid
in advanced
or at the door.**



**Stonebreaker Builders & Remodelers
Scott and Jennifer Stonebreaker, Owners
40W320 La Fox Road, Suite C, St. Charles
Ribbon Cutting Ceremony on September 21, 2011**

“Our remodeling division has grown by leaps and bounds as homeowners find themselves either updating their existing home or purchasing a home in need of remodeling,” said owner Scott Stonebreaker. “With the increase in our kitchen remodels we needed a place where clients could see and feel the products and get ideas for their own home.”

Not your typical showroom, the 2,000 square foot storefront is decorated throughout with inspiring color schemes, lighting options, wainscoting ideas, beautiful cabinetry and many specialty pieces built by Stonebreaker’s team of master craftsmen. On-staff designers help clients with every detail of their project from professional kitchen designs to paint color selections down to the very last details of cabinetry door hardware and best options for a tile backsplash. Many specialty tiles from manufacturers such as Walker Zanger, Oceanside Glass, and Artistic tile are also on display.

The Stonebreaker Remodeling division specializes in kitchen remodeling, bathroom remodeling, room additions, and total home renovations. The design showroom features custom cabinetry vignettes by national companies Woodharbor, LeVant, Mullet, and Marsh. In addition, Stonebreaker carries Pioneer, Gourmet and Rutt cabinetry and designer lighting manufacturers Currey & Company and Arteriors Home.

For additional information or to arrange for a free consultation contact Stonebreaker Builders and Remodelers at 630/762-8838 or visit www.stonebreakerbuilders.com.



COMING ATTRACTIONS



Below is a synopsis of what's going on at the Chamber for the month of October. For complete details, please go to our Website at www.stcharleschamber.com and to the Events Calendar to see a specific event/date. Reservations are indicated for each event along with address and time. You must log-in to make a reservation. If you have any questions, please call the Chamber at (630) 584-8384.

COMMITTEE MEETINGS - All Committee Meetings are held in the Chamber Boardroom unless otherwise noted.

Legislative Committee	Monday - October 3	3:00 pm
Women's Business Council	Wednesday - October 5	3:00 pm
Membership Committee	Thursday - October 13	8:30 am
Board of Directors Meeting	Wednesday - October 26	8:30 am

EVENTS - See Chamber Website Calendar for a complete listing of events and to make a reservation, if applicable.

Leg. "City Update" Lunch 	Wednesday - October 5	11 am - 1:30 pm
New Member Orientation "Fall Into Business"	Thursday - October 6	9 - 11 am
Progressive Luncheon	Wednesday - October 12	11 am - 1:30 pm
Networking Extravaganza "30 Under 30"	Thursday - October 20	9 - 11 am
Recognition Dinner	Thursday - October 20	6 - 9 pm
WBC Luncheon	Thursday - October 27	11:30 am - 1:30 pm
Business After Hours  at Fox Valley Volunteer Hospice	Thursday - October 27	4:30 - 6 pm

RIBBON CUTTINGS

Scooby's Tastee Freez	Friday - October 7	11:30 am
Klein's Tack & Feed	Thursday - October 13	4:30 pm
First State Bank	Wednesday - October 19	4:30 pm

CHAMBER CLOSINGS

Columbus Day	Monday - October 10	CLOSED
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“FALL” Into Business

Progressive Lunch

- *Meet members from the Bartlett, Batavia, Hanover Park, St. Charles, and Western DuPage Chambers of Commerce.*
- *Guests will have the opportunity to network with guests from each chamber.*
- *Guests will introduce themselves over salad and then move on to another group of professionals for the main entrée.*
- *Satisfy your sweet tooth with a delicious dessert while meeting a third group of potential customers.*
- *Don't miss this special opportunity to meet and network with professionals outside of your Chamber.*
- *Be sure to bring plenty of business cards.*

Wednesday, October 12, 2011

11:00 am – 1:30 pm

Members Only

**Villa Olivia Country Club
Route 20 & Naperville Rd., Bartlett**

**To make your reservation,
go to the Member Login on our Website at www.stcharleschamber.com**

Reservation deadline Friday, October 7

Cost: \$25.00 and must be paid in advance or at the door.

Event/RSVP Policy: Our Event/RSVP Policy is that attendees pre-register for all Chamber luncheons and breakfasts. When you pre-register, we are better able to plan with the venues whom we are dealing with for the right amount of meals. Pre-registration (RSVP) must be done THREE (3) business days prior, and walk-ins will not be accommodated. Some events require earlier responses. Cost for member breakfasts are \$20.00 and member luncheons are \$25.00. Payment is expected in advance or at the door; no invoicing available. Cancellations and no-shows will be charged the full cost of the event. We do appreciate your consideration and cooperation on this policy.

“While contributions or gifts to St. Charles Chamber of Commerce are not tax deductible as charitable contributions for Federal income tax purposes, they may be tax deductible under other provisions of the Internal Revenue Code.”



**ST. CHARLES
CHAMBER of COMMERCE**

Since 1922



**Western DuPage
Chamber of Commerce**

SPECIAL THANK YOU:

Pheasant Run Resort and Golf Club

A VERY SPECIAL thank you to all the staff at Pheasant Run for all of their donations and graciously allowing us to hold our outing at such a beautiful venue! Every golfer received a sleeve of golf balls on their cart at the start of this perfect day and every person received their first libation at the 19th hole – compliments of the resort!

And to all the Members who donated for the Silent Auction!



2011 Golf Outing Committee & Volunteers

Scott Briggs
Rose Canfield
Alex Claney
Patty Donahue
Jim Ewing
Chip Fletcher
Jane Gregory
Frank Hanna
Zoe Ingersoll
Bob Langeness
Diana McClow
Kathy Melone
Michelle Phillips
Orin Trademan
Carolyn Ward
Don Wickman
Jan Wilson
Jeff Wong
Susan Worline
James Zukowski

Leadership

Holds current or past leadership positions in business and/or local organizations. Works to improve organizations with which she is involved.

Excellence

Demonstrates an ongoing commitment to excellence in her work and civic commitments for women.

Achievement

Responsible for improvements or positive change for women in her profession, business, or service organization. Recognized by her peers.

Professionalism

Strives to improve herself and women. Seeks out opportunities to provide assistance to other women.

Deadline:

November 11, 2011

Please submit to:

Women's Business Council
3755 E. Main St. Ste. 140
St. Charles, IL 60174
630-584-8384
amigatz@stcharleschamber.com



Women's Business Council
St. Charles
Chamber of Commerce

2011 L.E.A.P. Award

You are invited to nominate an individual for the 2011 Women's Business Council L.E.A.P. Award.

The L.E.A.P. Award was established in 1995 to recognize leadership, excellence, achievement, and professionalism. The Award is presented to a woman who goes above and beyond the call of duty in her business, the Chamber, Women's Business Council, or our community in helping women. Nominees must be a chamber member in good standing.

Nominees are to have given service or leadership to women in our St. Charles community in addition to or outside of their ordinary business or employment.

Nominations are accepted from all Chamber members and the WBC Committee selects the recipient. If a recipient is named, the award is presented at the Chamber's Charlemagne Awards dinner.

Former L.E.A.P. Award winners and their business affiliation at the time of the award include:

- 1995 *Ann Davis, Kane County Chronicle*
- 1996 *Tory Haines, Sager, Maly, Haines & Co.*
- 1997 *Sue McDowell, McDowell Exteriors, Inc.*
- 1998 *Carolyn Ward, Harris Bank St. Charles*
- 1999 *Marsha Gust, Bank One, St. Charles*
- 2000 *Kaye Siblik, Antique Market II*
- 2001 *Lori Hewitt, Hewitt Marketing Concepts, Inc.*
- 2002 *Karen Breier, A.M.I. Communications, Inc.*
- 2003 *Ellen Divita, City of St. Charles*
- 2004 *Maureen Christiansen, Elgin Community College*
- 2005 *Zoe Ingersoll, Ingersoll & Associates*
- 2006 *Diane Lauterer, Valley Ambulatory Surgery Center*
- 2007 *Jane Norris, Norris Funeral Home*
- 2008 *Betsy Penny, City of St. Charles*
- 2009 *Lydia Smith, Harris Bank N.A.*
- 2010 *Jane Cooper, Cooper Hong, Inc.*



Nominee Name _____
 Nominee Business _____
 Nominee Title/Profession/Position _____
 Nominee Telephone _____
 Your Name _____
 Your Business _____
 Your Telephone _____
 Your Email _____

To submit a nominee:

Please complete this form and add a paragraph on the back to tell us why you are nominating this person. And list any known friends or acquaintances and contact information if available that may be able to offer additional information about your nominee.



2012 CHARLEMAGNE AWARDS... TAKING NOMINATIONS NOW!

The Civic Image Award was created in 1993 to recognize members of the Chamber of Commerce for humanitarian efforts and/or civic or personal projects outside of business which have brought outstanding, positive recognition to St. Charles, therefore, enhancing the image of the community. This award may go to public officials, governments, taxing bodies, organizations, or individuals. The winning projects must be completed, primarily or in effect, during the award year under review. A proven, effective project or program already in existence may also qualify.

The Community Development Award was created in 1989 in order to recognize significant investment in the business community by a member of the St. Charles Chamber. This award is given for new construction or extensive remodeling or renovation projects. The amount of dollars spent is considered and to be qualified for an award, a project must be completed or, in good faith, be expected to be completed by the end of December prior to the awards presentation.

The Community Image Award was created in 1978 by a committee consisting of Tom Anderson, Ruby Frank, and Marce VanGlabek. IMAGE stands for Improvement Merit Award Given for Excellence. A Community Image Award shall be given to qualified members of the Chamber who have made significant improvement(s) to their business or business location such as new or additional landscaping, interior remodeling, improved signage, exterior or structural improvements, or development of new structures.

The Charlemagne Award is a lifetime achievement award given to an individual with a distinguished history of service to the community. Membership in the St. Charles Chamber of Commerce is not a requirement. The St. Charles Chamber of Commerce Board of Directors and Bill Gust, who was the Chairman of the Board at that time, created this prestigious award in 1968. The award was based upon a legend written by C.V. Amenoff, who served as mayor of St. Charles from 1969 - 1973.

The Anniversary Award is given to a company who has had a Milestone Anniversary during the year of 2011. Milestone Anniversaries are 20 years or more in 5 or 10 year increments. If you have had a Milestone Anniversary during 2011, please email the Chamber with your Business Name and Anniversary Year.

2011 Chamber of Commerce Board of Directors

EXECUTIVE COMMITTEE

Jeff Meyer
Chairman
Ameriprise Financial

Jim Keller
Vice Chair
OnPath Financial, LLC

Debbie Fee
Treasurer
First Choice Bank

DIRECTORS

Alex Claney
Alex Claney Photography, Inc.

Judy DeVoe
Spare Wheels Transportation, Inc.

Ellen Gallagher
Murray Properties, Inc.

Tom Hansen
St. Charles Bank & Trust Co.

Diana McClow
Wilson Travel & Cruise

Andy Weiland
Citizen Member

Christopher Aiston
City of St. Charles
Director, ex-officio



**ST. CHARLES
CHAMBER OF COMMERCE**

Since 1922

Mission Statement

The St. Charles Chamber of Commerce is an inclusive and active membership organization that helps its members grow their businesses, their business knowledge, and business connections.

Vision Statement

The St. Charles Chamber of Commerce will be the primary business resource connection for businesses and business people in St. Charles.

Business of the Month



**411 W. Main Street
St. Charles, IL 60174
630-377-9500**

www.bankstcharles.com

St. Charles Bank & Trust™ is more than just a bank. It is a true community bank. Some may ask why we need another bank. Our response is simple. See for yourself how banking should be. With decisions made locally and bank staff living in the community, St. Charles Bank & Trust™ marks the return of real hometown banking to our area.

Our promise is to provide customers with good old-fashioned personal service with a broad range of quality financial products like our innovative:

- * Junior Savers Club® that teach kids a fun way to save
- * Platinum Preferred Account® that offers valuable benefits to those age 50 and over
- * Fox Investors Money Market Account that really pays money market rates
- * Charity Master Account that provides affordable banking services for local not-for-profits

We also offer sophisticated commercial banking, wealth management, on-line banking, and bill pay services. Since we are a locally controlled and managed bank, we have the unique ability to make decisions more quickly and provide more customized services and products that truly benefit residents of the area. We can pass the savings on to our customers in the form of better rates because we don't have the big overhead of other banks.

That's what hometown banking is really about--friendly service and great products--banking the way it ought to be.



[CLICK HERE FOR DETAILS](#)