

Enjoy! Extra

SBT - Suburban Bank & Trust



Enjoy! Members, Ann & John Thanos of Oak Lawn

Enjoyable, benefits; friends. Ann Thanos used those words to describe what the *Enjoy!* program means to herself and husband, John. Indeed, the social aspects of the program - activities, luncheons, bingo, and appreciation days, among others, have introduced many new friends into the Thanos's social circle!

Oak Lawn area residents for more than 50 years, the Thanos's first banked with SBT-Oak Lawn in the original location, that was just north of where SBT is now. They like the new building, but saved their highest praise for **Pam Major**, *Enjoy!* program director, and the staff at Oak Lawn. Ann expressed sincere appreciation for bankers **Carol Hakala** and **Kendall Coltri**, whom she credits with tutoring them through their first excursions into online banking after she and John opened a Rewards Checking account.



Besides the high interest rate on their Rewards account, the Thanos's have become big fans of their SBT Debit MasterCard. "We use it for purchases 18-24 times every month," said Ann. If you happen to run into John and Ann at Palermo's or the Oak Lawn Restaurant, you just might "catch" them swiping their SBT Green Debit MasterCard!

Member Spotlight



Spring Cleaning - Clear Out the Clutter!

In the spring, I like to open windows and let sunshine and fresh air fill every room in my home. The downside? Any accumulated dust on my tables and shelves really shows itself in the sunlight, and those spring breezes blow any stray papers onto the floor! It's no wonder so many of us do spring cleaning before we begin enjoying summer activities, like those detailed on page 3.

While only a cloth and some elbow grease will help with accumulated dust, consider this great option for handling paper clutter - eStatements for your bank accounts. You'll receive less mail because eStatements are delivered directly to your online banking account, safely, securely, and sooner than by US Mail!

Consider spring cleaning for your investment portfolio, too. Clean out under-performing investments and replace them with new ones that will help you maximize your retirement income! Be sure to take a look at the article Paul shares with us (page 4) discussing that very subject!

- Pam Major

Greetings



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Trips, Events & More!



Spring/Summer 2012 Event Calendar

Date	Event	Time	Location	Members	Non-Members
April					
17	"Pros and Cons of Online Banking, Debit & Credit Cards"	10 am-Noon	Oak Lawn Park District, 4625 W. 110th	FREE	\$10
18, 25	Wednesday Bingo at Culver's (5% Food Discount)	10:30 am-Noon	New Lenox - Culver's, 421 E. Lincoln Hwy.	FREE	FREE
19	Four Winds Casino	8 am-4 pm	Departs from Elmhurst and Wood Dale Branches	\$33/\$25 rebate	\$33/\$25 rebate
24	"Histories, Traditions & Personalities of IL Cities/Town"	9:30-11:30 am	Elmhurst - Normandy, 310 W. Butterfield Rd.	FREE	\$10
25	Shred Day	8 am-4 pm	SBT - Oak Lawn, 10350 S. Cicero Ave.	FREE	Members Only
May					
2	Bingo at Culver's (5% Food Discount)	10:30 am-Noon	New Lenox - Culver's, 421 E. Lincoln Hwy.	FREE	FREE
3	Debit Card, Online Banking Seminar	10 am-Noon	SBT - Wood Dale, 372 N. Wood Dale Rd.	FREE	FREE
5	Beads Galore! Bracelet Making Class	9 am-Noon	SBT - New Lenox, 400 E. Lincoln Hwy.	\$10	\$10
9, 16, 23, 30	Wednesday Bingo at Culver's (5% Food Discount)	10:30 am-Noon	New Lenox - Culver's, 421 E. Lincoln Hwy.	FREE	FREE
10	"Hairspray" at Drury Lane	11:15 am-4 pm	Drury Lane Oak Brook	\$42.75	\$42.75
15	Alden Estates of Orland Park	10 am-Noon	Oak Lawn Park District, 4625 W. 110th	FREE	\$10
16	"Retirement Red Zone" Seminar	10-11:30 am	SBT - Oak Lawn, 10350 S. Cicero Ave.	FREE	FREE
17	"Retirement Red Zone" Seminar	10-11:30 am	SBT - Wood Dale, 372 Wood Dale Rd.	FREE	FREE
23	"Sweet Treat Day" with Wii and Bags	10 am-Noon	SBT - Oak Lawn, 10350 S. Cicero Ave.	FREE	\$10
24	Elmhurst Art Museum Tour	10:15-11:15 am	Elmhurst Art Museum, 150 Cottage Hill Ave.	\$5	\$10
29	"Brain Gym"	9:30-11:30 am	Elmhurst - Normandy Banquets, 310 W. Butterfield Rd.	FREE	\$10
June					
7	Lunch and Bingo	1:30-3:30 pm	Wood Dale - Salt Creek Golf Club, 701 W. Thorndale Rd.	\$10	\$15
14	Flower Arranging Class	10 am-Noon	SBT - Wood Dale, 372 Wood Dale Road	\$5	\$10
19	Lunch and Bingo	10 am-Noon	Oak Lawn Park District, 4625 W. 110th	\$5	\$10
20	Financial Checkup	10 am-Noon	SBT - Markham, 3120 W. 159th St.	FREE	\$10
26	Fall Prevention Clinic	9:30-11:30 am	Elmhurst - Normandy Banquets, 310 W. Butterfield Rd.	FREE	\$10
28	"Some Enchanted Evening"	Noon-4:30 pm	St. Charles - Pheasant Run Resort, 4051 E. Main St.	\$41.50	\$41.50
July					
12	Game Day	10 am-Noon	SBT - Wood Dale, 372 N. Wood Dale Rd.	FREE	\$10
13	Summer Picnic	1-5 pm	SBT - Lemont, 12400 Archer Ave	FREE	\$10
17	Healthy Hearts	10 am-Noon	Oak Lawn Park District, 4625 W. 110th	FREE	\$10
18	"In the Good Old Summertime"	11:30-3 pm	Elmhurst - Diplomat West Banquets, Rt. 83 & North Ave.	\$38	\$38
26	Bingo	10 am-Noon	SBT - Chicago/Beverly, 9901 S. Western Ave.	FREE	FREE
31	Citizens Utility Board	9:30-11:30 am	Elmhurst - Normandy, 310 W. Butterfield Rd.	FREE	\$10
August					
8	Elder Abuse: Understanding Financial Exploitation	10 am-Noon	SBT - Oak Lawn, 10350 S. Cicero Ave.	FREE	FREE
9	Lunch & Bingo	11:30 am-3 pm	Addison - Alta Villa, 430 N. Addison Rd.	\$10	\$15
21	Medicare Update	10 am-Noon	Oak Lawn Park District, 4625 W. 110th	FREE	\$10
23	Elder Abuse: Understanding Financial Exploitation	10 am-Noon	SBT - Wood Dale, 372 N. Wood Dale Rd.	FREE	FREE
28	Windy City Harmonica Club	9:30-11:30 am	Elmhurst - Normandy, 310 W. Butterfield Rd.	FREE	\$10
TBA	<i>Just announced!</i> Lunch at Kendall College Culinary School, w/Trans.	TBD	Departure From Oak Lawn Branch	\$35	\$35

*Denotes events available only to *Enjoy!* Silver, Gold and Platinum members.

Registration and Refund Policy: Registration begins Monday, April 16, 2012 for all theater trips, luncheons, seminars, special events and branch activities. Tickets are limited for theatre trips and luncheons and will be sold on a first come, first served basis. Full payment is due one month prior to event date. Full refunds will be given up to one month prior to the event date. To receive a full refund on a cancellation less than one month from the event date, we must be able to sell your ticket to another interested member or you can sell the ticket to anyone. Trip discounts are applicable on all one-day events with the exception of gambling trips and luncheons. Activities and trips offered as part of the *Enjoy!* program are subject to cancellation if registration does not meet minimum enrollment requirements. If enrollment is greater than capacity, waiting lists will be maintained. Suburban Bank & Trust shall not be held liable or responsible for any personal injury or other damage of any kind due to participation in or connection with an *Enjoy!* activity.

JUNE - Mackinac Island Getaway

Our 4-day motorcoach tour includes 4 meals and 2 nights on Mackinac Island. Also included is a dinner at the Bavarian Inn, a hydroplane ride to Mackinac Island, a narrated carriage tour of the Island, the Grand Buffet lunch at the Grand Hotel and time to explore the many wonders of this unique resort island. Be sure to pick up a brochure today!

JUNE – It’s Baseball! Sox vs. Yankees in New York City

This 6-day motorcoach tour includes 2 exciting games between the Chicago White Sox and the New York Yankees. You’ll see every pitch from your reserved seats in Yankee Stadium in New York. Also included is a guided, narrated panoramic tour of the city (Times Square, Chinatown and the 9/11 Memorial and Museum at the World Trade Center) and a cruise across New York Harbor to view the Statue of Liberty. It also includes free home pick-up and 8 meals. Be sure to call for a brochure.

JULY – It’s Baseball! Cubs vs. Mets in New York City

This 6-day motorcoach tour includes 2 exciting games between the Chicago Cubs and the New York Mets. You’ll see every pitch from your reserved seats in Citi Field in New York. Also included is a guided, narrated panoramic tour of the city (Times Square, Chinatown and the 9/11 Memorial and Museum at the World Trade Center) and a cruise across New York Harbor to view the Statue of Liberty. It also includes free home pick-up and 8 meals. Call us for a brochure!

JULY – 2012 Baseball Hall of Fame Induction

This 6-day motorcoach tour includes 8 meals and VIP seating at the Baseball Hall of Fame Induction Ceremony. Other included highlights are the National Baseball Hall of Fame Museum, Hall of Fame Parade of Legends, Village of Cooperstown, Baseball Hall of Fame Membership, Engraved Collectable Mini-Bat Souvenir, Special Commemorative Collector’s Postcard with Inductees’ Names and free home pick –up. If you are a Cubs fan, you won’t want to miss the “Perfect 10” Ron Santo inducted into the Hall of Fame!

SEPTEMBER – New England Rails and Sails

This 8-day tour includes 11 meals, round trip airport transfers, guided city tour of Boston including the Freedom Trail and Boston Common and 3 New England cruises (Portland’s Casco Bay, Becky Thatcher Riverboat Cruise and Hyannis Harbor Cruise). You will also experience 3 New England trains (Conway Scenic Railroad, Essex Steam Train and Cape Cod Central Railroad). It’s a great trip! Pick up a brochure today!

MAY 10 - "Hairspray" at Drury Lane Oakbrook

“You can’t stop the beat” to this great show that is piled bouffant-high with laughter and romance. Hairspray is an irresistible bebop musical that tells the story of Tracy Turnblad, a large girl with big hair and a kind heart who only has one passion – to dance. Doing whatever it takes to fulfill her lifelong dream, she wins a spot on the popular TV dance program and is quickly transformed into a teen celebrity. What happens next? You’ll just have to join us to find out! Luncheon is included and you have a choice of Roast Pork or Tilapia. Please make your selection when you purchase your ticket. We meet at the theatre at 11:15. Cost is \$42.75.

JUNE 7- Lunch and Bingo at Salt Creek Golf Club

Salt Creek Golf Club offers daily buffets and on this day, we will be enjoying the featured entree, Roast Pork, mashed potatoes,

cream of broccoli soup, vegetable, dessert and beverage and, I’m sure, a few other items! After a delicious luncheon, we will relax and play 10 games of bingo with winners receiving \$5 Jewel gift cards. It will be a fun afternoon. We sure hope that you will be joining us! The time is from 1:30 – 3:30 and the cost is \$10.00 for members and \$15.00 for guests.



JUNE 28 - “Some Enchanted Evening” at Pheasant Run Theatre in St. Charles

This is the hottest Chicago revue of 20th Century Broadway icons and giants of musical theatre, and you won’t want to miss it! So spend an afternoon with us harkening to the days of sophistication and celebrate beautiful

songs and lyrics from some of the musical theatre’s classics such as “Carousel, The King and I, South Pacific, The Sound of Music” and more. Your luncheon selection will be a choice of Cornmeal Crusted Tilapia or Potato Crusted Chopped Sirloin. Please make your selection when you purchase your ticket. We’ll meet at the theatre at noon. Cost is \$41.50.

JULY 18 - “In the Good Old Summertime” at the Diplomat West

You’re in for a fun afternoon as we are entertained by the Banjo Buddies and the Chord Masters Barbershop Quartet. A luncheon is included and will feature soup, salad, Greek style Breast of Chicken, potato, vegetable, dessert and coffee. The time is from 11:30 a.m. – 3:00 p.m. Cost is \$38.00. **Note: The doors will not open before 11:30 a.m.**

Now That You're Retired, Maximize Your Retirement Income

Although much of the last decade has been an exception, historically, stock returns have outpaced inflation by the widest margin and have provided the strongest returns over the long term.

Those long-awaited golden years have arrived, and you're enjoying a well-deserved retirement. You've saved and invested wisely to provide a financial cushion. Where do you go from here?

Factor in Inflation You may want to start by considering the impact of inflation. With longer life expectancies, the need to finance ongoing living expenses, and the requirement to take annual distributions from retirement accounts, you'll want to be sure your returns exceed the rising cost of living. Even at a moderate 3% rate, inflation can substantially cut the purchasing power of your savings over 20 years. A balanced portfolio of investments to maximize security while building needed profitability may be crucial to your financial well-being.

Keep Stocks Working for You Many people believe that retirement investing means allocating everything to investments that present little risk to principal, such as money market accounts or certificates of deposit. While the vast majority of these investments historically have not lost value, you should also consider the risk that long-term returns may not keep pace with inflation.

Historically, stock returns have generally outpaced inflation by the widest margin and have provided the strongest returns over the long term. Depending on your risk tolerance, you may want to consider keeping a portion of your portfolio invested in stocks and stock mutual funds throughout your retirement.¹

A Focus on Yield Along with some stock investments, a significant portion of your principal will likely be invested in fixed-income investments to provide a consistent stream of income. How much risk (maturity and credit risk) you need to take in these investments depends in part on how much income you need.²

Government bonds of varying maturities and coupon rates typically are available to match your projected cash flow needs. You can buy bonds maturing (meaning principal will be repaid) in one, two, and three years based on your expected cash needs in those years. You'll earn the stated rate of interest and likely have little risk of loss of principal, since you shouldn't need to sell the bonds before the scheduled due date. The rest of your bond portfolio may be invested in higher-yielding, longer-term investments.

Your Retirement Distribution For many people, retirement is also a time to elect required minimum distributions (RMDs) from company pension and retirement savings plans, IRAs, or annuities. Because these distributions often involve complex analysis of income and tax scenarios, it's wise to consult your financial advisor.

Currently, withdrawals from traditional IRAs must begin no later than April 1 following the year you turn 70 1/2. After that, you must make annual withdrawals by December 31 each year.

If you have substantial assets that generate more income each year than you spend, consider sheltering some of your investments in an annuity. Your investment earnings will grow and compound tax deferred until withdrawal, when they are taxed as ordinary income. Because annuities may impose fees and surrender charges, study them closely to determine whether they are appropriate for you.

When building a portfolio that is appropriate for your particular circumstances, and deciding how much should be allocated to each asset class, consider your risk tolerance and your need for income versus growth. Your financial advisor can help you find the right balance.

1 Share prices may fall in value as well as increase, and there is no assurance that the full value of an investment in stocks can ever be recovered. 2 Bond values are not guaranteed. A bond's market price may vary significantly from face value. Investors may receive the face value or redemption value of a bond only if it is held to maturity or call date. High-yield bonds present greater risk of default.

General risks inherent to investments in stocks include the fluctuation of market prices and dividend, loss of principal, market price at sell may be more or less than initial cost and potential illiquidity of the investment in a falling market. Any performance information discussed with represent past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that investors' shares, when redeemed, will be more or less than their original cost.

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Ready to Maximize Your Retirement Income?

Paul can help. Contact him today!

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

- Not FDIC Insured
- Are Not Bank Guaranteed
- Are Not Bank Deposits
- Are Not Guaranteed By Any Federal Government Agency
- May Lose Value

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