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the latest

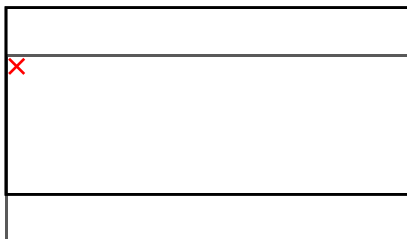
Back to School

Central Bank Collects School Supplies for JVS

Halima, Kadijo and their mom and brother were reunited with their father here in Kansas City. The parents said that before coming to America, no one in the family had an opportunity to go to school and they were very excited that the children can now go to elementary school and the mother can attend English classes.

JVS helps about 200 students every year with enrollment.... assisting families with school enrollment, obtaining uniforms, applying for Free/Reduced school meals, explaining transportation, providing education orientation meetings, school supplies, and accessing language services.

JVS receives refugees throughout the year and can always use assistance with school uniforms (polo shirts \$7 and khaki or navy pants \$15) and various other school supplies like notebooks, backpacks, binders, paper, pencils and pens. Employees at Central Bank from all locations were happy to help this worthwhile organization and practically filled up the entire bin benefiting dozens of students.



Jewish Vocational Service (JVS) was established in 1949 to assist Holocaust survivors, refugees, and displaced persons build new lives in this country. Today, JVS has expanded their services to anyone with a barrier, whether due to physical or developmental disabilities, or acculturation difficulties. JVS now serves fourteen counties in both Missouri and Kansas. Serving over 8,000 clients in 2013, JVS engages, encourages and empowers people to achieve social, cultural and economic integration. To find out more, or to donate, please check out their website .



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getting ahead

Is Online Bill Pay Right For You?

Pros and cons of the electronic service

This day and age is evolving into a largely digital era, and included in that evolution is finances. Online bill pay is an electronic payment service that allows you to set up secure accounts on the Internet to make one-time or recurring bill payments. Many love this innovative technology for its simplicity and economy, and a few shun it for big businesses' hidden fees, the possibility of making mistakes and the risk of scams, insecurity and viruses. Read on to see for yourself if online bill pay is right for you.

The first thing a potential online bill payer needs to do is to figure out his or her needs. Do all of your billers accept electronic payments? If not, you will need a bill pay site that will accommodate that by issuing them paper checks. If that is the case, you also need to know to schedule that bill to be paid a little earlier to account for the time your bill pay company needs to send that live check out via the mail (usually about five days).

Furthermore, are your bill amounts the same every month? If not, a scheduled — not automatic — payment through your financial institution might be your best bet; that way, you have access handily to your checking and/or savings account information for variable amounts so as to avoid overdrafts.

There are many free online bill pay websites available to consumers; there are also many financial institutions that offer it via their websites, as well. Be sure to read all disclaimers and fine print to alleviate the fear of hidden fees. It may be a good idea to choose your next financial institution based in part on if they do offer free online bill pay, if that is what strikes you.



Similarly, you can put the control into the hands of the lenders and have the billers debit your account by signing up on the creditor's own site. Whichever way you choose, automatic, scheduled payments help avoid late fees; they also have the potential to be a very well-organized way to manage your bills.

Dan Kadlec, a personal finance journalist for *TIME Magazine*, recommends doing all of your banking online for its personal and environmental efficiency.

“Stamps, envelopes and physical checks are an obsolete expense. You’ll save time, too,” Kadlec said. “But best of all, your bank will automatically keep track of what you spend and where you spend it for easy review, which makes budgeting a lot simpler.”

Reducing paper waste by banking and paying bills online does more than save the trees; it helps save the planet by reducing the fuel used by the vehicles that transport the paper statements, bills and checks. Javelin Strategy & Research found that if every U.S. home viewed and paid its bills online, the switch would cut solid waste by 1.6 billion tons a year and curb greenhouse-gas emissions by 2.1 million tons a year.

Some things to look out for

The main concern for anyone doing absolutely anything online these days is security. But it doesn’t have to be distressing. Make sure your computer has the latest virus protection, never access your account from a public wi-fi system or on any sort of shared device and change your passwords regularly. Also, be on the lookout for messages that claim to be from your financial institution or bill pay company; they could be phishing scams from con artists trying to gain access to your account information. Don’t give out any personal or account information without confirming the source first. As mentioned before, monitor your accounts and statements and watch out for any transactions that you didn’t authorize.

Additionally, one must be careful of typos while paying bills online. You wouldn’t want to accidentally pay \$36,000 for a \$360 bill, right? Misplaced decimals are small, but frightening. Also alarming is the possibility of forgetting to hit the “Submit Payment” button at all. About 0.18 percent of online bill payments are challenged for mistakes every year (not including errors consumers catch and fix on their own), which translates to millions of snafus when taking into account the billions of payments submitted online each year.

Most of the time, financial institutions or companies will help sort out any problems, but Nessa Feddis, a senior vice president at the American Bankers Association, confirmed that it is much more efficient to just do it correctly the first time.

“It is very easy in this electronic world to get caught up and move quickly, hit the send button before we mean to. We all need to take time, pause — and make sure the transaction is accurate,” Feddis said. Feddis recommends signing up for the bill pay site’s e-mail alert system, and that of your financer, as well, to be notified when a payment or change in your account has been made. This will help catch any mistakes or fraudulent behavior.

Weighing the pros and cons

In short, the positive qualities of online bill pay are abundant, but the practice is not without its difficulties. There are a lot of aspects to consider, such as the convenience factor based on your specific circumstances. It can be a very quick and efficient way to disseminate money because it can be done all in one setting, and it also saves the environment in more ways than one.

On the other hand, Internet security is always a concern for any interaction done online, and mistakes are an inevitable part of life, so vigilance and awareness are a huge necessity in managing finances

online. The responsibility of weighing these options and making an informed decision is that of each consumer individually.

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business banking

Six Ways Your Business Can Save More Money

A cost-saving plan to uphold your business budget

If you own a small business and are on a budget, you're not alone. Running a company is no inexpensive task. That's why it's important to put saving money on the top of your priority list. Cutting costs in every way possible is essential to ensuring that you're gaining profits.

The good news: saving may be easier than you think. There are tons of ways you can tighten your belt on the job. Try these penny-pinching tips:

Utilize the web - You already know to use social media tools like Facebook and Twitter, but also take a look at discussion groups and message boards, too. These groups are a convenient way to get your business' name out there quickly and easily—all you have to do is sign your name with your web URL. And best of all, it's free!

"I didn't start [participating in online discussion groups] to generate business, but as a way to find information for myself on various subjects," said Shel Horowitz, owner of Accurate Writing & More, Northampton, MA, and author of several marketing books, including *Grassroots Marketing*. "But it turned out to be the single best marketing tool I use. It costs only my time. [One] list alone has gotten me around 60 clients in the past five years."

Form relationships with vendors - Being a loyal customer can take you far. When you frequently use a vendor, they're more likely to let you in on certain deals as they occur or even offer you a reduced price on a regularly bought item.

"In order to approach this, make sure you have the same employee work with the vendor each time you contact them, always contact them in advance, and benefit them whenever you can by referring business to them," advises Emily Swartz, marketing



communications specialist at Broadview Networks. "Even if they don't cut you deals, having a vendor that's dependable and consistent is more money-saving than you might think."

Go paperless - Chances are, the amount spent on paper, ink and postage can add up. If you get rid of it all, over time, you'll see your savings grow steadily.

"Businesses should shift towards paperless payments for many reasons," said Mitch Rose, vice president of BillTrust. "Businesses should not be reliant on the USPS for receiving payments. There is already too much going on with the USPS from rising rates, closing of postal locations, lost mail, delays due to disasters or vandalism, etc. Just as important, the cost to a business to apply a paper check payment is significant. They struggle with keying it in, getting the payment deposited in a timely manner and applying the payment to a specific invoice."

Pay attention to how much you spend on the little things - There are certain small items that may be bought when you're running a company that are easily overlooked — things like office supplies, cleaning tools, coffee, etc. And although small and not necessarily the most pricey, these items can add up without you ever really noticing. Spending a little extra time searching for good deals on these items can keep these costs from accumulating. Compare prices and also check for free shipping, which many companies offer on bulk items. You may also opt for cleaning the office yourself or save on package-related costs by delivering something to a close-by client. Also, get creative: buy recycled printer cartridges, buy used equipment on craigslist.com, etc.

Don't overspend on taxes - Sometimes if businesses are new to a location, they're subject to a higher tax rate. In order to avoid spending too much on taxes, take action.

"Go to city hall to determine what your neighbors are paying, and use this to negotiate a better rate," suggests Pete Collins of PricewaterhouseCoopers LLP in NYC. "Expanding businesses can often negotiate with community authorities, who want them to stay in town rather than move and take jobs elsewhere."

Go green - A double whammy: save money and help the planet. Things like recycling, for one, can help you scrimp and save at the office. "More and more businesses are recognizing the benefits of reducing their waste," said Carrie Hamblen, executive director of the Las Cruces Green Chamber of Commerce. "Not only can it save businesses money by reducing their overhead (but) recycling (is) good for business and benefits us all."

Other ways to "go green" include using reusable items like mugs instead of cups for coffee, buying products locally and investing in energy-saving utilities, such as lighting.



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news & events

Westside Back to School Event

Prize Wheel - Kid's Only!

On Wednesday, August 6, the Irene H. Ruiz Branch hosted the Twelfth Annual Back to School Pep Rally. Described as “a Celebration of Learning,” the event was organized by the library in partnership with the Westside Community Action Network Center and the Tony Aguirre Community Center .

Three hundred and fifty backpacks full of supplies were given to about 180 families with students in the area. The supplies were donated by a large group of individuals and companies, including neighborhood people, local businesses, and federal agencies.

“It couldn’t be what it is without a lot of people,” says Ruiz Branch manager Julie Robinson, who has helped with the event for the past ten years.

Central Bank of Kansas City hosted a booth with financial education material, brochures and a prize wheel just for kids. “We love coming to the Westside for this event. The kids are so excited to get their school supplies and have fun,” said Sarah Cousineau-Marketing Director, Central Bank of Kansas City.



The Back to School Pep Rally is nothing short of a neighborhood tradition.

“A lot of these kids come from households without a history of school careers. We want to send them off with the proper tools for learning,” said Lynda Callon, executive director CAN Center.

Many volunteers and sponsors help make this event happen. Free dinner was available (hot dogs, watermelon, and water) to everyone in attendance. Kids enjoyed the five inflatables, carnival games and the train. Many volunteers helped hand out the filled backpacks, as well as free books to the kids.

The sky opened up at about 5:30pm, and sheets of rain fell. Fortunately, all of the backpacks had been distributed already. Besides getting quite wet, the event was a success with nearly 1000 in attendance.

The Back to School Pep Rally is nothing short of a neighborhood tradition with a dozen years celebrating this event. Check out the KC Library's website for many other activities and events throughout the KC area.

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lifestyle

Cold or Allergy? Decoding the Symptoms

Learn to decipher your sniffles so you'll feel better

Your nose is stuffy, and your throat hurts. You feel terrible. But is the cause a cold or allergies? When you feel this rotten, you might not care, but it's important to know the difference. Colds and allergies should be treated differently — and while you should stay home from work if you have a cold, you can keep soldiering on through a minor allergy attack.

Both conditions can result in congestion and sore throats, but once you know which other symptoms accompany each, telling the difference between colds and allergies is fairly easy.

Colds vs. allergies

A cold is a virus passed through the air or hand-to-hand contact. You can also catch a cold by touching something that an infected person has touched. In other words, it's highly contagious. Allergies, on the other hand, aren't contagious at all and result from exposure to substances such as dust or pollen. The body mistakes these substances for germs and releases chemicals called histamines to fight them, which results in cold-mimicking symptoms such as congestion, a runny nose, sneezing and coughing, as well as itching.



Symptom check

According to the Allergy and Asthma Foundation of America, the following questions can help you decide whether you have a cold or are suffering from allergies:

- **What are your symptoms?** If you have a runny nose with clear discharge, a stuffy nose, sneezing, a scratchy throat, wheezing, coughing, and watery and itchy eyes, it's allergies. A cold produces yellow discharge, aches and pains, and a sore throat.
- **Do you have a fever?** If you do, more than likely you have a cold.
- **What time of year is it?** Allergies can strike anytime. So can colds, but they're more common

in the wintertime.

- **When did your symptoms start?** Allergies begin immediately after exposure to an allergen. Cold symptoms develop a few days after exposure to the virus.
- **How long have your symptoms persisted?** Allergies last as long as you are exposed to an allergen. A cold should clear up within a week.

Treatment options

Neither condition can be cured, but you can manage the symptoms of colds and allergies. A decongestant is helpful for either condition when congestion is an issue. Colds respond to rest and plenty of fluids, as well as over-the-counter pain relievers to reduce fevers and aches.

With allergies, try an antihistamine. If your allergies are severe, talk to your doctor about prescribing a nasal steroid spray or exploring immunotherapy (allergy shots).

Whether you decide that you're suffering from allergies or a cold, be sure to address your symptoms. If left untreated, both colds and allergies can lead to sinus infections, which are more serious and often require antibiotics to treat. Call your doctor if you suspect your condition has progressed to a sinus infection.

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