



In The Bank

June 2010

The Hardin County Bank

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Deciding When to Retire: When Timing Becomes Critical



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See article below.

Dear HCB Customer,

One of my favorite quotes is by Dr. Albert Schweitzer, a 1952 Nobel Peace Prize Winner and Humanitarian, "I don't know what your destiny will be, but the one thing I know; the only ones among you who will be really happy are those who will have sought and found how to serve." I am so blessed to work for an institution that wants to serve and give back to our community. Do you think that the employees here at the bank are happy? You get the answer to this question when you walk into any of our locations because we are always meeting you with a smile!

For the month of May, The Hardin County Bank Employees have been busy with our 4th Annual Cruz'n for a Cure Car Show, HCB Golf Classic, and teaching kids to save in the Hardin County School System. Does this take time out of our personal schedule? You bet, but we know and truly believe what Dr. Albert is saying. We are happy to serve our community and if there is anything that we can help you with, please feel free to contact me at ashlee.winningham@hardincountybank.com. Have a Wonderful and Safe Summer,
Ashlee Winningham
Director of Marketing

What is going on at the

HCB?



- The HCB was ranked 9th out of 178 banks in TN by a TN Bank Performance Report for the 1st Quarter for 2010.
- Saturday Banking is DRIVE THRU ONLY from 8-12 at our Main, Pickwick Street, Pickwick/Counce, and Adamsville Office.

A Message From Gordon

Gordon Majors, President and CEO

According to the most recent 'Tennessee Bank Performance Report,' which represents the first quarter of 2010, The Hardin County Bank was ranked number 9 out of the 178 banks across the state of Tennessee. This report is produced quarterly by Financial Management Consulting Group. These rankings are based on seven different categories which include not only such items as asset quality, overall efficiency ratings and profitability, etc... but also breaks down where the bank's income is actually generated.



While we are proud to be ranked so highly overall, there is one area of which we are exceptionally proud. This area deals with service charges in relation to our deposits. In this area The Hardin County Bank was ranked 129 out of 178. One would ask why we would be proud of such a low ranking - Simply, we are keeping the cost of banking affordable for you, our customers.

As we strive to be the premier bank for Hardin County and the surrounding area, one of the core benefits upon which we were founded has always been to provide fairly priced services in all our banking areas. Our pledge to you is to continue to adhere to this policy going forward.



HCB Wealth Management

Doug George, Senior Vice President



Deciding When to Retire: When Timing Becomes Critical.

Deciding when to retire may not be one decision but a series of decisions and calculations. For example, you'll need to estimate not only your anticipated expenses, but also what sources of retirement income you'll have and how long you'll need your retirement savings to last. You'll need to take into account your life expectancy and health as well as when you want to start receiving Social Security or pension benefits, and when you'll start to tap your retirement savings. Each of these factors may affect the others as part of an overall retirement income plan.

The sooner you start to plan the timing of your retirement, the more time you'll have to make adjustments that can help ensure those years are everything you hope for. If you've already made some tentative assumptions or choices, you may need to revisit them, especially if you're considering taking retirement in stages. And as you move into retirement, you'll want to monitor your retirement income plan to ensure that your initial assumptions are still valid, that new laws and regulations haven't affected your situation, and that your savings and investments are performing as you need them to.

For more information, please call us at 731.925.5464 or visit our website at www.hcbwealthmanagement.com.

Wealth Management is a division of The Hardin County Bank, Securities offered through ProEquities, Inc., a Registered Broker-Dealer, Member FINRA & SIPC. ProEquities, Inc. is independent with HCB Wealth Management and The Hardin County Bank. Securities and insurance products offered are not bank deposits, have no bank guarantee, are not FDIC insured, and may involve loss of principal.

HCB Insurance Division

Ron Boyd, Senior Vice President

Disability Income Insurance

Experience tells us that one of three people in the workforce today will become disabled for three months or more before they reach age 65. If you're disabled for at least one year, the chances are you could be disabled for a long period of time.



The inability to perform the duties of your job could be financially devastating. Disability Income Insurance can replace up to two thirds of your present and future income when totally disabled. Individual Disability Income Insurance is paid for with after tax dollars and consequently the benefits are tax free, thus a lower benefit is needed to replace your taxable income.

The plan design is extremely important as there are many factors that influence the cost of the premiums. The time from total disability, to payment of benefits, is called the elimination period. Similar to your automobile insurance deductible, the longer period of time you can live on your emergency fund, the lower the cost of the monthly premium. Integration with Social Security benefits will also help reduce the cost, while guaranteeing the benefit amount needed.

Make sure your family security is assured by protecting your income. Call Hardin County Bank Insurance Agency, Inc. today to find out how easy it is to secure the future of you and your family from disability. Remember, your health buys life or disability insurance, your money simply pays for it.

Main Office~ Pickwick/Counce ~Adamsville ~ Pickwick Street
926.1200 689.4147 632.3336 925.7171

HCBA PRODUCTS ARE NOT FDIC INSURED.

HCB Donates \$50,000 to The Darryl Worley Cancer Treatment Center



The 4th annual Cruz'n for a Cure Car show was on May 15th and turned out to be a huge success. There were 75 registered cars and over 100 spectators on hand for the day of festivities. Eighty percent of the car show proceeds went to The Darryl Worley Cancer Treatment Center, which totaled \$4,177.17 and the other twenty percent went to the American Cancer Society, totaling to \$1,044.29. Ending the day of festivities, Gordon Majors, President and CEO of The Hardin County Bank, made a special check presentation to The Darryl Worley Cancer Treatment Center of \$50,000, on top of the already raised funds from the car show.

Majors said, "the reason we are donating this money to the foundation is because we are of the opinion that this is one of the most important developments ever to be planned for our area, and The Hardin County Bank wants to be a part of that." There to accept the \$50,000 check were Jack L. Adams, Chairman, Hardin County Community and Healthcare Foundation, LLC. and Charlotte Burns, CEO, Hardin Medical Center, and Executive Director of Hardin County Community and Healthcare Foundation, LLC.

"Today's gift from The Hardin County Bank is indicative of the generous community support for the new cancer treatment center. The groundbreaking ceremony in March and now the start of construction signal that we will soon see what we have worked so hard to achieve. We are looking forward to the day when the doors are open and we are able to provide these needed services right here at home," said Charlotte Burns.



HCB employees getting ready for the Car Show.



HCB GOLF CLASSIC ANOTHER SUCCESS

The HCB Golf Classic raised \$15,500 for the Hardin County Cancer Association. The HCB Golf Classic has raised over \$120,000 in the last eight years to the Hardin County Cancer Association thanks to our wonderful sponsors throughout the area. The Hardin County Cancer Association helps people here in Hardin County who have cancer pay for gas for transportation to and

from the hospital during treatments and also pay for various bills, such as electric, gas, and water.



💰 teach kids to save month 💰



Sherry Patrick reads to kids from Love and Learn during Teach Kids To Save Month.



Cosmin Majors teaches kids from CCDC what a CD is.



Genevra Brown reads Isabella's Car Wash to the kids from CCDC.

Please remember, if you have any questions about anything you found in our newsletter, please feel free to contact me or anyone at any of our locations. Have a wonderful day!

Sincerely,

Ashlee Winningham
The Hardin County Bank

MEMBER FDIC

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