

The Rock Review



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State Bank

of Table Rock



Autumn is a second spring where every leaf is a flower. - Albert Camus

McNealy Construction Humboldt, NE Business of the Month - August



McNealy Construction of Humboldt, NE has been in business since 1971. Jack McNealy, the owner, began learning his construction skills by working part time for Hayes Lumber Co. in DuBois from 1967-1971. In 1971, Jack started out on his own in part

time construction which launched into a full time business in 2000. Currently, McNealy Construction has a full time crew of 5 employees and 4-5 that help part time. They do all kinds of general contractor work, such as; concrete, framing, finishing, trim work, and metal buildings. He also builds houses. As a general contractor, Jack has a working relationship with great subcontractors for the electrical, heating & air, and shingle work for his projects. In the winter, Jack keeps his crew busy with government rehab projects, doing such things as insulation, new doors, windows and siding. With his many differing capabilities in the construction field, Jack still has time to rent out some of his equipment. Local projects that Jack has worked on in

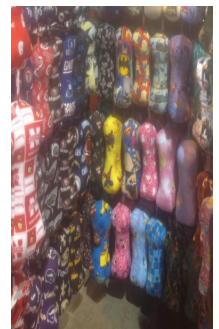
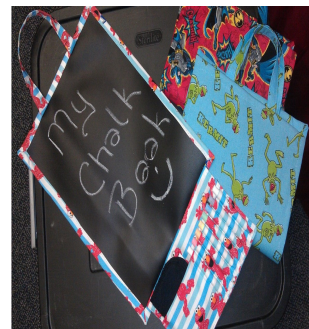
Humboldt are the State Bank of Table Rock addition in 2013, the Humboldt pool house, and the concession stand at the football field, and in Table Rock,

the Table Rock Fire Hall.



A Crafty Place - DuBois, NE Business of the Month - July

A Crafty Place is a small business of handcrafted gifts for all ages. I have available neck pillows used for travel or at home. They are machine wash and dry with many to choose from. I have designed and handmade chalk books with 6 color chalks, 2 white chalks and an eraser. Also available are aprons, hot pads, microwave bowls and bags, and much more. Find me on Facebook at A Crafty Place.



Bank Holidays

Columbus Day - Oct. 10

Veterans Day - Nov. 11

Thanksgiving Day - Nov. 24th

Christmas Eve - Dec. 24th

Christmas Day - Dec. 25th & 26th

New Years Eve - Dec. 31st & Jan. 2nd

Get Smart About Credit Day is October 20th!

The purpose of Get Smart About Credit Day, sponsored by the American Bankers Association and supported by the Nebraska Bankers Association, is to raise awareness about the importance of using credit wisely. Credit is a valuable commodity. Having the ability to borrow funds enables us to obtain things we would otherwise have to save years to afford: homes, cars, a college education. Credit is an important financial tool, but it can also lead people into debt far beyond their ability to repay. That is why learning how to use credit wisely is one of the most valuable financial skills anyone can learn. Before creditors lend money, they need to be assured that the funds will be repaid — in other words, is the prospective borrower creditworthy? To find out, they ask for various types of information:

Income & Expenses - Lenders will look at what you earn and your regular expenses, such as rent, utilities, food, and other ongoing items. The amount left tells them whether you can afford to take on additional debt.

Assets - Do you have assets that can serve as collateral? Lenders will look for things like bank accounts and valuable items such as a house, if you own one.

Credit History - How do you manage debt? If you have credit cards or have borrowed money before, you have a history that indicates to prospective lenders whether you are creditworthy by revealing details about the amount of debt you already have, how many credit cards you have, and whether you make payments on time. It's easy to qualify for credit if you have a good history. But what if you have never used credit before? This is a common problem for people who have just started working, people who always pay in cash, or people who have not had assets or accounts in their own names. For people in these categories, the first step is to establish a credit history.

How to Establish Credit - You can apply for a bank loan secured by the funds you have on deposit or by items you own, such as a car. You can ask a friend or relative who has good credit to cosign a loan, which means that he or she shares the liability for the loan with you. Before you apply for any credit, however, make sure you understand the terms. For example, how long is the grace period — the time you have to pay the current balance in full before finance charges are incurred? Is there an annual fee, or other fees, associated with the credit? If you believe that you will carry a balance, you need to know how finance charges are calculated. Patience is important. It takes time to establish credit, to build a record of consistency in making payments that demonstrates your creditworthiness. And it is much better to go slowly and assemble a strong credit record than to apply for too many credit cards or a loan that is larger than you can handle. Start slow, be cautious, keep track of your overall debt, and pay on time. Most important, remember that credit represents real money and has to be repaid with interest. These are the keys to establishing good credit.

Improving Poor Credit - If you have fallen behind in your payments, the only alternative is to begin immediately to repair your credit record. Here's how: * Face up to the problem. Recognize that you are overextended and contact your creditors to see if they will set up a new payment schedule that you can maintain. Contact creditors to try to work out a payment plan that you can live with. In any case, never ignore bills. * Immediately stop purchasing with credit. Take your credit cards out of your wallet. Store them in a place that is inconvenient to reach, or even cut them up. * Consider consolidating debts. You may find it easier to make a single payment rather than several, and you might obtain a lower interest rate that will make it easier to keep up with the payments. Remember that debt consolidation is not a cure-all. You also have to learn to control your spending to avoid future debt. * Contact a credit counseling organization. You can obtain referrals for organizations in your area through the National Foundation for Credit Counseling's member agency locator, 800-388-2227. * Don't expect miracles. Don't believe companies that promise to fix a poor credit rating quickly and painlessly for a fee. As long as it is accurate and timely, negative information cannot be removed from your credit record. The only way to improve a credit record is to let time pass and establish a record of on-time payment.

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Make sure you stop in
November 1 - 15 to
register for a chance to win
your Thanksgiving
Ham or Turkey!!!

CHRISTMAS OPEN HOUSE

Stop by any of our branches
on December 21-22
for a holiday treat!

