



Important News.....

You would need to go back several years to find the roots of James Williams' volunteerism.

It was at the age of eight in Pittsburg when Williams first answered the call, volunteering at Kansas State Teachers College as a ball boy and a member of the football officiating crew's chain gang.

"Throughout the years there, he was involved in a young boys group, called the GUS Club," wrote Debbie Pierce, who submitted his name for the award.

Williams moved to Newton in 1992 and became a volunteer at Prairieland Food Service. In 1995 he added responsibilities on the Harvey County Senior Patrol and as a committee member of Harvey County United Way.

Today, in addition to his ongoing United Way duties, he helps the Newton Rebels baseball program, Babe Ruth Baseball, American Cancer Society Relay for Life, Police Academy, Harvey County Retired Senior Volunteer Program (R.S.V.P.), Masonic Lodge and Midian Shrine. All of this is in addition to his regular job at Newton's Walmart Supercenter store.

As result of his efforts, Williams is recognized as this quarter's Hometown Hero by The Citizens State Bank/Home State Bank.

Hometown Hero is a quarterly award, sponsored by The Citizens State Bank and Home State Bank, honoring area residents who make a difference in their communities. Recipients receive a framed certificate and \$50 gift certificate. Submissions for future awardees may be made at any branch of The Citizens State Bank or Home State Bank locations.

Pictured L to R: Aaron Rohr, Newton Walmart Manager, James Williams, Hometown Hero and Debbie Pierce, Newton Citizens State Bank Instore- Manager/Vice President.



MORTGAGES-TRID: Truth-in-Lending/RESPA and FTHB Grants.....

You may have heard this acronym by now. As of October 3, 2015, all mortgage lenders had to comply with these new regulations under CFPB's guidance. What does it mean for consumers who want to buy a house or refinance their current home? Besides some new documents, a slightly longer closing date may be necessary. On purchase contracts, realtors have been asked to write a 45-60 day contract as opposed to the standard 30 day closing. This will allow you, the consumer, to review your Closing Disclosure (formerly known as the HUD Settlement Statement) for up to 7 days. If you have any questions on this, please contact any one of our Mortgage Loan departments for information.

We will be offering our First Time Home Buyers Grant through Federal Home Loan Bank again March of 2016. If you are considering buying your first home, you can get pre-qualified with one of our Mortgage Loan Officers to see if you meet the qualifications to receive up to \$5000 for down payment assistance! Call or email us today! Grants will be limited so get started early!

Starting February 1, 2016 we will no longer process mobile check deposits without an endorsement. Please endorse your check with "For Mobile Deposit", and then your signature.



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<u>Newton South</u> 2315 S. Kansas (316) 283-7478	<u>Newton North</u> 1225 N. Main (316) 283-3035	<u>Newton Walmart</u> 1701 S. Kansas (620) 283-7350	