

# Ladysmith Federal Savings and Loan the Insider

119 W 4th Street N Ladysmith, WI 54848 715.532.3389 Winter 2008

## Celebrating 75 Years of Serving our Community ...

2009 marks Ladysmith Federal Savings and Loan Association's 75th Anniversary! Back in 1934 we opened our doors with only one employee. Our Charter, as an association, was to provide mortgages, savings accounts and certificates of deposit. Today, LFSL is a thriving full-service financial institution.



Our goal is to meet all our customers financial needs with checking, savings and loan products. We also offer free online banking, credit and debit cards. LFSL is known as the financial institution where "Friendly service and quality meet," and you can expect us to make exciting changes as we grow, but can always depend on our commitment to you.

As a "mutual" association, we are one of the rare organizations in today's financial industry - we are owned by our account holders. We pay both state and federal income taxes and we are proud to give all that we can back to our community.

*Watch for special events in 2009 as together we celebrate our "diamond" anniversary!*



"How to  
STOP an  
**ELEPHANT**  
from  
Charging"

Three Part Series on Credit

*Attend 1 or all 3 for Free!*



## 1934 - Ladysmith Federal Opens its Doors and ...

Federal Deposit Insurance  
Corp becomes effective

National & American baseball  
leagues select a uniform ball

1st high school auto driving  
course is offered

John Dillinger breaks out of  
jail using a wooden pistol

1st laundromat opens

"Cocktails For Two" by Duke  
Ellington hits #1

Federal Savings & Loan  
Associations created

1st x-ray photo of entire body  
taken

1st federal prisoners arrive in  
Alcatraz in San Fransisco Bay

Adolph Hitler becomes  
commander-in-chief of Germany

1st streamlined steam  
locomotive introduced

"Santa Claus Is Comin' to  
Town" 1st heard on Eddie  
Cantor's show

[www.ladysmithfederal.com](http://www.ladysmithfederal.com)

February 3 - "To Your Credit"  
February 10 - "Charge it Right"  
February 17 - "Money Mapping"

All classes held at WITC - Ladysmith Campus from 6:30 - 8 p.m.  
Hors d'oeuvres will be served.

Call 715.532.3399 to register or 715.532.3389 for more info!



## Supporting Our Community ...

We are proud to be a part of our community ... here's just a few pictures of some of the latest support and involvement in community projects ...



Deb Moss, pictured in the middle, made Wisconsin Cheesy Vegetable Soup as part of the 12th Annual Meals on Wheels Soup Cookoff



Deb Moss & Tom Hegeholz working at the Kiwanis Youth Pancake Breakfast



Sara Baker teaches students all about budgeting while playing the "Bean Game" at Ladysmith High School

## Have a Stress-Free Holiday Season ...

Stress and depression can ruin your holidays and hurt your health. Here's a few tips to help you prevent holiday stress and depression:

Acknowledge your feelings

Seek support from friends and family

Be realistic

Set differences aside

Stick to a budget

Plan ahead

Learn to say "No"

Don't abandon healthy habits

Take a breather

Rethink resolutions

Forget about perfection

Seek professional help if you need it

### Did You Know?

To burn off 1 plain M&M candy, you need to walk the full length of a football field.

Walking has several health benefits and can help you reduce your holiday stress!

Walking an extra 20 minutes each day will help you burn 7 pounds a year!

## A Message from Our President ...

Dear Members,

In a turbulent economy, Ladysmith Federal remains strong. We have a long and stable history in Rusk County and are not driven by a push from shareholders for more and more earnings. We have been conservative as lenders and have strength in a long tradition of slower, yet strong, stable and secure growth.



**Strong** – We have been a 5 Star rated bank by the independent bank rating firm of BauerFinancial for the last 21 quarters.

**Stable** – We are guided by a board of directors that has had many years of experience. We have seen the up and down times and actually were started in 1934 right in the middle of the depression. When there was an S & L crisis in the late 80's we remained strong and maintained our reputation as a solid financial institution in our community.

**Secure** – Ladysmith Federal is rated as "Well Capitalized" the highest level of capitalization recognized by the federal government.

What does this mean for you? It means in uncertain times like these, you can still trust us to help you achieve your financial goals. And now you have even more safeguards. On October 3, 2008, FDIC deposit insurance increased to \$250,000 per depositor, providing greater peace of mind for you and your deposits.

We are owned by our depositors, and you can rely on us to maintain an integral role in this community. We will continue to give you the respect and friendly service you have come to expect over these last 75 years.

***With this being the Holiday Season, I would be remiss if I did not gratefully pause to wish you a warm and happy Holiday Season. At the close of another year, I want to take this moment to thank you for your business and your friendship.***

Tom Hegeholz  
President/CEO



Hours

Lobby

Monday-Thursday 9 a.m. to 4:30 p.m.

Friday 9 a.m. to 5 p.m.

Drive Up

Monday-Thursday 8:30 a.m. to 4:30 p.m.

Friday 8:30 a.m. to 5 p.m.

Saturday 8:30 a.m. to noon

Closed at noon on Wed, Dec 24; Closed Thur, Dec 25 & Thurs, Jan 1, 2009

