

Diana's Notes & News

Dear Bank Ladies...

Please join us at **Travel Night on August 30th** for a presentation of the travel opportunities planned for our ABC Bank Travel Club in 2008. View the sights of **London & Paris** in the springtime, summer on charming victorian **Mackinac Island**, and **Savannah & Charleston** all dressed up for Christmas!...**Don't miss it!** See page 2 for a travelogue of these tours. A few weeks after **Travel Night**, the group will set off on an adventure to explore the beautiful Italian Lakes of Como & Maggiore, and the Greek Islands! *Bon Voyage!*

The monthly **Lunch & Learn Speaker Series** continues...and I have to say that these past few months have exceeded expectations in every way! Our speakers have delighted us with the most interesting programs...and attendance has never been better.

The remainder of this years scheduled events promise to be just as good...and you are cordially invited to join us for "any and all" of the programs and activities listed on the **Calendar of Events**...like the Moonlight Musicals (at McKenzie Park) production of **Seven Brides for Seven Brothers** or the Ballet Lubbock performance of **The Nutcracker**.

As is our tradition, we will top off our year with the **Bank Ladies Holiday Luncheon** on November 8 at the Lubbock Women's Club. We look forward to sharing a wonderful meal as well as yet another top-notch program that I am really excited about! Multi-talented Chip Polk will grace us with an uplifting program...we'll hear about **Ragtown Gospel Theater**, the plays he has written to be performed there, and future expansion plans for a new outdoor theater. What a wonderful story he has to tell! We are also lucky enough to have "The Watchmen", a very talented and well-known local gospel group that includes ABC Bank's own Gary McCoy, coming to entertain us with some beautiful music. A great way to start the holiday season on a high note, don't you think?

As always, Corinne and I we look forward to being of service with your banking needs. Please call on us whenever you need us.

We appreciate your relationship with American Bank of Commerce and your support of and participation in the **Bank Ladies** program.

"The Bank Ladies"

It's a beautiful day at ABC!

The Bank Ladies is a unique program created and offered exclusively by the American Bank of Commerce. The mission of "THE BANK LADIES" is three-fold: to offer personalized banking services to meet the needs of women; to provide various educational programs to better prepare women for the responsibilities of making sound financial decisions regardless of their stage in life; and to provide social and cultural opportunities in keeping with the many roles of women today.

Professional Women's Forum...is a service-oriented program with a focus on the special needs of women who maintain a busy daily schedule and would benefit from establishing a relationship with a personal banker who offers special attention and assistance with banking needs. Our mission is to identify the needs of professional women and provide confidential, dependable and personalized banking services to meet those needs.

Membership in **THE BANK LADIES** is something special and it carries with it some

rewards for our depositors, who meet certain guidelines, in the form of free services...fee-free checking accounts, cashier's checks, money orders, single-signature traveler's checks, free **BANK LADIES** checks and notary services...plus the opportunity to attend all **BANK LADIES** activities and travel with us to near and far-away destinations for wonderful adventures.

Our goal is to better serve the needs of women in a more personal way and we look forward to the opportunity to be of service with your banking needs. No membership dues...all we ask is the participation and support of our membership. We welcome our members to join us for any scheduled events and bring your spouse or a friend.



Inside this issue:

- ◆ **ABC Bank Travel Club Highlights of 2008 tours plus Travel Night plans!**
- ◆ **Calendar of Events Lunch & Learn Series Social outings & events**
- ◆ **Identity Theft Tip**
- ◆ **Bank Ladies Bulletin Board**

This newsletter is your invitation to any activity shown on the Calendar of Events...don't forget to call for reservations. Thank you!



The Bank Ladies Staff...
Diana Melcher and Corinne Wilchenski

The **BANK LADIES** office is located at the **50th Street Banking Center** at 50th Street & Memphis in Lubbock and can be reached at (806) 775-5230 or 775-5282
Office hours are 9:00 - 5:00 Monday - Friday

For the convenience of our **BANK LADIES**, we are glad to offer before or after hours service by appointment and will be happy to come to you as necessary. Please call on us when we may be of service!



ABC BANK TRAVEL CLUB...



2008 Travelogue...

*pricing and detailed brochures available
on these amazing tours!*

Travel Night

*August 30, 2007, 6:30 - 8:00 p.m.
ABC Bank 50th & Memphis Banking Center
presentation of all three 2008 tours*

London & Paris...April 3 - 10, 2008

8 days to experience the culture and history of two of the world's most popular metropolitan cities. Enjoy two of London's spectacular theatre performances, cross the English Channel aboard the innovative high speed Eurostar Train...and dinner at the Eiffel Tower features wonderful French cuisine and breathtaking view of Paris...and much more!

*\$2949 **per person plus \$120 for trip cancellation waiver and insurance*

***Bank Ladies member rate and based on double occupancy (single & triple rates available).*

Tour price include:

- ◆ *Roundtrip airfare from Lubbock, hotel accommodations, transfers & baggage handling, departure taxes & other fees, ground transportation, Professional Tour Guide, tickets to theater performances, entrance fees and 10 meals.*
- ◆ *\$250 Deposit (+\$120 cancellation waiver & insurance) due by October 1, 2007...Final payment due February 1, 2008.*

Mackinac Island...featuring the Grand Hotel...August 22 - 31, 2008

10 days to explore scenic Illinois, Wisconsin & Michigan...from the "Windy City" to America's dairy land, this unique tour highlights the charms of the Midwest and Great Lakes Region. Includes: Chicago, Green Bay, Frankenmuth (an enchanting town with a rich Bavarian influence and ginger-bread style architecture)...and a 2-night stay at the beautiful Grand Hotel on Mackinac Island.

Mackinac (MACK-in-awe) Island became one of the nation's favored summer resorts during the Victorian era...and remains to this day an island without cars where horses & bicycles are still the favored modes of transportation. Accessible only by boat or plane, Mackinac Island is nestled in the straits of Mackinac, where Michigan's upper and lower peninsulas meet...at the confluence of Lake Michigan & Lake Huron. There's no place quite like it! The Grand Hotel, which opened in 1887, still enjoys the slower, more leisurely pace of the past...with all the amenities of the present.

*\$2999 **per person plus \$140 for trip cancellation waiver and insurance*

*** Bank Ladies member rate and based on double occupancy (single & triple rates available).*

Tour price includes:

- ◆ *Roundtrip airfare from Lubbock, hotel accommodations, transfers & baggage handling, departure taxes & other fees, ground transportation, Professional Tour Guide and 14 meals.*
- ◆ *\$100 Deposit (+140 cancellation water and insurance) due by April 15, 2008...Final payment due June 15, 2008.*

Southern Charm Holiday...December 7 - 12, 2008

6 days to enjoy the holiday hospitality and rich history of the American South on this scenic holiday tour featuring Georgia and South Carolina. Includes guided tours of historic Charleston, with a stop at Fort Sumter where the first shots of the Civil War were fired; the charming coastal town of Beaufort & the very unique riverside city of Savannah, decorated for the Christmas season with outstanding 18th century Victorian decorations. Plus visits to stately Boone Hall Plantation, one of the low country's largest cotton plantations; James Island County Park, with an enchanting 3-mile driving tour with over 500,000 holiday lights; Jekyll Island to see grand "cottages" once belonging to such notables as the Rockefellers, Vanderbilts and J.P. Morgan...all beautifully decorated for the season; and quaint St. Simons Island highlights the Museum of Coastal History and St. Simons Lighthouse.

*Brochures with pricing, detailed tour itinerary and deposit and final payment deadlines will be available
at TRAVEL NIGHT on August 30th...or call or drop by the Bank Ladies office to request yours.*

*Tour reservations are subject to space availability - deposit holds your space
Cancellation waiver and trip insurance must be purchased at time of deposit*

*Brochures with detailed tour itinerary and explanation of insurance coverage will be available
at TRAVEL NIGHT on August 30th or call or drop by the Bank Ladies office to request yours!*

Bank Ladies 2007 Calendar of Events....

RESERVATIONS ARE NECESSARY FOR ALL EVENTS IN ORDER TO PROVIDE AMPLE SEATING & REFRESHMENTS.
PLEASE CALL BY RSVP DEADLINE REQUESTED. CALL DIANA MELCHER (806) 775-5230

August 14



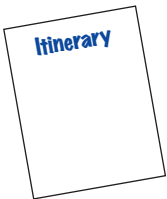
Lunch & Learn Speaker Series...Leslie McEntire, Financial Consultant, SWBC Investment Services, LLC.
Be our guest for lunch and enjoy this informative program as Leslie gives us an update on "*The latest news, legislation and trends in Investing*". Leslie offices at the ABC Bank 50th Street Banking Center and many of you have attended the *Lunch and Learn* mini-seminars she has done for our *Bank Ladies* in the past. Time will be allocated for Q&A...so please bring a list of questions and topics you'd like to discuss. Lubbock Women's Club, 11:30 - 1:30 p.m. **Please call for reservations by August 7th...Thank you!**

August 24



Lubbock Moonlight Musicals at McKenzie Park Outdoor Theater presents...Seven Brides for Seven Brothers.
Join us for a Friday evening under the West Texas stars to enjoy the show that was brought to the silver screen in a 1954 film starring Howard Keel and Jane Powell... with delightful music and songs such as "Bless Your Beautiful Hide", "Sobbin' Women", "Lonesome Polecat", and "Love Never Goes Away"! Bring your own lawn chair (a must!). Gates open at 7:00 p.m. and show begins at 8:00 p.m. **Ticket price: \$20 general admission.** **Please make your reservations and payment to Diana no later than August 13th.** After group is confirmed and tickets are purchased we will send out a flyer indicating parking directions, group meeting place and time. **Since tickets must be reserved and paid for in advance, refund on payment is not guaranteed unless your space can be filled prior to performance.**

August 30



ABC Bank Travel Club TRAVEL NIGHT...Presentation of 2008 Travel Plans.

We invite you and your friends to join us for an overview of exciting upcoming travel plans for **ABC Bank Travel**. We'll have PowerPoint presentations of all three 2008 scheduled tours...**London & Paris...in springtime!**, **Mackinac Island featuring The Grand Hotel** and **Southern Charm Holiday**. See descriptions and deposit deadlines for each trip on page 2. Hope to see you there...we appreciate your interest and support! ABC Bank's 50th & Memphis Banking Center, 6:30 - 8:00 p.m. **Please R.S.V.P. to Diana if attending...Thanks! Trip brochures available upon request or in Bank Ladies office.**

September 11



Lunch & Learn Speaker Series...Elizabeth Abraham, Chaplain, Hospice of Lubbock.

A wife, mother...and ordained minister, Elizabeth Abraham has served as Chaplain at Hospice of Lubbock for the past 13 years. She has been able to infuse humor, hope and dignity into the comfort and support she provides to terminally ill patients and their families. Hear her "**Views from the Edge**"...a warm, caring and light-hearted talk on a very serious subject. Be our guest for lunch at the Lubbock Women's Club, 11:30 - 1:00 p.m. **Please call for reservations by September 4th...Thank you!**

September 20 -
October 1



Italian Lakes & Greek Island Tour...SOLD OUT!

Please call immediately if you are interested in joining **ABC Bank Travel Club** for this amazing tour of Italy's beautiful Lake Como & Lake Maggiore...then depart from Venice on a 7-night Eastern Mediterranean Cruise featuring the Greek Islands, Athens, and Dubrovnik, Croatia. We have a great group of **ABC Bank Travel Club** members going and we'll be glad to inquire about last-minute space availability for anyone interested.

October 18



Lunch & Learn Speaker Series...Traveling the World with Grey Lewis.

Come enjoy lunch as our guest as we get our annual travelogue update on the adventures of our roving world traveler, Grey Lewis. Remember he likes to stay "on the road less traveled"...so no touristy resorts for him! Since he last checked in with the *Bank Ladies* lunch group, he has traveled to Tunisia, Argentina, Syria, Lebanon and Jordan...not to mention a few fishing trips! He'll hit the highlights! Lubbock Women's Club, 11:30 - 1:00 p.m. **Please call for reservations by October 11th... Thank you!**

This newsletter is your invitation to any of the scheduled Bank Ladies activities and tours.
We welcome you to join us for any and all activities of interest to you. Don't forget to call for reservations!

November 8



Bank Ladies Annual Holiday Luncheon...save the date and plan to attend this special holiday treat!

Be our guest to share in a Thanksgiving meal and enjoy a most uplifting program...We are delighted to have multi-talented Chip Polk (he's an author, an artist, a musician and singer...just to list a few of his talents!) speak about the dream he and his brother, Glenn Polk, had of building the *Ragtown Gospel Theater* in Post, Texas, and their future plans for an outdoor amphitheater there. He will tell us about the plays (like "Peter The Rock", "Ragtown" and others) he has written to be performed in both venues. Entertainment will be provided by "The Watchmen", a well-known local group of talented gospel singers that includes ABC Bank's own Gary McCoy, Branch Manager at the 50th Street Banking Center. Begin your holiday season on a high note by joining us for this inspirational program! Lubbock Women's Club, 11:30 - 1:00 p.m.

Reservations will be necessary by November 1st...Thank you!

December 15



Ballet Lubbock Presents...The Nutcracker Ballet.

Treat yourself and a friend, or your children and grandchildren, to this wonderful age-old story about little Clara Stahlbaum and her special Christmas gift; a nut cracker soldier who, in her dreams, turns into a prince and takes her on journeys through an enchanted forest wonderland to the Land of Snow, and to the Land of Sweets where they are greeted by the Sugar Plum Fairy! We cordially invite you to join our **Bank Ladies** group for the Saturday matinee performance at 2:00 p.m. at the Lubbock Memorial Civic Center Theatre. **Tickets are \$18.50 for adults & \$15.50 for seniors and students...**tickets go on sale November 1, so in order for us to purchase the best seats available, **please make your reservations and payment to Diana by October 31st.** After group is confirmed and tickets are purchased, we'll send out a flyer with group meeting place and time. **Since tickets must be reserved and paid for in advance, refund on payment is not guaranteed unless your space can be filled before performance.**

Happy Holiday Season from your friends at ABC Bank!

January - February

Planning Time...no Lunch & Learn Speaker Series meetings scheduled.

This is a time we will use to plan our 2008 Bank Ladies programs and publish a new newsletter. We are always open to and appreciate your ideas and suggestions for educational programs, social & cultural events, tours and travel opportunities, etc. that would be of interest to our Bank Ladies.

Please call Diana Melcher @ 806-775-5230 with any ideas...! Thank you.

We hope you will participate in the programs and activities offered throughout the year so we may express our true gratitude and appreciation for your loyal banking relationship with American Bank of Commerce.

ABC Bank Travel Club...

You are welcome to join in the fun and excitement of group travel as we span the globe and see the world!

****Stated tour rates on all tours are discounted for Bank Ladies members and one guest****

Brochures with complete details and daily itinerary available upon request...space is limited on all tours and deposit holds space. Cancellation waiver & insurance supplement available on all tours and ensures refunds of deposits & payments...ask about restrictions.

Call Diana Melcher at (806) 775-5230

See page 2 for details on upcoming tours hosted by ABC Bank Travel Club

Fight Identity Theft...here's one weapon you have!

How consumers can access free credit reports...www.AnnualCreditReport.com



The **FACTACT: Fair and Accurate Credit Transactions Act**, passed by Congress, allows all individuals the right to check their credit report once a year. Fight identity theft by monitoring and reviewing your credit report annually. You may request your free credit report online or by phone. Free credit reports requested online are viewable immediately upon authentication of identity.

www.AnnualCreditReport.com is the only authorized source for consumers to access their credit report for free. This central site allows you to request a free credit report once every 12 months from each of the nationwide consumer reporting companies: Equifax, Experian and Trans Union. The site's security protocols are designed to protect your personally identifiable information from unauthorized access or alteration.

Online: www.AnnualCreditReport.com or Toll Free: call 877-322-8228

FYI...Bank Ladies Bulletin Board

Bank Ladies Spotlight....



Meet Pam Marshall... a long-time member of the *Bank Ladies*. Pam and her husband, Robert, own and operate *Box of Rain Floral*. Their new store, located in Lakeridge Commons at 98th & Quaker, (4505 98th Street, Suite 230) is a treasure trove of beautiful things! Pam uses her creativity and eye for color & textures to create unique, colorful & trendy bouquets or arrangements for any occasion.

Wellness Center Tips....

Fibromyalgia: What is it and how exercise helps.

(excerpt taken from Cooper Aerobic Center Wellness Insider article by Michele Kettles, M.D., M.S.P.H., and Colette Cole, M.S. authors of Women's Health & Fitness Guide)

What is Fibromyalgia?

Fibromyalgia is a disorder characterized by multiple symptoms; the most common are musculoskeletal pain and extreme fatigue. Women may also experience generalized stiffness, multiple tender points, sleep difficulty, anxiety and depression, headaches, cognitive impairment, gastrointestinal and bladder problems. The cause of fibromyalgia is unknown and there is currently no cure.

Treatment plans focus on reducing and managing symptoms with regular exercise, medication, massage, cognitive behavioral therapy, and relaxation. Women with fibromyalgia may avoid physical activity, fearing it may exacerbate the symptoms. But preliminary studies suggest that tai chi, aerobic, and resistance exercises reduce symptoms and improve quality of life in fibromyalgia sufferers.

Exercise may help!

- ◆ **Aerobic exercise:** start with low-intensity aerobic exercise in 10 to 20 minute blocks, 2 to 3 days per week as can be tolerated. Exercise options include treadmill walking, outdoor walking (on a soft surface), riding a recumbent stationary bike, or water walking in a heated pool. Swimming laps, water walking, or water aerobics are all great and minimize risk of joint and muscle tissue stress.
- ◆ **Strength and Stability Exercise:** use light weights, with 12 to 18 repetitions per exercise, and rest as needed.
- ◆ **Stretching:** stretching is recommended at regular intervals throughout the day on a daily basis but never to the point of pain or tenderness.

The benefits of regular exercise include improved cardiovascular health and fitness, weight management, improved muscular work capacity, improved sleep patterns, improved functional abilities, improved pain management, increased energy and decreased fatigue, increased self-worth and self-esteem, increased sense of control, and less stress, anxiety, and depression.

Preventing Financial Elder Abuse... Information YOU need to know

ABC Bank believes that an informed customer is a safe customer. By reviewing the following consumer safety information, you can help protect yourself or a loved one from elder financial abuse such as fraud, deception or coercion.

Facts about Elder Financial Abuse:

- More than two million seniors are estimated to fall victim to financial elder abuse each year.
- At least 84% of financial elder abuse cases go unreported.
- Many states, including Texas, have designated banks as “mandatory reporters” of financial elder abuse.
- Adult Protective Services had made law provisions to prevent the violation of privacy laws when reporting elder abuse.

Indications of Elder Abuse:

- Inappropriate use of Power of Attorney.
- Abrupt changes in banking practices or banking accounts, or irregularities on a tax return.
- Complaints of missing or stolen social security, pension or annuity checks.
- Reports of missing or stolen papers, credit cards or personal belongings.
- Large, unexplained cash withdrawals by the elder.
- Sudden changes in a will or other financial documents, or the transfer of assets to a family member or acquaintance.
- A recent will when elder seems incapable of writing a will.
- Numerous unpaid bills.
- Elders who seem confused about missing funds or unaware of reasons for appointments with banker or an attorney.
- Suspicious or forged signatures on financial transactions or new signatories added to an elders account or newly formed joint accounts between an elder and someone else.

Elder abuse can come in the form of physical abuse, neglect or exploitation as well, and it is equally as important to be aware of these indicators. Though the following signs are not necessarily proof, they may be clues that a problem exists.

Physical Signs:

- An injury that does not appear to have been cared for properly.
- Pain from touching, or visible cuts, puncture wounds or bruises.
- Dehydration or malnutrition and lack of necessities.

Behavioral Signs:

- Fear, Anxiety, agitation or anger.
- Non-responsiveness, depression, resignation or ambivalence.
- Hesitation to talk openly, confusion or disorientation.

You can help prevent abuse of the elderly by watching for these signs and reporting any belief of abuse to the:

**Texas Department of Family and Protective Services (DFPS)
Statewide Intake at 1-800-252-5400**

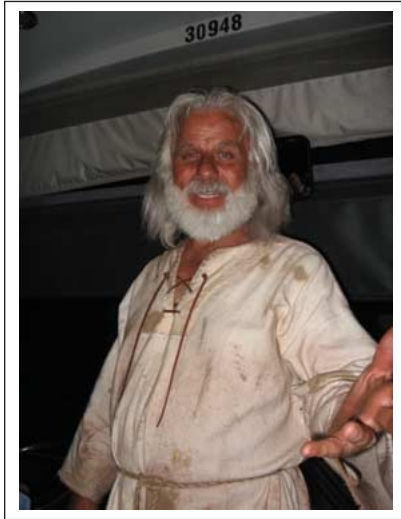
This hotline is available 24 hours a day, seven days a week.

Source: Texas Department of Family and Protective Services.

FYI...Bank Ladies Bulletin Board...continued

Photo albums ... Bank Ladies summer activities:

Ragtown Gospel Theater in Post, Texas...if you haven't yet been to the new Ragtown Theater... this wonderful group can highly recommend it! You only have a few more weeks to catch "Peter the Rock" starring Glenn Polk.



Tour of Berg Studios & Stained Glass Art Tour of some beautiful Lubbock churches.

We'll never again look at a work of stained-glass art without an appreciation of the laborious process...or the expertise & creativity required by the artist to create such a glorious thing.

