



» New Features Make Cars Safer Than Ever

With their innovative design and cutting-edge safety features, many of today's cars seem out of this world. Twenty years ago, who would have imagined that a car could ready itself in milliseconds for an impending crash or warn the driver when he or she enters the wrong lane? The safety features of these cars are the best in the business and have generally been installed in top-of-the-line models. However, they are beginning to trickle down to the masses – meaning that your new car purchase could pack a punch when it comes to safety.

Auto experts and consumers alike are raving about the advanced safety options offered by today's car manufacturers. These features provide drivers with the peace of mind that their vehicles are equipped to handle the roughest road conditions – leading to better response time and a decreased chance of an accident. The following are a selection of the most popular safety options:

Adaptive cruise control. This feature allows you to keep a certain distance between your car and the vehicle ahead of you while in cruise control. The car's radar senses when traffic is slowing or when you're approaching a vehicle too quickly and adjusts its speed using the brakes. The pre-set distance is maintained without the help of the driver.

Lane control. If you've ever been distracted on the road, you may have unintentionally veered into another lane. Lane control systems offer the driver a warning, such as an alarm or a vibration through the steering wheel, when it senses that you've entered the wrong lane.

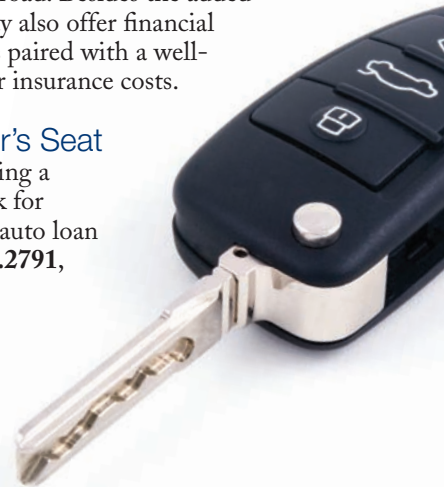
Roof-mounted airbags. Rollovers can cause heavy damage to a vehicle and lead to injuries. Roof-mounted airbags help lessen the effects of a rollover by cushioning the roof for passengers.

Rollover sensors. A vehicle with this safety option can detect when a rollover is about to happen (for instance, when you speed around a corner in slippery conditions) and will brake accordingly to stay in control. In the event of a rollover, the sensors will tighten the seatbelts to provide added protection.

Each of these features can help ensure that you and your loved ones stay safe on the road. Besides the added safety benefits, these options may also offer financial advantages. Good driving habits paired with a well-equipped vehicle may lower your insurance costs.

We'll Put You in the Driver's Seat

If you're thinking about purchasing a new car, contact St. Mary's Bank for information on our competitive auto loan rates. You can call us at **888.786.2791**, stop by any retail office or visit www.stmarysbank.com.



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Donald A. St. Germain
Executive Vice President
Chief Lending Officer

If you have questions about the five "C's" of business lending call Don St. Germain at St. Mary's Bank's Commercial Group.

» The 5 "C's" of Business Lending

Have you recently started a business and need to purchase new equipment? Have you been in business for years and are looking to expand? You may be in the market for a business loan. No matter if it's your first time applying for a business loan or it's been a while since you requested financing, St. Mary's Bank commercial lenders are here to help.

Before applying for a loan, it's helpful to brush up on the "five C's" of business banking.

CAPACITY. One of the most important financial documents your commercial lender will need to see is your cash-flow statement. It helps us analyze the loan request and determine if you have the capacity to repay the loan in a reasonable amount of time.

CAPITAL. It can be more involved to get a larger loan so it may be beneficial to meet with a commercial lender to determine what you have invested and what you will need for the future.

COLLATERAL. Property, such as real estate, equipment, inventory or accounts receivable, may be required as security for your business loan.

CHARACTER. Although financial matters are important, we also consider your reputation and personal credit history. Often borrowers don't realize how closely connected business and personal standing are.

CONDITIONS. The commercial lender will assess the environment in which you operate. It's helpful to educate the commercial lender to the key issues affecting your line of business.

To learn more, stop by our McGregor Street office, call us at **603.629.1540** or visit www.stmarysbank.com.



David H. Bellman G.G.
Owner



Bellman Jewelers: The 4 "C's" of Diamonds

If you have questions about the four "C's" of diamonds – carat, cut, clarity and color – see David Bellman of Bellman Jewelers. With stores in Manchester and Portsmouth, David Bellman and Bellman Jewelers have been St. Mary's Bank members for many years.

» Roll Over Your 401(k) or Leave It With Your Employer?

If you're about to retire, or you leave your job for other reasons, you have a decision to make about your 401(k) or other employer-sponsored retirement plan.

Why Roll Over?

For many individuals, rolling over the balance into a traditional individual retirement account (IRA) may be a better option than leaving the balance in your current employer's plan. Advantages include:

More investment options. Employer-sponsored retirement plans generally offer limited investment options. With an IRA, you have access to a greater range of investments, including some that may be more suitable to your goals, timeline and risk tolerance.

Greater flexibility. Some employers allow only lump-sum distributions and others may limit the frequency of withdrawals. If you roll the money into an IRA, you can take it out on your own schedule, provided you are at least age 59½.*

More convenience. If you roll all your previous employers' plan balances into an IRA, you'll have a single, consolidated account to keep track of. That makes it easier to monitor your investments, rebalance as appropriate and schedule required minimum distributions.

Potential estate-planning benefits. With some employer-sponsored retirement plans, heirs must take out all the assets after the account holder dies and face a potentially large tax bill. Beneficiaries of IRAs may be able to stretch distributions out over their lifetimes.**

Leave It in the Plan?

There are a couple reasons to consider leaving the money in your current plan rather than rolling it over:

Your age. You may be able to take penalty-free distributions from a 401(k) or other employer-sponsored retirement plans if you leave your job at age 55 or older. With an IRA, you must be age 59½. (Note: You can take distributions from an IRA before age 59½ if you take them in "substantially

equal payments" based on IRS life expectancy tables. You must take these payments for at least five years or until you reach age 59½, whichever is later.)

Your investments. If all or part of your balance is in a guaranteed investment contract and is earning a good rate of return, you may want to consider leaving that money in the plan, because you cannot transfer a contract to an IRA.

Roll It Right

Be sure your employer's plan administrator transfers your balance directly into an IRA if you choose to roll it over. If the distribution is made to you first, the plan must withhold 20% for federal withholding taxes. Then, you will need to come up with the 20% from other sources to equal the full amount and deposit it in an IRA within 60 days or it will be considered a distribution. In that case, you will be taxed on the entire amount at ordinary income tax rates, and may owe a 10% tax penalty if you are younger than age 55 and have separated from work.

To learn more about rollover IRA options available, contact Jack Crane, CFP,[®] Vice President/Financial Consultant of St. Mary's Financial Services and Investment Executive with Infinex Financial Group at **603.629.1524**.

* IRA withdrawals made before age 59½, with certain exceptions, are subject to a 10% tax penalty. You are required to start taking distributions from a traditional IRA at age 70½ or face a 50% tax penalty on the amount that should have been withdrawn, but wasn't.

** Spouses may roll over inherited IRAs and treat them as their own. Nonspouse beneficiaries are subject to IRS distribution rules for inherited IRAs.

Please note that neither this financial institution nor any of its affiliates give tax advice. Consult a tax advisor for information specific to your situation.

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To learn more about rollover IRA options available, contact Jack Crane, CFP,[®] Vice President/Financial Consultant of St. Mary's Financial Services and Investment Executive with Infinex Financial Group at **603.629.1524**.



Business Member Profile » Auto City Sales and Service



Not bigger, just better!

Auto City Sales and Service opened for business in September 1989. In 2001, the business joined its sister company, Auto City Collision Repair Center, and moved into one location, where they are today at 90 South Commercial Street in Manchester.

Auto City Sales and Service sells its vehicles at wholesale prices based on personal service and a no-hassle approach. After the sale you can expect great service from its friendly and experienced service department.

Both companies are open weekdays 8 a.m. to 4:30 p.m. and an appointment is never needed to see a vehicle during business hours. Representatives can be reached at **603.668.4088** or visit www.auto-city.com.



St. Mary's Bank is the official credit union of the Manchester Monarchs – be sure to catch a game this season.

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