

FIRST News

THE FIRST NATIONAL BANK OF NOKOMIS

FIRST NATIONAL BANK OF ARTHUR AYARS BANK STONINGTON NATIONAL BANK

— 5 Star Rating from Bauer Financial —

July

We Appreciate Being Your Bank

2018

Employee Spotlight



Ed Heck

Ed is stepping down as the bank's president on June 30th, a position he's held since July 1st, 2001. He will continue to work on a part-time basis to help Steve Johnson, the new president, make a smooth transition.

Ed started with the bank on January 2nd, 1985 as a junior loan officer. Over the years he took on additional duties such as payroll, compliance officer, and setting up and working with the bank's first PC.

In 1996, the bank purchased the Ayars State Bank in Moweaqua. In 1998, Ed began a three year stint as that bank's president. It was operated separately until 2001 when it was merged with the First National Bank of Nokomis.

In June 2001, Roger Blankenship retired and the board promoted Ed to president of FNB Nokomis. During that time the bank has acquired two more branches; one in Arthur in 2006 and one in Stonington in 2016.

Ed says this is a bittersweet event. It will be nice to have some additional free time to spend traveling and seeing his granddaughters, but in the 33 years he's worked for the bank he's developed some relationships with customers that have meant a lot to him. He will miss helping those customers achieve their goals and "being their banker".

Ed would like to thank the

board and all the employees for the support they've given him during his term as president. Ed says, "Banking is a complex business these days and it takes everyone to make it happen. I've been blessed to have a great staff that is devoted to achieving the bank's goals and making it a success."

Directory

122 W. State St., Nokomis, IL

Telephone 217-563-8311

Toll Free 800-355-8311

Telebank 888-838-2265

Telebank (local) 217-563-2401

www.fbnokomis.com

Other Locations

106 N. Main St., Moweaqua, IL

Telephone 217-768-3933

Toll Free 888-768-3933

120 W. Progress St., Arthur, IL

Telephone 217-543-3850

Toll Free 888-543-3850

108 East Third St., Stonington, IL

Telephone 217-325-3228

WHEN 'FREE' ISN'T REALLY FREE: BEWARE OF FREE TRIAL OFFERS

We've all been there. While browsing online, you see an ad for a product or subscription service with a free trial and think, "Why not?"

Here's why not: What appears to be a free or low-cost trial can add up to be much more. Most free trials require consumers to enter their card information to either pay for shipping or to cover future costs if the individual forgets to end the trial or subscription.

While it's easy for cardholders to convince themselves they'll remember to cancel the service before any fees hit their cards, it's not always so simple. Some deceitful businesses hide the terms and conditions of their offers in a small font or use pre-checked sign-up boxes as the default setting.

What does this mean for you? Most often, there's limitation on the chargeback rights for these purchases. Your financial institution likely won't be able to claim fraud.

How to avoid these fees

The Federal Trade Commission offers the following tips to help consumers, your cardholders, avoid these unwanted fees:

- **Research the company online.** See what other people are saying about the company's free trials and its service. Complaints from other
- **Find the terms and conditions for the offer.** That includes offers online, on TV, in the newspaper, or on the radio. If you can't find them or don't understand exactly what you're agreeing to, don't sign up.
- **Look for who's behind the offer.** Just because you're buying something online from one company doesn't mean the offer or pop-up isn't from someone else.
- **Watch out for pre-checked boxes.** If you sign up for a free trial online, look for already-checked boxes. That checkmark may give the company the green light to continue the offer past the free trial or sign you up for more products – only this time you have to pay.
- **Mark your calendar.** Your free trial probably has a time limit. Once it passes without you telling the company to cancel your "order" you may be on the hook for more products.
- **Look for information on how you can cancel future shipments or services.** If you don't want them, do you have to pay? Do you have a limited time to respond?
- **Review your statements.** You'll know right away if you're being charged for something you didn't order.

FNB Now Offering Fixed Rate Mortgages

Are you looking for a home loan with a fixed interest rate? First National Bank is ready to fill your need. All FNB branches recently started offering long-term, fixed rate mortgages. Qualified borrowers will have a variety of products to choose from, including standard 15- and 30-year fixed rate loans.

The bank also offers VA, FHA and USDA Rural Development

loans, all of which have varying down payment and repayment options, as well as other program specific requirements. Contact the bank today and our staff will be glad to assist you in your pursuit of home ownership. Interest rates have been on the rise lately but are still low by historical standards. Call us or stop by to lock in an interest rate that is right for you.



If your debit card is lost or stolen, please call your local branch during bank hours or
1-800-383-8000 or 1-866-508-2693 after hours.