

FIRST News

THE FIRST NATIONAL BANK OF NOKOMIS

FIRST NATIONAL BANK OF ARTHUR AYARS BANK STONINGTON NATIONAL BANK

— 5 Star Rating from Bauer Financial —

May

We Appreciate Being Your Bank

2019

Employee Spotlight



Amanda Creamer

Amanda Creamer has been with the bank since November of 2018. Amanda is currently a teller at Ayars Bank in Moweaqua.

Prior to starting her job at the bank, Amanda was a stay-at-home mom, helped on the family farm, and insurance business as needed.

Amanda is graduate from Taylorville High School in 2001 and from Sparks Business College in 2004. She also graduated from the University of Spa and Cosmetology Arts of Springfield shortly after high school.

Amanda and her two children, Payton 13, and Emmett 10, currently live on the family farm in Tower Hill. Both children attend

Central A & M School district.

Amanda stays busy keeping up with her active children. Her daughter Payton plays basketball, volleyball, and track. Her son Emmett plays baseball and plans to play soccer in the fall. When not at work, cheering her kids on from the bleachers, or running kids around; she enjoys spending time with her family and friends.

It's Property Tax Time Again

The time of year has come to pay property taxes. Do you ever think about saving money all year long to pay the taxes? At The First National Bank of Nokomis, you can open an escrow account to help do that.

If you currently have a home loan with us, come see one of our loan officers to talk about setting up an escrow account. We can figure out how much you will need to put back each month to pay your property taxes each year. Then, every month when you make your loan payment, a portion of the payment will go into an escrow account so you do

not have to worry about coming up with the money for your property taxes all at once. This can also be done with an annual insurance premium. Money can be put into an escrow account to pay the premium each year. You can do this with a loan that is on your home, or on a rental property. Stop by any of our branches to speak with a loan officer about starting an escrow account today!

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.fnbnokomis.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

Travel Notification

Make the most of your debit card when traveling by notifying us before you leave.

- Help protect your account from fraud
- Provide yourself a more secure option than carrying cash
- Avoid account disruptions

Imagine you are dining out while on vacation, only to have your debit card declined. Our bank has a fraud-monitoring system that may interpret unusual activity, like someone using your card in a new location as fraud. Completing a travel notice before you depart lets our bank know you are in control of your card, so you can use it worry-free.

Be sure to also set up one of our convenient banking tools for keeping track of purchases, balances, and possible fraudulent activity.

- Mobile Banking
- Telebanking
- Online Banking

Should you fall victim to fraudulent activity on your account, here are some helpful tools:

- Contact your bank so they can put a block on your card
- If after hours, you can call 1-800-383-8000, 1-866-508-2693, and if out of the USA 1-515-288-2828, to discuss debit card transactions and/or put a block on your card
- Log on to your internet banking to verify transactions
- Go into your local banking location to go over transactions and get additional help with your account

SAVE MONEY, REDUCE DEBT AND BUILD WEALTH!!

Everyone wants to have extra cash laying around for a rainy day, or an emergency. Did you know that if you take the \$2.00 that you spend on one cup of coffee or Latte every day, that the savings will fund a \$500.00 emergency fund over the course of a year? It's hard to believe something that simple can help us be on our way to our savings goal, but it can, and it will. Here are some other simple measures to take when trying to obtain security for our future. **Live better, live smarter, and live wealthier!!**

Change Counts.....Make sure to save all that change in your pocket. Pennies add up!
Control your Impulse Spending. Take your time when making a purchase, sleep on it... your savings will thank you!

Track your money. It's a good place to start, so you know where you are spending all of your hard earned money.

Take advantage of sales, discounts, and bulk buying. And remember....always shop with a list and then stick to it!

Avoid un-necessary fees such as NSF bank fees, ATM fees, late pmt. fees, etc.

Pay credit card charges off monthly and on time, in order to avoid unwanted interest charges and late fees.

Remember, be realistic, start small, but have a short term savings goal. Those small changes you make today will make a huge change for tomorrow!



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.