

FIRST News

THE FIRST NATIONAL BANK OF NOKOMIS
AYARS BANK • FIRST NATIONAL BANK OF ARTHUR

-- 5-Star Rating from Bauer Financial --

June

We Appreciate Being YOUR Bank

2016

EMPLOYEE SPOTLIGHT



Andrea Wardrip

Andrea has been with The First National Bank since 2005. She started out as a teller and is now a Loan officer at our Arthur location.

She was born in Indiana and later moved to Paris, Illinois, when going into the 6th grade. She graduated from Kansas High School and went on to Lake Land College.

Andrea worked for Central Illinois Bank up until they were bought out by The First National Bank of Nokomis in 2005.

In 2003 she married Brad Wardrip. They have three children Trey, Cole, and Halle who are ages 12, 11, & 8. They reside in Lovington, IL and are members of The Lovington Christian Church.

In her down time she enjoys watching her kids play sports, taking them to the beach, and being outdoors as much as pos-

sible.

She enjoys working with her customers and looks forward to helping you with your banking needs!

FNB... Here To Serve You!

FNB wants to be your bank. What-ever your need is, we have the products and services to meet your needs. Whether you are planning a vacation, have an un-timely car repair, or are looking to purchase that first car, FNB can help you out! We welcome any and all of those opportunities to better serve you. Listed below are a few of the products and services that we offer, our valued customer! Come in and see us today...
FNB WANTS TO BE YOUR BANK!

Deposit Services:

- Mobile Banking
- Internet Banking
- Bill Pay
- Telebank
- Free Debit Card
- Free ATM Card
- Free Checking Account

Loan Services:

- Consumer
- Real Estate
- Commercial
- Revolving Lines of Credit and Marketing Lines of Credit

FNB... MAKING IT COUNT!

Visit us soon @
www.fnbnokomis.com



Directory

122 W. State, Nokomis
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, Moweaqua
Telephone.....217-768-3933
Toll Free.....888-768-3933
120 W. Progress, Arthur
Telephone.....217-543-3850
Toll Free.....888 543-3850

Compromised Cards & Identity Theft

Recently, some debit cards have been compromised. Some of our customers have received phone calls from Shazam, the debit card provider for the bank who monitors card use. Here at First National Bank, we are committed to protecting you, the customer, from any of your funds being taken by unauthorized vendors. If your card has been compromised and your account meets the criteria for a debit card, please know it will take between 10 & 14 business days to get the replacement card shipped to you in the mail. The envelope will be unmarked and a new pin number will be arriving a few days later.

If you have a credit card, which is different than a debit card, and find out that your identity has been compromised there are three immediate steps to take:

1. Place an initial fraud alert. To do this, you will need to place a call to one of the

three major credit bureaus Equifax 1-800-525-6285, Experian 1-888-397-3742, or TransUnion 1-800-680-7289. You need to contact only one to report the incident and have them put an alert on your credit report. They will contact the other companies about your alert. This alert will stay on for approximately 90 days.

2. Order a free credit report. Each company should respond with this report. Go over each report to see if there is more trouble on any of the other reports. You will need to contact the business that has the probable fraud and inform them of the problem. Be sure to keep the names & dates of people and correspondence during this

time for your records.

3. Create an Identity Theft Report. This will help you deal with the credit reporting companies, debt collectors, and businesses that opened accounts in your name. The 3 steps to creating a theft report are as follows:

- a. Submit a complaint about the theft to the FTC-- after writing all the details down make a copy – this is your Identity Theft Affidavit.
- b. File a police report on the identity theft and get a copy of the police report or the report number.
- c. Put the police report and your Affidavit together for your theft report.

For help please visit any one of our three bank locations in Nokomis, Moweaqua, or Arthur.

Now Offering Crop Insurance Services

We at the First National Bank of Nokomis are excited to announce that we are expanding our client service in the Agricultural business by partnering up with Diversified Crop Insurance Services.

This new service will help

our agricultural customers by offering a wide spectrum of risk management products to help protect their investments now and in the future.

Diversified crop insurance offers a wide variety of policies in crop protection to

help cover your specific needs for your farm in these volatile and trying times.

Please stop by and inquire about our new product. Our new partners in Diversified Crop Insurance and FNB are looking forward to working with 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 regular banking hours.