

Establishing or Rebuilding Credit Scores

Most consumers do not realize credit scores play a significant role in their life. Whether applying for a loan or even a credit card- your credit score could affect the ability to receive financial help. For consumers with damaged credit or no credit here are a few options to help:

1. Consider consulting with a reputable credit counseling service. Counseling services are available to help budget money to pay expenses and help improve credit histories. To find a reputable counseling service, visit www.consumer.ftc.gov/articles/0153-choosing-credit-counselor.
2. Understand what information is most likely to influence your credit scores. Paying debts is the most crucial factor in determining your credit score. Another factor is

length of time of the debt and how much is owed.

3. Obtain and review a copy of your free credit report. Every 12 months a consumer is allowed to request a free copy of their credit report. The 3 major credit bureaus are Equifax, Experian and TransUnion. Visit www.AnnualCreditReport.com or call toll-free 1-877-322-8228 for your free report.

4. If you cannot qualify for a regular credit card, consider a no-fee or low-fee secured credit card. For more information about what the First National Bank offers, contact James Keller.

5. Look into having a co-signer if you have no credit history. Having a family member or friend with good credit that will guarantee a loan would build your credit along with

the cosigner. Primary borrower will be expected to make the payments; however, if the primary borrower defaults the cosigner is responsible for the balance of the loan.

6. Consider taking out a small loan. Taking out a small loan is an acceptable method of building credit without a lot of debt to show that you can make timely payments.

7. Be Patient. Building or rebuilding ones credit takes time and patience. Understanding the right methods to take to restructure your credit is key. Rebuilding credit does not happen overnight, it takes time.

For more tips and information visit any of our bank locations.

Reference:
 "Establishing or Rebuilding Credit Scores: Options for Moving Forward." FDIC Consumer News Summer 2015. Print.

Any Changes?

If you have changed telephone numbers or moved recently, please notify your local bank to help keep all information up to date.

There are several reasons for letting your bank know if you have moved or changed telephone numbers. One reason is so that Shazam, the debit card network, and your bank can notify you quickly if there is suspicious activity on your account. Another reason is, so you receive your account activity in your statements, your interest earnings, your loan payment notices, and other important information from your bank.

FNB is now collecting e-mail addresses. If you are so inclined, give your e-mail address to your local branch.

Christmas Club

Now is the time to start your Christmas club account for 2016 year. Anyone who has opened a Christmas Club account knows how important it is to save for the shopping season ahead. 2016 Christmas Clubs started October 19. If you are receiving this after the start, it is never too late to start.

There are four different dollar amounts you can choose from: \$2.00, \$5.00, \$10.00 or \$20.00. If you want to start a Christmas Club, you can set it up to automatically come out of your checking or savings account, or signing up for a payment book.

When you sign up for a Christmas Club account not only do you get the benefit of saving back for the shopping season ahead, you also receive a complementary gift. So please stop in today and inquire about our Christmas club account at any of our locations.



FIRST News

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

-- 5-Star Rating from Bauer Financial --

November

We Appreciate Being YOUR Bank

2015

EMPLOYEE SPOTLIGHT



Katheryn Black

Katheryn Black joined the staff at Ayars Bank in Moweaqua, on April 20th, 2015. Katheryn is the daughter of Reverend Thomas Black and Theresa Black and resides in Moweaqua, Illinois.

She is a 2014 graduate of Central A & M High School. While in school she especially enjoyed her art and computer classes.

Katheryn currently enjoys painting, running, collecting rocks, and walking her pet hedgehog. She is a co-leader of the local Girl Scout Club. Katheryn is looking forward to bowling on the Church bowling league in November when the Moweaqua bowling alley reopens.

Welcome Katheryn and thank you for the outstanding customer service you provide!

Leasing

There was some uncertainty in the Section 179 deductions being increased back to previous levels for the 2015 tax year; this increase is only for 2015 at this time. Because of this, we are excited to announce we have added a new product; we now offer leasing. The lease payments are 100% deductible. We feel this is a great product and can be of significant benefit depending on your operation. Leases are not only offered on machinery and equipment, but also available for grain bins and machine sheds as well a many other products.

The popularity and growth in leasing is in large due to the wide variety of available lease options. These options include; 100% financing with no down payment required, variable payment terms for seasonal customers, structured leases to meet tax objectives and fixed rates for the term of the lease. If you feel this may fit into your operation, please contact one of our loan officers for more information.

Important Dates To Remember

On the following days, all First National Bank locations will be closed.

November 11
 Veteran's Day

November 26
 Thanksgiving Day

December 25
 Christmas Day

January 1, 2016
 New Year's Day

January 18, 2016
 Martin Luther King Day

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

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.

