

FIRST News

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

-- 5-Star Rating from Bauer Financial --

September

We Appreciate Being YOUR Bank

2016

EMPLOYEE SPOTLIGHT



Steve Johnson

Born and raised in Nokomis, Steve joined the First National Bank as Vice President and Director in Spring 2016.

Prior to his current position at the bank, Johnson worked in Litchfield for 14 years as an accountant - the last 12 as a CPA for Kerber, Eck and Braeckel LLP and its predecessor, Pritchard Osborne, LLC, where he focused on tax and consulting work.

After graduating from Nokomis High School in 1992, Johnson graduated from the University of Illinois with a bachelor's degree in journalism. During his five years as a sportswriter, most of which occurred at the Mattoon Journal Gazette and Charleston Times-Courier, Johnson returned to school and graduated from Eastern Illinois University in Charleston with a bachelor's degree in business in 2001. Steve and his wife, Katie, reside in Nokomis and are the parents of two sons - Luke (age 6) and newborn Paul. They are

members of the St. Louis Catholic Church, where Steve serves on the Parish Finance Council. An avid baseball fan, Johnson is treasurer of the Bottomely-Ruffing-Schalk Baseball Museum, which is located directly across the street from the bank's Nokomis Office.

Steve is eager to meet with you to discuss your banking needs and appreciates the opportunity to serve you.

Stonington New Addition To FNB

The First National Bank of Nokomis is pleased to announce that it is in the process of acquiring the Stonington branch of Illini Bank.

Pending regulatory approval, it is expected that the newly named Stonington National Bank will begin operating on Monday, October 24. "The First National Bank of Nokomis is excited about this opportunity to enter the Stonington market," President/CEO Ed Heck said. "The Stonington office complements our existing banking operations and provides us with an excellent opportunity

to extend our services to a larger customer base in the Stonington area. The Stonington office staff has built strong financial service relationships with their customers, and we are excited about the opportunity to continue to develop and maintain these relationships. We are committed to providing the highest level of personalized customer service coupled with an expanded line of products and services and look forward to continuing to contribute to the development of the Stonington Community."

Serving the surrounding area since 1940, the First National Bank of Nokomis operates two other branches in Moweaqua and Arthur.

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

Escrows

The time of year has come again to pay property taxes. Do you ever think about saving money all year long to pay 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 don't have to worry about coming up with the money for your property taxes all at once. We can also set it up to pay your insurance premium annually. 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!

Calling All College Students!

The First National Bank of Nokomis has the tools for college students to succeed. No matter where you go to school, or how far away it is, FNB is at your finger-tips! We want to help the next generation of our customers succeed! So stop in and visit us today or better yet, visit us online at fnbnokomis.com, where FNB makes your banking experience, quick, efficient, & accessible!!

- Mobile banking
- On-line Banking
- E-Statements
(Coming Soon)
- Bill pay
- Debit cards
- ATM cards

Come see us today.....
for fast friendly service!

TOP FIVE TIPS FOR COLLEGE STUDENTS

1. **MAKE A BUDGET** – To estimate monthly income and expenses.
2. **PAY BILLS** – Do NOT just show up for class on time, pay bills on time too!
3. **KEEP RECEIPTS** – Don't throw away financial information and receipts... you may need them later, for documentation, or proof of payment!
4. **NO IMPULSE BUYING** – Do you really NEED it?
5. **BE RESPONSIBLE** – Don't rack up credit card charges, try living within your means.... like a college student! Use CASH!

Member
FDIC



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.