

FIRST News

THE FIRST NATIONAL BANK OF NOKOMIS

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FIRST NATIONAL BANK OF ARTHUR

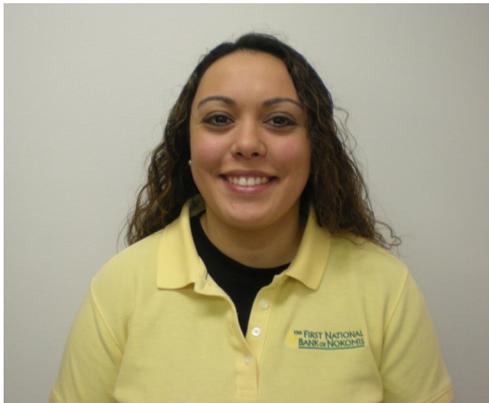
— 5 Star Rating from Bauer Financial —

JANUARY

We Appreciate Being *Your* Bank

2014

Employee Profile



Jacqueline Brookshire

Jacqueline was born and raised in Nokomis, Illinois. Last year she married Nathan Brookshire, also of Nokomis. She is the daughter of Robert and Leticia Moomey. She is a member of the St. Paul's Lutheran Church. Jacqueline graduated from Illinois State University with a BS in Ag Industry Management. During her time at Illinois State, she was able to study Agriculture abroad in France, Ukraine, and Turkey. She was a member of the ISU National Marketing Association. Jacqueline has been working at The First National Bank of Nokomis for about 11 months.

BUDGETING

A New Year means time for a new budget. Have you ever wondered where all that money you work so hard for goes? Setting up a budget will help you figure that out. It might scare you to realize what it went for.

A budget is a perfect way to help control this. Now is a perfect time to set it up.

After all, you will be gathering your information for taxes shortly. Start with your income and figure an approximate net monthly income. Next figure your monthly expenses (credit cards, house payment, car payments, average utility bills, etc.). The amount left will be used to pay for food and incidental expenses (birthdays, broken toilets and other events that occur sporadically). The remainder will let you plan vacations or family outings, the possibility of trading vehicles or setting up an

(BUDGETING CONTINUED)
emergency fund for other unexpected calamities. Please come in and see us for help on this. We have worksheets and resources available for your convenience.

Directory

122 W. State St. , Nokomis, IL

Telephone 563-8311

Toll Free 800 355-8311

FAX 563-2954

Email general@fnbnokomis.com

Telebank 888 838-2265

Telebank (local) 563-2401

Website and Internet Banking:
www.fnbnokomis.com

Other Locations

106 N. Main St., Moweaqua, IL

Telephone 768-3933

Toll Free 888 768-3933

FAX 768-3935

120 W. Progress St., Arthur, IL

Telephone 543-3850

Toll Free 888 543-3850

FAX 543-3854

KEY FACTS ABOUT FDIC INSURANCE

In today's economy, working with a strong bank is very important. Just as important is knowing that you also have FDIC insurance as well. Here are some facts to remember:

Every depositor is protected for up to at least \$250,000 if an FDIC-insured bank fails. The basis FDIC insurance coverage is \$250,000 for each depositor at a bank; however, coverage may be higher based on how accounts are set up. For instance, at one bank, your combined deposits in single accounts (for one owner) are covered up to \$250,000, and your share of any joint accounts (for two or more people) is separately protected up to \$250,000.

FDIC insurance protects only deposits. Insured deposits include all traditional bank accounts such as checking, savings and certificate of deposit (CD) accounts. While some non-deposit investment products, such as stocks, bonds, mutual funds, annuities and municipal securities typically offer potentially greater returns than deposits, they are not FDIC insured. It is important to have a trusted and professional advisor.

FDIC can answer all your questions. For information about your FDIC insurance coverage and how to be fully protected, call 1-877-275-3342, send a message at www2.fdic.gov/starsmail, or write to the FDIC, 550 17th Street, NW, Washington, DC 20429.

THE RED FLAGS OF FRAUD

1. An unsolicited phone call, email or other request that you pay a large amount of money before receiving the goods or services.
2. An unexpected e-mail or call requesting your bank account number, perhaps asking about the information at the bottom of one of your checks.
3. An offer that seems too good to be true, like an investment "guaranteeing" a return that's way above the competition.
4. Someone expressing a new or unusual interest in your finances.
5. Pressure to send funds quickly by wire transfer.
6. The other party insists on secrecy.



Home Improvement Loans



Buying a home is a major investment, and one of the best ways to safeguard that investment is by putting money into home improvement. Homeowners who get a home improvement loan can add space with an addition, renovate a room or take care of major projects like a new roof or repairing a foundation. This investment will make a home more appealing to prospective buyers and also increase the home's fair market value.



Homeowners use home improvement loans for many different types of projects. These include basic maintenance like repairs and cleaning, as well as spending to update a home and make it more modern or spacious. Buying energy-efficient appliances and fixtures is another option, which can also lower utility bills and make the home appealing to environmentally conscious buyers. An addition, which can range from a single room to a large wing, is a major home improvement but can add the necessary space for a growing family.



As we begin a new year, come in and talk to us about your list of what you would like to accomplish on your home. Our loan officers would be glad to discuss the options that are available to finance your wish list. We offer a variety of terms that can work in to your budget and help you accomplish your goals.