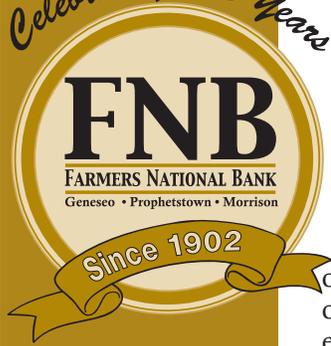


*Celebrating 110 Years*



*Since 1902*

Member FDIC

[www.fnbptown.com](http://www.fnbptown.com)

### GENESEO

(309) 944-0580  
P.O. Box 180  
700 U.S. Hwy. 6 East  
Geneseo, IL  
61254

### PROPHETSTOWN

(815) 537-2348  
P.O. Box 157  
114 West 3rd Street  
Prophetstown, IL  
61277

### MORRISON

(815) 772-3700  
P.O. Box 230  
1100 East Lincolnway  
Morrison, IL  
61270



Farmers National Bank was founded in 1902 and has assets exceeding \$485,000,000. FNB offers a full line of banking and trust services to Geneseo, Prophetstown, Morrison and surrounding areas.

*In this issue:*

• **President's Letter**

• **Holiday Open House**

• **A Fun Year**

*Letter from the President*

## *Goodbye 2012 — Hello 2013*



*Bob Johnston*

Thank you for making 2012 so special and for helping us celebrate our 110th Anniversary. As with each new day, each new year presents opportunities we cannot yet imagine. At Farmers National Bank, we are excited about the challenges ahead in 2013, and we will be prepared. The difference between successful businesses and those that are not is having people who manage opportunities well. We have a history of doing just that! We will remain flexible, adaptable, and ready for the future — whatever it may bring.

At Farmers National Bank, we understand the importance of teamwork and working together for a common goal. Unfortunately, one of the saddest things about our country today is how divided we are. So many people are upset and unhappy. We cannot even agree to disagree.

The late comedian, George Carlin, wrote down some of his thoughts about life after his wife passed away. His words are very relevant and so appropriate for the world we live in today. He clearly defines the paths we have taken in the past, and offers inspiring words of advice for the future. Below is a snapshot of his message:

- “The paradox of our time in history is that we have taller buildings, but shorter tempers; wider freeways, but narrower viewpoints; we spend more, but have less; we buy more, but enjoy it less.
- We have bigger houses and smaller families; more conveniences, but less time; we have more degrees, but less sense; more knowledge, but less judgment; more experts, but more problems; more medicine, but less wellness...
- We have multiplied our possessions, but reduced our values. We talk too much, love too seldom, and hate too often. We've learned how to make a living, but not a life; we've added years to life, not life to years. We've been all the way to the moon and back, but have trouble crossing the street to meet a new neighbor. We've conquered outer space, but not inner space; we've done larger things, but not better things.
- We've cleaned up the air, but polluted the soul. We've conquered the atom, but not our prejudice. We write more, but learn less; we plan more, but accomplish less. We've learned to rush, but not to wait; we build more computers to hold more information, to produce more copies than ever, but we communicate less and less...
- Remember to spend some time with your loved ones, because they are not going to be around forever.
- Remember to say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side.
- Remember to give a warm hug to the one next to you, because that is the only treasure you can give with your heart and it doesn't cost a cent.
- Remember to say “I Love You,” but most of all mean it. A kiss and an embrace will mend hurt when it comes from deep inside of you.
- Remember to hold hands and cherish the moment, for some day, that person will not be there again.
- Give time to love, give time to speak! And give time to share the precious thoughts in your mind.

### **AND ALWAYS REMEMBER:**

- Life is not measured by the number of breaths we take, but by the moments that take our breath away.”

Time passes so quickly, and it is something we can never take back. Enjoy it, cherish it, and live your life well.

*Again, thank you for sharing 2012 with us.*

*Fall 2012*

# Holiday Open House

Friday, DECEMBER 14 and Saturday, DECEMBER 15

During regular lobby hours.

*Please join us to help celebrate  
the Holiday Season and FNB's 110th Anniversary.*

Refreshments will be served. • Register for Holiday Gift Baskets

**THANK YOU FOR BEING A PART OF  
OUR SUCCESS FOR 110 YEARS**

To recognize our 110 years in banking, Farmers National Bank has celebrated with a variety of activities throughout 2012.

Employees can participate in a monthly Charity Jean Day event. On a designated day each month, employees can choose to donate funds to wear jeans to work. The donated funds are being distributed to local charities throughout 2012.

Monthly contests were also held at each office with a chance to win a prize of \$110. Contests included: a coloring page, name the local landmarks, word search, crossword, FNB employees' baby photos, word scramble, FNB employees' pet photos, and how well you know FNB. Watch for more contests to finish out the year!

To show appreciation to our many loyal customers, a *Customer Appreciation Cookout* was held in June at Prophetstown, Geneseo and Morrison. In September, a Shareholder Dinner was held at Deer Valley Country Club, Deer Grove, Illinois.

Please be sure to mark your calendar for our upcoming **Holiday Open House** on December 14th and 15th.

By remaining a locally owned financial institution, we have been able to offer personal, friendly service for generations. We invest in our local economy, make loan decisions based on our relationship with our customers, and make it a point to know our clients and their financial needs.

As we continue to grow, FNB will develop products and services that meet the ever-changing needs of our customers.

*Thank you for your generous support, and we look forward to many more years together.*

