

Celebrating 115 Years of Service

FNB

FARMERS NATIONAL BANK

1902

GENESEO • PROPHETSTOWN • MORRISON

2017

Member FDIC

Farmers National Bank was founded in 1902 and has assets exceeding \$600 Million.

FNB offers a full line of banking and trust services.

Serving Northwest Illinois for over 115 years.



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



Don Vogel

Letter from the President

E-commerce/Fintech/Mobile Banking Trusted Relationships Still Matter

All of us have benefited from technology in our day to day activities. That technology allows a click, a tap or a voice command to provide instant access to people and information. Our vocabulary is filled with words and acronyms that never existed a short number of years ago. Some words have changed from nouns to verbs. It's all good. Well, maybe not all the time. The learning curve can be frustrating and security concerns are every-week headline news. But, for those of us that are part of the past, present and future, would we choose to go back to a time before personal communication devices and the software that drive them?

I think not. Especially when we balance "high-tech" with "high-touch". At work, there is still a place for meetings (yes, meetings) with colleagues, suppliers and consultants. In our free time, we all benefit from seeing and visiting with friends and loved ones.

At Farmers National Bank, we're committed to delivering our products and services with the technology you need. We're also committed to helping you make financial decisions for yourself, your family and/or your business. When the click, tap or voice command is not providing answers to your questions, call us. We answer the phone and will direct you to the right person. When it is a decision that needs thought and discussion, stop in. Our lenders, deposit services, trust services, operation/technology department and management team are here for you — the customer. All banks used to value relationships. This community bank still does.



Looking for a Surcharge FREE ATM. . . We've got you covered.

Money Pass® offers access to the cash you need without paying an ATM surcharge fee. With more than 25,000 Money Pass® ATMs from coast-to-coast, finding a surcharge-free ATM is easy. To download the Money Pass® ATM locator app for your iPhone or Android device, go online to www.moneypass.com or visit our website at www.FarmersNationalBank.com to find a participating ATM.

Don't have a FNB Debit Card?
Apply today!



DEBIT CARD PROTECTION WITH FNB SMSGuardian™

FNB SMSGuardian™ is a FREE anti-fraud service that sends alerts via text messages*. The alerts are triggered by transactions in which your card was used.

TRANSACTIONS THAT TRIGGER ALERTS:

- International transactions
- Authorizations greater than \$500
- 5 or more transactions in 24 hours
- Card not present (online purchased)
- Out-of-state transactions
- Declined transactions

To begin receiving text alerts, enroll your card(s) and cell phone number(s) through the FNB SMSGuardian™ website by going to: [www.cardguardian.com/cardguardian/signon.do\\$fid=NB](http://www.cardguardian.com/cardguardian/signon.do$fid=NB).

*Message and Data Rate may apply.

Contact us for more information.

EXPERIENCED • RESPONSIVE • TRUSTED



The six ag lenders in the picture above have a combined 55 years at FNB with 109 years of overall banking experience. However, these guys are not the only folks involved in offering loans to farmers and agri-businesses. It takes the dedication of another six individuals, with a combined 65 years of experience at FNB and 136 years of overall banking experience, to deliver the quality customer service and loan products customers depend on from FNB. The ag loan support staff includes: Meri Hammer and Lori Appel in Prophetstown, Tina Floming and Lorrie Wilson in Geneseo, and Angie Erickson in Morrison. Credit Analyst Nick Volckmann is our newest staff member working from the Prophetstown office.

The FNB ag loan support staff works closely with the lenders to provide:

- Annual operating loans for crops and livestock
- Term loans for equipment, irrigation, grain bins, and breeding livestock
- Mortgage loans for farm land, building improvements and livestock facilities

As we continue celebrating the Bank's 115 years of service, stop in and say "Hi" to the lenders and support staff today.

JEAN DAY

FNB CHARITY JEAN DAY

When you see FNB employees wearing jeans. . . it's for a great cause!

Did you know that once a month FNB employees make a monetary donation to wear jeans to work?

To-date, over \$13,000.00 has been donated by employees to local organizations within the communities we serve.



THANK YOU!

To everyone who was able to join us for our 115th Cookout Celebration in August.

Watch for upcoming events via our website.

We appreciate your support in FNB's continued success.

Holiday Open House

Come join us for some Holiday Cheer.

Gift Basket Drawings

Friday • December 15 & Saturday • December 16
during regular banking hours at all our locations.

SEASON'S GREETINGS

From all of us at Farmers National Bank, we wish you and your family a Merry Christmas and a prosperous New Year!