



Since 1902

Member FDIC

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 \$470,000,000. FNB offers a full line of banking and trust services to Geneseo, Prophetstown, Morrison and surrounding areas.

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*Letter from the President*



Bob Johnston

**Welcome to 2012 and Farmers National Bank's 110th year of doing business.**

Once upon a time, I read about an expert on the subject of time management. One day this expert was speaking to a group of business students and to drive home a point, he used an illustration I'd like to share with you. As this man stood in front of the class, he said, "Okay, time for a quiz." He pulled out a one gallon, wide-mouthed mason jar and set it on a table in front of him. Then he produced about a dozen fist-sized rocks and carefully placed them, one at a time, into the mason jar. When the jar was filled to the top and no more rocks would fit inside, he asked, "Is this jar full?" Everyone said, "Yes." The speaker said, "Really?" He reached under the table, pulled out a bucket of gravel and dumped the pieces into the jar. He then shook the jar causing the gravel to work itself down into the spaces between the big rocks. Once finished, he asked the group again, "Is the jar full?" By this time the class was on to him. "Probably not," one of them answered. "Good," the speaker replied. He reached under the table and brought out a bucket of sand. He then dumped the sand into the jar, filling all the spaces left between the rocks and the gravel. Once more, he asked the question, "Is this jar full?" "No," the class shouted. Once again, he said, "Good." Next, he grabbed a pitcher of water and began to pour it in until the jar was filled to the brim. Afterward, he looked up at the class and asked, "What is the point of this illustration?" One eager student raised his hand and said, "The point is, no matter how full your schedule, if you try really hard, you can always fit some more things into it!" "No," the speaker replied. "That's not the point at all. The truth this illustration teaches us is: If you don't put the big rocks in first, you'll never get them in at all."

At Farmers National Bank, we've been putting the big rocks in first for 110 years and that will not stop — guaranteed!

**FNB IS CELEBRATING 110 YEARS**

During 2012, FNB will officially celebrate its 110th Anniversary. We would like to take this time to personally invite you to share in one of the many planned activities that will be taking place throughout the year. One of our exciting events will be a customer appreciation cookout held to say, "Thank You" to our many customers. In June, each FNB location will host a cookout. For more information, check our website or visit your local FNB branch and be sure to join us for the current month's activity.

Of course, FNB's success comes from you! You've put faith in us, and we're grateful for your business. For generations, FNB has offered its customers a high level of personal and friendly service, state-of-the-art technology, the ability to make decisions locally, and the fact that we invest in our local communities we call home.

We look forward to offering you the best possible banking experience. For that matter, why not tell family and friends about FNB. We'd love to count them as members of our banking family, too.

*Thank you for being part of FNB! We look forward to many more years together.*

# IRA / RETIREMENT ACCOUNTS

## PLANNING FOR RETIREMENT? DON'T OVERLOOK AN IRA

You can take care of your future by making smart investments today. One of the smartest things you can do is to open an IRA. At Farmers National Bank, we'll help you decide which type of IRA works best for you.

### Traditional IRA, Roth IRA, SEP, Rollover IRA or Transfer IRA

Whether you are an active account holder or just considering opening an IRA, there are many appealing benefits to this investment for your retirement. If you're changing jobs, about to retire, or simply want to diversify your current investments, we'll help you rollover your current retirement account. Contact Customer Service at any FNB location and discuss the many retirement options available for you.

Farmers National Bank would appreciate the opportunity to assist you with all of your financial needs.



## MORTGAGES

## THINKING ABOUT BUYING, BUILDING OR REFINANCING?

We offer conventional fixed-rate loans, home equity lines of credit, Rural Guaranteed Housing loans, along with several other options available to meet your particular situation.

FNB's lenders are here to help you through the entire process — from your first purchase, to building a new home, or securing a home equity line of credit. Our knowledgeable staff will answer all of your questions and give you important tips on how to help you achieve the “home of your dreams”.

At FNB, we understand that homeownership is the single largest investment that most Americans will make in their lifetime. That's why we are committed to providing exceptional service before, during, and after the loan closes.

## MasterCard<sup>®</sup> SecureCode<sup>™</sup>

MasterCard SecureCode is a service FNB offers for secure internet shopping while using your FNB debit card.

Every time you make a purchase online from a participating merchant with your FNB debit card, you will automatically be prompted to enter your own private secure code — just like entering a PIN at an ATM. Once you have correctly entered your SecureCode, you will be able to authorize and make purchases.

Choosing your own private SecureCode is easy. Please visit our website at [fnbtown.com](http://fnbtown.com) and click on the SecureCode link.



Farmers National Bank is a member of an ATM program through SHAZAM called Privileged Status. Through this program, our cardholders may withdraw cash from other participating Privileged Status ATMs without being charged a fee.

To find out which ATMs are participants, please visit our website at [www.fnbtown.com](http://www.fnbtown.com) and click on the link to Privileged Status. If you do not have internet access, please contact our customer service and we would be happy to assist you.

*Look for the logo above displayed on all participating machines.*



The SHAZAM R.A.D.A.R. program is designed to help secure our cardholders' information and to protect against fraudulent transactions 24/7.

If a suspicious transaction is detected, a SHAZAM fraud specialist will attempt to contact you by telephone to verify the authenticity of the suspicious ATM/Debit transaction. The fraud specialist may ask you to provide some information to help identify you as the cardholder. You will also be asked to verify amounts and locations of the recent card transaction(s). The fraud specialist will **NEVER** ask you for your complete debit card number, PIN number, full social security number, or account number.

Your card will be immediately disabled if fraud is confirmed. If you cannot be contacted, your card will be assigned a special “watch status” until the transaction can be verified.

If you're planning on traveling, please contact your nearest FNB location to verify your contact information prior to traveling out of town. This will help us to protect your accounts from fraudulent activity and identity theft.