



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 \$500,000,000.

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

The Man in the Arena



Bob Johnston

Teddy Roosevelt (26th President of the United States) once gave a memorable speech to the people of France in 1910. The speech has often been referred to as "The Man in the Arena." There is one notable passage from the speech that everyone should appreciate, especially in today's world:

"It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who strives valiantly; who errs, who comes short again and again, because there is no effort without error and shortcoming; but who does actually strive to do the deeds; who knows great enthusiasms, the great devotions; who spends himself in a worthy cause; who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly, so that his place shall never be with those cold and timid souls who neither know victory nor defeat."

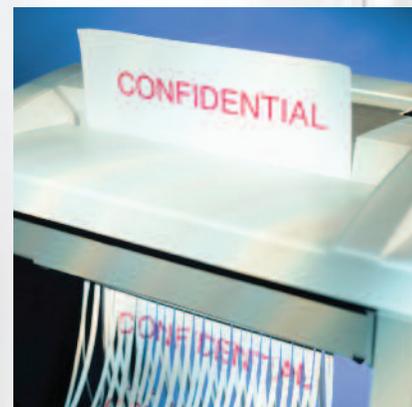
Theodore Roosevelt's century old speech is still very relevant today. America's strength has never been its ability to avoid problems, but its ability to face problems head on. Worthy causes are still worth fighting for! We must always remember that failure begets failure while success begets even more success. And so it goes, as with each new day, each new year presents opportunities we cannot yet imagine. If we come together, there is nothing we cannot do. If we rise to the challenge, our nation will prevail and prosper.

Someone once said, "A journey of a thousand miles begins with a single step." If we stand together, we will be stronger than ever. Giving up is not an option; that is one path we will never choose. Dare greatly!

IDENTITY PROTECTION. . .

Get in the habit.

1. **At home**, keep items with personal information such as financial records, social security cards and medical information in a safe place. Shred papers that have your personal information and remove your mail from your box as soon as possible.
2. **Online**, try to use passwords that are not easy to guess. Use numbers and or symbols when you can — the longer your password, the harder it is to crack. Don't share your passwords with anyone. Do not respond to emails or other messages that ask you for personal information. *Order a copy of your FREE credit report annually at 1-877-322-8228 or online at annualcreditreport.com.*
3. **Personal information**, only give your Social Security Number when absolutely necessary — ask questions before you share it.



If you are or suspect you may be a victim of identity theft please contact the FTC (Federal Trade Commission) at 1-877-ID-Theft (438-4338) or FTC.Gov/IDtheft

FNB will be hosting a "Free Shred Day" in 2013 - Watch for future details!

HEALTH SAVINGS ACCOUNT

Take control of your own health care expenses with an **FNB Health Savings Account**.

Use your tax deductible contributions to pay for current and future medical expenses for you and your family, or simply let your contributions and earnings grow tax free.

You can establish an HSA if:

- You are covered by a High Deductible Health Plan
- You are not covered by other health insurance
- You are not enrolled in Medicare
- You are not claimed as a dependent on someone else's tax return
- You are over the age of 18

Eligibility requirements are based on IRS guidelines. Please consult your tax professional and health plan administrator for eligibility.

Farmers National Bank's "**No Fee & No Minimum Balance Requirements**" HSA checking account provides the following features:

- ✓ Unlimited Check Writing
- ✓ **Free** E-Statements or Monthly Statements
- ✓ Monthly Interest
- ✓ **Free** Debit Card
- ✓ **Free** Online Banking and Bill Pay
- ✓ No Minimum Balance

Give us a call or stop in today to set up your FNB Health Savings Account.



IRA'S . . . IT'S YOUR CHOICE

Enjoy the tax benefits of opening a Farmers National Bank Traditional, Roth, SEP or Simple IRA. FNB would be happy to help YOU make the right choices without any administrative fees.

Traditional IRA

. . . tax deferred growth of contributions and earnings until withdrawn.

Roth IRA

. . . tax free earnings.

SEP or Simple IRAs

. . . a retirement plan established by **an employer or self-employed individuals** that offers higher contribution limits than a standard Traditional IRA. Amounts contributed and earnings offer tax deferred growth until withdrawn.

FNB can help you with your **rollover** or the **transfer** of your existing retirement accounts.

Give us a call or stop in today to set up your FNB Retirement Account.



GOOD THINGS COME IN "3'S"

FREE Online Banking • FREE Bill Pay • FREE E-Statements

*Manage your finances anytime, anywhere. . .
It's fast, user-friendly and secure.*

1. At your fingertips, find out if a check has cleared, view your statement or make transfers between accounts.
2. Eliminate the need for stamps and envelopes. Control when payments are made. Set up the companies you pay every month on "FNB Bill Pay" and simply choose which bills to be paid each month.
3. Don't worry about slow mail or your statement being lost in the mail. Receive immediate notification by e-mail from FNB when your statement is ready to view and print or save to a file location in your computer.

Sign up today for these FREE services!

