



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

NEVER GIVE UP

If you can't fly, then run.
 If you can't run, then walk.
 If you can't walk, then crawl.
 But whatever you do, keep moving forward.
Never Give Up by Dr. Martin Luther King, Jr.

One of the most important lessons in life is to never give up. There is a poem written by Carl Sandburg that I have always been drawn to:

There's no harm in trying,
 Nothing can harm you until it comes,
 And it may never come.
 And if it does, it may be something else again,
 And those who say they'll try anything once,
 Often try nothing twice, or three times,
 Arriving late at the gate of dreams worth dying for.

Events in life can happen that seem unfair or just break your heart. But, you need to carry on, never give up, and never stop trying. Remember, it's what you do next that counts!



Bob Johnston

REMODEL

**Farmers National Bank. . .
Committing To The Future**

Farmers National Bank has outgrown its current building in Geneseo and needs to expand. Our newly remodeled bank will provide more convenient space to serve you.

Throughout the remodeling process, we will be open for business as usual and will continue to provide you the quality service you expect.

Upon completion of the new addition, FNB will host a "Customer Appreciation" event this fall at our newly remodeled bank. Watch for more details to follow.

*Thank you for banking with us.
We appreciate your business.*



**WELCOME STEVE TAETS
- Geneseo Bank**

Farmers National Bank is pleased to announce that Steve Taets has recently joined the staff of the Geneseo Bank as Assistant Vice President of Lending.

A graduate of St. Ambrose University in 2007, Steve brings six years of banking experience to FNB specializing in Agricultural and Commercial Lending. He grew up on a family farm and still remains active in his family's farming operation in Henry County, Illinois. Steve, his wife, Kendra, and two young sons reside in rural Coal Valley, Illinois.

Steve is looking forward to meeting customers and becoming an active member in the Geneseo community.



Steve Taets

An aim in life is the only fortune worth finding.

-- Robert Louis Stevenson



HOME LOANS

The building blocks to your future.

REAL ESTATE

Buying and owning your dream home is often one of the most rewarding experiences in your life. FNB's experienced lenders can help you with the entire process — from building, to a first mortgage, to a home equity loan. Our knowledgeable staff can answer all of your questions, give you important tips and even help you complete the paperwork necessary to own a home.

Call or stop by any FNB location and speak with one of our mortgage experts today!

KEEPING YOUR PERSONAL INFORMATION UP-TO-DATE & ACCURATE

Have you recently moved or changed phone number(s)? Keeping your personal information accurate and up-to-date with FNB is very important. If you ever find our records are not current, are incomplete or inaccurate, please contact us at any bank location to request the appropriate changes.

When you're planning on traveling, it's key to notify us of your travel plans to make sure we have your current information on file. As you use your debit card to make purchases, all transactions are monitored and scored for potential suspicious or fraudulent activity. If the SHAZAM network recognizes suspicious activity, the SHAZAM Fraud Department or a representative from FNB may try to contact you to verify a transaction(s). If you cannot be reached, a temporary hold may be placed on your card until the transaction(s) can be verified. **Remember, no one will ever ask you for any of "your personal information or account numbers".**

TO REPORT A LOST OR STOLEN DEBIT MASTERCARD

Call or stop by any convenient FNB bank location
8:00 a.m. — 5:00 p.m., Monday — Friday;

8:00 a.m. — 12:00 noon, Saturdays.

After hours, please call SHAZAM at **866-508-2693**.



On Saturday May 11, 2013 FNB hosted a FREE Shred and Recycle Day at our Prophetstown location. A special **"Thank You"** goes to all our valued FNB customers and friends who participated in the first FNB Shred and Recycle Day.

With the event being such a success, our goal is to host an annual Shred and Recycle Day. More details to follow.

How to avoid becoming a victim of Identity Theft. Here are some Fraud Prevention Safety Tips.



When a representative of FNB contacts you, we will . . .

1. always identify ourselves.
2. never ask you to enter or tell us your account number(s) — they are already on file with FNB.

TEN STEPS YOU CAN TAKE TO HELP PROTECT YOUR IDENTITY

1. **Guard your numbers.** Don't give out your social security number, bank account numbers or debit card information unless you know the person or organization. Memorize your personal identification numbers (PIN).
2. **Report lost or stolen checks immediately.** We can place a stop payment on them.
3. **Store in a safe place.** Leave your social security card, passport, birth certificate and passwords in a safe place - don't carry them with you.
4. **Notify the bank if anyone suspicious calls.** Don't be intimidated by an email or caller who suggests dire consequences if you do not immediately provide or verify financial information; or if they are asking for account information to "verify a statement" or "award a prize." **Banks have your account information and don't need to call you.** BEWARE of fraudulent websites and e-mails requesting personal information.
5. **Guard your ATM & PIN numbers.** Info and receipts are access tools for thieves. Don't write your PIN down.
6. **Shred any financial solicitations and bank statements before disposing of them.** Don't just throw pre-approved credit offers away. Tear or shred them up so thieves cannot use them to assume your identity. Better yet, sign up for Internet Banking and FREE E-Statements.
7. **Mailbox protection.** Don't leave your mail in the mailbox for pickup. Drop your mail in a secure, official drop box of the U.S. Postal Service.
8. **Bills in the mail.** If regular bills fail to reach you, call the company to find out why. Someone may have put a false change-of-address notice on you to divert your personal information to another address for his or her access.
9. **Review bills carefully.** If they include suspicious items, investigate them immediately to head off any possible fraud before it occurs.
10. **Review credit reports.** Periodically contact one of the major credit reporting companies to review your file and verify the information is correct. As part of the Federal Fair Credit Reporting Act, you are entitled to an annual free credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228.

- Equifax® PO Box 740250, Atlanta, GA 30374-0250, 1-800-525-6285
- Experian® PO Box 1017, Allen, TX 75013, 1-888-EXPERIAN (888-397-3742)
- TransUnion® PO Box 6790, Fullerton, CA 92634, 1-800-680-7289

Contact any FNB customer service representative for additional information.