

FNB

FARMERS NATIONAL BANK

Geneseo • Prophetstown • Morrison

Since 1902

Member FDIC

Farmers National Bank was founded in 1902 and has assets exceeding \$500,000,000.

FNB offers a full line of banking and trust services.

Serving Northwest Illinois for over 110 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

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Letter from the President



Bob Johnston

WHEN TOMORROW COMES

"Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness, that frightens us."

We all have the power to dream; we all have the power to believe; and we all have the power to make a difference. Maybe we can't change the world, but we can certainly make it better for those around us. Everything we do has a ripple effect, and it's amazing what we can accomplish if we just try.

Spend 2015 pursuing all of life's goals. Say "Thank you" to someone who needs to be thanked. Tell someone you love them before it's too late. Do what you've always wanted to do, because life is a journey that won't last forever. Enjoy it, cherish it, and live your life well. "When tomorrow comes, this day will be gone forever; in its place is something that you left behind...let it be something good."

FNB SPRING AND SUMMER EVENTS



FREE SHREDDING & RECYCLE DAYS ARE COMING TO A LOCATION NEAR YOU!

Start collecting your old papers and electronics.

Identity theft is a real threat. Properly disposing of your confidential records is an important step in preventing this from happening to you. Farmers National Bank will be hosting **FREE** Shredding and Recycling events on the following dates and locations.

Prophetstown: May 16, 2015 • 9:00 a.m. – 12:00 p.m. at FNB West Parking Lot

Morrison: June 6, 2015 • 9:00 a.m. – 1:00 p.m.

Morrison Recycle Day at KAS Recycle, 649 W. Lincolnway (along Rt. 30)

Geneseo: September 26, 2015 • 9:00 a.m. – 12:00 p.m. at Jo-Carroll Energy, 1004 S. Chicago Street

Shred-it and KAS Recycling will be at each event.

A full list of acceptable items will be available on our website and at each FNB office.

FNB PROUD SPONSOR OF THE 2015 MORRISON FARMERS MARKET

Saturday, May 23 and Wednesday, July 29 • Stop By and See Us.

FNB CUSTOMER APPRECIATION COOKOUT 2015

August 18, 2015 • 5:00 p.m. - 7:00 p.m.

will be held opening day at the Whiteside County Fairgrounds.

Admission, food and dessert provided.

Watch our website or check your local FNB office for more details coming soon.

NEW FNB WEBSITE



Have you checked it out yet?

New website address

FarmersNationalBank.com

If you are currently using the old address of fnbptown.com you will automatically be re-directed to the new website address.

From the home page, enjoy the new and simple on-line banking log-in feature.

Please feel free to contact us with any questions or concerns at any convenient FNB location.

Please make note. . . beginning in 2016 we will be converting your paper newsletter to an "e-Newsletter" at www.FarmersNationalBank.com.

e-STATEMENTS



**GO GREEN
FOR A
CHANCE
TO WIN
GREEN**

**Sign up for
e-Statements today
and be entered for
a chance to win a
\$250, \$100 OR \$50
GIFT CARD!**

Visit our website for official rules.

MOBILE BANKING



CHARGE UP YOUR MOBILE DEVICES

Enroll in Mobile Banking and e-Statements and receive a FREE portable charger from FNB.

- Check Account Balances
- View Account History
- Transfer Between Accounts
- Pay Bills
- Receive Account Activity Alerts
- Free, Secure and Convenient

HELPING OUR AG COMMUNITY GROW

In 1902, the Founders of Farmers National Bank set out to establish a financial institution for Prophetstown that would serve the builders of the town: the blacksmith, carriage builder, wheelwright, and the farmer who labored in the surrounding prairies. They chose a name to reflect their heritage and made loans available to encourage growth in the local economy.

At the turn of the 20th century, farmers were still using horses. By the 1930's, tractors became more prevalent on area farms. In the 1980's, falling commodity and land prices coupled with double digit interest rates caused severe financial stress for many farmers nationwide. Today, mammoth machinery, global positioning systems, irrigators run from a cell phone, and drones to monitor crops are all part of the local agricultural landscape.

Throughout all these changes, along with customer relationships that span generations, FNB has remained steadfast to its roots of agricultural lending.

Agriculture is "what we do" and "who we are." Approximately 75% of our loans involve agriculture. Nationwide we are recognized today as one of the top



FNB Ag Lenders

Left to right: Garrett Plumley, Mike Urish, Doug Vanderlaan, Steve Taets, Bill Dale

100 community ag banks in the country.

Furthermore, FNB is also ranked in the top ten for those banks that have both 75% of their loans dedicated to agriculture and a total ag portfolio exceeding \$150 million. For over 30 years, lenders Dan Nafziger, Dave Matthews, and Bob Johnston worked with farm families from the Prophetstown Bank. With the addition of the Geneseo Bank in 1997 and Morrison Bank in 2007, FNB has expanded its commitment to agriculture with customers in Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Lee, Mercer, Ogle, Putnam, Rock Island, Stark, Stephenson, Warren and Whiteside Counties.

Today, the Ag Lending Team at FNB includes Bill Dale and Steve Taets in Geneseo, Doug Vanderlaan in Morrison, and Garrett Plumley and Mike Urish in Prophetstown. With lending experience ranging from 10 to 37 years, FNB's ag lenders look forward to continuing the tradition of Helping Our Ag Community Grow!

Farmers National Bank has been recognized by the American Bankers Association as one of the top 100 Agricultural Banks in the U.S.

CASH MANAGEMENT

OFFERING:

- DIRECT DEPOSIT
- DIRECT DEBIT
- WIRE TRANSFERS



Cash Management is tailored to your individual business needs. You can set up multiple users within your organization with restricted or full access to Cash Management functions and accounts. Each user can be set up according to special specifications allowing them to access only what's authorized for them. This ability allows set up of dual control methods, which is recommended, to minimize error and to safeguard against internal fraudulent activity.

If you would like more information, please contact your local FNB office.

REMOTE DEPOSIT CAPTURE

PROCESS CHECKS WITHOUT EVER LEAVING THE OFFICE.

1. Do you make more than two trips to the bank a month?
 - Yes No
2. Is it difficult to get to the bank during banking hours?
 - Yes No
3. Do you pay an employee or courier to make the trip to the bank?
 - Yes No
4. Is your business several miles from the bank?
 - Yes No
5. Do you have a computer with Internet access?
 - Yes No

Is it right for your business?

If you answered yes to one or more of these questions, Remote Deposit Capture may be right for you.

Contact us today for more information!



MORTGAGE LOANS

Whether you're Building, Buying or Refinancing. . .

We're helping our customers build a solid foundation.
See if we can help you too.
Call or stop by any FNB location and speak
with one of our mortgage experts today!



FNB RECEIVES TOP RATING

Farmers National Bank is rated 5-Stars for financial strength by BauerFinancial, Inc., the nation's leading bank rating firm. BauerFinancial rates all banks and credit unions on a zero-to-five stars scale with 5-stars being the strongest. A 5-Stars "Superior" rating indicates, among other things, that this institution has at least twice the capital that regulators require, is profitable and has kept its delinquent loans in check.

BauerFinancial, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks since 1983.



IRAs

*Individual Retirement
Accounts*

Which one is right for you?

- **Traditional**
- **Roth**
- **SEP**
- **Simple**
- **Coverdell**
- **Transfers**
- **Rollovers**

The key to building a retirement nest egg is beginning early and contributing annually. If you're eligible, IRAs can offer you some tax advantages. At Farmers National Bank, we offer several IRA retirement plan options. A Farmers National Bank customer service representative can get you started and explain the details.

** Consult your tax advisor for advice on deductibility in your situation.*



IDENTITY THEFT

*Don't let it be you!
Know how to protect yourself.*

For more information visit the
Federal Trade Commission (FTC)
at www.ftc.gov
or 1-877-ID-THEFT
OR

visit our website under Customer Resources
in the Security Center for more information.
www.FarmersNationalBank.com

