



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.

*In this issue:*

- President's Letter
- Health Savings Account
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- Calendar of Events
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- Crossword Puzzle

*Letter from the President*

**THE BRIDGE BUILDER**

In 1999, my son-in-law and I attended a retirement celebration for Hayden Fry, the Iowa Hawkeye football coach from 1979-1998. One of the speakers at the event that night was Kirk Ferentz, the current Iowa head football coach, and the man who was hired to replace Hayden Fry. Coach Ferentz told many stories about being an assistant coach for Coach Fry during the 1980's, but what I remember most is the plaque Ferentz gave to Fry with the following poem:



Bob Johnston

**THE BRIDGE BUILDER**

*by Will Allen Dromgoole*

An old man, going a lone highway,  
Came at the evening cold and gray,  
To a chasm, vast and deep and wide,  
Through which was flowing a sullen tide.  
The old man crossed in the twilight dim-  
That sullen stream had no fears for him;  
But he turned, when he reached the other side,  
And built a bridge to span the tide.

"Old man," said a fellow pilgrim near,  
"You are wasting strength in building here.  
Your journey will end with the ending day;  
You never again must pass this way.  
You have crossed the chasm, deep and wide,  
Why build you the bridge at the eventide?"

The builder lifted his old gray head.  
"Good friend, in the path I have come," he said,  
"There followeth after me today  
A youth whose feet must pass this way.  
This chasm that has been naught to me  
To that fair-haired youth may a pitfall be.  
He, too, must cross in the twilight dim;  
Good friend, I am building the bridge for *him*."

There are so many challenges in the world today. Unfortunately, our politicians don't solve problems anymore; they just pass them on to the next generation. As Ayn Rand, an American novelist, once said, "You can avoid reality, but you cannot avoid the consequences of avoiding reality." Are we as a country leaving problems for our kids and grandkids that no bridge can cross? Where have all the bridge builders gone?

**MAY 17**

FNB's 2nd Annual *"Shred and Recycle Day"*  
Prophetstown Office Parking Lot - 9:00 a.m. to 12:00 p.m.  
Go to [www.fnbptown.com](http://www.fnbptown.com) for a complete listing  
of acceptable items.

**MAY 26**

All Bank offices closed in observance of Memorial Day

**JUNE 21**

Morrison's 4th Annual Recycling Day – FNB will be  
sponsoring Cintas Mobile Shredding and KAS Recycling  
at 649 W. Lincolnway/Route 30 - 9:00 a.m. to 1:00 p.m.  
Go to [www.morrisonchamber.com](http://www.morrisonchamber.com) for a complete listing  
of acceptable items.

MARK YOUR 2014 CALENDAR

**JUNE 30**

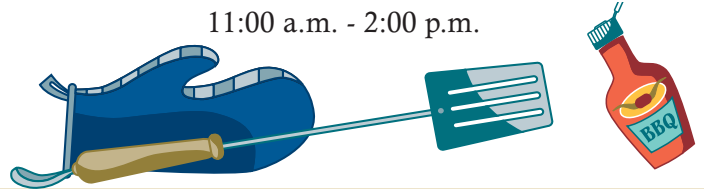
Newsletter crossword puzzle & E-statement promotion  
*entry deadlines*

**JULY 4**

All Bank offices closed in observance of Fourth of July

**AUGUST 9**

FNB Customer Appreciation Fun Day and Cookout  
at Geneseo Richmond Hill Park Shelter  
11:00 a.m. - 2:00 p.m.



# MARK YOUR CALENDAR

**SATURDAY • MAY 17 • PROPHETSTOWN**  
**SATURDAY • JUNE 21 • MORRISON**



*Identity theft is a very real concern these days, so Farmers National Bank would like to offer our neighborhood families and businesses a safe and secure way to safely dispose of your old documents that contain personal information and e-cycle those old electronic items just sitting around.*

FNB will be hosting its Second Annual Bank Community **"Free Shred Day & Recycle Day"** on Saturday, May 17th. Stop by the west parking lot of the Prophetstown Bank location from 9:00 a.m. to 12:00 noon. Please go to [www.fnbptown.com](http://www.fnbptown.com) for a complete listing of acceptable items.

In conjunction with Morrison's 4th Annual Recycling Day on Saturday, June 21st, FNB will sponsor Cintas Document Shredding. This event will take place at KAS eRecycling located at 649 W. Lincolnway (along Rt. 30) in Morrison, Illinois from 9:00 a.m. to 1:00 p.m. Please see the Morrison Chamber's website — [www.morrisonchamber.com](http://www.morrisonchamber.com) — for a complete listing of acceptable items.

**HELP SAVE OUR PLANET.** Recycling conserves our natural resources, saves energy, helps protect our environment and reduces the amount of waste in our landfills.



## E-STATEMENTS – GO GREEN

We have been encouraging our customers who bank online to consider receiving e-statements. There are a number of good reasons to go online and sign up for e-statements.

- It's a **"FREE SERVICE"**
- Instant and secure access 24/7
- Paperless – nothing to get lost in the mail
- Go Green! A more environmentally friendly way to bank

To enroll for e-statements, log into your Online Banking and click on the e-statement tab. If you are not an Online Banking customer, sign up today.

If you need assistance, please contact customer service at any location during regular banking hours.



**Signup today for a chance to WIN a \$50.00 GIFT CARD.**  
Signup ends **JUNE 30, 2014.**  
Rules can be found at [www.fnbptown.com](http://www.fnbptown.com)



## 5 - STAR COMMUNITY BANK... POSITIONED FOR THE FUTURE

In December 2013, Farmers National Bank was again recognized as one of the strongest banks in the nation by Bauer Financial, Inc., the nation's leading independent bank rating and research firm with the highest of a 5-star rating.

The 5-star award recognizes Farmers National Bank's continual superior performance and strength. The award is based on an analysis of current financial data as supplied by federal regulators, supplemented by historical data. For more information visit [www.bauerfinancial.com](http://www.bauerfinancial.com).



*Paul F. Lindsey, CTFE*

## TRUST AND FINANCIAL MANAGEMENT

Basic Financial and Estate planning is essential for everyone, regardless of age or financial position.

Farmers National Bank and our Asset Management Department offer personalized service and a comprehensive approach to help you achieve your financial objectives.

- ◆ **Personal Trust Administration**
  - Living Trust
  - Trust Under Will
  - Charitable
  - Irrevocable Life Insurance Trust
  - Trust For Children
  - Special Needs Trust Investment
- ◆ **Management Power Of Attorney (POA)**
- ◆ **Retirement Accounts**
  - Self-Directed IRA's –Traditional & Roth
  - Simplified Employee Pension Plan (SEP)
  - 401K Administration
- ◆ **Estate Settlement and Administration**

We would welcome the opportunity to discuss your personal goals.

*For a FREE consultation, give Farmers National Bank a call today at 309-944-0580!*



COMING SOON  
**MOBILE BANKING!**  
WATCH  
FOR MORE DETAILS.

# Health Savings Accounts (HSA)



Each year as you review your health insurance options and financial plan, consider opening a Health Savings Account (HSA). An HSA works in conjunction with a HDHP (High Deductible Healthcare Plan) with many potential benefits for you now and in the future.

With a Farmers National Bank HSA you can:

- Pay eligible medical expenses not covered by your health insurance plan.
- Use it as another investment option. If you choose, money in your account can be left there for years to accumulate without penalty.
- Ownership is yours whether you change insurance coverage, move, change jobs or simply retire.
- Use an HSA as another savings investment for retirement. Tax savings advantages are:
  - ◆ Deposits/contributions to your HSA are tax-free.
  - ◆ Interest and other earnings are tax-free.
  - ◆ Withdrawals for qualified medical expenses are tax-free.
  - ◆ Taxable income can be reduced by placing funds in a tax-deductible HSA.
  - ◆ You're in control of your HSA and decide how to save or spend your health care dollars.

*Please consult your tax advisors or insurance provider for plan eligibility and tax advice.*



## FNB SPRING CROSSWORD PUZZLE

Complete and return the attached puzzle for a chance to win a \$50.00 GIFT CARD.

DUE: JUNE 30, 2014

### Across

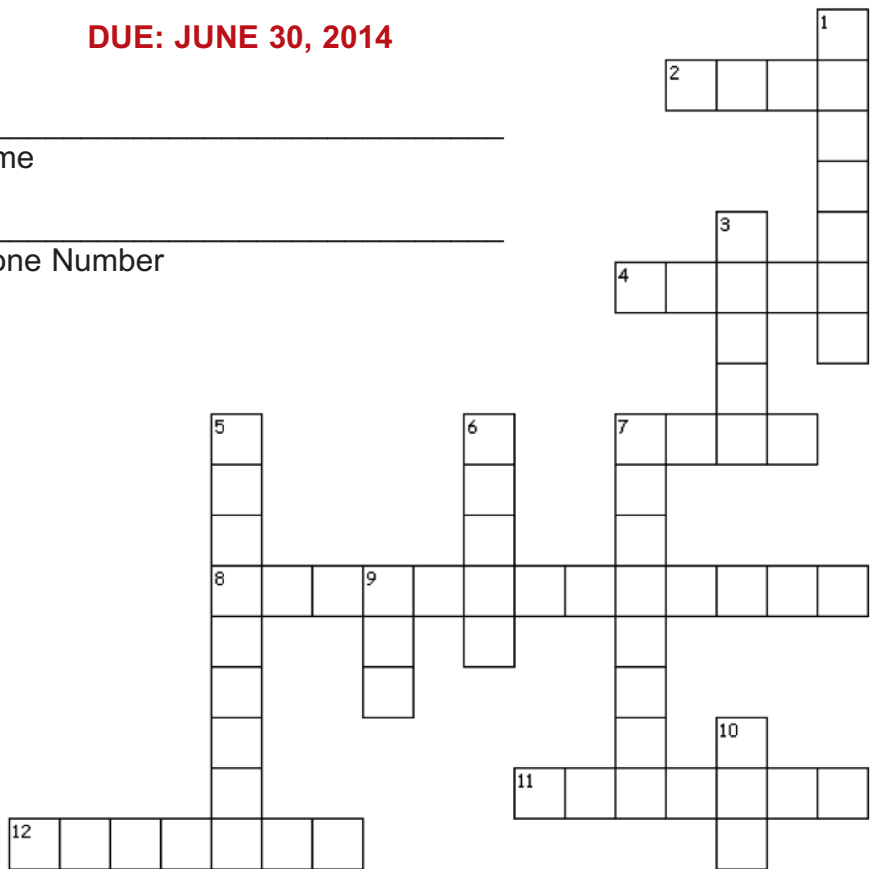
2. FNB = \_\_-STAR BANK
4. NUMBER OF CONVENIENT FNB LOCATIONS
7. MORRISON RECYCLE DAY MONTH
8. EXCITING FEATURE COMING SOON
11. FNB ESTATE/FINANCIAL PLANNER
12. IOWA FOOTBALL MASCOT

### DOWN

1. CUSTOMER APPRECIATION FUN DAY HOST
3. ENVIRONMENTALLY FRIENDLY WAY TO BANK
5. BRIDGE BUILDER AUTHOR
6. FINANCIAL RATING AND RESEARCH FIRM
7. FNB PRESIDENT
9. RETIREMENT ACCOUNT
10. HEALTH SAVINGS ACCOUNT (abbr.)

Name \_\_\_\_\_

Phone Number \_\_\_\_\_



A complete puzzle and rules are located on our website [www.fnbptown.com](http://www.fnbptown.com)

