

Farmers National Bank was founded in 1902 and has assets exceeding \$850 million. FNB offers a full line of banking and trust services.



We are locally owned, locally managed and locally controlled. FNB will continue working hard to serve our customers and enhancing our reputation as **A REAL COMMUNITY BANK.**



Farmers National Bank is committed to Agriculture. Approximately 78% of our loans involve agriculture. Nationwide that annually places us in the top 100 for community banks.

For community banks with over 75% of loans committed to ag and over \$250,000,000 in ag loans, FNB is in the top five.



# FNB

## FARMERS NATIONAL BANK

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Reduce the paper clutter in your house and your mailbox! E-statements are fast, free and secure. Log in to your FNB Online and sign up today!

Fall 2021 Newsletter



*Don Vogel*  
President/CEO

*Letter from the President:*

*Thanks Everybody!*

I retire at the end of 2021. At, January 1, 2022, the Bank's 120<sup>th</sup> year, Garrett Plumley, Executive Vice President, will replace me as President/CEO of Farmers National Bank. Scott VanOpdorp, Vice-President continues as Chief Financial Officer, and Bill Dale, Geneseo Bank President, continues as President of the Bank's holding company, Prophetstown Banking Co. I can be rather matter of the fact about my retirement, and the succession plans, because we planned for all of this several years ago. As discussed in a prior newsletter, succession planning is vital to the continued success of every organization. It is a challenge,

and even more of a challenge with family-owned companies and farming operations, but oh so critical to our people, our shareholders, our customers, and our communities.

But wow, has my time with the Bank gone quickly! Been such a rewarding experience! And so much fun! E. B. White, the author of several children's books, including "Charlotte's Web", was quoted "I arise in the morning torn between a desire to improve the world and a desire to enjoy the world. This makes it hard to plan the day." All of us have a responsibility to continue to improve the lives of others, yet I do admit, I'm looking forward to the enjoyment. So, thanks everybody. I'll see you on the other side..... when I get there.

Don Vogel  
President/CEO

## PROPHETSTOWN LOBBY CONSTRUCTION UNDERWAY!

As soon as one project ended, another began! Our Prophetstown location was bursting at the seams and now has a beautiful and completed addition. As soon as the dust settled, work began in the lobby.

Teller stations and common space are being updated and new equipment is being installed, including a self-service coin counter! Once all of the work is completed, we look forward to hosting tours and showcasing what our Prophetstown location now has to offer.

We hope to see you soon!



Visit us anytime online at [FarmersNationalBank.bank](https://FarmersNationalBank.bank)



*Garrett Plumley*  
Executive Vice President

## Letter from Garrett:

As Don mentioned, time does move along! The cliff notes of my career include fifteen years of farm management and accounting in Morrison before joining Farmers National Bank in 2005 at the Geneseo location as a Vice President/Loan Officer. In 2013, my wife Ellie and I made the move to Prophetstown as I transitioned to Executive Vice President/Senior Loan Officer. It is now an honor to become President/CEO and I look forward to working with our team, continuing the tradition of successful growth as A Real Community Bank. If we have met, you know that orange and blue (Go ILLINI!) are my favorite colors. If not, stop in and we can discuss yours or anything else.

Not being a wordsmith like my predecessors, I will leave you with this from Denzel Washington "At the end of the day, it's not about what you have or even what you've accomplished. It's about who you have lifted up, who you have made better and what you have given back."

*Garrett O. Plumley*

Garrett Plumley  
Executive Vice President

## GIVING BACK TO OUR COMMUNITIES



## DID YOU GO TO THE FAIR? WE WERE THERE!

FNB was a proud sponsor of Carroll, Whiteside and Henry County Fairs. While at the Whiteside County Fair, employees volunteered at FFA stands, beef producer tent and the Whiteside County Farm Bureau dairy bar which raises money for children's farm activities & education. We also provided donations for the Carroll County beef show and 4-H auction.

Top (L/R): Brandt Hutchcraft, Mike Urish, Bart Ottens

Bottom Left (L/R): Angie Erickson, Doug Vanderlaan, Bart Ottens,

Bottom Right (L/R): Mike Urish, Nick Volkmann, Glenda Deter, Luke Larson



## SAUK VALLEY STEAK FRY



On August 5th, Sauk Valley's annual steak fry was held. Farmers National Bank was a sponsor and happy participant of the event which included cocktails, dinner and a dessert auction. Money raised during the event goes toward Ag education and scholarships.

## GENESEO CHAMBER OF COMMERCE ANNUAL DINNER

The Geneseo Chamber of Commerce held their annual dinner to raise money supporting local businesses and events. Lavender Crest hosted the delicious dinner and beautiful silent auction. FNB donated a 'Summer Fun' giveaway package including yard games, snacks, FNB cups and FNB lawn chair. Several of our employees and their better halves attended the evenings festivities and we were happy to participate after a year on hiatus.





## ITMS ARE NOW AT ALL FNB LOCATIONS!



Interactive Teller Machines (ITMs) are up and running at all three of our FNB locations! With an ITM, you are able to conveniently conduct banking transactions that you would normally conduct with a teller. With our ITMs, you can:

- ◆ Make deposits with cash and/or checks
- ◆ Withdraw cash and coin
- ◆ Cash checks down to the penny
- ◆ Select currency denominations with your withdrawals
- ◆ Make account inquiries
- ◆ Receive images of checks cashed or deposited on your receipt
- ◆ Transfer funds between deposit accounts
- ◆ Make loan payments by cash, check or transfer

Though the technology is new, the ITMs are user friendly. However, if you find yourself experiencing issues during normal banking hours, you can select 'Teller Assistance,' and an ITM Teller located inside our Prophetstown Office will appear via video chat. The Teller will then assist you in completing your transaction and answer any questions that you may have about your accounts.

Stop by any FNB and try an ITM for your next transaction!

## MEET THE 'T' IN THE ITMS

Stop by an FNB ITM during business hours and you can visit with one of our ITM Tellers! Anita and Erin work solely with our ITMs to assist you with your transactions. They are located in our Prophetstown location in the heart of our operations department which also assist with the ITMs in Anita or Erin's absence. The next time you stop at the ITM, give the 'Teller Assistance' button a push and say "Hello!" to an ITM Teller!

### ANITA GERLACH

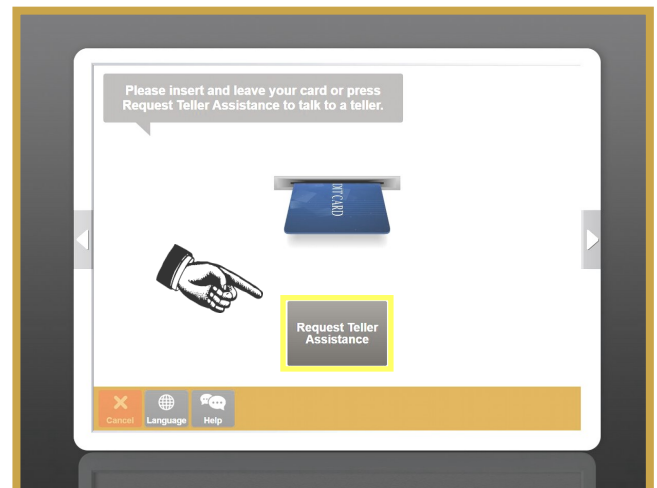


Anita joined the FNB team in August of 2018 as a Teller in Prophetstown after a long career as a Certified Pharmacy Technician. She and her husband, Jamie reside in rural Prophetstown with their three sons. Anita enjoys spending time with her family, watching sports, and trying to keep her flowers alive.

### ERIN SAMOLINSKI



Erin started with FNB in August of 2020, She received her Associate's Degree in Applied Science - Financial Service Management. She enjoys reading, being with her family, and helping out with various school activities and fundraising events. Erin is a very friendly face just waiting to assist you at our new ITM's!



Simply press 'Request Teller Assistance' and a teller from Prophetstown will appear on the screen. You can conveniently conduct just about every transaction you can do with a drive-up teller. The ITM operates 24/7 with Teller Assistance available during normal banking hours. After hours, you may still utilize the ITM for self-service transactions.

Visit us at any  
of our three  
locations.

We are open:  
Monday through  
Friday, 8 a.m. to 5  
p.m., and Saturday,  
8 a.m. to noon.



### Prophetstown

114 W 3rd St  
PO Box 157  
Prophetstown IL 61277  
(815) 537-2348



### Geneseo

700 US Hwy 6 E  
PO Box 180  
Geneseo IL 61254  
(309) 944-0580



### Morrison

1100 E Lincolnway  
PO Box 230  
Morrison IL 61270  
(815) 772-3700



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## TRUST AND ASSET MANAGEMENT PIECING TOGETHER YOUR FINANCIAL FUTURE



Nick Emmerson  
CTFA, Trust Officer

*Not a Deposit - Not FDIC Insured - Not Guaranteed by the Bank*

- TRUST AND ESTATE ADMINISTRATION
- INVESTMENT MANAGEMENT
- RETIREMENT PLANNING
- FARM AND REAL ESTATE MANAGEMENT

CALL OR STOP IN TO REQUEST  
AN APPOINTMENT TODAY.

## HOLIDAY HOURS

### Columbus Day

Closed Monday, October 11th

### Veterans Day

Closed Thursday, November 11th

### Thanksgiving Day

Closed Thursday, November 25th

### Christmas Eve

Friday, December 24th, Closed at Noon

### Christmas Day

Closed Saturday, December 25th

### New Years Eve

Friday, December 31st, Closed at Noon

### New Years Day

Closed Saturday, January 1st



From all of us at Farmers National Bank we  
wish you and yours and Merry Christmas and a  
Happy New Year.



EXPERIENCED • RESPONSIVE • TRUSTED

Farmers National Bank Ag Lenders  
Serving Northwest Illinois Since 1902

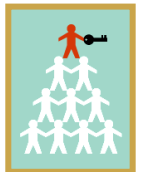
## FOR ALL YOUR AG BANKING

- ◆ Operating for Crops and Livestock
- ◆ Equipment and Irrigation
- ◆ Buildings, Livestock and Grain Facilities
- ◆ Farm Land
- ◆ Prompt and Local Decisions
- ◆ Access to as much as \$10 million  
per farm customer



Call or stop in to speak with an Ag lender today!

## WANT TO JOIN OUR TEAM?



Whether you're seeking an entry  
level position or you have banking  
experience, we want to hear from you! If you  
are interested in joining Farmers National Bank,  
please contact us.

While we may not always have an opening  
that meets your current needs, we are  
interested in discussing the possibilities!

## HERE FOR YOU SINCE 1902

2022 marks our 120th Anniversary of being  
your community bank. All year long we plan to  
celebrate by holding special events, contests and  
giveaways! Be sure to stop in, visit our website or  
follow us on Facebook and Instagram for the  
latest festivities. We look forward to many more  
years supporting our communities and serving  
our customers as A Real Community Bank.

Thank You!

Visit us anytime online at [FarmersNationalBank.bank](http://FarmersNationalBank.bank)