

Farmers National Bank was founded in 1902 and has assets exceeding \$750 million. FNB offers a full line of banking and trust services.



Farmers National Bank is proud to support the organizations working to strengthen our communities. To date, FNB employees have donated over \$16,500 to our local charities.



Prophetstown FFA



Geneseo Food Pantry



Morrison Library

FNB

FARMERS NATIONAL BANK

Mobile Banking



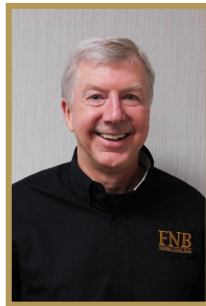
WHERE YOU NEED US
WHEN YOU NEED US

Spring/Summer 2019 Newsletter

Letter from the President

Never-Ending Planning for the Future

Planning for the future is a continual process for every business, organization, and family. In the Bank's market area, agriculture is the primary business. Planning for the future involving generational planning, i.e. "family", is likely the most challenging of all planning. Yet, regardless of the size and type of business, the key is the transition of important responsibilities between people. The "people" process requires attracting, training, evaluating, rewarding, and retaining, all while operating the business and knowing success is dependent on the process never ending.



*Don Vogel
President/CEO*

Formed in 1902, the Bank has initiated and experienced many important transitions at the Management and Board level. Recently that included expanding the members of Management and adding a Board member. Management added six Vice Presidents, Nick Emmerson and Theresa Klotz in Geneseo, and Tani Bauer, Amanda Geuns, Tracie Morgan, and Megan Thompson in Prophetstown, while we welcomed Tricia Mickley from Morrison as a member of the Board.

Management and the Board now consist of the following people:

Management (200 years' FNB experience):

Tani Bauer, VP - Human Resources - 12 years
Amanda Geuns, VP - Lending - 22 years
Nick Emmerson, VP - Trust - 4 years
Tracie Morgan, VP - Operations - 10 years
Steve Taets, VP - Lending - 6 years
Mike Urish, VP - Lending - 9 years
Scott VanOpdorp, VP/CFO - 9 years

Bill Dale, Geneseo President - 22 years
Becky Emery, VP - Information Systems - 31 years
Theresa Klotz, VP - Deposit Services - 22 years
Garrett Plumley, Executive VP - Lending - 14 years
Megan Thompson, VP - Deposit Services - 16 years
Doug Vanderlaan, Morrison President - 13 years
Don Vogel, President/CEO - 10 years

Board (131 years' experience):

Bill Dale, President - 4 years
Dave Matthews - 34 years
Garrett Plumley - 2 years

Steve Emmerson - 20 years
Jeff Woodworth - 23 years
Don Vogel, Secretary - 19 years

Susan Jones-Miller - 6 years
Dan Nafziger - 23 years
Tricia Mickley - Joined 2019

You, our customers, often remark when you come in the Bank, "You certainly have a lot of new people". It's true many of our people do not have the 30-40 years of tenure many of the people they transitioned with had. But they will, and they too will transition with another one of the people we have attracted, trained, evaluated, rewarded, and retained. A successful process never stops.

So, when we ask the businesses, organizations, and family farms we do business with, "What's the plan for the future?", know that we've been there. Planning for the future has been important to our success for nearly 120 years and we have no intention of stopping now.

Sincerely,

Don Vogel
President/CEO

Congratulations to our
new Vice Presidents!

From left: Tani Bauer,
Amanda Geuns, Theresa Klotz,
Nick Emmerson, Tracie Morgan, Megan Thompson



Taking a Look Back on

2018

FNB welcomed new employees and a new board member in 2018, but our expansion did not stop there. Our Prophetstown office went through a major renovation and expansion. Three offices were added to the east side of the branch and we look to enjoying new outdoor space.

FNB also expanded employee 'Charity Jean Days.' On the last Friday of the month, employees may wear jeans by making a donation to a local charity the employees have chosen. In 2018, we introduced 'Saturday Jean Day' where employees could donate and wear jeans every Saturday of the month. To date, FNB employees have donated more than \$16,500 to our local charities.

Old favorites returned in 2018, including our customer appreciation 'Grab and Go Lunch.' On August 31st, over 375 meals were served at each location! Thank you to Shaw's for manning the grill in Prophetstown, the Fulton Meat Market for grilling at the Morrison office, and Pat & Lea Jones of Lea's Meats for grilling in Geneseo. We look forward to another delicious cookout in summer 2019.

In October of 2018, employees decorated pumpkins in hopes of winning your vote. The winners selected a charity for FNB to donate to on their behalf. This contest was introduced during our 115th anniversary and has been so popular for both our employees and our customers, we intend to keep the contest for years to come.

We also welcomed back Ron Beckstrom of Golden Rule Coins in November. Ron appraised coins, currency, and gold for free while offering cash on the spot. All three of our locations had a great turn out and we hope to see Ron again soon.

In December, FNB hosted the annual 'Holiday Open House' at each of our locations. Customers enjoyed refreshments and entered to win one of our Christmas gift baskets. Thank you to everyone who attended and congratulations to our basket winners.

Expansion was a common theme of 2018. We embraced new additions and welcomed back FNB favorites. We are still owned, managed, and controlled locally. FNB continues to work hard in 2019 to be the first choice of our customers and communities as a real community bank.



Jo Holevoet

Introducing Jo Holevoet

Jo Holevoet is the latest member of the FNB family. Jo graduated from Western Illinois University in Macomb with a Bachelor of Science degree in Agricultural Business. She brings her experiences in branch management and consumer lending to the new role of Real Estate and Consumer Lending Officer at the Geneseo office.

Jo and her husband Joe have been married for 16 years. Jo, Joe, and their 8-year-old mixed breed rescue dog Addy, live in rural Atkinson where they operate a farm. In addition to her banking work, Jo is actively involved with farming in the spring and the fall. Stop in to say "hello" to Jo!



Residential Real Estate Affordable Financing



AMANDA GEUNS
Prophetstown & Morrison



STEVE TAETS
Geneseo



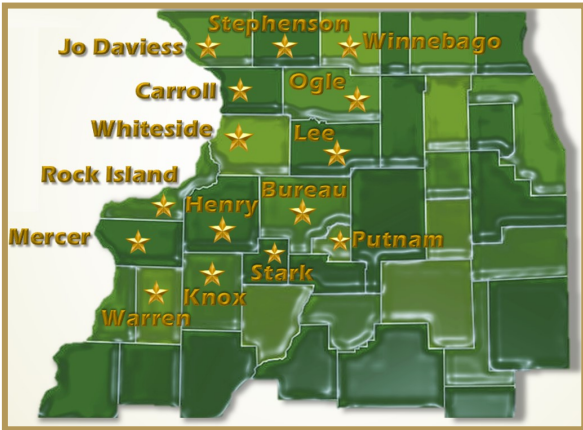
**FNB offers Loans to Buy, Build or Refinance • First Time Home Buyer Loans
Home Equity Lines of Credit • Low Closing Cost • Fixed or Adjustable Rates**



FNB Operations Department

Located in the Prophetstown Office, the Operations Department is responsible for the back office functions for Farmers National Bank. Maintaining and supporting the Bank's numerous product and service offerings requires daily set up, check back, and maintenance duties to be performed. Just as keeping personal accounts in balance is important to us as individuals, balancing processes are vital in the Operations Department and are performed throughout every business day. If you have ever placed a phone call to the Prophetstown Office of the Bank, then you have experienced another one of the department's important roles! These ladies are ready to assist you with any questions and concerns you may have. From the left to right, the Operations Department staff are (front row) Jeanne Frank, Tracie Morgan, Christine Monk, (back row) Randee Johnson, Jennifer Tegeler, and Susan Hays.

Serving Northwest Illinois Since 1902



FNB's locations in Prophetstown (since 1902), Geneseo (since 1997), and Morrison (since 2007) actively serve agricultural operations in northwest Illinois, including the counties of Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Lee, Mercer, Ogle, Putnam, Rock Island, Stark, Stephenson, Warren, Whiteside, and Winnebago. We provide prompt and local decisions with access to as much as \$10,000,000 per farm customer. Call, stop in, or set an appointment to meet with your local Ag Lender.

Farmers National Bank Welcomes Luke Larson



Luke Larson

FNB is proud to announce the addition of Luke Larson as Assistant Vice President/Ag Lending. Luke graduated from Southern Illinois University in Carbondale with a Bachelor of Science degree in Agribusiness Economics. He began his agriculture lending career as a credit analyst with Sauk Valley Bank where he was promoted to Ag Lender and subsequently, Assistant Vice President of Ag Lending.

A native of Prophetstown, Luke remains active in his family grain and beef farm. Luke and his wife, Kelli have been married since 2017 and reside east of Prophetstown. In addition, he is involved with the Whiteside County Farm Bureau Young Leaders and serves as Treasurer for the Prophetstown FFA Alumni Association. Please join us in welcoming Luke Larson to the FNB family!



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.

Farmers National Bank Ag Lenders

EXPERIENCED • RESPONSIVE • TRUSTED



Bill Dale • Luke Larson • Garrett Plumley • Mike Urish • Doug Vanderlaan • Steve Taets • Brandt Hutchcraft

For All Your Ag Banking Needs

- Operating for Crops and Livestock
- Equipment and Irrigation
- Buildings, Livestock and Grain Facilities
- Farm Land
- Prompt and local decisions with access to as much as \$10 million per farm customer

Local Community Banks have been partners with area farmers for well over a century. As the financial needs of farmers increase, not all Community Banks have the asset size, the experienced ag lenders, and the commitment to meet all the needs of their farm borrowers.

At Farmers National Bank, we've grown to over \$750 million dollars in assets. We're locally owned and managed, and we're continuously recognized as one of the most outstanding Community Banks in the country for safety and strength.

We're committed to agriculture. It's "what we do" and "who we are".

We have the experience and expertise in providing financing for grain operations, livestock operations, farm machinery, irrigation, grain bins, livestock facilities, farm improvements, farm land, and agri-business.

Visit us at any of our three locations.

We are open:

Monday through

Friday, 8 a.m. to

5p.m., and Saturday,

8 a.m. to noon.

Our drive up is open until 5:30 on Fridays.

Deposit Services

Over 200 Years of Combined Banking Experience!



Individual Retirement Accounts Changes for 2019



The IRS announced adjustments for 2019, including an increase to the IRA regular contribution limit. Feel free to call or stop in if you have questions about your IRA. Don't have an IRA? Let's set up your individual retirement account today! FNB can help you with your rollover or transfer of your existing retirement accounts. We offer the following IRA's without any administrative fees:

- Traditional IRA
- Roth IRA
- Simplified Employee Pension (SEP) Plans
- SIMPLE Retirement Savings for Small Business
- Coverdell Education Savings Account (CESA) IRA
- Flex Plan IRA - allows you to open an IRA account without a large initial deposit and helps you grow your retirement savings with regular transfers from your checking account at FNB.

Consult your tax advisor for eligibility.

Mark Your Calendar! Upcoming 2019 Events



- *Community Banking Week - April 7th-13th*
- *Shred Day - Saturday, April 20th, 9am to Noon*
- *Memorial Day - Closed Monday, May 27th*
- *Independence Day - Closed Thursday, July 4th*
- *Grab & Go Lunch - Friday, Aug. 30th, 11am-2pm*

Stop in or visit our website for more details.



Are you traveling? Give us a call!

When you plan 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 our fraud department recognizes suspicious activity, a representative from our service provider **OR** 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 FNB LOCATION.

After hours, please contact our service provider at 866-546-2873.



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Geneseo

700 US Hwy 6 E

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Visit us anytime online at FarmersNationalBank.bank