

# FNB

## FARMERS NATIONAL BANK

*Mobile Deposit*



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It's easy and it's free!*

Farmers National Bank was founded in 1902 and has assets exceeding \$800 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 \$312,000,000 in ag loans, FNB is in the top five.



Spring 2021 Newsletter



*Don Vogel  
President/CEO*

*Letter from the President:*

### *Caring for Our Customers and Our People*

Community banking is all about relationships. It's having people knowledgeable about banking services who care and are committed to serving and meeting the needs of customers, whether it be lending, deposit, or trust services. At Farmers National Bank, having quality people has allowed us to continue growing for approaching 120 years.

Our Prophetstown Bank is our "home office," and in addition to our lenders, tellers, and customer service people, our HR, IT, Accounting, Compliance, Operations, Marketing, and Management people are located there. Our existing Prophetstown Bank was built in 1954 when that was the only location and the Bank's assets were less than \$30 million. In the past 66 years, as the Bank added two other locations and assets grew to over \$800 million, Prophetstown underwent several updates and expansions to meet customer needs, and the need for additional people. In 2018, we initiated a long-term plan to meet the current and future needs of the Bank, and as I write this message, we are less than a month away from completing a two-story addition with the first-floor consisting of offices and a second-floor training center for employees and customers.

In the past fifty years, the number of community banks has decreased from over 14,000 to slightly less than 5,000. Over the next ten years the number of community banks is expected to decrease to 2,500. The addition, and upgrades to the existing facility, allows us to continue to attract and retain the quality people necessary to meet the needs of customers at all our locations and thereby continue to grow. We're excited about the addition and utilizing the training center. Yet, at the end of the day, it's a building. Pure and simple. Relationships, serving, and meeting the needs of customers will continue to be what matters.

Don Vogel  
President/CEO

PROUDLY ANNOUNCING:

## PROPHETSTOWN ADDITION WRAP-UP!



Thank you to our customers and employees for their patience during the bustling construction and to the crews that have worked so hard to achieve our ambitions. We look forward to everyone seeing the new addition!



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

## EXPERIENCED • RESPONSIVE • TRUSTED

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



*Farmers National Bank Ag Lenders*  
 Serving Northwest Illinois Since 1902

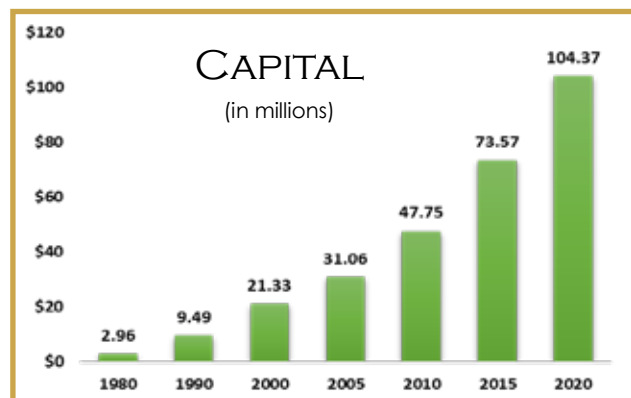
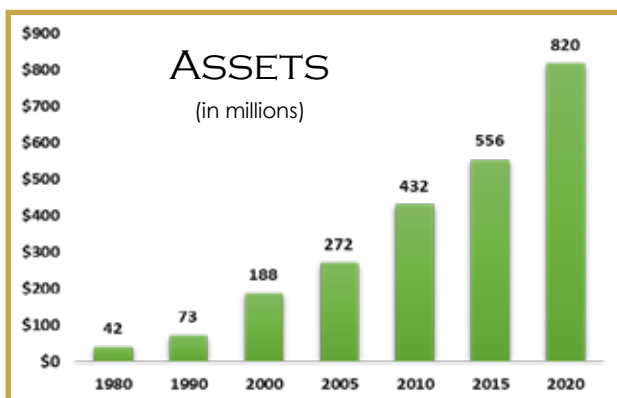
## GROWTH IN MANY WAYS

Farmers National Bank continues to grow in a physical sense with the addition of the Geneseo Bank in 1997, the Morrison Bank in 2007, and the addition to the Prophetstown Bank which will soon be completed in 2021. Growth can also be represented by investments in our staff, the communities we serve, and technology.

The bank now has 56 employees to serve you and nearly half, including the Ag Lenders pictured above, are involved in various ways to support over \$400 million in total loans including \$300 million to local agriculture. Deposits to help fund those loans have grown from \$415 million in 2015 to over \$555 million at year end 2020. Currently area small businesses, not for profits, and farmers are benefitting from Round 2 of the Paycheck Protection Program with over \$6 million of loan funds injected into the local economies so far in addition to the over \$9 million last year. Investments in Interactive Teller Machines (ITMs) and digital technology such as Mobile Banking and Person to Person payments will allow the bank to grow beyond its traditional boundaries.

The graphs below are just a quick snapshot of how the Bank has grown in both assets and capital during the last forty years. The growth is a result of past and present investments by the bank mentioned above, but most importantly, by the customers' investment in the bank for nearly 120 years.

## GROWTH IN LENDING POWER



Contact our Ag Lenders Today.

## ENJOY TAX ADVANTAGES WITH HSAs

FNB Health Savings Accounts are interest bearing checking accounts that are designed exclusively for covering medical expenses under a qualified high deductible healthcare plan. The contributions are tax-deductible and the money in the account grows tax-free.



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

### HSA benefits:

- Tax-deductible contributions
- Tax-free distributions for qualified medical expenses
- Tax-deferred earnings
- Balance carries over from year to year
- Remains with you, regardless of change in coverage or employment
- Savings investment for retirement

### FNB HSA benefits include:

- No minimum deposit and/or balance requirements
- No maintenance fees
- Unlimited check writing and FREE checks
- Monthly statement of activity with imaged checks printed in check number order
- Interest compounded and credited monthly
- FREE debit card access
- FREE online banking access

**Call, stop in or visit our website for more details and start saving today!**



*Brandt Hutchcraft  
Vice President*

## BRANDT HUTCHCRAFT, VICE PRESIDENT

Farmers National Bank is pleased to announce the appointment of Brandt Hutchcraft to Vice President. With fourteen years in banking, Brandt joined the Bank in January 2016 and serves as an agricultural and commercial lender in our Prophetstown location. A 2005 graduate of the University of Illinois with a degree in Ag Finance, he and his family reside in Mt Carroll.

**Congratulations Brandt!**



Purchase your license sticker renewal at any of our three locations!

There is a \$5.00 convenience fee. Payment must be made by a check drawn on FNB or by cash.



## COIN, CURRENCY & GOLD APPRAISAL DAYS!



### TUESDAY

JULY 13TH, 10A.M. - 3P.M.  
700 US Hwy 6 E  
**Geneseo, IL**

### WEDNESDAY

JULY 14TH, 10A.M. - 3P.M.  
114 W 3rd St  
**Prophetstown, IL**

### THURSDAY

JULY 15TH, 10A.M. - 3P.M.  
1100 E Lincolnway  
**Morrison, IL**

Farmers National Bank will have expert rare coin appraiser, Ron Beckstrom of Golden Rule Coins to evaluate your coins, currency and gold for free! This event is for three days only. Stop in to have your old coins, currency and gold appraised or ***sold for cash!***

**Appointments will not be taken. First Come, First Serve Basis**

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.

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

# GIVING BACK TO OUR COMMUNITY



## Prophetstown

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

## CHARITY JEAN DAYS

Every Friday and Saturday, FNB employees have the opportunity to wear jeans to work by making a donation to a local charity! 2020 brought tremendous success in a time of great need.

FNB employees donated over \$8000 to charities and organizations in our communities throughout 2020! Donations included monetary donations to various charities, along with tangible items to local food pantries and "We Care Packages" to our troops at Christmas time.

Charity jean days began as a once a month event and has grown to every Friday and Saturday. With 2020 behind us, many of our friends and neighbors are still in great need. FNB employees will continue giving back to our communities in 2021 while enjoying a more comfortable work attire.



Pictured L-R: Michelle Renkes and Ashley Bruins of FNB present Karla Burn and Jill Smith of Resthave Home with 4th quarter Jean Day donations.



## Geneseo

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

## PROPHET HILLS SUMMER YOUTH PROGRAM

For several years, FNB has donated sleeves of golf balls to Prophet Hills Country Club Summer Youth Program. The program is for local kids 17 and under. Though 2020 presented it's challenges, the youth program continued and we were still able to donate. Each child received their own sleeve of golf balls, courtesy of FNB!



## Morrison

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

**Free Shred Day**

**Geneseo, Morrison**  
Saturday, April 17th

**Prophetstown**  
Saturday, April 24th

**9 a.m. - 12 p.m.**

## HOLIDAY HOURS

**Memorial Day**  
Closed Monday, May 31st

**Independence Day**  
Closed Monday, July 5th

**Labor Day**  
Closed Monday, September 6th

## GET IN THE SPIRIT!

Order school spirit checks and a portion of the proceeds support our local schools!  
Ask us for details and to place your order today!

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