

FNB

FARMERS NATIONAL BANK

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 \$440,000,000.

FNB offers a full line of banking and trust services to Geneseo, Prophetstown, Morrison and surrounding areas.

In this issue:

- President's Letter
- 110 Yr. Celebration
- Go Green - Be A Winner
- Holiday Invitation
- IRA/Retirement Accounts
- Online Banking, Bill Pay & E-Statements

Letter from the President



Bob Johnston

The 10 Year Anniversary of 9-11 has come and gone, but we must never forget. On that day, over 3,000 people lost their lives. They were ordinary Americans: firefighters, police officers, janitors, office workers, pilots and military personnel. They were also mothers, fathers, neighbors and friends. They were just doing their jobs, like any other day.

We must always remember the thousands who responded to that tragedy with courage, compassion and hope. They are all examples of the American spirit.

We must always remember that all of us have a purpose in life;
We must always remember that we will never be alone as long as we have family and friends;
We must always remember that we are all part of mankind;
We must always remember. . . we must never forget.



110 YEAR CELEBRATION

Please watch for upcoming information on special events throughout 2012 as The Farmers National Bank will celebrate 110 years of banking.

Thank you for your business! We look forward to being your bank of choice in 2012.

GO GREEN AND YOU CAN BE A WINNER!

Enroll for E-Statements/E-Notices from October 1st through December 15th and have a chance to win!

1st Prize is a 37" RCA Flat Screen TV.

2nd Prize is a Sony Blue Ray DVD Player.

SIGN UP TODAY!

Already an Online Banking user? If you utilize E-Statements/Notices and Bill Pay you have a chance to win 1 of 3 - \$50.00 Gift Cards.



Official Rules may be found on our FNB website. Or contact a FNB customer service representative for official rules and questions.

Winners will be drawn on December 16, 2011.

HOLIDAY OPEN HOUSE



We would like to take this opportunity to let you know we appreciate your business. From all of us here at The Farmers National Bank, we wish you and your loved ones peace, health, happiness and prosperity in the coming New Year.

Please join us for refreshments and holiday cheer on
FRIDAY AND SATURDAY
DECEMBER 16 AND 17, 2011
during regular business hours at all FNB locations.

FINANCIAL MANAGEMENT

We offer a full array of investment opportunities for your IRA through
The Farmers National Bank's

Financial Management Department.



Paul Lindsey

For more details, ask for Paul Lindsey.

Fall 2011

IRA / RETIREMENT ACCOUNTS

Don't let your hard earned money go down the drain!

Start saving today with a FNB retirement plan — specially tailored to meet all your retirement needs.

We offer:

- **Traditional IRA's**
- **Roth IRA's**
- **Transfer IRA** — We can request a transfer from your other retirement plan(s) at another financial or investment institution.
- **Rollover IRA** — We can request a rollover from your other retirement plan(s) or from a qualified employer retirement — such as a 401(k).
- **SEP IRA** — An easy way for the self-employed or small business owner(s) and their employees to save for retirement.
- **Coverdell IRA (CESA)** — Anyone can contribute towards the benefit of a child under the age of 18 for the purpose of the child's secondary education.

FNB offers competitive interest rates, several CD terms to choose from, and low minimum deposits. For more information, contact FNB customer service. We would be happy to assist with your retirement goals.

ONLINE BANKING • BILL PAY • E-STATEMENTS/NOTICES

Try It! Quick, Easy and FREE!

Manage all your bank accounts online 24/7 from the convenience of your home or office. Once you try it, you'll wonder how you ever lived without it.

ONLINE BANKING

Enjoy the convenience of being able to check your account balances, transfer funds between accounts and make loan payments.

BILL PAY

Flexible, Safe and Convenient. Use FNB Bill Pay to pay your monthly bills.

E-STATEMENTS/E-NOTICES

What are E-Statements? E-Statements are electronic versions of your account's paper statement. The statements are delivered, viewed and stored with our secure online service; they are more secure than traditional statements delivered via the U.S. Mail.

How do I sign up? Signing up is easy! To sign up, view or save your statements/notices, go to your online banking and click on the **E-Statement tab** to sign up for what you want to receive electronically. Once you're signed up, you will receive an alert from FNB informing you that your statement is ready to view.

Is there a cost for E-Statements? No. E-Statements/notices are FREE!

Can I save (archive) my statements for future viewing? Yes, you can! Simply open the attachment when you receive the e-mail with your imaged statement and save it to your PC, flash drive or whichever method you prefer.

Will I still be receiving images of my checks? Yes, you will receive your imaged statements just as you receive them today in paper form — including the images of your checks. (Once you're signed up for E-Statements, you will no longer receive a paper statement.)

If I am having trouble logging on, what might be the problem? Remember, your password is case sensitive. Make sure "Caps Lock" is off and try again. If you still have a problem or have forgotten your password, contact any FNB location.

Is the internet safe to review my banking information? YES. We use 128 bit encryption and SSL (Secure Socket Layer) for all communications. Our online banking system utilizes a comprehensive security strategy to protect your accounts and transactions conducted over the internet. In addition to log-on-security, FNB online uses SSL encryption technology for all information and banking transactions you exchange or conduct through the system. What this all means to you is that your communication is scrambled from your browser to the Bank's servers at all times, so that no unauthorized party can read the information as it is carried over the internet.

Thank you for using FNB's Online Banking, Bill Pay and E-Statements. If you have any questions or for more information, contact customer service at any convenient FNB location.

