



the intersection

Where Community and Opportunity Meet



A LETTER FROM
TIM PURMAN
PRESIDENT/CEO

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April is **Community Banking Month** and every year we celebrate the bank's long and storied history as a community bank in Washington County. We do this because we want you, our customers, to know how grateful we are for allowing us to serve you for the last 108 years.

We're excited to share some of the fun activities we have planned this year to show our appreciation to our customers and the community — from **Wednesday window washes** to **Friday treat days**, we hope you'll stop in so we can say THANKS! We'll be holding a month-long contest where community members can complete activities to earn entries for a giveaway. And, keep an eye out for our new TV commercial, "The bank that gives." Watch our Facebook page for details on all of the great things we have in store for Community Banking Month.

First National Bank joins the nearly 7,000 community banks that serve individuals, small businesses, the agriculture community and civic organizations by providing the highest quality financial products and customer service. Community banks constitute more than 96 percent of all banks and we continue to be the lifeblood in the communities we serve, putting local deposits back to work in the community

and serving as financial first responders both in good times and in bad. **Banking at a community bank means that you're reinvesting in your neighborhood and making it a better place to live and work for generations to come.**

From the beginning, First National Bank's mission has been to serve people and improve their quality of life. This is a mission we take very seriously. We maintain personal relationships with our customers and view every interaction as an opportunity to do something good for that person and our community — whether that's helping someone get into their first home, opening a savings account for a young saver, helping a new business take off, or donating our resources for a worthy community cause.

Our leaders and employees are deeply involved in community affairs, and are physically present in the communities we serve. All of us at First National Bank believe strongly that community banking offers customers and the community a tremendous value. It's why we do what we do. If you feel the same, consider referring a friend or neighbor to First National Bank. We would love to help them as well.

Thank you again for partnering with us. We wouldn't be here if it weren't for you! 

Raspberry Lemonade Yogurt Pops

Makes about 10 2.5-ounce popsicles

These creamy pops are like a smoothie on a stick. The spark of lemon, tart yogurt, and hit of vanilla give these gems a bit of an edge over your standard fruity, icy treats.

Ingredients

12 ounces fresh or thawed frozen raspberries
2/3 cup light agave nectar or honey
1/2 cup plus 3 tablespoons water, divided
1 tablespoon freshly squeezed lemon juice
1 teaspoon finely grated lemon zest
2 teaspoons pure vanilla extract
1/8 teaspoon fine sea salt
1 cup 2% Greek yogurt

Instructions

1. In a medium saucepan, combine the raspberries, agave nectar, 1/2 cup water, lemon juice, lemon zest, and salt. Set the pan over medium-high heat and stir gently until the mixture comes to a full boil. Remove the pan from the heat and stir in the vanilla extract. Let cool completely.
2. Pour the raspberry mixture into a blender or the bowl of a food processor fitted with the steel blade. Puree until smooth. Add the yogurt and remaining water and process until well blended. Transfer the mixture to a large spouted measuring cup for easy pouring, and pour into Popsicle molds. Freeze until firm.

Recipe from *Real Sweet: More than 80 Crave-Worthy Treats Made with Natural Sugars* by Shauna Sever. Courtesy of HarperCollins Publishers.

Spring/Summer recipe





Spring Cleaning: Four Tips for Tidying Your Finances

When it comes to financial management, some people can be intimidated by sophisticated financial topics and the array of options available. For those who might feel this way, we offer Leonardo da Vinci's quote, "simplification is the ultimate sophistication." As warmer weather arrives and households tackle spring cleaning to-dos, it is the perfect time to bring a simplified approach to your finances and "clean house." Bringing your finances back to the basics can be an act of sophistication, helping you create a financial plan that can help to position you to be ready for retirement.

Here are considerations for how to "spring clean" your finances:

Tip #1: Review statements. Gather together your latest financial statements, including bank accounts, investments, credit cards and retirement savings as well as insurance policies such as life and disability. This process can help give you a complete view of your finances. If you don't use any online tools for financial planning, this may be the time to get started using one. Your employer or financial adviser may be able to help you find one. Or, there are also a number of comprehensive tools available online at no cost.

Understanding your holistic financial situation is worth the effort. In fact, a study from Voya Financial™ found that 90 percent of pre-retirees who took advantage of holistic financial planning guidance found it helpful. This process helps you see whether you are on track for long-term financial goals such as retirement. It can also be a good reminder to consider bumping up contributions to help with retirement readiness or make sure your life insurance coverage is enough to protect your family.

Tip #2: Organize files. Once you've collected your latest financial statements, put in place an organized filing system. If you receive electronic statements, organize and file away these items on your computer

or in the cloud. For hard copy statements, file the last three to four statements (or scan them and file electronically to cut down on clutter). Tax forms should be kept for about four years in case the IRS comes knocking.

Tip #3: Consolidate accounts.

Over the years, you may have accumulated multiple accounts — 401(k)s from previous employers, IRAs, bank accounts, credit cards. All this financial clutter can be overwhelming. Consider consolidating financial and retirement accounts and reducing the number of credit cards, ideally to just two credit cards to better manage expenses and debts.

Having lots of credit cards can actually negatively impact your credit score, so resist the urge to get a discount when making purchases by opening store accounts. Keep cards that you've had for the longest amount of time, as they have the most credit history attached to them. Also look for cards that offer reward or point programs. Another consideration: Accounts may have annual maintenance fees, and the more accounts you have, the harder it is to monitor fees and charges, as well as overall expenses.

Tip #4: Get your arms around monthly cash flow. Doing a deeper dive on credit card spending can help you see where you are spending money and how you could make some tweaks. Think about what expenses are for "needs" versus "wants," look at where you may be paying for "bells and whistles" when you only use basic services, and track expenses from the past three months to see where you may be throwing money out the window.

Spring cleaning your finances can be a liberating experience, putting you on a stronger financial path and improving your retirement readiness. A penny saved is a penny earned, but, when put towards retirement, a penny saved can actually be much more than a penny earned with the potential for investments to grow over many years. ❏

MORE WAYS

to Spring Clean Your Finances

- 1 Create a home inventory:** If you had a loss in your home, would you be able to recount all of your possessions? If you could remember them all, would you be able to recall what you paid for them? Most people can't. Taking an inventory of your possessions has never been easier. Walk around your home with a video camera or a digital camera and keep a corresponding list of how much these items cost. If you do a video, aim for something that is one-hour in length. Save receipts for big ticket items, or take photos of them. Save all your files to a folder on your computer, upload it to a cloud account (i.e. Google Drive, Dropbox), or better yet, do both. Update your inventory every 2-3 years.*
- 2 Check your coverage:** Once a year, or after every major life change (marriage, divorce, kids driving) or home improvement, check your homeowners and auto insurance coverage to make sure that it's still adequate. For example, after updating your home inventory, you may realize that your current homeowner's insurance policy is no longer adequate since you turned your basement into a game room.*
- 3 Create an ICE folder:** If you were no longer able to manage your family's finances, would another family member know where to pick up? An "In Case of Emergency" or ICE folder contains all of the information someone would need to manage your finances. Include a list of all the bills you pay each month and their due dates, as well as the account numbers, user IDs, passwords and websites someone would need to pay those bills. Also include investment and retirement fund information. If you don't want to create a hard copy ICE folder, create a folder on your computer or laptop with an inconspicuous name and make sure a family member knows where to find it.
- 4 Check your withholding:** Spring means tax season, and if you're getting a big chunk of money back from the government, it's a good idea to review your withholdings to achieve a better balance between retaining as much of your paycheck as possible, without owing a lot of money at tax time. While some people appreciate the instant savings a big refund gives them, you could reduce your withholding, increase automatic savings, and earn interest on that money instead of giving the federal government an interest-free loan.

Bonus tip: Invest in a portable, fire resistant, waterproof safe to save hard copies of all of your important documents, including marriage and birth certificates, social security cards, insurance policies, investment account info, and a hard copy of your ICE folder. ❏

For insurance information specific to your needs, please contact **Andrew Kasten** at FNB Hartford Insurance Services at **262-673-5800** or **akasten@fnb-hartford.com**.

*The products offered through FNB Hartford Insurance Services, Inc. are not underwritten by First National Bank of Hartford, not underwritten by FNB Hartford Insurance Services, Inc. not FDIC insured, and are not a deposit or other obligation of, or guaranteed by, the depository financial institution.



For more information specific to your personal situation and investment goals, please contact **Debra Mertz** or **Nate Schlotthauer** of FNB Hartford Investment Services at **262-673-8926**.

Source: Jacob Gold, Voya Retirement Coach. Securities and Investment advisory services offered through Voya Financial Partners, Member SIPC.

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9 Home Buying Tips

You Won't Want to Forget!



Buying a home, whether it's your first or fifth, is a big decision that greatly impacts your overall financial well-being. **Here are 9 things to consider before taking the leap.**

1 Shore up your credit. Since your credit score affects the interest rate you qualify for, it's a good idea to maintain a stable credit profile 3-6 months before you want to buy a home. Don't make any large purchases, make your payments on time, and maintain a low credit card limit to debt utilization percentage (the ratio of your credit card balances to credit card limits).

2 Research grants and other sources of funding. Some banks offer grants to eligible homebuyers to use toward down payment and closing costs. In 2015, eligible homebuyers can receive up to \$6,000 through the Downpayment Plus® Program* grant and \$5,000 through the Down Payment Assistance Loan Program** to lower borrowing costs. First National Bank offers both of these programs, but not all lenders do. Do your homework!

3 Choose a lender and get pre-qualified before you go shopping. Knowing what you can afford before you go home shopping may save you some heartbreak later when you find out you can't actually afford the home you fell in love with. Also, choose a lender based on more than just who is offering the lowest rate. While the lowest rate obviously is a huge consideration, it's not the last word. Often times closing costs are higher with brokers, and brokers and mega lenders usually sell their loans and don't service them. Many times the loans are sold multiple times and homebuyers don't know who to call when they have a question. At First National Bank, we never sell the servicing rights on our loans and customers can always speak with our lenders directly.

4 Check your heart at the door. Just like you should know what you can afford before you go shopping, don't make an emotional purchase decision. While you may fall in love with a specific aspect of a house — the backyard pool or a fantastic rec room — evaluate whether the home is meeting your overall needs and is a good value, and then make your decision.

5 Before you buy, consider the resale value. According to the National Association of Home Builders, the expected length of stay in a single-family home is about 16 years. That means a 27-year-old first-time homebuyer will buy, on average, three homes in their lifetime. So before you buy, think about the resale value. Is the home in a desirable school district? Is it the biggest home in the neighborhood? The most expensive home will appeal to a much smaller percentage of people, limiting potential buyers when you sell.

6 Look at ALL of the expenses of a new home. Is the house you're considering farther away from work? Is it considerably larger than your current residence? Before you make an offer, calculate the cost of a new commute, call the utility company to get a general idea of the home's energy bills, get an estimate on homeowner's insurance, and be sure to include a line item for home maintenance. Factor in all of these things to determine if you truly can afford the home.

7 Know your neighborhood. Visit your potential new neighborhood at different times of day to observe what the neighborhood is like. If you don't have kids (or kids at home), are you okay with a neighborhood of very young children? Likewise, if you're living in a neighborhood with all older folks, will it bother you that your kids won't have many same-aged playmates? Are there a lot of renters in the neighborhood? Bad landlords and bad renters can affect the resale value of your home.

8 Read the Homeowners Association contract. This may seem obvious, but be sure to read the Homeowners Association contract before you make an offer to ensure you're comfortable with the association's rules and regulations. Don't leave it up to chance, only to find out after you buy the home that you must install new siding every 10 years and that you're restricted in the size and style of outbuildings on your property.

9 Get a home inspection. For a low, up-front cost, a professional home inspector can give you an unbiased opinion about the condition of your home, especially things that are not obvious to the naked, untrained eye. Issues that are uncovered during a home inspection can help you negotiate a lower purchase price. However, if the issues go undetected and the sale goes through, you have no recourse and could end up spending thousands of dollars on repairs you weren't aware needed to be made. ❖

* "Downpayment Plus" is a registered trademark of and a program offered from the Federal Home Loan Bank of Chicago. Restrictions apply. Please see the Federal Home Loan Bank of Chicago's website at www.fhlbc.com or the Wisconsin Partnership for Housing Development's website at www.wphd-dpp.org for complete requirements.

** Down Payment Assistance Loan program is offered from the Department of Housing and Urban Development, funded by the Home Consortium. Restrictions apply. Please see the Home Consortium website at www.homeconsortium.com for complete requirements.

Contact one of our **experienced mortgage professionals** to find out more about First National Bank's rates and loan programs. We're here to help — buying a new home doesn't have to be a daunting process!



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Mobile Deposit Operational – March 31st

We are excited to launch our new mobile deposit function for our mobile banking customers on March 31! Customers who have the FNB Hartford Mobile Banking app on their smartphones will be able to deposit checks through their mobile devices, in addition to existing features such as checking account balances, paying bills or transferring funds. On March 31, mobile deposit customers will automatically see the deposit icon in the app on their smartphones. You can download the free FNB Hartford Mobile Banking app from Google Play or the App store on iTunes. First National Bank does not charge a fee for using mobile banking, but message and data rates from your wireless carrier may apply.

Mobile banking customers must subscribe to our online banking service. If you currently have an online banking account, log in, select **“Options to Mobile Banking Profile.”** Then click **“Enroll Now.”** If you don't currently have access to our online banking service, please go to www.fnb-hartford.com and click **“Enroll”** in the gold **“Internet Banking Access”** box on the left side of the home page.

We have compiled some tips to help you use the mobile deposit feature efficiently and effectively. However, if you're having any trouble, please don't hesitate to ask any of our bank representatives, or you can text **“HELP”** to 96924.

Preparing Your Deposit

- One check is one deposit. If you have multiple checks, each check must be submitted for deposit separately in the mobile app.
- Mobile deposits must be received by 4 p.m. to be included in the same business day's processing. Funds will be available in the account on the next business day.
- Before accessing the mobile deposit application, close all other apps running in the background on your mobile phone.
- Within the FNB Hartford Mobile Banking app, choose “Deposits” on the lower right portion of the screen.
- Choose which account you would like to deposit your check into.
- Enter the amount of the check, double checking that the amount you enter is the same as what's on your check.

Making Your Deposit

- You will need to take a picture of both the front and back of each check. The app will prompt you as you go.
- Sign/endorse the back of your check and label it “For Deposit Only.”
- Flatten wrinkled or folded checks before taking a photo.
- Place the check on a solid, dark background in a well-lit area.
- Try to eliminate as much of the background as possible and keep the phone flat and steady above the check when taking the photo.
- Keep the camera as parallel to the check as possible so that the entire check is in focus and not skewed. The MICR numbers across the bottom of the front of the check must be in focus. The MICR numbers include your bank's routing number, your account number and the check number.
- Make sure that your picture is in focus and clear before you submit it, double checking that there are no shadows across the check and that all four corners are in view.
- The app will show previews of both sides of your check before you hit “Submit.”
- Confirm your deposit details on the verification screen.
- You will see “deposit pending” on your screen after you have submitted your deposit.
- Retain your original checks in a secure fashion for a minimum of 30 calendar days after the funds have been made available.

We strive to bring you the newest banking technologies to better serve you and hope that this new feature will add to your satisfaction in banking with us. *Again, if you have any questions regarding mobile deposit, or any of our online banking services, please contact one of our branches and we will be happy to assist you!* 📧



Summer banking hours

Memorial Day (Monday, May 25) – **Closed**

July 4th (Saturday, July 4) – **Closed**

Labor Day (Monday, Sept. 7) – **Closed**

Enjoy a wonderful and safe summer!

COMMUNITY BANKING MONTH

WATCH OUR FACEBOOK
PAGE FOR ALL OF OUR
FREE COMMUNITY
BANKING MONTH
ACTIVITIES!



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Your *community* bank. Your *opportunity* bank.

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