



First Edition

"Superior financial services with a local touch"

TOLEDO

201 N. Meridian St.
P.O. Box 127
Toledo, IL 62468
Ph 217-849-2701
FX 217-849-3793

CASEY

107 N.W. 1st St.
P.O. Box 369
Casey, IL 62420
Ph 217-932-4048
FX 217-932-4745

CHARLESTON

1415 18th St.
P.O. Box 500
Charleston, IL 61920
Ph 217-345-4060
FX 217-345-4087

GREENUP

705 E. Cumberland St.
P.O. Box 217
Greenup, IL 62428
Ph 217-923-3125
FX 217-923-5240

NEOGA

223 E. 6th St.
P.O. Box 340
Neoga, IL 62447
Ph 217-895-5800
FX 217-895-5900

NEWMAN

511 S. Broadway St.
P.O. Box 410
Newman, IL 61942
Ph 217-837-2491
FX 217-837-2648

www.firstneighbor.com



Equal Housing Lender

Member
FDIC

Prizes for protection



"Team Information" at First Neighbor Bank is on a mission! We have a new goal for this spring/summer: to collect and update all of our customers' information. We need your current address, e-mail address, date of birth, home, work, and cell phone numbers, and driver's license numbers.

Having our customers' current information not only helps us, it can also help you. By keeping

your information up to date, we can help protect you against fraudulent activity, alert you of community or bank-related emergencies, and generally make doing business with us a more comfortable experience.

Plus...you can win cash and prizes! Interested?

By supplying your current and valid information at one of our six branches, you will be entered into a bi-weekly drawing. One winner will be picked every other Friday along with two lucky grand prize winners throughout the campaign. The first grand prize winner will be drawn at the end of June and the second grand prize winner will be drawn at the end of August. Prizes consist of cash rewards, restaurant and gasoline gift cards, and the grand prizes of four 2-day passes to Holiday World and two tickets to a Cardinals/Cubs game! Anyone may enter by submitting your name and phone number. We will start drawing winners in mid-May. Hurry in! Entry form is on the back of this newsletter.

New Chairman

The Board of Directors of First Neighbor Bank is proud to announce that Robert C. Carr was named Chairman of the Board of the bank at the recent annual shareholders meeting. The Directors would like to extend their gratitude and appreciation to Carroll Ervin for temporarily serving as Chairman following the passing of David Lashmet.



Robert C. Carr

Promotions



April Strange



Josh Spannagel



Heather McElravy

First Neighbor is proud to announce that at the recent annual board meeting, the Board of Directors approved three promotions in the loan departments. At the Toledo branch, Josh Spannagel now holds the title of Loan Officer.

Newly named Assistant Loan Officers are Heather McElravy, Greenup branch, and April Strange, Charleston branch. Please feel free to contact them for any of your borrowing needs.

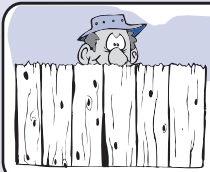
With eZCardInfo, you're IN CONTROL

If you have a First Neighbor Bank credit card, now you can have a clearer view of your account information than ever before! eZCardInfo is like online banking for your FNB credit card. When you enroll, you can manage your account 24/7, including the ability to:

- View your account balances
- Check available credit
- View past and current statements



- Download data to financial software
- View transactions since your last statement
- Search and view up to 18 months of transaction history
- Pay your bill online
- View transaction and spending reports
- Receive e-mail or mobile alerts of conditions or events affecting your account



ASK THE NEIGHBOR...

Hello, I'm THE NEIGHBOR. In each issue of First Edition, I will be answering financial questions submitted by our readers. Please submit your questions to any of our locations or e-mail them to theneighbor@firstneighbor.com.

Dear Neighbor:

I'm a little confused. A few months back, your newsletter was full of articles about fraud and identity theft, and how we should never give out our banking information over the phone. Since then I've gotten a few calls that I think were attempts to get me to do that. But today I got a call (I think it was from the debit card company), and they didn't ask me for anything but told me I had some suspicious transactions. I was afraid to tell them anything, so I am writing to you about it.

**Sincerely,
Confused**

Dear Confused:

Thank you for your question. I can understand why you are confused, so I will try to clear that up. Shazam®, our ATM/debit card company, has a fraud protection system in place known as Falcon Fraud Detection. They monitor all cardholder activity and assign a fraud score to suspicious transactions, such as those occurring over the internet, perceived at "risky" merchants, for large amounts, in rapid succession,

etc. If any of your transaction(s) score above the threshold, you will receive a phone call from Shazam® on behalf of First Neighbor. Once your identity has been established (without using private or financial information), the caller will already have the information to **give** you rather than **asking** you for your information—so there is no danger of identity theft. Your answers are very important. If you verify that the transactions are proper, no action needs to be taken; but if your card has been misused, Falcon Fraud can immediately block any further transactions. So you can see that it is important that we always have your current telephone and cell phone numbers on file. Why don't you take a moment now to call or visit one of our branches to be sure your contact information is correct—that will help to protect both of us.

And remember: **NEVER** give your account number, social security number, or other private information to an unauthorized caller. Please call us if you have any further questions or concerns, and thank you for banking with First Neighbor!

**Sincerely,
The Neighbor**

The website is encrypted, so you'll feel safe knowing that your credit card information is secure. Enroll in eZCardInfo and start taking control of your finances today!

To enroll, or for more information, please visit www.eZCardInfo.com

First Neighbor Bank speaker bureau

First Neighbor Bank invites you to call on us to speak to your organization, class or group. We have volunteers who are available and eager to make free presentations on a variety of bank-related topics. Choose from the list below or contact us about designing a program to fit your needs. Our speakers are happy to accommodate any type of meeting or class at any time. Please allow us two weeks notice for a listed topic. Longer preparation times might be necessary for a tailored presentation. Please contact your local First Neighbor Bank for more information or to request a presentation date.

Topics:

- Banking as a Career
- Bookkeeping Basics
- Budgeting
- Credit Bureau Reports
- Deposit Products
- General Banking
- History of First Neighbor Bank
- IRAs
- Investments
- Loans & Lending Made Simple
- Retirement Planning
- Taxes

Neighboring parades and events

Parades around the Neighborhood

Toledo

May 22 at 1:00 p.m. – Spring Festival Parade

June 5 at 1:00 p.m. – Johnstown Parade

Newman

June 5 at 10:00 a.m. – Brocton Spring Festival Parade

June 19 at 11:00 a.m. – Newman Festival Parade

Neoga

June 19 at 11:00 a.m. – Neoga Days Parade

Greenup

October 2 at 11:00 a.m. – Greenup Fall Festival Parade

Casey

June 19 at 10:00 a.m. – National Road Festival Parade

July 3 at 10:00 a.m. – Shriners Fourth of July Parade

Charleston

July 4 at 1:00 p.m. – Fourth of July Parade

October 23 at 9:30 a.m. – EIU Homecoming Parade

Mattoon

July 17 Bagelfest Parade



Special Events around the Neighborhood

Casey

September 4 - 6 – Popcorn Festival

June 5 and 6 – Relay for Life

June 18 and 19 – National Road Festival

Neoga

June 17 - 19 – Neoga Days

July 23 – Relay for Life at Jennings Park

Toledo

May 20 - May 23 – Toledo Spring Festival

Greenup

September 30 - October 2 – Greenup Fall Festival

County Fairs around the Neighborhood

June 27 – July 3 – Jasper County Fair – Newton

July 4 – July 10 – Martinsville Ag Fair – Martinsville

July 11 – July 17 – Moultrie-Douglas County Fair – Arthur

July 17 – July 24 – Edgar County Fair – Paris

July 19 – July 22 – Shelby County 4-H & Jr. Fair – Shelbyville

July 23 – July 31 – Champaign County Fair – Urbana

July 25 – August 1 – Coles County Fair – Charleston

July 31 – August 7 – Effingham County Fair – Altamont

August 13 – August 22 – Illinois State Fair – Springfield

August 22 – August 28 – Cumberland County Fair – Greenup

Meet your new neighbors...

The First Neighbor Bank has two new employees to add to our family: Brian Keesler and Laura Miller.

Brian Keesler currently is working at the Toledo branch in the Information Technology Department. He earned an Associate's Degree from Lake Land College, and has 15 years of experience as a computer and electronics technician. Brian is originally from the Clay County area and currently resides in Effingham.

Laura Miller has recently joined the

staff at the Newman facility as a Customer Service Representative. Laura grew up in Clinton, Indiana and attended Ivy Tech State College in Terre Haute where she received a Child Development Associates Degree and studied business. Laura, her husband Mark, and their two sons recently moved from Dana, Indiana, to a new house in Camargo. Laura also has three grown children. Laura operated a daycare business for 16 years. She has been employed in banking for the last



Brian Keesler



Laura Miller

four years. She is also licensed to sell property and casualty insurance in Indiana.

Plan to stop at the Newman or Toledo branch and welcome Laura and Brian.

Stocks, bonds, mutual funds and annuities

Did you know these products are available at your Bank through Financial Network Investment Corporation?

Renee Servis and Mary Gard, Registered Representatives with Financial Network Investment Corporation, have one purpose in mind—to help people like you work toward achieving your financial goals. At no cost to you, Renee

or Mary will help you create a portfolio that best fits your needs.

Renee Servis, CPA and Mary Gard can assist you with investing for special circumstances such as:

**Retirement
College Education
Estate Distribution**

401(k) Rollovers Inheritances

If you have any questions about our products or would like to schedule an appointment with Renee or Mary, please call 217-932-4048.

SECURITIES

...continued on back

First Neighbor Bank, N.A.
P.O. Box 127
Toledo, IL 62468-0127

-----Return to Bank-----

ONE FOR EACH CUSTOMER

Customer Name: _____ Home Phone: _____
Physical Address: _____ Cell Phone: _____
Mailing Address: _____ Work Phone: _____
City: _____ St: _____ Zip: _____ Date of Birth: _____
Email Address: _____ DL Number: _____
Last 4 digits of Soc. Sec. # _____ State Issued: _____
Old Address _____ DL Expiration Date: _____

Do you have a debit card with First Neighbor Bank?	Yes _____	No _____
Do you have a credit card with First Neighbor Bank?	Yes _____	No _____
Do you have stock in First Neighbor Bank?	Yes _____	No _____
Do you have loans with First Neighbor Bank?	Yes _____	No _____

Comments:

Customer Signature- As on your Signature card _____ Date _____

Also, please contact us by phone or in person to set a password for bank use. **Drop off or mail to any First Neighbor Bank location.**

Go to www.firstneighbor.com and click on Information Update to update online.

Stocks... –Continued from p. 3

SECURITIES AND INVESTMENT ADVISORY SERVICES OFFERED THROUGH *Financial Network Investment Corporation*, a registered broker/dealer and member SIPC. *Financial Network* is not an affiliate of First Neighbor Bank, N.A. Advisory Services may only be offered by Investment Advisor Representatives in connection with an appropriate *Financial Network Investment Corporation Advisory Services Agreement and Disclosure brochure (FORM ADV Part II)* as provided.

Mutual Funds, annuities and other investments are not insured by the FDIC or any other regulatory agency, are not deposits or obligations of, or guaranteed by First Neighbor Bank, N.A. or any other affiliated entity. These products are subject to investment risks, including possible loss of the principal amount invested.

FINANCIAL NETWORK INVESTMENT CORPORATION

Located at
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Casey, IL 62420