



The Road to Hutchinson

Trust Officer Will Tobin's Love of Cars Leads to Kansas

When Will Tobin was a young boy, he remembers seeing a new Mercedes Benz and he caught himself staring as it went around the bend. It was fast, sleek and looked like a masterpiece on wheels.

Since that time, Will's passion has grown into a love of foreign sports cars and the "art" of car restoration. His avocation took a bit of a back seat while he earned a degree and settled with his wife Kathy and their two children in Cincinnati, Ohio. While working in the banking industry in Cincinnati, Will continued to work on a few cars in his little spare time.

"I realized that when I was working on a car and couldn't figure out exactly how something needed to be done, I became frustrated. In the back of my mind I always thought about someday gaining the skills to make the cars all they could be," Will said.

In 1999, he read an article in a car magazine about McPherson College and its two-year auto restoration program. The college is well known across the country for its restoration program, one of the few of its kind that exist today.

The Tobins, now empty nesters, made a new turn in life, jumped into their Volkswagen bus and station wagon and headed for Kansas.

"We kept our house in Cincinnati, knowing we would return after I completed the program," Will said. "Kathy got a job at the McPherson Museum, and I went to class every day with 22 recent high school grads and two non-traditional students like myself."

Even though Will knew that he wasn't going to do restoration for a living, he took a job after returning to Ohio in a nationally recognized restoration shop. He had a good time in Kansas and learned a lot, but he soon learned his wife Kathy truly missed living in Kansas. She returned to McPherson on several occasions to help at the museum. After one trip she told Will the house next to the museum was for sale. By 2003, the couple had permanently relocated.

Will taught a business course at McPherson College and began asking about possible jobs in banking.

"I was told that if I was looking for a place to work, then the best place in Kansas would be with First National Bank of Hutchinson," Will said.

In 2005, Will and Kathy moved to Hutchinson and he joined the First as Vice President and Trust Officer, Personal Trust Services. "I am absolutely thrilled to have found this very unique bank," Will said. "I have found myself in a wonderful situation and I'm just thrilled to be here."

As for cars, Will is still at work on his favorites. He owns a vintage Morgan Plus Four and several other British sports cars. He is a member of the British Car Club of Wichita, the Pierce-Arrow Society and the Hutchinson Horseless Carriage Club. Occasionally, he attends car meets in Wichita and enjoys being associated with the hobby and the people who have such a specialized pool of knowledge.



Will Tobin, Vice President and Trust Officer—Personal Trust Services

Inside the First

Meet the people who make the First their home.



CONNECTIONS

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The First Introduces New Mortgage Loans

First National Bank of Hutchinson announces the expansion of the bank's mortgage lending services to include Federal Housing Administration (FHA) and Veterans Administration (VA) loans.

The First is making applying for a mortgage easier by offering mortgage services at the 17th Street branch where Chris Forbes, Vice President-Real Estate Lending, and Michel Traher, Real Estate Lending-Administrative Assistant, will be located. Forbes brings significant experience with FHA and VA loans.

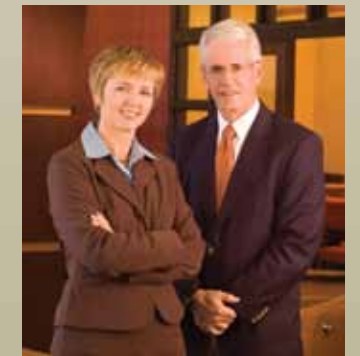
"We are excited to help people find the right mortgage for their particular situation," Forbes said. "The First is making a commitment to reach out and provide friendly, knowledgeable help to make buying a home as simple and enjoyable as possible."

Ed Johnson, Executive Vice President-Retail Lending, said the First is a strong, stable bank. "Our strength allows us to grow services and provide additional home loans."

FHA loans are for everyone, Forbes said, and can be the perfect alternative for

many. An FHA mortgage comes with a \$271,000 limit and requires only a 3.5% down payment. To qualify, applicants' minimum credit scores must be in the 600 to 640 range. If the borrower is qualified for VA benefits, they may be eligible for 100% financing. Forbes and Traher are excited to offer this option to the Hutchinson community. "In a time when mortgage lenders are being more stringent with lending practices, these loans will fit a broader segment of the market, including the new purchase of homes and refinancing of existing homes," Forbes said.

For more information about mortgage loans, including FHA and VA loans from the First, please call Chris Forbes at 620-560-6109.



Pictured above, Michel Traher, Real Estate Lending-Administrative Assistant; Chris Forbes, Vice President-Real Estate Lending

The **First** Choice for all your financial needs.

Identity Theft Prevention

It is always a good time to be thinking about what you are doing to safeguard your identity. Make your New Year safer by following these tips from the American Banking Association (ABA).

- Don't give your Social Security number or other personal credit information to anyone who contacts you by phone or e-mail.
- Purchase a shredder. Shred receipts, bank statements and unused credit card offers.
- Don't mail bills from your own mailbox with the flag up.
- Order copies of your credit report once a year to ensure accuracy. You can obtain a free copy by visiting fnbhutch.com and going to the *How Can We Help You?* menu.
- When conducting business online, make sure that you see the padlock icon (usually in upper right or lower right corners). This means that there is a secured, encrypted connection to protect your personal information.
- Don't open e-mail from unknown sources. Use virus detection software.
- Don't carry your PIN, Social Security card/number or passwords in your purse or wallet.
- Report any suspected fraud to a customer service representative at the First.



Your Money, Your Future

By Tim Givan, Trust Officer - Personal Trust Services, First Wealth Management



Recently, I was talking to a customer who told me that he was worried if his account at First Wealth Management was secure. Our conversation started me thinking about how customers with accounts in the First Wealth Management department of First National Bank of Hutchinson are protected. There are several different layers of protection for our customers:

The Strength of First National Bank of Hutchinson. The First Wealth Management department is part of the 132 year old First National Bank of Hutchinson. The bank has seen many different downturns in the economy through the years, but it is still here, stronger than ever. The balance sheet of First National Bank is very sound, with capital reserves exceeding what is required by the federal regulators.

Your Assets Belong to You. Federal law requires that First National Bank of Hutchinson keep our customers' securities such as stocks and bonds, segregated from the bank's assets. In fact, financial institutions like First National Bank of Hutchinson are required to ensure that assets are segregated into the proper accounts at all times. The customer retains ownership of the security. These segregated securities are not available to the general creditors of First National Bank of Hutchinson and are owned by the customer and not by the bank. First Wealth Management, as a department of the bank, is merely a custodian of these accounts for the customer. The department manages the day-to-day operations such as maintaining cost basis information and handling stock splits.

Coverage from the FDIC. Portions of a customer's assets which are deposited in bank accounts at First National Bank of Hutchinson are insured by the Federal Deposit Insurance Corporation (FDIC). The FDIC has issued a new rule which broadened when FDIC insurance will be available for cash (but not stocks and bonds) held in a bank account by the Trustee of a revocable trust. The insurance limit is now \$100,000 per named beneficiary. For revocable trust account owners with more than \$500,000 in accounts naming more than five beneficiaries, the coverage is the greater of either \$500,000 or the sum of all the named beneficiaries' proportional interest in the trusts, limited to a maximum of \$100,000 per beneficiary. (Note: These new rules apply to accounts held by revocable trusts. Other deposits held by individuals are now insured by FDIC up to \$250,000 for individuals.)

First Wealth Management works hard to ensure that your investments are safe. I, or other bank officers, will be happy to answer any questions you have about how your investments are protected at First National Bank of Hutchinson.

Time to Consider an IRA Account with the First

Although it's 2009, it's not too late to potentially impact your 2008 tax liability. First National Bank of Hutchinson can help you with a variety of retirement and other savings plans that may help reduce your tax liability. Of course, we always recommend that you seek the advice of a tax advisor to be sure these programs will benefit you. Here are some things for you to consider.

- **Traditional IRA** – This long-term savings plan enables you to build a retirement fund on which you pay no federal income taxes on the earnings until you start to make withdrawals. You also may be eligible for a full or partial tax deduction.

It's not too late to open or add to an existing IRA and potentially impact your 2008 taxes. You have until April 15, 2009 to still participate for 2008. And, the contribution limits have increased for 2009...so start saving now.

Contribution Limits	2008	2009*
Under age 50	\$5,000	\$5,500
Over age 50	\$6,000	\$6,500

Your contribution(s) may be tax-deductible, and any earnings growth tax-deferred. Distributions are generally taxable in the year received and may be subject to a 10% early withdrawal penalty if you are under age 59 1/2.

- **Health Savings Account (HSA)** – An HSA is an account that you can put money into to save for future medical expenses. There are certain advantages to putting money into these accounts, including favorable tax treatment. To contribute to an HSA, you must have health coverage under a high deductible health plan. There are other criteria, as well...call us for details. If you have an HSA account already open, you can contribute for 2008 through April 15, 2009.

2008 Contribution Limits	
Self-Only coverage	\$2,900
Under age 55	
Self-Only coverage	\$3,800
Age 55 and over	
Family coverage	\$5,800
Under age 55	
Family coverage	\$6,700
Age 55 and over	

*At the time this article was written, the IRS had not yet announced the 2009 limits. These amounts are the anticipated limits.



Kid Connection

The Life Cycle of Dollar Bills

Have you ever thought about where the dollar bill in your pocket came from or where it's going when you're done with it? Here are some interesting facts about the life of a dollar bill.



First, the paper is made. Only one printer in the U.S. has the ability to make the special cotton and linen paper used for the dollar bill. Then, it is printed. Only two locations print the dollar, one in Washington, D.C. and one in Texas. Every day, 35 million bills are printed.

The dollar is delivered to banks and passed along to you. Consider all the things that can happen to the dollar bill you are carrying. Has it been dropped in a mud puddle? Stuck in between the seats of a car?

Eventually, dollar bills wear out. When banks receive money that seems to be too worn, they send it to the Federal Reserve Bank (think of this as the "Mom and Dad bank" for all other banks). If the Federal Reserve Bank determines the bill is no longer good, it is shredded into tiny pieces and recycled.

The \$10 bill only "lives" about 18 months, \$1s about 22 months, \$20s about two years and a \$100 bill usually about five years.