



Healthy Rewards

Jeanette Hoffman, 'Making a Difference'

Have you ever strolled into the bank and found that there were balloons everywhere? Ever wondered what they were for? Well, they are given, along with a trophy, to honor an employee of First National Bank in recognition of exceptional service. A new program was recently developed to recognize employees for taking the customer experience at First National Bank of Hutchinson to the next level. This program was designed to encourage employees to seek constant improvement in current processes and procedures, to recognize the good deeds and efforts of employees, and to provide exceptional customer experiences. Since the kick-off of this new program, hundreds of employees have been recognized for their outstanding service.

Jeanette Hoffman, administrative assistant, First Wealth Management, was recently named the "Make a Difference Employee of the Year" for her work as chairperson of the bank's employee wellness committee. Jeanette is originally from the Philippines, but has lived in Hutchinson since she was five years old. She has been an employee of the First since 2004. Jeanette is the friendly face that will greet you as you enter First Wealth Management offices on the eighth floor of the main bank.

During her time as chairperson, Jeanette has helped to start a

new healthy living program that encourages employees to participate in special onsite exercise classes, donate blood, attend educational lunches, join a health club, receive a flu shot, and participate in community challenges such as the Choose to Lose annual event sponsored by the Hutchinson Clinic. "I like to promote wellness and provide information for employees through fun activities. I want employees to see results from a healthy lifestyle," said Jeanette.

Jeanette considers healthy living to be a passion of hers outside of the bank as well. She makes a point to stay active with her husband Tom and three boys, Brandon (15), Andrew (7), and Tyler (19mo). They like to go four-wheeling, camping, and often frequent the new bike trail in South Hutchinson. Jeanette also participates in Turbo Kick-boxing classes and is a regular participant in zumba.



Jeanette Hoffman, administrative assistant, First Wealth Management, shares her enthusiasm for health and fitness with fellow employees of the First through the employee wellness committee.

Jeanette is thankful for the help of her wellness committee members and hopes that the program will expand with increased participation from employees. She was "very surprised, but honored and excited" about receiving the "Make a Difference Employee of the Year" Award. "I think the employee recognition program is cool, it is great at recognizing good deeds that employees do for the bank, and it gives us a way to know the neat stuff that co-workers are doing to make the bank a better place for customers and co-workers."

Next time you visit the main bank, take a short elevator ride up to the eighth floor and congratulate Jeanette on being the "Make a Difference Employee of the Year" and thank her for her commitment toward making First National Bank employees the healthiest in town!

Inside the First

Meet the people who make the First their home.



CONNECTIONS

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Welcome to the New North Main

If you have recently been to our North Main branch, you have noticed that things are starting to look different. A complete remodel and addition have been underway since September and have included an extension to the north end of the current building, a new basement, more spacious offices, a more visitor-friendly lobby, and an all-around new look. Although the lobby closed for a few days, the drive-thru, safe deposit, lending, and new accounts areas were a bit dusty but remained open during construction.

The primary reasons for the remodel were twofold says Carol Carr, vice president and branch manager. "It was important to update the existing space and to open up the lobby and drive-thru areas for greater efficiency in serving our customers. The plans also included additional office space and a basement for storage and for

disaster preparedness." One added perk will be a new coffee area in the lobby with a large screen T.V. "We want the new lobby to be a warm and inviting atmosphere."

In 1978, North Main was the third branch to open. Since then, many customers have made North Main their home base bank. "We find that our customers are very loyal here," says Ann Brittain, teller. The remodeling at North Main is scheduled to be complete in April. We appreciate your patience during this construction and know that you will enjoy the new First we are making for you!

We want you to come see our new look! Please stop by 25th and Main for an open house from 4-6 pm on either Thursday, May 7 or Friday, May 8.

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

Updates from Winter 2009 Issue

In the *Your Money, Your Future* article, Tim Givans, trust officer, First Wealth Management, wrote about coverage from the FDIC on revocable trust accounts. Since the article was written, the insurance limit has increased from \$100,000 per named beneficiary to \$250,000.

In addition, there is also an update to the *Time to Consider an IRA Account with the First* article. The 2009 contribution limits were a projected number. Since the writing of the article, the limits have been announced by the IRS. Contribution limits for under age 50 are \$5,000 and for over age 50 are \$6,000.



Happy Birthday to the First

May 2nd will celebrate the 133rd birthday of First National Bank of Hutchinson. In 1876, the Reno County Bank was established in a brick building at the corner of Sherman and Main here in Hutchinson. At the time, the bank's sole employee was cashier S.W. Campbell. Over the years, First National has grown to include six branch locations and over 170 employees.

Your Money, Your Future

By Will Tobin, First Wealth Management, Personal Trust Services



Someone asked how we should change financial behavior in a recession. In a recession, the goal is to maintain financial health. This means protecting income, preserving capital and, perhaps, reducing spending. It means taking the time to make careful, rational decisions.

Protecting income begins with simply doing a good job at work to stay employed. In a prolonged recession, some may be forced to consider working past the expected retirement date. It is also important to protect income by making prudent, income producing investments.

Preserving capital relates to savings, investments and retirement funds. Interest rates, dividend rates and expected capital appreciation all must be evaluated in the context of the risk associated with the investments made to achieve the expected investment returns. Various levels of risk always exist in the marketplace, but many of us have either not seen or not been affected by the negative returns associated with risk. During times of strong economic growth, risk considerations are often upstaged by the glamour of above average returns. During such times, it may seem easier to accept more risk to achieve good rates of return. Periods of economic downturn can make investors more aware of the risks inherent in the system. No matter the financial landscape, it is always important to discuss risk and specific tolerance for risk. An economic downturn should prompt a renewed focus on asset allocation among bonds, stocks, and cash, both in retirement plans, and across all investments.

Reducing spending is the third part of maintaining financial health. First, decide to spend less. Second, create a specific plan to reduce spending by preparing a budget for the year ahead based on actual expenses for the year that just passed. Preparing a budget, recording your actual spending and comparing it to the budget, is the most effective way to control spending

Another budgeting tip is to divide expenses into two categories: needs and wants. To determine needs, record expenditures for a rent or mortgage, utilities, medical care, transportation expenses and other unavoidable costs. In the other category, list expenditures for entertainment, travel and other non-essential items. Be intellectually honest about needs and wants. Creating a budget helps measure and predict how much you can reduce spending.

Many investors have questions. If you have concerns or questions about your retirement plans or investments, you are invited to receive professional money management and investment assistance from the professionals at First National Bank. Please call us anytime at 620.694.2261 or 888.362.1876.

First Accounts Safe from VISA Troubles

In recent weeks you may have heard in the national media about millions of VISA cards being compromised. First National Bank of Hutchinson received notification from VISA that some of our customer's account numbers may have been compromised. Unfortunately, thousands of banks across the nation were affected by this. It has been reported that potentially one hundred million cards may have been compromised. Not to worry, if your card was one of the many cards affected you will have already been notified and we have already taken the corrective procedures.

First National Bank of Hutchinson's security systems have not been compromised or breached. These occurrences were on a national level. First National Bank took prompt corrective action and at the time this article is being written, no fraudulent transactions have been reported due to this security breach.

Regardless, many of our customers have had several questions about the recent VISA fraud. Here are some answers.

How did it happen?

During the first quarter, two large national VISA processors were alerted about some suspicious activity. This led them to investigate further and thus found that malicious software had potentially compromised data that had been processed through their network. They then alerted issuing banks (those that distribute VISA debit and credit cards) of the problem and immediately took steps to further secure their systems.

Could it happen again?

The answer to this question is, unfortunately, yes; however, be assured that First National Bank of Hutchinson's security systems have not been breached.

What do I do to further protect myself?

Review your accounts monthly for any unauthorized charges. Report any suspected fraud to your bank and the fraud units of the three credit reporting agencies immediately. The fraud unit numbers are:

Trans Union: 800.680.7289
Experian: 800.397.3742
Equifax: 800.525.6285



Kid Connection



Three Little Piggy Banks

In these times of economic uncertainty, it is an excellent opportunity to teach your kids about saving. Experts recommend that kids keep their money in at least three different places. Instead of giving your children one piggy bank, provide them with three. Label each bank—one for spending, one for saving and one for charitable giving. This will help your children understand the importance of saving for their future, giving to their community, and saving money to purchase items they may want or need.

Soon your kids will begin to notice the magic of saving. Make a special trip to the bank and help your children open up their own savings accounts. Here at First National Bank of Hutchinson, there is no service fee for kids' accounts and there is no minimum deposit. They will eventually see that savings really do add up.

Join your kids in setting a savings goal. Keep a savings goal journal or poster and help them track what they have been able to save. This will give them a concrete visual that will help them understand exactly how much they have been able to save. And remember to save yourself. Model the behavior that you want your children to display.