



Family Classic

Dan Osner, A Man and His Truck

Dan Osner says he is not the kind of person who allows something to sit around unfinished. He recently completed a special project that has been hanging over his head for many years — the restoration of a 1949 Ford pickup named “Henry”.

The truck is, in a way, a part of the family. Dan’s great uncle purchased the brand new Ford pickup truck in 1949. Through the years, the truck has been passed around among different family members. Dan’s great uncle sold it to his father after owning it for some time for only fifty-cents. In 1961, Dan’s father decided to become a farmer and traded the pickup to his grandpa. Dan’s grandpa kept the truck from 1961 until he died in 1981. Afterwards, the ‘49er spent 23 years sitting at Dan’s father’s house until Dan decided to begin working on it in 2004. “The truck is special to me because it’s been in my family for so many years,” says Dan. “I learned to drive with that truck and, unfortunately, experienced my first wreck with that truck.”

Over the course of three and a half years, Dan worked 10 hours a week to bring Henry back to life. “God must have blessed me with some mechanical sense because I was able to restore every inch of the truck on

my own,” Dan says. He does admit that he made a few mistakes along the way.

One hurdle, however, could not have been anticipated. On March 30, 2006, a large grass fire in Hutchinson caused havoc for several families, including Dan’s. His home was one of four houses in the path of the fire. It burned to the ground that day. While other family heirlooms and belongings were destroyed, Henry was just fine. The truck was protected in the shed, away from the area of destruction. After the fire, Dan spent the next seven months rebuilding his own house. Henry was put on hold again, but not for long. Dan was soon able to give Henry all his

attention and is now proud to say the sienna red, classic truck is completely refurbished. “I even drive it to work on occasion,” he says.

Dan joined First National Bank in 1993 as the building engineer in charge of maintenance and truly enjoys his job. “My favorite thing about working for First National is all of the people.”

The next time you visit any of the branches look for Dan. You will recognize his smiling face and his willingness to visit awhile. And the next time you’re out and about on a beautiful summer day, make sure you look for Dan in his classic, sienna red, ‘49 Ford truck.



Dan Osner, building engineer at First National Bank, and his refurbished red 1949 Ford truck “Henry” share a colorful history.

Inside the First

Meet the people who make the First their home.



CONNECTIONS

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First National Bank of Hutchinson
Member FDIC
One N. Main Street
Hutchinson, KS 67501
620-663-1521 ■ fnbhutch.com

We Want to Show our Thanks



Perhaps we don’t say it often enough – “Thank You for being our customer.” We’d prefer to tell you in person, however, so we’re planning a summer celebration just for you. Mark your calendars – you are invited to stop by any of our locations on Wednesday, July 22, between 11 a.m. and 1 p.m. for a summer treat of hotdogs and lemonade. Employees from all of our departments will be on hand to serve you.

Wednesday, July 22
11 a.m. - 1 p.m.

At any of our locations:
Sherman & Main
25th & Main
3rd & Elm
1525 E. 17th
Ave “A” & Washington
517 E. 30th (Dillons)

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

Art Appreciation

Each month, a different collection of artwork is displayed behind the tellers at the Sherman and Main location.

August Art Show

Paintings by Carolyn Loutzenhiser



Carolyn Loutzenhiser has been painting in watercolor since the late 1970's and specializes in floral and still life pieces. She is a signature member of the Kansas Water Color Society and serves on the board of directors. Carolyn has a studio, open by appointment, at 1107 W. 31st. She can be reached at 620-662-3078. Her latest series, focusing on koi fish and water lilies will be featured in her August exhibition at the bank.

September Art Show

Paintings by Carolyn Patterson



Carolyn Patterson has been dabbling in many kinds of art all of her life. She has focused on watercolor, however, for the last 42 years. She started showing

her paintings in 1997 at the Hutchinson Art Fair. Carolyn's biggest inspiration comes from the landscapes of the flint hills. Aside from being an artist, since 2002, she has been the city attorney for the City of Hutchinson. She can be reached at 620-694-2640.

Your Money, Your Future

By: Michael S. Smith, Executive Vice President and Manager, First Wealth Management



At First Wealth Management, we strive to stay ahead of our customers' needs and as times change, we change, too. In the past few months, we have enhanced **1stWealthManagement.com**; introduced online statements; and expanded our physical presence with the opening of a Garden City office.

A wide range of tools and account information are available on **1stWealthManagement.com**. Customers can access account holdings; recent retirement plan transactions; and personal trust and investment account balances. The latest commodity and stock prices are available along with a live weather radar. Getting ready to travel overseas? A currency calculator is provided for quick calculations. A wide range of helpful calculators and tools are also available to assist in determining investment and retirement goals. Finally, our relationship and portfolio managers are featured with their qualifications and background.

First Wealth Management is also going green. In an effort to provide a much quicker dissemination of information and to be eco-conscious, technology has been implemented for secure, electronic customer statements to be delivered. The electronic statements have an automatic retention life, so customers can use the service to look at statements within the past 12 months. We encourage all of our customers to consider using this environmentally-friendly service.

While Hutchinson remains our home, we recognized a need for a greater presence in western Kansas. Our Farm Management Services area manages more than 225,000 acres, a large portion of which is located in western Kansas. We have also identified an increasing need to provide onsite estate planning and investment counseling in western Kansas. In response, First Wealth Management opened its first branch location in Garden City. The office, located at 2501 Campus Drive, Suite 400, Garden City, is open by appointment only, 888-362-1876. It will be the permanent office for two of our farm managers and will also serve as a satellite office for our relationship and portfolio managers.

FDIC Update

The Federal Deposit Insurance Corporation (FDIC) recently announced that the temporary increase in the standard maximum deposit insurance amount (SMDIA) from \$100,000 to \$250,000 will remain in effect through December 31, 2013. On January 1, 2014, the SMDIA will return to \$100,000. For information on how to best structure your deposits to maximize coverage, please call or view the video found on www.fnbhutch.com via the link under the title **\$250,000 FDIC Insurance**.



Kid Connection

Fun and Educational Summer Activities to Teach about Saving

Surveys show that less than 40% of parents talk to their children about money. Most children are not learning about finances at school either. This summer is a great time to teach your children how to spend and save money...here are a few ideas of some activities to get you started.

This summer take your children along to the grocery store to teach them about budgeting and spending. Ask them to pick out certain items on your grocery list but have them choose the items based on certain guidelines for their selection. Criteria might include: the maximum amount to spend; the minimum quantity to purchase; and the cost per ounce of their purchase. If they stay within the budget and get all of the items identified, allow them to use the rest of their budget to start saving for a treat on a future shopping trip or perhaps put into savings.

To teach your children about saving, have them come up with some savings goals. Have them draw a picture of three items for which they would like to save, including some bigger ticket items. Help them identify ways to start earning the savings; write steps needed to achieve each goal; and set a date for achieving them. To help them get started, offer to match or add to their savings when they reach certain points.

Word Search

BANK
CHECKING
DEPOSIT
FIRST NATIONAL
INTEREST
INVESTMENT
LOAN
MONEY
MORTGAGE
SAVINGS
TELLER
TRANSFER
TRUST
VAULT

K	K	I	Z	Y	G	R	J	R	T	U	K	F	K	F
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