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# Treasure Hunting

## Technician Jason Steele Solves Problems On and Off the Job



Jason Steele, Help Desk Support Technician at the First, describes his unique hobby, geocaching.

Most First National Bank customers will never meet or see Jason Steele, but he is an integral part of what keeps the bank operating smoothly. Jason is a Help Desk Support Technician in the First's Technology Service Department. Since joining the staff at First National Bank two years ago, Jason has consistently been helpful in troubleshooting computer issues that bank employees often encounter.

When Jason is not busy working at his "behind the scenes" office, he enjoys one of the nation's hottest hobbies known as geocaching. Jason describes geocaching as a modern-day version of treasure hunting.

First, someone hides a container filled with assorted trinkets and then uses a GPS to find the coordinates of the location's latitude and longitude. Those coordinates are then documented on [www.geocaching.com](http://www.geocaching.com) often with a riddle or clue regarding the container's location.

After a new location is posted online, others can then download the information into a GPS in order to search for the container. Once the container is discovered, the finder may take one of the enclosed trinkets. "I've found everything from keychains to small model cars to a toothpick holder and even some miniature figurines," Jason says. The finder can report on the website when he or she finds the container to indicate the riddle has been solved.

Jason began geocaching while attending Kansas State University seven years ago. Since then, he has found geo-treasures in 20 locations throughout Kansas and Arkansas. Many of the treasures he has found were in Hutchinson, including Carey Park, Rice Park and Sand Hills State

Park. Jason has no plans to retire from his hobby anytime soon. He says, "I think it is fun because it is like solving a mystery." Jason's next step is to hide a container, rather than seek one.

As his hobby indicates, Jason not only solves problems on the job, but in his spare time, too. The First wishes Jason the best of luck in his exciting hobby, and thanks him for sharing it with us.



Interested in geocaching? You can find GPS units at electronic, camping and boat supply stores or online.

## Inside the First

Meet the people who make the First their home.

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# CONNECTIONS

A publication of The First National Bank of Hutchinson

Volume 28 No. 4

Fall 2009

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## How to Avoid Overdraft Fees



From time to time it is easy to make a mistake and incur an overdraft. However, the overall number of consumers who are paying overdraft fees is shrinking. Most consumers prefer to take advantage of overdraft protection programs to avoid the inconvenience, embarrassment and potential costs of having a payment or transaction rejected.

A recent survey by the American Bankers Association (ABA), of which The First is a member, indicated that 82% of bank customers did not pay an overdraft fee in the previous 12 months (up 2% from 2008).

Of the 17% of consumers who did pay overdraft fees:

- 36% paid just one;
- 25% paid two or three;
- 19% paid four or five;

- 11% paid between six and 10; and
- 5% paid more than 10

Of those who did pay an overdraft fee in the past 12 months, almost all (96%) said they were glad the payment was covered while only 4% said they wished the bank had refused the payment.

Overdraft fees are 100% avoidable, and like a parking ticket, are meant to be a deterrent. How can you avoid overdraft fees? Here are a few tips:\*

- Use direct deposit for your paycheck for immediate access.
- Keep track of your balance and transactions and don't forget about automatic payments. You can track balances and transactions online, by phone, or at the ATM, 24 hours a day.
- Keep a cushion of money in your checking account just to be safe.
- Link your checking account to a savings account. This is a less expensive alternative, but the money is not automatically put back into your savings account when you deposit more money into your checking account.

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The First Choice for all your financial needs.

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▪ **Ask for an overdraft line of credit** that will cover you if you overdraw your account. Just be sure to pay it back as soon as you get the notice for the advance.

▪ **Use online banking.** Get automatic notifications if your balance drops below a certain amount.

Interested in more tips to manage your account? Please contact a customer service representative at any of The First locations. We look forward to explaining all of the options available to you.

\*Regulatory transaction limitations or other restrictions may apply.

## Attend our Customer Open House



Join us at any of our locations for a customer only Open House in celebration of "National Save for Retirement Week."

Wednesday, October 21  
3:00-5:00 PM  
Light refreshments will be served.

**Branch locations:**

- Sherman & Main
- 25th & Main
- 3rd & Elm
- 1525 E. 17th
- Ave "A" & Washington
- 517 E. 30th (Dillons)

# Your Money, Your Future

By Lee Anne Thompson, Vice President & Manager, Retirement Plan Services, First Wealth Management



The central theme for National Save for Retirement Week is "Are you saving enough today for a better tomorrow?" This event, taking place October 18-24, helps people realize that no matter how far away retirement may seem, now is the time to start planning for it.

Every New Year's Day, my father asked me to write out some resolutions for the next year. I'd roll my eyes and grudgingly sit down for an hour or so to jot down some things I wanted to improve or change. What I soon learned was that when I did this, my thoughts and visions became real as they were put on paper. This simple act helped me realize that what I had written would only happen if I took action to make the changes I envisioned.

The same is true for your retirement hopes and dreams. I encourage you to sit down and put your goals for retirement on paper. What do you want to do when you are retired? Do you want to travel? Do you want to volunteer? Do you want to help support other family members? Most importantly, do you want the freedom of knowing that you are financially stable?

After determining your retirement goals, you may wonder what steps you must take to reach them. It has been said that a building is only as strong as its foundation. The same concept applies to your retirement fund. What does your foundation currently look like? Considering this will give you direction.

Also, be realistic. Try not to overestimate or underestimate the amount of money you will need to live during retirement. Keep in mind that building a retirement fund takes a considerable amount of time, so be sure to allot the proper amount of time to save the amount of money you will need. The earlier you start saving, the larger your retirement fund will grow.

First National Bank of Hutchinson will help you take the first steps toward establishing your retirement. You can start at any age, at any level. The First wants to assist you in investing the time and energy necessary to get your retirement into shape. Henry Ford once said, "Whether you think you can or can't, you're right." Is your attention focused on what you can do, or can't do, to have the best possible retirement? The choice is yours.

## Announcing the First's October Art Show



Throughout October 2009, paintings by Hutchinson resident Douglas W. Trowbridge will be on display behind the tellers at the Sherman & Main location.

### Display to Feature Paintings by Douglas W. Trowbridge

First National Bank of Hutchinson is pleased to present the works of local painter Douglas W. Trowbridge. The First continues its tradition of displaying art in the main bank with this stunning collection of "stories" on canvas.

"I prefer my painting style to be that of a well written short story, versus that of an epic novel," Doug explains. His work includes landscapes as well as figurative painting. Lately, Doug has been creating his art using an impressionist style. "This style has proven the best for me, as it is neither boring nor long-winded," he says. "I enjoy having a simple style, a quickly executed message, allowing room for viewer interpretation."

Originally from Wichita, Doug and his wife Margaret, also an artist, have resided in Hutchinson for the past decade. His watercolor and acrylic works have earned Doug an accomplished reputation throughout the area. He is an integral part of the Hutchinson art community and is also a member of the Kansas Watercolor Society and Watercolor West.

After earning his degree in commercial art, Doug has spent 40 years working in several fields of art, including illustration, graphic design, directing and painting. He has also done work for many Fortune 100 companies. Trowbridge has received nearly 100 awards for his work, which is currently displayed in numerous galleries. Locally, his work can be found at both the Hutchinson Art Center and the Masterpiece Gallery in Yoder.



## Kid Connection

### The Savings Mystery

FNB Kids, try to figure out these two money saving phrases by unlocking the secret code! Each letter is assigned a number. Your job is to discover which letter matches each number. Then, ask your parents what each sentence means.

#### Mystery Phrase #1

A-9	J-6	S-18
B-11	K-25	T-17
C-2	L-7	U-10
D-19	M-4	V-15
E-16	N-14	W-8
F-13	O-1	X-3
G-24	P-20	Y-22
H-21	Q-23	Z-12
I-26	R-5	

4 1 14 16 22 19 1 16 18

14 1 17 24 5 1 8

1 14 17 5 16 16 18

#### Mystery Phrase #2

A-25	J-20	S-24
B-13	K-9	T-1
C-2	L-12	U-16
D-23	M-22	V-21
E-18	N-14	W-19
F-10	O-26	X-15
G-17	P-5	Y-7
H-3	Q-8	Z-4
I-6	R-11	

25 5 18 14 14 7

24 25 21 18 23 6 24

25 5 18 14 14 7

18 25 11 14 18 23