



4-H Family Fun

The First's Tim Givan and Family Receive Annual 4-H Award

"I Pledge my **Head** to clearer thinking, my **Heart** to greater loyalty, my **Hands** to larger service, and my **Health** to better living, for my club, my community, my country, and my world." This is the pledge that over six million young Americans have made in their 4-H communities. In every county of the United States, 4-H is developing citizenship, leadership and life skills of youth through experimental learning programs. Their slogan is to "learn by doing."

Since 1985, First National Bank of Hutchinson has been the sponsor of the Reno County 4-H Family of the Year Award. This year, The First had the privilege of honoring one of its own employees, Tim Givan, and his family, as the Reno County 4-H Family of the Year. Tim has been with The First since 2007, working as a Trust Officer in First Wealth Management. Tim's 4-H team includes wife, Laurie, and their children, Chris and Kate.

Tim says, "We are very proud to be given this award. It represents how involved my family has been and we are honored to be recognized for that." Tim and his family have been involved in 4-H for the last 14 years, completing projects ranging from woodworking and arts and crafts, to robotics and public speaking.

A 4-H enthusiasm runs strong through the Givan family, as they have taken many projects to the Kansas State Fair. One of Chris' favorite 4-H endeavors is photography, "when we first started it was all film, and now almost everything is taken digitally." Kate has enjoyed dog training the most, so much that she became one of the instructors of the obedience program. Tim's most memorable 4-H experience was when Chris' rabbit bit the judge during a competition. The judge's only comment was "Well, it has good teeth." That was the last time the Givans worked with rabbits!

Tim and his wife Laurie started Chris and Kate in 4-H because of the excellent opportunities it gave

them to gain new experience and skills. "4-H is really a program for the whole family to be involved in; parents are asked to be project leaders and it is great family time," says Tim. Both Chris and Kate have been officers for their club and have held every post through the years. Laurie has been the community leader for their local club and Tim was the county-wide dog project leader for seven years.

All 25 plaques honoring the annual Reno County 4-H families are displayed in the Farm Management Services area of First Wealth Management, located on the eighth floor of the main bank location (corner of Sherman and Main).



The Givan Family, (from left) Chris, Laurie, Tim and Kate
- photo by Wheeler Photography

Inside the First

Meet the people who make the First their home.



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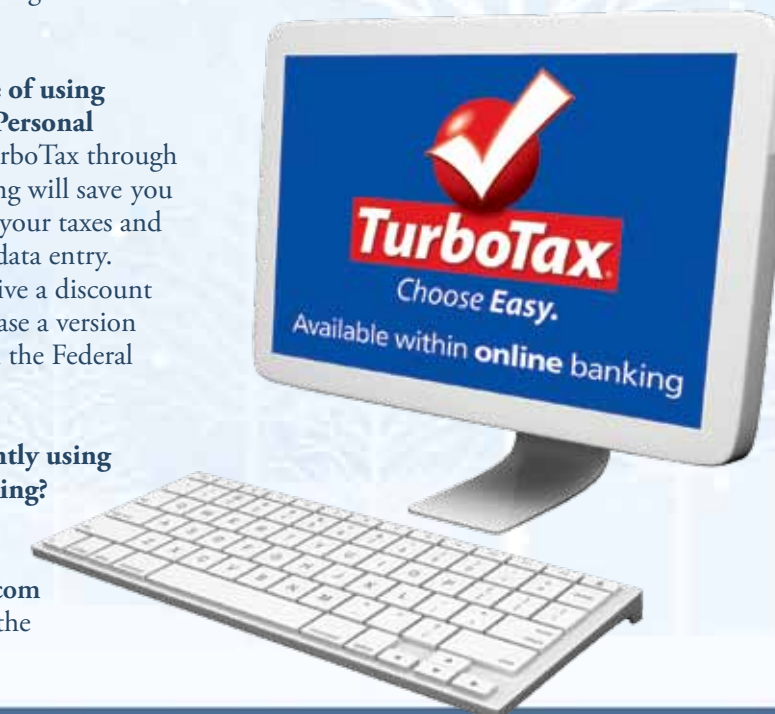
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The **First** Choice for all your financial needs.

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How can I find out more? If you have any questions or need assistance with setting up or accessing your online banking account, call our Online Help Desk at 620-694-2334, Monday through Friday, 8 am to 5 pm.

Your Money, Your Future

By Perry E. Winter, Senior Vice President and Manager, Investment Management Services



What a challenging time the past year or so has been for investors, as the nation's economy suffered through one of the deepest recessions since the Great Depression. The pain has been felt by all, as the economic downturn brought losses in excess of 50% to U.S. stocks, devastated the auto and housing sectors, caused a monumental credit crisis, and inflicted damage to profit statements across much of Corporate America.

It appears the worst is behind us. The nation's gross domestic product, after contracting for four straight quarters, reflected positive growth for the third quarter 2009, and is expected to be positive for the fourth quarter as well. The recovery, however, is expected to be painstakingly slow. What is an investor to do? With the worst of the financial crisis hopefully behind us, now is a good time to reflect back on the past year or so and ask yourself several questions regarding your portfolio.

Is my current asset allocation appropriate for my situation going forward? We strongly emphasize the importance of maintaining an appropriate asset allocation. Your overall exposure to stocks and bonds, and the percentage you have in each, should be monitored so that your portfolio risk stays within your risk tolerance. Given the recent volatility, your exposure has most likely fluctuated enough to warrant adjustment. We typically recommend rebalancing your portfolio annually, but advise doing so more frequently during times when markets fluctuate significantly.

Do my investments fit my risk tolerance? Review your specific holdings and how they weathered recent market turmoil. Investors often do not fully understand the risk in certain investments until they actually experience a severe market downturn. If your anxiety level was calm through the recent downturn, and you did not make any drastic changes to your investments, it is likely your holdings fit your risk tolerance. However, if you found yourself constantly losing sleep, the investment vehicles you are using may not fit your risk tolerance.

Am I saving enough to meet my financial goals? Though it can be very difficult to increase savings during stressful financial times, saving remains the most important factor in reaching your financial goals. Now is an excellent time to examine your cash flow, evaluate your spending habits, and ask yourself if you could be saving more.

The First would be pleased to provide you a financial assessment and an objective analysis of your portfolio. To get started, please call us at 620-694-2261 or toll free at 888-362-1876.

First National Bank of Hutchinson Reaches Milestone



The beginning - The First National Bank of Hutchinson, circa 1880's.

A national bank is a banking institution established in the United States under an Act of Congress. Vested by the Office of the Comptroller of the Currency (OCC) in 1863, the national banking system continues to play a prominent role in the nation's economy. The OCC regulates about 1600 national banks and 50 federal branches of foreign banks in the United States, together accounting for nearly two-thirds of the United State's commercial bank assets.



Now - The First (built 1972-1974) is recognized for 125 years as a national bank.

First National Bank of Hutchinson planted its roots 133 years ago at the corner of Sherman and Main. Recently, The First received an important recognition as a 125 year-old national bank. Comptroller of the Currency, John C. Dugan, presented The First with a letter and plaque to acknowledge the bank's accomplishment, which is being displayed in The First's main location at Sherman and Main.



The First - 1957

Some of the oldest bank notes issued by First National Bank of Hutchinson are on display in the safe deposit vault located on the main floor of the Sherman and Main location and are available for viewing during lobby hours. First National Bank is honored to have reached this milestone as a national bank, and is proud to share our history with the community.



Kid Connection

Needs vs. Wants

Do you know the difference between a need and a want? A "need" is something you cannot live without, such as food or water. A "want" is something that you would like to have but can survive without, such as a video game.

Write down five things you need to survive and five things you want, but can live without. Next, rank the importance of each thing, numbering them from "1" (most important) to "5" (least important).

Needs	1-5	Wants	1-5

Share your list with your Mom or Dad and tell them why you chose what you did. Together make plans to save for the items on your list. How long will you need to save to make a purchase?