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# Home in Haven

## Jeanie Knappenberger's Commitment to Serve is Part of Banking Legacy

**In smaller communities today, fewer sons and daughters follow parents and relatives into the family business. Our mobile society often means children move away from the area in which they were born. So, it's worth celebrating the commitment of those who stay, who follow in successful footprints, and who strengthen our hometowns.**

For Jeanie Knappenberger, the family business was banking. She has worked at what is now First National Bank of Hutchinson – Haven Branch, since 1983. But her personal connection to the bank and its people is much deeper. Her father and uncle were employees, stockholders and eventually directors of the bank from 1909 to 1998. They have a combined 150 years of service to the people of Haven. A special plaque located in front of the Haven branch honors their service.

In many ways Jeanie is what "community banking" is all about. She is one of many employees who make it their personal and professional commitment to serve their neighbors. She is a mother of three and grandmother of six (three of whom are married.)

While Jeanie's primary responsibility is that of teller, she also helps out in the vault area. She loves the connections she has made both with fellow employees — which she lovingly refers to as her bank family — and customers. "I have made many friends over the years, through that teller window," Jeanie says.

*"I have made many friends over the years, through that teller window."*

— Jeanie Knappenberger

Another benefit of hometown life is walking to work. Jeanie has walked to work almost everyday for the last 26 years. She thoroughly enjoys her time outdoors to and from the bank, even in the cold and rain. "The only time I get the car out is when it's lightening," she says. "You just can't be too careful with that!" Many people in town recognize her because of her nature walks. She walks both for the health benefits and the savings on gasoline.

Jeanie's dedication to Haven has included serving on the library board of directors two different times; her latest term recently ended. She is an avid fiction reader, particularly stories about the American West. She loves music and theatre as well. She says music gives her an emotional reaction, especially when listening to the symphony. Her favorite piece is "Rhapsody on a Theme of Paganini" by Rachmaninoff. She also frequents the Wichita Music Theatre productions and her favorites have been Phantom of the Opera and Les Miserables.

Her love of her hometown is clear. And so The First salutes Jeanie, just one of many dedicated professionals who make Haven a wonderful place to call home. Jeanie is one of the friendly faces you will see behind the teller line. Be sure to stop in and say hello, and enjoy the convenience of our seventh bank location in Haven.



## Inside The First

Meet the people who make The First their home.

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# CONNECTIONS

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 **FIRST NATIONAL BANK OF HUTCHINSON**  
Member FDIC

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620-663-1521 • [fnbhutch.com](http://fnbhutch.com)

**Branch Locations**  
25th & Main ■ 1525 East 17th  
Avenue "A" & Washington ■ 3rd & Elm  
517 East 30th (inside Dillons)  
101 N. Kansas, Haven

## Join us for the Summer Customer Event!



**B**ack by popular demand, First National Bank of Hutchinson is celebrating you, our customers, with a favorite summer event. You are invited to stop by any of our branch locations on Friday, August 6, from 11:00 a.m. to 2:00 p.m. for hotdogs and lemonade. Employees from all of our departments will greet and serve you. We want to say, "Thank you for being our customer."

**HOT DOGS & LEMONADE**  
**11AM TO 2PM**  
**ON AUGUST 6TH**

You're also invited to Celebrate Learning with our annual school supply drive. We are working with First Call for Help and their annual "Operation Back to School" as we have for many years.

For 17 years First Call has provided children with new school supplies.

We want every student in Reno County to have an equal opportunity to learn and this starts with the right tools and supplies. Please join us in helping kids start the year off right.

Bring a school supply to any of our branch locations during the month of July through August 9. Don't know what to bring? The approved school supply list is posted online at [fnbhutch.com](http://fnbhutch.com). And, for any item you bring in during our customer event on August 6, The First will match your gift by donating a like item.

We're pleased to celebrate summer with you, and celebrate a new year of learning, too. Please join us.

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

## Stay Protected: Opt-in Now



Have you opted-in yet? If you are an ATM or debit card holder you recently received a very important notice in the mail that informed you of a new regulation change. Effective August 15, 2010, your ATM and everyday debit card transactions will not be protected under the First National Bank's Overdraft Protection, unless you opt-in.

First National Bank's overdraft protection is designed with your protection and convenience in mind. Even though the vast majority of our customers do not overdraw their account and incur fees, life doesn't always go according to plan. Without this protection, your ATM and debit card transactions may be declined if you attempt to make a transaction without sufficient funds.

You can opt-in now by calling 620-663-1521 to speak with a customer service representative, by downloading the form once you've logged into online banking, or by visiting any of our branch locations.

## Your Money, Your Future

By Curtis Overton, CPA, CTFA, Executive Vice President and Manager, First Wealth Management



For those of you whom I may not have met, I am Curtis Overton, the Executive Vice President and Manager of the First Wealth Management Department. Since moving here in December 2009, I have been excited to be part of the Hutchinson community and part of the team at The First.

Remember the familiar adage, "The only thing certain in life is death and taxes?" Perhaps this saying is so familiar because it happens to be true. During these times of economic uncertainty

it is a good idea to re-evaluate your retirement and estate plans and reassess your financial future. And with changes in tax laws, it is particularly important to learn how your assets relate to the Federal estate tax laws.

First, allow me to provide a brief history of the federal estate tax, with the help of the chart below. As you've probably heard on the news, the estate tax law that was in place over the past 10 years expires at the end of 2010. On the chart below, the "Applicable Exclusion Amount" is the amount a person can pass to his or her beneficiaries before any estate tax would have to be paid. The "Maximum Rate" is the rate of tax on everything over that amount. By way of example, if a person died in 2008 and left \$2,500,000 to his beneficiaries, \$500,000 of that sum would be taxed at the rate of 45%. In 2010, the Applicable Exclusion is zero, and there is no estate tax. Thus, no matter how much a person owns, if he or she dies in 2010, the entire amount passes to the beneficiaries estate tax-free. However, if Congress makes no further changes to the estate tax law, based on current economic times and high budget deficit, then in 2011 the tax free amount one can have in assets will go back to \$1,000,000 and any amount over that will be taxed at 55%.

So what does this mean for you? Although none of us can predict for certain what decisions Congress will make, it is necessary to be prepared. We recommend that you review your estate plan in light of the changes in the tax law. To discuss how this might impact you, visit or call us at 888-362-1876. We want to help you plan for your financial future.

### 2010 FEDERAL TAX GUIDE SUPPLEMENT Estate Tax Credit, Effective Exemption and Rates

Year	Applicable Credit Amount	Applicable Exclusion Amount	Maximum Rate
2001	\$220,550	\$675,000	55%
2002	345,800	1,000,000	50
2003	345,800	1,000,000	49
2004	555,800	1,500,000	48
2005	555,800	1,500,000	47
2006	780,800	2,000,000	46
2007	780,800	2,000,000	45
2008	780,800	2,000,000	45
2009	1,455,800	3,500,000	45
2010	0	0	0
2011	345,800	1,000,000	55

## The Art of Banking: Collection of Kansas Art from Emprise Bank Visits The First

Each month since 1957, The First has showcased a rotating collection of artwork behind the teller counter at the Main Bank at Sherman and Main. In August, we will be presenting an extraordinary collection of pieces on loan from Emprise Bank.

Emprise Bank has collected works of art since the bank's founding. The artwork has been a distinguishing feature in Emprise lobbies across the state.

The collection gained additional attention and direction in recent years. Ten years ago the primary Wichita location moved into a new building in downtown and used the occasion as an opportunity to take inventory of their pieces. Emprise decided to build and focus the collection on quality art from Kansas artists, creating a historic collection that tells the story of our magnificent state.

To date there are more than 600 artists in the Emprise collection and more than 1,700 pieces of art. Most pieces are two dimensional, with sculptures,



*Between Water and Sun* by Robert Green

glass and metalwork also included. The oldest piece dates back to 1885.

The Emprise collection is displayed throughout 23 different cities and 41 branches across Kansas. We are thrilled to exhibit just a small portion of this fascinating collection during the month of August, so be sure to stop in and take a look!



*Lamp Lily* by Kathleen Shanahan



## Kid Connection

### You Do the Math!

First National Bank is teaming up with First Call For Help to collect school supplies for Reno County Schools (see front page article). Can you help us do some of the math? Answer the following math scenarios and have your parents check to see if they are correct. Also, be sure to come in to any of our branch locations on Friday, August 6 for hotdogs and lemonade and to donate a school supply!

1. 105 boxes of crayons are donated. There are 24 crayons in a box. How many total crayons will be donated?

Answer: \_\_\_\_\_

2. Our 3rd Street Branch has 10 backpacks, 12 school boxes, 5 pairs of scissors, 24 glue sticks, and 30 rulers. How many total school supplies will our 3rd Street branch donate?

Answer: \_\_\_\_\_

3. 56 boxes of markers are donated. There are 8 markers in a box. How many total markers will be donated?

Answer: \_\_\_\_\_

4. 17th Street branch collects 201 school supplies, Ave A Branch collects 67, Haven collects 89 and Dillons Branch collects 123. How many total school supplies will be donated?

Answer: \_\_\_\_\_

ANSWERS: 1. 2,520 2. 81 3. 448 4. 480