





INTRODUCING MY FINANCIAL HEALTH: Your Path to Financial Clarity

Starting October 1st, First Bank of Manhattan & New Lenox will be rolling out My Financial Health. Now you'll have instant, on-demand access to your credit score, right from our online banking website or mobile banking app.

You'll be able to monitor your credit score with ease. Understanding your credit score is the first step toward achieving your financial goals, whether you're planning a major purchase like a home or a car, or simply aiming for better overall financial well-being. By monitoring your credit score, you can track progress and identify areas for improvement.

In addition to keeping tabs on your credit score, the free version of My Financial Health offers:

- Dark web monitoring, which scans the web for fraudulent use of your personal information
- Personal information monitoring, which scans your name in real time to see how much of your private information has been exposed on Data Broker sites
- Online subscriptions view enables you to access a consolidated view of your subscriptions to see where your dollars are going

An optional paid version (\$8.99/month) offers:

Credit monitoring and alerts from all 3 bureaus: Get alerts whenever there is a credit event such as a new account being opened or a hard credit inquiry. Additional alerts, such as balance changes, public records, address changes, delinquencies, and credit score changes are also available.

- Social Security Number monitoring: Detect and prevent identity theft occurring outside of the credit bureaus' vision.
- Change of address alerts: Detect and be alerted when there has been an unauthorized change of address.
- Identity theft insurance: Up to \$1M of identity restoration and protection against identity theft.
- Identity restoration: Access hands-on assistance restoring compromised identity.
- Removal of personal information from Data Broker sites: Leverage automated services to continuously remove their personal data from these sites.
- Ongoing web monitoring for newly exposed private information: Continuously monitor Data Broker sites and get alerts when your personal information resurfaces.
- Online subscriptions cancellation: With just a single button, cancel unused or low value subscriptions.

Accessing My Financial Health is simple. Log in to your First Bank of Manhattan Mobile app or Online account and find your personal credit score dashboard.

We're committed to providing you with the tools you need to build a stronger financial future.

CREDIT SCORE

Tips to Stay Healthy this Cold and Flu Season

As colder weather arrives and people spend more time indoors, the risk of catching a cold or the flu increases. Taking proactive steps can help strengthen your immune system and protect yourself and others from getting sick.

The Centers for Disease Control and Prevention (CDC) recommends that everyone aged six months and older get a flu vaccine. A flu shot is your best defense against influenza and can reduce the severity of symptoms if you do get sick.

Simple hygiene practices are among the most effective ways to stop the spread of germs.

Wash your hands often: Scrub with soap and warm water for at least 20 seconds, especially after coughing, sneezing, or being in public.

Use sanitizer: If soap and water aren't available, use an alcohol-based hand sanitizer with at least 60% alcohol.

Avoid touching your face: Viruses can enter your body through your eyes, nose, and mouth, so avoid touching your face with unwashed hands.

Cover coughs and sneezes: Use a tissue or your elbow to cover your mouth and nose. Immediately throw away used tissues and wash your hands.

Your daily habits significantly impact your immune system's strength.

Stay hydrated: Drinking plenty of fluids like water, tea, and broth can help flush germs from your system and keep mucous membranes moist.

Eat nutritious food: A balanced diet rich in fruits, vegetables, whole grains, and lean proteins provides essential vitamins and minerals, including Vitamins C and D, that support

a healthy immune response. Get enough sleep: Rest is crucial for your body to repair itself and build up its defenses. Aim for 7 to 9 hours of quality sleep each night.

Exercise regularly: Moderate physical activity, like a brisk daily walk, can boost your immune system and reduce stress. Disinfect surfaces: Regularly clean frequently touched surfaces at home and work, such as doorknobs, light switches, and keyboards.

Ensure clean air: Improving indoor air quality with purifiers or by bringing in fresh outside air can help reduce exposure to viruses.

Prepare for sick days: If you feel ill, stay home from work. school, and errands to prevent spreading germs to others. Rest is vour best bet for a quick recovery.

By incorporating these tips, you can take control of your health and help keep your community safe during the upcoming cold and flu season.

Locations & Hours

New Lenox 836 West Laraway Rd. 815-462-9201

Lobby only Monday - Th, 8:00 am-5:00 pm Friday, 8:00 am-7:00 pm Saturday, 8:00 am-2:00 pm Sunday, 9:00 am - 1:00 pm

Manhattan 230 State St. 815-478-4611

Drive-Up Hours M - F, 9:00 am - 4:00 pm Closed Noon - 1:00 pm Closed Sat & Sun

Manhattan 550 W North St 815-478-4611

Lobby Hours M - F. 8:30 am-5:00 pm Sun, Closed

Drive-Up Hours M - Th, 8:00 am-6:00 pm F, 8:00 am - 7:00 pm Sat, 8:00 am-2:00 pm Sun. 9:00 am-1:00 pm











You must deposit \$2 to open this account. "A cash bonus will be paid to the Holiday Account the first week of October if the balance in the account on October 1, 2026, is as follows: \$100-\$249, \$2 bonus; \$250-\$499, \$5 bonus; \$500-\$999, \$10 bonus; \$1000 or more, \$20 bonus.

**Accounts must be opened by 12/15/2025 to be eligible for the Bogg® Bag raffle. Actual color and style of Bogg® Bag may vary from image shown here. Bogg® is a registered trademark of Bogg® Enterprises, LLC. This promotion is not affiliated with or sponsored by Bogg®. Value of bonus/prize may be reported on Internal Revenue Service (IRS) Form 1099 and may be considered taxable income to you.



How much money do you have saved for an emergency?

Conventional wisdom dictates that consumers should have an emergency fund with enough money to cover three to six months' worth of living expenses. In reality, 42% of Americans don't have an emergency fund at all. A recent study revealed the median emergency savings amount stands at just \$500, which is not enough to cover major emergencies like a car repair, a job loss, or a medical bill.

There are some ways we can help you save:

Automate your savings by setting up automatic transfers from your checking to a separate First Bank of Manhattan & New Lenox savings account on payday. A savings account allows your money to grow faster and you can access it in an emergency without incurring a penalty.

Create a budget to identify areas where you can reduce expenses. Budgeting helps allocate funds efficiently and can reveal forgotten subscriptions or over-priced services.

Save your "windfalls." Put unexpected income, such as a tax refund, bonus, or cash gift, directly into your emergency fund.

Start small by beginning with a smaller, attainable goal, like saving \$500, then build from there. Even small, consistent contributions, such as \$10 per week, can grow significantly over time.

Congratulations to Virginia!

She won a \$400 statement credit just by using her FBM debit card in our Mastercard 2025 Priceless Surprises Sweepstakes!

We can help you choose where to keep your emergency fund.

In addition to a Regular Savings Account, we can help you determine the best savings option for your emergency fund. For example, Money Market accounts are easy to use and your funds can be withdrawn at any time. Certificates of Deposit (CDs) offer a fixed rate of return for a specific length of time (e.g., 24 months). Smart savers "ladder" their CDs by opening multiple CDs with different maturity dates so a certain amount of cash is available at all times. You may have heard rates are dropping. If you are thinking about a CD,

now is the time to lock in that higher rate.



While a larger nest egg is ideal, any amount saved offers more security than none. Get started today on building a robust emergency fund. It will lead to greater financial stability in the future.