

Newsletter



We do CONSTRUCTION LOANS



Build the home you have always wanted

Spring is here! Build your Dream Home with Confidence!

Planning to build this year? A Construction Loan gives you the financial foundation to bring your vision to life.

Our loan department was *built* to meet your needs with construction experience that is second to none. Our expertise lies in working seamlessly with both general contractors and owner general contractors to ensure your project is successfully completed.

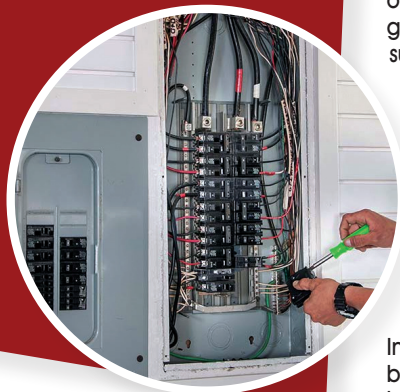
From blueprints to final touches, your new home becomes reality with a construction loan from First Bank of Manhattan!

**Lenders are available Monday - Saturday!
Contact us today to get started!**

Let's talk 815.478.4611 - Manhattan
815.462.9201 - New Lenox



The Benefits of Whole House Surge Protection



Many homeowners use surge protectors because they want to protect their home electronics from lightning strikes. What many people don't realize is that there are often smaller surges throughout the year that come through the electric grid. Over time, these mini surges, which may only last for a few milliseconds, can damage or destroy expensive electronics and appliances.

Most homeowners are familiar with power strip surge protectors. These devices plug directly into wall outlets and provide multiple sockets for connecting electronics. They are most commonly used to protect TV's and computers. The problem with power strip surge protectors is that many other types of household electronics are not protected. For example, refrigerators, furnaces, washers and dryers, garage door openers, microwave ovens, alarm systems and more. That's why having a whole house surge protector is the best solution.

A whole house surge protector is installed in your home's electrical panel and can protect ALL of your appliances and electronics from power surges. Most power strip surge protectors only offer low-level surge protection, meaning they can help during frequent small surges but aren't effective during a high-surge situation. Whole house surge protectors, on the other hand, effectively reduce both kinds of surges.

When you consider the potential for equipment damage can run well into thousands of dollars, it justifies the average cost ranging from \$200 to \$700 for the whole house surge protector and installation. Plus, a whole house surge protector may save you money on your insurance premiums and many of them include their own insurance coverage for 5-10 years after installation.

In a time when our homes are equipped with increasingly smart yet sensitive electronics that cannot be protected by simple power strip surge protectors, the need for a whole house surge protector becomes more compelling.

Coming Soon!



There is an additional feature for online and mobile banking scheduled to arrive in the second quarter of 2025. It's called My Financial Help.

My Financial Help is a free credit monitoring tool. With this product, you'll be able to see "teasers" of your credit score, receive I.D. protection alerts, get personal information protection and review your online subscriptions such as Netflix or Amazon Prime.

There will be an option to purchase a premium version of My Financial Help for \$8.99/month. With the premium version, you'll be able to dive deeper into the above-mentioned areas. You'll also be able to sign up for credit, social security number, and address change monitoring.

We will be testing My Financial Help in the coming weeks and hope to be live soon.

A BRIDGE LOAN IS SHORT TERM FINANCING USING THE EQUITY IN YOUR CURRENT HOME TO BUY YOUR NEW HOME!

BRIDGE LOAN
BUY FIRST AND SELL WHEN THE TIME IS RIGHT!



QUESTIONS?
TALK TO A LENDER TODAY
MANHATTAN: 815.478.4611
NEW LENOX: 815.462.9201

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
Sat, 8:00 am-Noon
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 could win a getaway from Mastercard®

Enter for a chance to win a trip for two (2) to a select city of your choice when you use your First Bank of Manhattan Mastercard® to make purchases now through 6/30/25.*

Learn more at jhsurprisespromo.com

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*No Purchase Necessary. Void where prohibited. Existing Mastercard cardholders from a participating issuer who are legal residents of the 50 U.S. or DC, and legal age of majority before 3/1/25. PIN-based debit, international, corporate, and transactions processed on a non-Mastercard operated network are ineligible. Ends 6/30/25. For Official Rules & complete details visit jhsurprisespromo.com



Change of address? Moving? Let us know.



Do you have a new address? Have you moved? Be sure to update your change of address directly with the bank. Don't rely solely on changing your address with the United States Postal Service. The post office will not forward bank mail.

Contacting us directly helps prevent fraud by ensuring important financial documents like statements, card replacements and security alerts reach you at the correct address. It also allows us to quickly contact you regarding account issues.

Please request, fill out and sign a change of address form. Or, you can email us thru your secure online banking account.



*We had a great time at the
Manhattan Irish Fest Parade!
It was so fun to see such enthusiasm
in our community!*

Check fraud is on the rise. WHAT CAN YOU DO?

Despite the fact that check use has declined, reports of check fraud have soared. In fact, check fraud has nearly doubled since 2021. Fortunately, there are steps you can take to help reduce your risk of getting taken advantage of by a criminal engaging in check fraud.

- Reduce the number of checks you send and utilize card or digital payment methods instead. Consider using Zelle® when sending money to family or friends.
- Use First Bank of Manhattan and New Lenox Mobile Banking to pay bills to reduce the number of checks you write. You can also set up in-app alerts to monitor your account more efficiently.
- When you do write a check, make sure you're using a black gel or permanent ink pen. These types of pens have ink that make it difficult for a criminal to "wash" your checks.
- Avoid blank spaces on the payee and amount lines of a check to deter criminals from filling them in. For example, a payee is written as Amy Smith, but a fraudster may write "or John Smith" after Amy's name. Or, let's say the check amount is \$15 and the written amount is fifteen. A criminal could add two more zeros in the numeric amount and write in "hundred" after the word fifteen.
- Avoid adding personal information to your checks such as driver's license number or phone number.
- If you need to send any checks by mail, use the mailbox inside of a USPS facility rather than at a curbside USPS mailbox or your residential outgoing mail.
- Use high security checks with a printed padlock icon. These checks have enhanced safety features to make the check harder to change or reproduce.
- Regularly monitor your account activity online or via statements to quickly notice anything out of the ordinary.
- Review your paid checks online or on your statements to ensure the endorsement is correct and reflects the intended payee and amount.

