



# Newsletter



FIRST BANK OF  
MANHATTAN & NEW LENOX

HAPPY NEW YEAR!




You could win a trip to one of America's most iconic cities

Want a 4-night trip or a \$150 Mastercard Prepaid card? 10 eligible in-store purchases with your First Bank of Manhattan Mastercard Debit Card during the month = 1 entry for the chance to win!

No Purch. Nec. Existing Mastercard cardholders, 50 U.S. & DC res., legal age of majority before 11/1/25. Ends 4/30/26. Rules: <https://bit.ly/4gQh6wr>

Member FDIC



The First Bank of Manhattan & New Lenox has partnered directly with Mastercard to offer our cardholders another Priceless Promotion! This promo runs from November 1, 2025 - April 30, 2026.

By making purchases with your First Bank of Manhattan & New Lenox debit card, you'll become eligible to win one of 90 first prizes (1 of 15 \$150 Mastercard Prepaid Cards per month) or the grand prize 4 night trip to one of many cities in the US!

Start the New Year Strong:

## Maximize Your 2026 Health Savings Account

January 2026 marks the start of a new year with updated opportunities to leverage the power of a Health Savings Account (HSA). For eligible individuals, an HSA offers a "triple tax advantage" that can significantly impact both your immediate budget and long-term financial health.

### Key 2026 Updates

The IRS has announced increased contribution limits for 2026: \$4,400 for self-only coverage (up from \$4,300) and \$8,750 for family coverage (up from \$8,550). Individuals age 55 and older can contribute an additional \$1,000 catch-up contribution annually.

### Beyond Immediate Savings

While great for covering current costs like deductibles and copays with pre-tax dollars, the real power of an HSA lies in its long-term potential. Funds roll over year-to-year, can be invested for tax-free growth, and remain portable if you change employers.

Consider treating your HSA as a stealth retirement account: pay for current medical expenses with other funds and let your HSA balance grow. After age 65, funds can be withdrawn for non-medical reasons (taxed as ordinary income, like a traditional IRA, but without the 20% penalty) or tax-free for qualified medical expenses, including Medicare premiums.

Contact us today to open an HSA. Start maximizing your contributions to build a robust financial cushion for future healthcare costs and retirement security.

## Help Your Kids Become Money-Smart!

By establishing a savings account at First Bank of Manhattan & New Lenox for your children ages 10 and younger, you can help them build good spending and savings habits that will prepare them to someday manage their finances on their own.

As soon as children are old enough to count, they can start learning about money. A Super Saver Savings plan is a great way for kids to open their first banking account and prepare for the future.

### We Make Saving Fun!

- Earn a stamp for every \$10 deposit.
- Redeem stamps and receive a prize.
- There are many ways to earn stamps. Get a stamp on your birthday, for an "A" on your report card, for Community Service Merit Badges, and more.
- Your child will be invited to special events like Easter Bunny Day, Dog Adoption Day, Halloween and Santa Day.

Contact us today to open a new Super Saver account for your child aged 10 and younger.



## We're Brrr-ing You Suggestions for Winter Weather Safety

Winter storms can be relentless. Taking proactive steps now can help prevent damage, reduce stress, and ensure your family stays safe when the snow falls and temperatures plummet. Here are some tips on how to be prepared for winter weather:

- Charge your mobile phones and other electronic devices to full battery in advance of the storm in case power goes out.
- Stock your home with extra batteries for flashlights and battery-powered devices, such as a portable radio.

- Keep a supply of canned or boxed nonperishable items, as well as convenience foods that do not need to be cooked, like granola bars.
- Refill medications so that they are on hand in the event weather makes it challenging to get to the store.
- If the power goes out, you'll want to have enough warm blankets and sleeping bags for each person in the home.
- To prevent carbon monoxide poisoning, make sure you open the flue if you are using a wood burning fireplace for heat. Also, never warm up your car in a closed garage, or use the oven or stove to provide heat in your home.
- Exercise caution when burning candles and opt for flash lights and lanterns instead.

Stay warm, stay safe, and remember: an ounce of preparation is worth a pound of snow!

## Locations & Hours

<b>New Lenox</b> 836 West Laraway Rd. 815-462-9201	<b>Lobby only</b> 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	<b>Manhattan</b> 230 State St. 815-478-4611	<b>Drive-Up Hours</b> M - F, 9:00 am - 4:00 pm Closed Noon - 1:00 pm Closed Sat & Sun	<b>Manhattan</b> 550 W. North St. 815-478-4611	<b>Lobby Hours</b> M - F, 8:30 am-5:00 pm Sat, 8:00 am-Noon Sun, Closed	<b>Drive-Up Hours</b> 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
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## HOLIDAY PARADE OF LIGHTS



## THE GRINCH VISITS OUR NEW LENOX LOCATION



## SANTA VISITS OUR MANHATTAN LOCATION



## Legendary Snowfalls and Freezing Cold Days

We've all experienced intense winters, but a few events stand out in our area's history books for their extremely heavy snow and dangerous cold.

### THE BLIZZARD OF '67

The most significant snowfall from a single storm in our area occurred during the legendary Blizzard of January 26-27, 1967. A staggering 23 inches of snow fell in the Chicago area and NW Indiana in just 29 hours. The storm brought 50+ mph wind gusts, creating snow drifts up to 15 feet high, stranding around 20,000 cars and 1,100 CTA buses on area roads.

Two days before the blizzard, the temperature in Chicago reached a high of 65 degrees and the low was 44, both records that still stand today. Thunderstorms occurred on the evening of the 24th.

### RECORD COLD

For pure, brutal cold, the record belongs to January 20, 1985. On this date, the temperature went down to -27. This bone-chilling temperature was accompanied by wind chills that reached an astonishing -93°F.

The cold caused hundreds of water pipes to burst in homes, businesses, and municipal buildings, causing significant flooding and water damage. Thousands of cars would not start or even stopped running while in motion. Firefighters couldn't fight fires because their water hoses froze solid. We hope that no future storms challenge these records, but when the snow flies and the mercury drops, remember that spring is only a few months away.

