

Newsletter



FIRST BANK OF
MANHATTAN & NEW LENOX



YOUR HOME'S EQUITY IS BLOOMING

put it to work this spring with a

Platinum HELOC

from First Bank of Manhattan & New Lenox

Plus

EARN A
CASH BACK
BONUS OF
\$250¹
WHEN YOU APPLY BY
MAY 15, 2026

4.99% APR*
Introductory rate for the first 12 months.

6.25% APR*
Current minimum rate after 12 months.

Apply Online
Today!



FIRST BANK OF
MANHATTAN
& NEW LENOX

550 W. North Street
Manhattan, IL 60442
815.478.4611

836 W. Laraway Road
New Lenox, IL 60451
815.462.9201

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www.fnbmanhattan.com



*APR is the Annual Percentage Rate. The Annual Percentage Rate (APR) is a variable rate tied to the Wall Street Journal Prime Rate. (6.75% as of 12/11/2025) Introductory rate of 4.99% APR is fixed for the first 12 months. Thereafter the rate will be a variable rate of Prime -1/2% (6.25% APR as of 12/11/2025), with a floor of 5.00% APR. Maximum APR is 18%. The term is 10 years. Minimum monthly payments will result in a balloon payment. The annual fee is \$50 and is waived the first year. Any applicants not eligible for the Platinum product may qualify for another HELOC. The APR with auto debit on the alternative product is between 6.75% and 7.50%, depending on your loan amount and has a floor of 5.50% APR. The term is 10 years. To qualify for a platinum home equity offering, borrowers must have a loan-to-value ratio less than or equal to 70%, a debt-to-income ratio less than or equal to 38%, and a credit score of greater than or equal to 750. Loan payment must be set up to auto debit from a FBM deposit account. Offer is only available for new HELOC accounts. Minimum loan amount is \$25,000 and the maximum is \$400,000. Property insurance is required, flood insurance may be required. An early termination fee of 2% of the initial credit limit applies if the HELOC is terminated within the first 24 months of account opening. Offer subject to credit approval and may be withdrawn at any time. Consult a tax advisor regarding the deductibility of interest.

¹A cash bonus up to \$250 will be credited to your First Bank of Manhattan checking account after the second HELOC billing cycle. Maximum credit amount available is \$250 based on interest charged during the second billing cycle. Lower interest charges will result in lower checking account credit amounts. Credit of interest will be considered a bonus for 1099-INT reporting. Offer may be withdrawn at any time. Customer must make normal HELOC billing payments during that time. Failure to make payments will result in a withdrawal of the offer. Offer may be withdrawn at any time.



Spring is the Perfect Time for a HELOC

As the temperatures warm, many homeowners turn their attention to refreshing their property. Whether you are planning a major renovation or simple seasonal updates, a Home Equity Line of Credit (HELOC) is one of the most flexible financial tools available to help you achieve your spring goals.

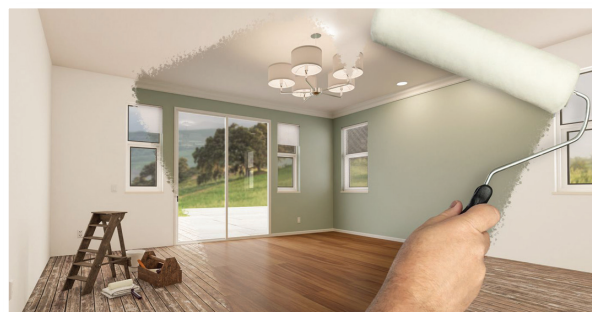
How will you pay for your renovations?

If your budget is holding you back, there's good news. A Home Equity Line of Credit (HELOC) might be the perfect solution. This flexible financing tool allows homeowners to tap into the equity in their homes—often at lower interest rates than personal loans or credit cards.

Why spring?

Contractors are often eager to fill their schedules early in the year, which may lead to more competitive pricing for your professional labor needs.

If you are thinking about selling, completing projects like kitchen remodels or bathroom upgrades in the spring can significantly boost your home's market value before the busy summer real estate season.



HELOC's are for more than renovations.

Unlike a standard loan, you only pay interest on what you actually spend, making it a perfect financial safety net for an upcoming graduation party, a wedding, summer travel or even a new car.

Spring is about growth - make sure your financial flexibility grows right along with it.

Contact a First Bank of Manhattan & New Lenox Loan Officer today to apply!

Locations & Hours

New Lenox

836 West Laraway Rd.
815-462-9201

Lobby only

M - Th, 8:00 am-5:00 pm
F, 8:00 am-7:00 pm
Sat, 8:00 am-2:00 pm
Sun, 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

Local History Corner: Manhattan

Long before it was a bustling suburb, Manhattan, IL was a beautiful, undulating prairie that resembled the ocean's waves. The first European settler, Orin Stevens, arrived around 1834 at Five-Mile Grove, where he operated a tavern for travelers along ancient trails.

The town's unique name was officially adopted in 1853 when the township separated from neighboring Green Garden. The name was proposed by John Young, Esq., the first township supervisor, who suggested naming it after the "Island of the Knickerbockers"—Manhattan, New York.

As the 19th century progressed, the construction of the Illinois & Michigan Canal and the Wabash Railroad drew a surge of German and Irish immigrants to the region. By 1886, the village officially incorporated, reportedly to secure a license for a local saloon. This rich heritage remains a cornerstone of the community today, most visibly celebrated every spring during the Manhattan Irish Fest.



CONGRATULATIONS
to Kay Baltas on her retirement
after 25 years of service.
We will miss her!



EVENTS

APR
9

Swing into Spring

Mortgage Workshop | Buying? Building? Better Rate? Let's Talk!
836 W. Laraway Road, New Lenox 5:00pm - 6:30pm

APR
25

FREE Shred Event

550 W. North Street, Manhattan 9:30am - 11:30am
15 box limit. Also, bring in a donation for the local food pantry!

MAY
3

New Lenox Loyalty Day Parade

2:00pm **New Route:** Starting at Cedar and Joliet Hwy, head west on Joliet Highway to Gear Drive and then north to New Lenox Village Commons.

MAY
9

Pet Adoption Event

550 W. North Street, Manhattan 10:00am - 1:00pm
Adoptable Pets, Food Trucks, Bounce House

Manhattan Touch-a-Truck

Village Hall ~ 260 Market Place, Manhattan 10:00am - 1:00pm
Hands-on, family fun Touch-A-Truck & Open House!

