

Newsletter



Open a **NEW** checking account and get an account bonus and ATM fees waived for 2 years.¹

Sending Money Safely with **Zelle**

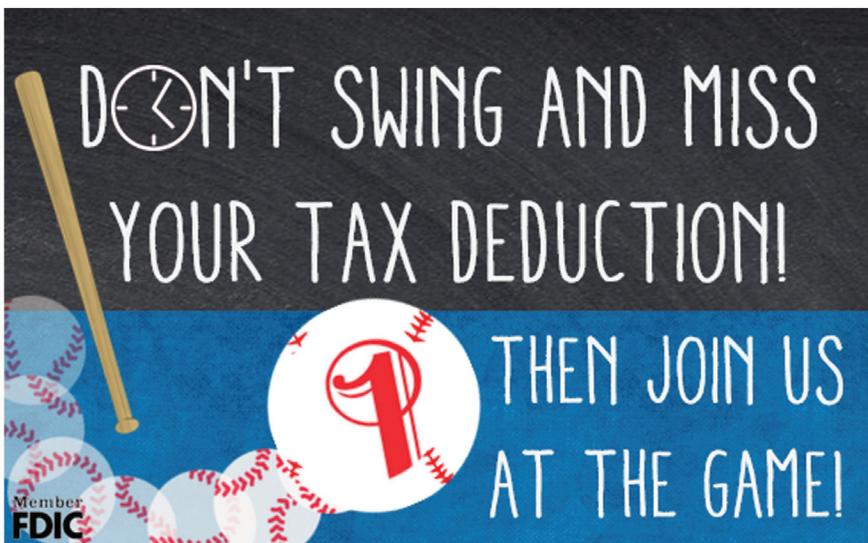
There are no fees or minimum balance requirements.

- **FREE** debit card
- **FREE** online banking
- Real people answer our phones – not prompts.
- Serving our community for 117 years.

Switch today to a First Bank of Manhattan & New Lenox Checking Account!

Please see a banker for more information about this offer.

1. ATM fees waived up to \$10 per statement cycle. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Make a qualifying IRA Deposit* into a new or existing IRA by April 15th to receive a pair of tickets to join us for the Friday, May 31, 2024, Joliet Slammers baseball game at Duly Field! Make your maximum contribution and receive 4 tickets!

What is an IRA?

An IRA is a great way to save for your retirement. An IRA lets you set aside money each year, with earnings tax-deferred, until withdrawals begin at age 59 1/2 or later.

- Open an IRA with a \$500 minimum opening balance
- Sign up for Online Banking to track your account's growth

Anyone with earned wages can open an IRA to start on the road to retirement!

*A qualifying IRA Deposit must be made with new money. New money is money not held in an account at First Bank of Manhattan at the time of deposit. Offer expires April 15, 2024.

STOP Lawn Weeds Now



Our warmer than earlier spring means we should take steps now to prevent weeds from growing in our lawns. Normally, a pre-emergent herbicide would be applied to a lawn in April. Due to the warmer weather we've been enjoying, lawn experts recommend moving the application of a lawn pre-emergent up by several weeks. Once temperatures have been in the 60's, weeds can start to germinate. Whether you DIY or hire a lawn fertilization service, now is the time to get ahead of the weeds and stop them before they take root.

Locations & Hours

**Manhattan • 550 W. North Street
815-478-4611**

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

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

**Manhattan • 230 State Street
815-478-4611**

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

**New Lenox • 836 West Laraway Road
815-462-9201**

Lobby Hours
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

www.fnbmanhattan.com
24 Hour Banking 1-877-719-2265



FIRST BANK OF
MANHATTAN & NEW LENOX

With Mastercard®,
everyday purchases
could help you
get away



Shop with your  FIRST BANK OF MANHATTAN & NEW LENOX Mastercard® and you could be surprised and win a trip + more.*

From 3/1/2024 until 6/30/2024, use your Mastercard® from the coffeeshop to your favorite streaming service to enter for a chance to be surprised and win great prizes, like a trip to **New York, Chicago, Los Angeles, Miami, or Honolulu.***



\$250

Statement Credit

with a cumulative spend of \$250-\$750 during the promotion period.



Trip for two (2)

to a Priceless® city

with a cumulative spend of \$750+ during the promotion period.

Learn more at

[jhsurprisespromo.com](https://www.jhsurprisespromo.com)

NO PURCHASE NECESSARY. Void where prohibited. Existing Mastercard cardholders who are legal residents of the 50 U.S. or DC, and legal age of majority before 3/1/24. PIN-based debit, international, corporate, and transactions processed on a non-Mastercard operated network are ineligible. Ends 6/30/24. For Official Rules & complete details visit [jhsurprisespromo.com](https://www.jhsurprisespromo.com).



SCAM ALERT

Avoid Tax Scams

We all love a tax refund, but they've increasingly become the target of scammers. Last year, the IRS received almost 300,000 complaints of identity theft. The key is to stop tax ID theft before it starts. Some scammers will attempt to file a tax return in your name. The way to beat them is simply to file early. Another thing to keep in mind is that the IRS will never use emails, texts or telephone calls to contact you. Anyone who contacts you for personal information through those methods is NOT the IRS.



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



Up to \$10,000 in downpayment assistance available for the purchase of your home!

If you want to buy a home and have a steady income and good credit, First Bank of Manhattan and the Federal Home Loan Bank of Chicago can help. Through the Downpayment Plus® Program*, up to \$10,000 may be available to eligible homebuyers to use toward down payment and closing costs.

Homebuyers must meet income eligibility requirements and:

- Contribute at least \$1,000 to the purchase of the home
- Complete pre-purchase homebuyer education and counseling
- Live in the home as your primary residence

First Bank of Manhattan is committed to helping our neighbors. We can help lower your borrowing costs if you qualify for the Downpayment Plus Program.

Ask one of our loan officers today about the Downpayment Plus Program to see if you are eligible.

* Downpayment Plus is a program from the Federal Home Loan Bank of Chicago. Restrictions apply. Please see the Federal Home Loan Bank of Chicago's website at www.fhbc.com for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.

