



**Manhattan**  
550 W. North St.  
Manhattan, IL 60442  
**815.478.4611**



**Manhattan**  
230 S. State St.  
Manhattan, IL 60442  
**815.478.4611**



**New Lenox**  
836 Laraway Rd.  
New Lenox, IL 60451  
**815.462.9201**

**877.719.BANK (2265)**  
**24-hour  
bank-by-phone**  
[www.fnbmanhattan.com](http://www.fnbmanhattan.com)



## A Word from Our President, John Kramer

Many of you may not be aware of the various lines of business that we specialize in. Our business is a reflection of the communities in which we operate. When you look around our area you see many new homes under construction, you see a variety of businesses and you see fields of crops planted and harvested year after year. We are proud to be a major part of all of these. Our staff includes experts in construction lending, mortgage lending and agriculture.

Beyond these specializations the majority of our staff is dedicated to addressing the financial needs of consumers, providing a full range of deposit services and consumer loans. When you call us or enter one of our branches you will find a person who is qualified and anxious to answer your questions and recommend products and services that meet your needs. Whether you're already a First Bank customer or not please call or stop in. I am confident you will find a bright, helpful person ready to assist you with your banking question. Give us a try!

## COMING SOON in 2019, our new mobile app!

Our mobile banking app is your personal financial tool that gives you the ability to collectively view all of your financial accounts, including accounts from other financial institutions, in a single view. It's fast, simple, secure and makes life easier by providing you the tools you need to manage your finances!



Here's what else you'll be able to do with our new mobile app:

- Keep your transactions organized by allowing you to add tags, notes and photos of receipts and checks.
- Set up alerts so you know when your balance drops below a certain amount.
- Make payments, whether you're paying a company or a friend.
- Transfer money between all of your accounts.
- Deposit checks in a snap by taking a picture of the front and back of the check.
- Reorder your debit card or turn it off if you've misplaced it.
- View and save your monthly statements.
- Find branches and ATMs near you.
- Secure your account with a 4-digit passcode and fingerprint or face reader on supported devices.

To use the First Bank of Manhattan mobile app, you must be enrolled as an Internet Banking and Mobile Banking user. Once our new app is launched, you will be able to download the app, launch it, and log in with the same Internet Banking User ID and password.

## Bank and Community Events

**Jan 5** Starting January 5<sup>th</sup>, our location at 230 S. State St. will be closed on Saturdays.

**Mar. 9** The Farm Bureau along with First Bank of Manhattan will be hosting our 2nd annual financial seminar at the Will County Farm Bureau on March 9th from 10:00 am to 2:00 pm. A pork chop lunch will be provided. If you would like to RSVP please contact Mark Schneidewind at 815-727-4811 or Tim Koltveit at 815-478-6063. All are welcome!

**Mar. 9** New Lenox Community Expo and Home Show: The New Lenox Chamber of Commerce works with the local businesses to connect them to the residents of the Lincoln-Way Community. Location: L-W Central HS Field House 1801 E. Lincoln Hwy, New Lenox, Time: 9:00 AM – 1:00 PM

First Bank of New Lenox will be attending this event. Please stop by our table!!!

# A Word From Sammy!



## ACROSS

3. A container for saving money in.
5. Change; form of currency.
6. Quarterly deposit into your savings account from the bank.
8. A sum of money placed in your bank account.
9. The Super Savers Club main character's name.

## DOWN

1. Secure place within the bank for which money, records, and documents are stored.
2. Money one has saved through the bank.
3. Blue book brought to the bank to make deposits with.
4. Currency; green paper.
7. Reward marking in your passbook when you make a deposit of \$10 or more.

ANSWERS:  
Across: 3. Piggy Bank; 5. Coins; 6. Interest; 8. Deposit; 9. Sammy  
Down: 1. Vault; 2. Savings; 3. Passbook; 4. Money; 7. Stamp

# Introducing FBM Bill Pay!

On December 3, 2018, we upgraded our Online Banking Bill Payment system to the new FBM Bill Pay! Our new bill payment product offers the same features that our customers have come to rely upon, but also allows for the ability to send expedited payments, make person-to-person electronic payments to a friend or family member, send birthday or other gift checks, mail donation checks, and set up and receive text alerts and payment reminders.

**FBM Bill Pay** also enables our customers to receive and pay bills electronically through their First Bank of Manhattan bill payment access. This **e-Bill** feature sends electronic versions of our customer's monthly bills directly to their FBM Bill Pay account and provides the added convenience for our customers by eliminating the need to navigate to multiple websites to pay bills.

**Our FBM Bill Pay** customer service associates are also ready to assist our customers with any bill payment matters or questions via online chat or phone 24/7/365 at 866-317-1519!

Should you like to view a demo of our new FBM Bill Pay service, please visit our website [www.fnbmanhattan.com](http://www.fnbmanhattan.com). To enroll in **FBM Bill Pay**, simply click on the "Bill Pay" tab in your Online Banking. Please contact the Online Banking Department at 815-478-4611 with any questions.

# SANTA VISITED FIRST BANK OF MANHATTAN



# Lower Your Borrowing Costs!



At a time when it seems that the cost of everything is increasing, First Bank of Manhattan and First Bank of New Lenox are offering an opportunity to LOWER your borrowing costs by up to \$6,000 on a new home purchase. Through the Downpayment Plus Program, up to \$6,000 may be available to eligible homebuyers to use toward down payment and closing costs. Ask one of our loan officers today to see if you are eligible.

Homebuyers must meet eligibility requirements and:

- Contribute at least \$1,000 to the purchase of a home
- Participate in homebuyer and financial education
- Live in the home as a primary residence

Grants are available based on your contribution toward the purchase of your home.

Borrower Contribution	Available Grant
\$1,000.00	Up to \$3,000.00
\$1,500.00	Up to \$4,500.00
\$2,000.00	Up to \$6,000.00

First Bank of Manhattan and First Bank of New Lenox are committed to helping our neighbors and helping lower borrowing costs. Stop in at our Manhattan branch and ask for Kelly or Tim. Visit our New Lenox branch and ask for Ryan to find out if you are eligible to receive up to \$6,000 for the purchase of a new home!

# First Bank of Manhattan - First Bank of New Lenox

877-719-BANK (2265)

24-hour bank-by-phone

[www.fnbmanhattan.com](http://www.fnbmanhattan.com)

