



# the intersection

*Where Community and Opportunity Meet*



A LETTER FROM  
**TIM PURMAN**  
PRESIDENT/CEO

**From the First National Bank family to yours, we're sending you our warmest wishes for a joyous holiday.**

I want to personally extend a huge thank you to all of our customers and community members who came out to our 110th Anniversary Block Party in June. Between the food, the music, the company, and that unbelievable weather, we truly had a marvelous time celebrating with you. We hope it's an event you won't soon forget — we know we won't!

You will always hear me say that First National Bank and the community have a mutually beneficial relationship — we are supporting you, just as you are supporting an independent, community bank. This is true not just for our customers who have mortgages and checking accounts, but also for business customers.

First National Bank has been championing farmers, start-ups and small-to-medium-sized businesses for the last 110 years. We understand the needs of the community and support businesses that we think will grow and prosper here. Businesses choose us because we make prompt, local decisions, offer flexible loan terms, and service the life of all commercial loans. Plus, we offer traditional business banking services, including cash management services, online business banking, remote deposit capture, ACH payments and more.

**We understand how important it is for business owners to have consistent access to financing and options that offer interest rate stability for a longer time period, especially in a rising-rate environment. Whether you're an established business, or still in the "dreamer" category, I encourage you to contact our commercial lenders, Aaron Lensink or Bob Kaiser, to learn more about how our business loan programs can support you.**

And speaking of small businesses, don't forget to do some of your shopping and dining at local establishments this holiday season. These fantastic businesses rely on customers like you during the holidays and all year. Best of all, they reinvest back into our local communities, so patronizing them is a win, win!



## Chicken & Spinach Lasagna

*This recipe comes to us from Gina Hegy, who is a customer service representative in our Hartford branch. Gina's family prefers a white sauce over a red sauce and even her kids love this! She serves it with five-cheese Texas toast. This is a great twist on traditional lasagna, and is sure to please on a crisp fall day for a football game or family gathering.*

### Ingredients

1 can cream of chicken soup  
1 can cream of mushroom soup  
1 cup sour cream  
1 cup grated Parmesan cheese  
2 cups shredded colby cheese  
2 cups shredded mozzarella cheese  
½ tsp garlic salt  
2 small cans of mushrooms, drained (optional)  
4 chicken breasts (cooked and cubed)  
9 lasagna noodles (cooked)  
1/2 bag fresh spinach (divided in half)

### Directions

Preheat oven to 350 degrees. Spray a 9x13 pan with non-stick cooking spray. Reserve 1/2 cup each of colby and mozzarella cheeses for the top of the lasagna. In a large mixing bowl, combine soups, sour cream, cheeses, salt, and mushrooms. Stir well, then add chicken and mix well. Place three noodles on the bottom of the pan and top with half of the soup mixture. Top soup mixture with half of the spinach. Repeat with three noodles, the other half of the soup mixture and the spinach, ending with three noodles on top. Add the reserved cheese to the top and bake uncovered for 40 minutes.

**Fall/Winter**  
*recipe*

Pick up our **110th Anniversary Cookbook** starting Nov. 1 at any branch! Our anniversary cookbook features recipes from our staff, both past and present, and proceeds benefit **Family Promise of Washington County (www.familypromisewc.org)**. Only \$10! This would make a great stocking stuffer!



# Equifax Security Breach

## What Should I Do Now?

Credit reporting agency, Equifax, reported on Sept. 7 that its company suffered a massive security breach that affects an estimated 145.5 million people — that is nearly half the U.S. population. Equifax is one of the three major credit reporting agencies that tracks and rates the financial history of U.S. consumers. The company obtains its data from credit card companies, banks, retailers and public records.

**Therefore, while you may not have directly used Equifax, chances are the company has some of your personal information if you have a credit card or have ever applied for insurance or a loan.**

### What was Stolen?

The information stolen includes names, Social Security numbers, birth dates, addresses and some driver's license and credit card numbers. In addition, "certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers" were compromised.

What is particularly troubling about this breach is that with the right combination of stolen information, identity thieves can impersonate you and open new credit accounts in your name, including loans, housing or government benefits.

### What is Equifax Doing About the Breach?

Equifax *will not* be contacting everyone affected, but will send direct mail notices to those whose credit card numbers or credit dispute records were accessed. In addition, Equifax established [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) to help you check if your personal information was exposed. On the site, click on "Am I Impacted?" Please be aware that to ensure the person checking the database is really you, the site asks for your last name and last six digits of your social security number. Please make sure to enter this information on a secure computer that is connected to an encrypted network.

Equifax also is offering free credit file monitoring and identity theft protection for one year through TrustedID Premier whether you have been affected by the breach or not. You can enroll at [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com).

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**Please be aware that [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) continues to experience ongoing technical difficulties. Many visitors have found that the website is down, while others who visited the site and were told they were not affected received a different answer when they checked the site from a mobile phone. Others did not receive a yes or no answer as to whether they were affected and only received a message to sign up for the free credit monitoring services. Therefore, it is safer to assume you ARE compromised.**

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### What Can I Do Next?

#### Credit Freeze

You may want to consider placing a **credit freeze** on your credit information with the three major credit bureaus — Equifax, Experian and TransUnion. A credit freeze locks down your credit and makes it harder for someone to open a new account in your name. Learn more about how to place a credit freeze here: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

#### Fraud Alert

You also could place a **fraud alert** on your credit reports. A fraud alert warns creditors that you may be the victim of identity theft, and they will have to go through extra steps to verify your identity before issuing credit in your name. Learn more about a fraud alert and how to place one here: <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>

#### Check Your Account Statements and Credit Report

While both a credit freeze and fraud alert make it more difficult for identity thieves to open new accounts in your name, they may not prevent someone from making changes to your existing accounts.

As always, First National Bank recommends that you review your bank and credit card account statements and credit report on an ongoing basis to check for incidents of fraud.

You can request a copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com). You are allowed a free copy of your credit report once per year from each of the three credit reporting agencies. Requesting your report from one agency every four months (make a note in your calendar to help you remember) allows you to review your credit report throughout the year. Avoid other credit report sites that offer a "free" credit report but often require you to sign up for some other paid service.

### Is There Anything Else I Can Do?

Whether or not you are the victim of a data breach or identity theft, you can take the following extra precautions to help protect your information and identity:

- Notify ChexSystems, a company that verifies customers who are requesting new checking and savings accounts, and place a security alert on your credit data to make it more difficult for people to fraudulently obtain checking and savings accounts in your name. Call 1-800-428-9623.
- Utilize pass phrases and pass codes when signing in to online accounts.
- Consider using a password manager to help you store and manage all of your passwords. Learn more on our blog <https://goo.gl/mYfiw1>.
- Opt out of pre-approved credit offers. Many times identity thieves will intercept these offers via the U.S. Postal Service. You can opt out of receiving them for five years or permanently. Watch for opt-out information in the privacy notices you receive from the companies you have relationships with, call 1-888-5-OPT-OUT (1-888-567-8688) or go to [www.optoutprescreen.com](http://www.optoutprescreen.com).
- Make sure your contact information (email address, cell phone number, etc.) is up to date for every account you hold. That way you can be reached if there is a problem.
- Be cautious opening emails and attachments.
- Keep your personal computer up-to-date with the latest patches and anti-virus software.
- Invest in a paper shredder at home to help you destroy mail and other personal documents.



## Rates on the Rise: *Strategies for Fixed-Income Investors*

### First National Bank is Safe and Secure

While First National Bank is not in any way involved in the Equifax breach, we want you to know how important it is to us to protect your personal and financial information. We take the following steps to ensure your information is secure:

- We share only the necessary payment history information with the three major credit bureaus.
- We update and patch our website and network on a regular basis, making sure to address current and past vulnerabilities.
- We train our staff to uphold a high threshold for protecting and maintaining customer information.
- We utilize multi-factoring methods for customers to be able to access online banking and mobile banking.

First National Bank is providing this information to help you protect your information but is not making recommendations on specific actions or inaction. It is important for you to evaluate the options and decide on the best course of action for you.

For more information from the Federal Trade Commission about the Equifax breach and what you can do about it go to: <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>. To reach Equifax by phone, you can call 866-447-7559 every day (including weekends) from 7 a.m.–1 a.m. Eastern time.

A long period of low yields has been challenging for many fixed-income investors, but owning bond investments in a rising interest-rate environment could become even trickier. When interest rates go up, the prices of existing bonds typically fall. Consequently, the Federal Reserve's rate-setting decisions could affect the entire fixed-income market.

Still, bonds are a mainstay for conservative investors who prioritize the preservation of principal over returns, and for retirees in need of a predictable income stream. Although diversification does not guarantee a profit or protect against investment loss, owning a diversified mix of bond types and maturities is one way to manage interest-rate and credit risk in your portfolio.

### Consider duration

Overall, bonds with shorter maturities are less sensitive to interest-rate fluctuations than long-term bonds. A bond's maturity is the length of time by which the principal and interest are scheduled to be repaid. A bond's duration is a more specific measure of interest-rate sensitivity that takes cash flow (interest payments) into account.

For example, a five-year Treasury bond has a duration of less than five years, reflecting income payments that are received prior to maturity. A five-year corporate bond with a higher yield will have an even shorter duration, making it slightly less sensitive to interest-rate fluctuations. If interest rates increase 1%, a bond's value is generally expected to drop by approximately the bond's duration. Thus, a bond with a five-year duration could lose roughly 5% in value. (U.S. Treasury securities are guaranteed by the federal government as to the timely payment of principal and interest.)

### Build a ladder

Bond laddering is a buy-and-hold strategy that could also help cushion the potential effects of rising rates. This process puts your money to work systematically, without trying to predict rate changes and time the market.

Buying individual bonds provides some certainty, because investors know how much they will earn if they hold a bond until maturity, unless the issuer defaults. A ladder is a portfolio of bonds with maturities that are spaced out at regular intervals over a certain number of years. When short-term bonds from the low rungs of the ladder mature, the funds are reinvested at the top end of the ladder. As interest rates rise, investors may be able to increase their cash flow by capturing higher yields. A ladder may also help insulate bond portfolios from volatility, because higher yields on new bonds may help offset any paper losses on existing holdings.

Bond ladders may vary in size and structure, and could include different types of bonds depending on an investor's time horizon, risk tolerance, and goals. Individual bonds are typically sold in minimum denominations of \$1,000 to \$5,000, so creating a bond ladder with a sufficient level of diversification might require a sizable investment.

### Rise with rates

Adding a floating-rate component to a bond portfolio may also provide some protection against interest-rate risk. These investments (long offered by U.S. corporations) have interest payments that typically adjust based on prevailing short-term rates.

The U.S. Treasury started issuing floating-rate notes with two-year maturities in January 2014. Investors receive interest payments on a quarterly basis. Rates are tied to the most recent 13-week Treasury bill auction and reset weekly, so investors are paid more as interest rates rise and less as they fall.

*Note: Bonds redeemed prior to maturity could be worth more or less than their original cost, and investments seeking to achieve higher yields also involve a higher degree of risk. Interest payments are taxed as ordinary income. Treasury bond interest is subject to federal income tax but exempt from state and local income taxes.*



For information specific to your personal financial situation and investment goals, please contact **Debra Mertz** or **Nate Schlotthauer** of FNB Hartford Investment Services at **262-673-8926**.

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## Your Home Mortgage Partner

At First National Bank, we've been helping people buy homes for more than a century. That's because we make our loan decisions locally and we service the life of most loans — unlike the big banks. As your home mortgage partner, we offer everything from fixed and adjustable rate mortgages, to programs and grants for first-time home buyers.



*We're pleased to now offer four new mortgage products to meet your needs:*

- **Veterans Affairs (VA) Home loans**
- **USDA Rural Development loans**
- **Wisconsin Housing & Economic Development Authority (WHEDA) loans**
- **Jumbo loans**

Our experienced lenders would love to talk with you about whether you qualify to take advantage of one of these mortgage products. Or you can learn more at [www.fnb-hartford.com/mortgage](http://www.fnb-hartford.com/mortgage).



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## Meet our Commercial Lenders

Securing funding can be a critical factor in the success of your business, whether you're a one-person start-up or a large manufacturer. For more than a century, First National Bank has been providing local companies with funding and expertise to start businesses or improve and expand them. Our commercial lenders are part of your team, working with you, for you. As a community bank, we make local decisions quickly, and you have access to our highest officers.

We would love to meet you! You can feel confident that we will value your business and our relationship with you.



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## COMMUNITY

## Holiday *banking hours*



Thanksgiving Day, Thursday, November 23 — **CLOSED**

Day after Thanksgiving, Friday, November 24 — **OPEN**  
regular business hours (8:30 a.m. – 6 p.m.)

Christmas Day, Monday, December 25th — **CLOSED**

New Year's Day, Monday, January 1st — **CLOSED**

*Your community bank. Your opportunity bank.*

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