



the intersection

Where Community and Opportunity Meet

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

Greetings! I hope you are enjoying the cooler, crisp air and all of fall's gifts. I wanted to touch on one of our themes this year, "**The Bank that Gives.**" As I'm sure you know by now, we don't pass up many opportunities to mention how proud we are to be a community bank. So much of what we do as a community bank is about how we're giving back to the community — whether that's in the form of employee volunteer hours, a financial contribution for a community project, or just our business philosophy and how we serve customers. One of the local community projects near and dear to our hearts is the "Something for Everyone Campaign" for the new Aquatic Center.

We believe the Aquatic Center is a tremendous asset to the community. When our community has strong amenities like the Schauer Center, Jack Russell Memorial Library and the Aquatic Center, it means more people are buying goods and services, local businesses are growing, and employment opportunities are increasing. First National Bank donated \$75,000 to the

Aquatic Center because we think it makes sense from a philanthropic and financial standpoint.

Currently, the campaign is close to reaching its goal of \$2.3 million, with only \$32,600 remaining to be raised. Work began on August 3 and construction is on schedule. The expected open date is July 1. If you're interested in making a donation, please contact the Parks and Recreation office at **262-670-3730**.

A year ago, I wrote to tell you that we had updated our look. I'm happy to report that our branding changeover is nearly complete. You may have noticed simple things like our staff members having new business cards and name tags, or bigger things, like new exterior signage at our Hartford and Slinger branches. As of January 1, 2016 we will discontinue use of all of our old branded stationary and promotional items. Even more exciting is that we anticipate debuting our new website in the first quarter of 2016. Not only will the site feature our new branding, but it will be clean, fresh and easy to navigate. It also will be responsive, so the site you see on your mobile phone will be the same as the one you see on your desktop — just sized appropriately to fit on a phone or tablet.

In our ever-increasing digital and mobile world, we know that consumers interact with banks 4-5 times more per month than they did in the pre-digital era. Our goal is to meet your banking needs from wherever you are, and to improve your user experience. We look forward to hearing what you think!



From our family to yours, we wish you a *joyous* and *peaceful* holiday season.

Internet Banking Tools Make Your Life Easier!

Did you know First National Bank's Internet Banking has useful tools and alerts that you may not be taking advantage of? You can set up text and email alerts to notify you when:

- Your balance is below an amount you specify
- An overdraft is occurring
- A check cleared your account
- An ACH debit transaction, deposit or check posts to your account

Use email and text alerts to avoid overdrafts and help you stay in control of your money! When you sign up for Bill Payment, you can even set up alerts and reminders for paying your bills — never miss a payment again!

Log into your online banking account to enroll. Select the green Account Alerts tab located on the right side of the page. Once you click the tab you will select which type of account you want to set-up alerts for (checking, savings or loan). Click on Setup New Alert and select a Category and Type of alert. Finally, you will choose to have text or email alerts, or both. Input the corresponding information (SMS number and email address) and click Finish.

If you have any questions, or would like assistance setting up alerts on your account, please contact our Deposit Operations department at **262-670-3878**.



Financial Planning: Helping You See the Big Picture

Do you picture yourself owning a new home, starting a business or retiring comfortably? These are a few of the financial goals that may be important to you, and each comes with a price tag attached.

That's where financial planning comes in. Financial planning is a process that can help you target your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources.

Why is financial planning important?

A comprehensive financial plan serves as a framework for organizing the pieces of your financial picture. With a financial plan in place, you'll be better able to focus on your goals and understand what it will take to reach them.

One of the main benefits of having a financial plan is that it can help you balance competing financial priorities. A financial plan will clearly show you how your financial goals are related. For example, how saving for your children's college education might impact your ability to save for retirement. Then you can use the information you've gleaned to decide how to prioritize your goals, implement specific strategies, and choose suitable products or services. Best of all, you'll know that your financial life is headed in the right direction.

The financial planning process

Creating and implementing a comprehensive financial plan generally involves working with financial professionals to:

- Develop a clear picture of your current financial situation by reviewing your income, assets and liabilities, and evaluating your insurance coverage, your investment portfolio, your tax exposure and your estate plan
- Establish and prioritize financial goals and time frames for achieving these goals
- Implement strategies that address your current financial weaknesses and build on your financial strengths
- Choose specific products and services that are tailored to help meet your financial objectives*
- Monitor your plan, making adjustments as your goals, time frames or circumstances change

Some members of the team

The financial planning process can involve a number of professionals.

Financial planners typically play a central role in the process, focusing on your overall financial plan, and often coordinating the activities of other professionals who have expertise in specific areas.

Accountants or tax attorneys provide advice on federal and state tax issues.

Estate planning attorneys help you plan your estate and give advice on transferring and managing your assets before and after your death.

Insurance professionals evaluate insurance needs and recommend appropriate products and strategies.

Investment advisors provide advice about investment options and asset allocation, and can help you plan a strategy to manage your investment portfolio.

*The most important member of the team, however, is **you**.* Your needs and objectives drive the team, and once you've carefully considered any recommendations, all decisions lie in your hands.

Why can't I do it myself?

You can, if you have enough time and knowledge. But, developing a comprehensive financial plan may require expertise in several areas. A financial professional can give you objective information and help you weigh your alternatives, saving you time and ensuring that all angles of your financial picture are covered.

Staying on track

The financial planning process doesn't end once your initial plan has been created. Your plan should generally be reviewed at least once a year to make sure that it's up-to-date. It's also possible that you'll need to modify your plan due to changes in your personal circumstances or the economy. Here are some of the events that might trigger a review of your financial plan:

- Your goals or time horizons change
- You experience a life-changing event such as marriage, the birth of a child, health problems, or a job loss

- You have a specific or immediate financial planning need (e.g., drafting a will, managing a distribution from a retirement account, paying long-term care expenses)
- Your income or expenses substantially increase or decrease
- Your portfolio hasn't performed as expected
- You're affected by changes to the economy or tax laws

Common questions about financial planning

What if I'm too busy?

Don't wait until you're in the midst of a financial crisis before beginning the planning process. The sooner you start, the more options you may have.

Is the financial planning process complicated?

Each financial plan is tailored to the needs of the individual, so how complicated the process will be depends on your individual circumstances. But no matter what type of help you need, a financial professional will work hard to make the process as easy as possible, and will gladly answer all of your questions.

What if my spouse and I disagree?

A financial professional is trained to listen to your concerns, identify any underlying issues, and help you find common ground.

Can I still control my own finances?

Financial planning professionals make recommendations, not decisions. You retain control over your finances. Recommendations will be based on your needs, values, goals and time frames. You decide which recommendations to follow, then work with a financial professional to implement them.

*There is no assurance that working with a financial professional will improve investment results.

COMMON FINANCIAL GOALS

- Saving and investing for retirement
- Saving and investing for college
- Establishing an emergency fund
- Providing for your family in the event of your death
- Minimizing income or estate 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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New Mortgage Disclosure Rules in Effect

What You Need to Know

The Consumer Financial Protection Bureau (CFPB), an independent agency of the U.S. government responsible for consumer protection in the financial sector, opened its doors in 2011. Since that time, the organization has heard from homebuyers that the documents used in buying a home are overwhelming and confusing, and that they often lack adequate time to review them before signing on the dotted line.

Now that the CFPB's new mortgage disclosure rules — Know Before You Owe — took effect on Oct. 3, 2015, you should feel reduced stress in understanding your mortgage documents.

The new Know Before You Owe rules represent a significant change in the mortgage production process designed to help consumers understand their loan options and avoid surprises during closing.

Here's what will change:

Prior to Oct. 3, consumers received four documents between application and closing — a Good Faith Estimate (GFE), a Truth-in-Lending Act (TILA) disclosure, a HUD-1, and a closing TILA document. The CFPB streamlined these four overlapping documents into two forms — the Loan Estimate and the Closing Disclosure.

Under the new rules, the lender must provide the consumer with the Loan Estimate no more than three business days after the loan application is submitted. The Loan Estimate shows the amount of the loan and the interest rate, the monthly payment, estimates of taxes and insurance, and the amount of cash required to close.

You also will have more time to review your Closing Disclosure. Prior to Oct. 3, lenders gave consumers their HUD-1 settlement

statement disclosure 24 hours in advance, if requested. Otherwise, the document often was provided at closing. Now, you'll automatically receive your Closing Disclosure no less than three business days before the scheduled closing date.

How will these changes improve the mortgage process?

The rule changes ensure you have adequate time to review the Closing Disclosure and ask your lender any questions you have about the terms of your mortgage. Perhaps most importantly, the new forms make it easier for you to determine if the loan at closing is the same one you were promised because you will literally be able to line up the Loan Estimate and Closing Disclosure to compare them. At First National Bank, we applaud efforts to make the loan process more transparent.

Consumers also will experience fewer changes to their loans because the new rules prohibit lenders from making "substantive changes" without triggering new closing disclosures and another three-day review period.

Are there any drawbacks?

While these changes are positive, the required review periods mean more time is added to the process and it's a good idea to err on the side of caution and increase your rate lock period. In addition, major changes to the terms in a mortgage may push back the closing since the changes could require another three-day review period.

Rely on us

Our experienced lending staff prepared for months in advance of the new disclosure rules and you can feel secure that we are committed to keeping you informed and

helping you navigate the changes painlessly. We will help you determine which rate lock is in your best interest and whether you have an adequate time cushion. We will advise you of potential delays that may impact your closing so you can ensure a seamless transition to your new home. First National Bank is a local community bank, made up of local lenders who make local decisions, so we are able to respond to changes quickly to keep your loan on track. When you work with us, you can feel confident that your mortgage is being handled by people who live and work in the same communities you do!

Contact one of our **experienced mortgage professionals** today to learn more about how these disclosure changes affect you.



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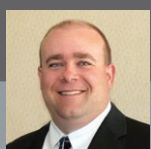


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Affordable Care Act Open Enrollment for 2016

Open enrollment for the Affordable Care Act will run from November 1, 2015 through January 31, 2016.

- ▶ If you enroll or change plans between November 1 and December 15, your new coverage will start January 1, 2016.
- ▶ If you enroll or change plans by January 15, 2016 your new coverage will start February 1, 2016.
- ▶ If you enroll or change plans between January 16 and January 31 your new coverage will start March 1, 2016.
- ▶ If you don't enroll in a 2016 health insurance plan by January 31, 2016, you can't enroll in a health insurance plan for 2016 unless you qualify for a Special Enrollment Period. In the Marketplace, you qualify for a special enrollment period 60 days following certain life events that involve a change in family status (i.e. marriage or birth of a child) or loss of other health coverage.
- ▶ If you don't have coverage in 2016, you may have to pay a fee. The fee is higher in 2016 than it was in 2015.



Andrew Kasten at FNB Hartford Insurance Services can help you navigate Marketplace programs. You can reach Andrew at **262-673-5800** or **akasten@fnb-hartford.com**. You also can **learn more at www.healthcare.gov**.

Holiday banking hours

Christmas Eve, Thursday, December 24th — **8:30 a.m. to 12:00 p.m.**

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

New Year's Eve, Thursday, December 31st — **8:30 a.m. to 3:00 p.m.**

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



Using Your Debit Card Online — *Think Again*

If you've ever thought, "What would we do without the Internet?" you're not alone. We use the Internet every day for entertainment, to keep in touch with friends, pay bills, read the news and SHOP.

According to Mintel's Online Shopping U.S. 2015 report, about 69 percent of U.S. online adults shop online at least monthly, and 33 percent shop online every week!

However, if you're using your debit card to conduct your online transactions, you may want to think again.

If your debit card is used fraudulently, your entire bank account is at stake. The Electronic Fund Transfer act, which regulates debit card use, says that you are only liable for \$50 if you notify your financial institution within two days of realizing your card has been lost, stolen or compromised. If you wait, or realize the fraud more than two days later, but within 60 days of when your statement is mailed, you could be liable for up to \$500. If you wait longer still, you are at risk to lose a significant amount of your money.

What can be even more troublesome though, is getting your cash back into your bank account. Disputes can be a long and difficult process to resolve, which means that you might be suffering some serious cash-flow problems in the meantime.

A credit card is a much better choice for online purchases because thieves are using money from your card issuer, rather than stealing directly from your bank account. Plus, credit card users are protected by the Truth in Lending Act, which says you're not liable for any debts if you report your card has been lost or stolen before unauthorized transactions are made, and there's a \$50 limit on liability even after your missing card has been used. Most credit card lenders won't even make you pay that. Disputes are generally easier to resolve because you have the card issuer (i.e. Visa® or MasterCard®) going to bat for you.

At First National Bank, our third-party debit card vendor utilizes an automated notification system that has greatly reduced our customers' losses from debit card fraud. The system, known as **EnFact**, will place an automated phone call to the affected customer indicating that there may have been some fraudulent activity on their debit card. EnFact provides a live call back number for the customer to call back and speak with someone. When the customer calls back, the suspicious activity is reviewed with the customer and the transaction immediately denied if the activity is determined to be unauthorized.

Your best protection for minimizing your exposure to fraud, though, is to use a credit card for online purchases and pay off your balance every month. First National Bank, through ELAN Financial Services, offers a number of personal Visa and American Express® credit cards and Visa business credit cards. Call us to learn more at **262-673-5800**.

Tips for Safe Online Shopping

1. Don't shop online unless your computer is protected with a firewall, plus antivirus and antispyware software.
2. Make sure the site you're buying from is secure and encrypted. When you're checking out, the website address should start with https, not http. There might also be a key, lock or certificate displayed. This means that the site offers encrypted SSL (Secure Sockets Layer) transactions.
3. Check the site's contact information. If no phone number is listed, that's a red flag. If you doubt the business's legitimacy, try to contact someone at the company through email before buying anything, and wait until you get a response before completing the purchase.
4. Do your research. Check online buyer reviews of the site, and look at all its return policies, warranties and guarantees. Read its privacy policy to see how they'll use your personal information.
5. Watch out for hidden fees, like return shipping and restocking fees, especially on large electronics items.
6. Never email any personal account information or access an online shopping site through an email link.
7. Never store your payment information with a site that isn't secure.
8. Use only one credit card for online shopping. That way, there's only one account that could be compromised in the event of loss or theft.
9. Don't buy anything from spammers or fall for a phishing scam. If a deal looks too good to be true (and the email contains too many spelling and grammar errors to count), it probably is. And never email or text personal information, passwords or PINs.
10. Trust your instincts. If the site seems shady, don't buy anything from it.
11. Save all records and receipts for all online transactions.
12. Monitor your accounts online instead of waiting for mailed statements. The earlier you spot a suspicious transaction — ideally, while it's still pending — the better.

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Your *community* bank. Your *opportunity* bank.

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