



the intersection

Where Community and Opportunity Meet

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

As an independent community bank, **we are focused on making the community successful.** If the community isn't successful, we aren't successful.

Unfortunately, sometimes community members are turned down for personal or business loans. This is an outcome we regret as much as the applicant. Our board of directors, made up of local community members, has established minimum qualifications and requirements involving revenue, credit, and collateral for the applicant's protection as well as ours. First National Bank has never engaged in irresponsible lending practices, and we don't ever intend to. We will never lend to a person or a business for our short-term gain if we believe it will cause the customer financial hardship later.

Our lenders do everything they can to try and help make business ventures successful, especially for small businesses, because we too are a small business. We strive to partner with our personal and business customers to ensure a successful relationship.

If you have been turned down for a loan, we encourage you to continue working with the lender to learn what steps you can take to be ready. Our lenders are invaluable resources and can counsel you or refer you to other sources on things like:

- ✓ How to shore up your credit
- ✓ Alternative funding sources or grant programs
- ✓ How to write a business plan

Our goal is to help you get to a position of financial readiness. *We encourage you to reach out to one of our personal or business lenders with any questions!*



We hope you have enjoyed our **COMMUNITY BANKING MONTH** activities during the month of April. We wish you a sunshine-filled spring and summer!

Spring/Summer recipe



Green Apple Salad

*This refreshing green apple salad recipes comes from our 110th Anniversary Cookbook and was submitted by **Jim Vogelsang**. Jim worked at First National Bank for 43 years and left as a vice president. We still have a few of our anniversary cookbooks, so grab one the next time you're in the branch!*

Salad

1 bunch romaine lettuce, chopped
6 oz swiss cheese, shredded
1 cup cashews
2 granny smith apples, cubed and with peels on
1/2 cup dried cranberries

Combine all ingredients in a large salad bowl.

Dressing

1/2 cup sugar
1/2 tsp. dry mustard
1/2 tsp. salt
1/3 cup white wine vinegar
2/3 cup oil
1 1/2 T. poppy seeds

Mix sugar, mustard and salt. Add vinegar and mix well. Slowly pour in oil and add poppy seeds. Mix well. Pour mixture over salad and chill.

Speaking of our anniversary, if you haven't seen our 110th Anniversary video stories yet, check out all 18 here: www.fnb-hartford.com/110th-anniversary.

Financial Basics: *Three Tips to Help You Get On Track*

As most everyone understands in theory, it's smart to be prepared for anything in life – personally, financially or professionally. But for many, good financial preparation – including establishing and maintaining solid financial habits or retirement readiness – is not as easy as it sounds.

According to the [Voya Retire Ready Index](#),^① only 17 percent of workers have a formal written financial plan, while nearly half (48 percent) have less than \$49,000 in retirement savings. The study, which focuses on the retirement readiness of workers and retirees, found that 27 percent of retirees and 59 percent of workers were extremely or very concerned about outliving savings.

Given these concerning statistics, how should you become financially prepared for retirement? Here are three tips to consider that can help get your planning and saving on track.

Tip #1: Establish (And Write Down) Your Financial Goals

At FNB Hartford Investments, we tell clients that planning involves setting both short and long-term goals. Also important to note, planning

involves investigating different ways to reach those goals. You need to explore and be open to different options to potentially have the best outcome.

Ask yourself this: what are your financial goals? Do you want to make a big purchase in the near future, such as an engagement ring, house or child's braces? For those closer to retirement, you may be thinking about a goal of retiring by age 65 with a certain amount of money saved.

Most of us are on a quest to become financially independent, but many lack the planning and know-how to get there. Writing down your goals is a great first step.

Tip #2: Prepare a Budget

The best way to establish a budget is to simply start keeping track of your money. Track your income, expenses and savings for two to three months, and then analyze the numbers to see how you are doing. While a budget may be easy to establish in theory, budgets can be difficult in practice because execution requires dedication and can involve cutting back on spending.

There are plenty of tools available to help you, such as [Voya's monthly home budget calculator](#). Find resources that work for you so that you can accurately track where your money is going and possibly find where you

can save more. And, don't forget to align your spending and saving with your long-term and short-term financial goals.

Tip #3: Understand Your Emotions and Money

The path to financial preparedness is not easy and there are many unexpected turns. In the ups and downs, it helps to have a better understanding of how you react to money. Money is such an important part of our lives because it affects our relationships, career choices, education, families, retirement, charitable giving, and much more.

A lack of money can place us in vulnerable situations, which can lead to emotional, knee-jerk actions, and actually make the situation worse.

It's important to know what it takes to rattle our own emotional cage; it could be a sudden drop in the stock market, a large, unexpected bill, conflicting financial priorities, or something else. Once you identify your emotional trigger spots, you can create a plan to steer yourself away from making bad decisions in crunch times.

Despite the financial world becoming more complicated, the path to financial independence remains fairly straightforward. Save, plan and get professional help when you need it.

Above all, to achieve your financial goals, choose the right plan for you and stick to it. Being financially prepared does not happen overnight – it's a journey – one with many opportunities to revisit, adjust and then keeping marching forward to financial security.

For information specific to your personal financial situation and investment goals, please contact FNB Hartford Investment Services at 262-673-8926.

^① Based on findings from two online consumer surveys commissioned by Voya of Workers and Retirees. Surveys were conducted in July 2014 by Greenwald & Associates, Inc.

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No bank guarantee. May lose value.



5 Steps for Mobile Device Security

According to the Pew Research Center, nearly three-quarters of Americans now own a smartphone.^① The devices allow us to access a plethora of information from nearly anywhere. Essentially, they are tiny computers. What is not as common, however, is whether we secure these devices and protect the information they contain about us.

It's more essential than ever to protect a smartphone because generally we take them everywhere we go, leaving us more vulnerable to a personal data loss than a desktop computer that never leaves home or a laptop or tablet that may leave home occasionally. In fact, a significant reason for data leakage is simple carelessness and lack of knowledge about how to secure a mobile device.

Here are 5 tips to help keep your smartphone secure:

1. Utilize Your Device Lock

A Pew Research Center survey found that 28 percent of U.S. smartphone owners do not use a screen lock or other feature to secure their phone.^② This is perhaps one of the easiest and most critical steps you can take to limit unknown or undesirable access to your phone.

The newest smartphones have iris or facial recognition that you can use to unlock your phone, along with fingerprint scanners. Many phones also offer a pattern unlock, a four- or six-digit pin, or a password unlock. You must enable these lock features to take

Related Tip

In addition to locking your device screen, you also can enable factory data reset (FDR) protection where your phone will destroy all data and reset itself if someone tries to unlock the device more than a certain number of times. For example, if Samsung Galaxy S7 users have this feature enabled, the data will be destroyed and the phone reset after someone tries to unlock the phone more than 15 times. iPhone users will be locked out of a device after six failed password attempts, and the lock-out duration increases with each failed attempt. However, iPhone users also can enable their phone to fully erase after 10 failed attempts. A factory data reset erases all of the information stored on the device, including data, settings, apps, contacts and photos, and returns the device's software to its original manufacturer settings. It's a good idea to utilize your phone manufacturer's back-up options so that if you do need to factory reset your device, you can restore critical information.



MORTGAGE PROGRAMS

Mortgage Rates Are Still Historically Low

The lowest-ever recorded rate for a 30-year-fixed mortgage was 3.31 percent in November 2012. That historic low was followed by five years of 30-year fixed mortgage rates fluctuating between 3.50 and just over 4.00 percent. Indeed, it's easy to see why some homebuyers think the current rate of about 4.50 percent is "high," after becoming accustomed to historic low rates.

Freddie Mac has been [tracking mortgage rates](#) since 1972. For some perspective, 30-year mortgages have averaged more than 8.00 percent over the past 45 years. Rates peaked in 1981 when the average rate for that year was 16.63 percent. Today, rates are just more than a quarter of that. In fact, 63 percent of mortgage holders are paying rates between 3.00 percent and 4.90 percent as of 2015 according to the Census Bureau.^①

One factor that influences mortgage rates is inflation. Economic growth often triggers inflation, and inflation causes long-term interest rates to rise. The strengthening U.S. economy is one reason why interest rates have inched up.

If You're Looking to Buy a Home

What this means for you, especially if you're a first-time homebuyer, is don't panic. Rates are still historically low. In addition, Wisconsin's housing market is tight, meaning there is a home inventory shortage and homes that go on the market are sold quickly. Be prepared to move swiftly by getting pre-approved for a home mortgage before you start house hunting. That way, if you find your dream home, you can act before the home is sold.

Learn more about the mortgage options and grant programs we offer at www.fnb-hartford.com/mortgage or contact a lender today!



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① Value Penguin. *Historical Mortgage Rates: Averages and Trends from the 1970s to 2017, February 2018*. Available from: <https://www.valuepenguin.com/mortgages/historical-mortgage-rates>.

Interest rate data from Freddie Mac's Primary Mortgage Market Survey (PMMS): <http://www.freddiemac.com/pmms/pmms30.html>

advantage of them. If possible, enable more than one. If you opt for a password, use a strong alpha-numeric passcode that is easy for you to remember but hard to guess. A longer password (nine or more characters) that combines lower-case letters, upper-case letters, numbers and special characters increases the security of the passcode exponentially and makes it extremely difficult to crack.

2. Stay off Public WiFi or Create a VPN

While public WiFi may help you save on your data usage, it is not secure. If you use public WiFi at a coffee shop, airport, restaurant or any other business, you are at an extremely high risk of having your emails read, documents copied, photos saved, etc.

Protect yourself by disabling automatic connections to open WiFi and only connect to trusted networks. Also avoid checking bank accounts or entering password information that could be stolen by someone else monitoring what you're doing.

If you must connect to public WiFi or an untrusted network, use a Virtual Private Network (VPN). A VPN creates a kind of tunnel, via encryption, between your device

and the internet, allowing you to create private access to the internet even though you're connecting to public WiFi. The VPN scrambles the transmissions via encryption so that hackers can't make sense of the information.

You can search the app store for free and paid VPN provider apps.

3. Utilize the App Store and Keep Apps Updated

Speaking of apps... in general you should only download apps from the Apple App Store or from Google Play. Apps from the app store are verified to be non-malicious. In addition, set your phone to automatically download and install updates to your apps. Every day developers are finding new vulnerabilities in their apps and are developing "patches" to fix these vulnerabilities. Every app has the potential to compromise your data and device, and delaying updates puts you at risk.

4. Don't Put Off System Updates

Just like app updates, don't put off system or software updates for your phone overall. Like app updates, system and software updates patch holes resulting from ever-

changing security threats. Don't put off updates until it's too late!

5. Enable Remote Wipe

Set up remote wipe, available, for example, through Apple's iCloud or Samsung's Find My Mobile feature, so that if your phone is lost or stolen, you can remotely wipe the data on it. These services also offer features to help you find a lost phone. It's important to remember that your phone's data could already be compromised by the time you realize it's missing and initiate the wipe, which is why it's critical to start with step 1 and establish a strong, secure passcode.

Bonus Tip: Make your emergency contacts visible on your device lock screen. You can set this up on an iPhone via the Health app by filling out the Medical ID information and making it visible from the lock screen. For an Android phone, this feature is available in "Settings" and "Lock Screen and Security," depending on the version of your operating system. Having a visible emergency number may help a good Samaritan return your lost phone.

These five steps will go a long way in keeping your device and personal information safe and secure!

① Pew Research Center. *10 Facts About Smartphones as the iPhone Turns 10, June 2017*. Available from: <http://www.pewresearch.org/fact-tank/2017/06/28/10-facts-about-smartphones/>.



Summer banking hours

Memorial Day (Monday, May 28) — **CLOSED**
 July 4th (Wednesday, July 4) — **CLOSED**
 Labor Day (Monday, September 3) — **CLOSED**
Wishing you a warm and safe summer!

EMV Chip Debit Cards Coming Soon!

First National Bank will be launching its EMV chip debit cards to existing customers in late spring. Customers will receive their new card just prior to the month their current card expires.

What is a Chip Card?

An EMV chip card is a debit or credit card that contains an embedded microprocessor chip that stores and protects cardholder data. “EMV” stands for the original developers of the technology – Europay, MasterCard® and Visa®.

Information programmed into the chip is personalized for your account and each transaction is unique, adding an additional layer of security to provide greater protection against fraud for purchases made at the point-of-sale.

The payment information transferred for a transaction on a debit or credit card with a traditional magnetic stripe is always the same, making it easily copied (skimmed) with a simple and inexpensive card-reading device. The payment data on chip-enabled card is dynamic (always changing), making it effective in combating counterfeit fraud.

EMV chip technology is becoming the global standard for debit and credit card payments. As a result, your chip card will make traveling easier and more convenient due to their wide acceptance. Most merchants in other countries use chip-enabled terminals that will work with your new card.

How Do I Use my Chip Card?

If a merchant already is using a chip-enabled terminal, paying is as easy as:

1. Insert your card, face up and chip end into the terminal.
2. Leave your card in the terminal during the entire transaction.
3. Follow the instructions on the screen and either sign your name or enter your PIN as needed.
4. Be sure to remove your card and take your receipt when your transaction is complete.



If a merchant isn't using a chip-enabled terminal yet, you'll still be able to swipe your card to make your purchase, just as you do today.

At an ATM: Insert your chip card into the terminal and follow the instructions on the screen. Depending on the type of ATM, you may be prompted to re-insert your card. Leave the card in the ATM until the transaction is complete and the card is released, and then remove your card and any cash you may have withdrawn. A PIN is needed for ATM transactions.

On the Internet or On the Phone: Nothing has changed for transactions made online or by telephone. You'll make payments just as you do today.

First National Bank will soon have the ability to instantly issue permanent EMV chip debit cards at the Hartford branch. The Richfield and Slinger branches will offer next business day availability, or customers have the option of driving to Hartford to pick up their card in person if they need it the same day. New customers, or existing customers who need to replace a lost or stolen card, won't need to use a temporary card or wait to receive their new, permanent card in the mail.

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

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