

Priority 50 Club

# NEWS & VIEWS

## FIRST NATIONAL BANK NORTH

June 2017



Don't be skeptical, try it!

### Mobile Banking

Think about how handy it would be to move money from one account to another while in the check-out aisle. To check balances while sitting in your easy chair!

First National Bank Mobile Banking enables anyone with an online banking account to access their account information from a mobile device. Visit your associated App Store and search for FNBNorth or First National Bank North.

Use the downloadable application service to:

- Check account balances
- Review recent account activity
- Transfer money between accounts
- Pay Bills
- Change and cancel pending payments
- Send someone money via PopMoney
- Deposit checks via Mobile Check Deposit
- Find ATM and branch locations

Requirements:

To use the First National Bank Mobile Banking downloadable application, your mobile device must have an operating system that supports application downloads and may require a data service plan. Message and Data rates may apply.

### Faces of First National Bank

We are proud to share "The Faces of First National Bank". See page two and three for some of our employee profiles. Our employees are the best representation of our commitment to you, our valued customers.

### Savings Bonds..... Did You Know?

Each year, over 15,000 savings bonds and 25,000 payments are returned to the Department of the Treasury as undeliverable. In addition, billions of dollars in savings bonds have stopped earning interest, but haven't been cashed. Do you or a deceased loved one own a savings bond, or registered Treasury note or bond that has matured and is no longer earning interest? If you are the owner or beneficiary of a savings bond, did you know that you can have them re-issued to add another name or beneficiary name? Your estate planning should include updating the information on the savings bonds that you hold. To find out if your savings bond has stopped earning interest, check the issue date on your savings bonds, then visit [treasurydirect.gov](http://treasurydirect.gov) or stop in at your local branch of First National Bank North with your savings bond. We will be happy to help you cash your bond for you or look up its current value and interest history.



### A woman on the phone to her friend;

I feel like my body has gotten totally out of shape, so I got my doctor's permission to join a fitness club....I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But, by the time I got my leotards on, the class was over.

# Faces of First National

## Alicia Burgers

I work at our Remer office. I have been in the banking business for 32 years and have worked for First National Bank for five years now! My area of expertise is in lending, commercial and consumer.



I've been married to my high school sweetheart, Doug, for 41 years! We have two children Erin and Nick! Erin is married with two kids, ages 4 and 8, and lives in Duluth. Nick and his wife, Kim, live in Longville. In my free time I enjoy spending time with my grandkids and quilting.

Stop in to the Remer office, I look forward to seeing you!

## Trish Emerson

I have worked for First National Bank as a teller at our Longville office for a year and a half and absolutely love it!



I recently got married and extended my family by three! My amazing husband has twin 13-year old boys and they have been such an adventure! It has become an absolute blessing becoming their stepmom.

My family and I enjoy spending time fishing, swimming and gardening in the summer! There is nothing like fresh picked vegetables that you grow yourself. In the winter we all enjoy cuddling up and watching movies together.

Stop in to our Longville office and say hi!

## Alyssa Johnson

I work as a Teller at the Pequot Lakes Office! I have worked for First National Bank for six and a half years.



I have been married to my husband, Dan, for nine years who is co-owner of an auto repair shop. We live in Pequot Lakes with our son, Wyatt. Wyatt is six years old and full of energy!

I enjoy fishing, hiking, gardening, scrapbooking and playing sports with my family!

Please stop and see me at the Pequot Lakes Office!

## Frank Lamb

I have worked for First National Bank North for 25 years, and I work out of the Walker Office. My area of expertise is in commercial, real estate and consumer loans.



I grew up in Akeley, Minnesota and graduated from Akeley School. I have one sister and one brother who is married to Cy's sister, who happens to work with me! I have a beautiful fiancé, Tippy, whom I've been with for 14 years. Tippy has a son and a daughter. My hobbies include golfing, hunting, concerts, cooking, playing piano and cards, and watching any type of sports!

Please stop and say hi to me at the Walker Office!

## Save the Date!

- State Fair - August 31st
- Fish Fry - September 13th
- Sr. Defensive Driving Class - 4 hour refresher course - September 21st
- Christmas Open House - December 1st

# Faces of First National

## Randall Morrison

I have worked for First National Bank as a Lender for 15+ years. I currently work out of the Walker Office. I have twin daughters, Avery and Aubrey, that keep me very busy. Many of you know my mother Toni, whom also worked for First National Bank for many years.



In my spare time I am hanging out with my girls. Generally we are at extra curricular activities such as basketball or dance. When we are not at school events we can be found outside enjoying all Minnesota has to offer. Fishing, boating, and water skiing are a few of our favorite things to do.

Stop on by the Walker office and say what's up!

## Chelsea Swiggart

I have been a part of the First National Bank team for four years. I work in customer service out of the Backus office.

I am a single mom of a very active 7-year old boy named Logan and two dogs!

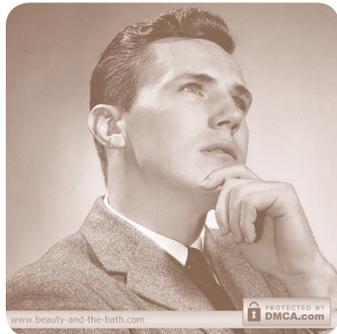


My family and I enjoy being outside and doing anything we possibly can to have fun! We love hunting, fishing, four-wheeling, grilling and boating. I have recently taken an interest in the field of construction and am currently learning the trade!

I can't wait for you to come in and say hi to me.

## Identity Theft Steps You Should Take to Prevent It!

The number of Americans affected by identity theft will top 30 million this year. Identity theft happens when someone steals your personal information to establish credit...purchase items... or borrow money in your name.



How can you protect yourself? Here are some important facts, tips and reminders:

1. Safeguard your financial information such as checking and credit card numbers and your Social Security number. Unless you know the person or organization you are dealing with, don't give it out, even to someone claiming to be your bank.
2. Report lost or stolen checks immediately. Review new deliveries of checks to make sure none have been stolen in transit.
3. Notify your bank of suspicious phone inquiries such as those asking for account information to "verify a statement" or "award a prize". If they ask if you can hear them don't say "yes" that

is a ploy to record you agreeing to a contract, purchase or other commitment that you are not intending to agree to.

4. Shred financial solicitations or financial statements before disposing of them. An example would be an unsolicited pre-approval for a credit card.
5. Deposit your mail into a secure official Postal Service collection box.
6. If regular bills fail to reach you, call the company to find out why. Someone may have filed a false change-of-address notice to divert your mail and steal your identity.
7. If your bills include questionable items, investigate immediately. This is often the first sign of identity theft fraud.
8. Avoid phishing scams. Never reply directly or click on a link in response to an e-mail or pop up message that asks for personal or financial information. If you are concerned about your account, contact the company or institution directly. Remember that your bank will never contact you "out of the blue" to ask for personal financial information. Be suspicious of any message on your computer that asks you to respond to a warning about your computer security being breached.

## Distracted Driving?

Distracted driving is fast becoming one of the country's biggest health concerns.

Distracted driving is any activity that diverts attention from driving, including talking or texting on your phone, eating and drinking, talking to people in your vehicle, fiddling with the stereo, entertainment or navigation system, taking a photo, checking email or posting to social media sites, putting on make-up/grooming—anything that takes your attention away from the task of safe driving.

Texting is the most alarming distraction. Sending or reading a text takes your eyes off the road for 5 seconds. At 55 mph, that's like driving the length of an entire football field with your eyes closed.

During daylight hours, approximately 660,000 drivers are using cell phones while driving. That creates enormous potential for deaths and injuries on U.S. roads. Teens were the largest age group reported as distracted at the time of fatal crashes.

You cannot drive safely unless the task of driving has your full attention. Any non-driving activity you engage in is a potential distraction and increases your risk of crashing.

Your State legislature and governor make the laws regarding distracted driving. Many States now have laws against texting, talking on a cell phone, and other distractions while driving.

We can all play a part in the fight to save lives by ending distracted driving.

*Submitted by First National Insurance Services*

People don't care how much you know  
until they know how much you care.  
-Theodore Roosevelt



### Walker Main Office • 218-547-1160

#### Lobby

Monday-Friday 8:30 to 4:30  
Saturday 8:30 to 12:00

#### Walk-Up/Drive-Up

Monday-Friday 7:30 to 6:00  
Saturday 8:00 to 12:00

### Akeley

#### Lobby

Monday-Friday 9:00 to 4:00  
Saturday Closed

#### Drive-Up

Monday-Friday 9:00 to 5:00  
Saturday 9:00 to 12:00

### Backus, Hackensack, & Remer

#### Lobby

Monday-Friday 9:00 to 4:00  
Saturday Closed

#### Walk-Up/Drive-Up

Monday-Friday 8:00 to 5:00  
Saturday 9:00 to 12:00

### Baxter & Crosslake

#### Lobby

Monday-Friday 8:30 to 4:30  
Saturday Closed

#### Walk-Up/Drive-Up

Monday-Friday 8:00 to 5:30  
Saturday 8:30 to 12:00

### Longville Main Office

#### Lobby

Monday-Friday 9:00 to 4:00  
Saturday Closed

#### Walk-Up

Monday-Friday 8:00-5:00  
Saturday Closed

### Longville Drive-Up Office

Monday-Friday 8:00 to 5:00  
Saturday 9:00 to 12:00

### Pequot Lakes

#### Lobby

Monday-Friday 8:30 to 4:30  
Saturday Closed

#### Walk-Up/Drive-Up

Monday-Friday 7:30 to 6:00  
Saturday 8:00 to 12:00

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

ATM's available at all locations.

Forwarding Service Requested

P.O. Box 520, Walker, MN 56484

