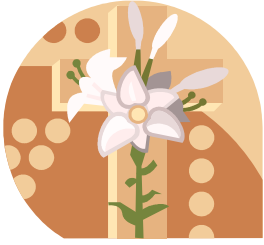


April 2009



Happy Easter!

Come Home to...



First National Bank

Liberal & Hugoton



1700 North Lincoln, Liberal, Kansas



We're Going to Italy!

Come with us!

You do **not** have to be a First Prestige Club member to join the group on this exciting, fun-filled trip to Italy's Tuscany.

If you have any interest at all, please contact Jody Holt or Darin Payne at the bank at 624-1971, for more information about this once-in-a-lifetime opportunity.



First National Bank of Hugoton

Takes Top Honors!!!

The table of First National Bank — Hugoton Branch — received the **Top Notch Table Decoration Award** at the Hugoton Chamber of Commerce Banquet on March 24, 2009!



*Online Bill Pay Keeps Getting Better!*

On April 4, 2009, enhancements to our free Online Bill Pay will make it easier than ever before to pay your bills online!

You can make payments, view pending and recent payments and add new payees — all from one page.

Enter the amount, enter the day for the payment to be sent (either by selecting a date from the dynamic calendar or entering one into the date box) and then press "Pay." Payments can be edited or cancelled up until the payment is processed.

There will be more guidance to first-time users, including step-by-step instructions in setting up payees, to making that first payment.

REFLECTIONS

- When you find yourself in a hole, quit digging. *Will Rogers*
- When you know you are right, what good does it do to prove others wrong?
- If you didn't give your best today, what are you saving it for?
- Life is short—enjoy every potato chip!
- If you're bored, plant a garden. It will keep you busy for the next eight months.
- My life is weaving an intricate, necessary pattern that is uniquely mine. I will be grateful for the experiences of today that give my tapestry its beauty.
- In goodness there is all kinds of wisdom. *Euripides*



Managing Your Money in Good Times and Bad

It's always smart to control your spending, but if you or others in your family are facing difficult times financially, it is especially important to spend less so you can have more money to pay essential bills or to add to a savings account you can tap into in an emergency.

As a first step, think about creating a budget. Make a list of your monthly expenses divided into two groups—your "needs" and your "wants." The needs are expenses that are absolutely necessary, such as housing, utilities, food, and transportation. The wants are optional purchases.

After you make your list, cut back on the second category. Possible places to cut back on unnecessary spending include restaurant meals and premium TV channels.

Also consider opportunities to save on the necessities. For example, if you're shopping for needed shoes, ask yourself if you really need those \$200 sneakers or if a less expensive pair will do. And, make your lunch at home and bring it to work instead of eating out.

Don't use your credit cards to buy things you really can't afford.

Be careful before cutting insurance coverage. It's important to have adequate insurance, especially for life, health, disability and property coverage. While it's a good idea to review your insurance coverage every year or so and not carry more than is necessary, think twice before dropping insurance to save money.

Cutting back on an already tight budget may seem daunting, but you can find ways to spend less and still enjoy life's blessings.

First National Bank  
Liberal/Hugoton



Main Bank  
1700 N. Lincoln  
Liberal, KS 67901  
(620) 624-1971

Hugoton Branch  
502 South Jackson  
Hugoton, KS 67951  
(620) 544-8908

Express Bank  
4th & Lincoln  
Liberal, KS 67901  
(620) 626-1359

Money & Mart  
250 E. Tucker Road  
Liberal, KS 67901  
(620) 624-2700

Express Bank South  
930 S. Kansas  
Liberal, KS 67901  
(620) 624-1888



MEMBER FDIC

EQUAL OPPORTUNITY  
LENDER

This newsletter is being provided as a service to our customers to keep you informed of events taking place in the bank and the banking industry. We hope you enjoy it!

If you have any comments or suggestions, please let us know!

If you would like to receive the monthly newsletter via e-mail, please contact:  
Jana Jantzen at: [janaj@fnbliberal.com](mailto:janaj@fnbliberal.com)

CALENDAR OF EVENTS

- |                        |   |
|------------------------|---|
| April 3                | Chamber Breakfast @ SCCC, hosted by USD #480 @ 7:00 am        |
| April 6                | Barn Yesterday Display<br>SCCC/ATS Library<br>8:00 am—8:00 pm |
| April 12               | Easter  |
| April 15               | First Prestige Club Movie Day                                 |
| April 17<br>& April 18 | Spring Musical—SCCC/ATS Theatre<br>7:30 pm                    |
| April 27               | LHS Academic Banquet  |
| April 30               | Formal Concert—SCCC/ATS Theatre<br>7:30 pm                    |
| May 2                  | Pops Concert—SCCC/ATS Gym<br>7:30 pm                          |

**ATTENTION: Social Security Recipients & SSI Beneficiaries**

It has been announced that the federal government will send out a one-time \$250 economic recovery payment to people who receive Social Security and Supplemental Security Income (SSI) benefits beginning in early May 2009 and throughout the month.

No action is required to receive the payment, which will be sent separately from the regular monthly payments. To receive the payment, the individual must have been eligible for Social Security or SSI during the months of November 2008, December 2008 or January 2009.

For more details, go to: [www.socialsecurity.gov/payment](http://www.socialsecurity.gov/payment)



*When the Economy Cools Down, Financial Scams Heat Up!*

*(Information provided by FDIC: FDIC Consumer News—www.fdic.gov)*

The economy may be slow, but thieves looking for victims are as busy as ever. Crooks are taking advantage of the difficult economy to trick people into accepting fraudulent and deceptive offers that seem beneficial on the surface, but actually cost a lot of money or result in identity theft.

**Mortgage rescue schemes:** Companies posing as foreclosure specialists claim they can save a home from foreclosure by lowering the loan balance, interest rate and monthly payments, and "all for an upfront fee." Instead, homeowners should contact their mortgage loan servicer to request a modification of their loan. There is no need to spend thousands of dollars to get help. Before contacting your lender or loan servicer, think about getting help from a reputable housing counselor who can help at no charge or a small fee. Find one through groups such as NeighborWorks America ([www.nw.org](http://www.nw.org)) or by calling 1-888-995-4673. Or for a referral to a

counseling agency certified by HUD, call 1-800-569-4287.

**Other credit-related scams involving upfront fees:** Several scams have been circulating since problems emerged in mortgage and other credit markets. In some cases, con artists claim they can "guarantee" loan approvals to people with credit problems—in exchange for a big upfront fee. Of course, after collecting the nonrefundable fee, the loan falls through. No legitimate lender can promise a loan without looking at a borrower's financial condition. And in most cases, loan fees are typically collected at the end of the lending process, not at the beginning.

**Work-at-home scams:** Thieves prey on people who have lost their jobs or need extra cash by sending unsolicited emails and running advertisements offering flexible, easy part-time jobs working at home and involve a lot of pay for doing very little, such as processing payments or shipping items. The "employer" may steal your identity and commit fraud by obtaining your bank account and Social Security number, perhaps as part of a fake job appli-

cation. Or, you could face major losses if your new employer requests that you deposit a check or electronic transfer into your bank account and wire funds out of your account after deducting your "commission," and later the check that was deposited is returned as fraudulent. You're responsible for the money because it was deposited to your account.

**Use common sense and protect yourself.**

\*Be wary of requests to update or confirm personal information in response to an advertisement or an unsolicited call, text message or email.

\*Walk away from any offer from a stranger that involves a large deposit to your account and instructions to wire any of that money back, or to someone in another country.

\*In general, assume that any offer that sounds unrealistic or is otherwise "too good to be true" - is probably a fraud.