

January 2010

A HAPPY  
NEW YEAR

Come Home to...



First National Bank

Liberal & Hugoton

the OnePlace  
to go



The Main Bank at  
1700 N. Lincoln

Express Branch at  
4th & Lincoln  
Liberal

and the

Hugoton Branch  
will be

**CLOSED**

Monday  
January 18, 2010  
Martin Luther King  
Jr.'s Birthday

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Express South and  
Money\$Mart  
will be  
**OPEN**  
regular hours!

## Don't be scammed in 2010!

Be wary of a new e-mail scam that's making the rounds.

The scam came to light after authorities received reports of e-mails, purportedly from the Federal Deposit Insurance Corporation, or FDIC claiming that the financial institution which the customer has opened an account with, is on a list of banks that are "failing" and that the FDIC is taking control of that institution's assets.

The e-mail then instructs the recipient to click on a link that supposedly takes the recipient to the FDIC website, when in reality, the website is actually fake. When the recipient clicks on the fake FDIC website, they are prompted to enter sensitive information, such as account numbers for

checking and savings accounts, and other personal information.

This is a "phishing" scam – one where criminals attempt to collect personal information from people that can be used to drain bank accounts without the owner's knowledge.

The FDIC does not send out email messages to private individuals under any circumstances, and anyone purporting to represent the FDIC in such a manner is not legitimate.

Be especially wary of e-mails requesting any type of personal information, and for the sake of safety, disregard or delete such e-mails.

The old "Nigerian" scams and Lottery scams are still

going strong, too. In these scams the criminals actually send a check and request that the victim keep part of the funds and send the rest with instructions on where to send it. After the money is sent, the check that was deposited is returned as fraudulent.

To fight off scams, pay attention and trust your instincts. Promises of big bucks for little or no effort and deals that sound too good to be true, are used to get your hard earned money.

Don't share sensitive personal information in an e-mail or over the phone from a call you have not initiated.

Be aware and don't be scammed in 2010!

### REFLECTIONS

- Never think of yourself as a "self-made person." Thousands of hearts, souls, hopes and hands molded the form that became you.
- When in doubt, just take the next small step. *Regina Brett*
- Good luck often comes when it's least expected.
- Frame every so-called disaster with these words: "In five years, will this matter?" *Regina Brett*
- A smile is an inexpensive way to improve your looks. *Andy Rooney*
- In order for you to succeed, your desire for success should be greater than your fear of failure. *Bill Cosby*



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



EQUAL OPPORTUNITY  
LENDER

MEMBER FDIC

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@fnliberal.com](mailto:janaj@fnliberal.com)

**Pick up your 2010 Calendar at the Bank!**

**Thank you, Christmas Angels!**

Thank you to all the Christmas Angels that helped with gifts for all the little angels from the Angel Tree this Christmas! Your generosity made an incredibly wonderful Christmas for some children in our community. The need was great this year, and you truly made a difference. The smiles were unforgettable.

May you have a Blessed New Year!  
Thank you! Thank you!



First National Bank is sponsoring the  
SCCC Saints Basketball Games against Cloud  
County Community College on  
Saturday, January 16, 2010.

Pick up your Complimentary FREE  
Admission Ticket from any FNB Location!

**GO SAINTS!**

Calendar of Events

- January 1 Bank Closed
- January 4 USD 480 School Resumes after Christmas Break
- January 16  
FNB Sponsors Saints Basketball  
Cloud County Community College
- January 18  
Martin Luther King, Jr. Day  
Main Bank, Express Bank & Hugoton  
Branch Closed
- January 20  
First Prestige Club Movie Day
- January 21  
F.A.C.T. Conference  
Seward County Event Center
- January 30  
Soil Conservation  
Dinner

**ATTENTION: LHS HIGH SCHOOL SENIORS!**

The First National Bank of Liberal will award two (2) \$250 Scholarships to graduating seniors.

Applications are available in the Counselor's Office at the High School.

Deadline for submitting completed applications at the Counselor's Office is March 24, 2010.

Thank you!

**NEW YEAR'S TRADITIONS**

There are lots of New Year's traditions out there. Here are a few of the most popular ones!

- **Eat black-eyed peas and cabbage** (or other greens) on New Year's Day. Leafy green cabbage is a symbol of paper money, and eating it is said to bring prosperity in the New Year. Black-eyed peas are thought to be a symbol of humility, and eating them is believed to bring good luck as well.
- **Watch a New Year's Day parade.** The Tournament of Roses Parade dates all the way back to 1890 and the spectacular floats are simply mind-boggling.
- **New Year's Resolutions.** Write down your hopes for the coming year. Good Luck!
- **Eating sauerkraut** is an old Pennsylvania Dutch tradition said to bring good luck.
- **Kissing At Midnight** on New Year's Eve at the stroke of midnight. It is generally believed that whatever you are doing when New Year's day arrives is what you will be doing for the rest of the year.
- **Singing Auld Lang Syne.** A Scottish song published in 1796. The song celebrates the remembrance of old friends.



**HAPPY NEW YEAR 2010!!!**

**Whatever YOU do for New Year's . . . Have a good one!**