

JANUARY 2009



**First National Bank**  
Liberal & Hugoton



The Main Bank at  
1700 N. Lincoln

Express Branch at  
4th & Lincoln

Liberal  
and the

Hugoton Branch  
will be

**CLOSED**

Monday

January 19, 2009

**Martin Luther King  
Jr.'s Birthday**

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Express South and  
Money\$Mart

will be **OPEN**

regular hours!

## FDIC INSURANCE

The basic limit on federal deposit insurance coverage has been temporarily increased from at least \$100,000 to at least \$250,000 per depositor. This coverage was effective October 3, 2008. The basic FDIC insurance limit is scheduled to return to \$100,000 on January 1, 2010. Certain retirement accounts will continue to be protected up to \$250,000 because that is the permanent level previously set by Congress.

You may qualify for more than the basic insurance coverage at one insured bank for deposits held in different ownership categories.

\*Single accounts (one name only) are insured up to \$250,000;

\*Joint accounts (two or more owners) are protected up to \$250,000 per owner;

\*Certain retirement accounts including IRAs, are covered up to \$250,000; and

\*Revocable trust accounts (deposits intended to pass along to named beneficiaries when the account owner dies) can be protected up to \$250,000 for each named beneficiary subject to specific limitations and requirements. The most common example of a revocable trust account is a payable-on-death (POD) account. Another common

example of a revocable trust account is a "Living Trust" account that is governed by a formal, legal document drafted by an attorney.

This additional coverage has helped to reassure customers that their deposits are safe. In addition, the First National Bank of Liberal is participating in the FDIC's Transaction Account Guarantee Program.

Under this program, all non-interest bearing transaction accounts (checking accounts) are fully guaranteed by the FDIC for the entire amount in the account. Non-interest-bearing transaction accounts for the purposes of the Transaction Account Guarantee Program, include NOW Accounts when the interest rate is no higher than 0.50%, and the interest rate must not exceed 0.50% at any time prior to the expiration date of the program on December 31, 2009.

Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

For more information about the rule changes, you may visit the FDIC website at:

[www.fdic.gov/deposit/deposits/changes.html](http://www.fdic.gov/deposit/deposits/changes.html) or stop by the bank and see one of our Personal Bankers.

### REFLECTIONS

- Never does the human soul appear so strong and noble as when it foregoes revenge, and dares to forgive an injury. *Edwin Hubbell Chapin*
- Love is a little blind; when we love someone dearly we unconsciously overlook many faults. *Beatrice Saunders*
- A true friend is a gift of God, and He only who made hearts can unite them. *South*
- Never witness a tear with apathy or indifference. Words, looks, actions—all may be artificial; but a tear is unequivocal; it comes direct from the heart, and speaks at once the language of truth, nature, and sincerity.
- When we bend our knees in prayer it keeps us from breaking under the load of cares.

The First National Bank will be sponsoring

SCCC Saints Basketball

Saturday, January 10, 2009

Seward County

Vs.

Colby Community College

**GO SAINTS!**

Women—6:00pm

Men—8:00 pm

Pick up your Complimentary FREE Admission Ticket from any First National Bank Branch location!

**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@fnbliberal.com](mailto:janaj@fnbliberal.com)

New Year's Resolutions

New Year's Resolutions are goals that individuals strive to attain in the New Year! Here are the most popular goals!

- \*Lose Weight
- \*Pay Off Debt
- \*Save Money
- \*Get a Better Job
- \*Get into Shape
- \*Eat Right
- \*Get a Better Education
- \*Drink Less Alcohol
- \*Quit Smoking
- \*Reduce Stress Overall
- \*Reduce Stress at Work
- \*Take a Trip or Vacation
- \*Volunteer to Help Others

My favorite resolution is not to make any resolutions because after about . . . A DAY . . . I've already broken most of them!

Good luck!

**Happy New Year 2009**



**THANK YOU!**

**Thank you** to all of the Christmas Angels that helped with the First National Bank Christmas Angel Tree project. We would not have been able to light up all those little faces without your help! You are awesome!

**Thank you** for coming to our Holiday Open House and Ribbon Cutting on December 12! It was a fun day and we were blessed to have so many of you come in and celebrate with us!

And

**Thank you** for your business.

We appreciate the opportunity to serve your financial needs.

Calendar of Events

January 1	Bank Closed
January 5	School resumes after Christmas Break
January 10	SCCC Basketball sponsored by First National Bank
January 13 & 14th	F.A.C.T. Conference—Seward County Event Center
January 13 to 15th	Garden City Farm & Ranch Show
January 19	Martin Luther King Jr. Birthday Holiday—Main Bank/Hugoton Branch Closed Express/Express South/Money\$Mart Open
January 21	First Prestige Club Movie



**ATTENTION: LIBERAL HIGH SCHOOL SENIORS GRADUATING MAY 2009**

First National Bank will award two (2) \$250 scholarships to graduating LHS seniors. Scholarship Applications are now available in the LHS Counselor's office.

Deadline for turning in completed applications is March 25, 2009.

It will be here before you know it!

