

The Voice Is Designed Exclusively for our VIP Club® Members

the
oice

2024

happy new year

New Year, New Savings

As we welcome the dawn of a new year, it's not only a time for resolutions but also an opportune moment to make strategic financial decisions. One avenue worth exploring is the realm of Certificate of Deposits (CDs), where the promise of higher interest rates beckons as a beacon for serious savers.


CDs are secure, interest-bearing deposits offered by financial institutions. Their fixed term and interest rate make them attractive to individuals seeking stable and predictable returns on savings. The current economic landscape, coupled with a commitment to financial recovery, has led to higher yields, creating a unique opportunity for savers.

Benefits of Investing in CDs in the New Year:

- **Stability and Predictability:** CDs offer a level of stability and predictability that is particularly appealing to conservative investors. With a fixed interest rate and term, you can anticipate the return on your investment, providing a sense of financial security.
- **Diverse Term Options:** Financial institutions typically offer CDs with a range of term options, from short-term to long-term. This flexibility allows investors to align their savings goals with the appropriate time frame, whether it's for a few months or several years.
- **Risk Mitigation:** Unlike more volatile investment options, CDs carry minimal risk. Your principal is safeguarded, and the agreed-upon interest rate remains constant throughout the term of the CD. This shields your savings from market fluctuations and economic uncertainties.

As you embark on a new year filled with financial aspirations, consider the exclusive advantages that First National Bank's CD Special could bring to the table. Our commitment to your financial well-being is unwavering, and our CD Specials stand as a testament to the opportunities we provide for you to thrive financially. Take the first step toward elevating your savings by exploring our exclusive offerings and envision a year of financial growth and security with First National Bank.

Call your local branch today to learn about the rate specials being offered near you!

 Can you find this piggy bank hidden somewhere in these pages?



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Winter 2024

FEATURED ARTICLES IN THIS ISSUE:

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Sip and Savor-
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Comprehensive
Guide

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Sip and Savor

Festive Winter Beverages



Mulled Cider

- 4 cups apple cider
- 1 orange, sliced
- 8 whole cloves
- 2 cinnamon sticks
- 1/2 teaspoon ground nutmeg
- 1/4 cup honey or maple syrup
- Brandy or rum (optional)

In a pot, combine all ingredients but brandy or rum. Bring the mixture to a simmer over medium heat, stirring occasionally.

Reduce heat to low and let it simmer for at least 15-20 minutes to allow the flavors to meld.

Strain the cider into mugs and add a splash of brandy or rum if desired.



Peppermint Mocha

- 1 cup strong brewed coffee
- 1 cup milk
- 2 tablespoons cocoa powder
- 2 tablespoons sugar
- 1/4 teaspoon peppermint extract

Instructions:

In a saucepan, whisk together the coffee, milk, cocoa powder, and sugar over medium heat.

Heat until hot but not boiling, stirring constantly.

Remove from heat, stir in the peppermint extract.



Spiced Hot Chocolate

- 2 cups whole milk
- 1/2 cup heavy cream
- 1/4 cup cocoa powder
- 1/4 cup granulated sugar
- 1/2 teaspoon ground cinnamon
- 1/4 teaspoon ground nutmeg
- A pinch of cayenne pepper
- 1 teaspoon vanilla extract

Instructions:

In saucepan, whisk all ingredients but the vanilla extract. Heat the mixture until hot but not boiling, stirring frequently.

Remove from heat and stir in the vanilla extract.

Enjoy!

Tips: Add a swirl of whipped cream on top of your beverages for an indulgent touch. Garnish with cinnamon sticks, they look great and give a subtle spice. Rim your mugs with crushed candy canes or sprinkle them over whipped cream.

GUARDING YOUR FINANCES

A COMPREHENSIVE GUIDE: FINANCIAL EDUCATION AND ONLINE SAFETY

In an era where information is power, ensuring that we are well-versed in financial education is key to safeguarding our hard-earned money. But where does one even start? We've gathered a few fantastic resources to help you stay in the know.

The Federal Trade Commission (FTC) is committed to educating, protecting, and preventing consumer losses resulting from illegitimate business activities. Explore a wealth of educational materials, resources, and up-to-date articles on their website, [ftc.gov](https://www.ftc.gov). Notably, their consumer alerts provide particularly valuable information, often highlighting recent and emerging scams that consumers should stay vigilant about!

First National Bank is proud to be a Member FDIC insured bank- Did you know that the FDIC provides an extensive range of resources for consumers? From cybersecurity and financial privacy to insights on recent scams, you'll discover valuable information to empower you and help you stay in control. Check out the Consumer Resource Center at [FDIC.gov](https://www.fnb.com/consumer-resource-center).



A CALLER IS ASKING FOR PERSONAL INFO: HOW DO I KNOW IF I CAN TRUST THEM?

Look for Red Flags such as urgent requests, claim you owe money, have legal issues, or an offer too good to be true, such as winning a sweepstakes you don't recall entering.

Verify Identity Through Trusted Sources: If in doubt, hang up and independently contact the organization or professional using contact information from their official website. Confirm the legitimacy of the request prior to sharing any sensitive information.

Trust Your Gut, if something feels off or if you're uncomfortable, trust your instincts. Scammers often exploit emotions like fear or urgency. Take the time to assess the situation before responding.



SIMPLE TIPS FOR CYBER SAFETY

Secure Passwords:

Create unique passwords, mixing letters, numbers, and symbols.

Stay Informed on Scams:

Learn about common online scams. Be cautious with unsolicited messages.

Use Secure Wi-Fi:

Protect home Wi-Fi with a password. Avoid public Wi-Fi for sensitive tasks.

Shop Safely Online:

Use secure, trusted online retailers. Check for "https://" and a lock icon.

Beware of Phishing:

Avoid clicking unfamiliar links. Verify requests for personal information.

Wary of Public Computers:

Avoid sensitive tasks on public computers.

Visit our website for additional information and resources!

<https://www.firstnationalbanks.bank/mn/financial-resource-center/>

New Year's Word Search

U M J Q I B H D B F Q Q N B N H B W K Q
 Z U R Y U W Q Y P G X A F T I F C B P A
 M N K O O I V X N F I V D U Y D V B J P
 B A B Y U R V E Z V I Y D G W L X Y V S
 G C W D D J W E Y D J R I F I I D C D X
 F H O Z X Y F A X N I I H V Q P D G T P
 M A T A E Y I T P H F L X E T Z N C S A
 B M T A Q C W H F T Q M J Z F T U C A X
 X P R Y D A M W F P T E V E X O V U O M
 L A M S R N J Z C O U N T D O W N R T I
 R G Y J S O L G V N M Q I B U F L A Y D
 M N E O Y I W F T X H Q E F M P D J D N
 D E E B J T N O I T A R B E L E C B R I
 J V W I C U B C G I D L Z T K J V I Z G
 A P V Z G L Y H K Z U M X S U O S B A H
 N K W U P O T E N Y R C B N M T F W N T
 U Z E A E S I E T H T Y P P A H D I S B
 A O F H T E V R M V F S P N B P S M E Z
 R O S T O R A S R O I T T E F N O C P O
 Y L B H B P S U Z R J Z S L A O G G B Q

Baby
 Celebration
 Champagne
 Cheers
 Confetti

Countdown
 Eve
 Goals
 Happy
 January

Midnight
 New Year
 Party
 Resolution
 Toast

A Toast to you: Member of the VIP Club

As we welcome the promise of a new year, we want you to know how genuinely grateful we are for your continued support. Your loyalty and choice to be a part of the First National Bank family means the world to us. Thank you for your trust and for making us a part of your financial journey.

Here's to the warmth of our partnership and the shared moments ahead in 2024. May it be a year filled with prosperity and the simple joys that make life extraordinary!

Mark Your Calendars: Check out the Local Events

Spring Valley and LeRoy:

Join the VIP Club January 24th at 5:30pm as they host a Soup Tasting event at the LeRoy Community Center. No cost, Contact your local VIP rep. to RSVP.

Ramona:

Spring VIP Open House-stop in on April 5th to receive a goody bag and flower. Plus, enter for a chance to win a door prize!

Oldham:

Spring VIP Open House-stop in on April 12th to receive a goody bag and flower. Plus, enter for a chance to win a door prize!

Word Search Answer Key: