



2024 Happy New Year!

Happy New Year to you and your Family! We are so thankful for the support of our loyal customers, we wouldn't be here without you.

Cheers to another great year! If you have any questions don't hesitate to contact us. We're always happy to help.

Sincerely, Bank of Farmington / Integrity Community Bank



POSITIVE PAY

Now more than ever, it is extremely important to protect your business from fraudulent activity. **Introducing...Positive Pay!**

Positive Pay helps detect fraud by matching your company issued check with the physical check being presented for payment. We match the check number, account number, and dollar amount. If the information does not match, the check is flagged and sent back to you for review.

LIVE Banker Texting New Number

You spoke, we listened!! To make our Live Banker Texting Feature as easy as possible, we have changed the texting number to a number you are SUPER familiar with!! It's now our Main Office Number: **(309) 245-2441**.

Once you start using the text feature, we know you will love it!!! Using Live Banker Texting lets you communicate with a real person in real-time, this is not an automated message.

To begin, just text **(309) 245-2441**. By texting LIVEBANKER, you agree to opt in to receive messages and assistance from Bank of Farmington. Our terms and conditions and privacy policy can be found on our website. Reply STOP to unsubscribe, or HELP for help. Message frequency may vary. Message and data rates may apply.



Live Banker Texting

309.245.2441

Hours: M-F
8:30am - 5pm

Some features include:

- Debit card/mobile deposit limit increases
- Unlock/reset online banking password
- Check your balance, last deposit
- Internal transfers from one account to another

NEW Loan Payment Option

For customers who only have loans with us, you may now make Loan Payments through our website. You can make payments through the website with a Checking or Savings account or a DEBIT card. To make a payment, go to:
<https://www.billpayments.com/app/simplepayui/?bsn=bankoffarmington#/simplepay/payment>





BANK Your Way!

Visit one of our 4 Branch Locations!

Beginning February 1st, our Peoria Office will be closed on Saturdays.

Drive-Up Talk to Teller: Want the experience of talking to one of our knowledgeable staff members without leaving your vehicle? Try our "Talk to Teller" experience in Farmington and Williamsfield. It's as simple as pressing "Talk to Teller"!



Watch a demo (scan) the QR code.

Mobile Banking: Our mobile banking application is fully functional, meaning anything you can do on the computer in Internet Banking, you can now do on your App! You can add and pay bills, transfer money, change your password, and so much more! Just go to the App Store on your phone and download the Bank of Farmington App.

Online Banking: Do you want the flexibility to pay anyone, at anytime, from anywhere? Our recently enhanced Online Bill Pay allows you to do just that. It also has features such as payment reminders and automatic payments. It is also a great way to keep track of your recent payment history. Sign up today!

Live Banker Video Solution: Live Banker Video Solution is your Bank of Farmington Virtual Bank. You are video chatting with a real person in real-time, this is not an automated message. The QR code and the link below will take you to the video website.



Live Banker Texting: Live Banker Texting lets you text with a real person in real-time, this is not an automated message. To begin, just text (309) 245-2441. You can opt "out" at any time by texting "STOP". To opt back in, just text "START".

NEW Drive-Up Hours

Beginning February 1st, 2024, the Saturday Drive-Up Hours in **Farmington and Williamsfield** will change to 8:00am - **1:00pm**. Monday - Friday will remain unchanged. 8:00am - 6:00pm.

PEORIA Branch Hours

Beginning February 1st, 2024, the Peoria Branch located at 7810 State Route 91 will be closed on Saturdays. Monday-Friday hours will remain the same. If you need to schedule a meeting, contact our Peoria Branch at (309) 306-8938, or use Live Banker Video (scan QR code below to get started).



CONGRATULATIONS CHRIS ECKSTEIN!



Chris celebrates 5 years of service with the Bank!





PERSONAL Credit Cards



Annual Fee

\$0†

Cash Advance Fee

Either \$5 or 2% of the amount of each cash advance, whichever is greater

Foreign Transaction Fee

Up to 1% of each transaction in US Dollars

Penalty Fee

Late Payment - Up to \$30 | Return Payment - Up to \$41

Visa® Platinum Cash Rewards

Let all those purchases work for you, with a Cash Back Rewards Card! Earn 1% cash rewards on all transactions.

Standard APR: **17.49%** (for purchases, balance transfers, and cash advances)

Visa® Platinum Rewards

Travel, Merchandise, Gift Cards, and More, YOU NAME IT, you've got it with this Rewards Card! Earn **1** point for every dollar spent on all transactions. Standard APR: **15.99%** (for purchases, balance transfers, and cash advances)

Visa® Platinum

If you're looking for a no frills card with a low rate, this one is for you! Leave your card home - Apple Pay, Google Pay™, and Samsung Pay enabled.

Standard APR: **13.99%** (for purchases, balance transfers, and cash advances)

Please see †Credit Card Terms and Conditions for interest rate, fee, and other cost information, as well as an explanation of payment allocation. All terms may be subject to change. To apply, please visit: <https://bankoffarmington.yourcommunitycard.com>

BUSINESS Credit Cards



Standard APR

18.50% for purchases and cash advances (Current Prime Rate +10%). This APR will vary with the market based on the Prime Rate.

Cash Advance Fee

Either \$5 or 2% of the amount of each cash advance, whichever is greater

Foreign Transaction Fee

Up to 1% of each transaction in US Dollars

Penalty Fee

Late Payment - Up to \$30 | Return Payment - Up to \$41
Over-the-Credit Limit - Up to \$41

Visa® Platinum Business Cash Rewards

Let all those purchases work for you, with a Cash Back Rewards Card! Earn unlimited **1%** cash rewards on every purchase, every day. Annual Fee: **\$25**

Visa® Platinum Business Rewards

Travel, Merchandise, Gift Cards, and More, you've got it with this Rewards Card! Earn **1** point for every dollar spent on all transactions. Annual Fee: **\$25**

Visa® Platinum Business

If you're looking for a no frills card with a low rate, this one is for your Business! Leave your card home - Apple Pay, Google Pay™, and Samsung Pay enabled. Annual Fee: **\$0†**

Please see †Credit Card Terms and Conditions for interest rate, fee, and other cost information, as well as an explanation of payment allocation. All terms may be subject to change. To apply, please visit: <https://bankoffarmington.yourcommunitycard.com>





Investments

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GROUP Retirement Plan Options

Investing is the first step toward building a more financially certain future. It begins with a face-to-face, personalized financial consultation with you to discuss your investments and your financial goals. Our professional, financial advice is crafted with a personal approach to build wealth and manage risk.

FINANCIAL Goals - Let us help you with:

- ◆ Investment Advisory Services
- ◆ Retirement Income Planning
- ◆ Traditional & Roth IRAs
- ◆ Stocks, Bonds, Annuities, Mutual Funds
- ◆ Estate Planning
- ◆ Long Term Care & Life Insurance
- ◆ Education Savings
- ◆ Business Retirement Plans, and more!

INVESTMENT Accounts

- ◆ Brokerage
- ◆ Mutual Funds
- ◆ Advisory
- ◆ Individual or Joint Accounts
- ◆ Trust Accounts
- ◆ Transfer on Death
- ◆ Traditional or Roth IRA
- ◆ Simple/SEP IRA
- ◆ 529 College Savings Plan
- ◆ Custodial Accounts
- ◆ Employer Sponsored Plans (401K, 403(b), 457, Simple IRA, SEP IRA)

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