



1st National Bank OF ODON

April 2012
Newsletter

2011 Employee of the Year

Diana K. Bradley was chosen by fellow employees of The First National Bank of Odon as the *2011 Employee of the Year*. The announcement was made at the bank's Christmas party held December 15, 2011.



The *Employee of the Year* award was initiated by The First National Bank of Odon in 1991. The criteria for this award is based on knowledge and fulfillment of responsibilities, contribution to the whole organization, activities outside the bank and overall spirit of cooperation. Diana currently has the distinction of being the only multiple recipient of this award; being chosen as *Employee of the Year* in both 2001 and 2011.

Diana has been employed at First National Bank of Odon two separate times. The first period was from August 1988 to February 1990; returning in October 1993. She is currently the loan clerk at the Main Office. Diana is a graduate of North Daviess Jr./Sr. High School and is married to Bob Bradley. Their son, LCPL Matthew T. Bradley, recently returned stateside after deployment with the United States Marine Corps in Afghanistan.

Fill the Bus Campaign

It's that time of year again! The First National Bank of Odon will be collecting both supplies and monetary donations for the annual Fill the Bus school supply drive. For those of you who are not familiar with Fill the Bus, it is a program that helps area students receive the supplies they need in order to succeed in school. Last year, we were able to help over 150 students with the donations we received. The Fill the Bus Committee would like to thank the members of the community and area businesses that helped make this possible and ask for your continued support this year. Without you many students would still be in need. Donations may be dropped off at any of our area branches.



Branch Closing

The First National Bank of Odon has proudly served thousands of military and civilian personnel for over 60 years at our banking facility located on the NSA Crane Base. Due to Department of Defense budget cuts, which in turn led to increased lease fees on the NSA Crane Base, we were faced with a difficult decision. After considering all options, particularly how to continue the daily operations of the Crane facility and keep costs down for our loyal customers, we were left with no other option than to close the facility.

It is with regret that we make this announcement. On March 9, 2012 our Crane facility located on the NSA Crane Base was closed. Since all accounts are centrally maintained at our main office location at 501 W. Main St., Odon, IN 47562, no action by you will be necessary. All services that were offered at the Crane facility are still available at any of our other convenient locations in Odon, Elhara or Montgomery, Indiana.

We thank you for entrusting The First National Bank of Odon to fulfill your financial needs and are sorry for any inconvenience this may cause you, our valued customer. If you have any questions, please do not hesitate to call us at (812) 636-7324 or (800) 477-7324. We look forward to serving your banking needs for many years to come.

Happy Retirement

After 16 years of service, Mary Beth Doades retired on March 9, 2012. Mary Beth began her employment at The First National Bank of Odon on September 26, 1980 as a part-time teller at the FNB Crane facility. She served in this capacity until August of 1984. She was later rehired as a temporary fill-in on September 9, 1999 and subsequently took a full time position in the bookkeeping department on September 4, 2000. On January 19, 2004 she transferred to the teller department at Odon and then to the Crane facility. Prior to working for First National Bank of Odon, Mary Beth was employed at Security Bank and Trust in Vincennes for seven years and Falmouth Bank and Trust in Falmouth, Massachusetts for one year.

Mary Beth was honored at a reception at the Crane facility as well as an employee gathering prior to her retirement. Kent Parisien, President and CEO of The First National Bank of Odon, presented her with a Kindle Fire in appreciation of the many years of dedicated service she provided.

After retirement, Mary Beth looks forward to spending more time with her husband, family and church. She also hopes to spend some relaxing, stress-free time sitting on the beach reading a book {using her new Kindle Fire!} at her favorite vacation spot.



Financial Literacy Month

Do you know Financial Literacy Month is celebrated in April all over the world, including the United States? Its purpose is to shine a spotlight on practical financial education. In the banking community, both the American Bankers Association and the Independent Community Bankers of America are promoting community outreach—including financial literacy efforts—throughout April.

With the current worldwide economic conditions and national and local discussions on budget shortfalls, no doubt there will be significant attention on Financial Literacy Month this year, with a multitude of classes, articles and presentations focusing on ways to manage money. The national Financial Literacy Month movement hopes to inspire people to take control of their finances and increase their knowledge of practical money matters, and volunteer to teach others about the necessity of understanding the language of money.

Here are some tips that can help you teach others about managing money during the next 30 days:

1. For children under age six: Teach them to save. Start with a piggy bank or a shoe box. Help them find and collect coins in your car, house even walking outside. At the end of each week, help them add up their savings. At the end of April, add up their savings for the month. Challenge them to do the same the following month. Soon they will have started a solid savings habit.
2. For children ages 6-11: Teach them to save during the next 30 days by putting their savings in a piggy bank or a shoe box. Visit your trusted local banker and ask if he or she would show your children the bank vault where money is stored. Open a savings account in your child's name. Consider providing an allowance for doing chores with a good attitude. Everyone is expected to do their chores; the positive attitude makes the difference and could help your children earn some money that they control.
3. For children ages 12-15: Teach them to save and spend wisely. Discuss choices and decisions, the difference between needs and wants (I need to have food; I want to have a monster drink). Help them find small jobs that bring in money, such as raking leaves, feeding a neighbor's pet, watering plants or babysitting. Ask them to keep a 30-day journal of their earnings. Take your child to your local bank, open a savings account, and encourage the habit of adding regularly to the balance.
4. For children ages 16-18: Driving may be part of the new routine. Give them a mileage book, and ask them to track their driving miles for 30 days. At the end of each week, ask your child to multiply their miles by the most recent IRS reimbursement rate (currently 51 cents per business mile). This practice will help teens see the cost of keeping a vehicle. In addition ask them to open the envelopes with your telephone bill, your gas bill and your electric bill. Teach them how to read bill statements. Encourage them toward a savings goal of \$500.
5. For young adults ages 18-25: Teach them how to save and spend wisely. Talk about the process of renting an apartment; the deposits needed for gas, electricity, insurance and other choices; and decisions they will have to make as they leave your household. Talk about the need to pay bills on time, and how this practice can positively impact their credit score. Tell them a good credit score can save thousands of dollars on a car purchase.
6. Encourage all of the young people you know to save and spend wisely. With financial disaster stories in the news, it is important to inspire youth with hope and a firm resolve that they can achieve financial stability.

Your trusted local bankers encourage you to make Financial Literacy Month 30 days of opportunities to help others think about the language of money and to save, spend and invest wisely. Financial knowledge can prevent a lifetime of living paycheck-to-paycheck and can help everyone get ahead.

This information is provided with the understanding that the Association is not engaged in rendering specific legal, accounting or other professional services. If specific expert assistance is required, the services of a professional should be sought.

Provided as a public service by the Indiana Bankers Association.

Branches: Odon, Montgomery, Elnora

ATM Locations: Odon, Montgomery, Plainville

Toll Free Phone Number: 1 - 800 - 477 - 7324

Anytime Access (24 hours a day): 1 - 877 - 362 - 6366

www.fnbodon.com



FACTS	WHAT DOES First National Bank of Odon DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal Law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • Account balances and payment history • Credit history and credit scores When you are no <i>longer</i> our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons First National Bank of Odon chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does First National Bank of Odon share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A
Questions?	Call 1-800-477-7324 or go to www.fnbodon.com	
Who we are		
Who is providing this notice?	First National Bank of Odon	
What we do		
How does First National Bank of Odon protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. All employees sign confidentiality agreements.	
How does First National Bank of Odon collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card • We also collect your personal information from others, such as credit bureaus, affiliates or other companies 	
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market you • Sharing for nonaffiliates to market you State laws and individual companies may give you additional rights to limit sharing.	
Definitions		
Affiliates	Companies related by common law ownership or control. They can be financial and nonfinancial companies.	
Nonaffiliates	Companies not related by common law ownership or control. They can be financial and nonfinancial companies.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
For more information on our Privacy Policy, please contact your local branch.		Rev. 01/2011