



the intersection

Where Community and Opportunity Meet

Spring/Summer recipe

Rhubarb Crunch

This recipe comes from our Chief Financial Officer, Laurie Hilger, and originally was Laurie's grandmother's recipe. Laurie's birthday is in May and every year she requested this Rhubarb Crunch in place of a traditional birthday cake. What a sweet tradition.

Crust:

2 cups flour
1 ½ cups oatmeal
2 cups brown sugar
2 tsp. cinnamon
1 cup melted butter

Mix the above ingredients and press into a 9x13 greased baking pan. Reserve enough crumbs to sprinkle over as a topping.

Topping:

2 cups sugar
8 Tbs. corn starch
2 cups water
2 tsp. vanilla
Red food coloring if desired
8 cups fresh rhubarb, diced (about the size of your fingernail)

In a 5-quart saucepan, combine sugar, corn starch, water, vanilla and food coloring, and simmer on medium-low heat, stirring almost constantly, so the mixture does not stick to the pan. When the mixture thickens, remove from heat, add the rhubarb and mix together. Pour the rhubarb mixture onto the crust and sprinkle with reserved crust crumbs.

Bake at 350 degrees for 45 minutes or until done.



A LETTER FROM TIM PURMAN — PRESIDENT/CEO

In April, we celebrated Community Banking Month, just as we do every year. Locally-owned and operated community banks like First National Bank fund 90 percent of agricultural loans and more than half of small business loans — through

recessions and economic booms alike. We aren't driven by the amount of fees and income that loans will bring the bank, but by the specific needs of our customer base and what's in your best interest.

Local, community banking — the kind we provide at First National Bank — is built on the foundation of a lifelong partnership, where the interests of *all* parties are valued. And our bond is nurtured through a lifetime of service — whether volunteering at a school fundraiser or spearheading a revitalization of downtown Main Street.

Throughout the years we've empowered countless individuals to build financial security, whether that's buying a home, funding education, or investing for their golden years.

We've also empowered the economic growth of the community through smart financial investments in projects that make a significant impact.

I want to thank you for your ongoing patronage and ask you to consider referring your friends and family to consider the benefits of banking locally.

- **Personal Service** — 66 percent of Americans want a more personal relationship with their financial institution.
- **Hometown Support** — \$68 out of every \$100 spent at locally-owned businesses stays in the community.
- **Trusted Advisor** — Community banks are the lender of choice for small businesses, above large banks, credit unions and nonbank lenders.
- **Local Decisions** — Community banks consider character, family history and discretionary spending when making loan decisions.

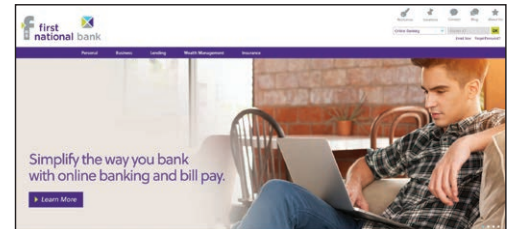
New Website and Mobile App

We are thrilled to debut our new website and mobile app. As most of you know, the bank has been transitioning to a new look since late 2014. As a community member for the last 109 years, our longevity and stability remain one of our greatest strengths. Yet, we also are a contemporary bank offering you the technology and services you've come to expect in our increasingly mobile and online world.

Our new responsive website is clean, fresh, intuitive and easy to navigate. It's also packed with more information about our products and new features including:

- A **community center blog** where we will highlight current events at the bank and in the community, as well as current financial news we think you should know about
- A **consumer education center** with resources to help you protect yourself from fraud, identity theft and scams, and improve your financial standing
- An **online loan center** with tools to assist you with your personal and business lending needs
- A **switch kit** to help you move your account to First National Bank
- **Staff biographies** so you can learn more about our people

You can even start opening a deposit account online!



INVESTMENT SERVICES

Can You Get to a Million Dollars?

Often in life, you have investment goals that you hope to reach. Say, for example, you have determined that you would like to have \$1 million in your investment portfolio by the time you retire. But will you be able to get there?

In trying to accumulate \$1 million (or any other amount), you should generally consider how much you have now, how much you can contribute in the future, how much you might earn on your investments, and how long you have to accumulate funds.

Current balance — our starting point

Of course, the more you have today, the less you may need to contribute to your investment portfolio or earn on your investments over your time horizon.

Time (accumulation period)

In general, the longer your time horizon, the greater the opportunity you have to accumulate \$1 million. If you have a sufficiently long time horizon and a sufficiently large current balance, with adequate earnings you may be able to reach your goal without making any additional contributions. With a longer time horizon, you'll also have more time to recover if the value of your investments drops. If additional contributions are required to help you reach

your goal, the more time you have to target your goal, the less you may have to contribute.

The sooner you start making contributions, the better. If you wait too long and the time remaining to accumulate funds becomes too short, you may be unable to make the large contributions required to reach your goal. In such a case, you might consider whether you can extend the accumulation period — for example, by delaying retirement.

Rate of return (earnings)

In general, the greater the rate of return that you can earn on your investments, the more likely that you'll reach your investment goal of \$1 million. The greater the proportion of the investment portfolio that comes from earnings, the less you may need to contribute to the portfolio. Earnings can benefit from long time horizons and compound rates of return, as returns are earned on any earlier earnings.

However, higher rates of return are generally associated with greater investment risk and the possibility of investment losses. It's important to choose investments that meet your time horizon and tolerance for risk. And be realistic in your assumptions. What rate of return is realistic given your current asset allocation and investment selection?

Amount of contributions

Of course, the more you can regularly contribute to your investment portfolio (e.g., monthly or yearly), the better your chances are of reaching your \$1 million investment goal, especially if you start contributing early and have a long time horizon.

Contributions needed

Now that the primary factors that affect your chances of getting to a million dollars have been reviewed, let's consider this question: At a given rate of return, how much do you need to save each year to reach the \$1 million target?

For example, let's assume you anticipate that you can earn a 6% annual rate of return (ROR) on your investments. If your current balance is \$450,000 and you have 15 more years to reach \$1 million, you may not need to make any additional contributions (see scenario 1 in the table below). But, if you have only 10 more years, you'll need to make annual contributions of \$14,728 (see scenario 2). If your current balance is \$0 and you have 30 more years to reach \$1 million, you'll need to contribute \$12,649 annually (see scenario 3). If you have only 20 more years, you'll need to contribute \$27,185 annually (see scenario 4).

Scenario	1	2	3	4
Target	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Current balance	\$450,000	\$450,000	\$0	\$0
Years	15	10	30	20
ROR	6%	6%	6%	6%
Annual contribution	\$0	\$14,728	\$12,649	\$27,185

Note: This hypothetical example is not intended to reflect the actual performance of any investment. Actual results may vary. Taxes, fees, expenses, and inflation are not considered and would reduce the performance shown if they were included.

For information specific to your personal financial situation and investment goals, please contact **Debra Mertz** or **Nate Schlotthauer** of FNB Hartford Investment Services at **262-673-8926**.



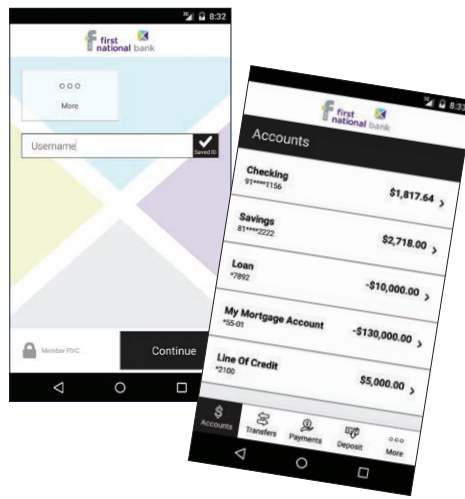
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Our FNB Hartford Mobile Banking app updated on April 19 and mobile banking users should have received a notification on their phone that the update was ready to download. The functionality of the app remains the same, allowing you to quickly and securely manage your account, including check balances, review transactions, deposit checks, view and pay bills, make and accept Popmoney® payments and transfer funds.

If you are not a current mobile banking user and would like to be, you can enroll online. You must first be a subscriber to the online banking service of First National Bank. If you currently have an online banking account, log in, select “Options,” then scroll down to “Mobile Banking Profile.” Then click “Enroll Now.” After you enroll in online banking, you can download the mobile banking app from Google Play or the App Store on iTunes. First National Bank does not charge a fee for using our mobile banking app, but message and data rates from your wireless carrier may apply.



Our goal is to meet your banking needs from wherever you are and to improve your user experience. We look forward to hearing what you think!



MORTGAGE PROGRAMS

Buy, Build or Refinance: *Housing Market Primed for Big Spring and Summer*

According to the Wisconsin REALTORS® Association, Wisconsin had the strongest winter for existing home sales in more than 10 years, bringing momentum into the spring and summer months when traditionally more home sales take place.

February sales were up in every region of the state, with Washington County sales up 14.9 percent over February 2015, and Dodge County sales up 6.5 percent for the same time period.

Rising wages and declining unemployment have boosted the housing market, making it one of the strongest sections of the economy in 2016. The state unemployment rate has remained low at 4.6 percent since March 2015, while job growth has been solid over that same period. In addition, the number of homes available for sale is down 11.8 percent over last year to just under 38,000 homes, which represents just 5.9 months of available supply given the pace of sales over the past 12 months. The result is that median home prices for the state were up 7.9 percent for the first two months of the year over 2016.

“This is a classic supply-and-demand story with low inventories and high demand pushing prices up,” said WRA President & CEO Michael Theo.

Not only are home sales up, but the country is seeing an upward trend in new home construction as well. According to the U.S. Census Bureau’s New Residential Construction report, privately-owned housing starts nationwide in February were 30.9 percent higher than February 2015. Privately-owned homes that were

completed in February were up 17.5 percent over February 2015.

Despite being a long way from peak levels, Wisconsin has made significant progress in new residential home construction. According to the Federal Reserve, after seasonal adjustment, new single-unit housing permits in the state were at 974 in January 2016, which is 13.1 percent higher than the 860 permits authorized in January 2015, and more than 2.5 times the pace in January 2009 when new housing permits bottomed out at just 368 units.

“This is a classic supply-and-demand story with low inventories and high demand pushing prices up.”

-WRA President & CEO Michael Theo

More new homes coming onto the market will help keep home prices in check.

The market is getting an even bigger boost from near-record low mortgage rates. Freddie Mac reports that the current national average rate for a 30-year fixed rate mortgage is 3.59 percent and rates are expected to stay below 4 percent in the coming months, sparking a mini-refinance boom. According to The Mortgage Report, lenders are approving more loans than during any period this decade and refinancing homeowners are poised to save billions collectively over the next 12 months.

Refinancing may make sense for you if you want a lower mortgage rate, want to own your home faster by refinancing for a shorter term — from a 30-year fixed rate to a 15-year fixed rate — to get rid of private mortgage insurance (PMI), or to “cash out” your home’s equity to pay for a large purchase or a home improvement project.

Whether you are looking to buy a home, build or refinance, contact one of our experienced lenders who can help you take the next step! Visit www.fnb-hartford.com for more information about our loan programs and rates.



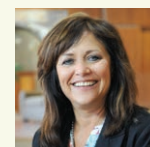
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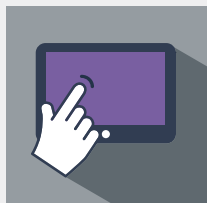


Summer banking hours

Memorial Day (Monday, May 30) — **CLOSED**
 July 4th (Monday, July 4) — **CLOSED**
 Labor Day (Monday, September 5) — **CLOSED**

Enjoy the warmer temps and have a safe summer!

Don't forget to check out the new Veterans Memorial Aquatic Center! **The tentative grand opening is July 2, 2016.**



Get Prepared with Online Mortgage Tools

If you're thinking of buying a home in 2016, you have more information available at your fingertips than any generation before. While we don't think there's any online tool that can take the place of a personal relationship with a trusted mortgage professional, you can take advantage of these online tools to help you get prepared for the mortgage process.

1. Free Credit Report

If you've never purchased a home before, perhaps the first place you should start is checking your credit report to ensure you and your lender won't find any surprises. Your credit worthiness plays a crucial role in what interest rate you qualify for, and if you will be approved for a loan at all.

The Fair Credit Report Act (FCRA) dictates that each national credit reporting agency, including Equifax, Experian and TransUnion, provide you with a free copy of your credit report once every 12 months at your request.

The most efficient way to access the three major credit reports is through www.AnnualCreditReport.com. While there are many sites and services that offer "free" credit reports, this site is the only government-mandated free credit report site. While your free annual credit report does not include credit scores, it will show your credit history with each bureau, giving you the opportunity to correct or dispute any errors.

2. Online Mortgage Calculators

How do you know how much house you can afford? How much would monthly payments be? Are you including principal, interest, taxes, insurance and private mortgage insurance (PMI)? Should you consider an adjustable rate mortgage (ARM), a 15-year fixed rate, or a traditional 30-year mortgage? This is where online mortgage calculators can help. You can easily plug in different variables to help you consider all possible scenarios before you talk with a lender. You can find the mortgage calculators on our website. Just go to www.fnb-hartford.com and click on our [Online Loan Center](#). You can find a loan calculator there, or explore more calculator options in the Resources section in our [Mortgage Center](#).

3. Know Before You Owe

In October 2015, the Consumer Financial Protection Bureau (CFPB) rolled out its new "[Know Before You Owe](#)" mortgage disclosure rules, representing a significant change in the mortgage production process designed to help consumers understand their loan options and avoid surprises during closing.

What can be helpful before you even get to closing, though, is the interactive, step-by-step overview of the mortgage process on the "[Owning a Home](#)" page. The page can help you decide how much you can afford and gives you an overview of the new mortgage forms. Visit www.consumerfinance.gov/knowbeforeyouowe.

4. Apply Online

Most banks, including First National Bank, allow consumers to begin a mortgage application process online. In many cases, [applying online](#) is more efficient, plus it gives you the flexibility to begin the process outside of the bank's typical branch hours. You can even use the [Secure Upload Center](#) on our new website to submit additional documentation and supporting paperwork.

Feel free to use one or all of these online tools to give you a head start on the mortgage process, and then contact us so we can help you find the best home financing solution to meet your individual needs.



Your *community* bank. Your *opportunity* bank.

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