

**First Farmers State Bank-Minier** ©Illinois Audio Productions. All rights reserved.

Voice: Male

Music: Easy

6 min – 3 tapes

**(My-near, Dell-uh-vin)**

March 2007

1. At First Farmers State Bank--“we’re not just for farmers and first class service is our commitment to you. We’re open six days a week with convenient lobby and drive-up hours in all locations. Member FDIC.
2. Go “beyond free checking” at First Farmers State Bank. Customers that qualify for free checking with direct deposit, a student account, e-statements or truncated checks, will automatically qualify for a free Visa Check card and free on-line bill pay. Please continue holding. Your call is important to us. Member FDIC.
3. You shop around carefully to find the right automobile. So, it makes good sense to find favorable terms on your auto loan, too. At First Farmers State Bank, we provide qualified car buyers with the cash they need to negotiate successfully. Whether you’re buying new or used, we can help you drive a hard bargain. Equal housing lender.
4. Our long-term, fixed-rate mortgages and construction loans can provide you with peace of mind. Real Estate tax and insurance escrow payments can be included in a monthly deduction from your First Farmers State Bank checking account. We’re equal housing lenders...and we’ll assist you in a moment.
5. 21<sup>st</sup> century banking puts you in control. At [www.firstfarmers.com](http://www.firstfarmers.com), you can check balances, pay bills and transfer funds between accounts. But with online banking from First Farmers State Bank, you can also request balance notification, register for birthday and anniversary reminders and more. Log-in and click on “services,” for all the details.

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**First Farmers**

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6. Whether you operate a farm or any other business, you know this time of year is a great time to take stock of your operating requirements. Perhaps you need new equipment or you're expanding your staff or facilities. At First Farmers State Bank, we offer a variety of loans to help your business. Thank you for your patience while holding.

7. At last...a financial product that provides the security of FDIC insurance with the investment potential of the stock market. Presenting the all-new, Index Powered CD... with interest rates tied to the performance of the S & P 500 but principal guaranteed by First Farmers State Bank and backed by the Federal Deposit Insurance Corporation.

8. Were you aware that you may be able to download account transaction directly into your computer's accounting program, like Quicken and Money? That may save you time and trouble. We're here to make your life a little bit better at First Farmers State Bank. Member FDIC. Please remain on the line. We'll assist you in a moment.

9. Few things in life can be more frustrating than unplanned expenses that can result in the occasional or accidental overdraft. Let First Farmers lend a hand when finances are tight with Overdraft Privilege. Just ask one of our Personal Bankers how you can qualify for overdraft protection on your checking account. We appreciate the opportunity to serve your needs. Member FDIC.

10. We're still celebrating our newest location at 4001 G.E. Road Bloomington with our "new VUE of banking" car giveaway! Stop by our Bloomington lobby and register to win a new Saturn Vue to be given away at our one-year anniversary celebration this fall. Register every day! Why shouldn't you win the Vue? Member FDIC.