



First Bank

make life better moments



First Bank staff and their families helped to brighten the Christmas of children in need with the Rice County Giving Tree.



First Bank was on hand to share candy and pencils for Halloween at the Chase, Lyons, and Sterling communities.

First Bank participated in the Lyons Open Houses with soup and s'mores.



First Bank participated in Sterling's Old-Fashioned Christmas events during the Cocoa Crawl and Jingle All the Way 5K.



A PENNY FOR YOUR THOUGHTS: THE POWER OF SHARING YOUR STORY

Have you ever told a friend about a great experience you had? Maybe it was at a favorite restaurant, a local store, or even here at First Bank. When you share something you love, it makes a big difference.

Word of mouth is one of the most powerful ways to help a business grow.

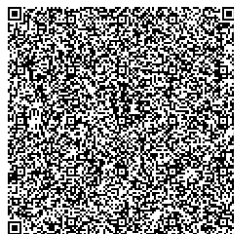
At First Bank, we work hard to make every customer feel valued and cared for.



Whether it's helping you open a new account, offering advice, or simply greeting you with a smile, we aim to make banking easy and personal. But the truth is, our voice only goes so far. Your voice is what truly matters.

When you share your story about a positive experience with us, you help others in our community know they can trust us too. We'd love your help spreading the word even further. By leaving a review, you can share your experience with others and help us continue to grow and serve our community.

It's easy! Just scan the QR code by opening up your cell phone camera, click the yellow link that pops up, click the Reviews tab, click the fifth star and it will let you write your review. If on a desktop, click the write a review box on the top left. Your story could inspire someone else to join the First Bank family.



FEDERAL HOLIDAYS IN THE FIRST QUARTER OF 2025

- 1/1/2025 New Year's Day
- 1/20/2025 Martin Luther King, Jr. Day
- 2/17/2025 President's Day

COMMUNITY CALENDAR DATES TO BE AWARE OF

- 1/22/2025 Sterling Chamber Business Training
- 1/27/2025 Lyons Chamber Annual Meeting

TOP TIPS FOR SAVING IN 2025

Here are some money-saving tips for 2025:

- Make an annual plan and budget in two parts - ways to create income and ways to track and minimize your spending.
- Automate your finances to ensure consistent savings - online bill pay, savings auto drafts, etc.
- Review your contracts and subscriptions to eliminate unnecessary expenses.
- Build an emergency fund to cover 3 to 6 months of necessary expenses.
- Pay down high-interest debt.
- Begin a side hustle and invest all the funds into your future.