



# Bank of Farmington

COMMUNITY BANKING AT ITS BEST  
SINCE 1903

**FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government

## JANUARY 2026 NEWSLETTER

### THANK YOU CUSTOMERS!

As we wrap up the year, we want to take a moment to say thank you. Your support and loyalty have made this year unforgettable. We appreciate you more than you know—thanks for making our community such a special place! Here's to an even better year ahead—together!

*Happy New Year from Your Friends  
at Bank of Farmington!*

### Happy New Year! - from Peoria



### Happy New Year! - from Canton



### Happy New Year! - from Farmington





**JANUARY PRODUCT FEATURE**

**Open a  
CHRISTMAS CLUB**

**SAVINGS ACCOUNT  
Today!**

Feel like Christmas arrived before you were ready?  
Get ahead of next year's holiday costs with a  
Christmas Club Savings Account!  
You'll receive your funds before the Holiday Rush.  
Start your 2026 Holiday Planning today.



**Happy New Year! - the Operations Group**

**CUSTOMER TESTIMONIALS**

We're excited to share that we've added a new Customer Testimonials section to our website. Your feedback drives us, and we're proud to showcase the experiences of the amazing customers we serve.



Your comments help us improve and continue providing the best service possible. We'd love to hear your feedback!



Thank you for being a part of our journey!





## JANUARY SERVICE FEATURE

### Live Banker Texting

#### Features:

- Debit card limit increases
- Mobile deposit limit increases
- Unlock/reset password
- Check your balance
- Check your last deposit
- Internal transfers from one account to another
- Ask questions about rates
- Ask questions about accounts, services, products



We are making banking as convenient as we can! You can text with a real banker in real-time, this is not an automated message. By texting **LIVEBANKER** to (309) 245-2441, 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.



**Hours for Live Banker Texting are:  
Monday-Friday: 8:30am - 5:00pm**

### Happy New Year! - from Williamsfield



### Fraud Alert for Business Customers

We're seeing an increase in targeted phone scams where criminals spoof bank phone numbers and pose as treasury staff to steal account information and attempt fraudulent ACH transfers. These bad actors may be using publicly available PPP loan data and are taking advantage of the busy holiday season.

Please stay alert, reinforce security awareness, and remember that we will never ask for sensitive information by phone. If you have PPP loans, be sure you understand how and when we would contact you.



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# NEED A LOAN?



## WE CAN HELP!

Text a Banker: (309) 245-2441



**Alec Higgs**  
VP / Loan Officer

(309) 604-1115  
ahiggs@bankoffarmington.com

- Joined team in June, 2015
- Monmouth College Grad
- Specializes in Commercial and Ag Lending



**Emylee Bitner**  
Branch Mgr / Biz Dev / Loan Officer

(309) 604-1108  
ebitner@bankoffarmington.com

- Joined team in Aug, 2021
- Bradley University MBA Grad
- Specializes in Consumer and Residential Lending



**Kevin Sprecher**  
VP / Loan Officer

(309) 604-1127  
ksprecher@bankoffarmington.com

- Joined team in Nov, 2011
- Western IL University Grad
- Specializes in Commercial and Ag Lending

# Loans

**TEXT OR CALL**  
(309) 245-2441

**VISIT OUR WEBSITE**  
[www.BankofFarmington.com](http://www.BankofFarmington.com)

**Commercial  
Agriculture**

**Residential  
Consumer**

