

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.



Thank you for being a part of our journey!



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





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JANUARY SERVICE FEATURE

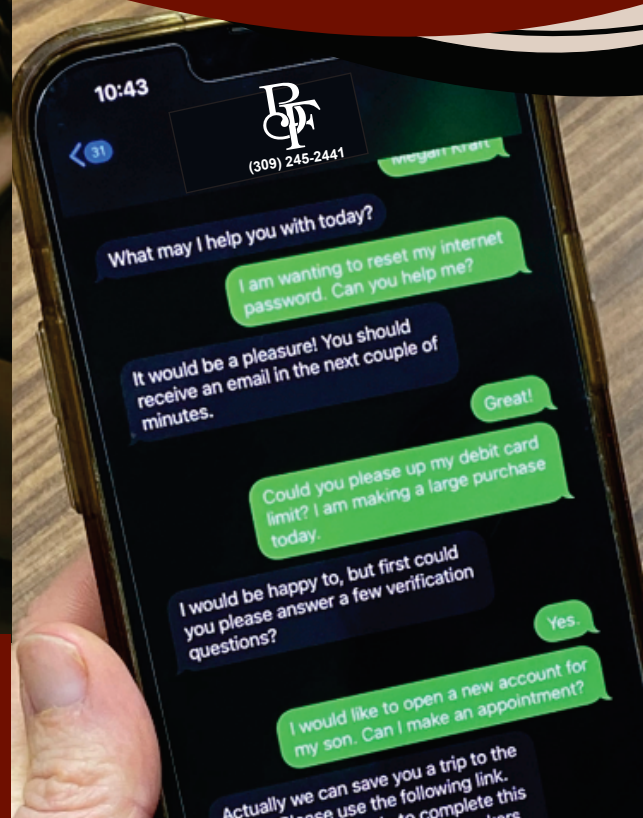
Live Banker Texting

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

**Commercial
Agriculture**

**Residential
Consumer**



Member
FDIC

