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January, 2014

Bank Notes

Your January edition of Bank Notes is here!

A Message from Muriel...

It's time for me to write about what has been my "job" for the past twenty years. When I was named M-Club Coordinator, I wasn't even eligible to be in the club! But age really has nothing to do with being able to participate with the travel part of the M-Club. Everyone is welcome to take part in our trips. It's so great to think that our bank has been offering this service for almost thirty years. Group travel is meant to keep life simple and fun! And who doesn't need simple and fun? Take a look at what we have planned and join us for another exciting year of great experiences!

- Muriel

Follow this link to see photos from our Branson Trip last November on our Facebook page (and "LIKE" us while you're there!): https://www.facebook.com/media/set/?set=a.584982761575358.1073741848.313955652011405&type=3

Upcoming M-Club Trips

Wednesday, March 5th
"Buddy Holly", Circa '21 Dinner Playhouse, Rock Island, Illinois

- Delicious Lunch & Great Show!
- "The world's most successful Rock & Roll Musical"
- Hear "Peggy Sue", "That'll Be the Day", "Oh Boy", and re-live history! Fun...Fun...Fun!!! Over two-dozen songs!
- $93 per person M-Club Member Discount
- $103 per person Non-Member
- Reservation Deadline: January 21st

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Log in to Online Banking
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Bank Easy at MNB

We're offering you even more reasons to bank with us.

* Redesigned website
* Online mortgage applications
* Free checking (with online statements)
* Free online banking & bill pay
* Mobile banking app
* Mobile check deposit
* Convenient ATM locations

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Join Our Mailing List

April 6th-12th
Southern Charm / South Carolina, Georgia, Florida

- 7 Days - 9 Meals: 6 Breakfasts, 3 Dinners
- Round Trip Air from Greater Peoria Airport.
- Highlights: Historic Charleston, Boone Hall Plantation, Beaufort, Savannah, Factors Walk, Jekyll Island, St. Simons Island, St. Augustine, and more! Click here for details!
- Reservations made after October 30th, 2013 are based on availability
- Final payment due: February 5th, 2014

Saturday, May 3rd
Cubs vs. Cardinals, Wrigley Field / Chicago

- Tickets Non-Refundable
- Payment due when making reservations!
- $110 per person M-Club Member Discount
- $120 per person Non-Member

Thursday, May 8th
"Place de la Musique", Barrington Hills, IL

- Tour Sanfilippo, known worldwide for its magnificent collection of beautifully restored antique music machines, chandeliers, art glass, the world's largest restored theatre pipe organ, and more! Lunch included.
- Click here to watch a brief video of the spectacular items on display!
- $118 per person M-Club Member Discount
- $128 per person Non-Member
- Reservation Deadline: March 26th

See more trips on the M-Club page of our website at
https://www.midnatbank.com/personal-services/m-club

TRUST & WEALTH MANAGEMENT

Ask a Trust Officer: Remarriage and Estate Planning

DEAR TRUST OFFICER:
My adult children are upset about my upcoming remarriage. I know that they are worried about their inheritances (and also who'll get the family home, I'm sure). I will provide for them, just as I did in my earlier will, but I have to take care of my new spouse, too. Any suggestions about what I can do?

-LOOKING TO KEEP EVERYONE HAPPY

DEAR LOOKING:
Have you thought about adding a trust to your will? A trust plan will let you provide for both your new spouse and your children.

Your trust could provide your spouse with a regular income from the assets in the trust for life. At the spouse's death, the trust can distribute the assets among your children. You can make a similar arrangement for the family home. Your spouse can live there for life, and then the house could pass to the children.

If you are worried about conflicts of interest, or that an heir might pressure the trustee to do (or not do) something, you can ask us to serve as trustee or co-trustee. That way, you'll know that all of your heirs will be treated impartially and fairly.

Of course, there's no guarantee that a trust will keep peace in the family.

Forward to a Friend

Stay Connected

But it's an arrangement that can help implement your wishes for your property.

(January 2014)
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For more information about Trust & Wealth Management and to read another informative article, go to our website at https://www.midnatbank.com/investments/trust-and-wealth-management

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Business After Hours in Macomb

Thanks to all who attended the MNB Business After Hours event on December 18th at our banking center on the square in Macomb! We appreciate the fellowship and networking (as well as all of the fantastic food)!

Follow this link to see more photos from our Business After Hours on our Facebook page (and "LIKE" us while you're there!): https://www.facebook.com/media/set/?set=a.606377942769173.1073741850.313955652011405&type=3

Look for us at the Ag Mech Show!

February 8 & 9, 2014

Come see us at this year's Ag Mech Show, part of the Farm Expo Show at Western Illinois University in Macomb. The event will be held at Western Hall on University Drive from 9am-5pm on Saturday, February 8th and 10am-4pm on Sunday, February 9th. We will have staff available to answer any questions you may have about our products and services, and you can even enter a drawing to win a flat screen television. We hope to see you there!

Sign Up for Online Statements Today!

Stop your bank statements from being delivered to your mailbox and start retrieving them through Online Banking. Online statements have the same detailed list of transactions as paper statements... they're also faster and more reliable. Plus, you won't have to worry about your statement sitting in your mailbox -- and that means less risk of identity theft.

To find out more about Online Statements, please read the frequently asked questions on our website at https://www.midnatbank.com/personal-services/online-banking. If you're ready to sign up for Online Statements now, visit a personal banker at any of our locations.

Upcoming Holiday Hours

Monday, January 20 - Martin Luther King, Jr. Day
All banking centers will be closed

Monday, February 17 - President's Day
All banking centers will be closed

Click here to see each location's regular hours

Click here to learn more about our mobile banking app for anytime, anywhere banking!

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