

Newsletter



FIRST BANK OF
MANHATTAN & NEW LENOX



Enjoy a convenient, safe and secure way to pay.

Now you can add your First Bank of Manhattan & New Lenox Debit Card to Your Digital Wallet.

What is a digital wallet?

A digital wallet is a mobile app that enables you to make purchases without carrying physical cards or cash. Digital wallets can be used for online and mobile transactions with Apple, Google or Samsung devices.

What are the benefits of a digital wallet?

Digital wallets offer the convenience of storing all of your favorite payment methods in one place. You'll enjoy faster transaction speeds, enhanced security versus cards, and have fewer cards to carry in your wallet.

Who is eligible for digital wallets?

All active debit cards are eligible to be used with digital wallets.

Are there fees associated with this service?

There are no fees associated with this service.

What are the limits for digital wallet transactions?

The limits for digital wallet transactions are the same as the cardholder's regular daily transaction limits.

Do card holders have to use mobile banking to use digital wallets?

No, customers can use digital wallets without being enrolled in mobile banking.



Can more than one card be enrolled per device?

Yes, cardholders can enroll as many cards as they wish on their device(s).

What happens when a card holder receives a new or replacement debit card?

Cardholders will need to delete their old card from their digital wallet app and add their new card.

Are digital wallets safe?

Yes, digital wallets are considered safer than using a physical card. Digital wallets do not save the actual card numbers. Any information saved on devices is encrypted. Unlike with typical debit card transactions, card information is never shared with merchants. Overall, digital wallets can help prevent mobile payments fraud by removing sensitive card account information from the payment process.

How to Spot and Avoid Financial Scams

Unfortunately, scammers are becoming increasingly sophisticated, making it more difficult to spot suspicious emails, calls or texts. The good news is there are ways to identify the red flags of a potential scam. Here are some tips to help you be on guard against scammers:

1. Beware of Unsolicited Communications

Never click on a link or open an attachment from any institution or individual unless you were expecting it. This is especially true if it's about something like a "problem with your account," "confirmation of an order," "difficulty delivering a package" or a "virus on your computer." These messages may come by phone, email, text, direct message or pop-up with a request for personal information or money.

Contact the company or person directly to ask if the email, text or call came from them. If not, delete it.

2. Be wary of requests that pressure you to act immediately.

If you are contacted about an "emergency" or "problem" where time is of the essence, take a breath and recognize that this urgency may be a scam. Don't trust caller ID to confirm who's calling since numbers and voices can be easily spoofed. Even if it seems to be from a relative or friend, call that person directly at the number you've always used to contact them in the past to confirm if the message actually came from them.



3. Asked to pay in an unusual way?

Scammers often ask for a payment through bitcoin, prepaid debit cards or gift cards. If you're asked to provide payment in an unusual way, stop and assess if this may be a scam. Financial institutions will never ask you to transfer money to anyone, including yourself, and will never ask you to transfer money because of possible fraud on your account.

4. When in doubt, don't give it out.

Be wary if you are asked to provide personal or financial account information. A financial institution will never contact you via phone, text or email to request personal information or an account verification code. Never provide this information to anyone unless it was you who initiated the call to the company.

5. Tempted to "get rich quick"?

If you receive an offer for a free product, trip, or other "get rich quick" opportunity that seems too good to be true, trust your instincts. If something sounds too good to be true, it probably is.

6. Up your security to the next level.

Protect your online accounts by always using features like two-factor authentication, which makes your accounts harder to access, and activity alerts that keep you updated on what's going on with your account.

Locations & Hours

New Lenox

836 West Laraway Rd.
815-462-9201

Lobby only

Monday - Th, 8:00 am-5:00 pm
Friday, 8:00 am-7:00 pm
Saturday, 8:00 am-2:00 pm
Sunday, 9:00 am - 1:00 pm

Manhattan

230 State St.
815-478-4611

Drive-Up Hours

M - F, 9:00 am - 4:00 pm
Closed Noon - 1:00 pm
Closed Sat & Sun

Manhattan

550 W. North St.
815-478-4611

Lobby Hours

M - F, 8:30 am-5:00 pm
Sat, 8:00 am-Noon
Sun, Closed

Drive-Up Hours

M - Th, 8:00 am-6:00 pm
F, 8:00 am - 7:00 pm
Sat, 8:00 am-2:00 pm
Sun, 9:00 am-1:00 pm



Don't let the holidays sneak up on you!

Plan ahead for next year's holiday expenses by opening a **Holiday Savings Account** today.

Your savings grow with weekly, bi-weekly, or monthly transfers that you can set up with our online banking or mobile app. Plus, you'll earn interest while you save.

Here's what you could save by starting after October 24, 2024

Weekly Deposit	50 Week Balance
\$5.00	\$250.00
\$10.00	\$500.00
\$25.00	\$1,250.00
\$50.00	\$2,500.00
\$75.00	\$3,750.00

There is no monthly service fee. Checks are mailed to you in mid-October.

Is Your Wood Deck Ready for Fall and Winter?

Maintenance of your wood deck is crucial to prevent issues like wood rot, mold growth, and structural damage during the colder months. Here are 5 ways you can extend the life of your deck.

1. Clean Thoroughly

Use a deck brush or broom to sweep away leaves, debris, and dirt. Then, clean the deck again with a mild detergent to remove any stains, mold, or mildew. On an untreated deck, you can use a power washer as long as it is rated no higher than 1,200 P.S.I. Rinse thoroughly and leave the wood to dry.

2. Inspect Hardware and Check for Damage

Carefully examine the deck's surface, railings, and stairs for loose boards. Replace nails or screws as needed, and tighten any loose bolts and screws on railings, stairs, and furniture. If a board is spongy or damaged, it needs to be replaced or repaired. Lubricate hinges and locks to prevent rust.

3. Trim Overhanging Trees

Trim any branches and foliage that hang over the deck to minimize the accumulation of leaves and moisture, which can lead to mildew and decay.

4. Seal and Stain

If your deck has been sealed or stained in the past, apply a fresh coat to protect the wood from moisture and harsh weather conditions. This will also enhance the deck's appearance.

5. Prevent Snow and Ice Damage

Consider placing mats or outdoor rugs on the deck to prevent direct contact between any snow and ice and your deck's surface. This will also make it easier to clear off heavy snow and ice accumulations. The heavy weight of a big snowstorm can weaken or damage your deck.



By taking the time to do some preventative maintenance this fall, you'll help to extend the life of your deck for many years.

OpenAnywhere Now Available

We want you to be able to do your banking when, where, and how it's most convenient for you. You can now open a First Bank of Manhattan & New Lenox account anytime and anywhere with OpenAnywhere. The online account opening process is quick and easy and may only take about 10 minutes.

OpenAnywhere will allow online account opening for new and existing customers from their phones, tablets, or PCs. Users will be able to open a checking account (No Strings or Prime Club), regular savings account, or a 13 month CD Special.

Customers can open a new account on the First Bank of Manhattan and New Lenox online banking website or our mobile banking app. We may need your Social Security Number and drivers license or State ID. You'll also need to be able to login to your existing account.

If you have any questions, please give us a call.

Involved in Our Community...

New Lenox Ladies Night Out

