

Newsletter



FIRST BANK OF
MANHATTAN & NEW LENOX



Don't let the holidays sneak up on you!

You still have time to contribute to take advantage of our Holiday Savings for 2025! You can also get ready for the 2026 Holiday starting in October. Your savings grows 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, 2025

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

Holiday Account Checks are mailed the 2nd week in October.



Revitalize Your Flower Pots



Do the leaves in your flower pots have an off-green or even yellow looking color? Are your annual flowers lacking their usual vibrancy? Here are some tips to get them back to their dazzling best. Our suggestions assume that you are already using a high-quality potting soil from a garden center, and that your container has holes in the bottom to drain excess water. If your plant has been in the same soil for a few years, it's worth thinking about repotting it.

Sunlight

Identify the species of plants in your container. Those that need full sun may not be getting enough of the energy they need from photosynthesis. Not getting enough sun is the most common cause of yellowing leaves. Plants that need full or partial shade may be "bleaching" due to too much sun. It's an easy solution to move a container plant to a more appropriate location.

Water

A lack of hydration will cause your plant to dry out, which can lead to leaves losing their color. Water your plant more frequently, especially when the weather is hot and dry. For most plants, the best rule is to give your plant a drink whenever the top two inches of soil feels dry. During excessively hot summer days, you may need to give them a daily drink.

Feeding

The frequent watering of containers can leach nutrients from the soil, resulting in "hungry" plants. Use a liquid fertilizer every three to four weeks to bring your plants around. But don't overfertilize. It can reduce flowering. Add the fertilizer when the soil is moist to avoid burning your plant.

Bugs and Fungus

It's not common, but sometimes pests or fungus can get onto your plant and cause discoloration. The good news is that these problems are usually treatable. Diagnosing the pest or fungus can be tricky. Take close-up photos of your plant and bring them to your local garden shop. Based on the photos and your description, they can help you determine the appropriate treatment.



Jean Phelps

Please join First Bank of Manhattan & New Lenox in congratulating Jean Phelps on her promotion to Loan Officer! Jean has been with us for ten years at our 550 W. North St., Manhattan location. Please help us congratulate her on a job well done!

Jean can be reached at 815-314-1984 or jphelps@fnbmanhattan.com.

NMLS#887262

CHANGE OF ADDRESS? MOVING?

Let us know.



Do you have a new address? Have you moved? Be sure to update your change of address directly with the bank. Don't rely solely on changing your address with the United States Postal Service. The post office will not forward bank mail.

Contacting us directly helps prevent fraud by ensuring important financial documents like statements, card replacements and security alerts reach you at the correct address. It also allows us to quickly contact you regarding account issues.

Please request, fill out and sign a change of address form. Or, you can email us thru your secure online banking 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

THE EASTER BUNNY VISITED THE BANK ON APRIL 12TH!



DOG ADOPTION EVENT



Six dogs found new homes!



We do CONSTRUCTION LOANS

Build the home you have always wanted

Spring is here! Build your Dream Home with Confidence!

Planning to build this year? A Construction Loan gives you the financial foundation to bring your vision to life.

Our loan department was *built* to meet your needs with construction experience that is second to none. Our expertise lies in working seamlessly with both general contractors and owner general contractors to ensure your project is successfully completed.

From blueprints to final touches, your new home becomes reality with a construction loan from First Bank of Manhattan!!

**Lenders are available Monday - Saturday!
Contact us today to get started!**

Let's talk

**815.478.4611 - Manhattan
815.462.9201 - New Lenox**

Member
FDIC
NMLS ID#408508

Avoid Basement Flooding This Summer with These Tips

When it rains, your basement can flood for any number of different reasons. Here are a few simple and inexpensive ways homeowners can help to keep water out of their basements.



Gutter Maintenance One of the most common causes of basement flooding is a failure to maintain functioning gutters and downspouts, which causes water to pool up against the foundation and seep into the basement. Gutters can fill with leaves, or bird nests, which prevent the water from getting to the downspout. The gutter overflows and water lands next to the foundation. Similarly, downspouts can become blocked. Buried downspouts are recommended because they can take the water 20 or more feet away from your foundation. Unfortunately, grass can grow over the downspout opening, preventing the water from escaping. Ideally, downspouts and gutters should be cleaned out at least twice a year – once in the spring and again in the fall. If you live in an area with a lot of trees, you may need to clean them more often.

Sump Pump If your home has a basement, you most likely already have a sump pump. Most homeowners won't realize that their sump pump failed until they find water in the basement. It's a good practice to regularly check the float switch and make sure that it is free to move up and down. Also confirm that the pump operates when the float is raised. While doing this, inspect the pit to make sure there aren't any debris that could clog the pump.

Battery Backup Sump Pump If your pump should fail, or if there is a power outage, a battery-operated backup sump pump can provide peace of mind in knowing that your basement is protected. Typically, when a backup sump pump is activated, it sounds an alarm. Instead of a water filled basement, you get a warning that your main pump needs to be serviced or replaced. Plus, a battery backup sump pump will continue to operate even if the power goes out. This is vital during heavy rainstorms, when power outages are most likely to occur.

Window well covers Homes with below-grade basement windows should always be protected with window well covers. These covers will keep water, snow, and debris from collecting in the window well and causing flooding or water damage.

By implementing these simple measures, you can significantly reduce the risk of basement flooding and protect your home from water damage.