

First & Foremost

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Reflections On 2008

Undoubtedly, 2008 was notable for numerous reasons. At First Bankers Trust Services, we were very fortunate and have many highlights to share.

In June, we opened our new North Campus facility that houses our entire Employee Benefits Department, a conference room and an employee lounge. The opening of our new facility also provided us with 5000 additional square feet and more than 30, much needed parking spaces.

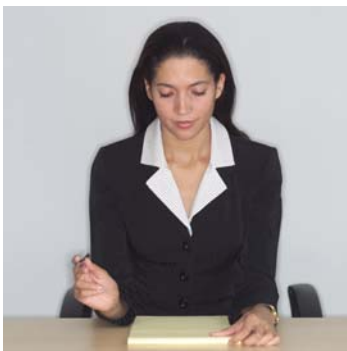
In July, FBTS sponsored an ESOP Roundtable in Chicago. We enjoyed the opportunity to meet with many of our ESOP clients and several of our professional partners to discuss industry issues. We hope all guests that were able to attend enjoyed themselves and gained valuable knowledge from our panel of speakers. We had a lot of positive feedback and hope to host a similar event in the future.

In late September, we unveiled our newly



enhanced website. Our new website offers a wealth of information on all of the trust products we offer and is a great resource tool for your financial planning. Visit our site at www.fbtservices.com.

We also just completed extensive renovations on our Quincy headquarters at 2321 Kochs Lane. We invite you to stop by anytime to see us. May we all have a prosperous new year!



Get Off To A Great Start

Resolve To Get Your Financial Plan In Order

With the new year, there is a new beginning. Use this time to get a plan in place that will weather any storm and make your goals a reality.

An easy start can be made by taking a second look at your current circumstances and re-examining how your investment goals may have recently changed. Focus on things you can control and simple changes

you may have overlooked in the past that could benefit your finances in the long run. Other considerations should be your risk tolerance, your retirement time frame, and changes in your personal life.

We can help you put your plan in motion. Give us a call today at 217-228-8060.

Consider Future College Costs Now



Paying for college is becoming even more challenging for many families across the nation. Early preparation can be crucial.

A great educational savings tool is a Coverdell Education Savings Account. A CESA is a nondeductible account that features tax-free withdrawals for a child's education expenses. Yearly contributions can be made by anyone, even corporations and tax-exempt organizations on behalf of a person younger than age 18. You do not have to be related to the child you are contribut-

ing for. You also may save for more than one child.

Qualified expenses for higher education include tuition, fees, books, supplies, and equipment required for enrollment or attendance at an eligible higher education institution. Elementary and secondary school costs such as tuition, fees, books, supplies, uniforms, transportation, computer technology, equipment, and room and board can even be considered qualified expenses at eligible institutions. Neither the child nor the contributor are taxed on distributions when the assets are used for qualified expenses. Stop by First Bankers Trust Services to establish a CESA for a child you know today. It is never too early to invest in a child's future.

Stay Financially Protected

Simple steps can help keep you safe from identity theft. Don't be a victim. Safeguard your information so you do not have to waste time resolving issues that may have been preventable.

Annually review your credit report for unusual activity. Watch your bank statements closely as well for transactions you may not have initiated. Shred financial information you no longer need. Do the same with unwanted credit card offers you receive in the mail.



Keep your Social Security card in a safe place at all times. Do not carry it with you. Give out your Social Security number only when necessary. Other personal identifying information should also only be given out when necessary. Never give out your PIN number or passwords used on financial accounts to anyone.

If you suspect you have been victimized, place fraud alerts on your credit reports. Close accounts that were compromised. Keep all of your records and file a police report. You can also contact the Federal Trade Commission at 1-877-ID-THEFT to report a theft or learn more.

FBTS Welcomes Additional Staff

First Bankers Trust Services recently had two employees join the organization. In addition, two employees recently celebrated anniversaries of service.

Steve Eckert has accepted a position at First Bankers Trust Services as Vice President of Administration. Since 2004, Steve had been employed by First Bankers Trust Company and had worked in Internal Audit and as Manager of Audit, Loan Review, and Compliance. Emily Coniglio also recently joined FBTS as an Employee Benefits Administrative

Assistant. We wish them both much success.

Brenda Martin, Operations Assistant, celebrated 5 years of service to the company in 2008. John Shelton, Information Systems Administrator, celebrated 5 years of service as well. We congratulate them and appreciate their dedication.

FBTS Reports Another Strong Year

Assets under management again remained strong for First Bankers Trust Services in 2008. Also, the return on invested capital once again beat company projections.

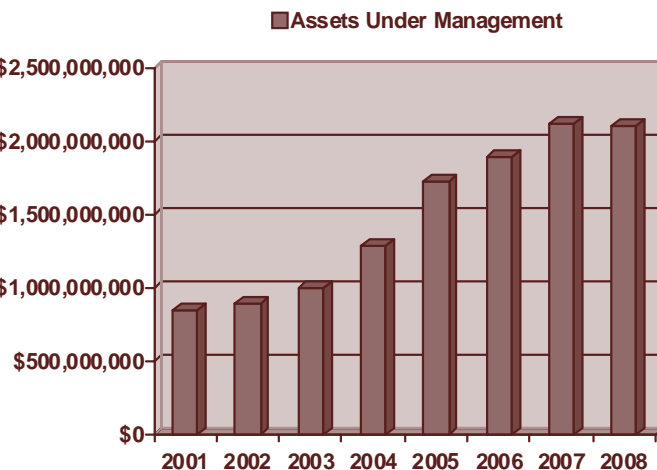
The outlook for 2009 remains good as well. This summer, we are looking forward to celebrating the 5 year anniversary of FBTS purchasing the trust operations from its sister company, First Bankers Trust Company, N.A. In 1956, First Bankers received trust powers, and since that time has been providing it's clients with the superior quality they have come to expect. Additionally, we intend to present several local trust seminars and participate in service opportunities that enrich our community.

Making A Job Change?

With the current economy, you may be facing a job change in the near future. If so, you may need to do something with the balance in your former employer's retirement plan. Establishing an IRA may be the answer.

An IRA can be a great tool in your financial plan while you ease into your new career. You can rollover your balance from your previous plan, and start focusing on your future again.

First Bankers Trust Services offers a Self Directed IRA Program. This program allows you to choose the IRA invest-



ments that suit your individual goals. You can choose from stocks, bonds, mutual funds, and certificates of deposit.

Other life changes can effect your financial plan as well. Don't forget to reevaluate your plan if you get married or divorced. You may wish to make beneficiary changes on your accounts after these significant life changes. For more information on IRA accounts contact, Diane McHatton at 217-228-8027.

Employee Focus

Ashley Melton began her academic career at Moore College of Art in Philadelphia with aspirations of being a fashion designer, but quickly found the lure of Wall Street and decided to augment her educational background at West Chester University and Harvard.

Ashley has dedicated the last 20 years to working in the Financial Services Industry with an emphasis on Institutional and Retirement Plan Services, and specializes in complex financial transactions involving Stock Based Equity Plans.

Her investment career began at The Vanguard Group. She has held NASD/FINRA 6, 26, 63, and 65 licenses as well as Life, Health, Accident and Disability Insurance designations.

Her greatest satisfaction is being a steward to such a diverse, brilliant, and compassionate group of clients who remain the heart and soul of all that is good about America. She enjoys volunteering at the Chester County SPCA, playing squash and discussing politics with her friends. She resides in Downingtown, PA with her best friend, her mother.

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Q & A: ESOPs

Q: What is an ESOP?

A: An Employee Stock Ownership Plan is a qualified, defined contribution employee benefit plan that is required to invest primarily in employer securities with the investments growing tax-free.

Q: Why choose an ESOP for your company?

A: An ESOP allows employees to share in the ownership of the company and rewards them with retirement benefits that are tied directly to company performance. This can lead to profitability through higher employee morale and productivity.



We serve companies nationwide.

Q: What are some ways First Bankers Trust Services can serve its clients?

A: First Bankers Trust Services is an ESOP trustee nationwide on numerous plans. We can serve as Directed Trustee, Independent Trustee, or Custodian depending on the needs of the company. The trustee of an ESOP is responsible for making sure that the plan is operated for the “exclusive benefit of the plan participants and their beneficiaries.”

Q: How do I learn more?

A: Visit our website at www.fbt-services.com or contact Merri Ash at 610-521-1616 for more information.