

# First & Foremost

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## Are You On The Right Path?

First Bankers Trust Services has many financial tools to assist you on your journey to retirement. Reexamine your investment goals and make modifications so you can still make the most of your retirement.

Consider an IRA as part of your plan. First Bankers Trust Services offers a Self-directed IRA Program. Direct your investments as you wish or utilize our expertise if desired.

Also, consider including a HSA in your portfolio if you have a high deductible health plan. HSAs offer great tax advantages and allow you to be in control of your medical spending.

Continue on the right path by thinking long-term. Establishing a trust now can benefit you and your loved ones for years to come. Choose from a variety of trust products to meet your individual needs and rest assured that we will continue to carry out your wishes in the event you are no longer



### Make The Most of Your Journey

able to or simply no longer wish to. You can even establish a plan of action for your business should you experience a life changing event.

Regardless of your life stage or your current financial status, we would value the opportunity to discuss creating a wealth management strategy for your future and the future of your beneficiaries. Call us today at 217-228-8060 to schedule an appointment.



### Enjoy Your Life

## Ready, Set, Relax!

Consider a bill paying agency agreement as part of your financial plan. With this custodial arrangement, your bills get paid on time every month. You do not have to worry about writing checks and making sure your mail goes out on time. This arrangement also provides a record of your income and expenses. It allows us to collect your income and pay your expenses on your behalf.

You still maintain ownership and can still continue to direct your investments as you desire. We'll even provide you with a statement of your account activity that can be accessed online from anywhere.

Call Deborah Staff today at 217-228-8061 to learn more about this great service and other trust products that could simplify your future.

## Support Our Troops

Employees of First Bankers Trust Company and First Bankers Trust Services have recently been sending care packages to a fellow First Bankers Trust Company employee and his troops who are currently stationed in Afghanistan. Colonel Scott L. Thoele, US Army Deputy Commander, is leading approximately 3,000 Illinois National Guard soldiers in the war in Afghanistan.

In recognition of our generosity, First Bankers Trust Company recently received a certified flag from the Department of Defense that was flown by the Soldiers of Combined



Joint Task Force Phoenix VIII over Camp Phoenix, Kabul, Afghanistan during Operation Enduring Freedom on April 20, 2009. First Bankers Trust Company held a flag raising ceremony at its Operations Center in Quincy on May 22nd. Several employees were on hand for the 9:00 a.m. ceremony that was filmed so Colonel Thoele and his troops could be sent a copy.

Colonel Thoele's troops are scheduled to be sent home at the end of this summer. The war will unfortunately continue, and we encourage you to connect with a soldier from your community. Boosting morale can be as simple as sending a package of nonperishable items, letters of appreciation, or drawings made by children.

## Employee Focus

Michele Foster holds the position of Corporate Counsel for First Bankers Trust Services having joined the company in July of 2006. Prior to joining First Bankers Trust Services, Michele was a trial attorney with the law firm of Touchstone Bernays in Dallas, Texas. During the eight years Michele served as a trial attorney, she defended clients in a variety of disputes including contracts, consumer protection, employment practices, compliance and regulatory litigation as well as employee benefits and corporate matters. Prior to graduating from law school, Michele worked for several years as a regional claims manager for a large insurance company.

Michele grew up in the Quincy area and attended Western Illinois University. After graduating from the University of Texas with a Bachelors degree in Psychology, Michele attended Texas Wesleyan University School of Law graduating

with a Juris Doctorate in December 1998. Michele was admitted to the practice of law in the State of Texas in 1999 and admitted to the practice of law in the State of Illinois in 2007. Michele is a member of Sigma Kappa Sorority, Phi Kappa Theta Fraternity, the State Bar of Texas, the Adams County Bar Association, the National ESOP Association, and a Texas Multi-Lines Licensed Adjuster.

In her free time, Michele volunteers on the Board of Directors for the Quincy Humane Society and the Payson Old Settler's Association. Michele and her husband, Michael, enjoy spending time traveling, hanging out with friends, and spending time with their three dogs and two cats on their small family farm.



## Don Gnuse Receives Distinguished Citizen Award



Don Gnuse, Chairman of the Board of Directors of First Bankers Trust Services, Inc., First Bankers Trust Services, Inc., and First Bankers Trust Company, N.A., was recently named the 20th recipient of the Distinguished Citizen Award by Mississippi Valley Council 141, Boy Scouts of America.

### **Congratulations Mr. Gnuse!**

Mr. Gnuse's dedication to Scouting, vast career achievements, and community involvement were recognized at a dinner held in April at the Quincy Country Club. Mr. Gnuse has been a longtime supporter of

Scouting, and became a Boy Scout himself at age 12. Today, Mr. Gnuse's son Chuck is a Scoutmaster, and Mr. Gnuse has grandsons involved in Scouting.

Mr. Gnuse received the 50 Years In Banking Award in 2006 from the Illinois Bankers Association and was honored for being instrumental in helping to change archaic banking regulations and laws. Mr. Gnuse also pioneered the growth of First Bankers Trust Services into a separate entity. First Bankers Trust Services now has over \$2 billion in assets under management and administration with locations in Quincy, Philadelphia, Chicago, and Phoenix.

## FBTS Employees To Attend Several Upcoming Events

**June 2nd & 3rd** - Merri Ash, Vice President of Sales & Trust Officer, will speak at the San Francisco NCEO Fiduciary Seminar.

**June 4th** - Merri Ash & Kjersti Cory, Employee Benefits Trust Officer, will present information in the NCEO Webinar "What You Need to Know as an Internal ESOP Fiduciary". Their topic will be "Duties & Responsibilities".

**June 5th** - Deborah Staff, Jay Martin, & Mick Kennedy from our Personal Trust Department will be on hand at First Bankers Trust 24th & State Branch from 8:30 a.m. - 11:30 a.m. to discuss trust issues. Diane McHatton, IRA Trust Officer, will participate in the Ladies of the Chamber Golf Outing at Cedar Crest Country Club.

**June 11th** - Steve Eckert, Vice President of Administration, and Kjersti Cory will participate in the 4th Annual Golf Tournament of the Illinois Chapter of the ESOP Association in Bensenville.

**July 10th** - Deborah Staff, Jay Martin, & Mick Kennedy will be at First Bankers Trust at 12th & Broadway from 8:30 a.m. - 11:30 a.m. to discuss trust services.

## Meet The Needs Of Your Company

First Bankers Trust Services can tailor a 401(k) plan to meet your company's objectives. A 401(k) Plan is a qualified defined contribution plan that permits employees of qualifying companies to set aside tax-deferred funds each pay period. Employees love its simplicity, and employers value its flexibility.

We appreciate the uniqueness of each company and can service start-up plans as well as multi-million dollar plans. We have access to over 700 mutual funds through multiple investment platforms and the ability to hold company stock.

We keep abreast of complex regulatory issues and remain a valuable resource to your team.

Other service options we provide include consulting services and design of the actual plan provisions. We will assist in selecting the best product for the company and implementation of the plan. Also, we can assist with client administrative training, employee communication, and coordination with the former providers for smooth successor plan transitions. Contact Ashley Melton, Managing Director, at 484-319-5920 for more information.

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## Q & A: Charitable Trusts

**Q:** What is a charitable trust?

**A:** A charitable trust is a trust created for the benefit of a legal charity. Charitable trusts were created in an effort to help charities and not-for-profit organizations generate additional funding for their causes.

**Q:** Are there benefits associated with creating a charitable trust?

**A:** Yes. Charitable trusts allow you to reduce estate taxes, eliminate capital gains, and claim an income tax deduction.

**Q:** How do I learn more?

**A:** Visit our website at [www.fbtServices.com](http://www.fbtServices.com) or contact Deborah Staff at 217-228-8061 for more information.



**Give A Gift To The Next Generation**