

PREPARING TO DEPLOY?

PRE-DEPLOYMENT CHECKLIST

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Military deployment can be a stressful time for you and your loved ones. First National Bank understands your situation and is committed to helping you and your family through this difficult time. Planning ahead can help your family members with access to all the information they need and can give you peace of mind. In order to relieve some of the burden of rapid preparation for deployment, especially if you play a major role in paying your bills, servicing the car and home repairs, we have come up with a helpful Pre-deployment checklist.

FAMILY POINTS

- Discuss your feelings about your deployment and your return with your family.
- Talk with your children about where you are going, when you are coming home, and why you have to leave.
- Look into the services available to your family through your unit, Family Readiness Center, Army Community Services, Army Emergency Relief, and the American Red Cross, in case of an emergency involving a family member.
- Discuss how often you will call or write, and get a calling card with international access

DOES YOUR FAMILY:

- Have your complete mailing and e-mail addresses?
- Know your unit information?
- Have your commander and supervisor's names and telephone numbers?

FINANCIAL POINTS

- Have you provided a Power of Attorney to some responsible party? This will give someone you trust the authority to act on your behalf while you are deployed, depending on the terms and guidelines set forth in your document. You might consider establishing a First National Bank Freedom Account and entrust the bank to act on your behalf.
- Review the status of your financial accounts such as your checking account, savings account and your credit cards. If any of these accounts are in your name only, you may want to consider your spouse or another responsible and trusted party, such as a First National Bank "Freedom Account" having access to these accounts. We suggest you update your signature card on file, in case a financial issue occurs in your absence.
- Analyze your current financial situation and have a plan in place to pay your bills, receive your mail, and watch after your family. If you are a member of the Reserve or National Guard plan for someone to stay in touch with your employer. Consider a First National Bank Trust Department Freedom account to look after your best interests.

- Document all your financial account numbers and passwords and make sure you keep them in a safe place such as a safe deposit box or with the First National Bank Trust Department in a Freedom Account.
- Try to save at least one month's pay in a savings account, or First National Bank Freedom account to use in case of an emergency.
- Discuss with someone you trust household and personal budgets that may be affected by your absence. A First National Bank Trust Department representative can help you prepare this and a Freedom Account will assist you in implementing your plan.
- If you anticipate a need for a loan in the near future, make arrangements in advance with a First National Bank loan officer, or apply online. Some creditors may offer deployment benefits.
- Discuss with someone you trust how you will handle your income taxes. First National Bank's Trust Department can accomplish this for you through a Freedom Account.
- Automatic deposit and bill pay services are the most convenient methods of banking while you are deployed. First National Bank offers an easy and flexible bill pay service as well as a First National Bank Freedom account as a vehicle to do this for you.
- Call your legal office and talk to an advisor about qualifications for reduced interest rates on loans and credit cards under The Soldier's and Sailor's Civil Relief Act (SSCRA).

PROPERTY POINTS

- Document your household inventory by video taping your belongings and record serial numbers on your equipment.
- Keep this information in a safe place like a safe deposit box.
- Give your home a security check inside and out.
- Document when your car registrations, inspections, insurance, and oil changes are due.
- Get names of a trusted mechanic, plumber, and repair contractor.
- Review your insurance needs, i.e. home, auto, and life.
- Some of these premiums may be lowered while you're deployed.
- If you don't have a will, or have not reviewed it in the last year, contact your legal assistance office.
- Consider establishing a First National Bank Trust Department Freedom Account to assist you with all of the above.

FIRST NATIONAL BANK'S LET'S KEEP IN TOUCH PROGRAM

We at First National Bank & Trust Company understand the importance of family, especially our military families during times of deployment. This is why we have set up a free access computer for our Freedom Account holders in the Trust Department of our main bank. Any family member or loved one of a deployed service member who has established a Freedom Account may establish a free e-mail account. You can use your e-mail account at any time during regular business hours, making it more convenient to keep in touch. Visit our Trust Department and talk to one of our representatives today.