

your INTERESTS FIRST

YOUR COMMUNITY BANK SINCE 1859

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Celebrating 150 Years of Community Banking

ATTENTION SHAREHOLDERS

First Bank Financial Centre's Annual Shareholders' Meeting will be held on **Tuesday, April 28** at the Golden Mast in Okauchee. Please watch for your invitation to follow in the next several weeks.



During 2009, First Bank Financial Centre will celebrate 150 YEARS of community banking!

Over the next nine months, you will have the opportunity to learn more about our rich history by viewing a 3-D photo display (that will travel to each of our offices), commemorative photo books, a special Website with photos and historic details, and our official community event this coming September.

Employees at our seven offices throughout Waukesha and Washington counties will be involved in volunteer activities now through September that will truly demonstrate what community banking is all about. Watch for our annual Random Acts of Kindness and Growing Our Communities activities, in addition to other scheduled community events.

Without your continued loyalty and support, this celebration would not be possible, and we THANK YOU for choosing FBFC as your financial institution.

We hope that you will join us in celebrating this milestone, and we plan to keep you posted as to where you can find FBFC's 150th Anniversary celebration activities in your community. Please visit www.fbfc150years.com for more information.

A handwritten signature in black ink, reading 'Mark W. Mohr'. The signature is fluid and cursive, written over a light background.

Mark W. Mohr
President, First Bank Financial Centre





Small Business Tax Tips

While running your day to day business, events will occur that significantly affect your success. There are a variety of strategies you can use to conquer your tax burden and increase your business profitability.

As a business owner, you are required to prepare and file certain mandatory IRS tax forms, as well as numerous state and local government forms and documents. Some of these forms may include:

- **Form SS-4 (Federal).** Otherwise known as the Employer Identification Number (EIN) application. You need this form to obtain the number for your business.
- **Form 941.** Whenever you have employees, you are required to file quarterly payroll returns with the IRS.
- **Form 940.** File this form to report federal unemployment taxes.
- **Federal income tax returns.** Filed annually (at the end of the taxable year) -- have these blank forms on hand so you will not be scrambling at tax preparation time.

The best way for you to support any tax deduction for your business and to comply with any IRS requests for information is to properly document everything.

Maintain full and accurate documentation for every tax deduction your business takes. Accurate, proper documentation increases the chance that you will successfully justify the business tax deduction in question. Here are some helpful tips to follow:

- The burden of proof is on you, no one else. Be prepared to make your case.
- Keep your records current and stay organized.
- Obtain and use a business credit card or use a personal card exclusively for business use.
- Keep your financial records for seven years to enable you to prove any business tax deduction to which you are entitled.

Consult your tax advisor for further information. This article was compiled from www.taxbrain.com.

Your Beneficiary Information



Whether it's your life insurance policy, 401(K), IRAs (all types), annuity contracts, a Payable on Death (POD), or a Transfer on Death (TOD) account, it is important to review your beneficiary information for accuracy. This is a necessary and often overlooked detail.

In addition, you'll also want to review your contingent beneficiaries. A contingent beneficiary typically only becomes a beneficiary if your primary beneficiary dies. If you do not name a contingent beneficiary and your primary beneficiary dies, the inheritance is returned to your estate and may be subject to unnecessary probate taxes and fees.

We want the assets you have spent your entire life earning to go to the person, or the people, you choose. To be sure your accounts are accurate and current, or for more information, please contact First Investment Services Representative, Eric Mazemke, who is also a Registered Representative of Commonwealth Financial Network, at 262-560-2074.

Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Not FDIC Insured, No Bank Guarantee, May Lose Value, Not a Deposit, Not Insured by any Government Agency.



CUSTOMER SPOTLIGHT: DR. JACK HUTTER

Dr. Jack W. Hutter, podiatrist and foot surgeon, has been in practice for 27 years. His office in Oconomowoc offers a full-service podiatry practice, specializing in the surgical and non-surgical treatment of foot and ankle problems. Dr. Hutter is board certified by the American Board of Podiatric Foot and Ankle Surgery and the American Board for Prosthetics, Pedorthics and Orthotics. His practice combines the highest quality foot care with a caring and knowledgeable staff; stressing the importance of educating patients. Knowing at a very young age he wanted to be a health care provider, Dr. Hutter was introduced to podiatry by a family member who practiced in Milwaukee. "Being able to provide

immediate symptom relief to my patients is very rewarding," explains Dr. Hutter.

For nearly 27 years, Dr. Hutter has lived in the Oconomowoc area with his wife Jane and their two children. When the practice was first opened, the Hutter family researched several banks in the area, and found that First Bank Financial Centre (FBFC) shared many of the same core beliefs including; local, personalized service, friendly employees, and an immediate response to customer concerns. After a successful business relationship with FBFC, the Hutter family opened their personal accounts with the bank.

In addition to running a successful medical practice, Dr. Hutter has also served as past President of the Oconomowoc Scholarship Fund, and is a current member of the Oconomowoc Rotary Club, and the Chamber of Commerce.

For more information on Dr. Hutter's podiatry practice, please contact his office at (262) 567-4724.

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Improving Your Credit Score in a Less than Perfect Economy

A person with a credit score above 750 (considered good credit) may look like the following:

- He/she will have a long history of making payments on time. This person will also have a mix of credit, from a mortgage, to a student loan, to a credit card.
- He/she won't spend more than 10% of their credit limit. There will be no retail store credit cards in his or her wallet. If you don't fit this image, here are some things to look at to improve your score:



Payment history is 35% of your credit score. Lenders look at your payment history as far back as seven years, but they mainly focus on and scrutinize the last 24 months.

Avoid 90-day late payments, as they are considered severely derogatory.

Manage your credit mix – being responsible with several types of credit will help you get the very best score. Credit cards are one of the requirements, along with mortgages, car loans, and other installment loans.

Watch those limits. 62% of credit card companies have cut back the lines of credit they make available to consumers, according to a report out this year by Javelin Strategy & Research.

When a credit card company decreases your credit limit, it makes your debt look bigger by comparison – and that makes your credit score take a hit.

Make sure to keep on top of what your credit limit is and call your credit issuer if they decrease it.



Food Shopping Tips that Won't Break Your Budget

For Your Health

- ☑ Special dietetic or diabetic foods are more costly and usually not necessary.
- ☑ Boneless cuts of meat may be a better buy – since you're not paying for the weight of the bone.
- ☑ White eggs have the same nutritional value as brown eggs, and are less expensive.
- ☑ Plain, frozen vegetables are healthier and less expensive than those packed in butter and sauces.
- ☑ Buy a large container of non-fat yogurt and separate it into single servings.
- ☑ Make your own cooking spray by putting vegetable oil in a spray bottle.
- ☑ Use non-fat powdered milk for cooking and baking.
- ☑ Regular or quick-cooking oats are less expensive than instant oats.
- ☑ Make your own small bags of snacks instead of paying the high cost for small, single-serving bags.
- ☑ When buying fresh greens by weight, shake them well before you put them in the grocery bag. Leaves can store a lot of excess water, which increases weight and price.

Source: American Diabetes Association



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