

From The President

The holidays are here! It's such an exciting, busy time of the year filled with anticipation and joy! We hustle and bustle to hang the wreaths, trim the tree, finish the holiday baking and search for the perfect gifts for our loved ones and friends. It's easy to get caught up in the frenzy and end up with a January stack of bills that is overwhelming. I'd like to share a few of my tips to help you manage your finances wisely this holiday season and avoid a post-Christmas credit hangover.

1. **Create a holiday budget and follow it.** Set a dollar amount for both presents and holiday entertainment based on what you can afford. Consider your current savings, income and regular monthly expenses.
2. **Make a list.** Write down the names of each family member and friend that are on your gift list, and estimate the amount you plan to spend on each based on the above budget. List your purchases as you make them. Consider suggesting drawing names among family or friends if the list becomes too long. They may welcome the change too!
3. **Bake (or make) something wonderful.** Each year I prepare countless batches of poppy seed bread and wrap each loaf up in festive cellophane tied with a holiday bow. Handmade gifts are a personal and very special way to say "Merry Christmas" without overspending.
4. **Use credit wisely.** Opening a credit card statement in January with a huge balance is not a good kind of surprise. Consider putting enough back in savings during the year to cover your holiday purchases. If you haven't managed to do that for 2010, come see us about a holiday loan. Our rates and terms are much better than most alternatives. Taking out one single holiday loan can also help you stick to that budget!
5. **Save your receipts.** Keep track of all your holiday expenses and add them up weekly. This helps call attention to how quickly small purchases can add up. If you're running out of money before you reach the end of your list, reevaluate the list and consider more homemade and creative gifts.

6. **Shop around.** Start your holiday shopping early to give yourself time to comparison shop and look for bargains. Take time to do some research on the items on your list. Last minute impulse shopping is almost always more expensive!
7. **Stop when your list is complete.** There's always the temptation to pick up just one more toy for the child in all of us or to add just one more little stocking stuffer to help out Santa.

We welcome you to celebrate the season with us at open houses in each of our bank locations. Please join us for homemade goodies and holiday greetings. We're looking forward to visiting with you!

Merry Christmas!
GHE



You are cordially invited to our

Holiday Open Houses!

Billings in the Bank Lobby
Wednesday, December 8
11- 2

Covington at the Fire Station
Wednesday, December 15
11- 2

Perry in the Bank Lobby
Tuesday, December 21
11- 2

FB&T INSIDE NEWS

FB&T welcomed **Shellie Seabolt** on August 20, 2010 as a Perry Teller. Shellie and husband Steve have three children, Carli, age 9, Caleb, age 7, and Carson, age 3. Shellie coaches her kids' sports teams. She enjoys following all of her kids activities and spends her free time with her family.

Robert and **Janna Gregg** rejoiced in the birth of their fourth grandchild but first grandson. Aaron Jon Hughes was born on August 17, 2010.

Bobby and **Jennifer Bornt** celebrated the birth of a daughter. Zoey Shavon was born on August 28, 2010, weighed 8lbs 9oz. and was 19 inches long. She has two big sisters, Selena, age 4, and Tapanga, age 2. She also has two big brothers, Sam, age 12, and Mason, age 2.

Mike and **Dana Moore** rejoiced in the birth of their second grandchild on November 2, 2010. Ireland Marie was born to Chase and Cedar Moore and weighed 5lbs 8oz. She has one big brother, Ozzy, who is 19 months old.

Tim and **Ann Hight**, FB&T Travel Club Director, proudly announces the birth of their third grandchild. Matt Douglas was born to T.J. and Bonnie Casteel, of Lucien, on November 12, 2010 and weighed 7lbs 9oz.

Congratulations to **Holly Hobson** who was crowned Covington-Douglas 2010 Homecoming Football Queen.

Listed below are recent conferences and schools attended by our employees:

- *OBA 2010 Frontline Compliance Update* attended by **Dana Moore, Jennifer Bornt, Theresa Walker, Chelci Sandefur, Nicole Sadler, Robin Moore, Shirley Scott, Melanie McGuire, Shelley Hawkins, Summer Hester, Sharon Boyer, Kay Evans & Sasha Prince.**
- *OBA Advanced New Accounts Seminar* attended by **Sharon Boyer & Shelley Hawkins.**
- *ICBA Financial Advertising Rules & Regulations* attended by **Yvette Dow.**
- *"Success principal: How to get from where you are to where you want to be"* teleseminar attended by **Yvette Dow.**
- *OBA 2010 Operations School* attended by **Shelbi Duke.**
- *High Road Leadership Strategies* webinar attended by **Gwen Easter.**

- *FDIC "Identifying and Mitigating Retail Payment Systems Risk"* phone seminar attended by **Gwen Easter, Jeanie Ivy & Shelbi Duke.**
- *Change Management Making Improvement Happen* webinar attended by **Gwen Easter.**
- *Financial Planning Conference* seminar attended by **Gwen Easter.**
- *Advanced Tax Strategies for S Corp* seminar attended by **Gwen Easter.**
- *Customer Service Simplified by Meridian Technology,* attended by: **Yvette Dow, Shelley Hawkins, Paige Balderson & Nicole Sadler.**
- *Reg Z and RESPA Escrow Rules* webinar attended by **Michelle Woods, Melissa Gilbreath, Leland Harris, Jeanie Ivy, Lori Pierce, Kay Ranney, Teresa Snyder & Linda Theilen.**
- *Defining Success "Motivated to Succeed, Motivated to Purchase"* webinar attended by **Shelley Hawkins, Yvette Dow & Melanie McGuire.**

Upcoming Events

December

Billings Open House.....	8th
Christmas Parade.....	9th
Covington Open House.....	15th
Perry Open House.....	21st

February

POF Chocolate Mystery Trip.....	10th
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Bank Holidays

December

Christmas Eve (bank closes at noon).....	24th
Christmas	25th
New Year's Eve (bank closes at 3:00).....	31st

January

New Year's Day.....	1st
Martin Luther King Day.....	17th

February

President's Day.....	21st
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Using your ATM or debit card is a simple, hassle-free way to get cash, make deposits, check account balances, transfer funds, make purchases and more. To enjoy the many conveniences debit offers, make protecting your ATM or debit card a priority. Here are some important safety tips.

Treat your card like cash

Always store your card in a safe place.

Keep your PIN to yourself

No company or individual needs to know your PIN. Memorize your PIN & never write it on your card or store it with your card. Never let a cashier, teller or other stranger enter your PIN for you.

Always be aware of your surroundings

When using an outdoor ATM such as in a parking lot, look for suspicious activity before you begin your transaction.

Shop carefully online

If you initiate an online transaction & must provide personal data, look for indicators that the site is secure, like "https" in the web address or the closed padlock icon in the bottom frame of your browser. It is also wise to conduct financial transactions on wired internet connections only. Wireless connections can be more vulnerable to attack.

Protect your card's magnetic stripe

Exposing your card's magnetic stripe to other magnetic objects can cause damage that will make your card unusable.

Report a lost or stolen card at once

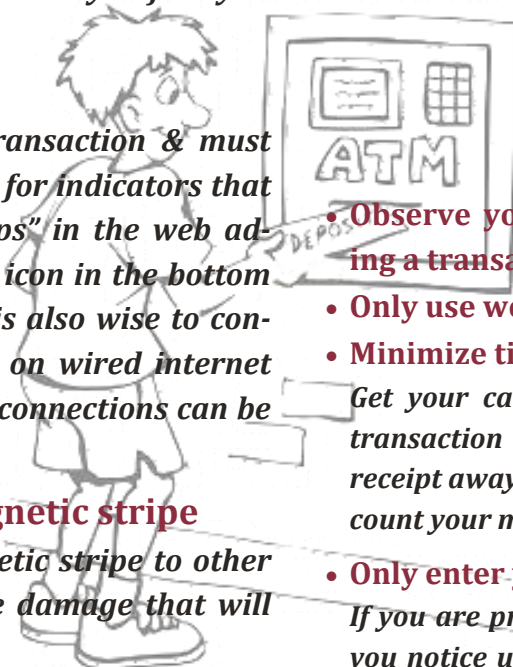
Call FB&T right away if your card is lost or stolen to reduce the chance that it will be used improperly. Immediate notice of lost or stolen cards also will limit your potential liability for unauthorized transactions.

Review account statements regularly

Verify all transactions by matching receipts to account statements. Frequently reviewing activity online helps identify unauthorized activity between monthly statements.

Never respond to an unsolicited request

The internet is a common channel for fraud perpetration. Never provide your debit card number, PIN or any other non-public information to anyone in response to an unsolicited e-mail, pop-up message or phone request.



ATM SAFETY

- **Observe your surroundings before conducting a transaction**
- **Only use well-lit, unobstructed ATMs**
- **Minimize time spent at the ATM**
Get your card out & ready to use. When your transaction is complete, put your card, money & receipt away, & immediately leave the area. Never count your money while at the ATM.
- **Only enter your PIN once for a transaction**
If you are prompted to enter your PIN twice, or if you notice unusual messages on the screen, go to another ATM. However, if there is a time out or if the transaction is canceled & you enter your PIN a second time, check your statement to be sure the transaction does not appear twice.
- **Block the view of others at an ATM**
- **Look for possible fraudulent devices attached to an ATM**

If you would like more information or to make reservations, please call Ann Hight or Cindy Boone in Perry at 580-336-5562; Kay Evans in Billings at 580-725-3222; Janna Gregg in Covington at 580-864-7421.

2011

Preliminary Travel Plans:

January
Travel Party

February 10th
Chocolate Mystery Tour (One day)

April 2nd-10th
Splendors of Spring Tour

June
Summer Mystery Tour

August
Casino Trip

September 26th-October 3rd
East Coast History Comes Alive Tour

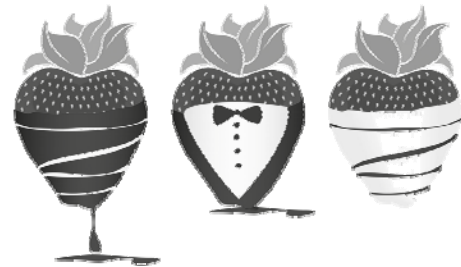
November 17-19th
Branson Tour

December
Christmas Lights Tour

11th Annual
**Chocolate
Mystery Trip**

February 10, 2011

Join us for a chocolate filled day as we
visit mystery attractions!



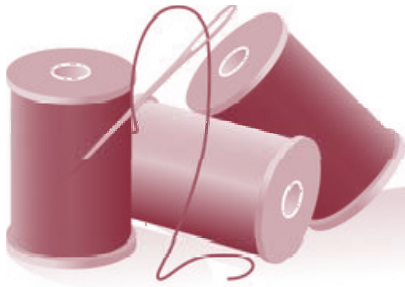
\$85.00 per person
(\$90.00 non-customer)

Full payment due with reservations.

Deadline: January 24, 2011



SHOP HOP TOUR



Mississippi River Trip



Kids Klub News

Kids Klub Membership is FREE!!! Contact us for membership information.

LIL' SETTLERS LAND RUN WINNERS!



2 Year Olds

1st Cole Williams, 2nd Anna Fritts,
3rd Ava Williams/Tucker Vollmer



3 Year Olds

1st C.W. Hester,
2nd Jake Miller, 3rd Samuel Lindsey



1 Year Olds

1st Brand West, 2nd
Kegan Skluzacek, 3rd Peyton Sadler



4 Year Olds

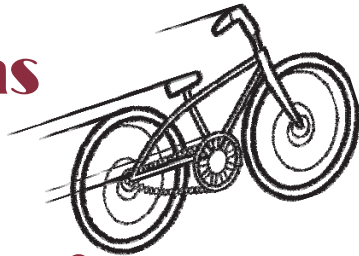
1st Ivan Tiscareno
2nd Treg Bowman, 3rd Ava Fritts



5 Year Olds

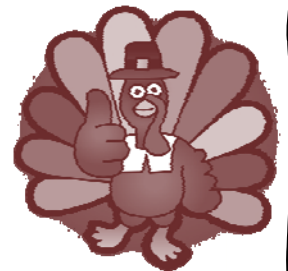
1st Angel Tiscareno
2nd Kennedy Hight, 3rd Mia Blake

Christmas Bicycle Give-A-Way!



Register to win a bicycle beginning December 1st. Two Bicycles will be given away at each bank, one for ages 5 & under, another for ages 6-12. Enter at all three locations. The winners will be drawn on December 17th.

TURKEY FEATHER WINNERS!



Perry

1st Blank Family
2nd Guyla Greenwell
3rd Cole, Clayton &
Grace Williams

Billings

1st Lewis Emmons
2nd Tori Johnson
3rd Mackenzie Maly

There is a difference.

Someone once called what we, as, Financial Advisors do, “noble”. I looked in the dictionary (online) to see just what “noble” meant, and basically found it defined as possessing greatness or having great qualities. At first, I laughed to myself and thought “boy do we have them fooled”, but the more I’ve thought about it, the more I’ve come to believe that there might just be “greatness” in what we do.

To understand why I say this, you need to understand that those of us who offer financial advice through ICA do so because we love what we do. We are primarily in smaller, rural oriented communities. We not only have to meet our clients at the office, but quite often we see them at church, the ball game, the grocery store, and at service organization meetings. I believe we do what we do in the way we do it because we care about the people we are proud to call friends, neighbors, and clients.

Make no mistake about it, we all want to make as much money as we can from what we do, but, if money was our primary motivator, I believe our clients would see through us in a heartbeat. I think caring about others requires an aspect of greatness. Ours is a “sales” business, but I believe truly listening to what our clients are saying to us goes beyond the desire to “sell”. A gentleman who I admire greatly in this business once answered when asked how he had become so successful that he “showed up for work every day.” That sounds really simple, but showing up every day in 2000-01 or in 2008-09 wasn’t. People were scared and no matter how hard we try to seem otherwise, we are people. Bottom line is that it is our job to listen to our clients and do whatever we can to help them achieve their goals and to sleep better at night. It means being there when the markets are bad. It means being there to meet with “beneficiaries”. It means more than just being the “investment guy”.

In the end, I’m not sure if this job is “noble”, but I am pretty sure it’s “necessary”.



A handwritten signature in dark ink that reads "Kirk Ward".

Kirk Ward
Financial Advisor



Kirk Ward is the “ICA” Investment Representative located at First Bank & Trust, 401 N. 7th Street (P.O. Box 878) in Perry, OK 73077 and can be reached at **580/336-1010** or by e-mail kirk.ward@investmentcenters.com

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P.O. Box 878 Perry, OK 73077

Merry Christmas from FB&T!



To thank our loyal customers, we have a special gift.

First Bank is letting its customers “skip” a payment on all consumer installment loans (excluding loans secured by real estate)

in **December 2010** or **January 2011**.

Just contact your FB&T loan officer and ask for the **Christmas Gift Special**.

We'll take care of the rest! No extension fee and nothing to sign.

*To qualify, customer must be current on monthly payments.

www.bankfbt.com



Member FDIC