

BANKBUZZ



Forest Park National
Bank & Trust Co.

OCTOBER 2017

LETTER FROM THE PRESIDENT



In this issue of Bank Buzz, we feature one of our customers, Patrick O'Brien, who four years ago started his first restaurant at 7445 Madison in Forest Park and today is the owner of four restaurants, two in Forest Park and two in Oak Park plus a catering business.

Such quick growth is, as the feature article states. "...a credit to Patrick's creativity, his determination, and his sense of good food that he was able to make it all happen." It has been the pleasure of Forest Park National Bank to work closely with Patrick as a friend and as a customer in determining and serving the financial needs of his growing businesses.

In this issue we also continue to provide information about Allpoint, our new ATM network, which makes available 55,000 surcharge free ATMS worldwide. Please use the link provided in the article to find the nearest surcharge free Allpoint Network ATM. We want to make banking at Forest Park National Bank as easy as possible for you.

Finally, in this age of high tech information storage and retrieval, we all need to remind ourselves to be vigilant in protecting our sensitive personal identification information. The recent Equifax Data Breach is a troubling development with a potential to expose sensitive personal information. Please see the article in this newsletter, "Tips for Navigating the Data Breach" and go to the link contained in it for helpful information provided by the Illinois Bankers Association.

It is our pleasure to serve you. I hope to see you at the Bank soon.

Sincerely,

Daniel G. Watts
President

FROM SCRATCH TO FOUR RESTAURANTS

Patrick O'Brien opened his first restaurant, Scratch Kitchen & Lounge, four years ago at 7445 Madison in Forest Park. He was a man on a mission, in fact, this mission regarding food service:



Pictured: Ted Rozmus, Commercial Lender; Patrick O'Brien, Owner. Photo credit: Chris Guillen Photography

"A few things done perfectly, served in a fun environment, with great service." This mission developed into the Scratch goal "...to serve our favorites, prepared perfectly from Scratch, never frozen (we joke we only freeze ice. Oh, we make that too)."

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NAVIGATING THE EQUIFAX DATA BREACH

Equifax—one of our nation’s major credit reporting bureaus—announced last week that it had been breached. The Illinois Banker’s Association has published these tips, including information on credit reports, fraud alerts and credit freezes, in the wake of the breach. Please go to Tips for Navigating the Data Breach at this address:

<https://www.ilbanker.com/About-Us/Our-News/post/tips-for-navigating-the-equifax-data-breach>

FROM SCRATCH TO FOUR RESTAURANTS

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All Scratch burgers are house-ground using prime cuts of brisket and chuck, and served on locally sourced rolls. B & B pickles are house-brined and even the ketchup and mustard are made from scratch.

The Scratch mission proved attractive to customers and the 60 seat restaurant soon became crowded at prime times. When a space across the street at 7444 Madison became available, Patrick decided to secure that space and expand the Scratch mission and goals to include the Scratch Deli & Café which he opened two years ago. He quickly added catering to the array of services of the Deli & Café.

With the Scratch Kitchen & Lounge and the Scratch Deli and Café continuing to attract more customers, Patrick turned his attention to getting more space for the Scratch Kitchen & Lounge customers. He found a space at 733 Lake Street in Oak Park which seats 110 indoors and 160 when the patio is open.



Pictured: Patrick O'Brien, Owner; Ted Rozmus, Commercial Lender.
Photo credit: Chris Guillen Photography

He developed a new restaurant there which embraces the original Scratch mission, still serving the “same awesome burgers, killer mac and those house cut fries,” but in a more structured full-service restaurant atmosphere.

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FOREST PARK BANK MOBILE

Our free mobile app is easy to use, safe, and keeps you connected to your FPNB accounts.

FROM SCRATCH TO FOUR RESTAURANTS

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Remembering that Patrick O'Brien is a man on a mission, one shouldn't be surprised that he thought he hadn't done enough in four years so he went on a search for a location where he could open another restaurant. He has found one – on Harrison Street in Oak Park in the recently renovated building at Harrison and Harvey where he expects to open District Kitchen and Tap by the end of October. This restaurant will have the same commitment to preparing excellent food but with a menu of different options.

It's an impressive achievement – to open four new restaurants plus a catering business in the short time of four years and it is a credit to Patrick's creativity, his determination, and his sense of good food that he was able to make it all happen.

Forest Park National Bank has been with Patrick from that time four years ago when he opened his Scratch Kitchen & Lounge and through all the developments of the four additional food service enterprises. Here are comments he made regarding his experiences working with Forest Park National Bank in starting his restaurants:

"I chose a local bank as I'm a small local business. My experience has been amazing. We were treated like family from the beginning."

"As a first time business owner, I was treated as if I were a multi-million dollar client. The ability to be able to call and talk and get an answer the same day...priceless!"

"The personal touch is important, but let's not forget, this is banking and the numbers matter. Forest Park National Bank remains competitive to this day."

"Ted Rozmus (the Commercial Lender at Forest Park National Bank who works with Patrick) goes above and beyond making sure we have all the tools we need financially to compete and grow."

It has been a source of pride for Forest Park National Bank to work with Patrick O'Brien as he realizes his food service mission to "...to provide a few things done perfectly, served in a fun environment, with great service." The Bank wishes him well and looks forward to continue partnering with him in the years ahead.

SPECIAL EVENTS



YOUR OWN HOME WORKSHOP

Beginning at 6:30 p.m. on November 1, 2017, Judith Graves, the Vice President for Residential Mortgages and Consumer Lending at Forest Park National Bank, will lead a workshop on "Your Own Home" at Forest Park Public Library.



**Forest Park National
Bank & Trust Co.**

7348 West Madison Street
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MORE ATMS, MORE CONVENIENCE

HOW TO FIND AN ALLPOINT ATM

Forest Park National Bank customers now have access to America's largest surcharge-free ATM network with some 43,000 surcharge-free ATMs nationwide and 12,000 worldwide. ATMs are conveniently located in major discount retailers, convenience, grocery and pharmacy stores nationwide. To help find your nearest surcharge-free ATM, use the free Allpoint Network ATM locator app on your smartphone or visit www.allpointnetwork.com/locator.aspx

