

WELCOME TO FIRST BANK & TRUST!

Finding the right loan for your client can be difficult. Choosing the right lender is crucial. With many lenders to choose from, it can be overwhelming. Fortunately, at First Bank and Trust, our mission is to set high standards in the mortgage industry. We are committed to quality service – putting the people we serve first.

Take advantage of our expertise in the lending industry. You will find that the skill, professionalism, and consideration we give each of our clients make getting a loan closed a successful endeavor.

PEOPLE CAN MAKE A DIFFERENCE

In spite of all of the changes that technology has brought to the mortgage industry; it is still a people business.

We are committed to the philosophy that our customers deserve kindness, courtesy, professionalism and a sense of urgency in meeting their requests.

The quality of our relationships between customers and employees defines the culture in which we do business every day. We operate under the highest standards of ethics for behavior and value honesty and integrity above all. We place tremendous importance on the goodwill and cooperation necessary for effective teamwork.

PRODUCT LINE-UP

Conventional

- Fixed Rate Mortgages
Secondary & Portfolio
- Adjustable Rate Mortgages
- Balloon Mortgages

Specialty Programs

- USDA Rural Housing
- VA
- Hobby Farms
- Manufactured Homes
- Lot Loans
- Home Ready
- DPP FHLBC Grant
- Construction

With 128 years of serving
our Community and all of
Southern Illinois...

Our banking philosophy is rooted in providing our customers with the best products AND service in the market.

OUR HOME MORTGAGE LENDING TEAM



MARLENE BAKER

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NMLS 416389



WJ PITTMAN

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NMLS 906810



DAWN MCCLERREN

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NMLS 675507

WHAT YOU CAN EXPECT FROM US

Our Officers and Employees ARE the communities we serve, which means we live our values and display them on the Job!

INTEGRITY

Rigid adherence to a code or standard of values. The foundation of our business at FIRST BANK AND TRUST.

HONESTY

The unwavering practice of truthfulness. Our pledge to our customers.

FAIRNESS

Consistently impartial. Our on-going commitment to you.

COMPASSION

The practice of listening to the needs of others. Always in our hearts and on our minds.

EXCELLENCE

Exceptionally good. Superior. Surpassing expectations. The everyday standard at FIRST BANK AND TRUST.



Since 1889

THE FIRST BANK
& TRUST COMPANY
OF MURPHYSBORO

"We have our roots where others have their branches."