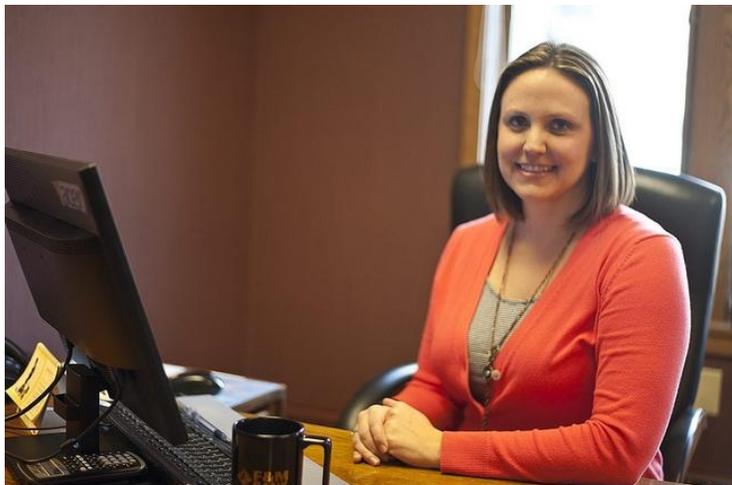


20 Under 40: Elizabeth 'Liz' Miller

This week's "20 Under 40" profile is Elizabeth "Liz" Miller, Residential Mortgage Loan Office at The Farmers and Mechanics Bank.



Liz Miller is a Residential Mortgage Loan Officer at The Farmers and Mechanics Bank. She is a recipient of the 20 Under 40 award.
LEWIS MARIEN/The Register-Mail

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GALESBURG — This week's recipient of the Young Professionals of Galesburg and the Galesburg Area Chamber of Commerce's "20 Under 40" award to be profiled is Elizabeth "Liz" Miller, Residential Mortgage Loan Office at The Farmers and Mechanics Bank.

According to her nomination, Miller "has distinguished herself in the banking industry with her intelligence and compassion for helping clients. Her enthusiasm is infectious, (she) always has a smile on her face."

Further, Miller "exhibits motivation not only for herself but for the bank as well. She wants to do well in any facet of her job that she is confronted with. Liz is a true professional."

Here's more about Miller in her own words:

Q. What do you do in your current position?

A. At F&M Bank, I am responsible for the origination of purchases and refinances of first mortgage loans. This includes the secondary market, VA, FHA, USDA guaranteed rural housing, and IHDA First Time Homebuyers transactions. These loans are for primary residences, secondary/vacation homes, and investment properties. Customer service is extremely important to me and F&M Bank has allowed me to flourish and expand my experiences in this area. My job is to ensure I put a buyer in the right loan for their situation. My goal is to guide, teach, and show customers how to progress into buying the home they deserve.

Q. How are you involved in the community?

A. I have been involved with the Galesburg Athletic Booster Club at the high school as their secretary for three years. I have also been the "Banker" for the Knox County Relay for Life for the past year. I have worked with my current and past employers on fundraising ideas for United Way, have volunteered for the Day of Caring, and was

on the allocation committee for one season. I have had a lot of fun while volunteering for various other events and non-profits such as spending a couple hours on a weekend to help build a home for Habitat for Humanity or working at the Knox-Galesburg Symphony Casino night, or making and serving food for the Galesburg Rescue Mission.

Q. Of what achievement are you most proud?

A. First and foremost, I am most proud that my husband and I are raising a wonderful and smart little girl. She is my world and my mini-me. I am most grateful to work with F&M Bank who is completely invested in our community and who chose me to come aboard. Also, this honor of 20 Under 40 is the greatest work accomplishment I have had in my career thus far.

Q. What advice do you have for other young professionals?

A. To be patient and exhibit excellent customer service. Don't settle and keep challenging yourself. Always grow, learn, and expand your horizons.

Q. What's the most important thing people should know about your community?

A. There are great, hard-working people in this town that want to make a difference and are doing it. My husband and I have chosen to invest in this town and raise our daughter here and my position as a mortgage loan officer allows me to do my part to improve our community. With the recent struggles our city has seen, it takes courage to want to do something about it. There are MANY people making a difference every single day and that makes me a proud citizen of Galesburg.

Elizabeth "Liz" Miller Age: 34, Residence: Galesburg, Profession: Residential Mortgage Loan Officer at The Farmers and Mechanics Bank, Education: Bachelor's of arts from Augustana College, Rock Island, Family: Husband, Jake Miller, GHS History teacher; daughter, Camdyn, 4.

About the award

The Young Professionals of Galesburg and the Galesburg Area Chamber of Commerce have launched the "20 Under 40" award. This award honors 20 individuals under the age of 40 considered to be "movers and shakers" in the community. Honorees will be profiled each week through Jan. 31, 2016, in The Register-Mail. They will be included in a special supplement in February 2016, in addition to being recognized at the chamber's annual dinner to be held in February 2016. The 20 honorees are judged on their outstanding career achievements and community impact. A panel of judges evaluated each nomination on information provided in the following categories: Reason for nomination, career achievements/special awards and recognition, community involvement, volunteerism and community service leadership skills.