

20

Community **Impact** Report

23

What Banking Should Be.



TABLE OF CONTENTS

2	Our Mission	10	Supporting Communities (Volunteerism)
3	Message from the President	11	United Way & SCCAP
4	Board of Directors	12	ISU Scholarship Endowment Fund
5	Our Locations	13	Investing in Financial Literacy
6	Charitable Giving Focus Areas	14	Addressing the Financially Vulnerable
7	2023 Sponsorship Recipients	14	2023 Charitable Giving List



OUR MISSION

DELIVER WHAT BANKING SHOULD BE.

OUR CORE VALUES

COMMUNITY FOCUSED

INNOVATIVE

RESPONSIVE

SECURE

TRUSTWORTHY

EXCELLENCE

A MESSAGE FROM OUR PRESIDENT

Good Friends of First National Bank:

Since our founding in 1903, First National Bank has been committed to inspiring good actions and social responsibility by:

- Promoting volunteerism and civic leadership.
- Helping make financial lives better.
- Forging strong philanthropic partnerships with organizations that positively impact the quality of life and sustain needed programming in the communities we serve.

Recognizing that communities are stronger when we invest in each other, donations and sponsorships to nonprofit organizations are an integral part of First National Bank's philanthropic initiatives. In 2023, First National Bank made a substantial impact by contributing \$120,768.74 to fund 109 applicants. Larger awards included the following:

- A \$25,447 donation to the United Way of Story County, United Way of Central Iowa, and South Central Community Action Program. First National Bank matches qualifying contributions made by employees.
- A \$20,000 donation to the Ames History Museum, part of a five-year pledge supporting its mission to engage the community's diverse public and provide unique opportunities to learn about Ames history.
- A \$16,666.67 donation to the Boys and Girls Cub of Story County. This contribution is part of a multi-year pledge for their capital improvement campaign that will expand and modernize their current location, including adding 7,500 square feet to the south side of their existing building.
- A \$10,000 donation to Iowa State University Foundation for the Athletics Program and Cyclone Club and a \$1,000 donation to the ISU Foundation's Dean's Advisory Council-Ivy College of Business.
- A \$5,000 donation to Greater Des Moines Partnership, the second year of a five-year pledge supporting its Maximizing Momentum Investor Campaign, which focuses on advancement of economic development projects, enhancing the vibrancy of Greater Des Moines and Downtown, increasing support for minority-owned businesses in Des Moines, and support for "Future Ready DSM."
- A \$5,000 donation to On With Life, which was contributed as a multi-year pledge to their capital expansion campaign that provides services to persons who have suffered a brain injury, stroke, concussion, or a living with Parkinson's or complex neurological conditions.

For us, giving back goes way beyond direct contributions. We love where we live and work and we show it by giving back year-round in our communities. Each year, First National Bank employees give of their time and resources—from volunteering in local schools, serving on nonprofit boards and committees, and making financial contributions to nonprofit community organizations. We understand that being a community bank means being part of the community, a responsibility we take seriously.

First National Bank is proud to support these charitable causes and looks forward to another year of giving.

With gratitude,
President Scott T. Bauer

"The best way to find yourself is to lose yourself in the service of others."

– Mahatma Gandhi

BOARD OF DIRECTORS



Jeff Baker
Former Partner RSM US
LLP



**Betty A. Baudler
Horras**
Baudler Enterprises, Inc.



Scott T. Bauer
President of First
National Bank



Lisa M. Eslinger
Iowa State University
Foundation



Patrick G. Hagan
Retired Senior Vice
President & Treasurer,
Fareway Stores, Inc.



Philip A. Hodgin
RDG Planning & Design



James R. Larson II
Larson Development
Corporation



John R. Linch
Executive Vice President
and Chief Credit Officer
of First National Bank



Gary K. Lorenz
Mayor of Ankeny and
a retired owner of
Lorenz & Jones Marine
Distributors



Everett Miles
Vice President, Capital
Markets at the Principal
Financial Group®



John P. Nelson
President of Ames
National Corporation



Dr. Mike Roof
Chief Technology Officer
for the Vaccines and
Immunotherapeutics
Research and Innovation
Platform, Iowa State
University

OUR LOCATIONS



Ames Main

405 5th Street
Ames, IA 50010



West Ames

3334 Lincoln Way
Ames, IA 50014



North Grand Ames

2406 Grand Avenue
Ames, IA 50010



Ankeny

1205 North Ankeny
Boulevard
Ankeny, IA 50023



Valley Junction

301 5th Street
West Des Moines, IA
50265



West Glen

5625 Mills Civic
Parkway, Suite 100
West Des Moines, IA
50266



Jeffreys Drive

1320 Jeffreys Drive
Osceola, IA 50213



Osceola Main

139 South Main Street
Osceola, IA 50213

CHARITABLE GIVING

STRATEGY

For 120 years, First National Bank has been committed to being responsible and respected citizens in the communities in which we live and work. We truly believe that our success as a company is measured by the success of each of our stakeholders – our customers, communities, business partners, employees, and shareholders. First National Bank gives back and supports organizations throughout the communities we serve in an effort to help people live more productive, educated, and enriched lives.

Our corporate giving strategy is designed to support community outreach activities that have lasting value, with a priority given to financial literacy and education, community and economic development, and health and human services.

We recognize our civic responsibility and take pride in our efforts to support the communities that help us grow.

FOCUS AREAS



Health and
Human Services



Community and
Economic Development



Financial Literacy
and Education

2023 RECIPIENTS (\$5,000 OR GREATER)

- On With Life - **\$5,000**
- Greater Des Moines Partnership - **\$5,000**
- Iowa State University Foundation - **\$11,000**
- Boys & Girls Clubs of Story County - **\$16,667**
- Ames History Museum - **\$20,000**
- United Way and SCCAP - **\$25,477**

**TOTAL
CONTRIBUTIONS**



\$120,769

109

**APPLICATIONS
FUNDED**

\$25,447

**LARGEST SINGLE
CONTRIBUTION**

COMMUNITY ENGAGEMENT & CHARITABLE GIVING



BLAST

BACK TO SCHOOL



Thank you

to everyone who donated or helped with the United Way Food Drive!

First National Bank

COLLECTED

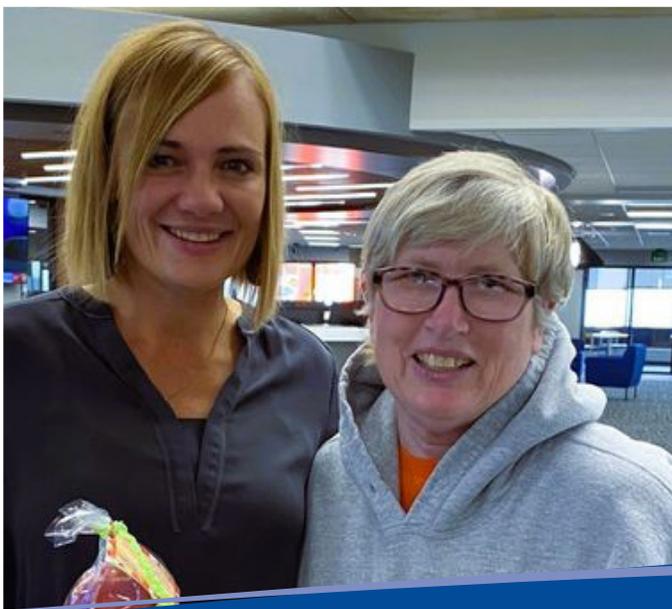
200 POUNDS

for the LIVE UNITED Food Drive.

First National Bank

FOOD DRIVE

Allie Penner



DONATES \$1,500 TO OCTAGON CENTER FOR THE ARTS

SUPPORTING COMMUNITIES



2,618 TOTAL HOURS VOLUNTEERED

58 Organizations Served

VOLUNTEERING – ORGANIZATIONS SUPPORTED

- 100 Women Who Care
- 4H Extension
- ACCESS
- Ascension Lutheran Church
- Ames Chamber of Commerce
- Ames Economic Development Commission
- Ames High School Booster Club
- Ankeny Area Chamber of Commerce
- Ankeny Christian Academy
- Ankeny Kiwanis Club
- Ankeny Leadership Institute
- Ankeny Miracle League
- Ankeny Rotary Club
- Ankeny Service Center
- Ankeny Young Professionals
- Center for Creative Justice Audit Committee
- Clarke Community School Band Boosters
- Clarke County Hospital Foundation Board
- Clarke Electric Revolving Loan Fund Committee
- Downtown Ames
- Downtown Des Moines Chamber of Commerce
- Employee and Family Resources
- Food at First
- Gilbert Athletic Booster Club
- Gilbert/Franklin Fire & Emergency Response
- Gilbert Lutheran Church
- Green Hills Residence Association
- Hemophilia of Iowa
- Hillside Elementary Kids Bank
- Historic Valley Junction Foundation
- Immanuel Lutheran Church, Osceola
- Iowa Bankers Association
- Iowa Bankers Mortgage Association
- Iowa Business Growth Company
- Iowa College Student Aid Commission
- ISU Alumni Association
- JEDCO
- Junior Achievement
- Knights of Columbus of Saint Patrick's
- Loaves and Fishes Food Pantry
- Music in the Junction
- Northcrest Foundation
- Octagon Center for the Arts
- On With Life
- Osceola Chamber
- Osceola Chamber Mainstreet
- Osceola Go Getter 4H Club
- Osceola Golf Course Commission Board
- Our Lady's Immaculate Heart Church Foundation
- Raising Readers in Story County
- Saylorville Church
- Story County Community Foundation
- Story County Housing Trust
- Teen Maze
- United Way of Story County
- USDA Animal Care and Use Committee
- Veterans of Valley Junction, Inc.
- Waukee Community Schools APEX program

UNITED WAY OF STORY COUNTY UNITED WAY OF CENTRAL IOWA SOUTH CENTRAL IOWA COMMUNITY ACTION PROGRAM

First National Bank is dedicated to fostering a purpose-driven workplace that empowers employees to engage in the community, give, volunteer, and connect to the causes they care about.

As part of our commitment to corporate social responsibility, First National Bank has forged partnerships with three charitable organizations that are finding solutions to social issues, including the health, education, and financial stability of every person in every community that they reach.

Our partners include the United Way of Story County, United Way of Central Iowa, and South Central Iowa Community Action Program.

Through these partnerships and the bank's Employee Matching Program, First National Bank makes a dollar-for-dollar matching contribution for each employee donation. In 2023, employees donated \$25,477 through payroll deductions or direct gifts, which were matched by the bank. That doubled the impact of the gift, with a total of \$50,954 donated to these charities.

In addition, each year First National Bank employees take part in a week-long fundraising campaign to contribute directly to these organizations. The workplace campaign unites employees in all offices and branches, and gives them an opportunity to donate by participating in a wide range of fun activities. In 2023, employees raised \$3,567.50 for the cause during the campaign week.



United Way
of Story County



United Way
of Central Iowa



ISU SCHOLARSHIP ENDOWMENT FUND

Every year, Iowa State University welcomes students who are eager to follow their dreams. Scholarships have the remarkable power to open doors of opportunity for students. By breaking down financial barriers, scholarship support enables students to immerse themselves in their studies, explore their passions, and unlock their potential. That's why First National Bank established the ISU Scholarship Endowment Fund.

As of September 1, 2023, \$5,000 has been awarded for student scholarships through the Endowment Fund for the 2023-2024 school year. Anna Tschanz and Sadie Besch are two students who benefited from scholarship support. First National Bank wishes Anna and Sadie success in their future endeavors!

Anna Tschanz. As a self-proclaimed animal lover and outdoors enthusiast, senior Anna Tschanz found studying genetics to be the perfect combination of science, math, and learning about the world around her. Growing up on a hobby farm, Anna enjoys spending her time outside riding horses and working cows. At Iowa State, she continues to pursue these interests as a member of the Rodeo Club and competes across the Midwest with Iowa State's Rodeo Team. Additionally, Anna works as a chemistry laboratory assistant adding hands-on experience and real-life application to what she is learning in the classroom. As a life-long learner, she dreams of working in research as an animal geneticist or embryologist. Anna said, "Donor support has made it possible for me to attend Iowa State University. Speaking for my peers and those like me who have received scholarships, we cannot express how great it feels to be noticed for our hard work."

Sadie Besch. Junior Sadie Besch's lifelong passion for fashion led her to explore the industry through Fashion Camp NYC, a fashion program on Fifth Avenue in Manhattan that gives teens a behind-the-scenes look at the industry. Coming from a Cyclone family, Sadie knew the apparel, merchandising, and design program was just what she was looking for. Beyond her studies in fashion communications and public relations, Sadie contributed to TREND Magazine, participated in The Fashion Show, and works at Innovate 1858 as the public relations and graphic design manager. As she looks toward the future, Sadie is committed to making her younger self proud by graduating from Iowa State and moving to New York City to pursue a career in fashion communications. Sadie said, "Since I am supporting myself through college, donors have helped me tremendously. I truly would not be able to be where I am today without their support. Thank you from the bottom of my heart. I will always remember how gracious and giving you were during my time at Iowa State."

INVESTING IN FINANCIAL LITERACY

Financial literacy has a material impact on individuals and families as they try to balance their budget, buy a home, purchase a vehicle, or invest in their retirement.

From workplace decisions to managing day-to-day expenses, financial literacy is crucial. Financial literacy is the knowledge and application of various financial skills, which become more complex as we mature and take on more responsibilities.

FNB VAULT: FINANCIAL EDUCATION CENTER

First National Bank's financial literacy program is called the FNB Vault. It's located on our website under "Financial Education Center" and is free and available to all schools in Iowa—perfect for financial literacy state requirements and homeschooling. The offerings are organized by age group/life stage and are designed to build upon each other, like classes in school.

PENNY PATROL

Designed for Early Childhood learners aged 3-4. It teaches basic money skills like counting, identifying coins and bills, learning about needs versus wants, and understanding the concepts of spend, save, and give.

KIDS FIRST

Teaches the basics of money management to elementary school kids aged 5-10. Lessons teach the importance of budgeting, how to open a bank account, how small businesses work, how to save up for a major purchase, and more.

MONEY WISE JUNIOR

Aimed at middle school students aged 11-13, this program teaches more complex concepts and skills: The value of money, the basics of online banking, preparing for peer pressure, the importance of giving to others, and more.

KASH WIRED

Teaches high school students aged 14-18 how to manage personal finances, achieve a high quality of life, and take responsibility. Courses focus on making wise financial decisions, minimizing college costs, maximizing income, saving and investing, and more.

FNB U

Designed for adults aged 18+ who are interested in building their financial skills as they move through various life stages. This page includes recommendations for resources such as Udemy (a site that has dozens of free online personal development video courses), online calculators, our First-Time Homebuyer Hub, and more.

PRIME TIME

These resources are aimed at maturing adults who are serious about financial planning, saving for retirement, building and managing their nest egg, estate planning, and protecting themselves from identity theft, fraud, and scams.

FNB EDU

Offers resources for individuals who are teaching their children, school students, or others about financial issues.

EMERGENCY FUND CHALLENGE

Provides a framework and tips to help individuals save up an emergency fund of \$500 in 60 days.

ADDRESSING FINANCIALLY VULNERABLE STUDENTS & ADULTS

The Importance of Financial Literacy

There is rising financial vulnerability in American, and the need to support affected communities has never been greater:

- The percentage of financially vulnerable Americans grew to 17% in 2023, while the percentage of financially healthy Americans was unchanged.
- Black, Latinx, and younger Americans disproportionately experienced an increase in financial vulnerability.

At First National Bank we are supporting opportunities for students to build financially healthy habits into adulthood. In 2023, First National Bank supported financial literacy for high school students through the EVERFI program.

In addition, in 2023, First National Bank expanded its digital financial literacy offerings by adding online learning opportunities for military service members and veterans and their families, the curriculum is called "Military Money."

EVERFI from Blackbaud

EVERFI is a financial literacy program for high schools. It is a digital education program that teaches students how to make wise financial decisions to promote financial well-being over their lifetime.

The interactive lessons in this financial literacy course translate complex financial concepts and help students develop actionable strategies for managing their finances. Digital lessons cover the topics: Banking Basics, Employment & Taxes, Budgeting, Consumer Skills, Managing Credit and Debit, and Financing Higher Education.

First National Bank sponsored three EVERFI programs in 2023 at the Ames High School, Ankeny Centennial High School, and Gilbert High School.

MILITARY MONEY

Financial literacy is critical for military personnel for several reasons: Mission Readiness, Security Clearances, and Access to Credit. Financial literacy ensures that military personnel can fulfill their duties, maintain family satisfaction, and achieve long-term financial well-being. Online programs like "Military Money" help prepare military personnel for their future beyond their service.

2023 CHARITABLE GIVING LIST

- 100 Women Who Care (Ankeny)
- Adopt A Family (Osceola)
- Alex's Lemonade Stand Foundation
- All Aboard for Kids
- Altrusa International of Ames
- Alzheimer's Association
- Amazing Grace Lemonade Race
- Ames Girls Softball Association
- Ames History Museum
- Ames Lions Club
- Ames Little League/Ames Youth Baseball
- Ames Post Prom
- Ankeny After Prom
- Ankeny Dollars for Scholars
- Ankeny Little League
- Ankeny Service Center
- Arnold Air Society
- Ballard CS Post Prom
- Boys and Girls Club of Story County
- Central Iowa Wind Ensemble
- City of Ames
- Clarke After Prom Parent Organization
- Clarke Community School
- Clarke County Fair Board
- Clarke County FFA
- Clarke County Soil & Water Conservation District
- Clarke County Youth Rodeo
- Cub Scouts, Pack 101, Osceola
- Dementia Society of America
- Fellows Elementary PTO
- Finnegan Strong Golf Tournament
- Friendship Ark
- Gilbert Athletic Booster Club
- Gilbert Community School District
- Gilbert Education Foundation
- Gilbert Fine Arts Boosters
- Gilbert Youth Sports
- Georges Niang Golf Tournament Fundraiser
- Grand River Lions Rodeo
- Greater Des Moines Partnership
- Greek Food Fair
- Good Neighbor Emergency Assistance
- Habitat for Humanity of Central Iowa
- Hillside Elementary
- Historic Valley Junction Foundation
- Historic Valley Junction Foundation (Music in the Junction)
- HOME Inc.
- Interstate 35 School
- Iowa 4-H Foundation
- Iowa Cattlemen's Association
- Iowa State University Foundation
- Leon Rodeo
- LSI Blue Sky Run
- Mary Greeley Foundation
- Meeker Elementary School PTO
- Mid-Iowa Community Action
- Murray Athletic Boosters
- Murray Lions Club
- Murray Public Library
- Murray Rec Program (Little League)

2023 CHARITABLE GIVING LIST

- Murray Schools
- Octagon Art Festival
- On With Life
- Osceola Big Chief FFA Alumni Chapter
- Osceola Chamber Main Street
- Osceola Country Club
- Osceola Parks and Recreation
- Osceola Public Library
- Polk County Housing Trust Fund
- Raising Readers
- Reiman Gardens
- Safe in the Sun Run
- Sawyer Elementary PTO
- St. Cecilia Gala
- Stephens Auditorium Performing Arts Fund
- Steven Nissen Scholarship
- Story County Alliance for Philanthropy
- Story County Housing Trust Fund
- Story County Pheasants Forever
- Story Theater Company
- The Ames Foundation
- The Arc of Story County
- United way
- Valley Junction - Block party fundraiser
- West Des Moines Historical Society
- YSS