



Members of our First Point team
celebrate with a Spring tea at
Green Hills Retirement Community

IN THIS EDITION

Retirement Planning Seminar • Wealth Management • Digital Banking Services • Travel & Social

YOUR PRIVATE BANKING TEAM



Stacy Dreyer

515-663-3075

Stacy.Dreyer@FNB247.com



Jen Walter

515-777-7174

Jennifer.Walter@FNB247.com



Jan Williams

515-663-3009

Jan.Williams@FNB247.com

BANK THE KNOWLEDGE

Educational seminars are a popular First Point benefit. We are now offering each topic in the markets we serve. Please register for the date and location that works best for you!

Seminar: *How Do I know I can retire comfortably?*

Retiring comfortably after a fulfilling career is a goal for most people. The idea of having more time to spend with family, friends, or traveling is an exciting thought. However, there are also a lot of questions that most of us ponder.

- How do I turn my retirement savings into a paycheck?
- How can I be assured I won't outlive my retirement assets?
- How much money can I spend to live comfortably in retirement?
- How do I effectively transfer wealth to my loved ones?
- What would happen if my spouse or I die prematurely? How would it impact the other financially?

There is no "one size fits all" approach to financial planning and preparing for retirement. Join us as Don Rahn, CFP® and Senior Wealth Management Advisor, provides strategies for approaching retirement with confidence knowing you are prepared! You've worked diligently over your career, and before you take that important retirement step, learn how a personalized financial plan can help you align your retirement goals and objectives with your financial resources.

This seminar will provide key financial strategies to help you successfully transition into retirement. Or, if you are already retired, you will walk away with important resources to navigate your financial life through retirement.

Please join us to learn more at one of the seminars.

Tuesday, August 21

11:30 AM - 1:00 PM
First National Bank, Ames
405 5th Street

Tuesday, August 28

11:30AM - 1:00 PM
First National Bank, West Des Moines
5625 Mills Civic Parkway

Thursday, August 30

7:00 - 8:00 AM
First National Bank, Ankeny
1205 N Ankeny Boulevard



WEALTH MANAGEMENT

Retirement Planning is Essential

As a First Point Private Banking client, we value the relationship you have established with First National Bank. Your First Point benefits include a complimentary financial plan. Retirement planning is often the primary focus of a financial plan. Whether you currently have a plan and think it may be time for a review, or you're curious to determine when the optimal time for you to retire, our Wealth Management Advisors are ready to assist in identifying and mapping out your financial goals. When the process is complete, you will receive a detailed action plan, customized for you and designed to help you achieve your goals and dreams. This complimentary financial planning process is reserved exclusively for our First Point clients.



Donald L. Rahn, CFP®

Vice President & Senior Wealth Management Advisor

515-663-3078

Don.Rahn@FNB247.com

**Download a retirement planning checklist at
www.FirstPointWM.com/prepare**

SERVICE HIGHLIGHTS

Digital Banking Services

Today, everything is moving toward digital innovation and banking is no exception. First National Bank created a Digital Banking Services Department to be proactive in meeting the needs of our growing and evolving customers. Digital banking services are anything that requires an internet connection to use. Some of these services include: online banking, the mobile app with check deposit, bill pay, online commercial services like Positive Pay and eDeposit. The department is led by Steven E. Athay, Digital Banking Services Manager, and Brittney N. Lowman, Digital Banking Services Specialist, who are experienced in both personal and commercial digital services.

This dedicated department allows us to keep up with industry-wide banking innovations and technology, while giving us eyes that focus on the future. Steven and Brittney are dedicated to helping you with your online banking experience and making sure all of our online services are working together to simplify your banking.

The Digital Banking Services department is located at the Main Office in downtown Ames. Feel free to stop by, call or email Steven or Brittney with any questions or suggestions.



Mobile Deposit Update:

One of our most popular services that continues to grow is mobile deposit. If you have a check you'd like to deposit, but don't have time to make a trip to the bank, follow these steps:

1. Download mobile app by searching FNB Mobile Banking
2. Open our mobile app
3. Tap the check deposit
4. Take pictures of the front and back of your check
5. Success! The check is deposited as if you'd come in to the office.

Important note: Beginning August 1st, regulations will require an endorsement for all mobile deposits that includes both your signature and the phrase "For mobile deposit at FNB Ames only."

Digital Banking Services Experts



Brittney N. Lowman

Digital Banking Services Specialist
(515) 663-3028
Brittney.Lowman@FNB247.com



Steven E. Athay

Digital Banking Services Manager
(515) 663-3018
Steven.Athay@FNB247.com

FIRST POINT ESCAPES

LAST CALL FOR BEAUTIFUL DOOR COUNTY!

Join us for a long weekend getaway experiencing the wonder of Door County!

September 13 – 17

Be captivated with the beauty of Door County, Wisconsin! We invite you to join us as we take part in an authentic Door County experience during one of the most beautiful times of the year.



The itinerary for this trip includes:

- Exploring **Lake Geneva**, known as “The Hamptons of the Midwest”
- Marveling at **The Dancing Horses Theater**, including a “Behind-The-Scenes” experience
- Boarding the **Lake Geneva Mail Boat** and learning about marine mail delivery
- Experiencing a traditional **Door County Fish Boil** with fish from Lake Michigan
- Visiting the **Seaquist Orchard** and shopping the market area
- Shopping and exploring the **Fish Creek** area
- Traveling to **Egg Harbor** to enjoy a wine and cheese pairing, as well as taking in a **dinner and show** by a local acting company along the shores of Green Bay
- Catching the ferry to **Washington Island** for the **Cherry Train Tour**
- One last stop at **Quivey’s Grove**, an estate outside of Madison

This tour includes deluxe motorcoach transportation, accommodations, admission to attractions, tour manager and bank escorts, as well as gratuities. It also includes 4 breakfasts, 1 lunch, and 4 dinners. Most days, lunch will be on your own as you explore the quaint areas of Door County.

Tour Pricing:

\$1,194 per person for Double Occupancy | \$1,470 per person for Single Occupancy

For a full itinerary or to reserve your spot, contact your Private Banker. Please know that you are always welcome to bring a guest for our fun adventures!

A minimum of 25 passengers is required for this trip. The deadline to register is July 13.

GET CRAFTY WITH FIRST POINT

Join us at the all new DIY AR Workshop and get a head start on the holidays. Enjoy wine and hors d'oeuvres while painting with your First Point friends. Ask your Private Banker about project options.

Thursday, November 1 • 6 – 9 PM

Price: \$70



1631 SW Main St Ste 104, Ankeny

RSVP by September 20

by contacting your Private Banker



FIRST POINT *ESCAPES*

TAILGATE

Please join us for a First Point hosted tailgate as we cheer on the Iowa State Cyclone Football team in their season opener against South Dakota State! Tailgate inspired food and beverages will be served.

Saturday, September 1

4:30 – 7:00 PM | 7:00 PM kickoff | Tent location TBD

IOWA STATE



**SOUTH
DAKOTA STATE**

RSVP by August 24 by contacting your Private Banker

We need your input!

As we continue to look for ways to enhance your First Point Private Banking experience, we value your input on social and travel ideas! Please take a few minutes to give us your opinions on First Point Travel.

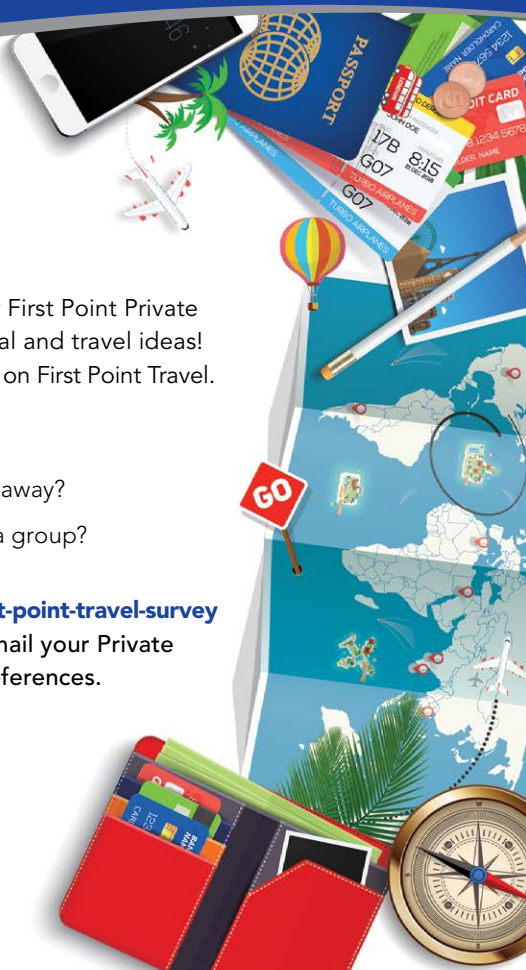
- Where would you like to visit?
- What is your preferred length of time for a getaway?
- What is important to you when traveling with a group?

Visit us online at www.FNB247.com/personal/first-point-travel-survey and click on the survey link. Or, simply call or email your Private Banker and provide feedback on your travel preferences. We look forward to hearing from you.



Welcome Sydney Pottebaum

First Point Wealth Management is excited to introduce Sydney Pottebaum, who joins our team as Administrative Assistant.



TICKETS AVAILABLE

A First Point benefit is the opportunity to purchase tickets for shows at CY Stephens, ISU Theatre, ACTORS and Des Moines Community Playhouse. Secure great seats while saving time, processing fees and avoid lines by contacting your Private Banker!

CY STEPHENS

All shows at 7:30 PM

September 23	Steve Martin & Martin Short – \$175	October 22	The Capitol Steps – \$45
October 4	The Illusionists – \$75	October 30	Something Rotten* – \$79
October 17	Celtic Thunder* – \$77	November 13	Cinderella* – \$79
		November 30	Noel * – \$60

*These shows will have Preshow Dinners, which begin with a social at 5:30 PM, and dinner served at 6 PM. The cost is \$32 per meal, except for The King's Singers at \$40. Let your Private Banker know if you are interested in a Preshow Dinner when you reserve your tickets. Menus are planned with the theme of the performance in mind and include a beverage, meal and dessert.

ISU THEATRE

Performance times are 7:30 PM on Thursdays, Fridays, and Saturdays and 2 PM on Sundays with the exception of Sunday, April 28, which will be at 1 PM. Single ticket prices are \$18 for adults, \$16 for seniors, and \$11 for students unless otherwise noted.

September 28 – October 7	This is Not a Pipe Dream
November 1 – 4	Orpheus in the Underworld – \$25
November 30 – December 9	It's a Wonderful Life

ACTORS (AMES COMMUNITY THEATER)

Thursday – Sunday performances at 7:30 PM, Sunday performances at 2 PM
Tickets are \$20 each

September 20 – 30	Rumors
November 15 – 25	Clue: The Musical
November 30 – December 1	Almost, Maine

DES MOINES COMMUNITY PLAYHOUSE

Tickets are \$36 for adults, \$24 for students unless otherwise noted.

Wednesday – Saturday performances at 7:30 PM, Sunday performances at 2 PM unless otherwise noted.

July 13 – 28

Mamma Mia!

October 5 – 28

Billy Elliot

November 20 – 25

The Best Christmas Pageant Ever (\$18 adults, \$15 students)
7 PM Friday; 1 PM and 4 PM Saturday and Sunday

November 30 – December 23

Elf, The Musical – 7 PM Friday;
1 PM and 5 PM Saturday and Sunday

To sign up for social opportunities, financial seminars or to reserve tickets for upcoming theater events, contact your Private Banker today!



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405 5TH STREET • P.O. BOX 846
AMES, IOWA 50010

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“We knew how to save and invest money, but as we headed into retirement, our financial needs changed. It was comforting for us to have someone so knowledgeable to talk with about strategies we were considering.”

– **Bruce & Judy Vance**