



First Point family fun day at Center Grove Orchard

## IN THIS EDITION

Downsizing Seminar • Service Highlights • Travel & Social

## YOUR PRIVATE BANKING TEAM



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# BANK THE KNOWLEDGE

## Let's Talk Downsizing Seminar

- Why downsize?
- Alternatives to downsizing.
- When to downsize?
- Next housing options.
- Downsize on your own terms.
- Obstacles to downsizing.
- Downsizing resources.



Join us for a seminar to learn how to take the stress out of downsizing. Learn practical information and get advice on how to keep what you love, get rid of the "stuff", handle items of value and maintain family harmony. The presenter of this seminar is Tisa Johnson with Senior Transitioning Services.

The seminar will also include a discussion on choosing home as an alternative to traditional long-term care. Amy Alden, General Manager of Home Instead, will share tips and solutions for staying at home as long as possible versus considering long term care scenarios. Learn current trending statistics and outreach options in a world full of possibilities.



### Tuesday, April 9

9:00 - 11:30 AM | Ames Golf & Country Club  
5752 George Washington Carver Avenue

Enjoy lunch, education and conversation! *Please RSVP to your Private Banker by April 1, 2019.*

### Additional Downsizing Resources

It seems that many of us are in simplification mode. Downsizing and consolidating finances are two important strategies for helping to simplify your life to reduce stress and make time for the truly important things in life!

Visit our Online Education Center for resources to help you simplify!  
<https://www.fnb247.com/education-center/blog/>

# WEALTH MANAGEMENT

## How Can First Point Simplify Your Banking?

Many of our clients choose to partner with our Wealth Management Advisors to do the heavy lifting when it comes to managing finances. What does that mean? Our Wealth Management Advisors can serve as an Investment Management Agent and a Financial Manager and assist with portfolio management and day-to-day finances.

### Investment Management Agent

- Comprehensive financial planning based on your personal goals
- Professional management of your investment portfolios
- Retirement distribution planning
- Charitable donation and gifting plans
- Wealth transfer and estate planning strategies

### Financial Manager

As your Financial Manager, you will receive all of the services listed above plus we can assist you or family members with day-to-day finances.

- Pay bills — property taxes, income tax estimates, utility charges, medical bills, etc.
- File insurance claims and manage premiums
- Work with Medicare
- Coordinate tax preparation
- Assist with real estate transactions
- Provide easy-to-understand reports and complete income tax records

Depending on your interest and involvement with decision-making expectations, we will customize your services. You decide if you desire full discretion, joint discretion or a custodial relationship. Our Financial Management Services truly simplify your banking and provide you peace of mind.

***To learn more, contact your Private Banker today.***



# SERVICE HIGHLIGHTS

For those of you who enjoy using our Touch Tone Teller (TTT) Telephone Banking Service at First National Bank, we have updated our TTT phone number.

New Touch Tone Teller Number

**515-735-3342**

## Mobile Banking

Another great option for you to access your account information is through Mobile Banking. Mobile Banking allows you to do more banking on the go. It's simple to use, secure and FREE!



- View balances and make transfers
- Pay bills - setup, schedule, and send payments
- Deposit checks
- View Online Statements
- Plus...use your thumbprint to make access secure and easy!



## Ordering Checks

Last year First National Bank switched check companies to Harland Clarke. Please contact your Private Banker when you need checks re-ordered so we can ensure that your First Point discount is applied.

You can also order checks though the secure forms tab on your Online Banking.

1. Sign into your Online Banking account
2. Click on the secure forms tab
3. Select Check Order/Reorder
4. Fill in your personal information along with your account number and starting check number
5. Click Submit

Check orders typically arrive within 5 - 7 business days. Always feel free to check with your Private Banker on your check order status.



# FIRST POINT ESCAPES

## Fourth Quarter Highlights





# 2019 First Point Travel & Social Opportunities

Please join us to learn about all the fun things we have planned for you in 2019! We will highlight upcoming trips and social opportunities, as well as a new educational event.

Light appetizers and beverages will be served.

**Tuesday, February 5**

5:30 – 7:00 PM

First National Bank, Ames

405 5th Street

Multi-Purpose Room

*Please RSVP to your Private Banker if you would like to attend.*

# FIRST POINT *ESCAPES*

## Explore Minnesota

### June 5 – 7

Join us as we travel to the great state of Minnesota. Our three-day journey begins with an evening at the Chanhassen Dinner Theatre for a hilarious performance of Mamma Mia! With non-stop laughs and explosive dance numbers, this hit musical tells its story of love and friendship through the songs of ABBA. Day two will begin with a private tour and tasting at Saint Croix Vineyards, followed by free time to browse the dozens of unique shops on the historic Main Street of Stillwater. A leisurely dinner cruise on the St. Croix River will cap off our fun-filled day.

Our tour wraps up on day three in the charming town of Red Wing along the Mississippi River, where we will have free time to explore and shop. Take the opportunity to visit the famous Red Wing Shoe Store and Museum or consider joining a factory tour to watch the making of high-quality pottery at Red Wing Stoneware & Pottery. After lunch at the St. James hotel, we'll depart for home.

### Tour Pricing

\$775 per person for double occupancy

\$915 per person for single occupancy.

Registration and final payment deadline is April 16, 2019. Space is limited, so contact your Private Banker for a full travel brochure and to register!



# Tour Nashville & The Smoky Mountains

**October 10 – 16**

This seven-day tour to Tennessee will have us immersed in the heart of country music! While in the exciting city of Nashville, we'll get up close and personal with the lives of some of country's greatest artists at the Country Music Hall of Fame, be on the lookout for up-and-coming performers on Honky Tonk Row, and take in a performance at the Grand Ole Opry. History lovers are sure to enjoy Andrew Jackson's Hermitage, and the stunning beauty of the Great Smoky Mountains and the Pigeon Forge area will capture the hearts of everyone!

## Tour Pricing

\$2,175 per person for double occupancy

\$2,750 person for single occupancy

Registration and final payment deadline is July 15, 2019. Space is limited, so contact your Private Banker for a full travel brochure and to register!



*The Hermitage*



*Country Music Hall of Fame*



*Honky Tonk Row*



*Grand Ole Opry House*

# TICKETS AVAILABLE

A First Point benefit is the opportunity to purchase tickets for shows at these local Theatres. Secure great seats while saving time, processing fees and avoid lines by contacting your Private Banker!

## CY STEPHENS    All shows at 7:30 PM

<b>January 31</b>	Kinky Boots* - \$65	<b>March 28</b>	The Sound of Music* - \$65
<b>February 4</b>	Cirque Mechanics - \$45	<b>March 29</b>	San Francisco Symphony* - \$100
<b>February 14</b>	The King's Singers* - \$45	<b>April 17</b>	Red Green - \$59
<b>February 15</b>	The Fab Four - \$55	<b>April 27</b>	Rent* - \$65
<b>February 19</b>	Bill Engvall - \$79	<b>October 3</b>	Dane Cook - \$59.50
<b>February 21</b>	NEEDTOBREATHE: Acoustic Live Tour - \$79.50 (Show starts at 7PM)		

\*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

Thursday, Friday and Saturday performances are at 7:30 PM, Sunday performances are at 2 PM 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.

<b>February 22 – March 3</b>	Sense and Sensibility
<b>April 5 – 14</b>	Godspell – \$25
<b>April 26 – May 5</b>	Iowa Odyssey

## ACTORS (AMES COMMUNITY THEATER)

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

<b>January 31 – February 10</b>	And Then There Were None
<b>April 4 – 14</b>	The 39 Steps
<b>June 13 – 30</b>	Curtains

# 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.

January 4 – 20	The Miraculous Journey of Edward Tulane (\$18 adults, \$15 students)
January 25 – February 10	Baskerville (\$29 adults, \$24 students)
February 22 – March 10	Judy Moody & Stink (\$18 adults, \$15 students)
March 22 – April 14	Catch Me If You Can
April 26 – May 12	Ella Enchanted (\$18 adults, \$15 students)
May 31 – June 16	Silent Sky (\$29 adults, \$24 students)
July 12 – August 4	Newsies

## New Partnership with the Des Moines Performing Arts

As an exclusive offer for our First Point Clients, you have the opportunity to save up to 15% on select performances by going to the website below, click on GET TICKETS and type the E-Tickets discount code: FIRSTNATIONAL into the Promo Box in the upper left corner. Once you select enter, a list of shows will appear that are eligible for the discount. Please note, tickets cannot be purchased for shows until they are on-sale to the general public. If you have any questions, please contact your Private Banker.

Review the 2018-2019 season of performances at: <https://desmoinesperformingarts.org/etickets/>

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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*“I appreciate the fact that I can leave things in First National Bank’s hands and be fully confident that I’m getting the best service. They take the time to make sure I fully understand my questions.”*

**– Carol**