



ABOUT US

First National Bank is a local, full-service bank, serving the Ames, Ankeny, Johnston, Murray, Osceola and West Des Moines communities from ten convenient locations. You can count on us for local decisions, the latest products and services, and an experienced, knowledgeable staff. First National Bank opened its doors for business in 1903, and has been serving and growing in the community ever since. We have weathered every economic downturn throughout the years and have always emerged stronger and more secure.

Since that time, we’ve steadfastly served and supported our communities and as our customer footprint grew and expanded, so did we. Today, First National Bank is the largest financial institution in Story County with over \$900 million in total assets. First National Bank is the lead bank of Ames National Corporation, a central Iowa bank holding company with affiliate banks in Nevada, Boone, Marshalltown, Story City and Creston.

With First National Bank, you can be confident your deposits are safe and the organization is financially stable. The Bank is well-capitalized and always looking out for our customer’s best interest. Stop by one of our branches and let us show you how we Deliver What Banking Should Be and live our Core Values to be Community-Focused, Responsive, Trustworthy, Innovative and Secure.

CORPORATE GIVING

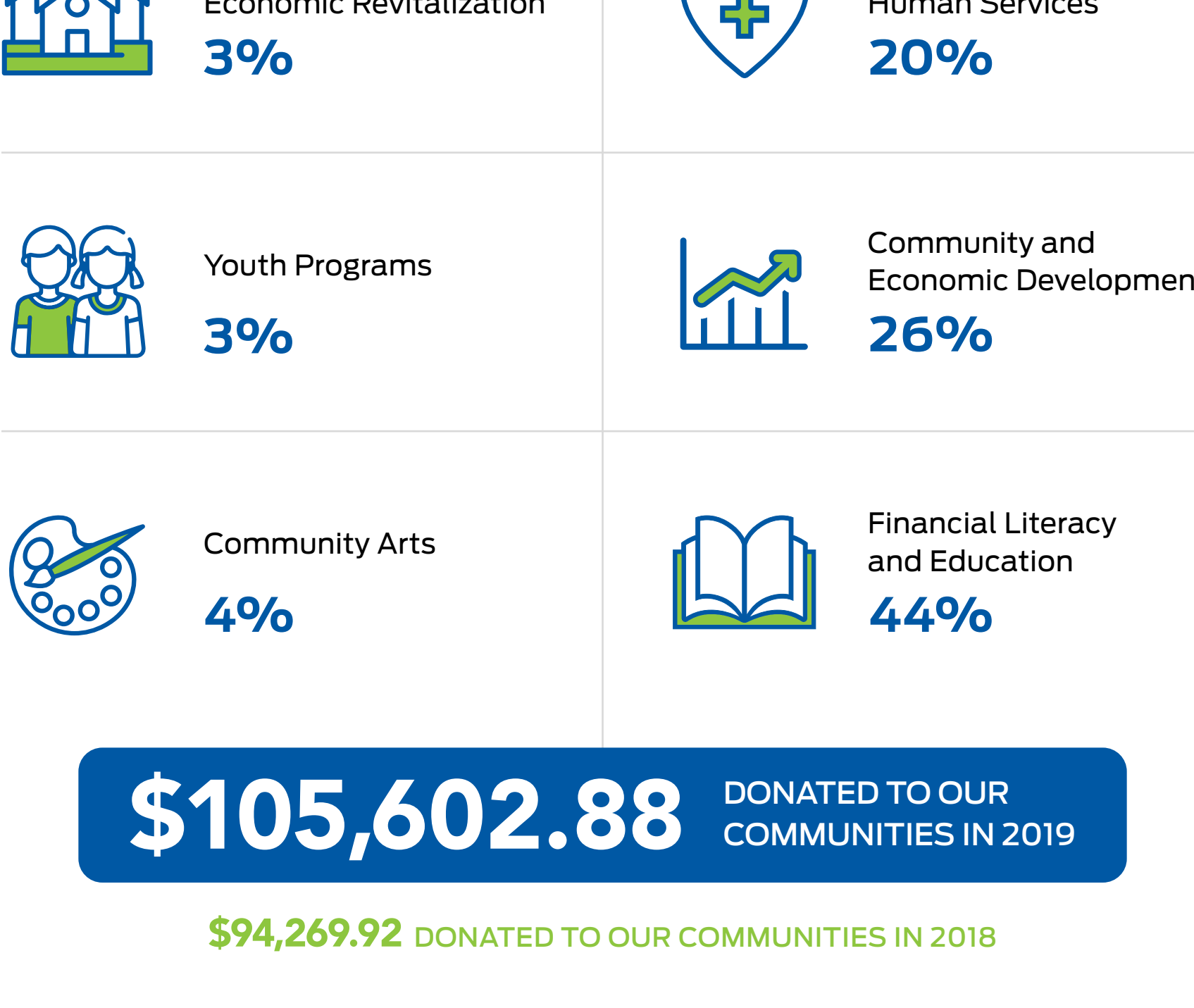
For more than 115 years, First National Bank has been committed to being responsible and respected citizens in the communities in which we live and work. We truly believe that our success as a company is measured by the success of each of our stakeholders – our customers, communities, business partners, 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 service and youth programs in the communities we serve.

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

AREAS OF SUPPORT

10 LOCATIONS SERVING 6 MARKETS



\$105,602.88 DONATED TO OUR COMMUNITIES IN 2019

\$94,269.92 DONATED TO OUR COMMUNITIES IN 2018



226 HOURS

226 employees volunteered per month



100% PARTICIPATION

100% participation in the United Way Campaign



OVER 115 SERVED

Over 115 organizations were served in 2019



- Budgeting
- Savings
- Credit Cards
- Credit Scores & Reports
- Building Emergency Savings
- Checking Accounts
- Identity Protection
- Considering Homeownership
- Retirement 101

...and more

FNB U is a digital financial education program designed to help you better manage your money.

ACTIVITY REPORT

Program Users

1,956

Activity Starts

537

Activities Recommended

178

FNB U BY THE NUMBERS

What are your financial goals?

27%

“To save for retirement” as a top goal.

How far ahead do you plan for budgeting, savings, and spending?

40%

“The next few months”

In a typical month, how difficult is it to cover your expenses and pay all of your bills?

50%

“Somewhat difficult” to cover their monthly expenses.

Suppose you have an emergency expense that costs \$400. How would you pay for that expense?

75%

“Use funds from my checking or savings account”

BOARDS & ORGANIZATIONS SERVED

- Ames Chamber Ambassador
- Ames Community School District
- Ames Economic Development Commission
- Ames Economic Development Committee
- Ames Home Builders Association
- Ames Public Library
- Ames Waldorf Education Association
- Animal Care and Use Committee at USDA
- Ankeny Kiwanis Club
- Ascension Lutheran Church
- Beta Sigma Phi
- Blank Park Endowment Corporation
- Blank Park Zoo Foundation
- Boone County Civil Service Commission
- Boone County Community Endowment Fund
- Center for Creative justice Audit Committee
- City of Ames Electrical Utilities Operations Review & Advisory Board
- City of West Des Moines Community & Economic Development
- Clarke & Murray Community Schools
- Clarke County Development Corporation (CCDC)
- Clarke County Hospital
- Clarke County Youth Rodeo
- Collegiate United Methodist Church
- Court Security Improvement Task Force
- Eastern Polk Innovation Collaborative
- First United Methodist Church, Boone
- Gilbert Athletic Booster Club
- Gilbert Firestation
- Gilbert Lutheran Church
- Gilbert Lutheran Church
- Gilbert Youth Sports, Inc.
- Gilbert/Franklin Township Fire and Emergency Response Agency
- Good Neighbor Emergency Assistance
- Hemophilia of Iowa
- Iowa Bankers Mortgage Corporation
- Iowa College Student Aid Commission
- Iowa Special Olympics
- Midwest Dog Rescue
- Midwest Higher Education Compact
- National Junior Swine Association
- Northcrest Retirement Community
- Octagon Center for the Arts
- On With Life Ankeny Service Center
- Osceola Chamber Main Street
- Osceola Chamber Mainstreet
- Osceola FFA Big Chief Alumni
- Osceola Rotary
- Osceola Rotary Club
- Our Lady's Immaculate Heart Church Foundation
- PEO
- Polk County Housing Trust Fund Committee
- Rotary of Ames
- Southern Iowa Revolving Loan Fund Committee
- Step Into Storybooks; sponsored by Raising Readers
- Story County Blast Back to School
- Story County Housing Trust
- Story County Pheasants Forever
- The Ames Foundation
- United Methodist Church Treasurer
- United Way
- United Way Golf Fore Kids
- United Way Story County
- Veterans of Foreign Wars Post 817 Auxiliary
- Waukee APEX
- YSS GRIP Mentoring Program