First Point Wealth Solutions

SECOND QUARTER 2022 NEWS

A PUBLICATION EXCLUSIVELY FOR FIRST POINT CLIENTS

IN THIS EDITION

Charitable Giving Throughout the Year • Seminar: What Will Your Retirement Look Like • Service Highlights • First Point Escapes

YOUR PRIVATE BANKING TEAM

Karen Johnson
515-663-3009
Karen.Johnson@FNB247.com

Marcy Nelson
515-663-3075
Marcy.Nelson@FNB247.com

Jen Walter
515-777-7174
Jennifer.Walter@FNB247.com

WEALTH *MANAGEMENT*

Charitable Giving Throughout the Year

Charitable giving is typically focused around the most generous time of year – the holidays. Strategic charitable giving is an opportunity not only to set a budget for your donations, but also to plan a schedule that can optimize how you give.

I'd like to share some strategies to make your charitable giving a year-round habit.

1 | MAKE IT AUTOMATIC

Many charities will allow you to set up automated monthly donations. This provides the charity with a steady, dependable source of income and makes setting up your budget easier.

2 | USE DEDUCTIONS WHEN THEY HAVE THE MOST IMPACT

Donations provide tax deductions no matter what time of year you donate, but your tax bracket may change from year to year. Deductions are more powerful when you're taxed at a higher rate. If you know your income will be decreasing in the next tax year, you may want to make extra donations this year and take advantage of higher deductions.

3 | DIFFERENT CHARITIES, DIFFERENT NEEDS

Each type of organization will have different seasonal needs. For example, many educational institutions solicit more donations during June, when their fiscal year ends. Researching or simply asking your favorite charities when their biggest time of need is can help you determine how you can give when they need it the most.

4 | TAKE ADVANTAGE OF ENDOW IOWA TAX CREDITS

The Endow Iowa Tax Credit program promotes gifts to qualified permanent endowments by awarding up to 25% of the amount donated as a state tax credit when making a gift through Iowa Community Foundation. If you want to learn more about this opportunity to enhance your charitable giving, we are here to give you advice and answer questions regarding any aspect of your financial planning.

Stephen P. Kester, CFP®
Investment Representative

Contact us today to schedule a complimentary consultation.

Sydney Pottebaum
Administrative Assistant
(515) 715-1942 | Sydney.Pottebaum@LPL.com

FIRST POINT *WEALTH MANAGEMENT*

SEMINAR

WHAT WILL YOUR RETIREMENT LOOK LIKE

Learn about the changing nature of retirement and how to calculate living expenses to save for a comfortable retirement.

Presented by: Ric Nelson, CFP® & Timothy Fitzgibbon

Tuesday, April 26	Thursday, May 19	Thursday, May 26
11:30 a.m. – 1 p.m.	**11:30 a.m. – 1 p.m.**	**11:30 a.m. – 1 p.m.**
First National Bank 405 5th St, Ames	District 36 1375 SW Vintage Pkwy, Ankeny	West Des Moines Chamber 650 S Prairie View Dr #110, West Des Moines
Please RSVP by April 19	*Please RSVP by May 12*	*Please RSVP by May 19*

Legg Mason is not affiliated with LPL.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. First National Bank and First Point Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Point Wealth Management, and may also be employees of First National Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, First National Bank or First Point Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not First National Bank Guaranteed
Not First National Bank Deposits or Obligations	May Lose Value

SERVICE *HIGHLIGHTS*

Relationship Checking

Earn Cash Back or Interest Rewards & New First Point Perks

First National Bank is pleased to announce release of its new **Relationship Checking** accounts. Three new accounts are now being offered, each designed to reward our customers for the way they like to bank with either Cash Back or Interest Rewards. Plus, First Point Private Banking clients are entitled to receive exclusive new and upgraded account features and benefits.

The new Relationship Checking accounts are:

- **Simple Cash Back.** An account for those who want a simple, worry-free account and to be rewarded for using their debit card.
- **Interest Rewards.** Designed for those who prefer to bank electronically and want to be rewarded with a special interest rate, currently three times higher than the national checking account average.
- **Premier.** A traditional account that rewards you for your checking account balance. Interest rates are tiered, so as your balance grows, your interest rate also increases.

If you are interested in learning more about our new accounts and rewards, please contact your Private Banker.

eMoney Client Portal

Take Control of Your Financial World

Your Personal Financial Management website makes it easy to manage both your wealth and your well-being.

Organize. Monitor. Collaborate.

ORGANIZER
Connect all your accounts for a consolidated view of your entire financial picture.

INVESTMENTS
Interactive charts and detailed views help monitor all your accounts.

TRACK SPENDING
Know how much you're spending, and where.

BUDGETING TOOLS
Set budgets to help work toward your savings goals.

SCREEN SHARING
Join a screen-sharing session quickly and easily for interactive planning anytime, anywhere.

VAULT
Safely store your most important financial documents, accessible 24/7.

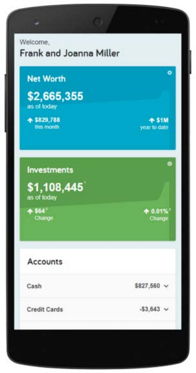
MOBILE
A complete financial picture available on your smart phone.

GOALS
See if you're on target toward your most important goals.

Answers in the Palm of Your Hand

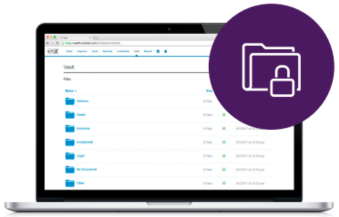
With mobile access to your account information, your complete financial picture is in the palm of your hand, whenever you want, from wherever you are.

- See All Your Accounts on One Page
- View Your Updated Investments
- Track Your Progress Towards Your Goals
- Access Important Documents



Protect Your Important Documents

With unlimited secure document storage, you can organize and protect your most important documents. Review the checklist below and start adding to your Vault today!



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. First National Bank and First Point Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Point Wealth Management, and may also be employees of First National Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, First National Bank or First Point Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not First National Bank Guaranteed
Not First National Bank Deposits or Obligations	May Lose Value

Contact us today for more information on how to get started on your personal financial website.

Sydney Pottebaum
Administrative Assistant
(515) 715-1942 | Sydney.Pottebaum@LPL.com

Ric S. Nelson, CFP®
Investment Representative

SERVICE *HIGHLIGHTS*

Home Equity Line of Credit

It's the perfect time to unlock your home's value and take advantage of the low rates on a home equity line of credit.

Customers will receive up to $100 off closing costs on new home equity loans/lines of credit, if opened by June 30, 2022. Not to exceed actual closing costs. Subject to loan approval. Promotion excludes home purchase loans, refinances of home loans, and loans for business purposes. You will be required to maintain property insurance. The maximum amount of loans secured by your property, including your home equity line of credit, may not exceed 90 percent of its market value. In addition, your credit limit may not exceed 40 percent of your property's market value. Consult a tax advisor regarding potential deductibility of interest.

Home Equity Lines of Credit

Fixed rate: 60-month term at 4.99% Annual Percentage Rate (APR) Variable rate: 180-month term. APR may vary and will never be less than 3.25% or more than 11.25%. The APR is accurate as of Feb. 1, 2022, and subject to change without notice.

Contact your Private Banker for more information.

FIRST POINT *ESCAPES*

RSVP by contacting your Private Banker

TICKETS *AVAILABLE*

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

C.Y. STEPHENS AUDITORIUM

1900 Center Drive, Ames

Contact your Private Banker for ticket price and availability

April 19	Fred Love & Wally Neal at The Goldfinch Room, 7 p.m.
May 10	NEEDTOBREATHE, 7 p.m.
October 6	Three Dog Night, 7:30 p.m.
October 14	Whose Live Anyway? 8 p.m.

ACTORS (AMES COMMUNITY THEATER)

120 Abraham Drive, Ames

Thursday–Saturday performances 7:30 p.m.; Sunday performances 2 p.m. and 7:30 p.m.

March 31 – April 10	Doublewide, Texas
June 9 – June 26	Legally Blonde

DES MOINES COMMUNITY PLAYHOUSE

831 42nd Street, Des Moines

Contact your Private Banker for ticket price and availability

April 22 – May 8	Pippi Longstocking

Please bring your printed or electronic tickets to present upon arrival for theatre shows.

FIRST NATIONAL BANK

405 5TH STREET
AMES, IOWA 50010

PRSRT STD
U.S. Postage
PAID
Ames, IA
Permit No. 307

First Point Wealth Management's Ames office has an updated phone number

*To schedule an appointment or contact your investment representative, call us at **515-715-1942**.*