



IN THIS EDITION

The Basics of Financial Fitness • 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

The Basics of Financial Fitness

There's a subjective uncertainty associated with financial wellness. Are you financially fit? And if so, how fit are you?

While there is no clearly defined threshold for answering affirmatively, much less grading your level of fitness, there are baseline elements associated with financial fitness. To make sure that you're on the right track, develop a financial plan that lays out clear goals and timelines. Below are steps to consider to get you started:

Budget Crunch

As a first step, make a reasonable and practical budget, assessing your income and expenses (by month, if possible), to understand your cash flow and identifying areas where you can trim costs. Revisit and revise your budget regularly to make sure it aligns with your personal circumstances.

Save for Unexpected Expenses

Expect unexpected expenses, such as medical emergency, major car repair, and an appliance replacement, establishing an emergency fund that can pay for these costs. (Ideally, you want to keep three to six months' worth of living expenses in the fund.) Without such a backup source of payment, you may have to incur credit card debt, which can be unwise.

Stay Credit-Worthy

Check your credit report periodically, making sure that there are no errors, while using it as a tool to make sure that you're paying your bills on time and staying within your established credit limits. Such actions will help increase your credit score. NOTE: You are entitled to a free copy of your credit report annually from the three major credit reporting companies: Experian, Equifax, and TransUnion.

Establish Long-Term Financial Goals

Saving for your retirement is a personal decision that will help shape your lifestyle during your Golden Years. It's never too early (or late) to work with a financial professional to strengthen your retirement plan.

Establishing a financial plan is not a one-and-done proposition. Review your plan at least annually, revising it as necessary to align with your financial goals.

Increase Investment Potential Faster With Early Contributions

Investing early and often, such as a small recurring investment over a long period of time, has the potential to produce greater returns than investing a larger amount over a shorter period of time.

For instance, If you invest \$75 a month beginning at age 25 and continue until you are 65, your earnings will be greater than the 35-year-old who invested \$100 a month until reaching 65 (assuming an equal rate of interest for each.)

(This is a hypothetical example and is not representative of any specific investment. Your results may vary.)

This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal.



Stephen P. Kester, CFP®
Investment Representative
515-715-1942
Stephen.Kester@LPL.com

To keep a balanced perspective, we recommend that you contact your First Point Financial Advisor before making any changes to your portfolio.

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

The First Point Wealth Management Investment Team bids farewell to

Sydney Pottebaum



**SYDNEY'S LAST DAY WILL
BE ON APRIL 14, 2023**

Our team would like to thank Sydney for being a great coworker and teammate. We will miss working with her and wish continued success for Sydney's future endeavors!

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

Congratulations!

Join us in congratulating Cindy Inbody and Jared Bravard on their new promotions.



Cynthia L. Inbody

Senior Vice President & Wealth Advisor
(515) 663-3036
Cindy.Inbody@FNB247.com

- Began employment with the Bank in 1984
- Graduate of Iowa State University, B.S. in Business Administration
- Graduate of School of Banking for Trust & Financial Services
- Graduate of School of Banking for Advanced Trust Administration
- United Way of Story County Volunteer
- Heartland Senior Services, Past Treasurer
- Northcrest, Inc., Secretary
- Northcrest Foundation, Secretary/Treasurer



Jared T. Bravard

Wealth Advisor
(515) 663-3022
Jared.Bravard@FNB247.com

- Began employment with the Bank in 2021
- Graduate of Iowa State University; B.S. in Financial Counseling & Planning and Journalism & Mass Communication
- FUEL Story County Member since 2022

SERVICE HIGHLIGHTS

Debit Card

Using a First National Bank or First Point Mastercard® Debit Card gives you 24/7 access to the funds in your checking account.

A debit card provides you with convenient access to your checking account funds, allowing you to make withdrawals, transfers, or purchases.

- **Easy access to your account** – Use your money when and where you want.
- **One card, use it so many ways** – Check your account balance; make purchases online or in-store; transfer money to different bank accounts; and pay bills in person, online, over the phone, or in app.
- **Free access to your money** – At First National Bank ATMs/ITMs and thousands of ATMs in the U.S. and Puerto Rico that display the MoneyPass® logo.
- **Add your card to a digital wallet** – Make quick, secure payments from your mobile device.
- **\$0 Liability Guarantee** – Will credit fraudulent transactions made with your debit card back to your account as soon as the next business day if your card is lost or stolen.
- **24/7 Fraud Monitoring** – Reviews how and where your card is being used and will block potential fraud if abnormal patterns are detected.
- **Secure** – All debit cards are equipped with the added security of an EMV chip. EMV chips are the small, square computer chips that appear on debit, credit, and prepaid cards to help safeguard them against fraud.
- **Contactless card technology** – For any card issued after May 9, 2022. Tap your card for a faster checkout. Quicker than cash.
- **Enhanced benefits** – Debit card holders at First National Bank are entitled to a variety of enhanced benefits through MasterCard®.
- **Purchase Rewards** – Allows you to earn rewards using your First National Bank debit card to purchase merchandise and services.



Once you have updated your accounts to our new Relationship Checking options, we will credit up to \$20 per statement cycle for out of network ATM fees.

If you plan on traveling internationally, please note your First National Bank ATM card will need to be upgraded to a debit card for cash withdrawals.

Contact your Private Banker for checking account questions or ATM card upgrades.



SERVICE HIGHLIGHTS

FIRST POINT ESCAPES

UNLOCK YOUR HOME'S VALUE WHILE LOCKING IN A GREAT RATE

with our Home Equity Line of Credit!

APPLY TODAY!
April 1- June 30, 2023



6-MONTH INTRO RATE AS LOW AS 4.80% APR AND LOW CLOSING COSTS!*

*Your approval rate and credit limit will be based upon your creditworthiness and property value. The maximum amount of total loans with us, and others, including this request, may not exceed 90% of your property's value. You will be required to maintain property insurance. Consult a tax advisor regarding potential deductibility of interest. Variable rate lines are available with a 15-year term, with rates ranging from 7.75% APR to 8.50% APR (based upon the Prime Rate as the index as published in the Wall Street Journal plus a margin) as of March 7, 2023 and is subject to change without notice. These rates may change due to an increase or decrease in the Prime Rate, however will never be less than 4.00% APR, or more than 21.00% APR. Applies to owner-occupied residential real estate only.

Closing Costs = evaluation and appraisal fees only, which may range from \$135.00 to \$550.00. The 6-month introductory fixed rate (80% LTV or less = 4.80% APR, and 81% to 90% LTV = 5.80% APR) is applicable for 15-year variable rate HELOC products only. This promotional offer is available for new applications submitted from April 1, 2023 through June 30, 2023.

Contact your Private Banker for more details.

Client Appreciation

Thursday, June 8
4:30 - 6:30 p.m.

Prairie Moon Winery & Vineyards
3801 West 190th Street, Ames

As a thank you for being a First Point client, join us for charcuterie and drinks in a beautiful winery setting.

Limited seating available



Contact your Private Banker to RSVP by May 25.

TICKETS AVAILABLE

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

STEPHENS AUDITORIUM

1900 Center Drive, Ames

Contact your Private Banker for ticket price and availability

April 17	Annie, 7:30 p.m.
May 14	RAIN – A Tribute to The Beatles, 7 p.m.
May 25	Chicago, 7:30 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.

June 8 – 25	Pump Boys and Dinettes
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DES MOINES COMMUNITY PLAYHOUSE

831 42nd Street, Des Moines

Contact your Private Banker for ticket price and availability

April 21 – May 7	How I Became a Pirate
September 8 – 24	Once
December 1 – 17	All is Calm



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



405 5TH STREET
AMES, IOWA 50010

Ames Main Branch Remodel Underway

During this time, the lobby will continue to be available during regular banking hours. For drive-up banking in Ames, please visit our North Grand location between 8 a.m. and 5 p.m. Monday through Friday or between 9 a.m. and 12 p.m. Saturday.



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