



Prairie Moon Winery 2023

IN THIS EDITION

Charitable Giving Article & Seminar • The Basics of Estate Planning Seminar • Service Highlights • First Point Escapes

YOUR PRIVATE BANKING TEAM



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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.



Ric S. Nelson, CFP®
Investment Representative

Contact us today to schedule a complimentary consultation.

Kathryn Wirth
Administrative Assistant

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This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

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CHARITABLE GIVING



Join us as we discuss potential reasons for giving, developing, and using a giving plan; and advice for maximizing your resources. Come prepared to consider how to best give your time, talents, treasures, and telling of stories to make a difference in your community and beyond.

Presented by Nancy Franz

Professor Emerita, Iowa State University School of Education

WEDNESDAY, NOVEMBER 8
9:30 – 11:00 a.m.

First National Bank
405 5th Street, Ames

*Please RSVP to your Private Banker
by October 25*

WEDNESDAY, NOVEMBER 15
9:30 – 11:00 a.m.

Kirkendall Public Library (Meeting Room A)
1250 SW District Dr, Ankeny

*Please RSVP to your Private Banker
by November 1*

**The First Point Wealth Management
Investment Team Welcomes:**

Taylor Rood



TAYLOR.ROOD@LPL.COM
515-715-1942

We are pleased to have Taylor join our team as Administrative Assistant! She will work on scheduling and client relations.

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SEMINAR

THE BASICS OF ESTATE PLANNING

Join us for a Panel Discussion on Estate Planning, Taxes, and Duties of an Executor

WEDNESDAY, OCTOBER 25
9:30 – 11:00 a.m.

Homewood Golf Course
401 E 20th St, Ames, IA 50010

Presented by:

Jared Bravard
First National Bank

Rebecca Reisinger
Newbrough Law Firm

Kyle Woiwood
UHY LLP Certified Public Accountants

**Please RSVP to your Private Banker
by October 18**

WEDNESDAY, NOVEMBER 1
9:30 – 11:00 a.m.

FFA Enrichment Center Meeting Room #115
1055 SW Prairie Trail Pkwy, Ankeny, IA 50023

Presented by:

Jared Bravard
First National Bank

Rebecca Miller
Nyemaster Good

Kyle Woiwood
UHY LLP Certified Public Accountants

**Please RSVP to your Private Banker
by October 25**

Recent Scams: Scan Here to Get Phished

A QR code is a scannable image that leads to a specific website. More and more businesses are using QR codes. For example, some restaurants use QR codes instead of physical menus. As QR codes become more popular, cybercriminals are also using them for their malicious purposes.

In a recent scam, cybercriminals sent phishing emails disguised as multi-factor authentication (MFA) messages. The email instructs you to scan the QR code to enable MFA on your device. If you scan the QR code, you'll be taken to a spoofed login page. If you enter your login credentials, cybercriminals could gain access to more of your sensitive information.

Follow the tips below to stay safe from similar scams:

- **Think before you scan a QR code.** Cyberattacks are designed to catch you off guard and trigger you to scan impulsively.
- **When you receive an email, stop and look for red flags.** For example, watch out for emails that were sent outside of business hours and emails that contain spelling or grammatical errors.
- **Be cautious before entering any login information on a website from a QR code.** Instead, navigate directly to the official website.



“ Once I switched to First National Bank, it was a natural fit. I especially like working with my Private Banker Jen Walter at the Edgewater office. Jen knows people by name, which I’ve learned is of the utmost importance in the banking industry.

As a former banker with over 40 years of experience, I have found that building customer relationships is the number one thing. The customer must trust the banker and the banker must trust the client. I consider connection and trust to be the most important aspects of a banking relationship, and I feel First National Bank’s employees exemplify those values.

—Oliver Hagen

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RHINE RIVER CRUISE

SEPTEMBER 19 – 28, 2024

Explore the Rhine and its tributaries on a fascinatingly varied river cruise. As you travel from one impressive destination to the next, you’ll discover a wide range of natural landscapes and regions as well as different towns and cities. Along the Rhine, you’ll find untamed landscapes, secluded castles, romantic villages, bustling metropolises, medieval old towns, half-timbered houses, and modern architecture. You will experience it all aboard the newest A-Rosa Sena ship on your Rhine River experience!

INCLUDED EXCURSIONS:

- Guided tour of Cologne, Germany
- Walking tour of Rotterdam, Netherlands
- Guided tour of Amsterdam, Netherlands
- Guided coach tour of Antwerp, Belgium

Registration deadline November 20, 2023



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.

October 13	RuPaul's Drag Race, 8 p.m.
October 21	iLuminate, 7:30 p.m.
October 24	Minería Symphony Orchestra of Mexico, 7:30 p.m.
November 15	Wild Kratts, 6:30 p.m.
November 19	The Fab Four, 7:30 p.m.
December 17	Home Free: For the Holidays, 7:30 p.m.
December 19	Mannheim Steamroller, 7:30 p.m.

* Not all processing fees are eligible for discounts

DES MOINES COMMUNITY PLAYHOUSE

831 42nd Street, Des Moines

Contact your Private Banker for ticket price and availability.

October 27 – November 5	Seussical the Musical
December 1 – 17	All is Calm
December 2 – 17	A Charlie Brown Christmas





405 5TH STREET
AMES, IOWA 50010

The Main Office Remodel in Ames is almost complete!

**Please enjoy our
comfortable new space.**

You can watch the progress and learn
more about the project at FNB247.com.

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