



Southern Hospitality Trip 2025

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## YOUR PRIVATE BANKING TEAM



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# FINANCIAL MANAGEMENT & TRUST SERVICES

## Reasons to Consider Financial Management & Trust Services

In each stage of life, individuals face unique financial challenges and opportunities. At First Point Financial Management & Trust Services, we specialize in helping clients prepare for the unexpected by creating personalized strategies to achieve their long-term financial goals. Our comprehensive approach offers clarity, confidence, and security – ensuring your financial affairs are effectively managed.

**You may benefit from our services if any of the following situations apply to you:**

1. You're concerned about aging parents who are struggling to manage their finances and may be vulnerable to financial fraud, but you lack the time or expertise to provide assistance.
2. You want to ensure your finances are handled appropriately in the event of mental or physical incapacity.
3. You've recently lost a spouse who managed the household investments and you're unsure how to begin.
4. You're overwhelmed by conflicting investment advice and want solutions tailored to your personal goals and risk tolerance.
5. You've received an inheritance and need sound guidance for making prudent investment decisions.
6. You have a child with special needs and want to ensure their well-being is safeguarded, even when you're no longer able to help.
7. You're concerned that your heirs may not be financially responsible and want to preserve your legacy while still supporting them.
8. You wish to make tax-efficient gifts to children or grandchildren as part of your estate planning.
9. You're charitably inclined and want to ensure your philanthropic efforts align with your overall financial and estate plans while maximizing your tax deductions.



At First Point, we work as part of a dedicated team of financial experts who serve as your trusted partners, easing the burden of financial management and offering peace of mind to you and your loved ones.

Our team is committed to helping you address your financial concerns with care, expertise, and integrity. Contact us today to schedule a consultation and take the next step toward securing your financial future.

**Contact us today to schedule a  
complimentary consultation.**

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# SERVICE HIGHLIGHTS



## A debit card for kids. And so much more.

- **Money Management**  
Transfer funds to your child's debit card instantly, set flexible controls, and get real-time notifications.
- **Chores and allowance**  
Assign chores and automate allowance - with the option to connect payouts to chore progress.
- **Savings goals**  
Set savings goals for what your kids really want - and reach them together.
- **Financial literacy game**  
Kids play Greenlight Level Up™, the game that makes money concepts easy to understand and fun to learn.

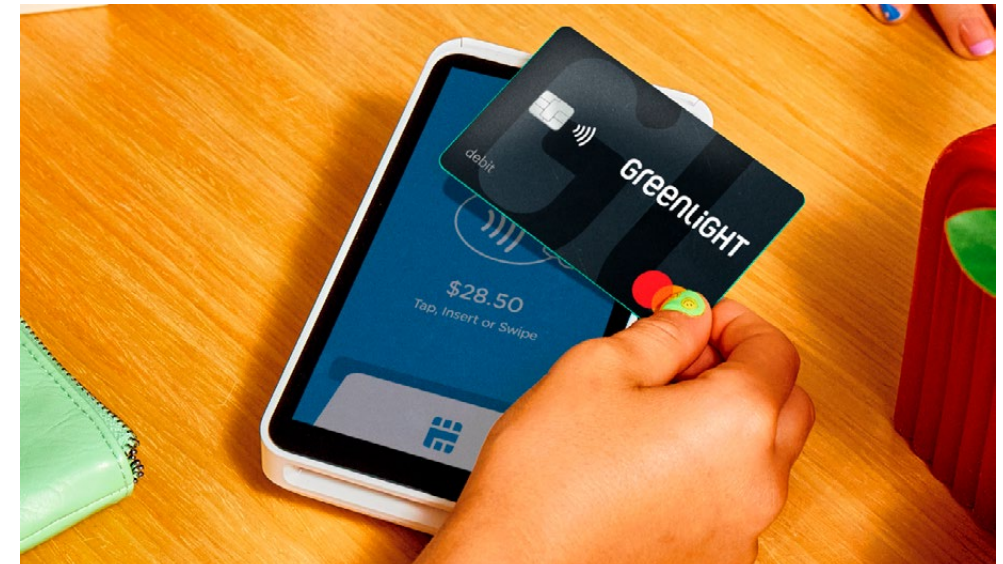
***And, Greenlight is FREE for First National Bank customers! Ask your Private Banker to learn more or log in to Online Banking and sign up under the "Additional Service" tab.***

## Greenlight

Are you a parent or grandparent? Then Greenlight might be a fun option for you! As you may know, there is a growing demand for debit cards due to the shift toward cashless transactions. Teaching children financial management is crucial as they become cardholders. **First National Bank is pleased to partner with Greenlight to help meet this need!**

### What is Greenlight?

Greenlight is a financial education app and debit card for kids that allows parents to send their kids money, set up chores & allowance, create savings goals, set parental controls, monitor activity, and more. Greenlight is great for children to learn healthy financial habits while maintaining some independence with their cashless spending,





## RECENT SCAMS ARTICLE

## FIRST POINT ESCAPES

### DEEPPFAKE, DEEP TROUBLE

# AI

ARTIFICIAL INTELLIGENCE

**Stop. Look. Think. Don't be fooled.**

Cybercriminals are using artificial intelligence (AI) to try to trick you into clicking malicious links. You receive a text message or voice call from someone claiming to be a senior United States government official. They will try to establish a friendly relationship with you by sounding genuine, making the official seem trustworthy.

But these messages are fake and were actually created by AI. No matter the message you receive, the "official" will eventually ask you to use a different messaging app to continue the conversation. They will then send you a link that will supposedly take you to the new app. However, the link is actually malicious. If you click it, cybercriminals will be able to access your data and personal information!

#### **Follow these tips to avoid falling victim to a phishing scam:**

- Be suspicious when strangers try to become friends quickly through texts or calls. Scammers will often try to become friendly with you so that you will be more likely to fall for their tricks.
- Never click on links sent to you by an unknown person. These links could install malware, steal your data, or take you to fake websites designed to capture your personal information.

This scam is based in the United States but be careful about messages from anyone claiming to be a government official, even if they act friendly. Scammers could use similar tactics anywhere in the world to try to steal your data!

## Center Grove **ORCHARD EVENT**

**Thursday, October 2 | 4 – 7 PM**

Center Grove Orchard | 32835 610th Ave, Cambridge

**First Point Private Banking invites you for an evening  
of fall fun at Center Grove Orchard.**

**Your RSVP will include the following:  
Admission to Center Grove Orchard & Special Fall Treat**

**Please contact your Private Banker  
by September 18 for your complimentary tickets.**



## 2026 Travel Show

Thursday, July 17 | 5:30 PM

First National Bank – 405 5th St., Ames

***To learn more about either of these exciting trips, join us for our 2026 Travel Show!***

## 2026 Travel Opportunities

**First Point and Star Destinations are excited to offer you two incredible travel opportunities in 2026!**

### Spain & Portugal

**April 12 – 23**

We will embark on an adventure through Spain and Portugal, which are two of Europe's most vibrant countries. Spain and Portugal are rich with history, architecture, culture, breathtaking vistas, fine cuisine, and world-renowned art! Take in the world's finest collection of European artwork at the Museo Nacional del Prado in Madrid, and the iconic artwork of Picasso at the Picasso Museum in Barcelona. Clap your hands and tap your toes as we dine at a Flamenco dance and dinner show. Step into the Bronze age as we visit the storybook city of Sintra nestled into the cliffs along the coastline of Portugal. This magical day will continue with a tour of the colorful Palace of Pena and its lush gardens.



### Pacific Coast Adventure

**September 20 – 28**

Take in the rugged beauty of the Pacific Northwest beginning in Seattle, Washington and follow the beautiful coastline down through Oregon, to the Redwood Forest, and San Francisco. So many bucket list experiences will be enjoyed on this trip from coffee at the original Starbucks in Pike Place Market, walking along the shores of Cannon Beach, drinking in the clean air of the Pacific Northwest, visiting the Tillamook cheese factory, towering trees of the Redwood Forest, and seeing the Golden Gate Bridge in person!

***For more information on these once-in-a-lifetime opportunities or to sign up, please contact your Private Banker.***



# UPCOMING EVENTS

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October 2	Center Grove Orchard Event
July 17	2026 Travel Show

## THEATER TICKETS

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.

September 25	Preacher Lawson
October 2	Julius Caesar - Youth Matinee Series
October 7	Iowa State University Symphony Orchestra
October 9	The Great Gatsby Ballet
October 17	iLuminate
October 19	The Addams Family
November 26	Cirque Musica Holiday Wonderland
December 15	Dolly Parton's Smoky Mountain Christmas Carol

\* 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.

July 11 - 27	Waitress
September 19 - October 5	Bright Star
December 5 - 27	Disney's Frozen



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



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Private Banking  
Facebook group.**

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