First Point Wealth Solutions

FOURTH QUARTER 2025 NEWS

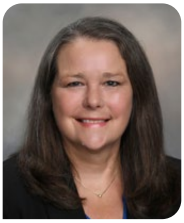
A PUBLICATION EXCLUSIVELY FOR FIRST POINT CLIENTS

Client Appreciation Event

IN THIS EDITION

Peace of Mind in Retirement • Seminar: Retirement Reality Check: *What You Need to Know* • Fraud Prevention • First Point Team Update • First Point Escapes

YOUR PRIVATE BANKING TEAM



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FINANCIAL MANAGEMENT
& TRUST SERVICES

Peace of Mind in Retirement:
How Our Trust Services Team Can Help

As we age, managing finances can become increasingly complex and time-consuming. Ensuring that bills are paid on time, assets are secure, and financial records are in order can feel overwhelming. That's where our Trust Services Team can be your trusted partner, providing peace of mind and personalized financial management so you can focus on what matters most.

Why Choose Trust Services?

Our Trust Team offers comprehensive support designed to relieve you of the day-to-day burdens of financial management. Here's how we help:

- **Income Management:** We collect and deposit income, eliminating the need for manual recordkeeping.
- **Bill Pay:** We handle payments for healthcare, insurance, taxes, utilities, and more.
- **Asset Consolidation:** We centralize your investments and safeguard physical assets in our vault.
- **Insurance Support:** We manage premium payments, process claims, and track deductible expenses.
- **Charitable Giving:** We ensure timely donations to your preferred charities.
- **Tax Prep Assistance:** We gather and submit documents to your tax preparer.
- **Living Transitions:** We coordinate care, housing changes, and household service cancellations.
- **Professional Collaboration:** We work with your tax preparer and attorney to support your financial goals.
- **Transparent Reporting:** Receive secure, detailed account statements online or by mail.

Let Us Be Your Trusted Partner

Our Trust Services Team is more than a financial service—it's a commitment to your well-being. With our experienced team managing your finances, you can enjoy your retirement years with confidence, knowing that every detail is being handled with care and professionalism. We also encourage involving your adult children or trusted family members in the conversation. Their participation can provide added clarity, ensure your wishes are fully understood, and foster a shared sense of security and transparency. Together, we can build a plan that supports your goals and gives your loved ones peace of mind, knowing your financial affairs are in trusted hands.

Ready to take the next step?

Contact our Trust Services Team today to schedule a confidential consultation. Whether you're planning or looking for immediate support, we're here to help you and your family navigate the future with confidence.

Jared Bravard
Wealth Advisor
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SEMINAR

RETIREMENT REALITY CHECK: WHAT YOU NEED TO KNOW

Join Us for a Special Seminar:

> Are you confident your employer's retirement plan is meeting your needs?
> Have there been recent changes you're unaware of?
> Could you benefit from having a financial partner to review your options?

PRESENTED BY: **Stephen P. Kester, CFP® Investment Representative**

THURSDAY, OCTOBER 16 | 12:00 – 1:30 PM

First National Bank, 405 5th Street, Ames, IA 50010 | ***Lunch Provided***

Please RSVP to Taylor Rood by October 9
515-715-1942 | Taylor.Rood@LPL.com

Protecting Your Wealth:
Stay Informed About Scams

Amy Mesenbrink
CAMS, VP & Cashier

At First National Bank, your financial security is our priority. Scammers are increasingly targeting successful individuals and retirees. By staying informed and cautious, you can better protect yourself and your assets.

Current Scams:

1. Impersonation Scams – Fraudsters pose as trusted organizations like your bank, the IRS, DOT or even a family member in distress to pressure you into giving up personal information or sending money.
2. Tech Support Scams – Fake alerts or pop-ups on your computer claiming that your device is infected, urging you to grant remote access or pay for bogus repairs.
3. Romance Scams – Scammers build fake relationships online, then ask for money for emergencies or investments.

How to Stay Safe:

- Be wary of urgent requests.
- Verify identities through official channels. Never rely on caller ID or email addresses alone.
- Use strong passwords and enable two-factor authentication.
- Monitor your accounts and set alerts through online banking.

If You Suspect Fraud:

- Stop all communication with the suspected scammer immediately.
- Don't send more money – even if they claim it will "fix" the problem.
- Call us directly at the bank at 515-232-5561 so we can help secure your accounts.
- Report to the police.
- Talk to someone you trust. Scammers prey on secrecy. A quick conversation can help stop them in their tracks.

We're Here to Help

If you ever feel uneasy about a call, email, text or investment opportunity – reach out before you act. Our team can help verify information and guide you through the next steps. We're committed to protecting your money, identity, and peace of mind.

Celebrating 39 Years of Dedicated Service

For nearly four decades, Pam has been an integral part of our bank, our trust department and our community. Starting her career with us in 1986, she has helped thousands of customers achieve their financial goals while building relationships that have lasted a lifetime.

Her leadership, expertise, and passion for helping other have made a lasting impact on our customers, our employees and our community.

Join us in congratulating Pam Fleener on her retirement in December of 2025!

Farewell Note from Pam:

Working with our trust clients has been more than a career, it's been a privilege.

I've been honored to be part of your lives, not just as a financial professional, but as someone who's had the joy of building genuine relationships along the way. Many of you have become more than clients; you've become like family, and for that, I'm deeply grateful.

As I step away from my desk, I do so with a heart full of appreciation and memories that will stay with me always. Thank you for your trust, your kindness, and the opportunity to serve you over these many years.

Warmest regards, Pam Fleener

Welcome to the Trust Services Team!

Tyler Grimm

Wealth Advisor

Tyler brings a wealth of experience from his legal career, which began in 2009. He is a lifelong Iowan with strong ties to the Ames community. His extensive background in law and public service provides a solid foundation for guiding clients through their financial and trust needs.

Courtney N. Gibbs

Trust Process Management Officer

As a trust officer for over 13 years, Courtney brings management experience from both Boone Bank & Trust Co. and First National Bank. Her Certified Trust & Fiduciary Advisor (CTFA) background is a valuable addition to the team. Courtney's focus will be on training and developing the trust team and improving operational efficiencies.

For more information or to sign up,

contact your Private Banker to RSVP or email us at **PrivateBanking@FNB247.com**

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.

The deadline to RSVP is December 1, 2025.

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!

The deadline to RSVP is May 28, 2026.

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 16	Wealth Management Seminar

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.

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
December 17	A Magical Cirque Christmas
December 22	Mannheim Steamroller by Chip Davis
January 24	Delirium Musicum
February 4	Mrs. Doubtfire

** 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.

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

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

1ST FIRST NATIONAL BANK

405 5TH STREET
AMES, IOWA 50010

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