



Center Grove Orchard 2025

## IN THIS EDITION

- Helping Parents Manage Finances as They Age Article
- Managing Money Seminar • Fraud & Scam Prevention Seminar
- Service Highlights • First Point Escapes

## YOUR PRIVATE BANKING TEAM



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# FINANCIAL MANAGEMENT & TRUST SERVICES

## Watching Out for Those Who Watched Over Us: Helping Parents Manage Finances as They Age

As our parents grow older, the financial responsibilities they once handled confidently can become more difficult to manage. Subtle shifts—like unopened bills, confusion about everyday expenses, or unusual account activity—may be early signs of memory challenges or cognitive changes. These moments can be emotional for everyone involved, but staying aware and stepping in early can help protect the financial security they worked so hard to build. With honesty, empathy, and a thoughtful plan, we can continue caring for the people who have always cared for us.

### Spot the Warning Signs

Look for common indicators that financial tasks are becoming harder:

- Unpaid or overdue bills
- Missing checks or duplicate payments
- Anxiety about money or reluctance to discuss finances
- Sudden, unexplained withdrawals or generosity
- Difficulty understanding statements or managing passwords

Early awareness gives you the best opportunity to help without disrupting your parents' independence.

### Lead with Trust and Respect

Approach financial conversations with encouragement, not authority:

*"I want to help make sure everything stays secure and stress-free. Can we go over a few things together?"*

Reassure them they're still in control—your role is simply to support.

### Put Helpful Systems in Place

A few small adjustments can greatly reduce stress:

- Automate regular payments
- Consolidate accounts to simplify management
- Use account alerts for transaction and fraud monitoring
- Set up shared or view-only access so you can assist as needed

These proactive steps create a smoother, safer financial routine.

### Be Alert to Scams and Fraud

Older adults are frequently targeted by scammers. Help prevent fraud by:

- Blocking unknown callers and reviewing suspicious messages together
- Checking statements regularly
- Encouraging them to verify all unexpected requests before acting

### Prepare for the Future Today

Even if everything seems fine now, planning ahead offers peace of mind:

- Establish or review a **Durable Power of Attorney**
- Add trusted contacts or authorized signers to accounts
- Keep account details organized and secure
- Review their estate plan and beneficiaries

### We're Here to Help Every Step of the Way

Supporting aging parents through financial changes can be challenging, but you don't have to do it alone. Our Trust Services Team is here to provide guidance, protection, and personalized solutions designed to keep your family confident in the future. We can also assist with the management of bills, investment services, tax preparation, insurance and much more. We can provide peace of mind. **Contact our Trust Services Team at 515-663-3037 to learn more.**

# BANK THE KNOWLEDGE

SEMINAR

## FRAUD & SCAM PREVENTION

Learn about recent scams and how to protect yourself and respond to fraud!

**WEDNESDAY, FEBRUARY 18 | 2 – 3:30 PM**

First National Bank – 405 5th St, Ames

*RSVP by February 11*

**WEDNESDAY, FEBRUARY 25 | 12 – 1:30 PM**

Ankeny Kirkendall Public Library

1250 SW District Dr, Ankeny (Meeting Room A)

*RSVP by February 18*

*Contact your Private Banker to RSVP*

**PRESENTED BY:**

**Amy Mesenbrink**

*Vice President & Cashier  
First National Bank*

**Kyle Hauswirth**

*Information Security Officer  
& Cyber Security Engineer  
Ames National Corporation*

SEMINAR

## MANAGING MONEY: A CAREGIVER'S GUIDE TO FINANCES

It's never too early to put financial plans in place. Join us to learn tips for managing someone else's finances, how to prepare for future care costs and the benefits of early planning.

**WEDNESDAY, APRIL 22 | 12 – 1:30 PM**

Ankeny Kirkendall Public Library

1250 SW District Dr, Ankeny (Council Chambers Room)

*RSVP by April 15*

**WEDNESDAY, APRIL 29 | 12 – 1:30 PM**

First National Bank – 405 5th St, Ames

*RSVP by April 22*

*Contact your Private Banker to RSVP*

# FINANCIAL MANAGEMENT & TRUST SERVICES

**First National Bank is proud to announce that Jared Bravard, Trust Officer, with First Point Financial Management & Trust Services, has earned his Certified Trust and Fiduciary Advisor (CTFA) designation.**

The CTFA certification is a prestigious credential that recognizes advanced expertise in trust and fiduciary services, as well as the client relationship skills essential to effective wealth management.



**JARED T. BRAVARD**  
Trust Officer, CTFA

Jared began his career at First National Bank in June 2021 and has been a dedicated member of the Trust Department throughout his tenure; he holds a Bachelor of Science degree in Financial Counseling and Planning from Iowa State University. Jared earned this distinction after three years of rigorous trust education and successfully completing the CTFA exam.

## SERVICE HIGHLIGHTS

### What Could You Do With A Lower Mortgage Payment?

If you obtained a mortgage loan during the last two years, you may have paid a higher interest rate. Refinancing can potentially lower your monthly mortgage payment, pay off your mortgage faster or get cash out for that project you've been planning. All of that saving can have a positive impact on your budget.

Depending on your financial circumstances or current interest rates, there are several ways refinancing could be beneficial to you. Here are some of the common reasons to refinance.

- **Reduce your monthly mortgage payment.**
- **Save on overall interest** with a reduced interest rate.
- **Pay off your loan faster** (if you elect a shorter loan term than what remains on your existing loan).
- **Free up equity for home improvements** or other uses.
- **Pay off higher-interest debt** with equity.
- Potential to **cancel your private mortgage insurance.**

### Ready to Apply Now?

Contact your Private Banker or use the QR code to access online registration.



## 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.***



## British Landscapes Highlights



# TICKETS AVAILABLE

## UPCOMING EVENTS

February 18	<b>Ames:</b> Fraud & Scam Prevention Seminar
February 25	<b>Ankeny:</b> Fraud & Scam Prevention Seminar
April 22	<b>Ankeny:</b> Managing Money: A Caregiver's Guide to Finances
April 29	<b>Ames:</b> Managing Money: A Caregiver's Guide to Finances

## 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.

January 24	Delirium Musicum - Performing Arts Series
February 4	Mrs. Doubtfire - Performing Arts Series
February 11	Theresa Caputo Live: The Experience
February 24	The Simon & Garfunkel Story - Performing Arts Series
March 6	Red Hot Chilli Pipers - Performing Arts Series
March 25	Daniel Tosh: My First Farewell Tour
April 10	The Fab Four - Performing Arts Series
April 14	World Ballet Company: Cinderella

\* 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.

March 6 – 22	The Lightning Thief
April 17 – May 3	Crazy for You
June 5 – 21	Noises Off
July 10 – 26	Legally Blonde



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



405 5TH STREET  
AMES, IOWA 50010

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Private Banking  
Facebook group.**

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