SECOND QUARTER 2026 NEWS

A PUBLICATION EXCLUSIVELY FOR FIRST POINT CLIENTS

Fraud and Scam Seminar 2026

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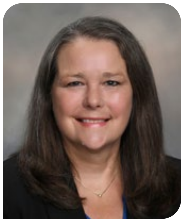
YOUR PRIVATE BANKING TEAM



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

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Processing fees include flood report, title search, credit report, mortgage release fee, origination fee and recording fees; First National Bank will pay up to $450 toward these costs. The borrower will be responsible for evaluation or appraisal fees (if required), which range from $175-$550. No application, annual, or non-use fees associated with this product.

Building a Strong Financial Future: Where to Begin

Achieving long term financial stability doesn't happen all at once—it happens in stages. By focusing on the right priorities at the right time, you can build a solid foundation, prepare for retirement, and work toward the life goals that matter most to you. The framework below provides a simple, practical roadmap to help you get started.

Phase One: Build Your Financial Foundation

1. **Establish an Emergency Savings Account**
   Unexpected expenses – car repairs, home maintenance, or a temporary job loss – can derail your financial plan. Protect yourself by saving three to six months of living expenses in a liquid, easily accessible account.
2. **Capture Your Employer Match**
   If your employer offers a retirement plan match, contribute enough to get the full amount – this is essentially free money. A common formula is $0.50 for every dollar you contribute up to 6% of pay (a 50% return). A dollar for dollar match is even better.
3. **Pay Off High Interest Debt**
   Credit card debt is often the biggest barrier to financial progress. Focus on paying off the balance with the highest interest rate first – or start with the smallest balance if that helps you gain momentum. Apply similar strategies to other high interest loans.

Phase Two: Build Your Retirement Savings

4. **Contribute to a Health Savings Account (HSA)**
   If you have access to an HSA, take advantage of the triple tax benefit: pre tax contributions, tax deferred growth, and tax free withdrawals for qualified medical expenses. Many employers also contribute to HSAs. FSAs offer similar tax benefits but may require funds to be used within the year.
5. **Maximize Retirement Contributions**
   Once you've built savings and reduced debt, increase contributions to your 401(k), 403(b), IRA, or Roth account. For 2026, contribution limits are $24,500 for workplace plans plus an $8,000 catch up for those 50+. For IRAs, the limit is $7,500 plus a $1,100 catch up.

Phase Three: Pursue Additional Goals

6. **Save for College**
   A 529 plan offers tax deferred growth and tax free withdrawals for qualified education expenses – making it an excellent tool for families planning ahead.
7. **Save for Other Goals**
   For near term goals like vacations or a new car, consider a high yield savings account. For longer term goals, a taxable investment account offers more growth potential and no contribution limits.
8. **Build Long Term Wealth**
   To increase your net worth, you may choose to diversify through taxable accounts, annuities, or cash value life insurance. Spreading your savings across different vehicles can provide tax efficiency and growth opportunities.
9. **Pay Down Low Interest Debt**
   Even low interest loans – like a mortgage – can feel burdensome later in life. Making periodic extra payments can help you eliminate these debts sooner and enter retirement with greater financial freedom.

Gaining control of your finances creates opportunities for you and your family – and the process can be incredibly rewarding. Your First Point Investment Representative can help you prioritize goals, design an investment strategy, and stay on track over time.

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

FIRST POINT
WEALTH MANAGEMENT

First Point Wealth Management welcomes their newest Investment Operations Specialist at our Ames Office.

Shea N. Thilges
Investment Operations Specialist
515-715-1942
Shea.Thilges@LPL.com

FIRST POINT *ESCAPES*

CLIENT APPRECIATION EVENT

THE CHATEAU AT WHITE OAK

As a thank you for being a First Point client, join us for dinner and drinks at The Chateau.

TUESDAY, JUNE 9 | 4:30 – 6:30 PM

The Chateau at White Oak
15065 NE White Oak Dr, Cambridge

Seating is limited.
Please contact your Private Banker by May 26 to register.

2027 Travel Opportunities

GREEK ISLES CRUISE

June 4 – 13, 2027

In **June 2027**, embark on a spectacular 7-night cruise and set sail on an unforgettable journey through the heart of the Aegean, where ancient history, sun-drenched islands, and breathtaking coastal scenery come together in perfect harmony. Relax in refined comfort as you sail across sapphire waters to some of the Mediterranean's most enchanting destinations.

NEW ENGLAND FALL FOLIAGE

October 2 – 9, 2027

In **October 2027** experience the timeless charm of New England on a journey filled with history, mountain scenery, and coastal beauty. Begin in Boston, walking the iconic Freedom Trail, visiting legendary Fenway Park, and historic Boston Harbor.

This compact adventure showcases the very best of New England's history, landscapes, and seaside beauty.

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

TICKETS *AVAILABLE*

UPCOMING EVENTS

June 9	Client Appreciation Event
June 4 – 13, 2027	Greek Isles Cruise
October 2 – 9, 2027	New England Fall Foliage Trip

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.

April 10	The Fab Four - Performing Arts Series
April 14	World Ballet Company: Cinderella
April 23	CeCe Winans: More Than This Tour
October 7	World Ballet Company: Swan Lake with a LIVE Orchestra
October 18	Brad Williams: The Tall Tales Tour

** 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.

April 17 – May 3	Crazy For You
May 8 – 24	Polkadots

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

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