



NOVEMBER & DECEMBER 2017 NEWS

A PUBLICATION EXCLUSIVELY
FOR PRIVATE BANKING CLIENTS

WELCOME TO FIRST POINT!

Happy Holidays! As we enter this season of giving and thankfulness, your First Point Private Banking team would like to thank you for your continued business with First National Bank. We are grateful for the opportunity to serve your financial needs. We've been busy planning First Point events & seminars for the year ahead and look forward to continuing to serve you and your families.

As we approach the holidays and tax season, keeping you and your loved ones protected is a priority for First National Bank. With the ongoing Equifax data breach we are motivated to inform you about ID TheftSmart, our credit monitoring and identity restoration services. Our Bank the Knowledge seminars in November and December will focus on fraud protection. We have several locations and dates for you to choose from, seminar details are inside.

It's the season of giving, and theater tickets are always a fun gift! There are many upcoming shows to choose from at CY Stephens, ISU Theater, ACTORS or the Des Moines Community Playhouse. Your Private Banker is available to help plan a memorable experience for your friends or loved ones.

As always, your Private Banker is just a phone call or an email away. Whether you have questions about your banking, overall financial planning strategies, or would like to join us for a social, we are your First Point – contact us anytime!

Are you receiving email updates and special notices? If not, please contact your Private Banker to update your email today!



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farewell TANYA ANDERSON

To my First Point Clients and Friends,

How time flies! When I applied to be a teller at First National Bank in 1979 while my husband was finishing his degree at Iowa State University, I thought I would work at the Bank for a couple of years and then move on to something else. I had just completed my education from ISU, and we were busy caring for our nine-month old daughter. Little did I know that I would find a home at First National Bank and the place for me to build my career.

Over the past 34 years, I have worked in various areas of the Bank and have always been eager to learn more. From my work as a teller and Trust Operations Supervisor to my many years of assisting New Horizons and First Point Private Banking clients with their banking needs, what I have valued the most is developing great friendships with co-workers as well as great friendships with my clients. The personal relationships are what have made my time at First National Bank so special.

Tanya M. Anderson

Tanya Anderson

Vice President & Private Banking Officer

Join Us!

We invite you to join us for an Open House to recognize Tanya Anderson who will be retiring on December 31st.

December 15th
1:00 p.m. - 5:00 p.m.
First National Bank
405 5th Street



Thank you, Tanya, for 34 years of dedicated service at First National Bank. Your commitment to helping people and finding solutions will truly be missed.

FIRST POINT *education*

BANK THE KNOWLEDGE SEMINARS

Our educational seminars are a very popular First Point benefit. The purpose of the seminars is to help you to make the best financial decisions, as well as to introduce you to the services we provide in our Wealth Management department. Reservations are required to attend the seminars, and space is limited.

WAYS YOU CAN PROTECT YOURSELF FROM SCAMS, FRAUDS & IDENTITY THEFT

As data breaches occur and cyber security is on the rise, avoiding scams and frauds is top-of-mind for many of our clients. It can be worrisome when you are unsure if your personal information is protected.

In this seminar, Bank staff will educate you on this topic and provide helpful tips to protect your identity and accounts. We'll also give an overview of ID TheftSmart, our credit monitoring and ID restoration service. We will share real-life examples, and what to do if something happens to you.

**Please join us for a light lunch and to learn more at one of the seminars.
All seminars will be held from 11:30 a.m. – 1:00 p.m.**

Thursday, November 30th

First National Bank Ankeny
1205 North Ankeny Boulevard

Tuesday, December 5th

First National Bank West Des Moines
5625 Mills Civic Parkway

Wednesday, December 6th

First National Bank Ames
405 5th Street

Reservations required - RSVP to your Private Banker

FIRST POINT *wealth*

FINANCIALLY READY FOR COLLEGE?

Timothy M. Fitzgibbon, Senior Vice President, Business Development

At First Point, we realize that paying for college is a major financial event for families. Even the best planners can find the college financial aid maze confusing and difficult to navigate. If you have children or grandchildren in or preparing for college, or if you have student loan debt yourself, we have created this seminar specifically for you!

AT THIS SEMINAR WE WILL DISCUSS:

- **How and when to save for college:** It's never too early (or late!) to save for college, but the sooner your family gets into a college-savings routine, the better prepared it will be to face the rising costs of college.
- **How and when to apply:** There are inexpensive ways to apply at multiple institutions, and important deadlines you don't want to miss.
- **How to earn free college credits while still in high school:** Did you realize that a motivated high school student can take Advanced Placement courses in order to "test out" of many college-level prerequisite classes? And many community colleges allow high school students to take college-level courses for free. Many high school graduates can enter college as a second-semester freshman or even as a sophomore, reducing the time it takes to earn their degree.
- **How to choose the right college:** Too many college-bound students choose their college by reputation or location without considering alternatives that might help them graduate early or with far less student loan debt.
- **How to choose the right degree:** Changing degrees "mid-stream" is a common reason that many college students do not graduate on time.
- **How to pay for college:** Student loans are becoming the norm (unfortunately) for the majority of families, but there are ways to maximize scholarship, grant and other gift aid if you know where to look. And not all student loans are the same, so we will discuss the benefits and risks of federal and private student loans.
- **How to best manage student loan debt following graduation:** For those that have to rely on student loans to pay for college, there are multiple repayment options to choose from, each with their own benefits and costs.

Our First Point Wealth Management Professionals can help you create a savings plan to meet your family's college goals.

management.....

BANK THE KNOWLEDGE SEMINAR

FINANCALLY READY FOR COLLEGE?

Please join us for a light lunch and to learn more at one of the seminars.
All seminars will be held from 11:30 a.m. – 1:00 p.m.

Wednesday, January 17th

First National Bank Ames
405 5th Street

Tuesday, January 23rd

First National Bank Ankeny
1205 North Ankeny Boulevard

Thursday, January 25th

First National Bank West Des Moines
5625 Mills Civic Parkway


Please RSVP to your Private Banker if you would like to attend.



Timothy M. Fitzgibbon, Senior Vice President for First National Bank, is a 30-year veteran of the student loan industry and for over a decade was a national leader in Washington, DC, working with Congress, the U.S. Department of Education and other stakeholders to improve the student aid experience for millions of students, parents and families.

SERVICE *highlights*

ID THEFTSMART & CREDIT MONITORING



**I Bank...
Safely**

"With ID TheftSmart, my claim was resolved quickly with very little inconvenience to me. They provided great peace of mind."

ID TheftSmart

ID TheftSmart™ Restoration is your answer in the event your identity is ever compromised. Investigators will work on your behalf to restore and preserve your identity. Not only will you receive full service identity restoration from a licensed experienced investigator should you become a victim, but you will also have a resource to help answer questions or provide guidance on security and fraud related concerns, in order to head off possible issues before they materialize.

ID TheftSmart™ Credit Monitoring is designed to provide alerts if you ever experience unusual activity on your credit report. Through this service, you will receive alerts when one of the following activities is detected on your credit report:

- New account opening
- Credit Inquiries
- Payment delinquency
- Public record changes
- Change of address

If you would like more information on how you can add the security and protection of the ID TheftSmart™ program, please contact your Private Banker.

Please join us!

HAPPY HOLIDAYS

— **FIRST NATIONAL BANK** —
HOLIDAY OPEN HOUSE

DECEMBER 21ST & 22ND

*Please join us for cookies and cider
at all of our branches!*

FIRST POINT *escapes*



A TRIPLE BILL

A trio of stunning contemporary works

FRIDAY, FEBRUARY 16, 2018 • 8 pm

BALLET DES MOINES PLUS PRE-SHOW SWEETHEART DINNER

Friday, February 16

8:00 P.M. - CY STEPHENS

Triple Bill: Redefined is Ballet Des Moines' sixth annual production, featuring three short ballets in one spectacular evening of dance. Ballet Des Moines' artistic director, Serkan Usta, will be joined by two guest choreographers, Ma Cong and Ryan Nye. Triple Bill: Redefined includes Usta's world premier contemporary ballet. In addition, the Iowa Youth Ballet directed by the Robert Thomas Dancenter of Ames, will perform a special ballet prepared exclusively for this exciting evening of dance!

Make it an extra special night and treat your Valentine to a pre-show Sweetheart Dinner in the Scheman Building at the Iowa State Center, which is within walking distance of the theater. Meal includes a 4-course dinner and a beverage of choice. Menu details are available upon request.

Dinner and Ballet Package, \$84 per person

6:30 P.M. dinner with 8:00 P.M. show

Ballet only, \$39 per person

ISU THEATRE

We are pleased to announce access to ISU Theater tickets as a new First Point benefit! As a First Point member, you will have access to their tickets at any time during the season.



Shows are Friday or Saturday at 7:30 p.m., or Sundays at 2:00 p.m., unless otherwise noted.

Tickets are \$18 for adults or \$11 for students, unless otherwise noted.

Shows are at Fisher Theater on the Iowa State Center campus.

December 1 – 10 **A Christmas Carol**

February 23 – March 4 **Iphigenia**

April 5 – 8 **Oklahoma!**
(Additional Thursday performance at 7:30 p.m.);
\$25 adults, \$16 students

April 20 – 29 **Our Town**

DANCING WITH THE STARS: LIVE! – LIGHT UP THE NIGHT TOUR

Monday, February 5
7:30 P.M. - CY STEPHENS



Just announced! This all-new production showcases every style of dance seen on ABC's hit show produced by BBC Worldwide Productions, from sizzling salsas to elegant waltzes and high energy group numbers, plus original pieces choreographed by Emmy® winning choreographer Mandy Moore.

"Dancing with the Stars: Live! – Light Up The Night" features more of your favorite dancers than ever before, including Lindsay Arnold, Alan Bersten, Sharna Burgess, Witney Carson, Artem Chigvintsev, Keo Motsepe, Gleb Savchenko, Emma Slater, plus Sasha Farber, Jenna Johnson, Hayley Erbert and Brandon Armstrong, with additional surprise casting to be announced.

Tickets are \$79.50.

TICKETS *available*

A First Point benefit is the opportunity to purchase tickets for shows at CY Stephens, ISU Theater, ACTORS and Des Moines Community Playhouse. Secure great seats while saving time, lines and processing fees by contacting your Private Banker!

CY STEPHENS

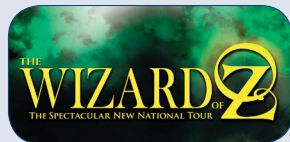
NOVEMBER 2	Rebirth Brass Band – 7:30 p.m. - \$45
NOVEMBER 14	Vienna Boys Choir – 7:30 p.m. - \$50
DECEMBER 9	Nutcracker Ballet – 1:30 p.m. & 7:30 p.m. - \$20
DECEMBER 10	Nutcracker Ballet – 1:30 p.m. - \$20
DECEMBER 20	Mannheim Steamroller – 7:30 p.m. - \$68
JANUARY 30	The Wizard of Oz – 7:30 p.m. - \$60
JANUARY 25	Moscow Festival Ballet's Giselle – 7:30 p.m. - \$60
FEBRUARY 1	Estonian National Symphony – 7:30 p.m. - \$65
FEBRUARY 28	Motown the Musical – 7:30 p.m. - \$73
MARCH 6	Gentleman's Guide to Love & Murder – 7:30 p.m. - \$60
MARCH 24	Fly Dance – 7:30 p.m. - \$37
APRIL 6	Shattered Glass – 7:30 p.m. - \$42

DINNER & A SHOW AT CY STEPHENS

We are pleased to announce that we will be offering a pre-show dinner option for select shows for the 2018 CY Stephens Performing Arts Series. The pre-show dinner is \$32 per person and is available for the shows below. Menus are available upon request and are themed to fit with the performance. Dinners are held at 6 p.m. in the Scheman Building at the Iowa State Center, which is within walking distance of the theater.

The Wizard of Oz - January 30
 Estonian National Symphony - February 1
 Motown the Musical - February 28
 A Gentleman's Guide to Love & Murder - March 6
 Shattered Glass - April 6

To RSVP for both the dinner and performance tickets or just for tickets only, contact your Private Banker.



ISU THEATRE

Friday or Saturday performances at 7:30 p.m., Sunday performances at 2:00 p.m.
Tickets are \$18 for adults; \$11 for students unless otherwise noted.

DECEMBER 1 – 10	A Christmas Carol
FEBRUARY 23 - MARCH 4	Iphigenia
APRIL 5 – 8	Oklahoma
	Includes Thursday performance 7:30 p.m.
	Adults - \$25; Students - \$16
APRIL 20 - 29	Our Town

ACTORS (AMES COMMUNITY THEATER)

Thursday - Saturday performances at 7:30 p.m., Sunday performances at 2:00 p.m.
Tickets are \$20

NOVEMBER 16 – 26	Forbidden Broadway
JANUARY 25 – FEBRUARY 4	The Murder Room
MARCH 30 – APRIL 8	Vanya and Sonia and Masha and Spike
JUNE 8 – 24	9 to 5 The Musical

DES MOINES COMMUNITY PLAYHOUSE

Visit www.dmplayhouse.com for available showtimes.

NOVEMBER 3 – 26	A Little House Christmas - \$18, \$15*
DECEMBER 1 – 24	Disney's The Little Mermaid - \$36, \$29*
JANUARY 5 – 21	Elephant and Piggie's "We are in a Play!" - \$18, 15*
JANUARY 26 – FEBRUARY 11	Misery - \$29
FEBRUARY 23 – MARCH 11	Miss Nelson is Missing! - \$18, \$15*
APRIL 6 – 29	Ragtime - \$36, \$29*

*notes children ticket price. If no asterisk, price is the same for adults and children.

To sign up for social opportunities, financial seminars or to reserve tickets for upcoming theater events, contact your Private Banker today!

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