

WELCOME TO FIRST POINT!

The whirlwind of the holidays is over and once again we have welcomed in a new year! Your First Point Private Banking team has spent the past few months planning many fun and unique experiences to offer you in 2017! Our plans for the year provide a variety of wonderful opportunities for family fun, financial education, and a wide array of cultural experiences.

A few spots still remain for our January Bank the Knowledge seminars. Join us to learn how charitable giving can fit into your personal financial plan (see page 3 for more details). One of our top priorities is to provide you with valuable financial education through a variety of seminars, in the newsletters, or a personal meeting.

First National Bank will soon be rolling out a new website! We are thrilled about the new user friendly website design. This change includes a new website address, www.FNB247.com, where you can manage your banking at all hours of the day from the convenience of home or your smart phone.

Dust off your ice skates and bring your family for some winter fun at Brenton Skating Plaza in Des Moines on Tuesday, February 7th, from 6 to 8 pm. February evenings can be brisk so we'll have hot cocoa and cookies to warm you!

Happy New Year from your First Point Private Banking team. We hope to see you soon at the bank or at an upcoming First Point event!

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

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Tanya



Stacy



Jen



Laura

simplify YOUR BANKING

“*We enjoy the convenience of having one point of contact whenever we have questions or needs with our business.*”

Jason & Marcie Niegsch



FIRST POINT *education*

BANK THE KNOWLEDGE SEMINARS

Our educational seminars are a very popular First Point benefit. The purpose of the seminars is to educate 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 to those interested in learning more about wealth management services.

HOW CHARITABLE GIVING FITS INTO YOUR FINANCIAL PLAN

Join the team from First Point and your local community foundation to learn more about tax-wise charitable giving. Topics to be discussed at the presentation will be:

- Endow Iowa Tax Credits
- Donor Advised Funds
- Gifting Non-Cash Assets

This will be an educational session on how First Point Wealth Management is partnering with community foundations to help our clients meet their financial and charitable goals.

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

Wednesday, January 18th

FNB Ames

405 5th Street

Presented by: Jennifer Garst, Ph.D.

Executive Director

Story County Community Foundation

Tuesday, January 24th

FNB Ankeny

1205 North Ankeny Boulevard

Presented by: Joe Sorenson, CAP

Director of Affiliate Relations

Community Foundation of Greater Des Moines

**Reservations required - RSVP to Stacy Dreyer at
515.663.3075 or Stacy.Dreyer@FNBames.com**

FIRST POINT *wealth*



CHARITABLE GIVING THROUGHOUT THE YEAR

Don Rahn, CFP® - Senior Wealth Management Advisor

Charitable giving is typically focused around the most generous time of year – the holidays. Strategic charitable giving is an opportunity not only to set a budget for your donations, but also to plan a schedule that can optimize how you give.

I'd like to share some strategies to make your charitable giving a year-round habit.

Make it automatic.

Many charities will allow you to set up automated monthly donations. This provides the charity with a steady, dependable source of income and makes setting up your budget easier. Setting up automatic payments is easy through online banking or by asking your Private Banker for assistance.

Use deductions when they have the most impact.

Donations provide tax deductions no matter what time of year you donate, but your tax bracket may change from year to year. Deductions are more powerful when you're taxed at a higher rate. If you know your income will be decreasing in the next tax year, you may want to make extra donations this year and take advantage of higher deductions.

Different charities, different needs.

Each type of organization will have different seasonal needs. For example, many educational institutions solicit more donations during June, when their fiscal year ends. Research or simply asking your favorite charities when their biggest time of need can help you determine how you can give when they need it the most.

management

Take advantage of Endow Iowa Tax Credits.

The Endow Iowa Tax Credit program promotes gifts to qualified permanent endowments by awarding up to 25% of the amount donated as a state tax credit when making a gift through Iowa community foundation. If you want to learn more about this opportunity to enhance your charitable giving, please attend one of our seminars in January (see details on page 3).

Charitable giving can be an important part of your financial plan. We are here to give you advice and answer questions regarding any aspect of your financial planning. I may be contacted at 515-663-3078 or at Don.Rahn@FNBames.com.



**WE MAKE A LIVING BY WHAT WE GET.
WE MAKE A LIFE BY WHAT WE GIVE.**

AMES RETIREMENT COMMUNITIES SEMINAR

Are you curious? Do you know the differences between the two?

If so, then plan to join us at 10:00 a.m. on February 8th for an opportunity to learn about Green Hills Retirement Community and Northcrest Retirement Community. Linda Lauver with Green Hills Retirement Community and Linda Doyle from Northcrest Retirement Community will be showcasing their respective community. It is a great opportunity to learn about the features of each. Now is the time to bring your questions and learn about the two facilities and determine which one might be a good fit for you.

Tuesday, February 8th

10:00 A.M.

FNB Ames

405 5th Street



Northcrest Retirement Community

Linda Doyle
515-232-6760



Green Hills Retirement Community

Linda Lauver
515-357-5000

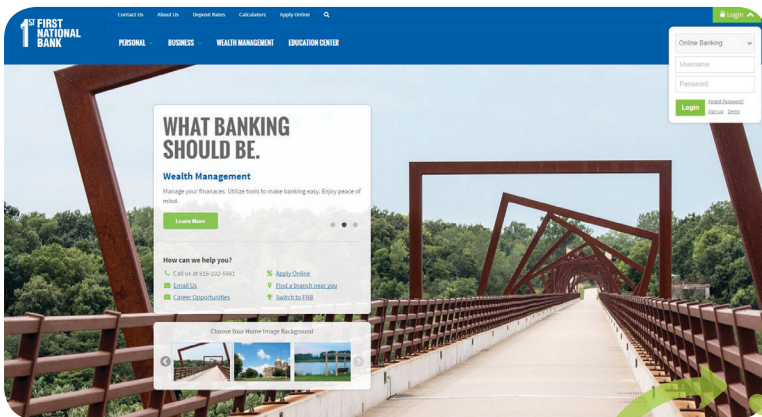
**Reservations required - RSVP to Stacy Dreyer at
515.663.3075 or Stacy.Dreyer@FNBames.com**

SERVICE *highlights*

FIRST NATIONAL BANK'S NEW WEBSITE

First National Bank's website is going through a makeover as we strive to improve and simplify banking for our customers. We are streamlining the functionality to make the site simpler to use, straightforward and focused on financial education. The new website will be mobile-friendly so you will be able to easily access the site from your mobile device: anytime, anywhere. You will still be able to keep using your online banking accounts as-is, and rest assured that none of your current online or mobile banking will be affected.

Through these enhancements, we will also be updating to a new website address to better describe your online access experience. The new website url will be www.FNB247.com, letting you know that we're at your service — 24 hours a day, 7 days a week through our online and mobile banking services. You can still access our site from FNBames.com or FNBdm.com, but you'll begin to see our communication feature www.FNB247.com. We will be sending more details on the new site as we get closer to the launch date.



FIRST POINT *escapes*

CELTIC FIRE DINNER & SHOW

THURSDAY, MARCH 9TH

CY STEPHENS, AMES

6:00 p.m. - Irish Dinner

7:30 p.m. - Show

Irish music and dance has enjoyed a spectacular following at CY Stephens in recent years, so we will not disappoint this year!

Join us on March 9th as one of Ireland's leading tenors brings you an evening of songs, stories, tunes and dance, from the heart of the Emerald Isle. Michael Londra's Celtic Fire focuses on the traditional culture of song and dance generating an electric atmosphere that will sweep you away to Ireland, its culture, its land, its pubs, its music and its heart.

Michael Londra's PBS Television special "Beyond Celtic" aired over 400 times nationally.

Londra, Described as "one of the greatest Irish singers of all time," brings world champion dancers from the cast of Riverdance and Lord of the Dance to the stage with brilliant flashes of speed, youth and exuberance. Whether you are Irish or just wish you were, experience the musical spirit that has captivated audiences around the world, and just before St. Patrick's Day!

We will be offering a special Irish dinner prior to the show at the Iowa State Center. Tickets for the show are \$32 and if you would like to make it an evening with the dinner, the price is \$64.

Remember as a First Point member you are always welcome to bring guests to join us in this festive evening.



To purchase your tickets, email Tanya Anderson at Tanya.Anderson@FNBames.com or call 515.663.3009.

ICE SKATING AT BRENTON SKATING PLAZA

TUESDAY FEBRUARY 7TH

6:00 – 8:00 P.M.



Has cabin fever hit your home this winter?

Dust off your ice skates and join us for an evening of winter fun brought to you exclusively by First Point Private Banking. We will serve cookies and hot cocoa to keep you warm! If the weather is below zero or too snowy on the 7th we have a "Snow Date" scheduled for Thursday, February 9th, 6:00 to 8:00 pm.

Skate rental, admission, and goodies will be provided by First Point.

BRENTON SKATING PLAZA

520 Robert D. Ray Dr, Des Moines

Please RSVP to Jen Walter 777-7174 or email
Jennifer.Walter@FNBAkeny.com

TICKETS *available*

A First Point benefit is the opportunity to purchase tickets through us for shows at the Des Moines Community Playhouse and CY Stephens, Ames! To reserve your tickets, simply contact your Private Banker.

DES MOINES COMMUNITY PLAYHOUSE MAIN STAGE SHOWS:

7:30 p.m. - Wednesday - Saturday

2:00 p.m. - Sunday

January 6 - 22: **Ramona Quimby** - \$18 Adults, \$15 Students

January 27 - February 12: **The Great Gatsby** - \$25 Adults, \$25 Students

February 24 - March 12: **Holes** - \$18 Adults, \$15 Students

March 17 - April 9: **Young Frankenstein** - \$35 Adults, \$25 Students

April 28 - May 21: **Fancy Nancy the Musical** - \$18 Adults, \$15 Students

June 2 - 18: **Steel Magnolias** - \$28 Adults, \$25 Students

CY STEPHENS

February 5: **Ladysmith Black Mambazo**, 2:30 p.m. - \$32

February 14: **Close to You: Music of the Carpenters**, 8:00p.m. - \$32

February 24-25: **Chicago**, 7:30 p.m. - \$60

February 26: **Chicago**, 2:00 p.m. - \$60

March 3: **Cirk La Putyka - Slapstick Sonata**, 7:30 p.m. - \$32

March 7: **National Symphony Orchestra of Ukraine**, 7:30 p.m. - \$47

March 9: **Celtic Fire**, 7:30 p.m. - \$32 (with dinner \$64) see pg. 8 for details

April 1: **Annie**, 2:00 p.m. or 7:30 p.m. - \$60

April 20: **Semi-Toned**, 6:30 p.m. - \$32

April 29: **The Grapes of Wrath, Fisher Theater**, 7:30 p.m. - \$25

*Please remember that tickets are subject to availability. Shows will be filled on a first come, first serve basis.

FIRST POINT *escapes*

2017 CALENDAR OF EVENTS

JANUARY 6 - 22	Ramona Quimby - Des Moines Community Playhouse
JANUARY 18	Bank the Knowledge, Ames - Charitable Giving (see pg. 3)
JANUARY 24	Bank the Knowledge, Ankeny - Charitable Giving (see pg. 3)
JAN 27 – FEB 12	The Great Gatsby - Des Moines Community Playhouse
FEBRUARY 5	Ladysmith Black Mambazo - CY Stephens
FEBRUARY 7	Ice Skating at Brenton Plaza (see pg. 9)
FEBRUARY 8	Ames Retirement Communities Seminar (see pg. 6)
FEBRUARY 14	Close to You: Music of the Carpenters - CY Stephens
FEBRUARY 24-26	CHICAGO - CY Stephens
FEB 24 - MAR 12	Holes - Des Moines Community Playhouse
MARCH 3	Cirk La Putyka – Slapstick Sonata - CY Stephens
MARCH 7	National Symphony Orchestra of Ukraine - CY Stephens
MARCH 9	Celtic Fire Dinner & Show - CY Stephens (see pg. 8)
MAR 17 - APR 9	Young Frankenstein - Des Moines Community Playhouse
APRIL 1	Annie - CY Stephens
APRIL 20	Semi-Toned - CY Stephens
APR 28 - MAY 21	Fancy Nancy the Musical - Des Moines Community Playhouse
APRIL 29	The Grapes of Wrath - Fisher Theater
JUNE 2 - 18	Steel Magnolias - Des Moines Community Playhouse

*For ticket pricing and show times, please refer to page 10.

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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VALLEY JUNCTION • WEST DES MOINES

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