



MARCH & APRIL 2017 NEWS

A PUBLICATION EXCLUSIVELY
FOR PRIVATE BANKING CLIENTS

WELCOME TO FIRST POINT!

Welcome Spring!

As your First Point Private Banking team, we are looking forward to upcoming events we have planned for you. In March, we are offering an Irish dinner and premier seats to Celtic Fire at CY Stephens in Ames. In April, we have a fun family event at Reiman Gardens featuring "Washed Ashore" artwork on display at the gardens. We had a great time ice skating in February – look inside for pictures! Be sure to check out the Escapes section for more details.

First Point Private Banking is pleased to partner with local attorneys in hosting our next Bank the Knowledge seminars. Estate planning considerations will be discussed. This seminar will be offered in Ames, Ankeny, and West Des Moines. Please RSVP for the seminar that is most convenient for you.

Spring brings new life, warmer weather, and for First National Bank, a newly designed website, www.FNB247.com! Updated features include an education center, mobile-friendly access, and customization. Don't hesitate to reach out to your Private Banker with any questions you may have about online or mobile banking. First National Bank is working hard to stay innovative, with your security as our top priority. We hope you enjoy the convenience of banking online with First National Bank.

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 an outing, 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!

Tanya Anderson • 663.3009 • Tanya.Anderson@FNB247.com
Stacy Dreyer • 663.3075 • Stacy.Dreyer@FNB247.com
Jen Walter • 777.7174 • Jennifer.Walter@FNB247.com
Laura Stapes • 273.8910 • Laura.Stapes@FNB247.com



Tanya



Stacy



Jen



Laura

why FIRST NATIONAL BANK?

“*Mobile Banking is convenient and allows us to access our accounts from anywhere.*”

Brent and Cheryl Ouellette



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.

PUTTING YOUR FINANCIAL HOUSE IN ORDER: TRUSTS AS PART OF YOUR ESTATE PLAN

Have you been told by a family member or friend that your estate plan should include a trust? Please join us for a discussion from local attorneys as we explore your options. Topics covered during the seminar include:

- How is a trust different from a will?
- What is a revocable living trust?
- What are the pros and cons of having a trust rather than a will?
- Under what circumstances would a trust be better for me?
- How is a trust administered?

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, April 26th

FNB Ames
405 5th Street

Presented by: Rebecca Reisinger, Attorney
Newbrough Law Firm, LLP

Tuesday, May 9th

FNB West Des Moines
5625 Mills Civic Parkway, Suite 100

Presented by: Scott Simpson, Attorney
Simpson, Jensen, Abels, Fischer & Bouslog, PC

Tuesday, May 23rd

FNB Ankeny
1205 North Ankeny Boulevard

Presented by: Mark Gray, Attorney & Elissa Hodges, Attorney
Gray, Hodges & Associates, PLC

Reservations required - RSVP to your Private Banker

FIRST POINT *wealth*



ESTATE PLANNING CONSIDERATIONS

Don Rahn, CFP® - Senior Wealth Management Advisor

While the thought of having a personal estate may conjure images of the wealthy elite, an estate is one of the most important things for a person to have. By definition, an estate is simply the property under an individual's name. It can include everything from a home or business, to bank

accounts and retirement funds.

Taking steps to plan for the future of your estate can be one of the most important things you do. To ensure that loved ones can make the most of what you are able to leave them is one of the greatest gifts you can give.

Although estate planning may seem like a daunting task, by checking off things one at a time, you can ensure that important financial decisions are carried out exactly as you wish. Below are some items to consider for your estate plan:

- **Have I met with my financial advisor and any legal professionals necessary to determine my estate planning needs?**
- **Have I spoken to my family, friends and any beneficiaries about their role in my estate plan?**
- **Have I created a last will and testament?**
- **Does my executor have access to all the documents needed to carry out my wishes?**
- **Have I calculated my net worth and considered whether estate taxes will play a role in my planning?**
- **Have I created a trust to hold any property I want to pass on?**
- **Have I considered my philanthropic wishes and established a plan to give money to charity if I so choose?**
- **If applicable, have I created a business succession plan?**

management

At First Point Wealth Management, we are here to help you with your estate planning goals. We can help you review your estate planning documents and provide some financial considerations. We also have a fully staffed department to help you execute your estate plan.

Want to learn more? Check out our upcoming seminars regarding estate planning on page 3 of this newsletter.

To schedule an appointment regarding your estate plan or any other financial planning needs, please contact me at 515-663-3078 or at Don.Rahn@FNB247.com.



SERVICE *highlights*

FIRST NATIONAL BANK'S NEW WEBSITE AND URL

First National Bank recently launched a new website design and updated our web address from www.FNBames.com or www.FNBdm.com to www.FNB247.com. The new website design streamlined the functionality to make the site simpler to use, straightforward and focused on financial education. Some features of the new website include:

- **Mobile Friendly:** The new website is mobile-friendly, so you are able to easily access the site from your mobile device: anytime, anywhere.
- **Customizable:** We have included the option for you to choose your own background photo from a select library of images from around the communities that we serve. You can easily change your image on your desktop and the picture will remain the same as long as you don't clear your cookies.
- **Simple Navigation:** When visiting the new website you will notice there are four links across the top of the homepage that will allow you to choose; Personal, Business, Wealth Management or Education Center. We have simplified our navigation to make it easier for you to find the product or service that you are looking for without having to search through several pages.
- **Online Login:** We moved our Online Banking login from the left side of the homepage, to the top right of the screen. This means you can expect the same Online Banking functionality and the same layout.
- **Education Focused:** We have also added an "Education Center" link on the new website that will direct you to our blog. You will want to check out our "Education Center" link regularly for financial tips, latest information about the Bank, upcoming events, news you should know in the industry and more!
- **New Website Address:** You can still access our site from FNBames.com or FNBdm.com, but you'll begin to see our communication feature www.FNB247.com. Along with the new website address we will also be changing our emails from info@FNBames.com and info@FNBdm.com to info@FNB247.com.

We are always working to show you What Banking Should Be here at First National Bank. What do you think about the new site? Do you have any suggestions to make it even better? Let us know by contacting your Private Banker.

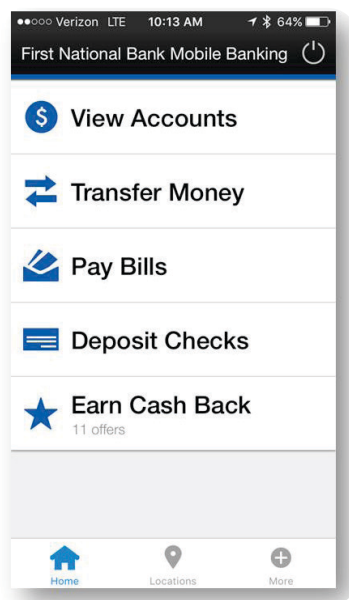
MOBILE BANKING

Take total control of your First National Bank accounts with our First National Bank Mobile Banking App.

Mobile Banking allows you to bank on the go. It's simple to use, secure and FREE!* Get your account information anytime, anywhere on your mobile device.

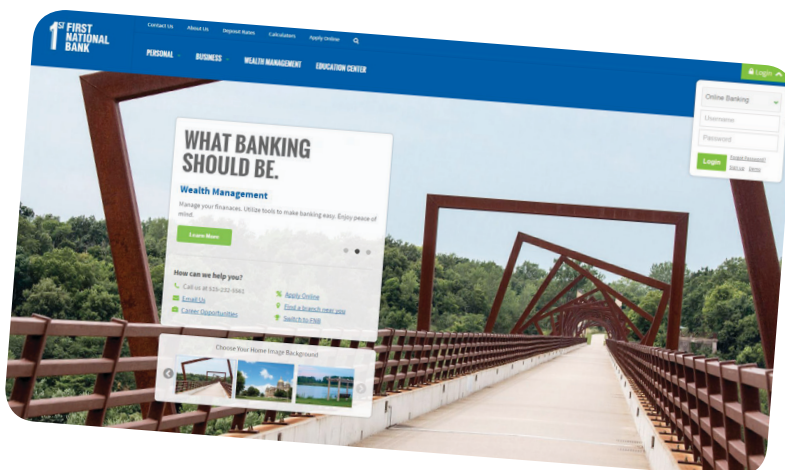
You can easily download the mobile app directly from your iPhone or Android's app store. Visit the app store and search for "First National Bank, Ames." When you download our mobile app from either the iPhone or Android app store you will be able to do all of the following and more!

- View account balances and transaction history
- Make transfers between your First National Bank accounts
- Pay bills
- Deposit checks
- Locate First National Bank Branch and ATM locations near you



To access your account information through the app, you must be a First National Bank Online Banking customer.

*There is no fee for Mobile Banking from First National Bank. Your mobile carrier's text messaging and web access charges may apply.



FIRST POINT *escapes*

CELTIC FIRE DINNER & SHOW

MONDAY, MARCH 20TH

6:00 p.m. - Irish Dinner

7:30 p.m. - Show

REGISTRATION DEADLINE – MARCH 13TH

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 20th 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.

We will be offering a special Irish dinner prior to the show at the Iowa State Center. A minimum of 20 is required for the dinner portion. Tickets for the show are \$32 and if you would like to make it an evening with the dinner the price is \$64.

Mixed Greens with Toasted Hazelnut and Fig Vinaigrette Salad
Traditional Irish Soda Bread with Whiskey Bacon Jam
Irish Whiskey Beef Short Rib
Baked Irish Colcannon
Guinness Roasted Stew Veggies
Irish Cream Cake

As a First Point member you are always welcome to bring guests to join us in this festive evening of dining, song and dance!



To purchase your tickets, email Tanya Anderson at Tanya.Anderson@FNB247.com or call 515.663.3009.

ICE SKATING AT BRENTON SKATING PLAZA



Thank you to all who joined us for an evening of fun on the ice at Brenton Skating Plaza on February 7th.

We loved seeing all of the rosy cheeks and hot cocoa stained smiles! It was fun to watch many children try ice skating for the very first time, and a few of us got back on the ice for the first time in decades! First Point Private Banking is pleased to provide unique opportunities throughout the year for you to build lasting memories with your family.



SAVE THE DATE!

REIMAN GARDENS "WASHED ASHORE EVENT"

Saturday, April 29th
10:00 a.m. – 12:00 p.m.
Reiman Gardens, Ames

Join us for this family-friendly event as Reiman Gardens will feature 10 larger-than-life sea creature sculptures made from trash collected from beaches to graphically illustrate the tragedy of the pollution in our oceans and waterways. Reiman Gardens is the first public garden to bring you this message of conservation, protection and recycling through these original, inventive and imaginative garbage-to-art sculptures.



Details will be coming soon – check your email!

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

March 1 - 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

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 20: **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*

CALENDAR OF EVENTS

MARCH 1 - 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 17 - APRIL 9	Young Frankenstein - Des Moines Community Playhouse
MARCH 20	Celtic Fire Dinner & Show - CY Stephens (see pg. 8)
APRIL 1	Annie - CY Stephens
APRIL 20	Semi-Toned - CY Stephens
APRIL 28 - MAY 21	Fancy Nancy the Musical - Des Moines Community Playhouse
APRIL 29	Washed Ashore Family Event – Reiman Gardens (see pg. 9)
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!



AMES • ANKENY • JOHNSTON
VALLEY JUNCTION • WEST DES MOINES

405 5TH STREET • P.O. BOX 846
AMES, IOWA 50010

PRSRT STD
U.S. Postage
PAID
Ames, IA
Permit No. 307

IN THIS EDITION

Upcoming Educational Events	3
First Point Wealth Management.....	4
Service Highlights	6
First Point Escapes - Travel & Social	8