

WELCOME TO FIRST POINT!

Welcome fall! For many of us, fall is a season of exciting change with the new school year, cooler weather, bright colors, football and more. First Point Private Banking continues to grow and we are very excited to welcome two new friendly faces this fall to our Private Banking team with new Private Banker Jan Williams joining our Ames team, and First Point Client Engagement Specialist, Callen Wears, joining our Ankeny and Des Moines locations.

We hope you will bring your kids or grandkids and join us on Tuesday, October 10th at Center Grove Orchard for our First Point Fall Family Fun Day. Our local theater venues have a fantastic lineup of shows and concerts in the coming months. Refer to the last few pages of this newsletter to check out upcoming events and reserve seats to your favorite show with ease through your First Point Private Banker!

Also be sure to mark your calendar for our upcoming Bank the Knowledge seminars in October focusing on the topic of Financial Management Services. Our seminars have been very popular, so RSVP to your Private Banker today.

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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Tanya



Stacy



Jan



Jen

welcome TEAM MEMBERS



Jan Williams



Callen Wears

We are pleased to welcome two new members to our First Point Team!

Jan Williams joined First National Bank on August 22nd as a new Private Banker in Ames. Many of you may already know Jan through her previous work with the Ames Chamber of Commerce and Heartland Senior Services. Jan is a long time community member, leader and volunteer, and we are excited to have her on board! Over the next few months, many of you will have the opportunity to meet Jan as Tanya Anderson has announced her retirement for the end of the year. Jan will be working with Tanya through this transition.

Callen Wears is our newest team member in the Des Moines Metro. As a First Point Client Engagement Specialist, Callen will be serving as another point of contact to assist Jen Walter with your banking needs in the Ankeny and Des Moines Metro. Callen will have office hours in Ankeny as well as West Glen and will always be available by phone and email.

First Point Private Banking continues to grow, and we are excited about expanding our team. With the many upcoming First Point social and educational events over coming months, you will have many opportunities to meet Jan and Callen.

Contact Information:

Jan Williams
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Callen Wears
(515) 777-7175
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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.

FINANCIAL MANAGEMENT SERVICES

Presented by Don Rahn, CFP®, Senior Wealth Management Advisor

At First Point, we specialize in helping you prepare for the unexpected and develop a financial road map for reaching your goals. If you've thought about any of the following situations, our experts are here to help.

- Time is important; your life would be easier if a professional was managing your day-to-day finances.
- You have increasingly been assisting your aging parents with managing their finances, and it's becoming overwhelming.
- If something happens to you unexpectedly, is your spouse prepared to manage the finances?
- A family member recently passed away and you were named executor. You are feeling unsure if you want to serve in that role.

At this seminar we will discuss:

- A Financial Manager for financial planning, estate planning and investment expertise.
- Financial Management Services including professional investment management, tax coordination, payment of bills and charitable giving, coordination of medical reimbursement and transition in living.
- Our Team Approach and Investment Philosophy of the prudent management of your assets.

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.

Tuesday, October 17th

First National Bank Ankeny
1205 North Ankeny Boulevard

Wednesday, October 25th

First National Bank Ames
405 5th Street

Reservations required - RSVP to your Private Banker

wealth management



TYPES OF TRUSTS

Don Rahn, CFP® - Senior Wealth Management Advisor

Good for you! You've created your financial plan and have been very pleased with the results. Does this mean you can set the plan on the shelf? Many circumstances can cause your financial plan to change. We recommend you visit your plan to stay on track.

LIFE EVENTS

Life is unpredictable and can have an effect on your financial plan. For example, a death or divorce in your family could cause you to remove beneficiaries from your plan, while a birth or marriage may cause you to add them. If you have a large number of beneficiaries, it's even more likely that one of these events will affect your plan. A change in employment may prompt you to rethink whom you name as beneficiaries of your life insurance and retirement plans. Moving to a different state can affect how your property is divided up by law.

Although there is no way to predict what changes life may bring you, you do have control over how your financial plan will reflect these changes. By adjusting your plan as soon as possible after a life event, you can avoid leaving legal entanglements for your future heirs.

MARKET FLUCTUATIONS

Market changes can also affect your plan, especially if you have a variety of assets in your portfolio. You may want to change how you allocate your assets, depending on how the market performs. If wealth transfer is on your mind, you may need to change some things in your plan depending on the state of the market, so assets get transferred as you intend.

Even the most carefully thought out plan is subject to market fluctuation and should be adjusted accordingly.

WHEN TO CHECK IN

If you experience a life change or the market changes dramatically, check with your advisor to adjust your plan. It's also a good idea to check in with your advisor regularly to ensure things are on track. At First Point Wealth Management, we are here to help you establish and execute your financial plan according to your wishes. If you want to make sure you're on track, give us a call!

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

BUSINESS *opportunities*

ENGAGING TODAY'S WORKPLACE:

Practical strategies for motivating employees

Providing educational opportunities for our clients and the community is important to First National Bank. As First Point clients, you may be interested in our upcoming seminar on Strategies for Motivating Employees, presented by Michele Matt of Inspiring Solutions.



Michele Matt, CSP
Inspiring Solutions

Join Us!

Organizations don't build businesses, people do!

Retaining existing employees is much more cost effective than recruiting and training new ones, making employee engagement paramount to profitability and productivity. It is a shared responsibility and a reciprocal process rooted in positive relationships.

During this presentation, you'll learn:

- The importance and impact of employee engagement and retention to the bottom-line
- What today's employees want from their employers and vice versa
- 10 job factors affecting productivity, performance and satisfaction
- Retention strategies to understand, manage and meet your employee's expectations

SEPTEMBER 26, 2017

DES MOINES METRO SEMINAR

Stoney Creek Hotel & Conference Center

5291 Stoney Creek Ct., Johnston

7:30 a.m. Breakfast

8:00 a.m. – 9:30 a.m. Program

AMES SEMINAR

First National Bank

405 5th Street, Ames

11:30 a.m. Lunch

12:00 p.m. – 1:30 p.m. Program

Please RSVP to Stacy Dreyer at (515) 663-3075 or Stacy.Dreyer@FNB247.com



FIRST POINT *services*

One size rarely fits all — but this mortgage comes custom-designed.

When you are buying a unique property or building your dream home, you need financing that adjusts to your specific situation and plans.

**First Point member, we wanted you
to be the first to hear about this:**

While traditional mortgages can sometimes put borrowers into a corner, **First National Bank's 15/30 mortgage** allows you flexibility in your loan to meet your unique home buying or building needs.

Are you buying an acreage or a home like none other? Are comparable properties few and far between? Is your stay in the area going to be less than 15 years? Do you want to build on your terms and your budget?

The 15/30 mortgage loan may be your perfect fit. With this option, you will have the excellent interest rates fixed for up to 15 years with flexible payments based on a 30-year period.

The 15/30 mortgage loan also lets you take advantage of:

- ▶ Some of the lowest closing costs in the market
- ▶ Favorable interest rates
- ▶ Waived prepayment fees
- ▶ Flexible monthly payments
- ▶ Jumbo options for larger investments
- ▶ A personalized closing meeting
- ▶ Easy, dependable access to your loan information with online or mobile banking
- ▶ Plus...We never sell your loan which means local, in-house service

▶ *First Point clients receive an additional \$150 off closing costs.*

Mortgage MORE confidently — with an expert face-to-face

Talk to one of our lending officers, Sara Lehman or Dona McMasters, today about the 15/30 mortgage loan. Our process is just as fast as any “rocket,” and we provide the local, personal service you want. Gain greater confidence with a friendly face who will get to know you and your situation — and do all she can to get you the mortgage loan that will work best for your life and goals.

Ask us about the 15/30 mortgage loan today or apply online at FNB247.com/apply.



Congratulations to First National Bank lending officer, **Sara Lehman**, voted “Best Mortgage Lender in Story County.”

Begin the loan process today.

Call your **Private Banker** to set up an appointment. Or, visit FNB247.com for more information.



Financing Example: 20% down payment. \$100,000 loan. 3.00% interest rate (3.05% Annual Percentage Rate). 15-year loan with monthly payments amortized over 30 years. The monthly principal and interest payment would be \$744.60. At the end of the 15-year term, the balance of the loan would be due and could be refinanced at that time.



FIRST POINT *escapes*



FAMILY FALL FUN AT CENTER GROVE

October 10 - 4:00 p.m. - 7:00 p.m.

32835 610th Ave, Cambridge, IA 50046

First Point Private Banking invites your family for an evening of fall fun at Center Grove Orchard. Pile on our First Point Hayrack ride, dine on delicious pulled pork and sweet homemade applesauce while you enjoy all the activities that Center Grove has to offer.

Please contact your Private Banker to RSVP by September 26th.

OKTOBERFEST

Saturday, September 16

1:00 p.m. - 10:00 p.m.

First National Bank is pleased to sponsor the Ames Cultural District's annual Oktoberfest celebration.



Join us for German food, live music and dancing on Main Street. Learn more at www.FNB247.com under our "Education Center."

The first 100 First Point clients to RSVP will receive two FREE tickets.

RSVP to Stacy Dreyer at Stacy.Dreyer@FNB247.com.

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 2017-2018 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.

2017

A Night with Janis Joplin - October 4
 Dirty Dancing - October 21

2018

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.



CY STEPHENS EXTRA!

LOVE ON THE FLOOR, a highly creative dance show in four acts, will feature Burke, a two-time "Dancing With The Stars" Mirror Ball champion and Emmy-nominated choreographer. Burke starred for 19 seasons on the top-rated ABC program. In addition, Meryl Davis and Charlie White, the 2014 Olympic Gold Medal winning Ice Dance duo will star alongside Burke on the tour. Davis was the Mirror Ball winner for Season 18 of "Dancing With The Stars" with White placing fourth in the same season. Davis and White made history by becoming the first American team to win an Olympic Gold Medal in Ice Dancing when they struck gold in Sochi.

The price for tickets to Love on the Floor are \$64.50.



TICKETS *available*

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

CY STEPHENS

2017:

SEPTEMBER 24	ArtRAGEous – 3:00 p.m. - \$45
OCTOBER 1	Flip Fabrique – 3:00 p.m. - \$50
OCTOBER 4	A Night with Janis Joplin – 7:30 p.m. - \$60; Pre-Show Dinner – 6:00 p.m. - \$32
OCTOBER 21	Dirty Dancing – 7:30 p.m. - \$73; Pre-Show Dinner – 6:00 p.m. - \$32
OCTOBER 26	One Night in Memphis – 7:30 - \$55
OCTOBER 27	Bumper Jacksons – 7:30 p.m. - \$37
OCTOBER 31	Black Jacket Symphony - Purple Rain – 7:30 p.m. - \$50
NOVEMBER 2	Rebirth Brass Band – 7:30 p.m. - \$45
NOVEMBER 3	Love on the Floor - 7:30 p.m. - \$64.50
NOVEMBER 14	Vienna Boys Choir – 7:30 p.m. - \$50
DECEMBER 20	Mannheim Steamroller – 7:30 p.m. - \$68

ACTORS (AMES COMMUNITY THEATER)

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

SEPTEMBER 15 – 24	The Cemetery Club
NOVEMBER 17 – 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

Wednesday – Saturday performances at 7:30 p.m., Sunday performances at 2:00 p.m.

SEPTEMBER 8 – OCTOBER 1	A Chorus Line - \$36, \$29*
OCTOBER 13 – 29	Choices - \$29
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.

FIRST POINT *escapes*

CALENDAR OF EVENTS

- SEPT 8 – OCT 1** A Chorus Line – Des Moines Community Playhouse
- SEPTEMBER 15 – 24** The Cemetery Club - ACTORS
- SEPTEMBER 24** ArtRAGEous – CY Stephens
- SEPTEMBER 26** Business Seminar: Engaging Today's Workplace (see pg. 5)
- OCTOBER 1** Flip Fabrique – CY Stephens
- OCTOBER 4** A Night with Janis Joplin – CY Stephens
- OCTOBER 10** Center Grove Family Event (see pg. 8)
- OCTOBER 13 – 29** Choices – Des Moines Community Playhouse
- OCTOBER 17 & 25** Bank the Knowledge: Financial Management Services (see pg. 3)
- OCTOBER 21** Dirty Dancing – CY Stephens; Pre-Show Dinner available (see pg. 9)
- OCTOBER 26** One Night in Memphis – CY Stephens
- OCTOBER 27** Bumper Jacksons – CY Stephens
- OCTOBER 31** Black Jacket Symphony - Purple Rain – CY Stephens
- NOVEMBER 2** Rebirth Brass Band – CY Stephens
- NOVEMBER 3** Love on the Floor - CY Stephens (see pg. 9 for details)
- NOVEMBER 3 – 26** A Little House Christmas – Des Moines Community Playhouse
- NOVEMBER 14** Vienna Boys Choir – CY Stephens
- NOVEMBER 17 – 26** Forbidden Broadway – ACTORS
- DECEMBER 1 – 24** Disney's The Little Mermaid – Des Moines Community Playhouse
- DECEMBER 20** Mannheim Steamroller – CY Stephens

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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