



*First Point Client Appreciation Event at Prairie Moon Winery*

## IN THIS EDITION

New Team Members • Income for What's Next Seminar • Service Highlights & Travel & Social

## YOUR PRIVATE BANKING TEAM



**Jen Walter**

515-777-7174

Jennifer.Walter@FNB247.com



**Jan Williams**

515-663-3009

Jan.Williams@FNB247.com



**Marcy Nelson**

515-663-3075

Marcy.Nelson@FNB247.com

# WEALTH MANAGEMENT

## Meet our Newest First Point Team Members



**Courtney N. Gibbs,**

*Wealth Management Advisor & Operations Administrator*

Courtney joins our team as Wealth Management Advisor & Operations Administrator at our Ames main location. Courtney assists her clients achieve their financial goals while developing a tailored plan to secure a successful financial future.



**Christian M. McMurray,** *Client Services Associate*

Christian is our new Client Services Associate in the Wealth Management department at our Ames main location. Christian is in training to become an Investment Representative. Christian looks forward to assisting the Wealth Management team and First Point clients.



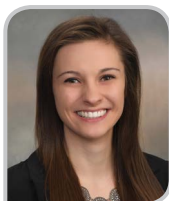
**Jim De Kruif,** *Investment Representative*

We recently welcomed Jim as an Investment Representative at our West Glen location. Jim will lead our First Point Bank the Knowledge seminars and brings years of expertise in financial education. Jim is excited to educate clients on social security, income in retirement, investing and understanding financial markets and investor behavior.



**Timothy M. Fitzgibbon,** *Investment Representative*

Tim is an Investment Representative at our West Glen location. Tim brings 30 years of experience in the higher education financing industry and assists clients with their financial goals. Tim will work in Ankeny and the Metro to provide financial planning and investment management tailored for every situation and stage of life.



**Jess Shaffer,** *Client Engagement & Marketing Specialist*

Our Private Banking team is proud to introduce Jess as our new Client Engagement & Marketing Specialist at our Ames main location. Jess will be serving as another point of contact to assist Jan and Marcy with your banking needs in the Ames area. Jess will also be contributing to the Bank's marketing department.

# First Point Wealth Management

## Partners with TIAA

Many of our First Point clients have the opportunity to invest their retirement savings in TIAA. At First Point Wealth Management, we are often asked if we can serve as financial advisor for TIAA clients. The answer is, YES!

As an independent advisor, we can offer professional investment management for your Iowa State University and other TIAA retirement plans. First Point Wealth Management can help you invest, rebalance and actively manage your retirement accounts. We manage TIAA investments for many clients and offer financial plans tailored to meet their specific goals.

Here are a few Frequently Asked Questions about how we can assist TIAA clients:

**1. What services does First Point Wealth Management provide?**

- Professional investment management
- Financial planning
- Retirement planning – to and through retirement
- Estate planning

**2. How do I authorize First Point Wealth Management to manage my retirement plan?**

You sign an Investment Management Agreement and Account Authorization to allow First Point Wealth Management to create and implement your financial plan with your retirement plan assets at TIAA.

**3. Do I need to move my retirement plan account to First Point Wealth Management?**

No, your TIAA account and online access remain the same.

**4. How will First Point Wealth Management assist with my investments?**

As your advisor, we work with you to develop your financial plan to support your long-term goals. We actively manage your retirement assets by investing in an asset allocation in line with your risk tolerance, monitoring the invested funds, and rebalancing as changes occur in your financial plan.

If you are a TIAA client and are interested in learning more about how you might benefit from the expertise of our First Point Wealth Management team, contact your Private Banker to begin the conversation.

Securities and financial planning offered through LPL Financial, member FINRA/SIPC, and a registered investment advisor. Insurance products offered through LPL financial or its licensed affiliates.

Not FDIC Insured	No Bank Guarantee	May Lose Value
Not A Deposit	Not Insured By Any Federal Government Agency	

# **BANK** *THE KNOWLEDGE*

## **Seminar: Income for What's Next**



**Tuesday, October 15 | 5:30 – 7 PM**

**First National Bank | 5625 Mills Civic Pkwy, West Des Moines**

**Contact your Private Banker to RSVP**

How will I pay for retirement? If you find yourself asking this question, you are not alone. Managing retirement income to meet retirement expenses can feel challenging. For many, the challenge is making sure their income lasts long enough, yet keeps up with rising prices and is able to withstand economic bumps in the road. The key is to develop a written retirement income plan designed to meet your needs.

**Please join us for appetizers and a discussion on how to assess your situation and plan for a financially secure retirement.**

### **The New Retirement**

Prepare a plan for Income that can be sustained through a variety of circumstances.

### **The Building Blocks of a Retirement Income Plan**

- Prioritize your goals and expenses
- Translate your goals and concerns in expenses

### **Understand Your Potential Retirement Income Sources**

Match expenses with potential retirement income sources.

### **Develop Your Personal Retirement Income Plan**

- **Determine:** Sources of retirement income
- **Prioritize:** Understand and prioritize your goals in retirement
- **Calculate:** Estimate your annual expenses



***Presented By:***

**Jim De Kruif**

Investment Representative

515-273-8925

Jim.DeKruif@LPL.com

# SERVICE HIGHLIGHTS



First National Bank and Kroll Fraud Solutions, the leading provider of identity theft and fraud investigation services, have partnered together to introduce ID TheftSmart™ service to you. If you are ever a victim of identity theft, it can be a very time consuming and overwhelming process to repair the damage done. As a victim, you expect real solutions to help you restore confidence and your reputation.

ID TheftSmart™ offers two solutions, ID Restoration and Credit Monitoring.

## Restoration

If your identity is stolen, our licensed ID TheftSmart™ investigators will:

- Confirm identity fraud and determine its nature and scope
- Assist in obtaining a police report
- Provide a tri-merged credit report and perform full non-credit searches
- Work on your behalf until ALL identity theft issues have been verifiably resolved
- Place seven-year fraud victim statements with credit reporting agencies, when applicable

The price of this service is only \$3 per household/per month for a full service restoration solution.

## Credit Monitoring (Includes Restoration)

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

The price of ID TheftSmart Credit Monitoring is \$6 per person/per month. This fee also includes the ID Restoration service for the entire household.

**For more information contact your Private Banker**



**FIRST POINT** *ESCAPES*

# **First National Bank HOLIDAY OPEN HOUSE**

**FRIDAY, DECEMBER 20TH**



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

# FIRST POINT ESCAPES

## Event Highlights





# FIRST POINT *ESCAPES*

UPCOMING HOLIDAY SHOWS

## CY STEPHENS

### **Mannheim Steamroller Christmas**

Wednesday, November 20, 7:30 PM

Price: \$87

### **The Nutcracker Ballet**

Saturday, December 14, 1:30 PM & 7:30 PM

Sunday, December 15, 7:30 PM

Price: \$30

### **A Magical Cirque Christmas**

December 22, 6 PM

Price: \$74

## DES MOINES COMMUNITY PLAYHOUSE

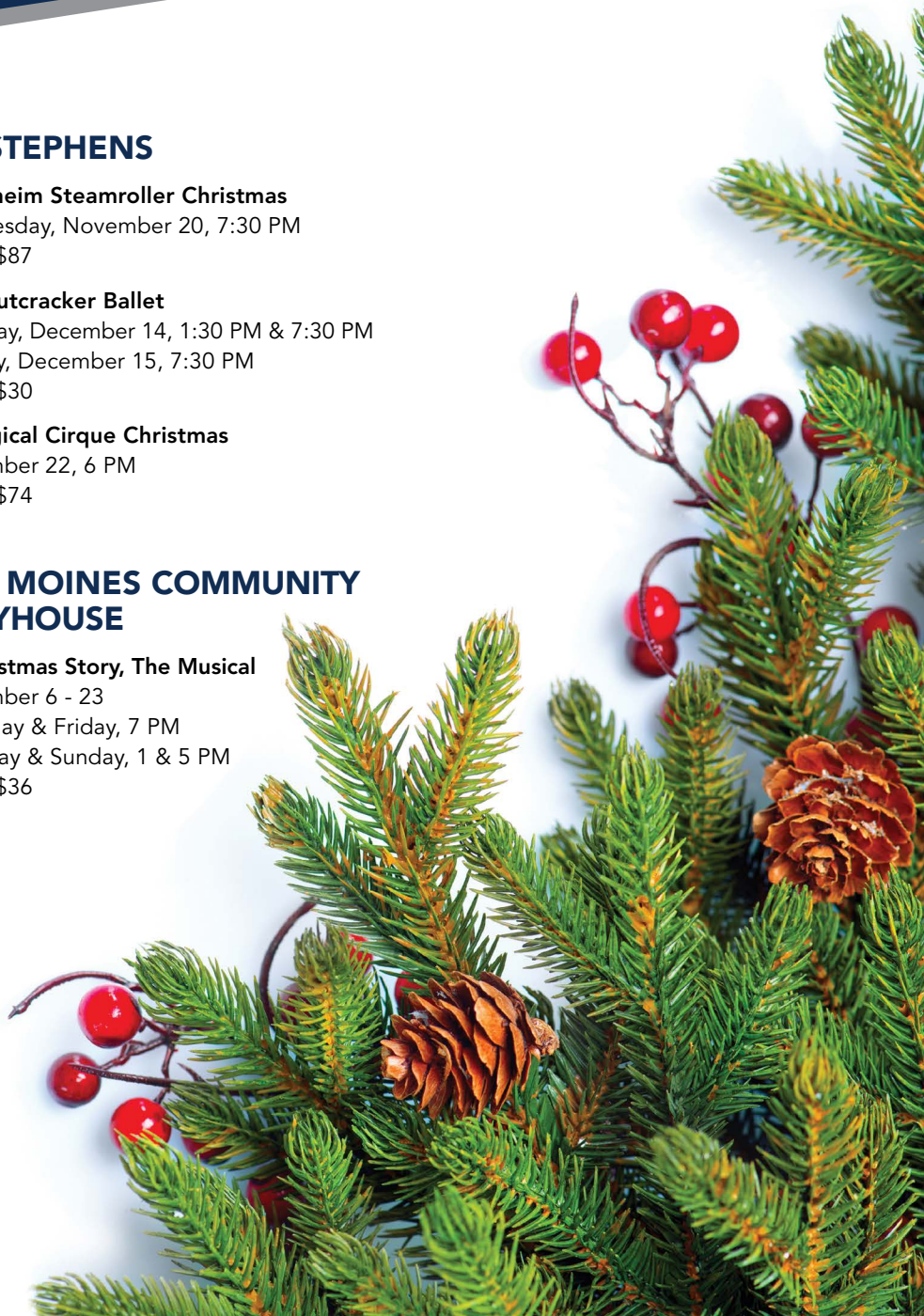
### **A Christmas Story, The Musical**

December 6 - 23

Thursday & Friday, 7 PM

Saturday & Sunday, 1 & 5 PM

Price: \$36



# TICKETS AVAILABLE

A First Point benefit is the opportunity to purchase tickets for shows at these local theatres. Secure great seats while saving time, processing fees and avoid lines by contacting your Private Banker!

## CY STEPHENS

1900 Center Drive, Ames

<b>October 7</b>	The Kingdom Choir, 7 PM – \$47	<b>November 20</b>	Mannheim Steamroller Christmas, 7:30 PM – \$87
<b>October 18</b>	Vince Gill, 7:30 PM – \$95	<b>December 3</b>	Canadian Brass, 7:30 PM – \$47
<b>October 19</b>	Beautiful*, 8 PM – \$85	<b>December 14 &amp; 15</b>	The Nutcracker Ballet, 7:30 PM – \$30
<b>November 3</b>	Jersey Boys*, 7:30 PM – \$85	<b>December 22</b>	A Magical Cirque Christmas, 6 PM – \$74
<b>November 13</b>	Ailey II, 7:30 PM – \$47	<b>January 17</b>	The Color Purple, 7:30 PM – \$79
<b>November 17</b>	The Very Hungry Caterpillar, 3 PM – \$10		

\*These shows will have Preshow Dinners, which begin with a social at 5:30 PM, and dinner served at 6 PM. The cost is \$32 per meal. Let your Private Banker know if you are interested in a Preshow Dinner when you reserve your tickets. Menus are planned with the theme of the performance in mind and include a beverage, meal and dessert.

## ACTORS (AMES COMMUNITY THEATER)

120 Abraham Drive, Ames

Tickets	\$20
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November 14 – 24

I love you! You’re Perfect! Now Change

Thursday – Saturday Performances 7:30 PM  
Sunday Performances 2 PM

# DES MOINES COMMUNITY PLAYHOUSE

831 42nd Street, Des Moines

Tickets	Adults \$36, Student \$24
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December 6 – 23	Family Holiday Classic: A Christmas Story, The Musical Thursday & Friday Performances 7 PM Saturday & Sunday Performances 1 & 5 PM
January 24 – February 9	The Diary of Anne Frank Wednesday – Saturday Performances 7:30 PM Sunday Performances 2 PM
January 3 – 19	James and the Giant Peach Friday Performance 7 PM Saturday & Sunday Performances 1 & 4 PM

## DES MOINES PERFORMING ARTS PARTNERSHIP

As an exclusive offer for our First Point Clients, you have the opportunity to save up to 15% on select performances by visiting the website below, click on GET TICKETS and type the E-Tickets discount code: FIRSTNATIONAL into the Promo Box in the upper left corner. Once you select enter, a list of shows will appear that are eligible for the discount. Please note, tickets cannot be purchased for shows until they are on-sale to the general public. If you have any questions, please contact your Private Banker.

Review the 2019 season of performances at: <https://desmoinesperformingarts.org/etickets/>



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Jan.Williams@FNB247.com



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

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“I am very confident in First National Bank’s financial advice and management of my assets. I have complete confidence in their work!”

– Carol