



Client Appreciation Event 2024

## IN THIS EDITION

Medallion Signature Guarantee • Service Highlight: ID Theftsmart • First Point Escapes

## YOUR PRIVATE BANKING TEAM



**Karen Johnson**

515-663-3009

[Karen.Johnson@FNB247.com](mailto:Karen.Johnson@FNB247.com)



**Marcy Nelson**

515-663-3075

[Marcy.Nelson@FNB247.com](mailto:Marcy.Nelson@FNB247.com)



**Jen Walter**

515-777-7174

[Jennifer.Walter@FNB247.com](mailto:Jennifer.Walter@FNB247.com)

## Medallion Signature Guarantee: What is it?

Customers often ask why they are required to obtain a Medallion Signature Guarantee on financial documents and why a notary is not sufficient. A notary validates identity and provides a witness to a signature, but a Medallion Signature Guarantee provides an additional level of security.

The Medallion Signature Guarantee authenticates the identity of an individual when they transact securities. In addition, the guarantor certifies that the signer is the appropriate person to sign with proper legal authority, and the signer has legal capacity.

A Medallion Signature Guarantee is normally used to authenticate the transfer or sale of securities. A security is an instrument commonly traded on securities exchanges or in securities markets. The most well-known examples of securities include stocks, bonds, mutual funds, and US government debt obligations. Common situations that require a medallion guarantee are when securities are gifted, ownership is transferred due to a death, or when assets are moved to a new custodian. The program is intended to make it difficult for people to commit fraud by forging your signature on certificates and related documents.

Medallion Signature Guarantees are not widely available because the guarantor is exposed to risk and liability. For this reason, First National Bank as guarantor only provides this service to customers with an established deposit or loan relationship. Documents must be signed in person. The following information is verified before a signature guarantee is completed:

- Identity with photo documentation
- Ownership rights and legal authority
- Security transaction value with most current investment statement or actual certificate you wish to transfer or sell

To request a Medallion Signature Guarantee, please call 515-663-3037 to schedule an appointment at the downtown Ames branch. Appointments are available outside of Ames by contacting the branch manager at your nearest First National Bank location.

*There is a fee for a Medallion Signature Guarantee.*



**Tiffany Mozena**  
First Point Assistant Wealth Advisor  
Tiffany.Mozena@FNB247.com

First Point Wealth Management welcomes their newest Investment Operations Specialist at our Ames Office.

Brent M. Johnson



Investment Operations Specialist

515-715-1942  
BRENT.M.JOHNSON@LPL.COM

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# SERVICE HIGHLIGHTS

## PROTECT YOURSELF FROM IDENTITY THEFT WITH ID THEFTSMART

Everyone is at risk for identity theft. At home, work, online, and as we go about our daily activities, we deal with pieces of information that may seem harmless individually, but when pieced together can be very valuable to criminals who could use the information to obtain a passport or driver's license in your name, open a bank account, get a credit card, obtain a loan, or even file a tax return on your behalf.

By being extremely careful with your personal information, monitoring your financial transactions closely, and using identity theft protection services, the chances of becoming a victim become much lower.

In earlier newsletters, we've highlighted free Online Banking and Mobile Banking tools that can be used to monitor your accounts for possible suspicious activity. **Alerts & Notifications** monitors all of your bank transactions and **Card Management** tracks all of your debit card transactions. If you're not enrolled in these free services, speak to your Private Banker for assistance.

Your Identity is Your Business.

## PROTECTING IT IS OURS.



In addition to these tools, First National Bank offers **Credit Monitoring & ID Theft Restoration** services through the bank's partnership with Kroll, a leading identity theft protection company. These are low-cost, fee-based services that provide you additional layers of protection and restoration if you become a victim of ID theft.

We believe these services are important for protecting the identify of our First Point clients. From now until August 31, we are offering anyone without Credit Monitoring & ID Theft Restoration services a **3-Month Free Trial**.

After the trial period, you will be charged \$8 per person/per month from your account; or you can notify your Private Banker and request it be canceled. With this service, you will receive a monthly email letting you know that your credit is being monitored and that no activity has occurred, as long as everything is okay with your account, and you have not received any alerts.

**Contact your Private Banker to learn more or to take advantage of the 3-Month Free Trial of Credit Monitoring & ID Theft Restoration services by August 31.**

# FIRST POINT ESCAPES

## 2025 Travel Opportunities

### Southern Hospitality - April 27 - May 3, 2025

The sights and sounds of the South will come alive as you stay on the island frequented by some of the Gilded Age's wealthiest, marvel at the care provided at a sea turtle hospital and stroll past graceful oaks draped with Spanish moss. Be immersed in Antebellum history on a plantation, lulled with the clip-clop of horses' hooves on a Savannah carriage tour, and introduced to a world-renowned tea taster!



### British Landscapes - September 8 - 20, 2025

Embark on an enchanting journey through the British landscapes, where each day unfolds with new adventures and stunning scenery. Explore quaint villages, immerse yourself in rich history, and cruise along peaceful waters. Whether discovering iconic landmarks like Buckingham Palace and Edinburgh Castle or enjoying serene boat rides, this trip offers a perfect blend of historical exploration and natural beauty.



## Southern Hospitality & British Landscapes Travel Show

JOIN US TO LEARN MORE ABOUT THESE TRIPS OF A LIFETIME TRAVELING IN 2025.

Monday, August 19 | 5:30 – 7 p.m.

First National Bank | 405 5th Street, Ames IA 50011

*Please RSVP to your Private Banker by August 9th.*

## Center Grove **ORCHARD EVENT**

**Thursday, October 3 | 4 – 7 PM**

Center Grove Orchard | 32835 610th Ave, Cambridge

**First Point Private Banking invites you for an evening of fall fun at Center Grove Orchard.**

**Your RSVP will include the following:  
Admission to Center Grove Orchard & Special Fall Treat**

**Please contact your Private Banker  
by September 19 for your complimentary tickets.**

### Client Appreciation Highlights



# TICKETS AVAILABLE

## UPCOMING EVENTS

**August 19** Southern Hospitality & British Landscapes Travel Show

**October 3** Center Grove Event

A First Point benefit is the opportunity to purchase tickets for shows at these local theaters. Secure great seats while saving time and processing fees\* by contacting your Private Banker.

## STEPHENS AUDITORIUM

1900 Center Drive, Ames

Contact your Private Banker for ticket price and availability.

**October 18** Stayin' Alive: One Night of the Bee Gees

**October 20** Shrek the Musical

**November 11** ARTRAGEOUS

**November 11** Tina – The Tina Turner Musical

*\* Not all processing fees are eligible for discounts*

## DES MOINES COMMUNITY PLAYHOUSE

831 42nd Street, Des Moines

Contact your Private Banker for ticket price and availability.

**August 15–18**

Disney's Frozen



Please bring your printed or electronic tickets to present upon arrival for theatre shows.



405 5TH STREET  
AMES, IOWA 50010

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