



Client Appreciation Event 2024

## IN THIS EDITION

The Basics of Financial Fitness • 10 Warning Signs of Alzheimer's Seminar • Service Highlights • First Point Escapes

## YOUR PRIVATE BANKING TEAM



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Member  
**FDIC**

## The Importance of Having a Financial Plan

### What is financial planning?

Financial planning is simply a better approach to getting qualified financial advice. The process involves taking a holistic view of your finances, including a full understanding of your values, financial objectives, and main concerns, that will guide financial recommendations.

#### Financial planning will address:

- Where is my money, where is it going, and is it in the right places?
- How much should I be saving to meet my objectives and where?
- Am I prepared for unanticipated risk?
- Am I on track to meet my financial objectives?
- What can I do to improve my financial future?

### Who should have a financial plan?

Anyone who has a significant source of income and outgoing expenses should have a structured financial plan in order to better their financial future.

#### Characteristics of people we can help:

- Serious about working toward financial success
- Value a proactively thinking partner
- Motivated to improve
- Want to make smart decisions with their money

### Why should you have a financial plan?

#### Creating a financial plan will help you:

- See your finances holistically, so you understand how your financial decisions collectively impact your financial success.
- Be prepared to recalibrate and make smart financial decisions when life events happen.
- Create thoughtful strategies that take into account your long-term financial goals.
- Understand what you need to do to improve your financial future.

### How can you get a quality financial plan?

#### By partnering with a financial professional, you gain:

- **Organization:** Bringing order to your financial life
- **Accountability:** Following through on financial commitments
- **Perspective:** Bringing insight from the outside to help avoid emotionally driven decisions
- **Proactivity:** Anticipating life transitions to help be financially prepared
- **Education:** Providing knowledge/education pertaining to your financial life
- **Partnership:** Working together to help you plan for the best financial life possible

Contact us today to schedule a complimentary consultation.

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Stephen P. Kester, CFP®  
Investment Representative

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

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**SEMINAR**

## 10 WARNING SIGNS OF ALZHEIMER'S

Join us to learn how to recognize common dementia warning signs, how to approach someone about memory concerns, the importance of early detection and benefits of a diagnosis.

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Processing fees include: flood report, title search, credit report, mortgage release fee, origination fee, and recording fees; First National Bank will pay up to \$400 toward these costs. The borrower will be responsible for evaluation or appraisal fees (if required), which range from \$135-\$500. No application, annual, or non-use fees associated with this product.

**WEDNESDAY, JUNE 4**

**2:00 – 3:30 PM**

First National Bank – 405 5th St., Ames

**THURSDAY, JUNE 5**

**9:00 – 10:15 AM**

Ankeny Kirkendall Public Library  
1250 SW District Dr., Ankeny (Meeting Room A)

**PRESENTED BY:**

**Jessica Duncan**

**CDP (Certified Dementia Practitioner)**

*Program Director | Alzheimer's Association*

**Please RSVP to  
your Private Banker  
by May 21**

## RECENT SCAM: U.S. POSTAL SERVICE

In a recent text message phishing (smishing) scam, cybercriminals send you a text that appears to be from the U.S. Postal Service (USPS). The text says that you have a package at the post office that cannot be delivered due to an incomplete address. The message contains a PDF file and directs you to open it to complete your address.

You are then directed to click a button in the PDF file, which takes you to what appears to be a USPS web page. The page instructs you to enter your address, personal data, and credit card number so the USPS can attempt to redeliver your package. The catch is there never a package. The USPS page is actually fake and controlled by cybercriminals. If you enter any information here, cybercriminals will be able to steal it immediately!

### Follow these tips to avoid falling victim to a smishing scam:

- This smishing scam claims to be from the USPS but be wary of any unsolicited text messages from unknown numbers. If you aren't sure if a message is legitimate, delete or report it.
- Don't reply to unexpected text messages, even to say "STOP" or "unsubscribe." If you have any questions regarding delivery, contact your local post office directly.
- Never click on any attachments or links from suspicious text messages or emails.

## CLIENT APPRECIATION EVENT

THE CHATEAU AT WHITE OAK

As a thank you for being a First Point client, join us for a dinner and drinks at The Chateau.

**TUESDAY, JUNE 17 | 4:30 – 6:30 PM**

**The Chateau at White Oak**

15065 NE White Oak Dr A, Cambridge

*Seating is limited.*

***Please contact your Private Banker by June 3 to register.***

# FIRST POINT ESCAPES

## 2026 Travel Opportunities

**First Point and Star Destinations are excited to offer you two incredible travel opportunities in 2026!**

### Pacific Northwest

In September 2026, take in the rugged beauty of the Pacific Northwest beginning in Seattle, Washington and follow the beautiful coastline down through Oregon, to the Redwood Forest, and San Francisco. So many bucket list experiences will be enjoyed on this trip from coffee at the original Starbucks in Pike Place Market, walking along the shores of Cannon Beach, drinking in the clean air of the Pacific Northwest, visiting the Tillamook cheese factory, towering trees of the Redwood Forest, and seeing the Golden Gate Bridge in person!



### Spain & Portugal

In April of 2026, we will embark on an adventure through Spain and Portugal, which are two of Europe's most vibrant countries. Spain and Portugal are rich with history, architecture, culture, breathtaking vistas, fine cuisine, and world-renowned art! Take in the world's finest collection of European artwork at the Museo Nacional del Prado in Madrid, and the iconic artwork of Picasso at the Picasso Museum in Barcelona. Clap your hands and tap your toes as we dine at a Flamenco dance and dinner show. Step into the Bronze age as we visit the storybook city of Sintra nestled into the cliffs along the coastline of Portugal. This magical day will continue with a tour of the colorful Palace of Pena and its lush gardens.

***For more information on these once-in-a-lifetime opportunities or to sign up, please contact your Private Banker.***



# TICKETS AVAILABLE

## UPCOMING EVENTS

- June 4 & 5 10 Warning Signs of Alzheimer's Seminar
- June 17 Client Appreciation Event

## THEATER TICKETS

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.

- April 12 The Fashion Show 2025
- April 26 Ballet Des Moines' Romeo and Juliet
- April 30 – May 1 The Book of Mormon
- June 29 Frankie Valli and The Four Seasons: The Last Encores

\* 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.

- March – April 13 Knuffle Bunny: A Cautionary Musical





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