



## It's a Matter of Trust

By Pamela Fleener, Vice President & Senior Trust Officer

Choosing a qualified trust professional is an important part of estate planning. Without a doubt, those you name to act as your trustee, financial manager or executor are important decisions you will make in your lifetime. The decision regarding your appointed Fiduciaries can positively or negatively affect your family's financial future.

Generally, the duties of a Trustee, Financial Manager or Executor include:

- (a) Collect all assets belonging to you;
- (b) Manage and invest trust assets;
- (c) Pay debts and taxes as required in the legal documents; and
- (d) Distribute the remaining trust assets to the designated beneficiaries, as provided in your trust or will after your death.

### **What are the benefits to naming First National Bank as your Corporate Fiduciary?**

**Experience:** We have years of experience managing resources on a daily basis. We have expertise with tax, estate planning strategies and trust administration.

**Investment Expertise:** Our one and only focus is to manage assets for the benefit of others. Our comprehensive, individualized investment approach puts your money to work in the best manner for you. We give your account our full attention and by doing so, most often can achieve better investment results than a personal fiduciary may achieve.

**Protection:** As a Fiduciary, our duty is to protect and to invest your assets in a prudent manner in accordance with your goals and objectives or as set forth in your trust document or last will. First National Bank is also regulated by the Office of the Comptroller of the Currency along with internal bank auditors, who report to our Board of Directors. These entities ensure that we are truly acting in your best interests. As your Corporate Fiduciary we keep your assets separate from other bank assets. Cash and time CDs at First National, in excess of FDIC limits, are also protected in full by the bank's pledge of its own government bonds.

**Reliability, Stability and Objectivity:** As a bank, we are here regardless of what else goes on in your life. Our sole focus is to provide the utmost benefits to you, our customer. As an impartial third party, we can make tough decisions on your behalf without the interpersonal pressures of family or friends. A Corporate Fiduciary can be an important partner in helping you achieve peace of mind.

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