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MAY & JUNE
2013 NEWS

1ST First Point
Private Banking

A publication exclusively for Private Banking Clients

IN THIS EDITION

- First Point Escapes - Travel & Social
- First Point Wealth Management
  New Staff Member Welcome
- Tips for Organizing Your Finances

For reservations call: 515-663-3009
Email: Tanya.Anderson@FNBames.com
Online: www.FNBames.com
(click on "Event Registration")

WELCOME TO
First Point Private Banking!

Welcome to another edition of the First Point newsletter! This edition is once again full of educational information, as well as social and travel opportunities for you to enjoy.

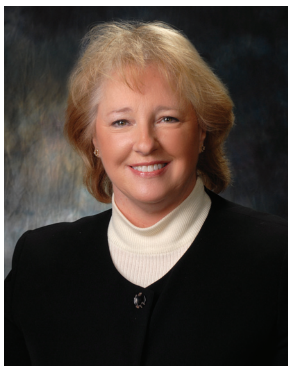
With the arrival of Spring, many have been cleaning out closets and freshening things up around the house. If you are tackling your personal records, we have an article regarding organizing your financial matters with some excellent tips.

Also with the arrival of better weather, you may be thinking about travel. We are offering a Southern Coastal tour in October with many charming points of interest. We also have pricing and interesting facts about the Panama Canal cruise in February. We always have a great time on our day tours, so be sure to sign up for the trip to the Amanas in June or Kalona in July.

Priority theater tickets continue to be very popular, and we are excited to announce the shows we have lined up with the Civic Center. Not all dates have been set, but you can begin making your plans for the shows you want to be sure to catch this season!

We look forward to you taking advantage of all the benefits First Point has to offer. We are here to be your banking concierges – contact us anytime!

PS – you may want to check out our home equity promotion, running through the end of July!



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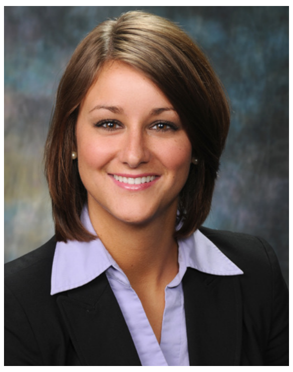

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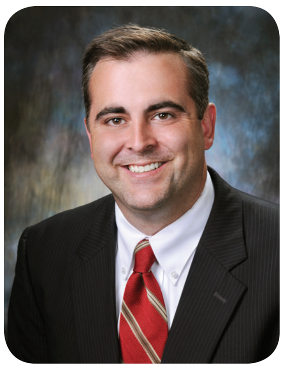
ANNOUNCEMENT!

You may have recently received an email about upcoming First Point Escapes. We launched the e-news in April. It will be filled with reminders and timely information about upcoming trips, nights on the town, social events, deadlines and ticket availability for shows. It will also have links to provide more information about the experiences we plan for you.

We hope you enjoyed the first edition. If you did not receive the email and would like to, please contact your Private Banker and we will be happy to put you on the list!

INTRODUCING STEPHEN KESTER

Richard Nelson, CFP® - First Point Comprehensive Wealth Planning



Our First Point Wealth Management Team is expanding to meet our clients' growing investment needs and objectives. We would like to introduce the newest member of the First Point Wealth Management team, Stephen Kester. He graduated from Iowa State University in May of 2009 with his bachelor's degree in finance. Stephen started part-time at First National Bank in 2007 and joined First Point Wealth Management in 2012. On March 1, 2013, he successfully completed the requirements for his Series 7 and Series 66 securities registrations which are currently held with LPL Financial.

As an Investment Associate, Stephen will work with clients to help guide the financial planning process. Through First Point Wealth Management, we can offer you a customized approach focused on building personal relationships and understanding your unique financial needs. Connie, Stephen and I are excited about the opportunities and services that we are able to provide.

If you would like to review your current financial plan, please call Connie at 515.663.3052 to schedule an appointment.

(515) 663-3052 • FirstPoint@LPL.com

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TIPS FOR ORGANIZING IMPORTANT FINANCIAL INFORMATION

Pam Fleener - First Point Financial Management & Trust Services

Keeping track of your financial records is an important part of home organization. Taking the time to organize your account information into a financial inventory is an excellent way to get your financial records in order. By organizing your data, it will ensure that the information is easy to access in case of an emergency.

HERE ARE SOME EASY STEPS TO HELP YOU GET ORGANIZED:

1. Gather your most recent financial records and statements including the following: bank accounts, paystubs, investment accounts, retirement plan statements, real estate, personal property, credit cards, loan documents, tax returns, life insurance and legal documents.

2. Create a personal financial inventory listing of assets and liabilities:
   a. Account name and number
   b. Description and location of assets
   c. Current market value and cost basis (what you paid)
   d. Purchase date of assets
   e. Contract terms, payoff amounts, cash value of insurance

3. Create a contact list of all individuals and companies that have anything to do with your financial accounts. This includes: financial advisors, lawyers, accountants, your financial and health power of attorney and those named as beneficiaries of your estate.

4. Review your personal contacts and inventory annually. Store your personal inventory, original wills, powers of attorney, abstracts, stock certificates, and life insurance policies in a safe deposit box or fire-proof safe to protect your confidential information.

5. Make sure at least one person knows the location of your safe deposit box keys to access your important documents in an emergency.

Organizing important documents can provide you and your family with great peace of mind. During stressful times, knowing exactly where to locate key financial information will alleviate unnecessary worries. To assist you in gathering and organizing your important data, we have compiled an "***Organization is the Key***" booklet. The tool is available online at www.FNBames.com/home/wealth/financial or contact us at (515) 663-3037 and we will send you a copy. And remember, whatever financial questions you may have, we are here to help!

(515) 663-3037 • Trust@FNBames.com

With you at every point... GUIDING YOUR FINANCIAL SUCCESS.