

First National Bank Winter First Edition

President's Corner:



Dear Customers and Friends,

I am pleased to present you with the 2016 Winter First Edition Newsletter. The holiday season is upon us, and I would personally like to invite you to join us for cookies and cider at our Holiday Open House on December 22nd and 23rd at any of our seven locations.

We are currently working on updating our new website and hope to have a new layout and design to share with you in the coming months. Our goal is to provide more features, simple navigation and the ability to access the site easily through any mobile device.

Our employees have been involved in a variety of volunteer activities including the United Way Day of Caring. We recently wrapped up our Shoes that Fit Campaign for 2016 in the Ames, Johnston and West Des Moines Communities, and I would personally like to thank everyone who helped make this campaign a success again this year! First National also sponsored several communities events this year including: Cinema under the Stars in West Des Moines, Oktoberfest in Ames and the Pumpkin Walk in Valley Junction.

We continue to host our Kids Bank program, which offers a live bank, with student tellers and student board of directors at Hillside Elementary in West Des Moines.

We hope that you find this First Edition both educational and useful. Thank you for choosing First National Bank for all of your banking needs and letting us show you What Banking Should Be.

A handwritten signature in black ink, appearing to read "Scott T. Bauer". The signature is fluid and cursive, written over a light blue horizontal line.

Scott T. Bauer, President

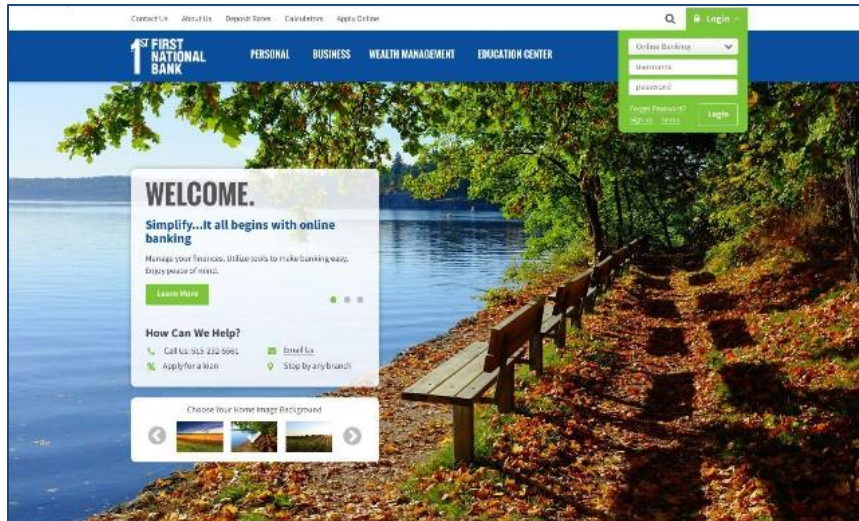
Holiday Hours:

First National Bank will be closed on Monday, December 26th and Monday, January 2nd. We will conduct normal Saturday banking hours on Saturday, December 24th.

Holiday Open House:

Join us for a Holiday Open House! Stop by any of our seven locations on Thursday, December 22nd and Friday, December 23rd and enjoy cookies and cider to celebrate the joy of the holiday!

Coming Soon...New Website Design:



First National Bank's website is going through a makeover as we strive to improve and simplify banking for our customers. We are streamlining the functionality to make the site simpler to use, straightforward and focused on financial education. The new website will be mobile-friendly so you will be able to easily access the site from your mobile

device: anytime, anywhere. You will still be able to keep using your online banking accounts as-is, and rest assured that none of your current online or mobile banking will be affected.

Through these enhancements, we will also be updating to a new website address to better describe your online access experience. The new website url will be **www.FNB247.com**, letting you know that we're at your service — 24 hours a day, 7 days a week through our online and mobile banking services. You can still access our site from FNBames.com or FNBdm.com, but you'll begin to see our communication feature **www.FNB247.com**. We will be sending more details on the new site as we get closer to the launch date.



First National Bank News Flash:

Saturday Branch Hour Changes

First National Bank will be updating Saturday hours at our Ankeny, Johnston and West Glen Offices beginning January, 7, 2017. [Click here](#) to learn more.

Online and Mobile Banking Upgrade

On December 12, 2016, we enhanced our Online and Mobile Banking. Through this update, you are able to view all accounts (Checking, Savings, CDs and Loans) for which you are an owner. Also, any new accounts you open will be automatically added to your Online and Mobile Banking.

After December 12th, if you are not able to access previously available accounts through Online or Mobile Banking, please contact Customer Service at 515.232.5561 and we will make the necessary updates.

Shoes That Fit:

It was another successful year for the Shoes That Fit campaign. Shoes That Fit is a non-profit organization helping children in need by providing new shoes and clothes so that they can attend school in comfort and dignity.

This is the 13th year that First National Bank has partnered with MediaCom to bring the Shoes That Fit campaign to Ames. This is the 3rd year that First National Bank has brought the campaign to the West Des Moines and Johnston areas. The campaign wrapped up at the end of October and all of the children were able to receive their items before the weather changed. Thank you to everyone that helped to make the campaign a success and please remember that you are also welcome to make a monetary donation toward the program anytime throughout the year. For more details, email info@FNBames.com or call 515-663-3051.

Kids Bank:



First National Bank is once again partnering with Hillside Elementary in West Des Moines to bring Kids First Bank in the school. Kids Bank is a live bank that is brought to each school once a week throughout the school year. All students in 3rd and 4th grades are offered the opportunity at the beginning of the school year to apply for the positions of teller, board members and marketing. Once they have applied, they go through an interview process. The bank is open one morning a week and students can make deposits,

withdrawals or cash checks. This is not only a great experience for the students to learn the process of interviewing and the responsibility of handling money, but is also a great opportunity for the children to learn the value of saving their money. The school bank partnership started with Hillside Elementary School in 1989.

ID Theftsmart:

Don't fall victim to identity theft this holiday season. No one thinks they will become a victim, but statistically 1 in 30 will have some type of identity theft. In the event you become a victim, ID TheftSmart™ will restore your identity, 100%.

First National Bank and Kroll Fraud Solutions, the leading provider of identity theft and fraud investigation services, have partnered together to bring the 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. First National Bank offers two different services that can help you protect yourself against identity theft.

Restoration

ID TheftSmart™ Restoration is your answer in the event your identity is ever compromised. Investigators will work on your behalf to restore and preserve your identity. Not only will you receive full service identity restoration from a licensed experienced investigator should you become a victim, but you will also have a resource to help answer questions or provide guidance on security and fraud related concerns, in order to head off possible issues before they materialize.

The price of ID TheftSmart Restoration is \$2 per household/per month.

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 inquires
- Payment delinquency
- Public record changes
- Change of address

Alerts are available online via email or offline via postal delivery. Online delivery alerts are provided on a daily basis and notification of no activity is delivered on a monthly basis. Offline alerts are provided on a monthly basis and notification of no activity is delivered on a quarterly basis.

The price of ID TheftSmart™ Credit Monitoring is \$5 per person/per month. This fee also includes the ID Restoration service for the entire household.

[Click here](#) to learn more about our ID TheftSmart™ Services.

Community Corner:

United Way

Bank employees volunteered their time for United Way of Story County Day of Caring. First National employees also received 100% participation through our annual campaign that rose over \$18,500 for United Way of Central Iowa and United Way of Story County. Thank you to all of our great employees for their contributions to their local communities!



Oktoberfest

Thank you to everyone who attended Oktoberfest in Ames on October 22nd. First National bank gave away free admission tickets to the first 100 customers that presented their First National Bank debit cards at the gate and handed bottled water to all whom attended. Customers and their families enjoyed guten tag games, beer sampling and live music from local bands. We hope that you are able to join us for this great event next year!

Pumpkin Walk

First National Bank was the presenting sponsor again this year for the Pumpkin Walk in Valley Junction on October 23rd! The event included Halloween fun for children of all ages as they showed off their costumes, traveled through Historic valley Junction and enjoyed hayrack rides, face painting, photo opportunities and much more. Thank you for all who attended and we can wait for next year!

Jingle in the Junction

First National Bank was excited to host snacks and pictures with Rudolph for Jingle in the Junction on December 8th in Historic Valley Junction. The businesses in Historic Valley Junction and the streets will be lined with over 150,000 twinkling lights. Along with old favorites, such as FREE horse and trolley rides, Santa and carolers. Attendees were also able to enjoy watching Bill Gordish carve beautiful ice sculptures and Professor Von Air will be creating balloon magic! Thank you for all who attended to make this another successful year.