First National Bank
Investment Management & Trust

Women's Series

Financial Planning Week October 5-11, 2009

Perhaps you'll need more than a crystal ball to predict a secure life and a comfortable retirement. You have increasing responsibilities for managing your finances and your future is too important to leave to chance… be informed about mutual funds, estate planning documents, protecting your assets and retiring debt. Financial Planning Week, sponsored by the Financial Planning Association®, is a celebration to help you manage your finances wisely and make smart financial decisions while also negotiating the financial barriers that can arise at any stage of life. Most Americans have hopes, dreams and goals - from buying a home or business to funding a child's college education, taking a dream vacation or ensuring their retirement with adequate savings. Financial Planning is the key to achieving these goals and dreams. To learn more about Financial Planning, contact Chad Jones, CFP®, Vice President and Senior Relationship Manager or Kathleen Thompson, CFP®, Account Executive, First National Bank Investment Management & Trust at 970.495.1293.

Sources:
1. The Financial Planning Association® (FPA®) is a leadership and advocacy organization for those who provide, support and benefit from financial planning.

OCTOBER | *2009*

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1.	2.	3.
4.	5.	6.	7.	8.	9.	10.
11.	12. Columbus Day	13.	14.	15. **Essentials of a Will** 2:00 - 3:30 p.m., Thursday, October 15, Windsor	16. National Boss's Day	17.
18.	19.	20.	21. **Set the Course for Spending, Saving and Investing** 6:30 - 8:30 p.m., Wednesday, October 21, Loveland	22. **Estate Planning for You and Your Heirs** 9:00 - 10:30 a.m., Thursday, October 22, Estes Park	23.	24. Make a Difference Day
25.	26.	27. **The Gift of Generosity** 2:00 - 3:30 p.m., Tuesday, October 27, Loveland	28.	29.	30.	31. Halloween

Additional details on reverse…

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Essentials of a Will

2:00 – 3:30 p.m., Thursday, October 15, 2009
Marks Funeral and Cremation Services
9293 Eastman Park Drive, Windsor
If you don't have a will, or you are thinking about revising your current one, this seminar will include information that will be helpful to you. Jacqueline Zipser, JD, Vice President, Manager of Fiduciary Services and Trust Counsel for First National Bank Investment Management & Trust, will cover what to discuss with your attorney; how to choose your personal representative (executor) and trustee based on the responsibilities of each job; how to distribute household and personal items; when to change beneficiaries; what happens if you become disabled by accident or age; where to store your important documents, and much more. Guests welcome. There is no charge for this seminar, but reservations are requested. Please RSVP to Jo Nell Lynd at 970.495.1293 or email jlynd@1stnationalbank.com by Friday, October 9th. Co-sponsors for the seminar are the Aspen Club and Poudre Valley Hospital and Medical Center of the Rockies Foundations.

Set the Course for Spending, Saving and Investing

6:30 – 8:30 p.m., Wednesday, October 21, 2009
Friends Room, McKee Conference and Wellness Center
2000 N. Boise Avenue, Loveland
Is this uncertain economy forcing you to assess your household spending plan? If you are re-thinking what you can afford, how to save for retirement, what to pay off first, or how to manage educational, auto, home, credit cards and other debt, you'll benefit from this seminar. Learn the rules of thumb for getting your finances in order to meet your short and long-term goals. We will also discuss how to set-up or revisit your financial plan to make sure it works for you. Bring your financial planning questions and get them answered by the professionals. To Register: Call 970.635.4001. No goods or services will be solicited in connection with this program. Space limited to 75.
Presenters:

- Chad Jones, CERTIFIED FINANCIAL PLANNER®
  First National Bank Investment Management & Trust
- Kathleen Thompson, CERTIFIED FINANCIAL PLANNER®
  First National Bank Investment Management & Trust

Estate Planning for You and Your Heirs

9:00 - 10:30 a.m., Thursday, October 22, 2009
Timberline Conference Room, Estes Park Medical Center
555 Prospect Avenue, Estes Park
Presenter: Jacqueline Zipser, JD, Vice President, First National Bank Investment Management & Trust.
This seminar is designed to provide you with the information needed to make informed decisions regarding your personal finances. Jacqui's presentation will include estate planning tips, wills, personal representative duties, powers of attorney, reasons for a trust, leaving assets to charities, how to plan for retirement and other lifestyle goals, and where to find the resources needed to take charge of your own finances, now, in time of incapacity or the loss of a spouse. Spend the morning learning how you may become more financially fit. There is no charge for this seminar, but reservations are requested by calling the Estes Park Medical Center Foundation Office at 970.577.4370 by October 15th.

The Gift of Generosity

2:00 – 3:30 p.m., Tuesday, October 27, 2009
Long's Peak Room, Medical Center of the Rockies
2500 Rocky Mountain Avenue, Loveland
Whether you want to eliminate taxes or benefit from an increased income stream, there is a charitable gift to fit every objective. In this seminar, Jacqueline Zipser, JD, Vice President, First National Bank Investment Management & Trust, will focus on planned giving tools that can be used to help you achieve your individual financial agenda while helping a cause close to your heart. Co-sponsors for this seminar are the Aspen Club and Poudre Valley Hospital and Medical Center of the Rockies Foundations. Guests

IN THE KNOW

The Women's Series Calendar is mailed to you on a monthly basis, and we hope that you will join us for some of our events. However, should you decide that you'd rather not receive event information, please contact Louise Kuntzelman at 970.495.9353 or via e-mail at lkuntzelman@1stnationalbank.com.