

Fall 2007

First Focus

A man and a woman are smiling and looking at a document together. The man is on the right, wearing a light-colored jacket, and the woman is on the left, wearing a light-colored blouse. They are both looking down at a document held by the man. The background is blurred, suggesting an office or business setting.

**Celebrate
Smart:
Holiday
Savings Tips**

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firstnational.com



First National Bank

First National Bank Upcoming Seminars

When: **Saturday, Nov. 10, 2007**

Where: **14010 First National Bank Pkwy.**

KIDS' BANKING • 10-11 A.M.

In this fun workshop, specially designed for kids aged 6-12, your little ones will learn the joy of filling up their piggy banks and how to think smart about spending that savings. While they're here, why don't you drop into the 529 College Savings Plan seminar and pick up some tips on funding your youngster's future education?

529 COLLEGE SAVINGS PLANS* • 10:15-10:45 A.M.

The 529 College Savings Plan, sponsored by First National Investments & Planning, has become one of the most popular paths parents take to fund their children's college education. In this seminar, you'll learn why it's a top pick and get insights to help you decide if it's the right choice for your family's needs.

For more information or to enroll, please call **964-8401** or visit firstnational.com/seminars.

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Consult your legal or tax counsel for advice and information concerning your particular circumstances. Neither PrimeVest, nor any of its representatives, may give legal or tax advice.

Small Business Solution: Business First

First National Bank is pleased to announce a new complete financial solution built to serve the needs of small businesses. **Business First** is focused on creating a complete solution that can evolve with your needs, from products and services to access when and where you want it.

With **Business First**, you can select the ideal products and services to design a truly personalized plan. This total business solution offers checking and savings accounts, and credit solutions targeted to your unique goals.

For small business owners who put the needs of their businesses first, First National Bank is here to offer financial support and guidance. Learn more at your local branch.

Special Announcement: New Branch

72nd and Hwy. 370 at Shadow Lake Towne Center

First National Bank is always looking for ways to make banking more convenient for you. We're pleased to announce the construction of a new Papillion location. Look for more information about the opening in the coming months.



Fall 2007

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Plan Your Fast Retirement Track

 First National Bank

Contact Us

Call the numbers below for the answers you need, when you need them.

24 Hour Banking
342-BANK (2265)
800-642-0014

Bank Locations & Hours
341-HOUR (4687)



These stress-reducing suggestions can give you a head start on the upcoming season of smart spending — so you can enjoy the holidays without the financial headaches.



Celebrate Smart: Holiday Savings Tips

Start a savings account.

By maintaining a year-round account that you continuously add to, you'll have funds available for winter holidays and other special occasions, such as birthdays, anniversaries and weddings. Your First National Bank Personal Banker can help you pick the right account for your needs, and you can use the automatic deposit feature as a convenient way to build up your holiday savings.

Create a budget binder.

Track all your purchases for a month and write out an expense estimate for the months ahead. Try to stay on target — if you need to go over budget in some areas, scale back in others.

Make a plan.

Include in your budget binder a detailed gift list with specific amounts to spend on each person. Plan out all intended purchases including holiday meals and decorating.

Get creative.

Don't forget that creative giving, such as homemade items, free e-cards and

tax-deductible charitable donations made in honor of your recipient, can add a personal touch while minimizing expense.

Go shopping — now!

If you spot the perfect gift in October, why wait for December to buy it? Crossing people off your list before the holiday rush can give you a little financial wiggle room for last-minute gift, decorating and meal “emergencies.” Similarly, shopping online well before crunch time can allow you to find the best bargains and save on shipping fees.

Savvy Savings

Visit firstnational.com to learn about helpful saving opportunities, such as our Savings Plus account that combines competitively priced interest rates and a low minimum balance requirement.

The Value OF GOING GREEN



If you're concerned about the planet's shrinking natural resources, you may be looking for ways to conserve where you can. These environmentally friendly practices — from solar paneling to hybrid vehicles — can be a great way to lower certain household bills!

Three Great Ways to Go Green

The cost for making environmentally conscious upgrades can range from a few hundred dollars to the hundred-thousand-dollar range. Seen as a long-term investment, going green could be a smart financial move. Here are three eco-friendly practices worth considering.

1. Build or renovate with green design

to conserve fossil fuel, reduce waste, save water and naturally insulate your home. Energy-conscious materials and design, appliances and fixtures can save resources and money even in a small add-on room or garage upgrade.

More info: builditgreen.org

2007

Fifth consecutive year average monthly utility bills have increased, according to a J.D.Power and Associates study.

2. Switch to solar-powered heat

for significant energy savings and to promote air quality by reducing carbon dioxide (CO₂) emissions. You can also use solar panels to provide electrical power and heat your tap water and swimming pool. Adding solar panels to a home can equate to taking approximately 63 automobiles off the road or planting 1,060 trees.¹

More info: findsolar.com and click on *My Solar Estimator*

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Helpful Resources

Nebraska Department of Environmental Quality

www.deq.state.ne.us

Learn more about the Nebraska environment with informative sections on Environmental Alerts, Public Notices, Laws & Regulations, Cleanups, Compliance & Enforcement and more.

Regional Environmental Protection Agency Office

epa.gov/region7

Find news and information on environmental issues affecting Nebraska and neighboring states.

National Association of Home Builders

nahb.org

Download the *Model Green Home Building Guidelines* publication with information on energy and resource efficiency, water conservation, indoor environmental quality and other topics.

EcologyFund.com

ecologyfund.com

Click on the *Ecological Footprint Calculator* in the *Resources* section to see just how green you are.

RAISE Your Investment Consciousness*

Investing wisely can mean more than just focusing on financial profit.

For many investors, it is equally important to dedicate dollars to a higher purpose — like building sustainable communities, fostering economic balance and putting green principles to work. That's why socially responsible investing (SRI) has gained popularity: It integrates your personal values and social concerns into your investment portfolio.

And it's not just a goodwill gesture. SRI appears to be paying off — from

1995 to 2003, assets involved in social investing have grown 40% faster than all professionally managed funds.¹ By using SRI strategies to shape your portfolio, you can reap the rewards of an investment *and* feel good about how your funds are being used.



What issues deserve your dollars?

Investing in the following sectors can help your portfolio make a positive impact on local and global communities:

- Education
- Affordable housing

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Is your teen driver driving you **crazy?**

A recent study by AAA revealed that crash-free teens had three primary factors in common: compliance with graduated driver licensing laws, adherence to traffic laws and parental involvement.¹ Save yourself a mountain of stress with these tips to keep your teen safe behind the wheel.

Communicate.

Create an open-door policy so your child feels comfortable talking to you about any driving or vehicle issues. You can also get your teen's friends together in a social setting to discuss good safety habits.

Set expectations.

Know when and where your teen is driving to lessen your anxiety



and head off adventures into unsafe neighborhoods and nighttime hazards. Talk to your teen about keeping the radio at an acceptable volume and the dangers of using cell phones, iPods and other distractions while driving.

Create a contract.

The AAA study also reported that accident rates are significantly lower for teens who observe passenger restrictions and night-driving rules compared with teens who ignore such rules.¹ Make a list of privileges and restrictions and have your child read and sign it. For instance, you could place limits on how many passengers can be in the car when your teen is driving. (Visit aaa.com for a handy contract.)

Add privileges with experience.

Teen drivers are at a disadvantage due to inexperience and a tendency toward impulsive behavior. But as your teen gains experience and

An Overview: Nebraska's Graduated Licensing Laws²

Learner's Permit

Available at age 15 with parental consent and written exam.

Provisional License

Available at age 16 with a minimum 50 hours of supervised driving or driver's education completion and passing of written and road tests. Driving is restricted between midnight and 5 a.m.

Full License

Age 18 or one year after provisional license is issued, provided teen has no driving violations.

2. "AAA's GDL Guidelines," www.aaapublicaffairs.com, accessed on June 22, 2007.



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Is your teen driver
driving you
crazy?



*Instill safety
principles in
your teen driver
and save yourself
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proves responsibility, gradually increase driving privileges.

Be a role model.

The best way to teach your child good driving habits is to lead by example. Wear your seat belt, observe speed limits and practice defensive driving.

For more tips to help you instill safety principles in your teen driver — and save yourself from worry — visit AAA online at aaa.com/publicaffairs and the Highway Safety Division of the Nebraska Department of Motor Vehicles web site at www.dmv.state.ne.us. Also, remember to talk to your automobile insurance company; many offer discounts for teens with good grades and good driving records.

And if you'd rather not share your own vehicle with your eager teen, come in and talk with your First National Bank Personal Banker to learn about the competitive rates we offer on automobile loans.

1. "AAA foundation study shows communities with nighttime and passenger restrictions for teen drivers have 20 percent lower death and injury crash rate for 16-year-old drivers," AAA press release, June 22, 2007.

The Value **GREEN**
OF GOING

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3. Drive green with a gas-conscious hybrid vehicle

that uses 25% – 50% less fuel and produces far less carbon dioxide.² Hybrids typically cost more upfront, but the rebates, tax credits and gas savings may make it worth your while.

More info: hybrid-vehicles.net

Did you know?
Hastings, Nebraska,
recently won the *Yahoo!*
Be a Better Planet –
America's Greenest
City Challenge.

These strategic green efforts can potentially increase energy efficiency and save you money. Contact First National Bank for information on a home equity loan or line of credit to fund your eco-upgrades.

In addition to making green improvements in your daily life, you may consider investing your green into companies that are also eco-minded. Check out *Raise Your Investment Consciousness* on page 7 for tips on becoming a socially responsible investor.

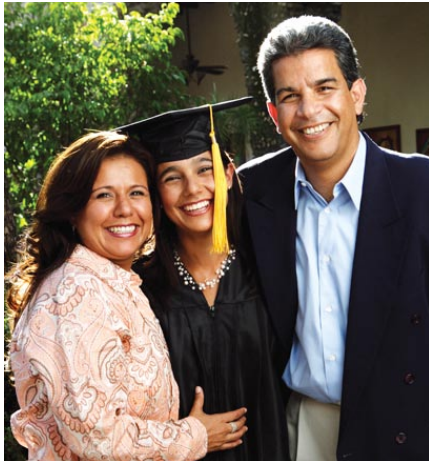
1. Solar Power For Us, solarpowerfor.us, accessed on July 24, 2007.
2. "Reinventing the Wheels: The Automotive Efficiency Revolution," by Amory B. Lovins, Clean Energy Solutions, Economic Perspectives, U.S. State Department e-journal series, usinfo.state.gov/journals, posted July 6, 2006, accessed July 25, 2007.



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Inexpensive Eco-Friendly Acts

1. *Recycle.*
2. *Conserve water and turn off lights.*
3. *Switch to compact, fluorescent light bulbs.*
4. *Get your vehicle tuned up to improve fuel efficiency.*
5. *Use only natural pesticides and herbicides on your lawn.*
6. *Compost.*
7. *Dispose of chemicals properly.*
8. *Bike and carpool.*
9. *Plant a tree.*



RAISE Your Investment Consciousness*

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Start practicing SRI today.

- Make a list of the issues that are most important to you, and then seek out an experienced Financial Consultant.
- Utilize your right to file resolutions and vote your proxies if you own stock in a company that's in a position to help support your causes.
- Let a First National Investments & Planning Financial Consultant provide the expertise and resources you need to get started with SRI. Visit firstnationalinvestmentsandplanning.com or stop by your local branch.

- Health care
- Community programs
- Environmental protection
- Clean energy

Whether you choose a mutual fund that is directed toward clean energy or invest in a company with positive climate change policies, you can watch your portfolio while benefiting the world around you.

SRI Terms to Know

Socially Responsible Investing (SRI)

Investment decisions designed to build a better tomorrow while earning competitive returns today.²

Shareholder Advocacy

The use of shareholder status to influence corporate behavior toward social and environmentally sound decisions.³

Screening

Choosing corporate securities based on social or environmental factors like employee relations, community involvement, environmental impact policies, human rights compliance and product safety.³

Community Investing

Investing in financing sources that benefit economically disadvantaged individuals.³

1. 2002 Report on Socially Responsible Investing Trends in the United States, SIF Industry Research Program.
2. "Introduction to Socially Responsible Investing," U.S. Social Investment Forum, socialinvest.org/areas/sriguide, accessed on July 24, 2007.
3. Co-op America Foundation, Social Investing section, coopamerica.org/socialinvesting, accessed on July 24, 2007.

*Securities provided by PrimeVest Financial Services, Inc., an independent registered broker/dealer and registered investment adviser. Member SIPC/FINRA. Advisory services may only be offered by Investment Adviser Representatives in connection with an appropriate PrimeVest Advisory Services Agreement and disclosure brochure as provided.

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Autumn Inside Your Home

As the temperature and landscape change, bring fall indoors. Try these ideas to transform your home from a summer playground into a cozy autumn retreat.

10 Ideas to Invite Fall Indoors

1. Decorate with natural elements and textures, earth-tones and autumn colors.
2. Use wooden baskets, soft pillows and cozy blankets to create a fall feel.
3. Adjust your lighting to highlight subtle decorating changes: replace lampshades to reflect fall coloring, instill dimmer switches and so on.
4. Celebrate Nebraska's unique beauty by adding seasonal plants and flowers into the décor.
5. Update your window treatments with darker colors and thicker, textured materials.



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6. Change out your artwork to reflect the autumn environment.
7. Use hollowed-out gourds as tea-candle holders or place tree branches (sans leaves) in a metal bucket draped with a string of white lights.
8. Place a bowl of unshelled nuts with a plain white votive in the center or put a white pillar candle in a bowl or basket of real cranberries.
9. Use inexpensive camping equipment like metal plates, mugs, silverware and lanterns to add a “cabin-like” feel to a dinner party.
10. Add hanging wreaths or wreath centerpieces to bring nature inside.

When you're searching for autumn décor, check out First Shop® for great deals, discounts and rebates. Just go to firstnational.com and click *Shopping under Tools and Resources*. And remember to use your First National Bank Visa® Check Card or Credit Card for all your autumn redecorating purchases.

Fall Shopping Made Easy

Make your online shopping experience fun and stress-free with firstnational.com.

- First Shop®
- Business First Shop®
- smartOne® Gift Card

NAVIGATING THE ROAD to Early Retirement

Can't wait to retire? Coordinating an early retirement can be challenging — but it is possible. Consider these suggestions for getting there quicker.

Define Your Dream

Do you want to sail around the world, start a new career or dedicate yourself to a worthy cause? Envision all the ways you want to spend your retirement days and pick your hopeful retirement age. Then evaluate whether your goals are realistic and financially attainable.

Do the Math

With an early exit from the workforce, you'll need your nest egg to last for a longer period of time. Work out a feasible annual budget based on expected expenses.

Add up your retirement income sources and adjust for inflation to find out how financially prepared you'll be. Then work in an estimate for health, dental and insurance expenses.

Plan for a conservative withdrawal rate, at a recommended 3% – 5% of your savings, to make your nest egg last.¹

Save Strategically

The Center for Retirement Research estimates that 36% of high-income households will need to adjust to a less affluent lifestyle after retirement.² To meet your future lifestyle demands and



hit your early retirement mark, make sure you are maximizing your savings potential now.

Dedicate a substantial amount of income to tax-deferred savings programs like low-fee index mutual funds, IRAs, 401(k)s and other long-term accounts.

Investing in individual stocks is also a great way to prepare, but make sure you understand the risk factors.

Know Your Benefits

You'll have the option of collecting Social Security benefits at age 62, but the reduced monthly amounts might fail to meet your income needs. Evaluate your supplemental income sources, including 401(k)s, IRAs, pension plans and other savings accounts.

If you plan on trying a different career or working part-time after retirement, you may have access to valuable perks, such as health insurance, that can provide room in your budget.

Remember to set aside an emergency fund, too, for unexpected expenses.

Conserve Now, Spend Later

Simplify your current lifestyle to give you more leeway during retirement. Consider downsizing your home, additional properties, vehicles, travel and other expenses to redirect the monthly difference into retirement savings or investments.

Cut back on smaller discretionary purchases like entertainment and dining to free up more of your income and be on the lookout for creative budget-trimming ideas.

Early retirement with financial independence is feasible with proper planning and careful money management. Stop by a First National Bank branch to discuss strategic savings steps with our team of experts and you may be living your dream sooner than you expected.

1. “Make your money last in retirement; 5 keys,” Liz Pulliam Weston, MSN.com, *Money*, <http://articles.moneycentral.msn.com/RetirementandWills/RetireEarly/MakeYourMoneyLastinRetirement5keys.aspx>.

2. “Retirement at risk: Who's falling short,” Jeanne Sahadi, CNNMoney.com, money.cnn.com/2007/07/30/pf/retirement/cr_ebri_research/index.htm, posted July 31, 2007, accessed on Aug. 15, 2007.



First National Bank

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