

Spring 2007

First Focus



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suit your family?

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firstnational.com



First National Bank



What a Kick!

Kicks for a Cure Women's Soccer Exhibition

April 20-21, 2007

Morrison Stadium
Creighton University

First National Bank is proud to be the presenting sponsor of the second annual Kicks for a Cure Women's Soccer Exhibition. This event benefits Liz's Legacy, an organization that supports the Fund to Advance Cancer Research.

Come join us for two fun-filled days featuring exhibition games by top women's university soccer teams and local high school teams, autograph sessions and a free soccer skills clinic for youth from Girls, Inc., and Boys' and Girls Clubs of Omaha. Plus, enjoy the benefit banquet. For more information, visit kicksforacure.org. We look forward to seeing you there!

Special Announcement: New Branch Opening

168th and West Maple Road

First National Bank is working hard to make your banking experience as convenient as possible. So we're pleased to announce the May opening of a new location at 168th and West Maple Rd. Come join us for a Grand Opening Celebration on Month XX. And watch for event and special offer information in the coming months.

More Locations Coming Soon!

At First National Bank, we're dedicated to making banking more convenient for you. That includes adding new branches to bring hometown banking even closer to home, work, school and play. So watch for more grand opening announcements throughout 2007!

Upcoming Seminars

Kids' Banking

Sat., April 28, 10-11 a.m.

14010 First National Bank Parkway

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*

Sat., April 28, 10:15-10:45 a.m.

14010 First National Bank Parkway

The 529 College Savings Plan 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.

On the move

The warm, sunny days of spring and summer mark the most popular time of year to buy and sell homes — and that means moving. Whether you're relocating across town or across the country, the expenses can really add up. But these tips can help keep costs under control.



Going pro? Professional movers save you time and effort, but can cost thousands of dollars. While you can't control some pricing variables (like how far you're moving), you can take steps to land the best possible deal.

- Get estimates from several movers before making a final decision.
- Check on extra fees, such as charges to move large items, traverse stairs or elevators, or move you to or from an area with higher labor rates.
- Ask about discounts. If you have flexible packing-up or moving-in dates, for instance, you might score savings. Likewise, you'll have a lower bill if you pack your own boxes.



Going it alone? Moving without professional help can still cost hundreds once you rent a moving van, purchase packing supplies, account for the value of your time and maybe buy pizzas for helpful friends. Still, there are ways to trim down the expense.

- Search online or shop around to find inexpensive packing supplies — or buy/borrow them from a friend who has recently moved.
- Use crumpled newspaper instead of buying bubble wrap.
- Use your own blankets and area rugs for padding instead of renting special materials.
- Save on pet or child care on moving day by asking friends or family to help.
- If you have a night between packing up your belongings and actually departing, consider staying with a friend or even camping out in your empty house. If you must stay in a hotel, see if any groups you belong to, such as an automobile club, offer discounts.

Need more help? Even after taking these price-trimming measures, you may appreciate a little assistance managing the cost of your move. First National Bank can help, whether you need a credit card for fast, easy access to funds or home equity products for bigger financial demands. Our Mortgage Loan Officers can also make sure you have the best loan for your new home. Just call **341-RATE (7283)** today or visit **firstnational.com** for a helping hand.



Estimated cost* to move belongings in a three-bedroom apartment or two-bedroom home from Omaha to Grand Island.

**Not including packing. Source: Benson Transfer/United Van Lines, based on an inquiry at moving.com, Feb. 2007*

Take a (Tax) Break

Your move may qualify for tax deductions, so keep all related receipts and documents. Visit irs.gov for details and to download Form 3903, *Moving Expenses*. And make sure to consult your tax adviser.



Is quitting in the cards or the budget?

5.5 million

stay-at-home parents
in the U.S.

98% are moms

Source: *Stay-at-Home Parents Top 5 Million*, U.S. Census Bureau press release, November 30, 2004

Having a family and a career can be a tough balancing act. These days, many two-earner families strike a compromise by trading in one income for the flexibility and convenience of having one stay-at-home parent. Is that the path for you? Considering these factors could help you decide.

Financial Ups and Downs

For most couples, the biggest question is whether or not your budget can take the impact of losing one entire income. What often isn't obvious, though, is how much you might save by having one parent at home. For instance:

- You'll no longer spend hundreds of dollars per month for childcare.
- You won't pay commuting expenses or for business clothing.

- You may eat out less.
- You'll likely pay fewer taxes. (To check withholding recommendations for one salary, visit irs.gov, click on *Individuals* and then *IRS Withholding Calculator*.)

Work It Out

To assess the financial ramifications of dropping one income, compare your net monthly cash flow now to an estimate of what it would be if one parent quits.

Tip

Before saying goodbye to your job, do a trial run by living on just one parent's income for a few months. Use the second income to plump up your savings.

If your “after” sum is less than your “now” sum, consider cost-cutting measures.

For instance, how much could you save by skipping your morning latte or cutting back on your cable package? Refinancing your mortgage or consolidating high-interest debt could also help. Your First National Bank Personal Banker can help you find financial solutions best suited to your needs. (Call **341-RATE (7283)** for a personal discussion.)

Ultimately, you may find that, with just a little effort, you can live comfortably on a single salary — and enjoy the intangible benefits of having a stay-at-home parent in the family.

Beyond the Dollar Signs

Make sure you consider non-financial adjustments to staying at home full-time. For instance, will you miss the structure and routine of the workplace? Will you be content spending all day, every day with children and having limited interaction with other adults? Are you concerned about maintaining skills so you can re-enter the job market once your kids are grown? Dealing with these questions ahead of time will help ensure your decision to stay at home — or not — is the right choice for you.

Ready, set ...

Jumpstart *your* career

There are few times in life so full of anticipation, and perhaps anxiety, as when you're on the brink of graduation, searching for that first job — the start of your new career.

Chances are, you've already posted your resumé online through sites such as Monster.com or HotJobs.com. And perhaps you've replied to a few ads. Now, try these additional, beyond-the-basics strategies to boost your chances of finding the job of your dreams. (Bonus: Most of these ideas work just as well if you're simply looking for a job change.)

Connect with professional organizations. Join associations related to your career field (such as the National Academy of Engineering, the Society of Professional Journalists or the Nebraska Physical Therapy Association) to network. Check their web sites or official publications for job listings.

Go straight to the source. Interested in a particular company? Look for job openings on its web site. If there are no interesting opportunities, send a cover letter and resumé directly to the company's human resources office.

Who do you know? Don't knock the value of networking with family, friends and acquaintances, including your college career counselor, academic adviser and professors.

Hit the campus career center. These services exist to help students get their careers off and running. Many have online extensions, such as Career Connect at the University of Nebraska, Omaha (**ceo.unomaha.edu**) and the

Creighton Career Center (**creighton.edu/careercenter**). The only catch: You generally must be a current student or an alumnus.

Attend job fairs. They're held in many cities and universities across the country and let you meet with numerous employers in one place, at one time. Best of all, these are employers actively recruiting new employees. Visit **careerlink.com** for a Nebraska career event bulletin board (as well as other job-seeker services).

Get professional help. Sign up with a placement agency, recruiter or headhunter — companies that specialize in helping people find jobs and develop careers. Just ask upfront whether you or employers pay the fees.

Consider a temporary fix. Temping can give you short-term income, additional experience and an inside glimpse at a company. Plus, temp jobs sometimes turn into full-time, permanent positions.

More smart steps. Landing your first post-college job is just one part of gaining financial independence. Setting financial goals and developing a budget are other important steps. The Financial Planner at **firstnational.com** is a free, educational planning tool that can help you get going. Or call **964-8400** for one-on-one advice from a Personal Banker. You can count on us to help you strike out on the right path to a bright future.

Have A LITTLE Trust

What if there was a tool that could help you manage your wealth today, provide for your family when you're gone, potentially reduce your tax burden and even contribute to your favorite charity? Trusts can help you do it all.

Once used primarily by the wealthy, trusts are increasingly used by Americans at all income levels. Here, Tom Flynn, Vice President and Trust Officer at First National Bank, explains the basics of this versatile tool.

Q: What is a trust?

A: "A trust is a vehicle that holds and manages assets for the benefit of a third party," says Flynn. That third party is known as the beneficiary and can be an individual, such as your spouse, or another entity, such as a charity. Assets can consist of almost any property, including cash, stocks and bonds, real estate, jewelry, art or even a business.

The assets in a trust are managed by a trustee, which can be an individual or a bank. Since the trustee may be called on to handle many duties, including making investments, paying bills and distributing income, and since the trustee must pay back, with interest, any quantifiable losses due to mismanagement of the trust, Flynn recommends that a bank be at least the co-trustee of any trust.

"Once used primarily by the wealthy, trusts are increasingly used by Americans at all income levels."

There are two main categories of trust: **irrevocable trusts**, which you can't change or terminate, and **revocable trusts**, which you can.

Q: How might you use an irrevocable trust?

A: "The most common irrevocable trust is created in someone's will," says Flynn. "When that person passes away, the trust comes into existence and the [specified] assets pass into the trust."

For instance, parents might set up a trust like this for their minor children in the event both parents die at once. The parents specify when the children receive the actual assets; meanwhile, the trustees can use income from the trust to provide for the children's needs.

Similar trusts could be used to support a surviving spouse or an adult child who is unable to manage his or her own affairs.

Q: How might you use a revocable trust?

A: "People sometimes set up a revocable trust when they don't want to handle the day-to-day management of those assets themselves," says Flynn. For instance, a retiree who travels a lot may find it easier to let a trustee handle routine investment tasks.

Q: What are some other ways to use a trust?

A: "It can be such a flexible document," says Flynn. "Whatever a person's needs or objectives, a trust can probably be crafted to meet them." For example, you can use a trust to make annual contributions to your favorite charity after you've passed away, to reduce the impact of estate taxes or to take over your voting rights for a corporate stock.

Q: How do I learn more?

A: Please call **346-FNBO (3626)** or visit your local First National Bank branch today, and we'll be happy to answer your questions, discuss your financial needs and help you find smart solutions that fit your life.

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Fresh looks for the season



8 Easy Spring Spruce-Ups

- Fill pots with spring flowers (tulips, crocuses, daffodils — and place on sunny windowsills, front steps, patios, even the dining room table or in the bathroom.
- Bring in spring color with floral slipcovers and bright or pastel throw pillows. Store some accessories to lighten up the overall look.
- Swap heavy, dark duvet covers with pastel, striped or floral print cotton, and switch heavy window coverings for linen or sheers.
- Freshen up centerpieces by using bowls of fresh fruits and veggies, such as oranges, lemons and avocados.
- Relocate living room furniture: Place chairs near the window to catch a spring breeze and change the focal point to a view of your blooming backyard.
- Replace thick area rugs with lighter versions, such as sisal or cotton in cool spring colors.
- Cheer up rooms with light-colored or spring-print lampshades.
- Replace wreaths of evergreen and holly with spring models made from twigs and bright dried flowers.

From the simple to the chic, try these ideas to give your home a spring facelift and keep in step with style.

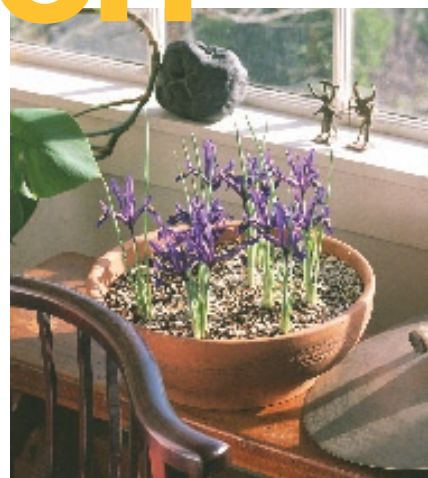
7 Top Trends for 2007

- Bolder, deeper colors for trim around doors, window frames and so on.
- Specialty countertops, such as engineered stone, concrete and glass.
- Glass tiles instead of ceramic nearly everywhere except the floor.
- Exotic and salvaged woods.
- Faucets with specialty finishes, such as brushed nickel and oil-rubbed bronze.

Freshen up centerpieces by using bowls of fresh fruits and veggies, such as oranges, lemons and avocados.

- Screened-in porches.
- Energy-efficient materials and appliances.

Most important, make sure your updates suit your own lifestyle and personality — and have fun!



Checks Are Changing

First National Bank offers a better way to manage your checking account.

Advances in technology have made check clearing faster and more secure. As a result, more checks are being paid and processed electronically, and may not be available to be physically returned with your statement. You can benefit from this change and streamline the receipt of your cancelled checks when you choose one of the following services:

Check Safekeeping Store copies of your cancelled checks on file at First National Bank. This service keeps your account information safe and secure.

E-Statements View a copy of your statement and cancelled checks free at firstnational.com. You'll be notified by e-mail when your statement is available to view online. You'll have instant and secure access, 24 hours a day.

Check Images Images of all your checks are printed on the pages of your monthly statement.* Save valuable space and view all your checks in an easy-to-read format.

Whichever option you choose, images of your cancelled checks are always available online at firstnational.com.

* A fee may be assessed for this service.



If you aren't already using these simple, flexible services, call a Personal Banker today at: **346-FNBO (3626)** or **800-214-5160** (outside Omaha). Or visit us at your local branch to start enjoying this added convenience.



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