

Eagle EYE

We build successful relationships



6th Annual Grandparents' Day

Bring your grandchildren and great-grandchildren to an afternoon of safari games and adventures on **Thursday, August 5, from 1:00 p.m. to 3:00 p.m.** We will have Cold Stone ice cream treats for everyone, and Wabli' will be there to greet the kids! All festivities will take place in the Main



Office Atrium at 100 South Phillips Avenue. For more details, please contact Renata at 335-5282 or 800-339-1160.

Twitter

Are you on Twitter? We are, too! Follow our tweets for interesting and timely financial information, news updates, the Maple coffee roast of the week, events, and more. And even if you do not have your own Twitter page, you can still access our page at <http://twitter.com/FNBSF> or by clicking on the Twitter "t" at the bottom of our homepage.

Online Survey

Is there something on your mind? Let us know how we are doing by filling out our quick and confidential customer survey at <http://fnbsf.com/solutions/applications--requests/customer-survey>. We value your opinion and would appreciate hearing from you!

Quasiquintennial

/kows-kwi-sen-**ten**-ee-uhl/ - adj.: pertaining to or marking a period of 125 years. (Via dictionary.com)

On September 8 we will celebrate our 125th anniversary. The same year our charter was granted, Good Housekeeping magazine went on sale for the first time, Bicycle playing cards were first produced, the first gasoline pump was delivered to a gasoline dealer, Niagara Falls State Park was formed and opened, and the Washington Monument was dedicated in Washington D.C. We are proud of our long history and have highlighted it below:

1885

The First National Bank in Sioux Falls was established and is now the oldest bank in Sioux Falls.

1889

William Lafayette Baker became a cashier with First National Bank. Today, the Baker family and the family of early investor Andrew Kuehn still remain actively involved in the Bank.

1929

Moved from 10th & Phillips to the 112 South Phillips Avenue office. This building was topped by the First National limestone eagle, which has become a downtown Sioux Falls landmark.

1930s

First National Bank stood behind Sioux Falls during the depression years, and was one of only two banks to survive.

1976

The Bank's current main office facility was constructed at the corner of 9th & Phillips in the very heart of Sioux Falls.

2010

The First National Bank in Sioux Falls continues its 125-year commitment to Sioux Falls and surrounding communities. To date, we have over \$1.1 billion in total assets, 270 employees, and a trust department that manages over \$2 billion.

Dear Trust Officer

Q: I have a special needs child. How can I make sure he is provided for without disqualifying him for government benefits?

A: Parents and grandparents of a child with a lifelong disability have a special estate planning challenge.

The best course, for many families, is to establish a “third-party” special needs trust. A “first-party” special needs trust is one established for oneself, with one’s own assets. The assets of first-party trusts must be used to repay state Medicaid agencies that have paid for medical services. No such requirement applies to third-party trusts that are created for others.

A special needs trust has to be fit into the estate plan as a whole. Very often the parents of a special needs child will provide that child with an enhanced share of the estate. Another approach is to divide the estate equally but supplement the provision for the special needs child with a life insurance policy, perhaps a second-to-die policy if both parents are living. This can be an affordable way to ensure the special needs trust will be funded at an adequate level for the child’s entire life.

The trustee needs to be familiar with the legal requirements of special needs trusts and with government benefit programs as well as investment management. For more details, contact us at rjcorcoran@fnbsf.com.

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Sign up for e-statements

We are offering \$20.00* per bankOn™ customer if you enroll ALL of your accounts for e-statements and disclosures by December 31, 2010. This includes checking accounts, savings accounts, consumer loans, and certificates of deposit.

To enroll for e-statements and disclosures:

- Gather account and loan numbers.
- Click on the options tab after logging in to bankOn and make sure your email address is updated.
- Click on the e-statements tab at the top of bankOn.
- Click on the link for the consent form at the bottom of the page.
- Complete the form.
- Watch for a welcome email as you will need to reply back to it.

After your statement or disclosure has been processed, you will receive an email notifying you that it is available to view online.

To view your e-statements and disclosures:

- Log in to bankOn.
- Choose an account.
- Click on the documents tab at the top of the page.
- Click on the link for the appropriate document.

*The one-time \$20.00 e-statement reward will be credited to your account within 10 business days once we verify that all your accounts are enrolled. The \$20.00 will also be reported on your 1099 INT. Once an account is enrolled for e-statements, it no longer is eligible for additional rewards.

Mark Your Calendar!

Upcoming Events

We will be participating in many fun community events over the next few months. Bring your grandchildren and great-grandchildren to see the Learning to Fly mascot in person at the one of the parades listed below. For a complete listing of Wabli’ sightings, visit our website at:

www.fnbsf.com/community/calendar-of-events.

June

- 5 – Crooks Community Days Parade (Crooks)
- 19 – Tea Pot Days Parade (Tea)
- 26 – Quarry Days Parade (Dell Rapids)

July

- 10 – Valley Springs Parade (Valley Springs)
- 15 – Moody County Fair Parade (Flandreau)

August

- 5 – Grandparents’ Day (Main Office)
- 14 – Looney Days Parade (Colman)



FirstNationalBank

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