

Important Dates

DEC.
24

**OFFICE & MARKETS CLOSING
EARLY AT 12:00 PM CST**
Wednesday, December 24th
Observing Christmas Eve

DEC.
25

OFFICE & MARKETS CLOSED
Thursday, December 25th
Observing Christmas Day

DEC.
31

**OFFICE CLOSING EARLY AT
4:00 PM CST**
Wednesday, December 31st

JAN.
1

OFFICE & MARKETS CLOSED
Thursday, January 1st
Observing New Year's Day

JAN.
19

OFFICE & MARKETS CLOSED
Monday, January 19th
Observing MLK Jr. Day

FEB.
2

TAX FORM MAILING BEGINS
Monday, February 2nd

FEB.
16

OFFICE & MARKETS CLOSED
Monday, February 16th
Observing Presidents' Day

Happy
Holidays!



As we celebrate this holiday season, we want to take a moment to express our heartfelt gratitude for your trust in us throughout the year. Trust and relationships are the foundation of our work and knowing you have confidence in our team to guide you on your financial journey is truly a privilege.

May this season bring you joy, peace, and time to enjoy the beauty of the holidays surrounded by those you love.

Thank you for choosing our team—we're honored to be part of your journey.

Wishing you Happy Holidays and a prosperous New Year!

Warm regards,

Nicole Olson

Nicole Olson, JD, CFP®
Chief Wealth Management Officer



TEAM UPDATE

We are pleased to share some important updates regarding our team structure. As we prepare for an upcoming transition, we're thrilled to announce the promotion of three outstanding team members who will step into new roles to ensure continuity and success of our department.

Nicole Smith will assume the role of Wealth Management Operations Officer and join our internal leadership team. Nicole will oversee both the Operations team and the administrative support team to ensure coordination and communication across the Department and lead efforts to continuously improve our internal systems, specifically related to the Trust Accounting system and CRM.



Nicole Smith
Wealth Management Operations Officer



Erin Trask
Trust Operations Supervisor

Erin Trask will move into the Trust Operations Supervisor role where she will coordinate the workflow of the daily processing and complete accurate and efficient daily operations functions.



Cally Peterson
Trust & Wealth Assistant Supervisor

Cally Peterson will take on the role of Trust & Wealth Assistant Supervisor continuing to drive excellence in the daily work of a Trust Assistant while also supporting the coordination and supervision of all client-facing support roles.

These promotions reflect their hard work, dedication, and the positive impact they've made on our team. Please join us in congratulating them on these well-deserved advancements. We would also like to take this opportunity to thank Amanda Berding, AVP, Trust Operations Officer, for her contribution to our success over the years. The changes above are happening as part of a restructuring of roles and responsibilities in light of Amanda's planned departure from her role at the beginning of the year. We appreciate her commitment to helping with the transition to ensure our team and our clients are set up to succeed.



IN THE COMMUNITY

In October, our Chief Wealth Management Officer Nicole Olson, JD, CFP®, was named the next President of the Iowa Trust Association (ITA). Nicole will chair the ITA in the upcoming new year and assume duties from former president David McAlpine.



Nicole Olson Named ITA President

On Friday, October 3rd, seven members of First Citizens Wealth Management teamed up with other members of the bank and Habitat for Humanity® of North Central Iowa to volunteer time and hard work to the construction of future housing in Mason City. Though it was a hot afternoon, our team was proud to help support a great cause in building a stronger community.



Habitat for Humanity® Volunteering

First Citizens hosted the Rural Economic Development Summit on Tuesday, October 14th. It was another very successful event dedicated to strengthening North Iowa's workforce and building a thriving rural economy. We were inspired by Paul Long's keynote on creating "Fundamism" in the workplace - bringing joy, purpose, and engagement into everything we do.



Rural Economic Development Summit

We completed another successful Give Thanks Food Drive during the first three weeks of November. Each branch contributed food and monetary donations to help make a meaningful impact in our communities just before Thanksgiving. We are proud to support the fight against food insecurity.



Give Thanks Food Drive 2025