QUARTERLY NEWSLETTER

TRUST DEPARTMENT

Ever Wonder What We Offer?

At First & Peoples Bank and Trust Company, our Trust Department is dedicated to helping families and businesses protect, manage, and grow their assets with confidence. We provide a wide range of services, including personal and corporate trusts, probate and estate administration, guardianships, conservatorships, and employee benefit trusts. Our team also offers retirement planning solutions such as self-directed, Roth, educational, and trusteed IRAs, along with investment agencies and discount brokerage services. Whether planning for the future, managing an estate, or supporting long-term financial goals, we are here to provide guidance and peace of mind every step of the way.

Quarter Three Overall Average Growth

11.05%

Let’s Break Down Trust Services

Trust Services are designed to help individuals, families, and businesses protect and manage their money, property, and other assets—both now and for the future. This can include things like managing an estate after a loved one passes away, setting up a trust to care for children or family members, planning for retirement with IRAs, or even handling investments on your behalf. In short, our Trust Department provides professional guidance to give you peace of mind that your financial wishes will be carried out with care and integrity.

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SUMER'S SUMMARY

STOCK MARKET OVERVIEW — QUARTER 3, 2025

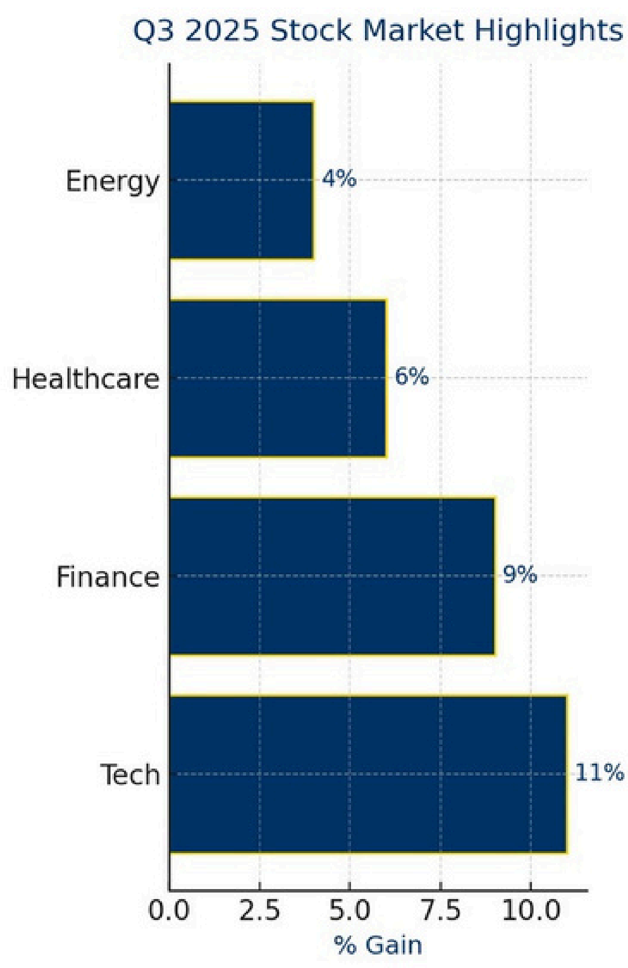
The U.S. stock market had a strong third quarter in 2025. Major indexes like the S&P 500, which tracks the performance of 500 large U.S. companies, rose about 9–11% from July through September. That means most big companies saw their stock prices go up.

A big reason for this growth was excitement about artificial intelligence (AI). Tech giants that work with AI, such as chipmakers and software companies, continued to lead the way, helping push the entire market higher. Investors also grew more confident since the Federal Reserve (the nation's central bank) started lowering interest rates making borrowing cheaper and encourages businesses and consumers to spend more.

Company profits were also improving. Many businesses reported higher earnings than last year, especially in the finance and technology sectors. Smaller and more affordable companies, known as small-cap and value stocks, also performed better than expected, showing that investors were looking for deals outside the biggest names.

However, experts still warn that risks remain. Some stocks, especially in technology, may now be overpriced, and uncertainty around future interest rate changes and global politics could still cause swings in the market.

Overall, the third quarter of 2025 was positive for investors, with growing optimism that the economy will continue to improve heading into the end of the year.



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