FIRST & PEOPLES BANK AND TRUST COMPANY

TRUST DEPARTMENT

QUARTERLY NEWSLETTER

Q4 Growth

Weighted Average

10.39%

"Every coin is a tiny time capsule, holding a piece of our history in the palm of your hand."

2026 Marks America's 250th Birthday!

You may have heard the buzz: the U.S. Mint is celebrating our nation's 250th anniversary this year with a spectacular release of new "Semiquincentennial" coins. From redesigned quarters to dual-dated pennies ($1776–2026$), everyone is looking to own a piece of this historic milestone.

Looking to start your collection? Look no further than the Trust Department.

While the world waits for the newest releases, we have a curated selection of "modern classics" available right here. These sets are perfect for those who want to gift a piece of history or complete a collection that has been years in the making.

Available in our Trust Department Now:

The State Quarter Collection:

- We have nearly all 50 states available in our 1-Quarter and 2-Quarter sets. These are the foundation of many great American collections!

Classic Mint & Proof Sets:

- We have high-quality sets from the early 2000s, including the 2005 Proof Set and the 1999–2005 Quarter Sets.

Specialty Nickels & Pennies:

- Don't miss our 2004 Nickel Sets and the 2005 "Westward Journey" Nickel Sets, along with various Penny Sets.

Unique Keepsakes:

- One (1) Kentucky State Necklace
- Three (3) Kentucky Bears & One (1) Wisconsin Bear (Plush collector sets)

Stop by the Trust Department this month to see these sets in person.

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SUMER'S SUMMARY

STOCK MARKET OVERVIEW — QUARTER 4, 2025

Quarterly Market Wrap-Up: Q4 2025

The final three months of 2025 brought a sense of "steadying the ship." After a year of big swings, the markets finished on a high note, though the leaders of the pack started to change.

The Big Picture: "Slow and Steady"

While the stock market didn't skyrocket in Q4 like it did earlier in the year, it continued to grow. Most major retirement accounts and portfolios finished 2025 with healthy gains. The big takeaway was a "broadening out"—meaning growth wasn't just coming from a few giant tech companies anymore, but from a wider variety of businesses and international markets.

3 Things You Should Know

- The Fed is Lowering Costs: The Federal Reserve (the "Fed") lowered interest rates again this quarter. This is generally good news for consumers, as it eventually makes things like mortgages and car loans a bit more affordable.
- A Shift Beyond Tech: For the last few years, a handful of massive tech companies did all the heavy lifting. This quarter, we saw more "boring" sectors and international companies take the lead. This is actually a sign of a healthier, more balanced market.
- Gold's Record Year: If you noticed the price of gold hitting the news, there's a reason. Gold had a historic year as investors looked for "safe haven" spots to put their money amidst global uncertainty.

What This Means for You

If you are a long-term investor, the message for Q4 was patience. Even though the economy slowed down slightly, the "soft landing" experts were hoping for seems to be holding steady. Diversification—having your money in different types of investments—was the winning strategy for 2025.

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