

NEWS RELEASE

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First National Introduces New Credit Card

(OMAHA, Neb., Oct. 23, 2008.)—First National Credit Card Center, Inc. (FNCCC), a subsidiary of First National Bank of Omaha, announced the launch of its latest product, Gas & Grocery Rewards, said Stephen Eulie, president.

“During this tough economic time, we want to provide relief to our customers by introducing a new credit card with features that give them the opportunity to earn credits to their accounts,” Eulie said.

For the first three billing cycles, Gas & Grocery Rewards cardholders will earn 10 percent back on qualifying gas and grocery purchases and 3 percent back beginning with the fourth billing cycle. On all other qualifying purchases, customers will receive 1 percent back. The percentage back will be automatically credited to the cardholder’s account in \$50 increments, according to Eulie. (For complete terms and conditions, please visit www.GasAndGrocery.com)

First National Bank recently launched its *Journey* advertising campaign to let customers know that the bank is there to help them reach their destination on whatever their journeys may be. The Gas & Grocery card is an extension of the campaign as it shows customers that First National is with them, every step of the way, said Eulie.

“Food and gas prices are high and it’s hard for Americans to keep up with this difficult economy,” he said. “As an ongoing commitment to our customers, we want to make things easier for them by making these costs more manageable.”

First National Bank is a subsidiary of First National of Nebraska, Inc. First National of Nebraska has grown into the largest privately owned banking company in the United States. First National and its affiliates have \$21 billion in managed assets and more than 8,000 employee associates located in 35 states. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

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