



# First in the Community 2015 Impact Report



First National Bank

Member FDIC

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*“We truly believe that in order for us to be successful as an organization our communities must also be successful.”*



First National Bank has always believed in doing the right thing and giving back to the communities we serve to ensure they are successful and continue to thrive.

These values are part of our Operating Philosophy and imbedded within our corporate DNA. We truly believe that in order for us to be successful as an organization our communities must also be successful. Therefore, we have maintained a passion and commitment toward giving back and helping those in need. We've remained first in the community by putting the community first.

Although our rich history of giving back spans nearly 160 years, I am pleased to introduce for the first time our annual "First in the Community Impact Report." This report summarizes our 2015 community contributions throughout our seven-state footprint (Nebraska, Iowa, South Dakota, Kansas, Colorado, Illinois and Texas) and the positive impacts our community partners achieved. In 2015 alone, we supported over 850 community organizations and our employees committed more than 25,000 hours of their time toward board service and volunteer activities.

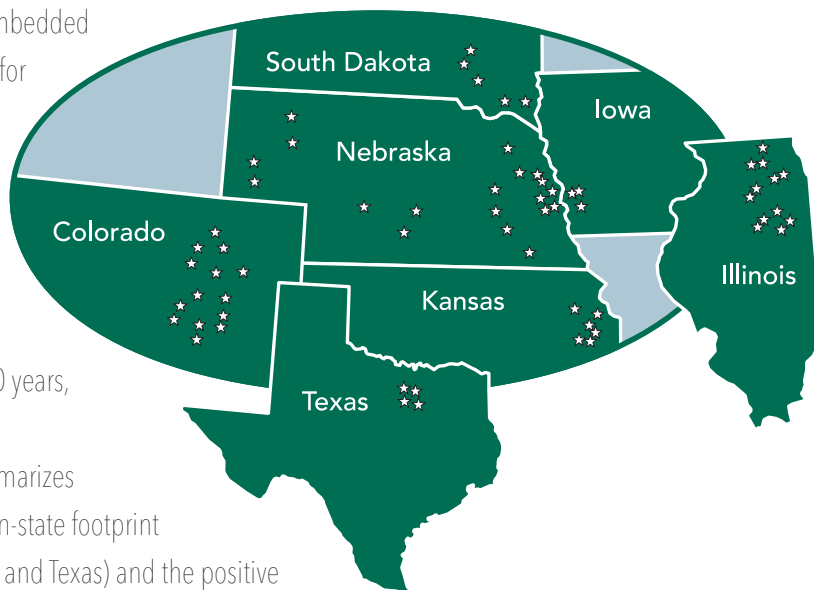
I am both proud and inspired by our 2015 impact results but I am even more excited about several new initiatives we have planned in the coming years and the positive impacts they will create. Stay tuned as we continue to share our annual impact results and further our commitment to the community.

Sincerely,



Clark Lauritzen  
Executive Vice President

## First National Bank Footprint



# Community Focus Areas

At First National Bank, we operate with the vision that when a community is successful, we will be successful. As a result, we've identified eight core elements of a successful community that we support. Independently each of these elements is an important component of a community, yet we realize they often impact one another. For a community to be successful, each one of these elements must be present and also work in harmony with one another.



## Stable Housing

Increase access to safe, affordable, and quality housing.



## Community Cohesion

Support events, activities, organizations, and initiatives that bind a community together.



## Vibrant Neighborhoods

Stimulate revitalization in blighted, underserved, and distressed communities.



## Access to Culture

Enrich people's lives through the arts, culture, humanities, and athletics.



## Educated Workforce

Strengthen individual core competencies that will drive economic self-sufficiency.



## Good Health

Increase access to health care and support research to cure diseases.



## Strong Local Economies

Grow local economies through small business development and job creation.



## Sustained Environment

Reduce negative impacts on the environment and take strides to improve it.

In 2015  
First National Bank contributed

**OVER  
\$19.7  
MILLION**

back to our communities:

**\$4.2 million  
in sponsorships**

that support access to arts, culture, humanities,  
and athletics.

**\$3.8 million  
in donations**

to programs that focus on creating an educated  
workforce, strong local economies, stable housing,  
vibrant neighborhoods, good health, access to culture,  
community cohesion, and a sustained environment.

**\$11.7 million  
in investments**

to community development partners in the form  
of charitable grants and investments that focus  
primarily on building an educated workforce,  
strengthening local economies, providing stable  
housing, and building vibrant neighborhoods. In  
addition, First National Bank has more than \$44.4  
million in outstanding community development  
investments across all of the communities we  
serve dating as far back as 1992. New investments  
are being made each year.

**115+  
employee-led financial  
education classes**

were held which brought 2,200 individuals closer to  
self-sufficiency.

**25,000+  
employee volunteer hours**

were spent serving on non-profit boards and  
volunteering for charitable events held throughout  
the year.

# Stable Housing & Vibrant Neighborhoods

A stable home is a foundation for well-being. When a home is affordable, families can spend more time and resources on medical care, nutritious food, transportation, and child care, as well as the discretionary things that make life enjoyable. Likewise, a vibrant neighborhood is safe, promotes opportunities to engage with others, is diverse and has character, and is aesthetically pleasing. Living in a vibrant neighborhood creates a sense of belonging and security. To support stable housing, First National Bank invests in resources that contribute to affordable housing development, housing rehabilitation, homeownership education, and foreclosure prevention programs and

services. To promote and develop vibrant neighborhoods, First National Bank targets its investments, grants, donations, and sponsorships to key neighborhoods that are struggling the most.

## In 2015

**we contributed over \$125,000 in sponsorships, \$23,000 in donations, and \$8 million in community development grants and investments to community partners who are dedicated to creating and maintaining stable housing and vibrant neighborhoods. Last year, our community partners were able to build and rehab:**

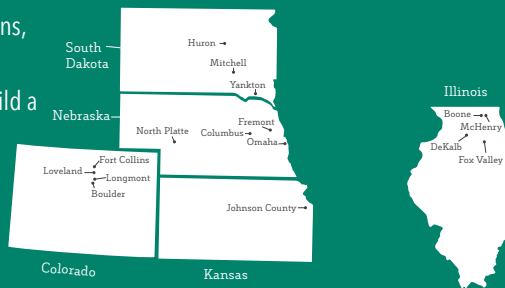
 **868**  
Housing Units



## Habitat for Humanity - Making a Community Impact

We are committed to providing stable housing in all of the markets we serve and our ongoing support of Habitat for Humanity is proof of that commitment. In 2015 alone, we gave over \$1.5 million to support local Habitats across our footprint in the form of sponsorships, donations, grants, and loan purchases. Because of our ongoing commitment, in 2015 we helped build a total of 37 homes across four states.

Plus, 434 of our employees volunteered over 3,800 hours of their time to help with the building process.





### Julie's Story - Making a Personal Impact

Julie was sober for 4 ½ years. When she started she had no job, no car, and no future goals. Since then, everything has changed. Julie spent a year at Restored Hope where they teach single mothers how to become self-sufficient. It was there that she learned about Habitat for Humanity of Omaha. Julie filled out an application and was accepted into the program. She took the required classes at night after work and began accumulating the necessary 250 hours of Sweat Equity on Saturdays. Being accepted into Habitat has motivated her to clean up her credit, save money, and to work hard. Soon she moved into her new home with her three young children where they have a huge yard for them to play safely.

### Global Village Trip - Making a Global Impact

Our support of Habitat for Humanity reaches beyond our banking footprint. In September 2015, twelve First National Bank employees went on a ten day Global Village Trip to China where they spent a week in Jianyang City and traveled to a nearby village to build a home for a family in need.



# Educated Workforce

With an education in hand, individuals are given an opportunity to work, earn a livable wage, support their families, and be financially self-sufficient. First National Bank supports adult basic education, vocational and employability training, life skills education, and youth educational programs.

## In 2015

**we contributed over \$146,000 in sponsorships, \$1.2 million in donations and \$965,000 in community development grants to community partners who are committed to building an educated workforce. Last year our community partners were able to bring:**

**8,134** 

**People Closer to Self-Sufficiency**



## Urban League of Nebraska

In 2015 First National Bank partnered with The Urban League of Nebraska by providing a \$40,000 grant to benefit their "Career Boot Camp" program. This program provides low-income participants with the job readiness skills needed to attain a career in the customer service or manufacturing fields, two of the industries identified by the Nebraska Department of Labor to promote growth in the Omaha metropolitan area. The "Career Boot Camp" program focuses on promoting a strong work ethic and positive values by incorporating components of "Bring Your A Game to Work," an evidence-based program comprised of seven foundational workplace values and behaviors – attitude, attendance, appearance, ambition, accountability, acceptance, and appreciation. Participants received one-on-one training during the program which included topics such as behavior and dress code coaching, resume workshops, and interview preparation classes. Some of these classes were taught by First National Bank employees. Participants also received a "Ready to Work" package containing professional clothing, portfolios, and flash drives. Class members who displayed "A Game" behaviors were given a weekly stipend.

The program attained an 81% graduation rate with 48 of the 59 enrolled participants graduating. Prior to enrollment in the program, 84% of the participants were earning an income below 100% of the Federal Poverty Level (\$24,250 for a family of 4). After completing the program, 83% (40) graduates were employed full-time, with an average annual income of \$28,000, 15% higher than before they started the program. Ten of the graduates were hired by First National Bank.

# Strong Local Economies

A strong local economy is one that boasts a variety of business types and sizes, producing an array of goods and services, and is home to stable employment, a good livable wage, encourages entrepreneurship, and is always growing. To contribute to the strength of our local economies and to create jobs, First National Bank invests in the strategies that create and grow local businesses through training, technical assistance, education, and microfinance.

## In 2015

we contributed over \$157,000 in sponsorships, \$429,000 in donations, and \$2.74 million in community development grants and investments to help build strong local economies. Last year our community partners were able to achieve the following results:

**4,166**   
**Jobs Created or Retained**

**157**  **1,953**  
**New Businesses Businesses Served**



### Nebraska Enterprise Fund

Chad Fosdick opened an appliance, furniture, computer, and phone rent-to-own store called Premier Rental Purchase in 2014 with loans from First National Bank North Platte and Nebraska Enterprise Fund (NEF). The company had a successful first year and quickly exceeded their sales and revenue goals. Premier Rental Purchase started with four employees, but had to add two additional jobs within the first year to accommodate for their growing business.

The company's success continued throughout 2015 when their year over year revenue doubled. They also realized there was a lack of appliance repair services within the community. Instead of referring those customers to repair companies outside of North Platte, Premier Rental Purchase thought outside of the box and decided to open their own appliance repair shop – Mr. Appliance. This new wing of the business created two additional jobs, both of which were filled by North Platte residents. Between the two companies, Chad is on target to achieve a 50% increase in revenue in 2016.

Chad's success goes beyond what his businesses achieve. Chad is also an active member of his community and gives back to those in need by repairing appliances at no cost for Bridge of Hope and supports the Wounded Warriors Regiment and Project Everlast.

# Community Cohesion

A successful community is one that embodies the definition of community: a place of fellowship with others as a result of sharing culture, interests, and goals. A community provides unity among the things that bind us together. To build community cohesion, First National Bank supports events, activities, organizations, and initiatives that are unique and important to our local communities.

**In 2015**



we contributed over \$101,000 in sponsorships and \$579,000 in donations to help build community cohesion. Because of our contributions:



## Taste of Fort Collins

First National Bank's Taste of Fort Collins started in 1997 as a one day event on The Oval at Colorado State University and attracted just a few thousand people. With attendance and popularity steadily increasing over time, The Taste of Fort Collins is now a three day event and is widely regarded by the city's residents and government as the official kickoff to summer and a reminder of the amazing town in which they all live. In 2015 the event attracted more than 55,000 people who enjoyed local food, vendors, attractions, and national music - all while coming together as a community to support local non-profits. Much of the event's success is made possible through First National Bank's title sponsorship. Additionally, First National Bank offers free admission to First National Bank customers. In 2016, The Taste of Fort Collins is expected to attract more people than ever before!

# Access to Culture

Whether it is enjoying a day at the zoo, taking in a play, or attending a local sporting event, experiencing the culture our communities have to offer is what makes our communities unique and prosperous. To ensure our communities offer exciting, unique, and stimulating opportunities for its residents, First National Bank supports local arts, theater, and even our local athletics.

## In 2015

**we contributed over \$3.4 million in sponsorships and \$629,000 in donations to help infuse the experience of culture into our communities.**

### Bringing Back Middle School Athletics

First National Bank partnered with the Shawnee Mission School District in Johnson County, KS to help bring back middle school athletics. Our \$25,000 sponsorship in 2015 assisted with



purchasing uniforms and equipment, making improvements to athletic fields, and leveraged our sponsorship of Kansas University athletics to create memorable experiences for the students via mascot appearances, game ticket giveaways, and more. The athletics program to date has given over 1,300 students the opportunity to participate in middle school athletics, learn new skills, the importance of teamwork, and achieve good health. All of these lessons will last a lifetime.

### Supporting the Collegiate Athlete

First National Bank's support of collegiate athletics dates back several decades beginning with the University of Nebraska at Omaha. Over the

years, our support has increased in both geography and dollar amount because of our belief that collegiate athletics unite local fan bases consisting of students, faculty, alumni, like-minded individuals, and future community leaders, which ultimately creates community cohesion. In 2015, we awarded more than \$2,460,000 in sponsorships and donations to support college athletics at eight schools across four of the states we serve.



# Good Health

A healthy population results in an economically successful community; healthy employees are more productive employees, cost their employers less, and cost the community less through decreased health insurance premiums and fewer unpaid emergency room visits. To increase positive health outcomes, First National Bank provides support to organizations that are working to create access to health care services, make life more comfortable for the ill, and those that are working to find a cure to diseases.

## In 2015

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**we contributed over \$130,000 in sponsorships  
and \$566,000 in donations to organizations  
committed to achieving good health.**

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### Breast Cancer Awareness

First National Bank supported Breast Cancer Awareness month in October with various cause marketing efforts across all of the communities we serve. Through the use of our websites, social media channels, and branches we were able to help spread awareness of breast cancer and encourage people to understand their breast cancer risk. Seven of our employees were able to inspire others as well as create hope and awareness by sharing their own personal breast cancer survival stories through these channels. In Omaha, Nebraska we partnered with Medical Imaging Consultants to provide free mammograms to 44 underserved individuals at the One World Community Health Center and the Charles Drew Health Center.

# Sustained Environment

The communities we serve include the earth and air around us and a successful community recognizes that their success will not be sustained without a stable environment. To sustain the environment, a community must engage in proactive efforts to decrease its negative impacts on the environment, and where possible, take strides in improving its physical environment.

## In 2015

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**we contributed over \$17,700 in sponsorships and \$260,000 in donations to help sustain our environment. These contributions supported various nature conservation efforts, community beautification projects, and parks and recreation districts across our footprint. Sustaining the environment continues to be an important objective for First National Bank as we already have several new projects planned for the years to come.**

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## A Look Ahead

Between 2016 & 2020,  
First National Bank will invest

**\$85 MILLION  
& 100,000  
VOLUNTEER  
HOURS**

into organizations, programs, and initiatives  
that are creating successful communities.

Over the five-year period, we hope to  
achieve the following goals using these  
financial and human capital investments:

**5,000**

### **housing units**

in communities across our footprint will be constructed, rehabilitated, and developed using monetary investments and grants donated to organizations who develop homes.

**25,000**

### **jobs**

will be created or retained in communities across our footprint via targeted investments and grants to community partners who help grow small businesses through training, technical assistance, and loans.

**50,000**

### **adults & young adults**

will be a step closer to self-sufficiency through vocation training, employability skills training, adult basic education, and other life-skills education, such as financial education, which will all be made possible through grants, donations, and sponsorships to community partners delivering these programs and services across our footprint.

**1,000**

### **community events**

such as parades and festivals will take place across all of the communities we serve with the help of First National Bank sponsorships.

# Request for Support

If you are affiliated with an organization that focuses on building one of the eight core elements of a successful community and would like to apply for support from First National Bank, please visit the appropriate website below:

Omaha - [firstnational.com/community](https://firstnational.com/community)

Kansas - [fnbk.com/community](https://fnbk.com/community)

Colorado - [1stnationalbank.com/community](https://1stnationalbank.com/community)

Illinois - [fnbil.com/community](https://fnbil.com/community)

Texas - [fnsouthwest.com/community](https://fnsouthwest.com/community)

North Platte - [fnbnp.com/community](https://fnbnp.com/community)

Columbus - [fnbneb.com/community](https://fnbneb.com/community)

Fremont - [fnbfremont.com/community](https://fnbfremont.com/community)

Platte Valley - [fnbplattevalley.com/community](https://fnbplattevalley.com/community)

South Dakota - [fnbsd.com/community](https://fnbsd.com/community)

