



First in the Community

2016 IMPACT REPORT



First National Bank

TABLE OF CONTENTS

4 Memo from Clark Lauritzen, President

5 Community Vision

6 2016 Community Giving & Impacts by Community Element

6 Strong Local Economies

7 Educated Workforce

8 Stable Housing & Vibrant Neighborhoods

10 Community Cohesion & Access to Culture

12 Good Health

13 Sustained Environment

14 Employee Giving & Volunteerism

15 Faces of Giving

16 Financial Education

17 Together We Can Make a Difference

17 Habitat for Humanity Global Village Trip

18 Community First Awards

19 Request Support

Being a bank means so much more than specializing in deposits and loans. Banks have the distinct ability to serve as key connectors to stability, growth, and hope within their communities by helping support individuals, equipping business owners, participating in community development, and elevating the spirit and quality of life for others.

At First National Bank, we know that our success is dependent upon the success of our communities and we therefore strive to set a standard in banking that serves the greater good. Actively supporting our communities is an element of this standard that has been deeply embedded in our culture for 160 years.

As I look back on our community investments in 2016, I am proud of the strong partnerships and the meaningful impacts realized through dedicated community organizations, loyal customers, and passionate employees. While this report shares both individual achievement and collective impact, it's also a reminder that work remains to be done. At First National Bank, we understand that there are many ways to serve our communities, but in all ways, it's a privilege for which we remain grateful. We look forward to building upon our partnerships to maintain the success of our communities in 2017 and beyond.



Sincerely,

A handwritten signature in dark ink that reads "Clark Lauritzen".

Clark Lauritzen
President

COMMUNITY VISION

At First National Bank, it is our vision that the communities we serve will be strong and successful. We partner with community leaders and direct our investments to proven efforts in the eight interconnected elements of a successful community below. By doing so, we can be assured we're helping where need is greatest and results are best realized.

 Strong Local Economies	 Educated Workforce	 Stable Housing	 Vibrant Neighborhoods
 Community Cohesion	 Access to Culture	 Good Health	 Sustained Environment

2016 COMMUNITY REINVESTMENT SUMMARY

In 2016, we made a commitment to reinvest a total of \$85 million back into our communities by 2020. We are pleased to report that in 2016, we reinvested more than \$30 million to community organizations working to strengthen our communities.

\$20 million was reinvested in the form of new community development investments, bringing our outstanding community development investment total to \$63 million. New investments are being made each year.

\$5.8 million was reinvested in the form of donations and community development grants.

\$4.2 million was reinvested in the form of sponsorships.



STRONG LOCAL ECONOMIES

Successful communities foster strong local economies by being home to local businesses of all sizes and types that produce a variety of goods and services. The success of these businesses has a direct impact on the community as recognized through job creation, employment levels, housing, culture, and the general exchange of goods and services.

In 2016, First National Bank invested \$5.2 million with community partners who are working to create and grow local businesses through training, technical assistance, education, and micro-finance. Highlighted below is an example of how our communities put these dollars to work.

Fox Valley Entrepreneurship Center

Illinois's Fox Valley Entrepreneurship Center operates with the mission of making Fox Valley a place to start and grow thriving businesses that strive for excellence and innovation. First National Bank partners with Fox Valley Entrepreneurship Center to support their 90-Day Accelerator Program, which includes training and advisory services, strategic introductions, financial planning, intellectual property protection, marketing, sales, and strategic growth.



Last year, Fox Valley Entrepreneurship Center successfully assisted nine small businesses with annual revenue less than \$1 million via 234 individual coaching sessions. As a result, they were able to assist in the creation of 34 full- and part-time jobs. An example of their success is Tentinger Landscapes in Aurora, Illinois. After participating in the program, Tentinger Landscapes' revenue grew nearly 70% year over year. Additionally, they created four new jobs and are expected to grow past \$1 million in annual revenue by the end of 2017.



IN 2016

We made a commitment to help our community partners create and retain 25,000 jobs by 2020.



In the past year, our community partners were able to create 4,054 jobs and 63 new businesses, and serve an additional 4,049 businesses.

EDUCATED WORKFORCE



An individual's life- and job-skills have a direct tie to their employment status and overall financial wellness. When an individual has the skills they need to obtain employment, they have the opportunity to support themselves and those who depend on them. In turn, these individuals play a critical role in supporting their local economy.

At First National Bank, we seek partnerships in the area of education, training, and life-skills improvement that help individuals gain employment, advance their careers, and improve their financial well-being. In 2016, we invested \$1.9 million in organizations who are working to achieve these outcomes such as Operation Hope and FFA.

Operation Hope

Operation Hope improves the economic quality of life for low- and moderate-income individuals and families through a variety of financial wellness programs. In May 2016, First National Bank partnered with Operation Hope, Inc., to offer Hope Inside – an in-branch service that provides financial education, debt management, credit counseling, and other financial empowerment services to individuals in the Omaha community. This program was the first of its kind in the area and since its inception, more than 130 individuals have participated with the goal of decreasing debt, increasing savings balances, and increasing credit scores.



FFA



Last year, we partnered with FFA by funding curriculum development and sponsoring the 2016 National Supervised Agricultural Experience (SAE) Summit in Omaha, Nebraska. The Summit was attended by local, state, and national leaders in agricultural education, representing 15 states. They collaborated to build a new framework to provide agricultural students foundational experiences in career preparation and planning, personal financial management, workplace safety, as well as exposure to internships, entrepreneurial ventures, research opportunities, leading a school-based enterprise, and developing and implementing an intensive service learning program. FFA is looking to implement the new framework in the 2017-2018 school year.

IN 2016

We made a commitment to help our community partners bring 50,000 people closer to self-sufficiency by 2020.



In the past year, our community partners were able to bring 18,042 individuals closer to financial wellness.



STABLE HOUSING & VIBRANT NEIGHBORHOODS

Access to stable and affordable housing in a safe and vibrant neighborhood is the foundation of a family's well-being. When a home is affordable, families have more to spend on other important things such as food, health, transportation, childcare, and entertainment.

At First National Bank, we believe that home is where an individual's story begins. Last year we invested \$17 million across a seven-state area with leading community organizations who work to bring neighborhoods back to life, increase availability of affordable housing, and provide homeownership education and foreclosure prevention services to those who desire to own their own home.

REVITALIZING NORTH OMAHA

First National Bank's story began in Omaha, Nebraska, so we have a passion for keeping the historic northern part of the city vibrant. With the help of many community members, corporations, and private citizens, North Omaha's success continues to move forward. Here are a few examples of how we supported North Omaha in 2016.

Omaha Economic Development Corporation

The Omaha Economic Development Corporation's Fair Deal Village MarketPlace, which opened in November 2016, is bringing life back to the once vibrant North 24th Street business corridor.



The Fair Deal Village MarketPlace is a retail space comprised of repurposed shipping containers that house the iconic Fair Deal Café, a grocery store selling fresh meat, produce and dairy, as well as eight microbusinesses. The Fair Deal Village MarketPlace is expected to attract heavy foot traffic to the area with its offering of specialty shops, food vendors, and experiential events. First National Bank helped support the development through grants that offset design and development costs.

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Habitat for Humanity of Omaha



The Kountze Park neighborhood, originally developed in 1882 by one of First National Bank's founders, Herman Kountze, is a twelve-block area that became the site of Habitat Omaha's largest and most geographically focused development projects to date. The site was selected because of the large amount of blighted and abandoned properties. The revitalization effort began in 2014 and will be completed in 2019. Thus far, 57 properties have been acquired, 18 blighted homes have been demolished, 37 homes have been built, 11 homes have been renovated, and 54 homes received repair or beautification efforts. First National Bank helped support the revitalization effort

through a combination of donations, grants, community development investments and employee volunteer hours.

First National Bank expanded our partnership during the 2016 holiday season by encouraging our customers and the community to help others realize their dream of owning a home by making a donation to Habitat for Humanity of Omaha. During the six-week campaign, Habitat Omaha saw a 156% annual increase in donations and a 32% increase in individual donors. In addition, we held a lighting festival within the Kountze Park neighborhood where we hung lights on 14 homes within the newly revitalized area.



75 North

Seventy Five North Revitalization Corp. (75 North) was established in 2011 to lead the redevelopment of North Omaha's Highlander neighborhood. Its organizational mission is to break the cycle of poverty and community deterioration by facilitating the creation of a healthy, sustainable, mixed-income neighborhood complete with a thriving neighborhood school, recreational facilities, and other amenities that will attract new public and private investment to the community. With help from the Omaha community, including grants and investments from First National Bank, 75 North broke ground on the first and second phases of development in 2016, beginning construction on more than 100 apartment units and a large-scale community center called the Accelerator. Both phases will be complete in early fall 2017. In total, 75 North will construct roughly 300 units of mixed-income rental and for-sale homes. 75 North has also invested heavily in the turnaround of neighboring Howard Kennedy Elementary School which is implementing a STEAM curriculum with a focus on project-based learning.



IN 2016

We made a commitment to to help our community partners build, rehabilitate or finance 5,000 homes by 2020.



In the past year, our community partners were able to build, rehabilitate, or finance 1,076 homes.



COMMUNITY COHESION & ACCESS TO CULTURE

Cities with rich cultural offerings and community events attract people and feed their souls. They create a sense of belonging and identity with others through shared interests and goals. Whether it is taking in a play, watching a local sporting event, or attending a community festival, enabling individuals to experience the things that make a community unique and exciting help it thrive.

In 2016, we invested \$5.2 million with community partners who work to create access to experiences that enrich people's lives through exposure to the arts, cultures, humanities, and athletics. Below are a few examples of how our partners were able help their communities prosper.

Oswego PrairieFest

PrairieFest in Oswego, Illinois, is a four-day community celebration with a 29-year history. Coordinated by the Oswegoland Park District, PrairieFest is the largest event in the area attracting more than 75,000 people over the course of the weekend. Attendees are given the opportunity to learn about new businesses, attend free concerts, enjoy carnival rides, and taste a variety of delicious food offerings – all with free admission and parking. First National Bank is proud to help enhance this event by serving as its Presenting Sponsor.



Supporting Collegiate and Professional Athletics

At First National Bank, we believe that experiencing athletic events creates community cohesion by bringing like-minded individuals together in support of their local teams. Whether at the collegiate or professional level, athletics bring members of a community together, draw people into the community, and ultimately support the strength of the local economy. In 2016, we invested more than \$3 million in sponsorships and donations to support professional and collegiate athletics across our footprint.

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Omaha Symphony

The Omaha Symphony is currently in its 96th season of serving the Omaha metropolitan area and First National Bank is proud to be a longstanding supporter. Most recently, our partnership supports Symphony Rocks, a concert series which is attended by more than 7,500 concert goers per year and pays tribute to the greatest bands, classic albums, and favorite pop music of the '60s, '70s, and '80s.



Our partnership also supports seven core education and community engagement programs that reach more than 30,000 participants each year. These diverse programs, which equate to 121 concert experiences and 49,069 employee hours, are generally performed outside of the concert hall for individuals of all ages across the Omaha community.



Barktoberfest

Barktoberfest, in Shawnee, Kansas, is a day-long community event organized by 99.7 The Point for dogs and their families. More than 7,000 people and their furry friends descended on Shawnee Mission Theatre In The Park to raise money for Wayside Waifs, a local pet shelter. Attendees enjoyed performances by local and national musicians. First National Bank helped bring this event to life in 2016 by serving as the Presenting Sponsor. In addition, we partnered with Spay Neuter Kansas City to help them offer free microchipping for nearly 100 dogs.

IN 2016

We made a commitment to help create access to 1,000 community events and activities by 2020.



In the past year, our community partners hosted 198 community parades, festivals, gatherings, and other events.

When an individual's mind and body are well, they have the ability to focus their energy on achieving wellness in other aspects of life. Whether through obtaining an education, seeking employment, or starting a business, a healthy population promotes a strong and healthy community.

First National Bank seeks positive health outcomes by partnering with organizations who work to create access to healthcare services, find cures to diseases, provide adequate nutrition, and ensure an individual's general well-being. In 2016, we reinvested more than \$720,000 to community partners to support these outcomes. Below is one example of the great work one of our partners is doing to help create access to nutrition.

Empty Bowls

The Empty Bowls event, which is hosted by Food Bank for Larimer County, raises awareness of the thousands of people in the area that face a shortage of food throughout the year. The annual event started 20 years ago in an art class at Lopez



Elementary School when the school's art teacher inspired his students to create empty bowls to represent those who didn't have enough to eat. Since then, area artists have worked together to support the event and the fight against hunger in the community.



Since its inception, Empty Bowls has raised \$775,000 for the Food Bank's hunger-relief programs which feed more than 1,000 people every day. In 2016, First National Bank's partnership provided the equivalent of \$50,000 worth of food to individuals and families in need.

A community includes the earth and air around it. A sustained environment provides a stable place for people to live, work and play for generations. To help sustain the environment, First National Bank engages in proactive efforts to decrease our carbon footprint while also partnering with community organizations that are dedicated to sustaining and improving the environment.

In 2016, we invested more than \$325,000 to support various nature conservation efforts, community beautification projects, and parks and recreation services across our footprint.

DUCKS UNLIMITED

Ducks Unlimited is currently working on major conservation initiatives in Nebraska and South Dakota. These projects will span a four-year period and are focused primarily on conserving wetlands and grasslands and the benefits they provide, such as clean water, carbon storage, wildlife habitat, and biodiversity. In 2016, First National Bank supported these efforts via a donation and we have committed to sustaining this gift through the completion of the project.

The Heartland Heritage and Habitat Initiative (Nebraska)

is focused on conserving wetlands in critical areas, large rivers that provide a sustainable future for waterfowl, and the highly productive seasonal wetlands across the region such as the Stanton County Wood Duck Wildlife Management Area. These restoration efforts require sediment excavation and invasive species removal from the wetlands, installation and repair of water-control structures, and removal of two berm areas that are hindering wetland functionality.



The Preserve Our Prairies Initiative (South Dakota)

is focused on preserving the wetlands in the Prairie Pothole Region that provide important breeding habitat to North America's waterfowl. Many of the wetlands have been drained, converted to tilled crops, or are at high risk of drainage. Ducks Unlimited will protect and restore the wetlands by working with landowners to place conservation easements in high risk areas and restore and protect previously drained wetlands in priority landscapes. They will also work with farmers to promote farming practices that are beneficial to breeding waterfowl.

EMPLOYEE GIVING & VOLUNTEERISM

Giving back to the community and helping those in need is deeply embedded in the culture of First National Bank. Our employees bring these values to life and live by them every day by serving and supporting organizations across our footprint. In 2016, First National Bank employees volunteered more than 36,000 hours of their personal time serving organizations such as the United Way.

United Way

The United Way is a worldwide organization that improves lives by mobilizing the caring power of communities around the world to advance the common good. They go beyond temporary fixes to create lasting change in communities. By bringing people and organizations together around innovative solutions, The United Way impacts millions of lives every year.



Locally, during annual United Way campaigns, First National Bank and employees across all of our markets come together as one to help make lasting impacts in our communities.

IN 2016

We contributed more than \$1 million to United Ways across our footprint. Of that contribution, \$750,000 was donated by our generous and caring employees. Additionally, 165 First National Bank employees volunteered more than 700 hours of their time to improve the lives of others.

FACES OF GIVING

When our employees volunteer and serve on boards of community organizations, they become key components to helping our community partners realize lasting and meaningful impacts. We are proud of all of our employees for their hard work and dedication to helping keep their communities strong. Examples of their commitment to the community span across our entire footprint and serve various types of organizations:



Monty Meduna
Senior Advisor, Business Banking,
Colorado
Habitat for Humanity of the St. Vrain Valley
Longmont Economic Development Partnership
Children First of the Rockies

"It's important to me, both personally and professionally, to be involved, and to help make a positive difference in the community in which I live and work."



Scott Williamson
Mortgage Loan Originator, Lincoln
NeighborWorks Lincoln
CenterPointe
Habitat for Humanity ReStore Lincoln
TeamMates Mentoring Lincoln

"Serving and giving back to the community have nothing to do with trying to get business. If that is your motive, you are doing it for the wrong reasons. It has everything to do with being passionate about a cause and wanting to help people. It has to be from the heart."



Bryan Biederman
Branch Manager, Iowa
IWCC Small Business Development Center
TeamMates of Omaha
Council Bluffs Housing Trust Fund
Council Bluffs Convention & Visitors Bureau
Council Bluffs Chamber of Commerce
Heartland Family Service

"I am so fortunate to have grown up in such a wonderful & caring community that I feel I have an obligation to give back."



Gary Evans
Advisor, Commerical Banking, Illinois
River Valley Workforce Investment Board
DeKalb County Economic Development
Corporation
Family Service Agency

Kishwaukee Family YMCA
The Workforce Connection, Sycamore Chamber of Commerce

"I am honored to represent First National Bank on these boards as well as serve on committees for other worthwhile organizations in hopes to make our communities a better place to live."



Pam Browning
Director, Commerical & Agribusiness
Banking, South Dakota
Greater Huron Development Corporation
Huron Regional Medical Center Foundation
Huron Community Foundation

Huron Chamber of Commerce Agricultural Committee

"Volunteering is good for the spirit and provides us with a lifetime of satisfaction, contentment and personal growth. It truly energizes me. We should be valued by what we give back, not what we take."



Lance Polk
Director, Commerical & Agribusiness
Banking, North Platte
Mid-Plains United Way
Great Plains Health Hospital Board
North Platte Area Chamber Ambassadors

"Serving on non-profit boards has been a very humbling and rewarding experience for me. I would recommend it to anyone who is presented the same opportunity as it will open your eyes to the reality of everyday struggles faced by many individuals."

FINANCIAL EDUCATION

At First National Bank, we believe it is our duty to share our financial knowledge with others so that they can move toward financial wellness. We collaborate with schools and community programs across our footprint to teach financial skills such as budgeting, saving money, and managing credit. Each year, with the help of hundreds of expert employee volunteers, we are able to provide thousands of individuals financial and life-skills education through initiatives such as Teach Children to Save Day.

Teach Children to Save Day

As part of our commitment to financial education and in support of Teach Children to Save Day, 80 dedicated First National Bank employees volunteered at 50 schools across our communities to teach 3,200 children the importance of smart saving and spending. It was a rewarding experience for employees and their feedback proves the children gained an understanding of the importance of saving and spending wisely:



"Teach Children to Save brought up many conversations with the children on the importance of savings, and it amazed me at how much the kids think of the future. Some drew a picture of a video game or scooter that they wanted to save for, but several wanted to save for college or even a house! This was a great way to get the children thinking about their future."
-S. Osborn, Grand Island, Nebraska

"What I will remember most is hearing what some kids said they spent their money on. For some, it was to give it to their parents or grandparents for food or gas. I will also remember the impact it left on the kids as throughout the rest of the day, they were talking about what they were going to save their money for!"
-J. Zimmerman, Fort Collins, Colorado



TOGETHER WE CAN MAKE A DIFFERENCE

In order for a community to succeed, all members must be working together for the greater good. In 2016, we invited customers and members of our communities to join us in giving back - locally and across the world. Together we truly are making a difference.

HABITAT FOR HUMANITY GLOBAL VILLAGE TRIP



For the sixth consecutive year, First National Bank employees participated in Habitat for Humanity Global Village trip to help build homes for families around the world. Past builds were in China, Haiti, Macedonia, Paraguay, and Romania. These trips introduced our employees to life-changing and unforgettable experiences.

In 2016, six of our customers joined six First National Bank employees on a trip to Sophia, Bulgaria. The trip attendees were selected via an application process that demonstrated their strong dedication to volunteerism and commitment to helping provide safe, affordable housing to those in need.

While in Bulgaria, our customers and employees not only built a home for a deserving family, but also built new relationships, experienced a new culture, and developed a deeper passion for serving their own communities. It is our goal that they will also motivate more people to volunteer.

"This trip allowed me to heal. Throughout the weeks I was there, I was able to see the graciousness of humanity's hearts. I remembered that helping others matters. I had the opportunity to work side-by-side with the family we were helping, supporting, loving."
- Ashley Kehler, Lincoln, NE

"The only way to help fix the problem of substandard housing is by building one house at a time, and I am proud to do my part. I am so grateful to First National Bank of Omaha for this opportunity, and for their commitment to building a stronger community, both locally and globally. It was truly an unforgettable first."
- Cortney Christensen, Omaha, NE



Customers: Cortney Christensen and Kerry Ecklebe, Omaha, Nebraska; Victor Dzirasa, Fort Collins, Colorado; Ashley Kehler, Lincoln, Nebraska; Diane Mora, Overland Park, Kansas; and Patricia Poorten, Sycamore, Illinois. Employees - Zuhair Khan, Pavlin Netsov, Shane Roberts, Chad Williams and Carrie Zoucha, Omaha, Nebraska; Ashley Tafoya, Fort Collins, Colorado.

IN 2016

More than 7,500 individuals received financial education from First National Bank employees who spent 1,200 hours leading 309 financial education programs.

COMMUNITY FIRST AWARDS

First National Bank is committed to partnering with nonprofit organizations to create positive impacts in the communities we serve, but we also recognize there are countless other nonprofit organizations making positive impacts on their own each and every day. In 2016 we set out to celebrate those impacts and help them grow by launching the Community First Awards.

The Community First Awards was a social media campaign where the community at large was invited to nominate local nonprofits that were making significant contributions to the success of their communities. We received a total of 425 nominations. The top nominations were then presented for a public vote. More than 22,000 public votes were cast and one winner and one runner-up were selected from each region within our footprint. The winning nonprofits in each area received a \$10,000 cash donation and the runners-up received a \$2,500 donation, for a grand total of \$50,000 to help increase their positive impacts and inspire others to give back.



NEBRASKA & SOUTH DAKOTA

Winner



Runner-Up



KANSAS

Winner



Runner-Up



ILLINOIS

Winner



Runner-Up



COLORADO

Winner



Runner-Up



REQUEST SUPPORT

If you are affiliated with an organization that focuses on building successful communities and would like more information about First National Bank’s community giving or apply for support, please visit the appropriate website below based on your organization’s geographic location:

Colorado	1stnationalbank.com/community
Illinois	fnbil.com/community
Iowa	firstnational.com/community
Kansas	fnbk.com/community
Nebraska	
Columbus David City Norfolk	fnbneb.com/community
Fremont	fnbfremont.com/community
Kearney Grand Island	fnbplattevalley.com/community
North Platte Scottsbluff Alliance Chadron	fnbnp.com/community
Omaha Lincoln Beatrice	firstnational.com/community
South Dakota	fnbsd.com/community
Texas	fnsouthwest.com/community

