

2017

FIRST in the COMMUNITY

IMPACT



REPORT

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"Our business of taking deposits and making loans inherently places us within a virtuous cycle of community success."

There are many ways to measure success. At First National Bank, we will consider ourselves successful in the long run if we've made our communities stronger because we existed. I firmly believe that as a bank, we have the ability and a responsibility to help improve every facet of our communities and we continuously work to fulfill this responsibility through our business, our customers, and our employees.

Our business of taking deposits and making loans inherently places us within a virtuous cycle of community success that impacts a community at every level. When our customers trust us with their deposits, they enable us to make loans. When we provide a loan to an aspiring entrepreneur, we become a catalyst to make things happen that may not otherwise happen. New jobs are created and the exchange of local goods and services increases, which contributes to the strength of the local economy. When this cycle has the ability to continuously repeat, it keeps a community strong and further enables First National Bank to keep reinvesting back into our customers and our communities in the form of philanthropy.

Our employees are among the best in the world. They embody our culture of giving and bring it to life each and every day by serving on boards of directors, and by donating their time, talent, and money to serving the greater good. By doing so, they are perhaps one of the most important components to strengthening our communities.

The 2017 First in the Community Impact Report showcases our reinvestments throughout our seven-state footprint and the outcomes that we've helped our community partners make possible. It's inspiring to see how much can be accomplished in just one year, but also a reminder that work must continuously be done in order keep the virtuous cycle of success moving. Our commitment to communities will remain strong in 2018 and beyond as we continue to work toward our vision of successful communities in all the places we operate.

Sincerely,

A handwritten signature in black ink that reads "Clark Lauritzen". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Clark Lauritzen
President

COMMUNITY VISION & ASSETS OF A SUCCESSFUL COMMUNITY

Our vision is to have successful communities in all the places we operate. To achieve that vision, and to continuously feed the cycle of community success, we align our investments with organizations who are working to improve these eight interconnected assets of a successful community:

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

In 2016, we made a commitment to reinvest \$85 million and 100,000 volunteer hours back into our communities by 2020. In 2017, we reinvested more than \$26 million and 40,000 volunteer hours, bringing our two-year totals to \$56 million and 76,000 volunteer hours. Our 2017 reinvestments are broken down as follows:

- \$15.9 million - Community Development Investments, bringing our outstanding Community Development Investment portfolio to \$88 million
- \$6.2 million - Community Development Grants and Donations
- \$3.9 million - Sponsorships





2017 REINVESTMENTS & OUTCOMES



STRONG LOCAL ECONOMIES

A strong local economy is home to local businesses of all sizes and types, employs a local workforce, and produces a variety of goods and services. In 2017, we invested \$3.37 million in community partners such as Colorado Enterprise Fund who

are working to help local businesses get started, grow, and create or retain jobs. By doing so, First National Bank helped to feed the cycle of community success by increasing access to jobs and stimulating consumer spending.

COLORADO ENTERPRISE FUND

Colorado Enterprise Fund (CEF) was founded in 1976 as a nonprofit lending source specializing in loans for small businesses and startups unable to secure traditional bank financing. By offering flexible financing options, personalized customer service, one-on-one business advising, and access to entrepreneurial resources statewide, CEF has grown to offer loans up to \$500,000 to continue supporting the success of small businesses, the prosperity of local communities, and the growth of Colorado's diverse economy. First National Bank has a longstanding partnership with CEF through our community development grant and investment programs. It is through this partnership that we are able to help small businesses like Georgia Boys BBQ start, grow, and thrive

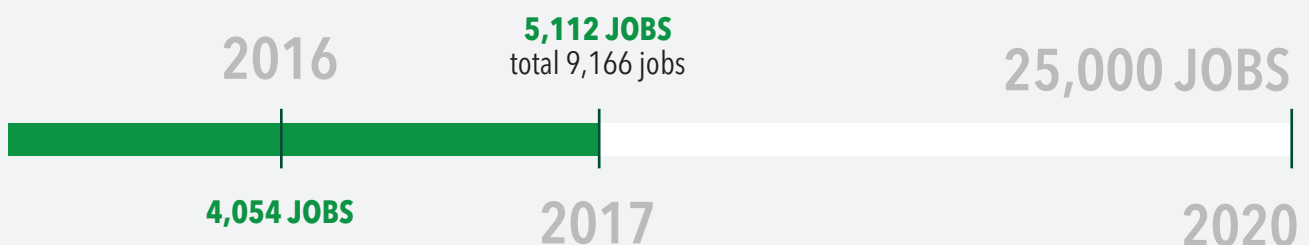
GEORGIA BOYS BBQ

Matt Alexander and Nick Reckinger founded Georgia Boys BBQ in 2011 after the recession left them unemployed. They began by cooking pulled pork sandwiches in their apartment which they delivered to area workers in Boulder, CO. They soon expanded their presence to Longmont, CO, through a partnership with Left Hand Brewery, selling their sandwiches in the parking lot.

As demand grew, Matt and Nick expanded their menu to include slow-cooked beef and chicken sandwiches, as well as platters with sides and desserts made from scratch. Increased requests for their BBQ made it hard to continue operating from their home kitchen. They needed more cooking equipment and a larger space but struggled to obtain financing until they discovered CEF. Their first loan with CEF enabled them to obtain a



business license, purchase a large commercially-certified smoker, and pay their first month's rent at their location in Longmont called The Shack. The Shack has been profitable since day one when Matt and Nick sold out of product in an hour. In 2014, Matt and Nick opened their second restaurant, The Smokehouse, in Frederick, CO, and now employ more than 90 people. Word-of-mouth advertising, positive restaurant reviews, and numerous 'best of' awards have made Georgia Boys BBQ a popular destination for dine-in, take-out, and catering events throughout Colorado's northern Front Range. Learn more at georgiaboyz.com.



In 2016, we made a commitment to help our community partners create and retain 25,000 jobs by 2020. In 2017, our community partners created and/or retained 5,112 jobs, bringing our two-year total to 9,166 jobs.

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 and a major driver of wealth. In 2017, we invested \$14 million in community organizations such as The New North Makerhood Development and the Lincoln County Community

Development Corporation who are working to bring neighborhoods back to life and increase access to affordable housing. This contributed to the cycle of community success by helping to remove barriers to an individual's long-term economic success.

THE NEW NORTH MAKERHOOD DEVELOPMENT

The New North Makerhood Development was previously a low-income area, spanning several blocks in Omaha, NE. Over the past 4 years, a group of investors have been working to revitalize the economically depressed area through property acquisition, development planning, and strategic partnerships. The resulting "Makerhood" development concept focuses on startups of an arts and trades nature, such as furniture makers, jewelers, photographers, and artists.

To date, with the help of investments from strategic partners such as First National Bank, the New North Makerhood Development has redeveloped 12 properties and is leasing nearly 70,000 square feet to local entrepreneurs. To date, this development has become home to 18 businesses and 95 jobs. There are plans to improve four additional buildings and 90,000 square feet of leasing space with additional investments from partners like First National Bank. The new activity in North Downtown has generated additional development within the neighborhood, as well as a number of recent and planned public infrastructure improvements.

Some of the first artisan businesses in the New North Makerhood Development include Bench and Reclaimed Enterprises:

BENCH

Bench is a woodworking collaborative and artisan hub. Bench's two-story, 10,000-square-foot building houses a wood shop, private studios, and a studio commons area. Learn more at squareup.com/market/bench.

RECLAIMED ENTERPRISES

Reclaimed Enterprises sources wood from homes, industrial/commercial buildings, rural structures, salvaged trees, and the transportation industry. They leverage the innate beauty of these materials to create striking products and furniture. Learn more at reclaimedenterprises.com.



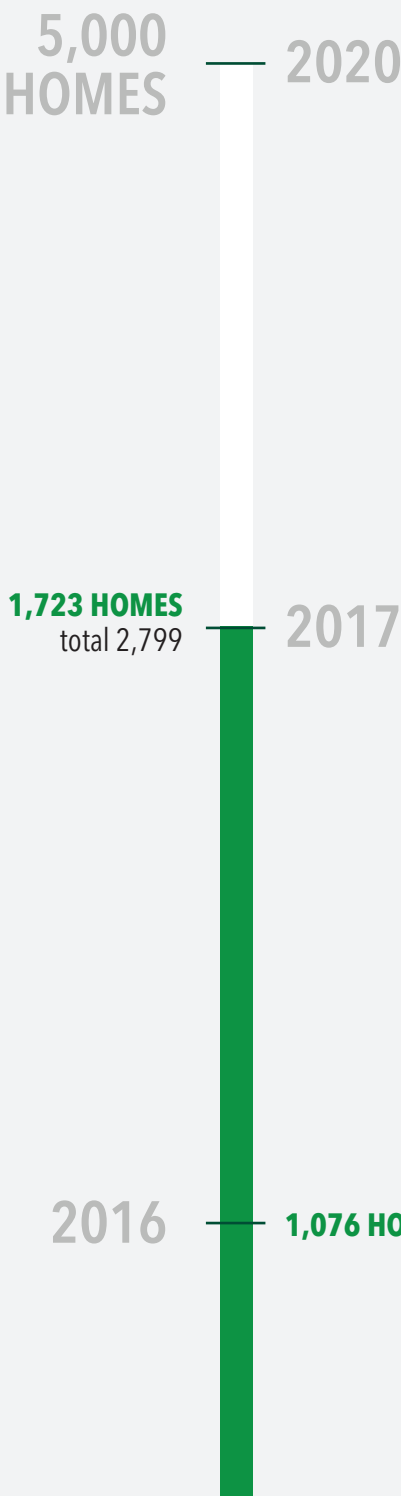
LINCOLN COUNTY COMMUNITY DEVELOPMENT CORPORATION

The Lincoln County Community Development Corporation (LCCDC) increases access to affordable housing to residents of Lincoln County, NE, which is part of our North Platte market. In addition to building new homes, the LCCDC buys existing houses and rehabilitates them to meet code requirements, and then sells them to low income families at a cost that they can afford. Additionally, the LCCDC provides down payment and closing cost assistance to help the families purchase the home.



Since 1996, they have completed the rehabilitation of over 242 housing units with new projects currently under construction. All of these housing units were made possible through funding from the Nebraska Department of Economic Development as well as organizations within the North Platte community such as First National Bank.

The LCCDC also offers home buyer education classes and an owner occupied rehabilitation program where they will provide up to \$25,000 in assistance to low income homeowners to help bring their current homes up to code requirements. Assistance goes toward items such as correcting lead-based paint issues as well as the replacement or repair of roofs, windows, insulation, plumbing, heating and air conditioning units, and electrical systems.



In 2016, we made a commitment to help our community partners build, rehabilitate, or finance 5,000 homes by 2020. In 2017, our community partners built, rehabilitated, or financed 1,723 homes, bringing our two-year total to 2,799 homes.

EDUCATED WORKFORCE

When the citizens of a community have the skills they need to get a job or increase their income, they can live prosperous lives. In 2017, we invested \$2 million in organizations such as No More Empty Pots that teach skills to help individuals gain

or improve their employment status. These investments will help sustain the cycle of community success by fueling the local economy through job placement and increased consumer spending.

NO MORE EMPTY POTS

No More Empty Pots, located in Omaha, NE, is a grassroots nonprofit corporation that connects individuals and groups to improve self-sufficiency, regional food security, and economic resilience of urban and rural communities through advocacy and action. First National Bank's support of their Culinary Workforce Development Program helps provide culinary and life skills training to 45 individuals per year who face significant barriers to employment.

Dari, a 2017 graduate of the 15-week program, enrolled because she was motivated to put her passion to work in order to improve life for her herself and her kids. Unemployed at



the time, Dari had a dream of owning a small business that enabled her to bake foods that others would love. She created a vision board that featured being in culinary school in five years. Completing the Culinary Workforce Training Program put Dari one step closer to being prepared for her dream career. It also gave her confidence working in a commercial kitchen. Dari assisted women entrepreneurs who rented the food hub kitchen, which inspired her to accept her first large commercial order from First National Bank. As a result, Dari earned the money needed to kick start Butter's Sweet Treats, her very own company. Since graduating, Dari is well on her way to earning a living with her culinary skills and expanding her startup food business. Learn more about No More Empty Pots at nmepomaha.org.

2016

18,042 INDIVIDUALS

17,223 INDIVIDUALS
total 35,265 individuals

2017

50,000 INDIV.

2020

In 2016, we made a commitment to help our community partners bring 50,000 individuals closer to financial wellness by 2020. In 2017, our community partners were able to bring 17,223 individuals closer to financial wellness, bringing our two-year total to 35,265 individuals.

GOOD HEALTH

When an individual's mind and body are well, they have the ability to focus their energy on achieving wellness in other aspects of their life. In 2017, we invested \$650,000 in community organizations such as Poudre Valley Hospital and

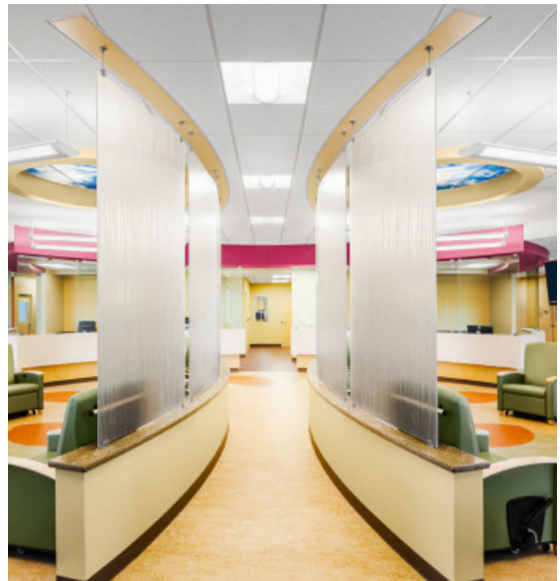
Medical Center of the Rockies Foundation that increase access to health-related services and support. These investments will support the cycle of community success by minimizing the financial impact of poor health.

POUDRE VALLEY HOSPITAL & MEDICAL CENTER OF THE ROCKIES FOUNDATION

The mission of the Poudre Valley Hospital and Medical Center of the Rockies Foundation (PVH and MCR Foundation) is to support its affiliated hospitals and clinics in the delivery and advancement of world-class healthcare in northern Colorado. The foundation realizes its mission through the development and stewardship of philanthropic resources in support of the hospital's mission and strategic goals.

Through the generosity of individual, foundation, and corporate donors, including First National Bank, PVH and MCR Foundation raised enough funds to open the 33,000-square-foot UCHealth Cancer Center in Fort Collins, CO. The state-of-the-art cancer center allows patients to visit with multiple specialists in one room during a single appointment.

The board-certified doctors and staff of the UCHealth Cancer Center are devoted to the diagnosis, care, and treatment of patients and work together to provide personalized treatment strategies from diagnosis to survivorship. They strive to make the cancer journey as comfortable as possible and eliminate worry, so that patients



and their families can concentrate on getting well.

The state of the art building is designed with the patient in mind, including aesthetics such as a warm and welcoming lobby with a concierge and greeter to help diminish anxiety. Patients undergoing treatment can choose to do so in a space that allows them to socialize with peers, have private family time, or enjoy fresh air and mountain views on the second floor balconies.

The facility's wellness center promotes the wellness of the whole person with programs designed specifically for cancer patients such as yoga, massage, nutrition, counseling, exercise, physical therapy, and integrative therapy experts to support patients and families throughout the entire cancer journey.

First National Bank is proud to continuously support the PVH and MCR Foundation and their commitment to healthcare by serving as the presenting sponsor of the Spring Benefit, their largest fundraiser, since its inception 39 years ago. Learn more about the UCHealth Cancer Center by visiting uchealth.org.



COMMUNITY COHESION & ACCESS TO CULTURE

Communities with rich cultural offerings and events create a sense of belonging for its citizens through shared interests and goals. In 2017, we invested \$5.67 million in community partners that enrich people's lives through exposure to the arts, cultures, humanities, and athletics. Our continued support of organizations such as those listed below help to strengthen the cycle of a community's success by attracting people to it and stimulating the local economy.

OVERLAND PARK ARBORETUM & BOTANICAL GARDENS

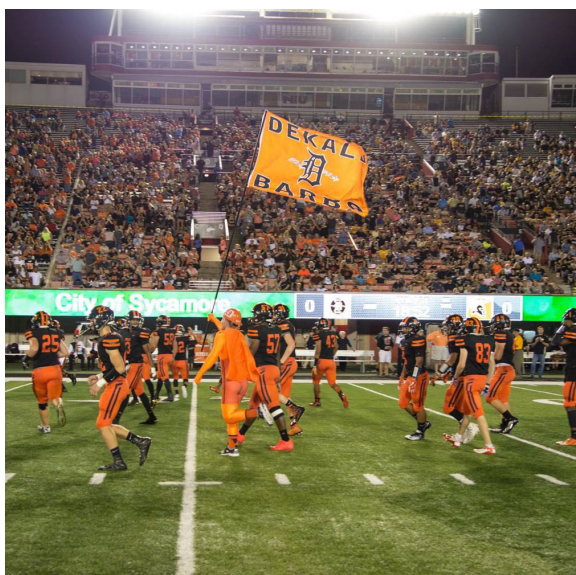
The Overland Park Arboretum & Botanical Gardens is a 300-acre educational, recreational, and cultural resource for the Kansas City region. Visitors enjoy 13 gardens with more than 1,700 species of plants, trails across rocky bluffs and bottom land paths, and 180 acres of prairie home to native grasses, wildflowers, and wildlife.

During the holiday season, the Arboretum is transformed into a wonderland of candles, lights, music, and holiday fun for the Holiday Luminary Walk. In 2017, First National Bank sponsored the three-week event where more than 33,000 individuals were able to stroll through gardens and woods illuminated by candles and lights, while enjoying live entertainment, a visit with Santa Claus, horse-drawn wagon rides, hot cider around a campfire, and mystical gnome and fairy villages. All proceeds from the event go toward making improvements to the Arboretum so that individuals may continue to enjoy its beauty. Learn more at artsandrec-op.org/arboretum.



FIRST NATIONAL CHALLENGE

In our Illinois market, we supported high school athletics in the DeKalb and Sycamore communities for the 17th year in a row by hosting the First National Challenge (formerly known as the Castle Challenge). The First National Challenge was created in 2000 by First National Bank employees to rally local businesses, organizations, and individuals together in order to increase attendance at high school athletic events, raise funds, and enhance awareness of local sports booster clubs. The First National Challenge consists of football games, basketball games, and wrestling matches, which are played between rival schools in various communities throughout Illinois. The First National Challenge has raised over \$2 million since its inception, with \$192,000 raised in 2017 alone. All proceeds are distributed to the booster clubs and have enabled the schools to purchase new equipment, uniforms, and bleachers, and have provided scholarships for a few low income students.



YMCA

For nearly 160 years, the YMCA has been empowering children across the nation to become healthier in spirit, mind, and body. They strengthen communities through programs, services, and initiatives that ensure everyone, regardless of age, income or background, has the opportunity to learn, grow, and thrive. The YMCA believes that a strong community can be achieved by nurturing the potential of every child and teen, improving the nation's health and well-being, and giving back and providing support to others. First National Bank is proud to support the growth and development of numerous YMCAs across all of our communities. A few of our most recent partnerships are located in the Nebraska cities of Fremont, Lincoln, Columbus, and Norfolk.

FREMONT YMCA

The Dillion Family Aquatic Center at the Fremont Family YMCA opened in early 2018 and was developed to replace two existing and deteriorating pools. The new 35,000-square-foot

facility holds an Olympic-sized pool which is the largest YMCA pool in the world. It contains six 50-meter lanes and 12 25-yard lanes, allowing competitive and recreational swimmers to swim at the same time. The facility also includes a diving well and seating for more than 380 people, making it a prime spot to host local and regional swim events. Other features include changing rooms, a hot tub, a steam room, and a splash pad.



COPPLE FAMILY YMCA

The Copple Family YMCA opened in May 2017 and is the newest YMCA location in Lincoln. Located in the southeast section of the city, this location provides youth, family, and wellness services to one of the most underserved and fastest growing areas in Lincoln. The 56,000-square-foot facility is attached to Marilyn Moore School as part of a collaborative effort between YMCA and the Lincoln Public Schools District. The shared space saves money and enables both entities to support families and youth development by making the before and after school transitions easier for families.

COLUMBUS FAMILY YMCA

The Columbus YMCA, also known as the Columbus Wellness Center, opened in a new location in 2015. Since then, it has experienced unprecedented growth with over 60% of the population and almost 2,800 households using the facility. In addition to traditional YMCA programs and offerings such as a pool and fitness classes, the Wellness Center offers physical, occupational, and speech therapy classes as well as a demonstration kitchen for healthy eating.

NORFOLK FAMILY YMCA

The Norfolk Family YMCA recently raised enough funds for its 106,000-square-foot expansion, which is set to begin in March of 2018. The \$11 million expansion will include a new two-story wellness center, an indoor field house with a track, two new basketball courts, an indoor playground, and a baseball/softball training center.

1,000
EVENTS

2020

319 EVENTS
total 517 events

2017

2016

198 EVENTS

In 2016, we made a commitment to help create access to 1,000 community events and activities by 2020. In 2017, our community partners hosted 319 community parades, festivals, gatherings and other events, bringing our two-year total to 517.

SUSTAINED ENVIRONMENT

A community with a sustained environment provides a stable place for people to live, work, and play. In 2017, we engaged in proactive efforts to decrease our carbon footprint and invested \$318,000 with community organizations that work to sustain

and improve the environment. This will help ensure our communities have a healthy and stable physical environment in which to succeed.

ENVIRONMENTAL IMPACTS

In addition to supporting various nature conservation efforts, community beautification projects, and parks and recreation districts across our footprint, our internal sustainability efforts yielded numerous positive impacts to the environment.

Our energy efficiency upgrades significantly reduced or maintained our energy costs over a four-year period:

- Electricity: 1%
- Gas & Water: - 4%
- Chilled Water & Steam Cost: - 21%

Through our recycling efforts, since 2015 we've saved:

- 32,000 trees
- 14 million gallons of water
- 386,000 gallons of oil
- 2 million cubic yards of waste from going to a landfill





EMPLOYEE GIVING & VOLUNTEERISM



FACES OF GIVING

First National Bank employees bring our culture of giving to life when they volunteer their time or donate to a cause. By doing so, they become a key component to strengthening our communities and keeping the cycle of success alive and well. Their dedication can be felt in countless ways across all of the

communities we serve. Each year, we select employees who exemplify our culture of philanthropy to receive Faces of Giving recognition. Each of these dedicated employees received \$1,000 to donate to the community organization of their choice.



Ron Bemis

Director, Commercial Banking
DeKalb, IL

City of Sycamore, Housing
Authority of the County of DeKalb,
Sycamore Community Schools

"Volunteering is a privilege for me that has created lasting friendships while positively impacting organizations and people within the community that my family has called home for four generations."



David Erlbacher

Branch Manager
Overland Park, KS

Blue Valley West High School,
Growing Futures, Johnson County
Community College, Olathe Public
Schools USD 233, The Arts and
Recreation Foundation of Overland
Park

"I choose to volunteer because it allows for me to give back and support others around me in an effort to make the community I live and work in a better place."



Polly Buster

Director, Commercial Banking
Boulder, CO

Boulder Chamber of Commerce,
Harvest of Hope Pantry, I Have
A Dream Foundation of Boulder
County, Longmont Community
Foundation, Longmont Economic
Development Partnership,
Mountain Shadows Montessori,
Leeds School of Business Women's
Council

"Community service nourishes my soul – aligning my passion for service with First National Bank's deeply woven commitment to a culture of giving magnifies our impact to the community we serve."



Bonny Hansen

Director, Private Client Services
Mitchell, SD

Mitchell Regional Habitat for
Humanity, Mitchell Area Safehouse
Foundation

"I am so grateful for the opportunity to be involved with organizations that strive to improve the lives of the less fortunate in our community."

**John Kretchmer**

Lead Director, Commercial Banking
Lake in the Hills, IL

Family Health Partnership Clinic,
Harvard Economic Development
Corporation, McHenry County
Economic Development
Foundation

*"Volunteering is so important
because it not only strengthens our
communities, but also provides so
many benefits to the volunteers
themselves."*

**Alan Pacholski**

Assistant Branch Manager
Omaha, NE

American Red Cross of the Omaha/
Council Bluffs Metro, Completely
KIDS, Open Door Mission

*"Community to me means taking
care of each other, no matter who is
needing help."*

**Johnny Nesbit**

Associate II, Client Implementation
Omaha, NE

Urban League of Nebraska Young
Professionals, Urban Financial
Services Coalition

*"Volunteers don't necessarily have
the time, they just have the heart."*

**Chris Tonniges**

Managing Director, Corporate
Treasury Services
Omaha, NE

ALS Association Mid America
Chapter, Literacy Center for
the Midlands, Lutheran Family
Services of Nebraska

*"Helping those in need builds
personal connections with others,
is rewarding beyond measure,
and a key component to building
strong communities."*

**Mandy Ostdiek**

Mortgage Loan Originator
Fremont, NE

Keene Memorial Library,
Alzheimer's Association Fremont
Area, Fremont Area Chamber of
Commerce, Fremont Area Habitat
for Humanity

*"I started volunteering at a young
age and continue to do so because
it positively impacts so many lives
by bringing people together and
strengthening communities."*

**Lynne Werner**

Director, Private Client Services
Grand Island, NE

Central Community College
Foundation, Grand Island
Community Foundation, Stuhr
Museum Foundation, Aksarben
Foundation Purple Ribbon
Committee

*"Your legacy is not in what you say
or think, it is in your service and
giving to your community."*

FINANCIAL EDUCATION

As bank employees, it is our duty to share our financial knowledge with others so that they can move toward financial wellness. By collaborating with schools, community programs, and nonprofit organizations across our footprint, we feed the

cycle of community success by helping individuals flourish. In 2017, more than 15,900 individuals received financial education from 156 First National Bank employees who spent 1,700 hours leading 656 financial education programs.

TEACH CHILDREN TO SAVE

Teach Children to Save (TCTS) is a national program, sponsored by the American Bankers Association Foundation, which helps young people develop good savings habits early in life by teaching children the importance of smart saving and spending. In 2017, First National Bank employee volunteers recognized TCTS by presenting valuable savings skills to elementary school students across our communities and achieved the following results:

- 65 schools visited
- 125 employees volunteered
- 4,373 children educated



GET SMART ABOUT CREDIT



The Get Smart About Credit program is an annual campaign sponsored by the American Bankers Association Foundation where bankers from across the country volunteer to raise awareness among young people about the importance of using credit wisely. In 2017, First National Bank employee volunteers delivered financial wellness lessons to Junior and Senior High School students across our communities and achieved the following results:

- 34 schools visited
- 85 employees volunteered
- 2,004 young adults educated

TOGETHER WE CAN MAKE A DIFFERENCE

For a community to succeed, all members must work together for the greater good. In 2017, we invited customers and members of our communities to join us in giving back through various products and community-based programs, a few of which are highlighted below. Together we truly are making a difference.

COMMUNITY FIRST AWARDS

First National Bank awards the Community First Awards to nonprofit organizations across our footprint that are making significant contributions in their communities. To receive the award, the community at large was first invited to nominate their favorite local nonprofit organizations. The top nominations from each of our four regions were then presented for a public vote. In total, we received more than 460 nominations and 33,500 public votes were cast. From each region, one winner, who received a \$10,000 donation, and one runner-up, who received a \$2,500 donation, were then selected based on the number of votes they received. Congratulations to our 2017 Community First Award Winners:

Nebraska & South Dakota

Winner – Yankton Sack Pack Program

Runner-up – Junior Achievement of Lincoln

Colorado

Winner – Weld Food Bank

Runner-up – Coats and Boots

Kansas

Winner – Unleashed Pet Rescue

Runner-up – Catholic Charities of Northeast Kansas

Illinois

Winner – Open Door Rehabilitation Center

Runner-up – CASA Kendall County



OMAHA GIVES

Omaha Gives is an annual 24-hour online giving campaign which supports philanthropy and local nonprofits in the Omaha area. In 2017, we called upon our customers to help keep Omaha strong by making a donation to the nonprofit of their choice. By doing so, their donations were entered into a drawing in which five lucky nonprofits received an additional \$1,000 donation. More than 4,200 donations were made by our customers totaling nearly \$500,000 and these lucky nonprofits each received a \$1,000 donation:

- Outlook Nebraska, Inc.
- Together, Inc.
- Collective for Youth
- Keep Omaha Beautiful, Inc.
- ALS in the Heartland

PINK VISA DEBIT CARD

To date, more than 10,500 of our customers have gone pink with our Pink Visa® Debit Card. By doing so, they join us in our commitment to decreasing breast cancer incidence rates through increased awareness and access to healthcare.

12 DAYS OF GIVING

As part of our commitment to helping local businesses succeed, during the 12 days leading up to Thanksgiving, we gave away more than 1,200 items from 12 participating local small businesses in Colorado and Omaha, NE. These items included ice cream, hats, free massages, gift cards, and more. As a result, on their day of giving, these businesses experienced triple the amount of traffic, a 15% to 300% increase in revenue, and many new customers.



REQUEST SUPPORT



REQUEST SUPPORT

If you are affiliated with an organization that focuses on creating and maintaining successful communities and would like more information about our community reinvestments, or would like to apply for support, please visit the appropriate website below:

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

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