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FOR IMMEDIATE RELEASE

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First National Bank of Omaha and ATS Secured Team Up to Offer New Technology to the Real Estate and Settlement Industries

(OMAHA, Neb. Feb. 13, 2018) - First National Bank of Omaha (FNBO) and ATS Secured announced their unique joint solution to the settlement and title industry that reduces wire fraud and data errors, shortens closing times, and helps settlement agents increase closing volume. All disbursements are processed in a secure environment that is directly integrated with the bank. All data communications are secure and the disbursement process is controlled with custom rules and permissions. Settlement agents can now manage their disbursements in one place to make their jobs easier and increase customer satisfaction and productivity.

"At First National Bank of Omaha, we are continuously looking for opportunities to provide value to our customers through new technology. The title and settlement industry has unique needs and we are excited to team with ATS Secured to provide a new money movement solution in a secured and streamlined manner," said Russ Oatman, Sr Vice President of FNBO's Corporate Treasury Services group.

"Wire fraud is already a big problem and it's growing faster than ever before," added ATS Secured CEO Wes Miller. "Consumers' down payment funds are

being stolen. Sellers' proceeds are being stolen. It's a big problem. We are excited to be working with First National Bank of Omaha to bring technology solutions that provide real protection to title companies and their home buyers and sellers."

ATS Secured brings ESIGN compliant digital signatures, wire transmittals, paper and X9.37 digital checks, as well as automatic reconciliation to the solution. Data security is a major component of the FNBO/ATS Secured partnership, offering identity verification for individuals and businesses, secure messaging that replaces encrypted email, and document sharing and storage.

FNBO and ATS Secured will be offering this solution to all existing FNBO settlement and title agents to facilitate cost reduction and processing time for disbursements. FNBO and ATS will also be offering the solution to other regional settlement agent firms that are not currently conducting business with FNBO.

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About FNBO

Founded in 1857, First National Bank is a subsidiary of First National of Nebraska. First National of Nebraska has grown into the largest privately-owned banking company in the United States. First National and its affiliates have more than \$21 billion in managed assets and 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

About ATS Secured

ATS Secured's software solution empowers individuals and businesses to securely transmit wires, by the use of authenticated bank accounts and verified identities. Our platform allows individuals and businesses to store, use, collaborate and share all of their communications and documents in one place, so they can conduct transactions faster, better and easier. Beyond collaborating on data and documents, users can employ digital signatures, identity verification (personal and business), vendor management, report generation, and one-click payments via wire or digital or paper check—all on one platform. Learn more at atssecured.com.