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### **IBC Bank Launches New Business and Consumer Credit Cards In Partnership with First Bankcard®**

**LAREDO, Texas., (September 12, 2017)** – IBC Bank, the flagship bank of International Bancshares Corporation, with more than 240 branches in Texas and Oklahoma, and First Bankcard®, a division of First National Bank of Omaha and a leading issuer of credit cards, announce the launch of a new business and consumer credit card program.

Consumer cards include the Complete Rewards<sup>SM</sup> Visa® Card and the Platinum Edition® Visa® Card. The Complete Rewards<sup>SM</sup> Card earns 1 percent back on purchases, redeemable as cash, gift cards, travel or merchandise. Cardmembers can choose to redeem their rewards into an IBC Bank checking account for a higher value of 1.5% back. Consumer credit cards include free access to FICO® Scores, “design your card” features, online and mobile account access and fraud protection. For more information, visit [IBC Consumer Credit Cards](#).

The program’s business cards include the Business Edition® Visa® Cards with choice of rewards programs. The business rewards cards have a 0 percent introductory APR on purchases and balance transfers for the first 6 billing cycles. Business cards also include fraud protection, management reports and cash flow management. For more information, [visit IBC Business Cards](#).

IBC will be offering First National Bank’s VOX®, Purchase Edition® and Commercial Edition® cards carrying the IBC brand to its large business customers.

“As IBC Bank continues to grow, we explore better products to offer our customers,” said Dennis Nixon, Chairman of International Bancshares Corporation. “First Bankcard offers multiple credit card options to fit the needs of all our customers.”

“First Bankcard makes it possible for our partners to provide custom credit card products that benefit their customers and expand their product line,” said Jerry O’Flanagan, Executive Vice President, Consumer Banking Group. “First Bankcard’s credit card product line and superior customer service allows us to help quality partners like IBC build more loyalty with its customers and enhance its brand.”

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**About IBC Bank**

IBC Bank is a full-service bank serving 88 communities in Texas and Oklahoma. Since its opening, IBC has grown from less than \$1 million in assets to more than \$11.9 billion, making it one of Texas' largest holding companies. In addition to serving 88 communities, IBC has 204 branches and more than 309 ATMs providing full-service banking seven days a week. In 2015 and 2016, IBC earned rankings in the prestigious 100 Best Banks in America based on factors such as the asset quality, capital adequacy, growth and profitability.

**About First Bankcard**

First Bankcard, a division of First National Bank of Omaha, is a leader in the credit card partnership arena, serving approximately 250 financial institutions, co-brand and affinity partners nationwide. For 60 years, First Bankcard has offered quality products and superior service to help its customers achieve their goals. Visit <http://partners.firstbankcard.com> for more information.

**About First National Bank of Omaha**

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

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