First Bankcard

For more information, contact: Kevin Langin First National Bank of Omaha 402.602.3541 klangin@fnni.com

FIRST BANKCARD ACQUIRES \$285M CARD PORTFOLIO FROM FIA CARD SERVICES, N.A.

Acquisition Includes Relationship with New York Community Bank

FOR IMMEDIATE RELEASE

OMAHA, Neb., December 21, 2011 – First Bankcard, a top U.S. credit card issuer, today announced the acquisition of 10 credit card portfolios, totaling \$285 million, from FIA Card Services, N.A.

The acquisition includes the portfolios of nine financial service providers – including industry leader New York Community Bank – totaling more than 1,000 branches. "The selection of First Bankcard to serve as our issuing provider was driven by their commitment to partnerships and providing a diverse set of compelling customer solutions, including all four major network brands." said Andrew Kaplan, Executive Vice President of New York Community Bank.

The tenth portfolio is associated with the former Chrysler Financial. Earlier this year, First Bankcard reached an agreement with Chrysler Group LLC to serve as its new card issuer. "The acquisition adds to the momentum we've been building over the past year, including our new relationship with Chrysler Group," said Stephen F. Eulie, president of First Bankcard. "Today's acquisition is about more than adding portfolios. We're forging new relationships with all of the institutions involved to provide the services and products they need for their continued success. The acquisition of these portfolios emphasizes our partnership strategy and we will continue to look for acquisition opportunities in the near future."

In addition to the New York Community Bank portfolio and the former Chrysler Financial portfolio, the acquisition includes relationships with Apple Bank, Chemical Bank, First Bank and First Farmers and Merchants. Conversion of the portfolios is expected in 2012.

About First Bankcard

First Bankcard is a Top 15 credit card issuer with more than 600 financial institution, cobrand and affinity partners. For more than 40 years, First Bankcard has offered quality products and superior service to help customers achieve their goals. First Bankcard is a division of First National Bank of Omaha.

About First National Bank of Omaha

First National Bank of Omaha is a subsidiary of First National of Nebraska. First National of Nebraska has grown into the largest private banking company in the United States. First National and its affiliates have \$17 billion in managed assets and nearly 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

-0-