



FOR IMMEDIATE RELEASE

April 14, 2011

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**FIRST NATIONAL BANK OF OMAHA LAUNCHES TWO
AMERICAN EXPRESS-BRANDED CREDIT CARDS**

Omaha, NE, April 11, 2011 –American Express and First National Bank of Omaha (FNBO), a top U.S. credit card issuer, announced today the launch of the First National Bank of Omaha American Express[®] and the First National Bank of Omaha GraphiteSM American Express[®] credit cards. The two parties signed an agreement in October 2010 allowing First National Bank to begin issuing American Express-branded cards on the American Express merchant network. This agreement made First National Bank one of only three U.S. banks with contracts to issue credit cards on all four major card networks.

“We are thrilled about our partnership with American Express and the expanded capabilities they provide within the co-brand space,” said Stephen Eulie, President, First Bankcard, the credit card division of First National Bank of Omaha. “Because of this partnership we are able to offer exciting new products to our mass-affluent customer base with the features and benefits they value most including rich cash-back rewards and travel-related services.”

"The launch of the first American Express-branded cards from First National Bank of Omaha marks an important milestone in our deepening relationship and gives First National's customers access to the privileges of the American Express network," said William Stredwick, Senior Vice President and Head of North America, American Express Global Network Services. "First National's extensive branch network and outstanding customer service culture make it a natural partner for American Express. We look forward to working with First National to continue to launch attractive products that offer compelling value to their card customers as we grow our business together."

Features of the FNBO American Express credit card include:

- No annual fee;
- An introductory rate of 0% on purchases and balance transfers for 6 billing cycles;

- 2% cash back on gas and groceries and 1% cash back on all other purchases;
- \$50 cash back on the first \$500 spent using the card during the first 6 months the card is open;
- Access to additional benefits including roadside emergency assistance, travel accident insurance, supplemental car rental insurance, purchase protection, extended warranty and no pre-set spending limit.

Features of the FNBO Graphite American Express credit card include:

- A low \$99 annual fee, waived the first year;
- An introductory rate of 0% on purchases and balance transfers for 6 billing cycles;
- 3% cash back on airline purchases, 2% cash back on gas and groceries, and 1% cash back on all other purchases;
- No foreign transaction fee;
- \$100 cash back on the first \$1,000 spent using the card during the first 3 months the card is open;
- Access to additional benefits including free domestic airline companion ticket, concierge travel service, roadside emergency assistance, travel accident insurance, supplemental car rental insurance, purchase protection, extended warranty and no pre-set spending limit.

Both card products feature a unique, high-end card design with a light blue center. For more information, or to apply for the FNBO American Express Card or the FNBO Graphite American Express Card, go to firstnational.com.

About First National Bank of Omaha

First Bankcard is the credit card division of First National Bank of Omaha. First Bankcard is a leader in the credit card partnership arena, with more than 600 financial institution, co-brand, and affinity partners and 42 years of history in the partnership space. As a Top 15 issuer of credit cards, First Bankcard is committed to its customers, offering quality products and superior service to help them to achieve their goals. 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 \$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.

About American Express

American Express is a global services company, providing customers with access to products, insights and experiences that enrich lives and build business success. Since 1996, American Express has been pursuing a strategy of opening its merchant network and card product portfolio to third party issuers around the world. By leveraging its global infrastructure and the powerful appeal of the brand, American Express has gained even broader reach for its network worldwide. American Express has now established 129 partnerships in 131 markets across the world. Learn more at www.americanexpress.com/gns.