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First National Bank of Omaha Introduces New Feature to Mobile App Capabilities, Offering Credit Card Customers Free Access to their FICO® Scores

(OMAHA, Neb. January 19, 2016) – First National Bank of Omaha, a subsidiary of First National of Nebraska, the largest privately owned banking company in the United States, is pleased to announce the launch of a new feature to its mobile app capabilities, offering credit card customers free access to their FICO® Scores.

The app allows credit card customers to view their FICO® Score, which is generally updated on a monthly basis, along with a graphic representation of their score on the FICO® Score Meter. Two Key Score Factors are listed, which are the top factors that affected the score. Four FAQs are also provided, along with a link to the FICO web page where customers can see a full list of FAQs, educational videos and additional credit resources.

FICO® Score is one of many factors nearly all lenders in the U.S. consider when they make key credit decisions. Such decisions include whether to approve a credit application, what credit terms to offer and whether to increase a credit limit once a credit account is established. First Bankcard, the credit card division of First National Bank of Omaha, was one of the first credit card issuers in the country to partner with FICO in providing FICO® Scores for free to cardholders.

“As we continue to improve and expand our mobile banking capabilities, we’re pleased to introduce this new feature that allows our credit card customers to quickly and conveniently access their FICO® Score,” said Steve Farrell, Sr. Vice President, Consumer Product Marketing. “We recognize the importance of helping customers understand their personal financial well-being.”

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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 \$20 billion in assets and 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

About First Bankcard

First Bankcard, a division of First National Bank of Omaha, is a leader in the credit card partnership arena, serving approximately 400 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 www.firstbankcard.com for more information.

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