

First Bankcard® News Release

FOR IMMEDIATE RELEASE

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Scoring One for Consumers: First Bankcard to Give Cardholders Free Access to Their FICO® Credit Scores

First Bankcard also to provide cardholders with the key factors impacting their scores and tips for improving them

OMAHA, Neb., Nov. 4, 2013 — Ever wonder what your credit card issuer is using to evaluate your account? Now, some cardholders will know.

Starting today, First Bankcard will be one of the first credit card issuers in the country in partnership with FICO to begin providing FICO® Credit Scores to cardholders for free, along with the key factors contributing to their credit scores and recommendations on the actions they can take to improve their financial health.

Cardholders will be able to access their FICO® Score through their secure online accounts. All of the information will be updated monthly at no additional cost to cardholders.

“We want to take the mystery out of credit card lending decisions and help educate cardholders on the factors contributing to their personal financial health,” said Stephen F. Eulie, president of First Bankcard. “As a company focused on helping customers and consumers create possibilities, we’re going beyond just giving cardholders a credit score by also sharing the key reasons for their FICO Scores and valuable credit educational content to help them improve their credit knowledge. We believe this will be an important and useful tool to help increase consumers’ understanding of their creditworthiness and reinforce good financial management habits.”

The free FICO® Score program will be rolled out in phases to cardholders of First Bankcard-issued cards. Credit card customers having “First National Bank of Omaha” branded credit cards will be the first to receive their FICO® Scores. The program will provide cardholders with co-branded credit cards in the first quarter of 2014, including Union Bank, N.A.; Overstock.com, Inc.; Scheels All Sports, Inc.; and Sheetz, Inc.

“We are very excited to have First Bankcard as one of the first providers of FICO Score Open Access,” said James Wehmann, executive vice president of Scores at FICO. “Consumers today are confused by the various credit scores available for purchase. First Bankcard is providing their customers, at no cost, the specific FICO Score they actually use to manage their credit card account. That level of transparency should be applauded.”

The FICO® Score gives lenders a snapshot of a person's credit risk based on their individual credit history. The higher the individual's score, the lower the potential credit risk. Because the score provided by First Bankcard is specific to credit card lending, it may look different from other scores cardholder customers may have seen from other lenders or sources.

The FICO® Score, which was created by Fair Isaac Corp., is the most widely used credit score in making lending decisions in the United States. The FICO® Score is calculated based solely on information in consumer credit reports maintained at consumer reporting agencies.

About First Bankcard

First Bankcard, a division of First National Bank of Omaha, is a leader in the credit card partnership arena, serving more than 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. Companies and organizations interested in learning more about credit card programs can contact FirstBankcardPartners@fnni.com or visit www.firstbankcard.com for more information.

About First National Bank of Omaha

First National Bank of Omaha is a subsidiary of First National of Nebraska, which is 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 the FICO® Score

With over 10 billion FICO® Scores used worldwide every year to empower lenders to make credit decisions, the FICO® Score has become the standard measure of U.S. consumer credit risk. FICO® Scores are used today in more than 20 countries on five continents, as well as by all of the top 50 U.S. financial institutions and both the 25 largest U.S. credit card issuers and auto lenders. FICO® Score: The score lenders use.™

About FICO

FICO (NYSE: FICO) is a leading analytics software company, helping businesses in 80-plus countries make better decisions that drive higher levels of growth, profitability and customer satisfaction. The company's groundbreaking use of Big Data and mathematical algorithms to predict consumer behavior has transformed entire industries. FICO provides analytics software and tools used across multiple industries to manage risk, fight fraud, build more profitable customer relationships, optimize operations and meet strict government regulations. Many of our products reach industry-wide adoption — such as the FICO® Score, the standard measure of consumer credit risk in the United States. FICO solutions leverage open-source standards and cloud computing to maximize flexibility, speed deployment and reduce costs. The company also helps millions of people manage their personal financial health. FICO: Make every decision count™. Learn more at www.fico.com. For FICO news and media resources, visit www.fico.com/news.

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