News Release

First Bankcard®

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First Bankcard Introduces New Credit Card Benefits for Small Business and Middle Market Business Customers

OMAHA, October 4, 2016 — First Bankcard, a division of First National Bank of Omaha and a leading issuer of credit cards, has announced the release of three new credit card benefits designed to support the business needs of today's small business and middle market business customers. The new benefits, which include Cell Phone Protection, MasterCard[®] Easy Savings[®] and MasterCard[®] Business Lounge Powered by Regus, were introduced to more than 200 of First Bankcard's co-brand and financial institution business card partners on October 1, 2016.

"We're excited to introduce these three new card benefits to the small business and middle market business audience," said Mark Chronister, Senior Vice President, Consumer Product Group. "We continually strive to help business owners succeed. First Bankcard is committed to proactively researching and identifying new value-add credit card features and benefits our business customers desire. Our culture enables us to create customized programs and innovative products our card partners want for their customers."

The new Cell Phone Protection benefit is now available to over 250,000 of First Bankcard's Visa[®] and MasterCard Small Business, Small Business Secure and VOX[®] business card accounts. The Cell Phone Protection benefit covers theft and damage to a cell phone that renders the cell phone unusable and non-functioning (excluding cosmetic damage). The new benefit is automatically provided by First Bankcard, at no additional cost, when business customers pay their monthly cell phone bill with their eligible business credit card.

MasterCard Easy Savings is an automatic rebate program that enables participating merchants to provide rebates to eligible First Bankcard business cardholders registered in the program. Small Business, Small Business Secured and VOX MasterCard cardholders are now automatically enrolled by First Bankcard in the Easy Savings Program.

Regus Business Lounges are professionally equipped workspaces, with locations available in cities around the world, that offer Internet access, administrative support and refreshments for business travelers. For VOX MasterCard cardholders, First Bankcard will pay the annual fee for the Business Lounge Program. Cardholders will also receive discounted rates for individual lounge visits.

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 <u>www.firstbankcard.com</u> 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 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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