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Guaranty Bank Launches New Consumer Credit Card Program In Partnership with First Bankcard[®]

MILWAUKEE, Wisconsin., (May 31, 2016) – Guaranty Bank, operating as BestBank in Michigan and Georgia, a full-service retail bank with more than 120 offices in five states, and First Bankcard[®], a division of First National Bank of Omaha and a leading issuer of credit cards, announce the launch of a new consumer credit card product suite.

The product suite, a new program offered by First Bankcard for their financial institution partners, provides multiple credit card options that can be customized to the needs of consumers. The program for Guaranty Bank consists of four credit card products, including:

- Platinum Edition[®] Visa[®] Card a low intro APR on balance transfers.
- Complete RewardsSM Visa[®] Card a card for earning rewards on purchases.
- American Express[®] Cash Back Card a card for earning cash back as a statement credit on purchases.
- Secured Visa[®] Card a secured card for helping establish or improve credit.

More information can be obtained at

www.guarantybank.com/PersonalBanking/CreditCards.aspx. Consumer participants in Guaranty Bank's credit card program have free access to their FICO[®] Scores.

"We are excited to offer a credit card program that gives our customers the features and benefits that matter to them," said Eric Brooks, Guaranty Bank's product manager. "We're confident that they'll be drawn to the wide variety of cards offered to suit their individual needs, with features like rewards for purchases, and the quality customer support that comes along with our partnership with First Bankcard." "First Bankcard puts its partners first to help them provide custom credit card products to benefit their customers," said Stephen F. Eulie, president of First Bankcard. "First Bankcard's experience, depth of credit card product line, and superior customer service allows us to help quality partners like Guaranty Bank build even more loyalty with its customers."

Guaranty Bank is the first financial institution partner of First Bankcard to launch their new consumer credit card product suite. For more information on the Guaranty Bank consumer credit card product offerings, visit

www.guarantybank.com/PersonalBanking/CreditCards.aspx.

About Guaranty Bank

Guaranty Bank, operating as BestBank in Michigan and Georgia, is a full-service retail bank based in Milwaukee, Wisc., and has more than 120 offices in Wisconsin, Illinois, Michigan, Minnesota and Georgia. As a fourth-generation, family-managed business, Guaranty Bank provides unique products and convenient services to its customers through offices located in grocery stores, an extensive ATM network, and evening and weekend banking hours.

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.

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.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

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