

News Release

First Bankcard®

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First Bankcard Launches TCF Bank Visa® Card Program

OMAHA, Neb., November 17, 2015 – First Bankcard®, a division of First National Bank of Omaha and a leading issuer of credit cards, announces the launch of the new TCF Bank Visa® Card program for consumers and small businesses. TCF Bank® is a Minnesota-based national bank holding company with 375 branches in seven states.

The TCF Bank consumer card program offers several different credit card options so consumers can find a card that best suits their needs, including one for Maximum Rewards. The consumer cards offer a variety of benefits, including a low introductory APR. Reward points can be redeemed for merchandise, gift cards, cash back as a statement credit and more. Competitive variable rates are available based on the individual card product. The program also will offer secured product options to help customers build and manage their credit.

In addition, all consumer participants in the TCF Bank Visa Card program will have online and mobile access to their accounts, plus free access to their FICO® Scores.

The TCF Bank small business card program offers credit cards with competitive rates. The Absolute Rewards card allows rewards to be redeemed as travel, cash back as a statement credit, gifts cards and merchandise. Small businesses that participate in the TCF Bank Visa Card program can benefit from accounts payable efficiencies, discount programs, management and expense tracking tools, and improved business cash flow tools.

“We are pleased to offer a credit card program that provides options for all customers and meets or exceeds their expectations for convenience, features and benefits,” said Geoffrey Thomas, TCF’s managing director of customer segments and alternative channels. “Whether it’s the convenience of mobile payment, rewards for purchases, or quality customer support, the TCF Bank Visa Card is a competitive credit card product. By partnering with First Bankcard, our customers will benefit from the highest standards for service and card program management.”

“It’s exciting to build unique programs and custom solutions for partners like TCF Bank,” said Stephen F. Eulie, president of First Bankcard. “These programs are able to offer value to customers with excellent rewards, competitive interest rates and high-quality customer service. This program will help TCF be more competitive in its markets and even more responsive to its customers.”

About TCF

TCF is a Wayzata, Minnesota-based national bank holding company. As of September 30, 2015, TCF had \$20 billion in total assets and 375 branches in Arizona, Colorado, Illinois, Indiana, Michigan, Minnesota, South Dakota and Wisconsin, providing retail and commercial banking services. TCF, through its subsidiaries, also conducts commercial leasing, equipment finance and auto finance business in all 50 states and commercial inventory finance business in all 50 states and Canada. For more information, visit tcfbank.com.

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.

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