

First Bankcard®

Media contacts:
John Melingagio
Bozell
402-965-4324
jmelingagio@bozell.com

Michael Morand
Yale University
203-432-1345
michael.morand@yale.edu

Yale University and First Bankcard® Launch Yale MasterCard® With Complete Rewards® Program

NEW HAVEN, Conn., October 28, 2014 — Yale University, one of the nation's premier Ivy League research universities, and First Bankcard®, a division of First National Bank of Omaha and a leading issuer of credit cards, announce the launch of the new Yale MasterCard® designed specifically for Yale alumni, parents, faculty, employees and friends affiliated with Yale University.

The Yale MasterCard® features First Bankcard's new Complete Rewards program, which allows cardmembers to earn one percent back on purchases. Yale ambassadors can choose from 14 custom card designs including the Harkness Tower, Yale Blue, and residential college shields. By using the card, Yalies will support innovative alumni-led initiatives in lifelong learning, networking, and service.

"The Yale MasterCard card not only provides great consumer convenience, it's a wonderful way for alumni, parents, faculty, employees and friends to express affinity with Yale throughout the year," says Mark R. Dollhopf '77, executive director of the Association of Yale Alumni. "I look forward to using my own card, and I know my fellow Yalies are eager for this chance to support Yale in our everyday activities."

"First Bankcard's commitment to creating possibilities for our partners led to a card program with significant value for Yale alumni, parents, faculty, and staff," said Stephen F. Eulie, president of First Bankcard. "This program is a powerful way for Yalies to enhance their role as ambassadors for their world-renowned university, while earning rewards."

The new Yale MasterCard® offers consumers:

- One percent cash back on purchases in the form of a statement credit, travel, gift cards, and more.
- Custom card art with a choice of 14 emblematic designs.
- Air travel with no blackout dates.
- No limit on the number of points earned. Points expire on or after the fifth anniversary of when they are earned.
- Free online access to FICO® Score.

In celebration of the Yale MasterCard[®], new cardmembers will also earn 2,500 bonus points for spending \$1,000 within the first three billing cycles.

For more information on the Yale MasterCard[®], visit www.firstbankcard.com/yale/pr

About Yale University

For more than 300 years, Yale University has inspired the minds that inspire the world. Based in New Haven, Connecticut, Yale brings people and ideas together for positive impact around the globe. A research university that focuses on students and encourages learning as an essential way of life, Yale has more than 160,000 alumni living across the world. Its 11,000 current students come from all 50 states and more than 100 countries and the 3,200-member faculty is a diverse group of men and women who are leaders in their respective fields.

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, which is the largest privately owned banking company in the United States. First National and its affiliates have more than \$18 billion in managed assets and 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

About FICO

FICO (NYSE: FICO) is a leading analytics software company, helping businesses in 80+ 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. These include 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 credit 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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