First Bankcard®

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First Bankcard[®] Launches the VOX[®] Business Card, Providing a One-Card Solution for Mid-Sized Companies

New, robust financial reporting package helps companies better monitor and manage their spending

OMAHA, Neb., Feb. 14, 2013 — With mid-sized businesses increasingly asking for simpler, more flexible business card options, First Bankcard[®], a division of First National Bank of Omaha, recently launched the Visa[®] VOX[®] Business Card. VOX is designed to address all of a company's purchasing, and travel and entertainment needs with a single card. The VOX Business Card carries no annual fee and was created for businesses with annual sales between \$5 million and \$25 million that are seeking high-value credit lines between \$50,000 and \$250,000.

Because the VOX Business Card can be used for both procurement, and travel and entertainment functions, it reduces the number of accounts and cards a company needs to manage. It also features a robust, customizable online reporting package that allows companies to better track and manage expenses, as well as a flexible business rewards program with no limit to the number of points that can be earned and redeemed for travel, merchandise and cash rewards in the form of a statement credit.

Among its unique features, the VOX Business Card gives companies financial flexibility by allowing them to choose their minimum monthly payment for purchases at the time of application. Companies can choose a minimum monthly payment of 10 percent, 25 percent, 50 percent or 100 percent of the outstanding balance. Each minimum monthly payment has a corresponding interest rate for purchases. The more the company chooses to pay each month, the lower the interest rate.

"First Bankcard continues to seek innovative ways to serve our customers. We talked to mid-sized businesses, and they told us that they were looking to simplify their business card programs and for better ways to track purchases and monitor spending," said Stephen F. Eulie, President of First Bankcard. "We listened and specifically developed the VOX Business Card to give mid-sized businesses the tools they need."

In October 2012, First Bankcard joined with San Francisco-based Union Bank, N.A., to introduce the VOX Business Card. First Bankcard now offers the card nationwide and will add other select bank partners in 2013.

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"We're excited to be the first bank to offer the VOX Business Card, and we value First Bankcard's ongoing efforts in helping us develop deeper relationships with our business customers," said Ted Bowers, Union Bank Sr. VP of Bankcard Administration.

For more information on the new VOX Business Card, visit <u>www.voxbusinesscard.com</u> or call 888-607-9245.

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 500 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, 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

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