

2019
First
in the
Community

IMPACT REPORT



**STAYING TRUE TO
OUR COMMUNITIES.**



First National Bank

Mem

A letter from our President

As we reflect on 2019 and the accomplishments our community partners have made in strengthening our communities, we find ourselves stunningly in the midst of a global pandemic. The COVID-19 pandemic has undoubtedly had significant impacts on the lives of people around the world, including those who matter most to us: our customers, our employees and our communities.

In spite of this, I find hope in the fact that in the 162 years FNBO has been in business, several generations of my family, as well as the people and communities we serve, have dealt with crises like this before only to emerge stronger and more committed to those around them.

Rest assured, we are committed to doing our part to help mitigate the financial impact the virus will have on individuals and families in all of our communities. Consistent with our longstanding dedication to supporting the financial well-being of our customers and the economic success of our communities, we are supporting community partners working to support the short and long-term needs of impacted individuals.

As we continue to help our community partners overcome the current challenges of COVID-19, we must also continue to celebrate the great work they do each and every day. The 2019 First in the Community Impact Report summarizes our philanthropic investments and celebrates some of the accomplishments our employees and community partners were able to achieve last year. It also summarizes our performance in meeting the four-year community goals we established in 2016.

Despite the uncertainty caused by COVID-19, throughout 2020 and beyond we will continue to work toward our vision of successful communities in all the places we call home. Exciting work is currently underway to enhance our community strategy so that we can help create even greater impacts in the future. I look forward to sharing these impacts in the coming years.

In the meantime, we will continue to stand strong with those who matter most – our customers, employees and our communities.

Sincerely,



Clark Lauritzen

Chairman and President

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2019 Community Investment & Impact Summary

In 2016, we made a commitment to reinvest \$85 million and 100,000 volunteer hours in our communities by 2020. We are proud and humbled to share that we exceeded both goals:



In 2019 alone, our community investments totaled more than \$48.6 million. These investments include:

\$37 MILLION

in community development investments to organizations that work to increase access to affordable housing and strengthen local economies. This brings our outstanding community development investment portfolio to \$122 million.

\$7.3 MILLION

in donations and community development grants to nonprofit organizations working to increase access to affordable housing in safe and vibrant neighborhoods, build an educated workforce and help businesses get started, grow and create jobs.

\$4.3 MILLION

in sponsorships with organizations that enrich our communities by increasing access to the arts, cultures, humanities and athletics.

24,000 HOURS

that our employees spent volunteering their time and talents with local organizations to help strengthen our communities.

We Invest to Create Stronger Communities

Our community investments are guided by our vision to have successful communities in all the places we call home. To achieve that vision, we align our investments with community organizations who are working to improve these interconnected assets of a strong community:

- Entrepreneurship & Small Business Development
- Affordable Housing & Neighborhood Stability
- Education & Workforce Development
- Community Cohesion & Access to Culture
- Community Health & Wellbeing
- Environmental Sustainability

In 2016, we also made a commitment to strategically direct our investments in order to help our community partners achieve four key community goals by 2020. While these goals were aggressive in nature, our community partners achieved impressive results that will have an ongoing and positive impact within our communities.



5,000
affordable homes will be
constructed, rehabilitated or financed
2019: 2,041 | 4 yr Total: 6,170



25,000
jobs will be created or retained
2019: 7,291 | 4 yr Total: 23,033



50,000
people will become
closer to financial wellness
2019: 15,362 | 4 yr Total: 65,900



1,000
community events will take place
2019: 402 | 4 yr Total: 1,344



RE-BUILD THE HEARTLAND

Rebuild the Heartland Community Fund

During the spring of 2019, deep accumulated snow, an abrupt rise in temperatures and heavy rainfall created historic flooding across the Midwest that lasted well into the summer months. Many of the communities FNBO serves throughout Nebraska, western Iowa, and southeastern South Dakota were impacted by devastating flooding. The result was more than \$3 billion in damages that are expected to take up to a decade to recover from:

- \$439 million in infrastructure damage
- \$400 million in livestock losses
- \$440 million in crop losses
- 2,039 homes damaged or lost
- 340 businesses damaged or destroyed

When Nature Tests Us, the Heartland Responds

During the aftermath of any natural disaster, there are immediate and long-term needs that need to be addressed. In true Heartland style, individuals, families and organizations from across the Midwest and the country came

together to help in any way they could. Whether it was by evacuating individuals and animals to safe ground during the initial flooding, organizing and delivering food and necessities as the waters receded, or by donating money to a local nonprofit, every act of kindness made a difference.

Immediately following the flood, FNBO allocated \$50,000 to 14 local nonprofit organizations in order to address immediate needs, including ensuring that individuals had food, water, shelter and were safe.

A Focus on Long-Term Recovery

Before the flood waters began to recede, FNBO partnered with Nebraska Community Foundation to create the Rebuild the Heartland Community Fund (the fund) to raise funds for the long-term recovery and rebuilding efforts in the affected communities. FNBO contributed \$100,000 to establish the fund and matched an additional \$150,000 in donations from individuals, families and corporations across the United States. In total, the fund raised enough to award \$830,000 in grants.

Investing in Community Partners to Rebuild Communities

Best practices for disaster relief programs require a significant period of waiting and patience in order to fully understand a community's needs and to appropriately coordinate federal and state resources that may be available. For this reason, the fund began distributing grants in December 2019. One hundred percent of the donations have been directed to supporting the long-term recovery of flood-impacted communities in Nebraska, Iowa and South Dakota that received FEMA Individual Assistance designations.

As of March 31, 2020, \$830,000 in grants have been awarded from within three funding categories:

\$630,000 in Housing Rebuilding Assistance and New Housing Construction grants were awarded to organizations that provide housing-related individual assistance support to repair and/or rebuild homes that were damaged as a result of the floods in the following communities:

Nebraska:

- Columbus Area (including Platte, Nance, Boone, Butler and Colfax Counties) – East Central Long Term Recovery Group
- Dawson County – Dawson County Long Term Recovery Group
- Douglas County - Douglas County Emergency and Natural Disaster Recovery Group, Habitat for Humanity of Omaha, Nebraska Children and Families Foundation
- Hall County – Heartland Disaster Recovery Group
- Kearney Area - (including Amherst, Elm Creek, Gibbon, Kearney, Odessa, Pleasanton, Ravenna, Shelton) – Kearney Area Disaster Recovery Group
- Sargent Area- Central Nebraska Community Action Partnership
- Sarpy County – Sarpy County Long Term Recovery Group

Iowa:

- Mills County Mills County (IA) Disaster Coalition
- The City of Hamburg, Iowa

\$175,000 in Flood Mitigation Assistance, which is a requirement for homeowners within a flood plain to make necessary repairs to their flood-damaged homes. Money from the fund will help offset the homeowner's 25 percent contribution that is required in order to repair homes and/or mitigate against future flooding. Funding was awarded to the following organizations in Nebraska:

- Greater Dodge County Long Term Recovery Group
- County of Pierce Economic Development

\$25,000 toward the establishment of the Midwest Housing Resource Network, a statewide disaster resiliency network that was developed in response to the 2019 flooding to assist communities with identifying and addressing disaster-related housing needs and helping developers utilize funding sources effectively. Funding was provided to Midwest Housing Development Fund, and pooled with funding from other sources to fully establish this network to benefit residents across Nebraska.

Learn more about the Rebuild the Heartland Community Fund at rebuildtheheartland.org.

LINCOLN TRACK CLUB GOES THE EXTRA MILE FOR FLOOD RELIEF



The Lincoln Track Club (LTC) is a nonprofit, volunteer-led organization in Nebraska with a passion for running and giving back to the community. After the catastrophic flooding, the LTC board felt it was imperative that they do something to help raise money to support flood recovery and rebuilding efforts. Being a local track club, a race was the obvious means by which to do so.

Determined to keep the dollars local and invested with an organization they trusted, the LTC board agreed the Rebuild the Heartland Community Fund was the best place to donate their funds.

Within just 72 hours, LTC literally and figuratively went the extra mile and organized an in-person and virtual "Nebraska Strong Run." Their efforts resulted in an enormous success:

- Approximately 1,200 runners participated from 27 states across the country, of which 437 runners participated virtually.
- Each runner paid an entry fee which LTC and FNBO each matched at 100 percent, equating to at least a \$120 donation per runner and more than \$160,000 raised in total!



2019 INVESTMENTS & OUTCOMES



Entrepreneurship & Small Business Development

Strong local economies are the financial backbone of our communities. Businesses of all types and sizes provide us with the things we need and want, while creating income and wealth for the individuals they employ.

NATIVE360

Native360, formerly First Ponca Financial, Inc., is a nonprofit Community Development Financial Institution (CDFI) whose mission is to provide affordable credit, capital, technical assistance and related programs to help build strong and self-sufficient Native American business owners, families and citizens. They serve the citizens of all tribes in Nebraska, Iowa, and southeast South Dakota. In 2019 alone, they provided more than \$820,000 in business loans that resulted in 44 jobs created or retained across the region. Just one example the positive impact Native360 has had on their clients is Cherry's Native Creations.

Richard and Beverly Wright and their daughter, Dannette, operate Cherry's Native Creations. The small family business, based in Norfolk, Nebraska, prides itself in selling genuine, Native-made handicrafts.

The Wrights frequently attend annual powwows in Minnesota, South Dakota, Nebraska and Kansas and recently noticed many items being sold by vendors who are not Native Americans. They knew this was a great opportunity to expand their business to Native Americans across the country.



In 2019, we invested \$10.9 million in community partners such as the Native360 Loan Fund who are working to help local businesses get started, grow and create jobs. By doing so, we helped increase access to jobs and stimulate consumer spending.



"Most of the powwows have non-Natives there selling different items, but most people want to buy Native-made items. We were looking to grow bigger with more inventory, but it was hard with the three of us working. That's where Native360 came in," said Richard Wright.

Financing from Native360 helped the Wrights expand their inventory of diamond willow canes, tables and lamps; bead work; chokers; and earrings; as well as purchase items from other Native American artisans for resale.

The Wrights hope to continue expanding their business overseas, helping to meet the worldwide demand for quality, genuine Native American handicrafts.

"We appreciated working with the Wrights and are looking for more Native entrepreneurs we can assist," said Pete Upton, executive director of Native360. "It takes the right business relationships to make these success stories come true."

Affordable Housing & Neighborhood Stability

Access to stable and affordable housing in a safe and vibrant neighborhood is the foundation of a family's well-being and a major driver of wealth. In 2019, we invested \$28.42 million in community organizations such as Habitat for Humanity who are working to bring

neighborhoods back to life and increase access to affordable housing. This work removes barriers to a family's long-term economic success and contributes to the overall strength of their community.

HABITAT FOR HUMANITY

We are committed to increasing the availability to affordable housing in all of the communities we call home. Our ongoing support of Habitat for Humanity through sponsorships, donations, community development grants and investments is one example of that commitment. Since 2016, we have invested more than \$4.9 million and more than 9,000 employee volunteer hours with Habitat partners across our footprint. Here are a just a few examples of how these partnerships are giving more families a safe and affordable place to call home:

HABITAT FOR HUMANITY LOAN FUND *(Omaha, Nebraska)*

In 2018, FNBO partnered with Omaha-area banks and two nonprofit organizations to create and execute the Habitat for Humanity of Omaha Loan Fund (the loan fund). The loan fund was created in order to indefinitely fund mortgages for Habitat Omaha families while simultaneously increasing Habitat Omaha's ability to build/rehabilitate even more houses for low income families. Under this partnership Habitat for Humanity builds the home, identifies the family, and prepares them for homeownership; Omaha 100, a community development financial institution (CDFI), underwrites and originates the mortgage to the Habitat family; and each of the bank partners provides the funding for the loan.

The 2018 pilot year resulted in nine banks helping provide 32 loans totaling more than \$3.6 million to 32 low income families purchasing a Habitat for Humanity home. In 2019, the fund grew to 13 participating banks that deployed \$6 million in loans to 50 low-income families, of which \$830,000 was invested by FNBO. Prior to the creation of the loan fund, Habitat Omaha built/renovated and financed approximately 40-50 homes annually. It is projected that Habitat Omaha will increase their production to 100 homes built, renovated and/or financed annually by 2022.



Not only did FNBO spearhead the creation of the loan fund, but we remain committed to investing in its success in various capacities:

- We serve as the custodian and servicer of the loans by holding the loan fund account on our books, conducting monthly capital calls with participating banks to fund the mortgages, and disbursing principal and interest payments to the participants each month.
- We work directly with Habitat home buyers by sending mortgage statements, collecting payments, and posting payments to the mortgage accounts.
- The First National Community Development Corporation (FNCDC), a subsidiary of FNBO, is an ongoing investor in the fund and will continue to invest approximately \$500,000 - \$1 million into the fund annually in the form of loans to Omaha 100.
- FNBO invests more than \$150,000 annually between Omaha 100 and Habitat for Humanity of Omaha via donations and investments.

IMPACT DEVELOPMENT FUND *(Colorado)*

FNBO has a longstanding partnership with Impact Community Development Fund (IDF), formerly known as Mile High Community Loan Fund and Funding Partners. IDF is a Community Development Financial Institution (CDFI), that has been investing in affordable housing and other economic development initiatives that improve economic opportunities for low income individuals and communities throughout Colorado for more than 20 years.

In 2019, FNBO expanded our partnership with the IDF by committing a \$2.5 million investment over two years to a loan fund designed to help finance first mortgage loans to low income families purchasing homes from Habitat for Humanity affiliates throughout Northern Colorado.

FORT COLLINS HARMONY COTTAGES *(Fort Collins, CO)*

Fort Collins Habitat for Humanity has built more than 75 quality, affordable homes for deserving families over the past 25 years. As the community is currently experiencing a housing crisis, the demand for and the cost of housing continues to increase with a disproportionate amount of the burden being carried by families earning a low to moderate income.



In response to the looming housing crisis and increased demand for affordable housing, Fort Collins Habitat sought to find a solution that would make a meaningful impact. The Harmony Cottages will be Habitat for Humanity of Fort Collins' largest development to date with 48 new homes to be built across a four-acre area over the next five years. This development will provide stable and affordable housing for an estimated 144 residents who may otherwise have had to leave the city to find affordable rent.

The Fort Collins Habitat for Humanity Harmony Cottages is a visionary project that will come to fruition with the support of community partners such as FNBO. FNBO has been a proud supporter of this development from its early stages through donations, community development grants and employee volunteers. In 2019, FNBO committed to providing funding for the project for the next five years.

Education & Workforce Development

When our neighbors have the skills they need to work and increase their income, they can live prosperous lives. In 2019, we invested \$2.68 million in community organizations and programs such as those listed below that teach the skills needed to help individuals achieve

LUTHERAN SOCIAL SERVICES OF SOUTH DAKOTA, INC.

Lutheran Social Services of South Dakota, Inc. (LSS) has been working to increase self-sufficiency through financial education and money management skills in South Dakota since 1984. The majority of their clients are low to moderate income and in a recent survey, 88 percent said they did not have emergency savings; 59 percent felt they either did not have enough money to create a budget; and individuals that attended a Credit When Credit is Due (CWCID) workshop scored an average of 62 percent on pre-test questions related to basic budgeting, money management and credit.

To address financial issues their clients are facing, LSS provides workshops and one-to-one counseling that cover the step-by-step process of developing a financial plan while learning how to set goals, track expenses and evaluate spending. Participants also learn how to build, maintain, and re-establish credit.



LSS has a strong track record of improving the financial lives of the individuals they serve. In 2019 alone, 312 individuals attended 32 workshops. 93 percent of program participants felt their counselor provided recommendations that were appropriate and met their needs; 90 percent

economic self-sufficiency and/or improve their employment status. These investments strengthen our communities by empowering individuals with financial confidence and by improving individual contributions to the local economy.

were able to develop written financial goals and a plan to accomplish them; 71 percent reported reduced stress after meeting with their counselor. For CWCID graduates, post test scores improved by 18 percent.

THE NEIGHBOR PROJECT



The Neighbor Project (TNP) in Aurora, Illinois is a nonprofit organization dedicated to helping low to moderate income families reduce debt, build credit, save, and purchase their own homes. TNP Programs help working families such as the Khai family overcome financial barriers in order to reach their goals.

Pao Khai and his family fled their home country, Burma, in 2007 and arrived in the United States in 2011. Upon arrival, they had no savings to speak of. Pao immediately went to work packaging boxes in a warehouse and earned enough to afford rent for an apartment.

Soon after, Pao started college and began designing medical equipment with 3D software. The family quickly

realized, however, that their rented apartment was as good as it was going to get for them. They were never going to own their own home because although they could afford to pay for a monthly mortgage payment, they could not save for the necessary down payment.

That's when they discovered the TNP's Network Savings Program. Through the program, they spent a year and a half living in a Neighbor Project apartment paying rent but with the support of the network, the majority of their rent payment went into a savings account that they owned. In just 18 months they saved \$11,000, enough to pay for the down payment on their own home.

HEART MINISTRY CENTER, INC.



For nearly 30 years, the Heart Ministry Center (the center), located in Omaha, Nebraska, has been serving individuals with food, clothing, shelter and financial assistance. The center's immediate service area is impacted by disproportionately high rates of crime, substance abuse, gang involvement, domestic violence, hunger and food insecurity, homelessness, low academic attainment, and other poverty-related challenges.

Recognizing that poverty is a generational issue which requires more than a quick fix, the center also works to address the underlying challenges that prevent individuals from lifting themselves out of poverty. One such challenge is acquiring the requisite skills needed to obtain and maintain employment.

The center's Fresh Start program is an individualized job training and placement program for unemployed adults who have no more opportunities or resources available. Over a 15-week period, Fresh Start provides clients with the job training, life skills, and soft skills needed to maintain steady employment. Participants volunteer 450

hours at the center's food pantry, training as supervisors. Upon graduation, participants meet with the post-graduate facilitator monthly for a minimum of six months to help them stay on track with their personalized plan.

In 2019, 33 Fresh Start participants entered the program: 17 graduated; 10 were removed prior to graduation; and six are currently active in the program. Of the 17 graduates, 13 have maintained steady employment, stable housing, reliable transportation and a balanced household budget.

FNBO EMPLOYEE-LED FINANCIAL EDUCATION



FNBO employees know that financial literacy is crucial to an individual's success and that it is important to share their financial knowledge with others. That's why we collaborate with schools, community programs and nonprofit organizations across our footprint to help youth, adults and/or disadvantaged individuals learn financial skills that will help them succeed.

In 2019, more than 200 FNBO employees spent nearly 1,270 hours leading financial education programs that shared valuable lessons about the importance of smart saving and spending, creating and managing a budget, using credit wisely, creating an emergency savings fund, how to save for a down payment on a home, and the steps to home ownership, just to name a few. This knowledge will help secure the financial futures of these individuals and their families for generations to come.

Community Cohesion & Access to Culture

Communities with rich cultural offerings and events create a sense of belonging and engagement with community members. In 2019, we invested \$5.6 million in community partners that enrich people's lives through

exposure to the arts, cultures, humanities and athletics. Our continued support of organizations such as those listed below help to strengthen communities by attracting people to them and stimulating local economies.

THE EGYPTIAN THEATRE



Like more than 100 theatres across the country at the time, the Egyptian Theatre was designed with Egyptian decorative influence and has been a focal point of the DeKalb, Illinois community since it opened in 1929. The theatre flourished for several decades, showcasing a combination of live acts, movies and concerts for the residents of DeKalb and DeKalb County. In 1978, the theatre was listed on the National Register of Historic Places and today is one of only seven remaining Egyptian Theatres in the United States. It was recently named as one of the Top 20 Architectural Treasures in the State of Illinois.

Through the continued support of individual and corporate donors such as FNBO, the Egyptian Theatre is able to continuously make improvements, including a recent expansion to the aging and historic building, so the citizens of DeKalb can enjoy its rich community and cultural offerings for generations to come.

Today, the theatre is home to a wide variety of local and national events and acts. These activities have an overwhelming economic impact on DeKalb and the surrounding communities. Located in the heart of downtown DeKalb, the Egyptian Theatre has been a core element of revitalizing the downtown DeKalb area by increasing access to cultural experiences for its residents, creating an attractive setting for businesses and increasing tourism to the community. The Egyptian Theatre is owned and operated by the 501(c)(3) non-profit organization Preservation of Egyptian Theatre, Inc.

CHRISTMAS AT UNION STATION

Once one of the busiest rail stations in the nation, The Durham Museum (formerly known as Union Station) offers a fascinating look at history in Omaha, Nebraska. Not only does the museum offer a glimpse into what it was like to travel by railway, it is also home to a variety of traveling exhibits with subjects ranging from history and culture, to science, industry and more.

Throughout the year, the museum is also host to various events that are made available to the public with the support of individual and corporate donors such as FNBO. FNBO is proud to have been the Presenting Sponsor for one of these events, Christmas at Union Station, for the third consecutive year. Taking place in the rail station's Main Waiting Room which has been restored to its original beauty, featuring a 60-foot ceiling, sculptured plaster with painted gold and silver leaf trim, cathedral-like plate glass windows, and a patterned terrazzo floor, Christmas at Union Station has become a longstanding tradition, bringing thousands of people from near and far. Attendees enjoy the forty-foot-tall twinkling tree, carolers, a display featuring holidays around the globe, and even Santa and his reindeer.



Community Health & Wellbeing

When an individual's mind and body are well, they have the ability to focus their energy on achieving wellness in other aspects of their life. In 2019, we invested \$723,000 in community organizations like Boys Town that are working

to increase access to health-related services and support. These investments strengthen communities by minimizing the financial impact of poor health.

BOYS TOWN



Since 1917, Boys Town has operated under the belief that every child deserves a successful future, every family deserves to live together in a loving home and every community deserves to thrive. Boys Town has provided thousands of at-risk youth and their families the love, support and education they need to succeed through programs and solutions grounded by decades of experience and research.

In recent years, meeting the challenges of behavioral health issues that can impact a child's ability to succeed has been a major focus of Boys Town's mission. In 2017, with the support of community partners like FNBO, Boys Town established a Behavioral Health Services Program that offers outpatient services from three locations for families with children and young adults (from infancy to 22 years) who are experiencing social/emotional, academic or behavior concerns. The program offers a tiered system of services that delivers intensive and targeted interventions for children and families, while working with children's teachers to transform school climates for the benefit of all students.

In addition:

- Boys Town hosts an alternative classroom for students who can't attend their regular school

because of chronic disruptive classroom behaviors. In this learning environment, students can keep up or catch up on their homework and learn new skills that can eventually help them move toward transitioning back to their regular school.

- Boys Town Family Consultants provide family counseling for students whose families have become destabilized due to events like a parent losing a job or addiction. Consultants also connect families to resources such as financial aid, health care, nutrition, housing and legal aid, depending on each family's unique needs.
- Dr. Donna L. Stewart, a Boys Town child psychologist, provides assessments and therapy for students with potential mental health needs. These interventions include involving each student's family members and teachers as part of a comprehensive treatment plan.

In 2019, the Boys Town Behavioral Health Services Program served 175 patients alone, bringing their three-year total to nearly 500 patients.



Environmental Sustainability

A community with a sustained environment provides a stable place for people to live, work and play. In 2019, we engaged in proactive efforts to decrease our carbon footprint and invested more than \$282,000 in community

organizations such as Fontenelle Forest that work to sustain and improve the environment.

FONTENELLE FOREST



Founded in 1913, Fontenelle Forest is one of Nebraska's oldest conservation organizations and one of the largest private nature centers in the nation. It is also a National Natural Landmark and is listed on the National Register of Historic Sites. Fontenelle Forest owns and manages two nature centers: Fontenelle Forest Nature Center in Bellevue, Nebraska and Neale Woods in Omaha, Nebraska. The properties encompass more than 2,100 acres of forest, prairie and wetlands along the Missouri River in the geographically significant Loess Hills.

The mission of Fontenelle Forest is to provide a place where people can experience and enjoy the quiet wild of nature. They want to inspire current and future generations to care for the natural world. That's why they are committed to: educating people of all ages about nature and wildlife; and planning and facilitating conservation efforts in their various ecological communities such as habitat restoration, deer management, erosion control, prescribed fires and raptor preservation; and providing recreational opportunities that allow individuals to enjoy and interact with the natural environment.

Each year, with the support of individual and corporate

donors such as FNBO, more than 100,000 adults and 40,000 children explore the wonders of Fontenelle Forest, more than 500 raptors are cared for and 2,100 acres of natural land is managed so that others can enjoy the forest for years to come.

RECYCLING & ENERGY EFFICIENCY UPGRADES

In addition to supporting various nature conservation efforts, community beautification projects and parks and recreation districts across our footprint, our recycling efforts in 2019 saved more than 2 million pounds or the equivalent of 3,500 cubic yards of waste from landfills.

As a result, this conserved:

- 20,464 trees
- 8.3 million gallons of water
- 455,000 gallons of oil

Plus, energy efficiency upgrades to our facilities have significantly reduced or maintained our 2019 year over year energy costs:

- 5% reduction in electricity cost
- 4.5% reduction in chilled water & steam cost
- These energy reduction costs equate to \$350,000 in savings.

Other energy efficiency initiatives we are currently investing in include:

- Smart irrigation systems
- Upgraded lighting to LED technology
- Electric vehicle charging stations in our downtown Omaha surface parking lots and in Colorado
- Redesigned mechanical systems to heat and cool our buildings as current systems reach the end of their life cycle



EMPLOYEE GIVING & VOLUNTEERISM



Empowering Employee Impact

FNBO employees are our most valuable tool when it comes to strengthening our communities. That's why we are committed to supporting the causes that are important to them by providing time, volunteer opportunities and

funding to help them make an impact. We do this through various programs that empower our employees to make a difference, a few of which are listed here.

PAID VOLUNTEER TIME

Every employee may use eight hours of paid time off per calendar year to volunteer during working hours. With nearly 5,000 employees across our footprint, that equates to 40,000 hours per year that our employees can spend giving back to their communities.

EMPLOYEE-DIRECTED GIVING



In 2019, 16 percent of our philanthropic giving was decided upon by our employees based on the organizations and causes that are important to them. We accomplish this through financial support of organizations where our employees spend their time and provide service on their boards of directors, through special initiatives such as the Community First Awards and matching employee contributions through the United Way, Rebuild the Heartland Community Fund and other select initiatives.

PRO BONO VOLUNTEER PROGRAM

Our employees are more than top-tier bankers. They also possess professional skills that can help our nonprofit partners address community needs more efficiently and effectively. Our Pro Bono Volunteer Program matches employee skills with the needs of our community partners to create skills-based volunteer opportunities where everyone wins. In 2019, employees with professional expertise in information technology, marketing, database management and human resources, just to name a few, helped three community partners achieve their objectives more effectively and efficiently than they may otherwise have been able to.

All employees are invited to apply for our employee-directed donation program which provides a \$500 donation and a commitment to serve 10 hours volunteering at a qualifying nonprofit of their choice. One example of how our employee-directed donation program benefited a nonprofit organization financially as well as through volunteerism is Coats & Boots.

COATS & BOOTS

The mission of Coats & Boots is to provide high quality winter coats and boots to Poudre School District students in Fort Collins, Colorado who are living in poverty. Each fall, volunteers gather at each of the district's schools and work directly with the children by fitting more than 1,000



children into a new coat and pair of boots so they will stay warm during the cold winter months. In 2019, Cassie Harris, a Branch Manager in Fort Collins, Colorado, received an employee-directed donation to help support Coats & Boots' mission. In addition, Cassie and her team of FNBO employee volunteers personally helped fit nearly 500 children with their new winter gear.

Cassie shared that "we take for granted slipping on our coats on cold days, but watching these young children light up at the thought of something that's new and very much needed is incredibly heartwarming and humbling."

COMMUNITY FIRST AWARDS

In 2019, we hosted the fourth annual Community First Awards. This campaign was designed to recognize and reward nonprofits working to strengthen their communities. In 2019, we invited nonprofit organizations to nominate a



shovel-ready project and then we asked our employees to vote on the finalists who would move on to the public vote. From the 150 nonprofit nominations we received, 2,100 FNBO employee votes selected 20 finalists to move to the public vote for a chance to win up to a \$25,000 donation. The total amount awarded was \$40,000.

2019 Community First Awards Winners!

- 1st place (\$25,000) - Lane Thomas Foundation, located in Omaha, NE
- 2nd place (\$10,000) - Nebraska Humane Society, located in Omaha, NE
- 3rd place (\$5,000) - Pathways Shelter for the Homeless, located in Yankton, SD

MEET THE 2019 COMMUNITY FIRST AWARDS WINNER



The Lane Thomas Foundation was founded by Matt and Melissa Graves after the sudden and traumatic loss of their precious son, Lane Thomas Graves. The Foundation gives honor and light to Lane's life and is dedicated to supporting families of children needing life-saving transplants.

As the winner of the 2019 Community First Awards, the Lane Thomas Foundation received a \$25,000 donation to create an educational and promotional campaign to encourage organ donation so that no child dies while waiting for an organ transplant.

Visit lanethomas.org/ for more information about the Lane Thomas Foundation or to donate.

Faces of Giving

FNBO employees become a key component in strengthening our communities when they volunteer their time or donate to a cause. Each year, we select employees who exemplify our culture of philanthropy to

receive Faces of Giving recognition. Each of these dedicated employees received \$1,000 to donate to the community organization of their choice.

FNBO MORTGAGE SERVICING TEAM

FNBO's Mortgage Servicing team spends more than 400 hours each year servicing loans on behalf of several of our nonprofit partners:

Fremont Area Habitat for Humanity
Greeley-Weld Habitat for Humanity
Habitat for Humanity of Omaha

Habitat for Humanity of Sarpy County
Mitchell Regional Habitat for Humanity
Omaha 100, Inc.



Front Row, Left to Right: Julie Hanson-Schuler, Jessica Pusher, Amanda Smith **Second Row, Left to Right:** Michelle Ferguson, Kelsey Berthelsen, Amy Sorenson, Lisa Blankman **Third Row, Left to Right:** Pamela Sandoval, Catie Willprecht, Rose Bode, Abbey Reetz, Scott Irwin, Abby Quinn **Fourth Row Left to Right:** Natalie Saltzman, Miranda Nightengale, Erika Menicucci

INDIVIDUAL EMPLOYEES



Catherine Costlow

Director, Commercial Real Estate Banking
Fort Collins, CO

City of Fort Collins Affordable Housing Board, Home Builders Association of Northern Colorado

"Alone we can do so little; together we can do so much."



Sean Cratty

Director, Branch Banking
Lake in the Hills, IL

Huntley Fall Fest, Huntley Park Foundation, Huntley Area Chamber of Commerce, Huntley D158 Foundation Board, Huntley Goes Bald, Algonquin Lake in the Hills Chamber of Commerce, Huntley Area Public Library,

Leadership Greater McHenry County

"Volunteering in your neighborhood is rewarding because you are able to directly impact the growth of your community."



Sara Going

Senior Advisor, Community Banking
Omaha, NE

New Visions Homeless Services, Nebraska Community Foundation, City Sprouts, Boys & Girls Club of the Midlands, RISE, United Way of the Midlands

"There is so much need, and through volunteering, we all become part of the solution to make our communities stronger. Every person has unique gifts to give and the ability to make a difference!"



Angela Penland

Branch Manager
Fort Collins, CO

Crossroads Safehouse, Book Trust, Dementia Friendly Communities of Northern Colorado

"I have been extremely fortunate to live in a community that has fostered my own success and growth, and I believe it is my social responsibility to pay forward all the advantages that have been given to me. Volunteering my time and talent has been so rewarding, and I feel truly privileged to be in a position to give back to my community."



Victor Hammonds

Director, Small Business Banking
Overland Park, KS

Samuel U. Rodgers Community Health Center, Heartland Black Chamber, Scale Up Kansas City, Urban Financial Services Coalition Services of Greater Kansas City, KU Gear Up KCK for College, Greater KC Local Investment Commission

"Community to me means caring and helping people live better in every aspect of their lives by providing resources for them to be able to do so. It's important for me to volunteer to show people of the communities in which I serve what is possible when you have access to resources."



Melissa Reed

Senior Advisor, Enterprise Banking
Grand Island, NE

YMCA of Grand Island, Young Professionals of Grand Island, Central Nebraska Humane Society, Leadership Tomorrow, Grand Island Public Schools

"I believe strong communities are the result of partnerships; a partnership through volunteering is one way I can contribute to aiding in the strength and prosperity of my community for generations to come."



Thomas Klein

Senior Advisor, Community Banking
Lincoln, NE

Downtown Lincoln Association, Nebraska Stroke Association, Lincoln's Symphony Orchestra, Lincoln Independent Business Association Foundation

"Volunteering leads to a better understanding of your community and builds strong bonds for all involved."



Adam Thompson

Director, Commercial & Agribusiness Banking
Norfolk, NE

Behavioral Health Specialists, Inc., Animal Shelter of Northeast Nebraska, TeamMates Mentoring Norfolk, Lutheran High Northeast and Norfolk Lions Club

"Volunteering has given me the opportunity to make a positive impact on individuals and my community as a whole. Unique and rewarding experiences combined with positive results has fueled my passion for volunteering."



Mireya Luna

Mortgage Loan Originator
Sugar Grove, IL

City of Aurora, IL, West Aurora School District, East Aurora School District, Aurora Public Library, Illinois Small Business Development Center, Northern Illinois University, VNA Health Clinic, World Relief Aurora

"For me, volunteering is a way of life. I truly believe that in order to make this world a better place for all of us, we must support and empower each other while we also showing compassion to our planet."



REQUEST SUPPORT



Request Support

If you are affiliated with an organization that focuses on creating and maintaining successful communities and would like more information about our community investments, or would like to apply for support, please visit fnbo.com/request-support.

   @FNBOmaha



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