



**2021 COMMUNITY
& SOCIAL
RESPONSIBILITY
REPORT**



impact
by fnbo

A Letter From Our President

The past couple of years have posed challenges for all of us, from social distancing measures to supply chain issues and workforce shortages, just to name a few. These challenges impacted how we worked, how we spent time with loved ones, and how we consumed goods and services. While we've all had to make sacrifices, I believe these challenges have reminded us of what is most important to our well-being. Whether it's the ability to go to work to support our families, freely spending time with friends and family, or dependable access to the goods and services we need or enjoy, we all have a renewed sense of what we value most.

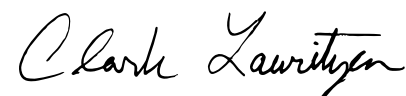
The same is true for FNBO. The past two years have reminded us how important it is to continue to focus on ensuring the success of all the communities we call home. This belief is embedded in our DNA, the foundation of our Impact by FNBO Community & Corporate Social Responsibility strategy, and the motivation that drives our 164-year commitment to doing what's right for our customers, employees, and communities.

Our purpose-led approach goes beyond the community organizations we support and where our employees volunteer their time. It drives how we serve our customers to help them achieve their goals, how we strive to provide our employees with an inclusive environment in which to excel, how we engage the businesses we purchase goods and services from, as well as how we work to become good stewards of the environment.

In February 2022, as part of our commitment to strengthening the communities we serve, we announced our Commitment to Community Impact plan. You will learn more about this plan in the pages of this report. At a high level, it details the substantial investments we will make over the next five years that will enable us to make significant progress toward our priority community goals and socially responsible banking initiatives. The plan also details the proactive and intentional steps we will take to sustain or improve the environment, including our goal to achieve net zero scope 1 and scope 2 Greenhouse Gas Emissions by 2035.

As I read through the 2021 Community & Social Responsibility Report, I am proud of the significant progress we made last year. The report not only summarizes the investments and impacts FNBO made in our communities, but it also shares inspiring success stories made possible by our community partners and our generous employees.

Sincerely,



Clark Lauritzen, *Chairman and President*

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Impact by FNBO Overview and 2021 Investment Summary

We're Committed to Building Strong Communities

At FNBO, we envision a future where all our communities are strong and successful. To achieve our vision, every individual must have access to the tools, resources, and opportunities to reach their goals and improve their overall financial well-being. That's why, through our Impact by FNBO Community & Social Responsibility Strategy, we align our philanthropy, community investments, loans, and other banking solutions to address these interconnected elements of successful communities. At the same time, we are working to achieve the Impact Goals we've established as noted below:

-  **Affordable Housing & Neighborhood Stability**
Impact Goal: To improve the availability of affordable housing and the vitality of disinvested neighborhoods.
-  **Entrepreneurship & Small Business Development**
Impact Goal: To help entrepreneurs build businesses and create jobs.
-  **Education & Workforce Development**
Impact Goal: To create pathways to financial well-being for individuals.
-  **Environmental Sustainability**
Impact Goal: To positively impact the environment.
-  **Access to Arts & Culture & Community Cohesion**
-  **Community Health & Well-being**

We Deliver Solutions that Address our Community and Social Goals

We understand our role as a strong community bank places us in a unique position to positively impact our stakeholders at every level. We also recognize many individuals from historically underserved populations face unique obstacles to financial success. At FNBO, we embrace our responsibility as an employer, bank, and community partner to advance the spirit of belonging, inclusion, diversity, and equity. Therefore, we are committed to intentionally and proactively creating pathways to success for historically underrepresented populations. We achieve our community and social goals by delivering solutions across five impact functions:

We Support community partners who deliver impactful solutions by investing in donations, community sponsorships, grants, impact investments, and employee volunteer hours. We partner with and empower nonprofit organizations that break down barriers to economic and social opportunities for historically underrepresented populations.

We Finance the loans and investments that are the economic engine behind the projects, people, and businesses that make our communities successful. Our tools can help individuals improve their financial future, especially those historically underserved by the financial system.

We Deliver a desired employee experience by fostering a culture of belonging and inclusion so that every employee is valued and has the opportunity and the ability to make an impact. FNBO strives to reflect the diversity of the communities we serve in the makeup of our workforce.

We Buy from small businesses and businesses owned by historically underrepresented populations to support FNBO operations while simultaneously helping these businesses grow and create jobs.

We Strive to be resilient and have a net-positive impact on the environment.

Our Investments Make an Impact

In order to ensure the long-term well-being of individuals and communities, we make investments to achieve the greatest impacts possible. In 2021 alone we:

- **Supported our communities** with more than \$7.2 million in impact grants, capital donations, and community sponsorships to nonprofit organizations working to make meaningful and lasting impacts. An estimated 21.7% of these funds benefited historically underrepresented populations.
- **Financed** \$46.83 million in new Community Development Investments (CDI) with organizations working to strengthen communities. Of these funds, 69% support historically underrepresented populations.
- **Purchased** \$132 million in products and services from 714 small and/or women, minority, or veteran-owned businesses.
- **Sustained and/or improved the environment** by investing \$1.9 million in eco-friendly operational improvements, resulting in a 9.3% reduction in Greenhouse Gas Emissions compared to 2020.
- **Delivered a desired employee experience** with 22,230 hours that FNBO employees spent volunteering in our communities and a 34% increase in membership in FNBO's Belonging & Inclusion Group (BIG).

Our Commitment to Community Impact

As part of our commitment to meeting our communities' most pressing needs, we've identified clear and measurable goals and timelines for each of our Impact Goals.



We will make significant investments in our communities by 2027.

Over the next five years, we will work to achieve our priority community goals by making substantial investments in our communities:

We will support our community partners who deliver meaningful and lasting impacts in our communities with:

- **\$35 million in community sponsorships, capital donations, and impact grants.** We will primarily focus on organizations working to increase access to affordable housing, help entrepreneurs build businesses and create jobs, and those who help individuals obtain or improve their employment.
- **125,000 FNBO Employee Volunteer Hours**

We will finance the loans and investments that are the economic engine behind the projects, people, and businesses that make our communities successful with:

- **\$200 Million in Community Development Investments** with community organizations working with low- to moderate-income individuals/families and/or in low- to moderate-income neighborhoods or majority-minority neighborhoods to increase access to affordable housing, build businesses and/or create jobs.
- **\$1.3 Billion in Community Development Loans** for the development of multi-family affordable housing or commercial properties that will benefit low- to moderate-income individuals, are in low- to moderate-income census tracts, or located in majority-minority neighborhoods.
- **\$7 Billion in Mortgage Loans** for low- and moderate-income families, minority families or families in low- and moderate-income neighborhoods, homes in minority neighborhoods, first-time home buyers, and veterans.
- **\$4.5 Billion in Small Business Loans** for low- and moderate-income entrepreneurs and/or businesses owners in minority neighborhoods to help their businesses start, grow, and thrive.

We will purchase \$600 million in goods and services from small businesses and businesses owned by women, minorities, and veterans to support FNBO operations.



We will deliver a desired employee experience by continuing to drive access, equity, and inclusion in our communities.

We will continue to foster a culture of belonging and inclusion so that every FNBO employee is valued, has opportunity, and the ability to make an impact. This will be accomplished in part by:

- **Driving Inclusion & Diversity in Our Workplace**
We will host a workplace culture where employees of all backgrounds feel valued and see opportunity realized and where everyone can be their authentic and whole self, in any role at any time. Likewise, we will strive to reflect the diversity of the communities we serve in the makeup of our workforce.
- **Giving Employees a Voice with Our Belonging & Inclusion Group (BIG)**
We will continue building and enhancing BIG, a program open to all FNBO employees that runs internal awareness campaigns, hosts events intended to foster greater belonging, and serves as a platform where all employees can speak as one about how they would like to see belonging realized at FNBO.

Continued on next page

- Empowering employees to help all individuals become financially self-sufficient through programs such as:

- ▶ The Latino Banking (formerly Multicultural Banking) Program, which supports Spanish-speaking customers' access to financial services with Spanish marketing campaigns, bilingual branch locations and fnbo.com/español.
- ▶ Employee-led Financial Education that improves financial literacy for low- and moderate-income individuals by providing education on topics such as budgeting, investing, saving, credit, homeownership, and small business development.

We are committed to achieving our 2035 sustainability goals.

We will strive to make a positive impact on the environment by 2035 by:

- **Making \$250 million in energy-efficient investments**, including financing green energy and making operational improvements that decrease FNBO's carbon footprint.
- **Achieving net zero scope 1 and scope 2 GHG emissions** by continuing to make energy efficient improvements to our corporate offices and retail branches that reduce energy consumption. Examples include automated building systems, solar panels, mechanical system upgrades and LED lighting upgrades.
- **Reducing water consumption by 20%** by implementing water-saving technologies such as smart irrigation systems.
- **Realizing a 90% waste diversion rate** in corporate buildings and retail branches by implementing more robust recycling and composting programs.



2021 Stories of Impact

Throughout 2021, we made proactive and intentional progress toward meeting our stated community goals and objectives by delivering solutions across our five key functional areas of support. This work created meaningful and lasting impacts in our communities.



Affordable Housing & Neighborhood Stability

We improved the availability of affordable housing and the vitality of disinvested neighborhoods by:

- Supporting community organizations with nearly \$980,250 in grants and donations to increase access to affordable housing for our neighbors and improve their neighborhoods.
- Financing:
 - \$29.38 million in impact investments to increase access to affordable housing and improve disinvested neighborhoods;
 - \$183 million in community development loans for affordable housing or commercial development in low- to moderate-income neighborhoods;
 - \$88.6 million in VA mortgages and \$378.5 million in mortgages to first-time homebuyers;
 - \$469 million in mortgages for low- and moderate-income individuals and \$275 million in loans for racial minority populations; and
 - \$313 million in mortgages in low- and moderate-income neighborhoods and \$84 million in loans in majority-minority neighborhoods.
- Collectively, these actions yielded the following impacts:
 - 1,233 affordable housing units were made available;
 - 3,312 homes were financed for low- and moderate-income families and 1,505 homes for racial minority families;
 - 1,786 homes were financed in low- and moderate-income neighborhoods and 538 homes in majority-minority neighborhoods;
 - 1,870 families purchased their first home; and
 - 364 Veterans now own a home.

These impacts were made possible because of community partners like Friends of Johnson County Developmental Supports and NeighborWorks Lincoln who work to increase access to affordable housing and bring neighborhoods back to life.



Friends of Johnson County Developmental Supports

Lenexa, KS

Friends of Johnson County Developmental Supports' (Friends of JCDS) mission is to ensure individuals with intellectual and developmental disabilities served by Johnson County Developmental Supports have access to basic needs as well as affordable and accessible housing. By doing so, they can become successful and engaged members of the community.

The average monthly income of individuals served by Friends of JCDS is \$1,063 while the fair market monthly rent for a one-bedroom apartment in Johnson County, Kansas is \$949. This leaves very little money to cover the costs of food, medical care, transportation, and other basic needs. Friends of JCDS is working hard to fix this problem. They currently own 18 homes that have been remodeled to meet universal design standards including a ramp that allows egress, widened doorways and hallways, and bathrooms that are accessible. Two more homes will be completed by the end of 2022. These homes are designated for the individuals they serve who pay a monthly rent of \$345, which is well below the fair market value.

Because of the work of Friends of JCDS, 80 people like Jamie, Dee and Michelle can afford to live independently in their own homes. Together they live in one of the properties owned by Friends of JCDS which includes a bathroom accessible to wheelchairs and driveway with a ramp to easily enter their home. Unlike other rental agreements, they were able to paint and wallpaper their rooms to match their own personal styles. In addition, they have a big deck to grow flowers on and neighbors that periodically visit with care packages and who even hang lights for them during the holiday season.

NeighborWorks Lincoln

Lincoln, NE

Lincoln, Nebraska, like many cities across the country, is currently experiencing increased market pressure as it pertains to affordable housing. The rising demand for housing, combined with stagnant income growth for low- to moderate-income households, has created a higher housing cost burden for many Lincoln families. At the same time, the city's inventory of affordable housing units is being depleted with an estimated 14 percent of the affordable homes located in extremely blighted areas deemed to be uninhabitable.

NeighborWorks Lincoln, a nonprofit organization dedicated to community revitalization through an active partnership of resident leaders, private businesses, and public officials, is working to alleviate market pressures by adding affordable housing units to Lincoln's housing inventory. With the support of organizations like FNBO, much of this work takes place by purchasing city lots in extremely blighted areas of the Lincoln community and redeveloping them into single and/or multi-family housing units.

In 2021, NeighborWorks Lincoln made five affordable new construction units available. Funds from FNBO were used for construction costs for an infill project located in the Clinton neighborhood. The three-unit project - one duplex and one single-family home - will be home to three low- to moderate-income families.

In addition to building affordable housing units, NeighborWorks Lincoln guides aspiring homeowners through the homebuying process through their Home Ownership Program. Lessons include analyzing household finances, budgeting, and understanding credit; analyzing whether a home is affordable; how to work with Realtors and/or neighborhood leaders; understanding closing costs and how to fill out financial paperwork; and how to get prequalified for a mortgage.



Entrepreneurship & Small Business Development

We helped entrepreneurs build businesses and create jobs by:

- Supporting community organizations who help entrepreneurs get started, grow, and create jobs with nearly \$1.22 million in grants and donations.
- Financing:
 - \$8.5 million in impact investments to organizations providing capital for small businesses to start, grow, and create jobs; and
 - \$251.6 million in small business loans in low- and moderate-income neighborhoods and \$124.2 million in loans to small businesses in majority-minority neighborhoods.
- Buying \$132 million in goods and services from small businesses and/or businesses owned by women, minorities, and/or veterans.
- Collectively, these actions generated the following impacts:
 - 20,787 jobs were created or retained and 6,375 businesses were served through the work of our community partners;
 - 23,264 unique small businesses received loans;
 - 5,239 small business loans were made in majority-minority neighborhoods and 5,601 small business loans were made in low- to moderate-income census tracts;
 - 697 small businesses were supported through FNBO procurement activities; and
 - 878 women-, minority- and veteran-owned businesses were supported overall.

These impacts were realized because of community partners like Yankton Area Progressive Growth and Innosphere Ventures who work to help entrepreneurs realize their dream of owning and growing their business while simultaneously creating jobs in their communities.

Yankton Thrive

Yankton, SD

Yankton Thrive, formerly known as Yankton Area Progressive Growth (YAPG), works to advance and develop the city of Yankton and the surrounding area by helping industries and businesses that contribute to Yankton's prosperity through primary job development, private investment, and wealth generation.



In 2017, the organization launched the 'Building Our Future Campaign,' a five-year, \$2.7 million economic growth strategy that took a holistic approach to regional economic development including introducing programs to grow the region's labor pool; increase the inventory of affordable housing; and increase entertainment and recreational draws to the area.

To grow the labor pool, the campaign hosted job fairs; worked with Connecting Cultures to make Yankton a more welcoming environment for multi-cultural workers by enlightening employers and the community about the importance of diversity, equity, and inclusion; and developed a valuable and constructive program wherein 109 new Certified Nurses Assistants were certified.

Affordable housing inventory was significantly increased with the Westbrook Estates housing development. Upon completion, 300 more housing units were made available for current and prospective Yankton residents.

The campaign also invested heavily in quality-of-life projects for Yankton. This included supporting a new fieldhouse at Mount Marty University, opening the Huether Family Aquatics Center and a local Boys & Girls Club. Each of these programs and initiatives have had a positive impact on the City of Yankton and will continue to move the Yankton Community forward.

Innosphere Ventures

Fort Collins, CO

Research indicates an estimated 80 percent of startups fail within the first year. This statistic alone can discourage the most aspiring entrepreneurs from thinking about starting their own business. Fortunately, organizations like Innosphere Ventures exist who understand the challenges startups face and provide the tools and resources needed to overcome those challenges.

Innosphere Ventures is a nonprofit organization headquartered in Fort Collins, Colorado that accelerates the success of science and technology-based startups through its specialized incubation program, wet laboratory facilities, and venture capital fund. The program began 24 years ago as a virtual incubator connecting executive talent with startup companies and has evolved into the regional organization it is today with expanding facilities and the same mission to grow the region's entrepreneurial ecosystem. The program ensures companies are investor-ready, connects



entrepreneurs with experienced advisors, makes introductions to corporate partners, supports exit planning, and works hands-on with founders as they achieve critical business milestones. In the past 5 years, Innosphere has helped hundreds of client companies create more than 2,000 part- and full-time jobs, raise more than \$220 million in capital, and generate more than \$63 million in revenue.

One startup company that Innosphere supported through launch, growth and funding stages is Epic River, a high-growth company that equips community financial institutions and healthcare providers to work together to solve a major patient payment problem. Epic River first launched a platform that provides a loan gateway that leverages a bank or credit union's trusted local presence to get people the money they need, when they need it, through safe, ethical, and compliant digital transactions. Initially used for traditional commercial and consumer loans, the platform was enhanced to support specialized lending scenarios like SBA loans, Paycheck Protection Program loans, loan forgiveness, buy-now-pay-later programs, and Patient Lending. The Innosphere Ventures Fund ultimately invested in Epic River due to how the company ensures all healthcare providers have access to the most efficient and cost-effective means of solving the patient pay dilemma.

With the cost of healthcare services continually on the rise, one of the biggest challenges facing healthcare providers today is securing compensation for their services. Most people simply can't afford to pay their medical bills in full. Epic River's Patient Lending program equips community banks with a program to address this challenge with a unique combination of commercial and consumer lending which provides every patient with a predictable way to pay their medical bills. To do so, Epic River's platform connects community banks and local healthcare providers. The patient is offered the opportunity to set up their loan with the financial intuition with a monthly payment schedule that meets their budget. The healthcare providers are paid in full by the financial institution, who then bills the patient monthly. Patients get an affordable means to pay for their medical services, healthcare providers maintain their cash flow, and banks and credit unions benefit from new loan opportunities.

Education & Workforce Development

We created pathways to financial well-being for individuals by:

- Supporting our communities with:
 - \$2.4 million in grants and donations to community organizations working to provide our neighbors with the skills needed to gain economic self-sufficiency and improve their lives;
 - Financial advice and guidance given via various blog articles, podcasts, and videos which help individuals improve their financial literacy through topics such as saving, budgeting, managing credit, homeownership and more.
- Financing:
 - \$8.9 million in impact investments to nonprofit organizations working to help individuals be financially well;
 - \$6.1 million in community development loans to low- to moderate-income individuals;
 - More than \$1.6 million in new secured credit card loans to help 89,404 customers improve their credit. This brings our total outstanding secured credit card balance to more than \$9.7 million; and
 - \$634,000 in loans through our Latino Banking (formerly Multicultural Banking) Lending Program, a unique program that lends to undocumented individuals who may not otherwise qualify for a loan. This represents a 134% year over year increase.
- Delivering the desired experience to FNBO employees in part by cultivating a culture where employees of all backgrounds feel valued, have opportunity, and belong.
- Collectively, these actions yielded the following impacts:
 - 35,486 individuals are closer to financial well-being;
 - 1,322 secured card program graduates increased their credit score by an average of 100 points.
 - 86% of FNBO employees feel that they make a difference in their community and

88% believe all backgrounds are valued at FNBO; and

- FNBO's Belonging & Inclusion Group (BIG) achieved a 34% increase in membership.

These impacts were made possible because of FNBO programs and community partners like Chadron State College Foundation and our Inclusion & Diversity Team who work to help individuals improve their lives.

Chadron State College

Chadron, NE

In response to the aging workforce in western Nebraska, projected employment deficiencies in key fields in rural communities, as well as challenges with recruiting new talent to the area, the Business Academy at Chadron State College initiated the Rural Business Leadership Initiative (RBLI). The RBLI is designed to foster a deep appreciation, understanding, and connection to rural areas. Experiential activities in the program facilitate the development of unique skills that equip students with the ability to inspire, empower, and build relationships. Support for the program has significantly contributed to the development of a network of people who are dedicated to collectively communicating, working together, and planning for the future of the rural Midwest.

Fifteen tuition scholarships are allotted for each incoming academic class. Once selected, RBLI students receive up to 15 hours of covered tuition costs per semester for the duration of their four-year degree program. The program consists of regular course work as well as participation in six monthly meetings per year, working in internships during the participant's junior and senior years, tours of rural and urban businesses, attending conferences, and job shadowing. As a result, students like Janessa Carley gain valuable insight into the many opportunities rural areas have to offer.

"As an RBLI student, I have learned to acknowledge the value that rural communities possess and the factors that influence the community's worth. This program has deepened

my love for rural areas and has made me realize that I want to give back to this demographic type in the future, either as a community leader or business owner. When I finish my degree, I plan to pursue a career as a Certified Public Accountant. The program has been a great opportunity for me as a student, and I am truly honored to be a part of it. The connections I have made will be very beneficial to me as I continue my journey at Chadron State College and pursue my career." -Janessa Carley

In addition to providing financial support for the RBLI program, FNBO participates in RBLI tours, workshops, and seminars, and has committed to offering internship opportunities to participants.



Driving Inclusion & Diversity at FNBO

Being a Great Big, Small Bank is a commitment to our customers and communities. And this commitment begins with our employees. At FNBO, we are intentional in creating environments where everyone leads through their authentic and whole self, in every interaction, at any location, at any time. In doing so, we develop a more personal understanding of ourselves, of each other, and ultimately of our customers.

Cultivating an inclusive culture is a journey, not a destination and in 2021 we implemented several practices to keep us moving forward:

- Added Inclusion & Diversity to annual Operating Philosophy Training

- Created an inclusion checklist for newly designed internal trainings
- Completed inclusion and bias training for six teams/departments

We also continue to enhance and evaluate our recruiting, pay practices, and benefits offerings to ensure our commitments to belonging and inclusion are supported. FNBO is on track, according to a recent employee survey: 79% of employees reported feeling as though they belong at FNBO, 89% believe all backgrounds are valued at FNBO, and 86% of employees recommend FNBO as an employer. FNBO also conducted employee listening sessions regarding all aspects of their employee experience. Surveys are informative, but nothing outvalues hearing directly from our employees.

Another important way we advance this work is through our Belonging and Inclusion Group (BIG). Open to all FNBO employees, BIG runs internal awareness campaigns, hosts events intended to foster greater belonging, and serves as a platform where all employees can speak as one about how they would like to see belonging realized at FNBO. Throughout 2021, BIG realized many successes. In addition to increasing employee membership by 34%, they also hosted 30 Zoom calls and shared more than 50 articles honoring various identities and experiences. Examples include Lunar New Year, Black History Month, Asian American Pacific Islander Heritage Month, Military Appreciation Month, LGBTQIA+ Pride Month, Hispanic Heritage Month, Diwali, Native American and Indigenous Peoples Month, and many more.



Environmental Sustainability

We positively impacted the environment by:

- Supporting community organizations that work to preserve or improve the environment with \$317,000 in philanthropic support.
- Buying and consuming less paper with a 3% reduction in on-site printers and 30% of our customers opting to receive e-statements.
- Striving to Be Green in our operations by investing more than \$1.9 million in energy-efficient operational improvements and implementing a more robust recycling program.
- Collectively, these efforts yielded the following impacts in 2021:
 - 2,389 acres of land was preserved;
 - 2,906 cubic yards of waste, the equivalent of 2 million pounds, was prevented from entering landfills;
 - 16,555 trees were saved;
 - 6.78 million gallons of water and 368,099 gallons of oil were conserved;
 - A 9.3% decrease in Greenhouse Gas Emissions over 2020 (39,097 MtCO₂e in 2021 via Scope 1 and Scope 2 emissions).

Arbor Day Foundation

Lincoln, NE

Founded in 1972, the Arbor Day Foundation has grown to become the largest nonprofit membership organization dedicated to planting trees, with over one million members, supporters, and valued partners. Since its inception, more than 500 million Arbor Day Foundation Trees have been planted in neighborhoods, communities, cities, and forests throughout the world. Their vision is to lead toward a world where trees are used to solve issues critical to survival.

As one of the world's largest operating conservation foundations, the Arbor Day Foundation, through its members, partners, and programs, educates and engages stakeholders and communities across the globe to involve them in its mission of planting, nurturing and celebrating trees.

They make an impact on the world by educating individuals on how trees can help solve many of the current global such as improving air quality, ensuring water quality, slowing climate change, combating deforestation, preventing species loss, and easing poverty and hunger.

As part of FNBO's longstanding partnership with Arbor Day Foundation, we continuously look for ways to positively impact the communities we serve through trees, while also actively taking steps to sustain or improve the environment. In 2021, FNBO participated in the Community Canopy Project by giving away 263 free three- to five-gallon-sized trees in the Fort Collins, Colorado area. In addition to the free trees, the recipients were educated on the benefits that trees provide to a community including air absorption, water filtration, carbon capture and energy conservation, and potentially lower energy bills through strategic planting.

Also in 2021, we planted 65,000 trees on behalf of our customers during the 2021 holiday season. These trees were planted in Texas' at-risk longleaf pine ecosystem which is well-known for the many endemic plant and animal species that depend on it. In addition to these benefits, it is estimated that over the next 40 years, these trees will:

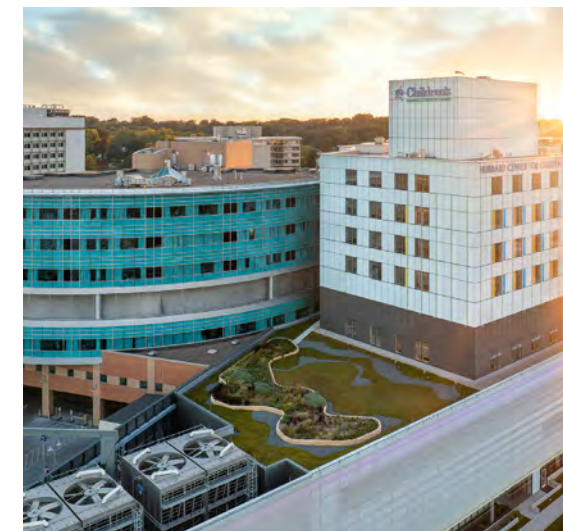
- Remove 211.25 tons of air pollutants
- Sequester 86,734.54 metric tons of carbon
- Intercept 5,330,000 gallons of rainfall



Community Health & Well-being

We promoted positive health outcomes in our communities by:

- Supporting organizations who create access to healthcare services, support the quality of life for the ill, and work to cure diseases with more than \$781,500 in donations.
- Proactively engaging with our customers, employees, and communities to create positive social/emotional outcomes related to diversity, inclusion, and being kind.



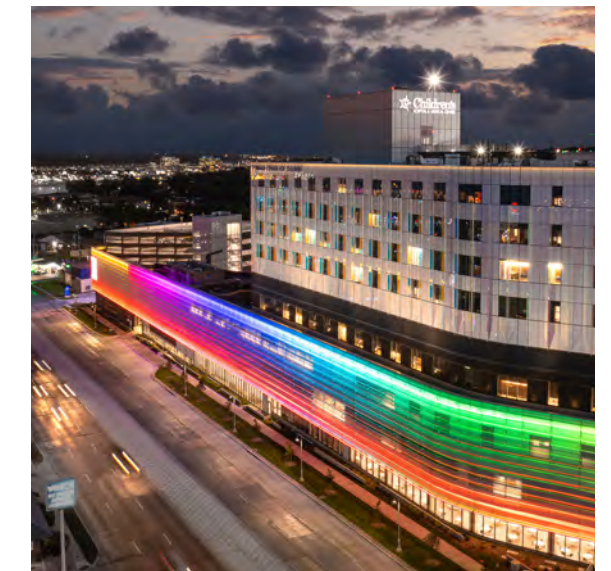
Children's Hospital & Medical Center's Hubbard Center for Children

Omaha, NE

Since 1948, Children's Hospital & Medical Center (Children's) has been working to improve the lives of every child through exceptional care, advocacy, research and education. Children's is the only full-service, pediatric healthcare center in Nebraska and is a leader in providing pediatric medical care across a five-state region. Each year, more than 150,000 children are cared for by Children's through a variety of programs and services. As demand for high-quality pediatric care grew, so did the need for adequate space.

In 2021, with support from individual and corporate donors like FNBO, the Children's Hospital & Medical Center's Hubbard Center

for Children opened its doors, enabling the hospital to continue meeting the needs of children and families who count on them. The Hubbard Center is a 460,000-square-foot, nine-story building, complete with a helipad that doubled Children's capacity by adding 100 additional patient beds. The expansion includes Emergency and Radiology departments, surgical space, as well as dedicated floors each for the center's Cardiac Care Unit, Pediatric Intensive Care Unit, Hematology/Oncology Unit, Fetal Care Center and Neonatal Intensive Care Unit. The Hubbard Center also features an expansive dining area, and a solarium and outdoor viewing garden for patients and families to relax in and enjoy. The expansion is also located between the original hospital building and Children's Specialty Pediatric Center. The three buildings are connected, which enables patients, families, and staff to move freely between them.



Access to Arts & Culture & Community Cohesion

We increased access to arts and culture and fostered community cohesion by supporting community organizations who work to increase access to the arts, cultures, humanities, and athletics with \$1.53 million in donations. These funds also support organizations, events, activities, and initiatives that are unique and important to our local communities, such as the Omaha Theater Company and The Alliance Recreation Center.

The Rose Theater

Omaha, NE

The Omaha Theater Company/Rose Theater is one of the nation's largest children's theaters, serving more than 300,000 people annually. Each year, the company features approximately ten performances designed for children and families. In 2021, the production of *The Mysterious Case Files of Silver Cash*, *Money Detective* by Brian Guehring brought together fourth grade classrooms, Rose Theater Teaching Artists, and FNBO volunteers to share important life lessons related to employment and earning money, the importance of budgeting, how to save money, the difference between needs and wants, and comparison shopping.



The *Mysterious Case Files of Silver Cash*, *Money Detective* is a Theatre in Education play combining theatrical elements with interactive



moments in which audience participants work with actor-teachers towards an educational or social goal. The play introduces the audience to Silver Cash, a 5th grade detective who solves kids' money problems. In the first case, the detective is hired to help a student get more money from her parents for the video game she wants. In the second case, the detective is hired to discover who stole the savings of a 4th grader. In the final case, Silver Cash must take on the most important client of all as Silver tries to save money to upgrade his agency.

In total, the play was attended by 60 schools and 159 classrooms, serving an estimated 3,065 students. Each show was followed by a Q&A session in which FNBO volunteers answered questions from students about money and banking. Additionally, students received a handheld notebook with information about budgeting and space for notetaking during the performance, and each school received a show guide with activities that teachers could use to deepen learning about the financial lessons included in the show.

One of the schools included in the Silver Cash metro tour was Nelson Mandela Elementary. Nelson Mandela Elementary is a private, tuition-free, K-5 elementary school located in North Omaha. Their mission is to bridge learning and achievement gaps through holistic education and skills that teach each student to be the best version of themselves. As part of their commitment to these values, they were excited to bring Silver Cash into their school because of the important financial skills learned through the play. Students responded with excitement and were deeply engaged in the performance.

The Alliance Recreation Center

Alliance, NE

For more than 40 years, the Alliance Recreation Center (ARC) has been working to provide affordable programs that build a healthy mind, body, and spirit for all. As part of their mission, ARC offers an AfterSchool program and summer camp for kindergarten through fifth grade students which provide a fun and active environment for kids to receive educational support when they aren't in school.



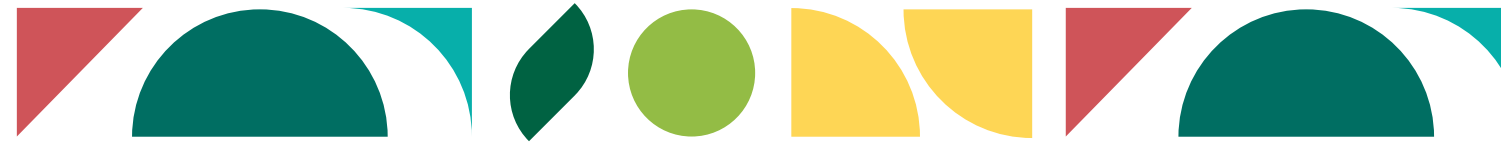
In addition to providing educational support, ARC strongly believes a child's work is through their play. Playing and interacting with others promotes social, physical, and emotional health. When a child is well in each of these aspects of their life, they are better equipped to focus on academic achievement and positively impact their community. ARC also believes all children, regardless of enrollment in their programs, should have access to the opportunities to interact with others. "Providing children more opportunities to play and interact is a critical component for social, physical, and emotional health," says Mara Andersen, executive director of the Alliance Rec Center. "We know quality out-of-school time positively impacts in-classroom learning, academic achievement, and long-term community health and prosperity."

What better way to encourage play than through a playground? In 2019, ARC began raising funds for a new community playground. With the help of more than 180 individuals and organizations like FNBO, the community-accessible playground, which also includes an outdoor classroom, was installed during the summer of 2021. "We know there's power in giving children more opportunities to play," says Andersen, "and we are proud to work with organizations like FNBO who demonstrate a commitment to building strong communities for children and families." Crouch Recreation submitted a variety of playground designs which were voted upon by local experts, the ARC AfterSchool program participants. The playground is now being enjoyed by children across the Alliance area.



Employee Giving & Volunteerism

We believe one of the greatest ways we can make an impact is by harnessing the passion our employees have for the communities in which they live, work, and play. That's why we're committed to supporting the causes important to them by providing time, funding, and volunteer opportunities to help support their communities. In 2021, FNBO employees volunteered 22,230 hours of their time serving their communities and 16% of FNBO's philanthropic investments were decided upon by FNBO employees, in part, by these employee programs:



Employee Impact Awards

When it comes to understanding the unique needs of our communities, our employees know best. The Employee Impact Awards were designed so FNBO employees have a voice in how FNBO supports our communities. For the 2021 Employee Impact Awards, employees were asked to nominate an organization working to advance the spirit of belonging, inclusion, equity, and diversity in their communities. Nearly 50 nominations were submitted and then narrowed down to eleven finalists. Employees were then asked to vote to select the winner in their region. Nearly 1,000 employee votes were cast to select our three deserving winners who each received a \$10,000 donation!

- Pathways Shelter for the Homeless, Yankton, South Dakota
- Women's Center for Advancement, Omaha, Nebraska
- A Precious Child, Broomfield, Colorado

Employee Impact Fund

Natural disasters and emergencies can have devastating impacts on our communities. While the events of a disaster can be short term, the path to recovery is often a long road. Regardless, FNBO employees are always eager to help in any way they can. When a disaster or emergency occurs, the FNBO Employee Impact Fund (Impact Fund) is activated to accept donations from FNBO, our employees, and our partners to raise funds and provide support to our communities when they need it most.

In February 2021, the Impact Fund was activated after severe winter weather consisting of historically low temperatures combined with snow and ice wreaked havoc on the lives of our Texas communities in Colin and Denton counties. The storm caused utility outages across the state which created a domino effect of devastation for homes and businesses. Without electricity, food in homes, grocery stores and restaurants spoiled, resulting in a food shortage. Without heat, water pipes froze and eventually burst, causing significant property damage, and forcing many residents and businesses owners to evacuate their homes and buildings. Because of the generous support of our employees, the fund raised more than \$12,400 to support nonprofit organizations in Collin and Denton counties working to address food insecurity and the necessary repairs needed to make homes and business habitable.



Project Hope Pack

Typically, when a child enters foster care, they are removed from their homes quickly, with only a plastic bag to carry their belongings. In 2021, FNBO partnered with corporations across the Omaha area for Project Hope Pack, an initiative which provides backpacks containing hygiene and personal comfort items to youth aged 3 through 18 who are entering the foster care system. Because of the support of FNBO employees, enough items were collected to fill 303 backpacks which provided children with hope, dignity, and resilience during a time of adversity.

Faces of Impact

FNBO employees make a significant impact in their communities when they volunteer their time to support the causes that matter most to them. Each year, we select employees who exemplify our culture of philanthropy to receive

our Faces of Impact recognition. Each of these dedicated employees received a donation to support the community organization of their choosing.



Misty Robertson

Financial Advisor

North Platte, Nebraska

Mid-Plains United Way, Lincoln County Community Development Corporation, Great Plains Healthcare Foundation, North Platte Noon Rotary, First United

Methodist Church North Platte

"Volunteering can be such a rewarding part of your life, working to make the community you live in a better place while building relationships with others along the way."



Phyllis Futch

Senior Director, Facility Planning & Projects

Omaha, Nebraska

Nebraska Wildlife Rehab

"Community is a place of belonging and I volunteer in it so that by

helping each other achieve our goals, we raise the available options for the entire community. We do better together!"



Ryan Land

Senior Director, Agribusiness Banking

Fort Collins, Colorado

Cattlemen's Agricultural Land Trust, First United Methodist Church Foundation, City of Fort Collins Youth Sports and

Recreation

"I am extremely blessed in life by my work, my family, and my community. The opportunity to give back should never be missed so that others can have the same opportunities I have."



Charlie McMahon

Senior Analyst, Data Management

Omaha, Nebraska

Tip Top Thrift Shop (Youth Emergency Services), First Unitarian Church

"I believe we are here for each other and volunteering allows me to help others, especially those less fortunate."



Robert Heck

Senior Advisor, Community Banking
DeKalb, Illinois

4-C: Community Coordinated Child Care, Kishwaukee United Way, Sycamore Chamber of Commerce

"Amazing things happen when non-profits thrive in the communities they support. Volunteering is just a small way that I can give back to those non-profits for the betterment of the community in which I live and work."



Jodi Rauert

Financial Advisor
Grand Island, Nebraska

Heartland United Way, College Park of Grand Island, CHI St. Francis Foundation, Wood River School Board, Wood River Booster Club, First United Methodist Church

"Volunteering is a priceless investment! I grew up watching my parents volunteer, so in turn I have done the same and it gives me so much joy to see my 3 daughters giving back in their schools and jobs."



Liz Cook

Vice President, Human Resources

Omaha, Nebraska

Heartland Workforce Solutions, Central High School Foundation & Alumni Association, Omaha Crime Stoppers,

and Chi Omega Fraternity

"We make a living by what we get, but we make a life by what we give."



Bonny Hansen

Trust Advisor, Specialty Services

Mitchell, South Dakota

Mitchell Area Safehouse, Mitchell Regional Habitat for Humanity, South Dakota Synod - ELCA

"Volunteering is so rewarding. And to make a positive impact in the world is really what life is all about."



Nancy Cain

Senior Associate, Strategic Enablement

Omaha, Nebraska

Completely Kids, FNBO Financial Education Programs

"Being a part of something that can impact someone's life is powerful. It fills my heart to know a little human kindness made a difference in someone's life today."



Anthony Cerasoli

Senior Vice President, Treasury

Omaha, Nebraska

No More Empty Pots and MHEG Investment Committee

"I believe volunteering is a wonderful way to help strengthen the community you live in, meet interesting people and contribute your time and capabilities to meaningful projects that otherwise wouldn't be available. I'm proud to work at a company that values community involvement so highly and am grateful that I have the opportunity to work with such great organizations and people."

Make an Impact with FNBO



Impact by FNBO is the bedrock that guides our community investments and key business functions in a manner that addresses our communities' most pressing needs. But Impact by FNBO is more than a name to describe our Community & Corporate Social Responsibility Strategy. It's a rallying call for everyone - individuals, customers, employees, and community partners alike - to act now and join us in making positive impacts in their communities.

If you or your organization is interested in making an impact with FNBO, request support by visiting us at fnbo.com/impact.

If you have any questions about Impact by FNBO, please send us an email at impactbyfnbo@fnni.com.

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