

**impact**  
by ①fnbo

*2020 Community & Social Responsibility Report*

2020  
COMMUNITY &  
Social Responsibility  
REPORT



## A Letter From Our President

2020 was a challenging year for all of us. While many will remember it as a year full of uncertainty, unrest, and great loss, it can also be viewed as full of renewed focus, adaptation, unity, and strength.

For 163 years, FNBO has remained committed to the success of our communities by working to ensure everyone has the tools, resources, and opportunities to improve their financial well-being. In June, we renewed our focus on this commitment with the launch of Impact by FNBO, our new and enhanced community and social responsibility strategy. It's designed to create even greater impacts in our communities while continuing to advance FNBO's spirit of belonging, inclusion, diversity, and equity. Developing our new strategy took more than a year of planning, but the events that took place throughout 2020 reinforced the importance of our continued commitment to our communities. You will learn about this exciting new strategy in the subsequent pages of this report.

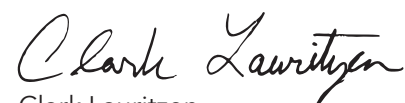
When the COVID-19 pandemic began last spring, social distancing measures forced all of us to adapt to new ways of doing things. At FNBO, we had to find alternative ways to safely and adequately serve our customers' evolving financial needs; many of our employees moved from their office locations to virtual environments while simultaneously juggling other commitments within their homes; and it became imperative to adjust how we supported our community partners so they could help mitigate the financial impact of the virus on individuals, families, and businesses across our footprint.

Throughout 2020, I was inspired by countless stories of FNBO customers, employees, and community partners uniting to help each other navigate through this challenging time. During the holiday season, our customers donated to local United Way affiliates to help individuals meet their basic needs; FNBO employees supported each other professionally and emotionally so our customers could continue to receive the quality service they deserve; and our community partners rose to the challenge of continuing to serve their clients while also suffering from financial hardships of their own. I believe, in one way or another, we have all become a little stronger and more resilient over the past year.

The 2020 Community and Social Responsibility Report summarizes the investments and impacts FNBO made in our communities this past year across all our core banking functions. In addition to the data, I am encouraged and inspired by the success stories about FNBO's community partners and employees.

As we move toward brighter days, FNBO will continue to adapt to the everchanging environment to continue doing what's right for our customers, employees, and communities. I look forward to sharing the positive impacts we'll help make possible in 2021 and beyond.

Sincerely,



Clark Lauritzen  
Chairman and President

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## Impact by FNBO Overview and 2020 Investment Summary

### *We're Committed to Building Strong Communities*

At FNBO, we envision a future where all our communities are strong and successful. We know that 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 our philanthropy, community investments, loans, and other banking solutions address these interconnected elements of successful communities while also working to achieve the Impact Goals we've established for our priority focus areas:

- **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 & Wellbeing**

### *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 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 in order 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 2020 alone we:

- **Supported our communities** with more than \$7 million in impact grants, capital donations, and community sponsorships to nonprofit organizations working to make meaningful and lasting impacts. An estimated 20% of these funds benefited historically underrepresented populations.
- **Financed** \$20 million in new Community Development Investments (CDI) with organizations working to strengthen communities. Of these funds, 76% support historically underrepresented populations. FNBO's total CDI portfolio is \$272 million.
- **Purchased** \$75 million in products and services that support FNBO's daily operations from 828 small and/or locally owned businesses.
- **Sustained and/or improved the environment** by investing \$1.1 million in eco-friendly operational improvements, resulting in a 22% reduction in Greenhouse Gas Emissions compared to 2019.
- **Delivered a desired employee experience with** 19,000 Hours that FNBO employees spent volunteering in our communities, and a 40% increase in engagement with FNBO's Belonging & Inclusion Group (BIG).



*Standing Strong Together*

## *Supporting Our Customers, Employees, & Communities Through a Pandemic*

When the COVID-19 pandemic began in early 2020, it was clear the virus would impact the physical health of millions of people across the globe. While much of the world worked to flatten the curve via social distancing, there were devastating impacts to the financial health and wellbeing of individuals, businesses, and entire communities.

FNBO has always been committed to the success of the communities we call home. That commitment remained even during these unprecedented times. Throughout 2020, we continued to stand strong with those who matter most - our customers, employees, and our communities.

### *HOW WE SUPPORTED OUR CUSTOMERS*

Doing what's right for our customers is always our top priority. While the pandemic presented many challenges, FNBO quickly implemented solutions to enable us to continue to safely serve our customers' financial needs.

- Each of our nearly 100 branch locations were deep cleaned, and all high-touch areas were routinely sanitized. Most banking services were offered through the drive through but those that could not be conducted via the drive through were offered in our lobbies with an appointment. Plexiglass shields were installed at teller windows and the use of masks was required.
- Financial relief was provided to FNBO customers who experienced financial hardship because of COVID-19. In total, relief in the form of fee waivers, and/or loan payment deferrals was provided to approximately 4,000 retail account holders. Additionally, 135,000 of our credit card customers received payment deferrals and more than 1,400 mortgage customers received assistance from our mortgage forbearance program.
- FNBO's participation in the Paycheck Protection Program (PPP) helped keep our business customers' doors open and their employees at work. In 2020, we provided more than 7,300 businesses with more

than \$800 million in funds that helped preserve more than 90,000 jobs. 20% of PPP loans supported businesses in low-and moderate-income and/or majority minority neighborhoods.

- We provided \$271 million in loans to medical facilities negatively impacted by the pandemic to help them keep their staff employed, purchase medical supplies, and provide working capital.

### *HOW WE SUPPORTED OUR COMMUNITIES*

From the beginning, FNBO remained committed to doing our part to help mitigate the financial burden COVID-19 has placed on the most vulnerable individuals, families, and businesses. In 2020, we provided more than \$4 million in philanthropic and impact investments to community partners working to address the short- and long-term financial impact of the pandemic. These investments and other initiatives included:

- Housing Stability Grants to organizations that provide direct financial assistance for short-term basic needs such as food stability and housing needs related to mortgage, rent, and utility assistance. These grants enabled more than 10,000 individuals and families to meet their basic needs and/or remain in their homes.
- Workforce Stability Grants to organizations that generate long-term impacts related to workforce development, such as employment case management, employment skill development, employment search support, job placement, and job coaching, as well as Small Business Support Grants to organizations helping to navigate business challenges brought on by the pandemic. These grants helped nearly 10,000 individuals obtain employment or improvement their employment status, or secure their business.
- Small Business Stability Impact Investments in community loan funds that provided small businesses with COVID-19 relief loans which created or retained 3,306 jobs. These

community loan funds are held and managed by Community Development Financial Institutions (CDFIs) that provide underserved businesses access to capital.

- FNBO employees and their families provided handmade cards to distribute within care packages to help lift the spirits of healthcare workers across our footprint. As part of this initiative, FNBO contributed to the employee relief funds of numerous healthcare facilities.
- Throughout the 2020 holiday season, we invited our customers and communities to Share Joy with those who needed it most by donating to the United Way affiliate in their area. FNBO matched \$.50 for every dollar donated. In total, \$110,000 was raised to help individuals and families meet their basic needs throughout the holidays and beyond.

to help care for employees' mental health and overall well-being;

- Increased focus on daily cleaning in high traffic areas using cleaning products that meet or exceed industry standards;
- Restricted business travel outside the US and limited nonessential business travel within the US; and
- Developed creative ways for our employees to stay connected and engaged with one another and their communities.

At FNBO, we understand the impacts of COVID-19 will continue for the foreseeable future. That's why we will continue to stand strong with those who matter most in 2021 and beyond.

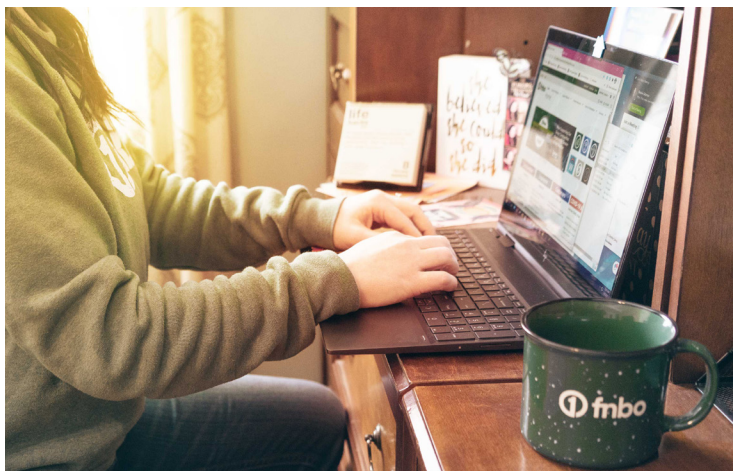
### *COLORADO ENTERPRISE FUND*

Founded in 1976, the Colorado Enterprise Fund (CEF) is a nonprofit Community Development Financial Institution (CDFI) and certified SBA lender that provides loans up to \$1 million to finance small businesses and startups unable to secure traditional bank financing. As part of CEF's COVID-19 response, the nonprofit partnered with lenders like FNBO who provided CEF with funding for small business relief loans to help vulnerable small businesses stay open and keep their employees at work. In 2020, between their core lending and PPP loans, CEF provided 1,115 loans to small businesses totaling \$32 million, impacting 5,579 Colorado jobs. FNBO's funding is directly correlated to 369 of CEF's PPP loans totaling \$9,014,980 and which saved 1,454 jobs.

### *HOW WE SUPPORTED OUR EMPLOYEES*

The health and safety of our employees is always a top priority at FNBO. When the pandemic hit, we took a number of precautionary measures to limit exposure and minimize risk for our employees. These steps included, but were not limited to:

- Provided immediate work-from-home capability for all non-critical onsite employees;
- Temporarily revised pay and attendance policies so that employees could adequately care for themselves and their families;
- Provided access to zero cost telemedicine visits through our health insurance partner



## *2020 Stories of Impact*

In 2020, we worked hard to make 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 within each of our elements of a successful community.

## Affordable Housing & Neighborhood Stability

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

- Supporting community organizations with more than \$1.35 million in grants and donations to increase access to affordable housing for our neighbors and improve their neighborhoods.
- Financing:
  - \$17.2 million in impact investments to increase access to affordable housing and improve disinvested neighborhoods, bringing FNBO’s total outstanding investments in this category to \$218 million;
  - \$336 million in community development loans for affordable housing or commercial development in low- to moderate-income neighborhoods;
  - \$82 million in VA mortgages and \$460 million in mortgages to first-time homebuyers;
  - \$508 million in mortgages for low- and moderate-income individuals and \$263 million in loans for racially minority populations; and
  - \$313 million in mortgages in low- and moderate-income neighborhoods and \$154 million in loans in majority-minority neighborhoods.

Collectively, these actions yielded the following impacts:

- 2,032 affordable housing units were made available;
- 3,524 homes were financed for low- and moderate-income families and 1,468 homes for racially minority families;
- 1,685 homes were financed in low- and moderate-income neighborhoods and 510 homes in majority -minority neighborhoods;
- 1,594 families purchased their first home; and
- 322 Veterans now own a home.

These impacts were made possible because of our community partners like Project Houseworks and Habitat for Humanity of the St. Vrain Valley who work to increase access to affordable housing and bring neighborhoods back to life.

### PROJECT HOUSEWORKS

#### Omaha, NE

The time, effort, and money needed to maintain a home can be challenging at any age. For elderly homeowners, this is often compounded by factors related to illness, the death of a spouse, fixed incomes, and other extenuating circumstances. As a result, many senior citizens are left unable to maintain their home in order to keep it a safe and healthy place to live. Thankfully, there are community organizations like Project Houseworks who work to ensure aging members of our communities can remain safely in their homes for longer periods of time.

Since 1995, Project Houseworks’ Home Repair Program has provided more than 2,500 low-income senior homeowners and their families with free, professional home repair and modification solutions including electrical, plumbing, drywall and roof repairs as well as countless safety modifications. In 2020 alone, 214 homes in the Omaha area were rehabilitated for individuals like Lena.

Lena is 81 years old and has lived in her home for 58 years. Lena suffers from health issues which have made it very difficult for her to personally maintain her home. She was fortunate to have her son’s assistance for several years but he unexpectedly passed away in 2003. Since then, the list of needed repairs continued to grow.

Fortunately, she learned of Project Houseworks from the Easter Nebraska Office on Aging and quickly applied for the Home Repair Program. Lena’s project included a new furnace and air conditioner; a new roof, gutters and downspouts; new carpet throughout the home; installation of grab bars in the shower; a new dead bolt, strike plate, weather stripping and doorbell at the front door; installation of a secure basement stair handrail; installation of GFCI outlets in the kitchen and bathroom; repaired ceiling in hallway and bedrooms; repaired front steps and hand rails, and the front gate was repaired.

Through Project Housework’s annual Brush Up event, Lena’s house was repainted by a local networking group, Centersphere Chapter 40.

Not only does Project Houseworks make the necessary repairs to keep elderly people in their homes, but they work to ensure the repairs are of the highest quality and their clients are satisfied. Currently, clients like Lena report a 99 percent satisfaction rate with their home repairs and modifications.

“I am so thankful and grateful for all the volunteers and staff who helped update my house. I can now get in and out of the bathtub without the fear of falling since bars have been installed. All the work and time they put in fixing up my house will enable me to stay in it longer. If it wasn’t for this program, I would have to give it up because I wasn’t able to get it fixed up. Thanks for all you do, Lena”



### HABITAT FOR HUMANITY OF THE ST. VRAIN VALLEY

#### Longmont, CO

Housing insecurity in the St. Vrain and Estes Valley in Colorado have been increasing over the past two decades. Fortunately, organizations like Habitat for Humanity of the St. Vrain Valley are working to provide permanent affordable housing for the community.

Habitat for Humanity of the St. Vrain Valley believes everyone deserves a decent place to live and the opportunity for a better future. That’s why they’ve been working to provide simple, decent, and affordable housing for families in need in portions of Boulder, Weld, and Larimer counties in northern Colorado for more than 30 years. Since their inception, they’ve lifted 112 families out of unstable housing situations by building 138 affordable homes with families like the Marungos.

Ana Murango moved to the United States from Chihuahua, Mexico in the 1970s. She lived with her parents and children in Longmont, Colorado for nearly thirty years until her parents passed away. Financial limitations forced Ana to sell her parents’ home and seek alternative places to live. During that time, Ana struggled to make ends meet and was constantly worried about what would happen if she lost her job. This fear was compounded by the fact that Ana was also raising her two grandchildren.

That all changed when Ana applied for and was approved for a home from Habitat for Humanity of the St. Vrain Valley. Throughout the homebuilding process, Ana and her grandchildren enjoyed volunteering together at the Habitat ReStore and on the jobsite to earn their required 250 hours of “sweat equity” to become a Habitat Homeowner. Ana also participated in homeownership and financial workshops which taught her valuable lessons about owning a home.

In October of 2020, the Murgango family finally received the keys to their new forever home. The home is ADA accessible throughout and designed so Ana can age in place while paying an affordable mortgage. Because of the help of volunteers, donations, and grants from individuals and organizations like FNBO, Habitat for Humanity can provide aspiring homeowners like Ana with zero interest mortgage loans.

## 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 \$1.2 million in grants and donations.
- Financing:
  - \$2.75 million in impact investments to organizations providing capital for small businesses to start, grow, and create jobs, bringing FNBO's total outstanding investments in this category to \$54 million;
  - \$154 million in small business loans in low- and moderate-income neighborhoods and \$82 million in loans to small businesses in majority-minority neighborhoods.
- Buying \$42 million in goods and services from small businesses owned by women, minorities, and/or veterans.

Collectively, these actions generated the following impacts:

- 19,169 jobs were created or retained;
- 8,656 businesses were served;
- 4,825 small businesses were supported; and
- 3,424 local women-, minority-, and veteran-owned businesses were supported.

These impacts were realized because of our community partners like Waubensee Community College Foundation and Grameen America who work to help entrepreneurs realize their dream of owning and growing their business while simultaneously creating jobs in their communities.

### WAUBONSEE COMMUNITY COLLEGE

Sugar Grove, IL

Waubensee Community College makes positive impacts in their communities by opening the doors of knowledge, sparking imagination, and enlightening lives through learning. As part of this mission, the college's Small Business Development Center (SBDC) provides free technical assistance to prospective and existing

small businesses within their service area. Assistance includes business planning, financial forecasting, marketing strategies, and business management skills. Since 2006, the SBDC has served more than 2,300 clients, resulting in more than 250 new businesses and 2,100 jobs created or retained.



A large percentage of the SBDC's service area is comprised of Hispanic/Latino individuals, many whom only speak Spanish. A recent study in Illinois' Center for Hispanic Entrepreneurship also found that most Hispanic-owned businesses are small, young, and funded only by personal savings. To help ensure Spanish-speaking entrepreneurs and business owners have the potential to start and grow their business, the SBDC provides bilingual, one-on-one business workshops to Spanish-speaking entrepreneurs and small business owners. In these workshops, a Spanish-speaking business advisor coaches entrepreneurs on how to improve their business operations by covering topics such as Quickbooks, credit building and interpreting financial statements. Many of these workshops are offered at familiar locations in the Hispanic community that Hispanic business owners are more comfortable patronizing. In 2020, the SBDC served 150 Hispanic clients like the Darden family, a 300% increase over 2019.

Karina Suarez-Darden moved to Aurora, IL from Bolivia nearly 20 years ago. She didn't speak English at the time and her aspiration to own her own cleaning business seemed nearly impossible. Her husband Dernell, an Aurora, IL native, also had an entrepreneurial vision and dreamed of owning his own roadside assistance businesses. Together, they made their dreams a reality by establishing Presidential Cleaning

Services and Presidential Roadside Services out of their home in 2019.

Presidential Cleaning Services offers residential and commercial cleaning services for salons, pubs, hospitals, restaurants, doctor and dental offices, clinics, offices, banks, and car dealerships. Presidential Roadside Services specializes in complete roadside assistance services, including fuel delivery, jump-start, lockout, tire change, and towing. Both companies quickly became successful.

In early 2020, the Dardens were ready to take their businesses to the next level. They made an appointment with business coach, Noelia Ruiz, for guidance on growing their respective businesses with a targeted business plan. Noelia assisted the Dardens with social media and free websites resources, guidance on certifications that increase credibility for their companies, and the necessary permits needed to expand their business. In September 2020, they proudly cut the ribbon on their brand-new location where they can adequately serve even more customers.



Grameen America is an organization working to make a difference in the lives of low-income entrepreneurial women. Over 98% of their clients are women of color and they all live at or below the federal poverty line. Through their branch in Omaha, they offer microloans, financial education, and credit-building services to transform communities and fight poverty in the United States. Since June 2009, Grameen has served more than 8,000 women like Nelly in Omaha and invested more than \$115 million in their small businesses.

Nelly owns and runs a tax service company, located in Omaha. She offers accounting services, payroll tax returns, notarizations, and translations. Married with two children, Nelly initially started her own business to earn a higher income and spend more time with her children. Before becoming a Grameen America member, Nelly tried to obtain a loan from a bank but couldn't meet the stringent collateral requirements. Then, her friend referred her to Grameen America. At the time, Nelly struggled to afford rent for her office and pay the bills for utilities. Nelly is now able to cover all her expenses and regularly save in case something unexpected arises. Additionally, her credit score has significantly increased over the nine years she has engaged with Grameen America.



### GRAMEEN AMERICA

Omaha, NE

In Omaha, 15% of the population is living in poverty. Women in the community are disproportionately affected, with 17% of women and 38% of female-headed households with children under 18 living in poverty. Many women dream of owning their own business to adequately provide for their families, but barriers to traditional bank financing often prevent them from starting and/or growing their business.



## Education & Workforce Development

We created pathways to financial wellbeing for individuals by:

- Supporting our communities with:
  - \$2.5 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
  - \$20 million in community development loans to nonprofit organizations working to help individuals be financially well;
  - More than \$1 million in new secured credit card loans to help 77,000 customers improve their credit. This brings our total outstanding secured credit card balance to more than \$9.1 million; and
  - Launching a multicultural banking program at ten pilot branches to reduce barriers to FNBO products and services and help multicultural populations reach financial goals.
- 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:

- 24,574 individuals are closer to financial well-being;
- 1,349 secured card program graduates increased their credit score by an average of 127 points.
- 88% of employees believe all backgrounds are valued at FNBO; and
- 40% increase in engagement with FNBO's Belonging & Inclusion Group (BIG).

These impacts were made possible because of FNBO programs and community partners like Connections to Success, the FNBO Belonging and Inclusion Group, and FNBO's Multicultural Banking team who work to help individuals improve their lives.



### CONNECTIONS TO SUCCESS

Kansas City, KS

Connections to Success (CtS) provides a comprehensive network of services to help people living in situations of poverty, domestic violence, incarceration, and homelessness become economically self-sufficient. Primarily serving St. Louis and the Kansas City metro areas, CtS focuses on creating intergenerational impacts that go beyond the immediate future and empower the next generation. Since opening its doors, CtS has served nearly 33,000 parents and impacted more than 90,000 children.

Low-income individuals reentering society after incarceration face a myriad of challenges with achieving economic self-sufficiency. Without a support system in place to offer career guidance, social skills-building, and financial education, many become frustrated, hopeless, and remain in impoverished conditions.

CtS helps previously incarcerated individuals succeed through its Pathway to Success program which provides pre-release Personal & Professional Development (PPD) training through a comprehensive, 60-hour, experiential workforce readiness training including financial literacy, parenting and relationship education, hard and soft skills development, creation of a resume and life plan, and job search assistance. In 2020, the program helped 200 participants, of which: 81% reported improvements in their

relationship and parenting skills; 66% secured employment within 30 days of release; 20% received a pay increase within six months of new employment; and 10% recidivism occurred.

### BELONGING AND INCLUSION IS A BIG DEAL

At FNBO, we strive to host a workplace culture where employees of all backgrounds feel valued and see opportunity realized—where everyone can be their authentic and whole self, in any role at any time, and never doubt that they're part of our Great Big, Small Bank.

We were proud to celebrate many different identities with our employees throughout 2020, building upon work done in the past while also breaking a lot of new ground. These internal observances included Black History Month, Hispanic Heritage Month, Military Appreciation Month, LGBT+ Pride Month, Women's Suffrage, and many others. And we celebrated events representing diverse employee backgrounds and interests, such as Diwali, Hanukkah, Lunar New Year, 2020 Graduations, and many, many more.

We also listened to our employees by hosting a series of Listening Sessions where more than 300 employees spoke candidly about their experience of belonging at FNBO, where we've succeeded, where we've failed, how we can improve, and how all of this shapes the life of employees at work. Every member of FNBO's Senior Management Team attended at least one of these listening sessions and is committed to incorporating diversity and inclusion in their business strategies.

One important way we advance this work is through BIG—our Belonging and Inclusion Group. 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. In 2020, employee engagement with BIG increased by 40% with representation across all our communities and business functions as well as a variety of backgrounds and identities. Also, in 2020, 81% of employees reported feeling as though they belong at FNBO, 88% believe all backgrounds are valued at FNBO and 91% of employees recommend FNBO as an employer.



### OUR COMMITMENT TO MULTICULTURAL BANKING

FNBO is committed to serving the financial needs of all individuals. Our Multicultural Banking (MCB) program focuses on assisting limited English proficient (LEP) individuals in the communities FNBO calls home. The Latino population is one of the fastest growing populations in the US. As the Latino population increases, so does their need for financial advice and guidance. However, language barriers and unfamiliarity and/or mistrust with the traditional banking system often limits access to these services. FNBO's MCB program focuses on addressing the specific needs of the Latino population while also eliminating barriers to the banking system.

In 2020, the MCB program launched a comprehensive, proactive marketing campaign which promoted FNBO's products and services in Spanish and directed consumers to select branch locations where Spanish-speaking employees could serve their financial needs. Marketing messaging also directed consumers to [fnbo.com/espaol](https://fnbo.com/espaol), which provided additional information about FNBO's bilingual branch locations and the various product and services available to them.

Results from our comprehensive marketing campaign indicate an improvement in our Latino population's access to our banking services. The select Spanish speaking branches realized a 170% increase in deposit balances and 5% increase in core customers over our non-Spanish Speaking branches. Additionally, more than 1,700 Latino customers now proudly carry Hispanic Heritage Visa® Debit Cards and FNBO has increased the number of multilingual employees by 19%.

## Environmental Sustainability

We positively impacted the environment by:

- Supporting community organizations who work to preserve or improve the environment with more than \$275,500 in philanthropic support.
- Buying and consuming less paper with a 57% reduction in on-site printers and 30% of our customers receiving e-statements.
- Striving to Be Green in our operations by:
  - Investing more than \$1.1 million in energy-efficient operational improvements in 2020 and
  - Recycling more than 2 million pounds of waste.

Collectively, these efforts yielded the following impacts in 2020:

- 11,820 acres of land was preserved,
- 2,674 cubic yards of waste, or 53% of our total waste, was prevented from entering landfills;
- 16,073 trees were saved;
- 6.2 million gallons of water and 338,000 gallons of oil were conserved;
- A 4.5% reduction in electricity consumption was realized; totaling a 15% reduction since 2016;
- A 2.1% reduction in chilled water & steam cost was achieved; and
- A 22% decrease in Greenhouse Gas Emissions over 2019 (48.9 thousand metric tons in 2020 via Scope 1, Scope 2 and Select Scope 3.)

### UNDERSTANDING FNBO'S ENVIRONMENTAL IMPACT: OUR PARTNERSHIP WITH VERDIS GROUP

Like many organizations, FNBO's focus on sustainability has been steadily increasing in recent years. As we work to positively impact the environment, we strive to have a net-positive



impact on the environment by engaging in proactive efforts to conserve energy, water, and divert waste.

With over 100 buildings and more than 2.5 million square feet of real estate across our seven-state footprint, FNBO's Property Management Team plays a major role in reducing the bank's carbon footprint. The team's responsibilities range from the construction, renovation, and maintenance of all FNBO buildings to the management of landscape upkeep, utilities consumption, and recycling/waste diversion programs. Each responsibility presents multiple opportunities for the team to implement sustainable practices that can improve our impact on the environment.

The first step toward improvement is to understand how our operations are currently impacting the environment. In 2020, FNBO partnered with Verdis Group, a sustainability consulting company based in Omaha, NE, to conduct a study. This study yielded baseline environmental metrics, including FNBO's current waste diversion and greenhouse gas (GHG) emissions rates. Here is what we learned:

- Of the waste we produce, we divert about 53% of it from the landfill by utilizing recycling and shred bins. We also learned that we could increase our diversion rate by implementing more waste stream capturing programs for our employees, such as composting.
- FNBO's carbon impact is primarily driven by our real estate footprint. Over 90% of our greenhouse gas emissions come from the usage of natural gas and electricity in our facilities.

With the baseline understanding of our environmental impact, we know where to focus our energy and resources to address our goal. Our next step is to continue down the path of the ongoing sustainability initiatives the Property Management Team has been implementing since 2015. Because of these initiatives, FNBO's consumption of utilities across our footprint have significantly decreased over the past five years. Examples of our current and ongoing initiatives include:

- Automated Building Systems to Conserve Energy have been installed in all buildings across the FNBO footprint. The automated systems remotely communicate in real-time to control HVAC system settings, program setbacks, and fresh air exchange volumes. This improves energy efficiency through understanding the relationship between inside and outside air conditions with respect to occupancy.
- Mechanical System Innovations, through engineering and redesign efforts, are implemented in buildings as existing systems reach end of life.
- Interior and Exterior LED Lighting Upgrades in which all incandescent lighting has or will be replaced with energy-efficient LED lighting.
- Electric Car Charging Stations have been installed at select locations.



- Smart Irrigation Systems that monitor rainfall and weather patterns have been installed at all corporate locations and many retail locations to conserve water.
- Solar Energy is being utilized through solar panels on buildings where they can be installed. Unwanted solar gain in buildings is also being reduced with protective window films.
- Recycling Programs which prevent millions of pounds of trash from entering landfill each year are in place in our facilities. In 2020 alone, this equated to 2 million pounds or the equivalent of 2674 cubic yards of trash which saved 15,236 trees, 6.2 million gallons of water and 338,000 gallons of oil.
- Construction Material is recycled during building remodels and new building projects.
- Purchasing Programs are in place in collaboration with FNBO's Purchasing Team where vendors/contractors are selected based, in part, on their own sustainability practices.

## 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 nearly \$1 million in donations. These funds also support organizations, events, activities, and initiatives that are unique and important to our local communities such as the Nell McPherson Theatre and Inclusive Communities.

### NELL MCPHERSON THEATRE'S ENCORE! CAMPAIGN

Fremont, NE

For more than 60 years, Fremont High School's Nell McPherson Theatre has been home to student performances, community chorus groups, town hall meetings, public speakers, and debates. While the theatre certainly served its purpose throughout the years, the desire to make it a 21st century performing arts center called for physical, technical, and modern upgrades.

In 2017, a grassroots fundraising effort, led by Fremont area business leaders and the Fremont Area Community Foundation, was set in motion to help finance the theatre's necessary upgrades. The upgrades were implemented in three tiers, the last of which was completed in January 2021:

- Replacing the original analog sound system with a digital system which provides crystal-clear sound to all in attendance regardless of where they are seated;
- Replacing the original incandescent lighting with LED lighting which provides enhanced lighting effects during performances; and
- Upgrading physical aspects of the theatre, including curtain riggings, replacing tile with carpet, remodeling restrooms, and painting the theatre's corridors.

Today, because of individual and corporate donors like FNBO, the theatre is now a top-notch place for students to perform and for viewers to enjoy a show.



## INCLUSIVE COMMUNITIES

Omaha, NE

Founded in 1938, Inclusive Communities is a nonprofit organization that provides education and advocacy for diversity, equity, and inclusion for schools, businesses and in the community. The organization is the only nonprofit human relations organization in Nebraska focused on eliminating prejudice, bigotry, and discrimination.

### Community & Business Programs

While an organization that embraces diversity will benefit in multiple ways, it also experiences challenges. Lack of experience with and awareness of different values, attitudes, beliefs, and traditions can lead to misunderstanding and tension among various groups. Inclusive Communities addresses these challenges head-on through well-researched programs designed to examine and break down the stereotypes, myths, and barriers among the divides of race, faith, gender, and other identities in order to foster a workplace culture that reflects mutual trust, acceptance, and respect of all its employees.

### Youth Programs

As a community grows increasingly diverse, so does the need for programs and initiatives which educate and promote respect and inclusion. Inclusive Communities' Youth programs instill a deeper understanding and heightened awareness of various identities such as race, culture, faith, gender, age, ability, sexual orientation, and class, along with a new set of skills and confidence. InluCity, typically a four-day residential camp for high school students, is one of the programs at the heart of all the organization's activities. InluCity delegates demonstrate that change in our community is constant, and so too are the ways in which to be inclusive. Participants in this program are better able to identify and confront the biases and prejudices that may emerge in their student and personal lives.

## 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 \$678,000 in donations.
- Proactively engaging with our customers, employees, and communities to create positive social/emotional outcomes related to diversity, inclusion, and being kind.

## OUR ONGOING COMMITMENT TO KINDNESS AND MENTAL HEALTH

At FNBO, we believe in a world where every individual is treated with compassion, acceptance, empathy, and civility. That's why we've been using our social platforms and partnering with schools in our communities to join the Be Kind movement since 2018. We're also committed to leveraging the movement to bring awareness to, and support for, various topics including self-esteem, mental illness, suicide awareness/prevention, and female empowerment. That's why we launched our "Be Kind" Visa® Debit Card series in 2020. When our customers carry these cards, they help advocate for a kinder, more compassionate, and more inclusive world.

These cards also represent some of the organizations we partner with across our footprint that work to make positive social/emotional impacts in our communities:

### Youth Frontiers National

Youth Frontiers is an organization committed to providing schools with experiences that inspire character, civility, and community. Our partnership supports Kindness Retreats for youth across our communities. These retreats empower kids to be "everyday heroes" by using kindness to include



others, to be respectful, and to make their schools better places. After kindness retreats, 91% of fourth and fifth graders report being more confident to help someone who is being picked on.

### Boys Town National Hotline National

Boys Town National Hotline is open 24 hours a day, 365 days a year, and is staffed by specially trained Boys Town National Hotline crisis counselors. It is accredited by the American Association of Suicidology (AAS). They have Spanish-speaking crisis counselors and translation services available for more than 100 languages. In 2020, they answered 103,011 calls and 21,111 web contacts regarding issues related to bullying, depression, isolation, and anxiety. They also stopped 570 suicides in progress.



### Organizations that Empower Females

Since 2016, we've invested more than \$3 million in nonprofit organizations working to empower females with the strength, confidence, and the skills to succeed in all aspects of life.





*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 2020, FNBO employees volunteered 19,000 hours of their time serving their communities and 12% of FNBO's philanthropic investments were decided upon by FNBO employees, in part, by these employee programs:

### *PAID VOLUNTEER TIME*

Every employee is offered a minimum eight hours of paid time off per calendar year to volunteer during working hours. This time can be used to support any organization or cause important to our employees.

### *EMPLOYEE IMPACT FUND*

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. In 2020, we established the FNBO Employee Impact Fund (Impact Fund) to help support and coordinate FNBO employee giving to help our communities recover, repair, and restore after disaster strikes. When a disaster or emergency occurs, the Impact Fund is activated to accept donations from FNBO, our employees, and our partners in order to raise funds and provide support to our communities when they need it most.

Last year, the Cameron Peak, East Troublesome, Cal-Wood, and Left Hand Canyon Fires in Boulder and Larimer Counties in Colorado caused large-scale evacuations, destroyed and damaged homes, and impacted area businesses. The Impact Fund was activated to support the recovery efforts from these fires. In total, FNBO and our employees contributed nearly \$36,000 to two Colorado organizations working on rebuilding and recovery efforts following the devastating wildfires.

### *EMPLOYEE IMPACT AWARDS*

When it comes to understanding the unique needs of our communities, our employees know best. In 2020, we launched the Employee Impact Awards, which were designed so FNBO employees have a voice in how FNBO supports our communities. For the 2020 Employee Impact Awards, employees were asked to nominate an organization in their area working to address needs in their community which have resulted from the pandemic. Nearly 100 nominations were received and then narrowed down to 11 finalists. Employees were asked to vote to select winners in their area. 1,100 employee votes were cast to select three deserving winners who each received a \$10,000 donation to support their work: Pathways Shelter for the Homeless (Yankton, SD); OneWorld Community Health Center (Omaha, NE); Neighbor to Neighbor (Fort Collins, CO).

### *BANKING ON SCHOOL SUPPLIES DRIVE*

In preparation for the 2020/2021 school year, FNBO partnered with 11 Omaha, NE and Council Bluffs, IA banks to form the Banking on Schools Supplies drive to benefit youth served by more than 13 nonprofit organizations in the area. Because of generous donations made by FNBO employees and individuals across our community, we were able to provide more than 230 backpacks filled with school supplies to provide youth in need with the tools needed to succeed in school.

## 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.



**Avi Atholi**  
Vice President,  
Enterprise Data  
Management  
  
Omaha, Nebraska  
  
United Way of the  
Midlands, Kids Can  
Community Center

*"A community to me is the core of the fabric that connects and enriches the people who live in it - and as such, I volunteer to do my small part in providing everyone in our community a chance to reach their potential, thus strengthening our community itself."*



**Junior Barrios**  
Branch Manager  
  
Greeley, Colorado  
  
Weld Community  
Foundation, Partners  
Mentoring Youth

*"Acts of volunteering can have a very large impact on someone else and our community. Giving back to the communities we live in will make our community stronger and a great place to live."*



**Erica Herman**  
Commercial Relationship  
Manager  
  
Greeley, Colorado  
  
Envision: Creative  
Support for People  
with Developmental  
Disabilities, American  
Cancer Society, East  
Colorado Small Business Development  
Center, Assistance League, Thompson Rivers  
Parks & Recreation

*"I volunteer to make a difference in the lives of others in order to make my community a better place to live and work."*



**Karen Knisley**  
Senior Manager,  
Mortgage Sales  
  
North Platte, Nebraska  
  
North Platte Catholic  
Schools Foundation,  
Mid Plains Community  
College, Great Plains  
Health, United Way,

NebraskaLand Days

*"At the end of the day it's not about what you have or even what you've accomplished... it's about who you've lifted up, who you've made better. It's about what you've given back."*  
Denzel Washington



**Elyse Bohling**  
Senior Specialist,  
Collateral  
  
North Platte, Nebraska  
  
North Platte Rape  
and Domestic Abuse  
Organization, North  
Platte Public Library  
Board of Trustees,

Region 51 Emergency Management, First Lutheran Evangelical Lutheran Church Christian Education & Christian Care Committees

*"Volunteering provides an opportunity to give back to a community that has given to me and my family."*



**Mick Kozisek**  
Director, Corporate  
Credit Administration  
  
Omaha, Nebraska  
  
Moving Veterans  
Forward

*"Volunteering gives us the privilege to serve others, better our communities, and build relationships we may not have found otherwise."*



**Lisa Leveillee**  
Senior Advisor,  
Community Banking  
  
Loveland, Colorado  
  
NoCo Manufacturing  
Partnership, Loveland  
Chamber of Commerce,  
Fort Collins Chamber of  
Commerce, Loveland

Downtown Business Alliance, Larimer County Small Business Development Center, Loveland Business Development Center

*"The greatness of a community is most accurately measured by the compassionate actions of its members."* Coretta Scott King



**Amelis Long**  
Director, Inclusion &  
Diversity  
  
Omaha, Nebraska  
  
Madonna School &  
Community Based  
Services, Lead DIVERSITY  
(Cohort 1)

*"Our communities, schools and offices should be places where we all belong as our whole and unique selves. Participating in efforts that focus on inclusion, diversity and equity are my way of making a BIG impact and creating the community I want to see in the future."*



**Raul Meza**  
Branch Manager  
  
Harvard, Illinois  
  
Harvard Community  
Senior Center, Harvard  
City Events, Harvard  
Economic Development  
Corporation

*"Living and working in a small town such as Harvard, volunteering is an essential part of what keeps our community thriving, and having a part in that is a great honor to me."*

## Faces of Impact Continued FNBO EMPLOYEES MAKING MASKS FOR THEIR COMMUNITIES

Early in the COVID-19 Pandemic, personal protective equipment (PPE) was hard to come by. These caring FNBO employees saw

the need for masks in their communities and used their time and talent to help make a difference.



**Ami Creese**  
Senior Analyst,  
Corporate Risk

Boulder, Colorado

Ami spent 115 hours learning to sew 120 masks and 10 scrub caps for her FNBO coworkers and other essential

workers including a dentist office, nursing home, pharmacy, restaurant, and numerous friends and family. When Ami received donations for her masks, she gave them to the Louisville Community Mask Project in Colorado.

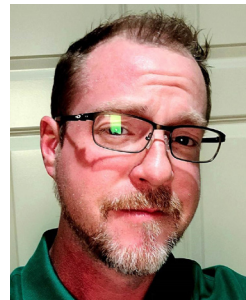


**Gloria Lawrence**  
Senior Administrative  
Professional

Omaha, Nebraska

Gloria made nearly 300 masks for local front-line workers such as those who work in hospitals, schools, the USAF, Police

& Fire Departments, and Eppley Airfield.



**Colin Oestreich**  
Senior Oracle Database  
Administrator

Omaha, Nebraska

Colin and some of his fellow 3D printers banded together to 3D print protective face shields. Through this effort, they

provided the local community with over 1,000 protective face shields.



**Elizabeth Musser**  
Director, Finance

Omaha, Nebraska

Elizabeth sewed 200 masks that were distributed to the University of Nebraska Medical Center and community medical offices around Omaha.

She also sewed masks for Omaha Public Schools students and staff for the 2020/21 school year.

## 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 and 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](https://fnbo.com/impact).

If you have any questions about Impact by FNBO, please send us an email at [impactbyfnbo@fnni.com](mailto:impactbyfnbo@fnni.com)

   @FNBOmaha



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