

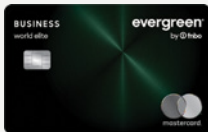

SMALL BUSINESS PRODUCTS



Deposits

Free Business Checking	<ul style="list-style-type: none"> No minimum balance requirement No monthly maintenance fee No return item fees
Business Savings	<ul style="list-style-type: none"> \$100 minimum to open No monthly maintenance fee No return item fees Tiered savings rates¹ – the more you save the more you could earn
Business Money Market	<ul style="list-style-type: none"> \$2,500 minimum to open No monthly maintenance fee No return item fees Tiered money market rates¹ – the more you save the more you could earn
CDs	<ul style="list-style-type: none"> \$500 minimum to open Set rate, term and amount² Wide range of terms available³ – 91 days to 12 months

Credit Cards


 <p>Evergreen® by FNBO – Business Edition® Credit Card</p>	<ul style="list-style-type: none"> No annual fee Earn unlimited 2% cash back on every purchase No rewards expiration Earn 10,000 bonus points every anniversary with \$10,000 annual spend
 <p>Business Edition® Secured Mastercard® Credit Card</p>	<ul style="list-style-type: none"> \$39 annual fee Build or rebuild credit history Request your own credit limit with a single deposit (\$2,000-\$10,000) when you apply Earn interest on your security deposit

Loans

Overdraft Line of Credit	Revolving line of credit tied to your checking account to help cover cash flow short falls to limit overdrafts.
Operating Lines of Credit	Revolving line of credit used to fund short term expenses like inventory, supplies, payroll, utilities or overhead.
Term Loans	Term loans are used to fund asset purchases or help a business grow. Term loans are repaid over time (up to 5 years) with monthly principal and interest payments.

- Free Online Banking – Cashflow Management
- Free Account Alerts – Low Balance, Overdraft Protection, Deposit Received and more!

Merchant Services

Payment Processing	<ul style="list-style-type: none"> Quality products powered by Clover®. From brick-and-mortar retail to ecommerce and in-person or online restaurant applications, we have businesses covered. 	
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¹Deposit rates may change daily. Fees may reduce earnings.

²CD accounts will automatically renew at maturity. You will have 10 calendar days after the maturity date to withdraw funds without penalty. This account will not renew if you withdraw the funds on the maturity date or if we receive written notice from you on or before the maturity date of your intention not to renew.

³You will be notified at maturity; a penalty may be assessed for early withdrawal.

See the Rewards Terms and Conditions in the Summary of Credit Terms provided at the time of application for details, including earning, redemption, expiration or forfeiture. Your %back rewards are earned as points. Maximum Credit Limit is \$50,000. Cards are issued by First National Bank of Omaha (FNBO), pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Helping you do more.

FNBO offers solutions that fit the needs of your business.

	Free Business Checking	Separate business and personal cashflow for more accurate record keeping.
	Overdraft Line of Credit	Save money and your reputation by minimizing overdrafts.
	Business Savings Suite	Establish an emergency fund and save for future growth.
	Evergreen® by FNBO Business Edition® Credit Card	Pay and track business expenses while earning cash back.
	Business Edition® Secured Credit Card	Establish or build credit, pay and track expenses.
	Operating Lines of Credit	Fund short-term expenses associated with the growth of your business.
	Term Loans	Acquire equipment, vehicles or real estate to grow your business.
	Payment Processing by Clover®	Get paid fast with safe payment options.
	Investment Solutions	Identify your goals and establish a plan to help grow, protect and manage your wealth.



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Only deposit products are FDIC insured.

Investment Products are:
 · NOT FDIC Insured
 · NOT a Deposit or Other Obligation of the Bank
 · NOT Insured by Any Federal Government Agency
 · NOT GUARANTEED by the Bank
 · May Lose Value

Member FDIC
 2410SBPROD