

We establish and maintain long-term relationships based on shared values with customers and employees. Customer interactions are based on relationships – not transactions. We are committed to open communication. We communicate both good and bad news openly and honestly. Our commitment to long-term relationships extends to our communities. If our communities are successful, we will be successful.

We listen. We care. We trust.


fnbk.com

800.962.3503



First National Bank, a division of First National Bank of Omaha

Refer to account disclosure and rate sheet for details on fees and interest or contact a Personal Banker for details including eligibility, service description and associated charges.

¹A surcharge from other banks or ATM operators may apply when using an ATM not branded with  ATM.

²Mortgage closing cost credit applies to home purchase and refinanced loans on primary residences only and is subject to change without notice. Cannot be combined with other discounts/promotional offers or exceed fees charged by First National Bank Omaha. See a Mortgage Loan Officer for complete details.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Please note, new cardmembers will generally see their FICO® Bankcard Score 8, the version of FICO® Credit Score we use to manage your account, within 45 days of account opening.

Cards are issued by First National Bank of Omaha, pursuant to a license from Visa U.S.A., Inc. VISA and VISA SIGNATURE are registered trademarks of Visa International Service Association and used under license. American Express is a federally registered service mark of American Express, used by First National Bank of Omaha, pursuant to a license from American Express.

FIRST AT WORK

Free Checking

DESIGNED
TO PUT YOU
AND YOUR
NEEDS FIRST



*With First at Work
Free Checking you
are entitled to
special benefits.*

FIRST AT WORK CHECKING

Enjoy account and service options built for our First at Work members. With your First at Work FreeChecking account, you are entitled to great benefits including:

- Free checking with no hidden fees
- Free ①ATM and non-①ATM withdrawals¹
- Free bank logo checks
- Premium interest rates on savings accounts
- Discounted loan rates and exclusive cost credits



SAVINGS

With First at Work Free Checking, you'll automatically receive premium interest rates on the account that best fits your individual needs including Savings, Money Market, Certificate of Deposit (CD) and Individual Retirement Account (IRA), Health Savings Account (HSA).



CONSUMER AND MORTGAGE LOANS

With First at Work Free Checking, you are entitled to discounted loan rates and exclusive cost credits not available to the general public.

- Mortgage - Closing Cost Credit²
- Auto Loan
- Personal Loan or Line of Credit
- Home Equity Loan or Line of Credit



CREDIT CARDS

We offer credit cards with online and mobile account access as well as free FICO[®] Credit Score access.

American Express[®]



Statement Credit

**Complete RewardsSM
Visa[®]**



Rewards

**Platinum Edition[®]
Visa[®]**



Great Rate

Secured Visa[®]



Rebuild Credit



MOBILE BANKING

Manage accounts from your mobile device - make deposits, check balances, transfer money, pay bills, and more.



FINANCIAL EDUCATION

First at Work Free Checking brings you financial wellness seminars relevant to a variety of life's stages. Whether you're looking to buy your very first home or saving for retirement, we offer real advice and information from First National's own financial professionals.

Contact your employer for a list of class options. Topics may include:

- Savings & Budgeting
- Identity Theft
- Understanding Your Credit Score
- Home Buying
- Retirement Planning

fnbk.com

800.962.3503