

FACTS

WHAT DOES FIRST NATIONAL BANK OF OMAHA DO WITH YOUR PERSONAL INFORMATION?



WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

HOW?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First National Bank of Omaha ("FNBO") chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does FNBO share? | Can you limit this sharing? |
|--|------------------|-----------------------------|
| For our everyday business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes - To offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes - Information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes - Information about your creditworthiness | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

To limit our sharing

- Call: 800-362-5357 – Our menu will prompt you through your choice(s)

Please Note:

If you are a *new customer*, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call: 800-688-7070

Who we are

Who is providing this notice?

First National Bank of Omaha. If you have another account relationship with us, you will receive a separate notice applicable to that account.

What we do

How does FNBO protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does FNBO collect my personal information?

We collect your personal information, for example, when you:

- Open an account or give us your income information
- Pay your bills or provide employment information
- Provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies:

- *Our affiliates may include financial institutions, insurance agencies, title companies, mortgage companies, securities broker-dealers and trust companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include service providers, insurance agents, retailers, credit card marketing companies, and nonprofit organizations.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include card associations and other financial institutions.*

Other important information

You may have other privacy protections under state law. We will comply with applicable state laws with regard to the disclosure of your personal information. For example, if you live in Alaska, California, Illinois or Vermont, we will not disclose personal information about you to nonaffiliated third parties: (i) unless you have given us your authorization in accordance with applicable law; or (ii) except as otherwise permitted by law. If you live in Vermont or California, we will not disclose personal information about you to our affiliates (other than information about your transactions and experiences with us or our affiliates): (i) unless you have given us your authorization in accordance with applicable law; or (ii) except as otherwise permitted by applicable law.