

10 Years



 **ACCESSbank**[®]
Celebrating 10 Years

Proudly Serving the Greater Omaha Community for the last 10 Years

On December 10, 2017, we celebrated our 10th year of service to the Omaha metro. Thanks to our clients, the continued support of our loyal shareholders and the untiring efforts of our dedicated employees, we're hitting our stride as one of Omaha's top community banks.

2017 was one of the most significant and memorable in our history. We continued our steady growth, outpaced our local market competitors and acquired Bank of Nebraska to expand our service offerings and market share.

We're here for local businesses, entrepreneurs and YOU. Being named "Best Business Bank" in B2B Magazine for the past five years proves that. Looking forward, we plan on keeping your trust and confidence as well as earning it from new customers with our commitment to *Creating Positive Experiences*.

We're excited about what the next decade will bring. Grow with us!



Celebrating 10 Years



Executive Management Team



Patrick J. Corrigan
President & CEO



Dana Henricksen
EVP & Chief Financial Officer



Nannette Sudman
EVP & Chief Operating Officer



Nathan Christ
EVP & Chief Business Development Officer



Tom Corrigan
EVP & Chief Credit Officer

Board of Directors

Gary Perkins
Chairman of the Board

Peg Stessman
StrategicHealthSolutions, LLC

Robert Baltzell
Sirius, LLC

Angela Quinn
Baxter Auto

Wayne Hoovestol
Lone Mountain Truck Leasing, LLC

Justin Lovegrove
The ARC Group

Chad Rutar
Renaissance Financial

Patrick Corrigan
ACCESSbank

Dana Henricksen
ACCESSbank



“ Vision, strength and dedication are the reasons we rank among the top ten banks in the Omaha metro. The vision of our directors and shareholders throughout our ten year history; the strength of our customers and their belief in us; and the dedication our employees show every day in **Creating Positive Experiences**, are all key to our success. ”

Patrick J. Corrigan, President & CEO

The ACCESSbank Journey



“ Our growth over the past decade is directly related to the dedication and effort of our great team and the loyalty of our shareholders and customers. It is because of them that ACCESSbank now has seven locations and more than 110 employees. ”

Dana Henricksen, EVP & Chief Financial Officer

4



3rd Location

74th and HWY 370



2015



4th Location

180th & Burke



ACCESSbank reaches \$300 Million in Assets

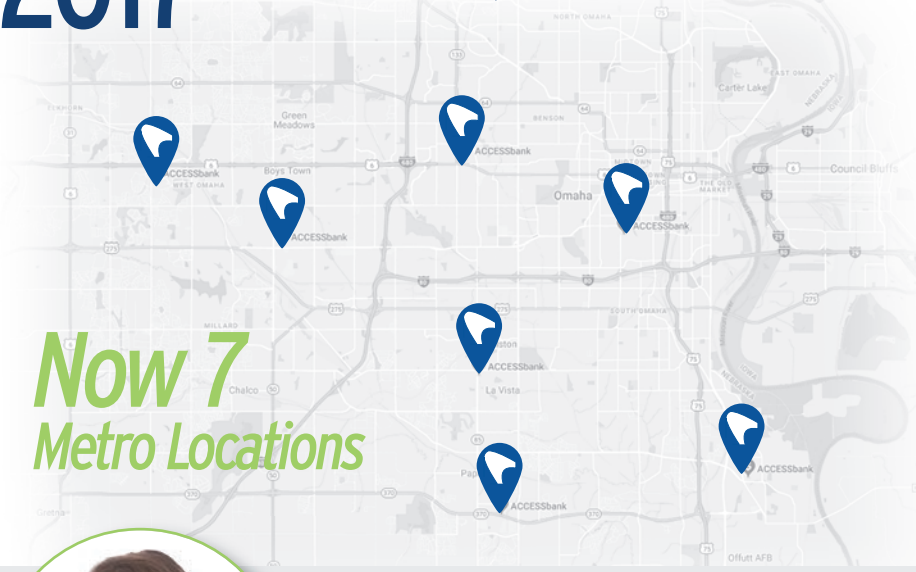
2016



ACCESSbank acquires Merchant Payment Systems Company

2017

ACCESSbank acquires **Bank of Nebraska**



Now 7 Metro Locations



ACCESSbank reaches \$500 Million in Assets



“ I think our most rewarding accomplishment is how we completed the merger with Bank of Nebraska. Our combined team was able to seamlessly merge two successful banks into one system. It showcased outstanding teamwork between all departments. ”

Nannette Sudman, EVP & Chief Operating Officer

ACCESSbank Balance Sheet

	<u>2017</u>		<u>2017</u>
ASSETS:		LIABILITIES:	
Cash and due from banks	38,854,143	Deposits:	
Interest-bearing time deposit in banks	992,000	Demand	166,038,147
Available-for-sale securities	18,864,828	Demand-interest bearing	159,398,038
Held-to-maturity securities	18,173,590	Savings	17,543,190
		Time	100,785,958
Loans (including loans held for sale)	423,439,181		<u>443,765,333</u>
Less allowance for loan losses	(4,829,916)	Federal Home Loan Bank long-term advances	15,237,833
	<u>418,609,265</u>	Other liabilities	3,280,837
		Total liabilities	<u>462,284,003</u>
PREMISES AND EQUIPMENT, AT COST:		STOCKHOLDERS' EQUITY:	
Land	2,549,899	Common stock	789,174
Building	3,003,492	Additional paid-in capital	55,225,635
Furniture, fixtures and equipment	2,622,588	Accumulated earnings	8,402,094
Leasehold improvements	3,430,353	Accumulated other comprehensive income (loss)	(655,607)
	<u>11,606,332</u>	Total stockholders' equity	<u>63,761,296</u>
Less accumulated depreciation and amortization	(2,160,302)	Total liabilities and stockholders' equity	<u>526,045,299</u>
	<u>9,446,030</u>		
Nonmarketable equity securities	964,900		
Bank owned life insurance	4,822,456		
Goodwill and intangible assets	12,281,194		
Other assets	3,036,893		
Total Assets	<u>526,045,299</u>		

ACCESSbank

Statement of Income

	2017
INTEREST AND DIVIDEND INCOME:	
Loans, including fees	17,454,120
Securities	853,909
Federal funds sold and other	492,089
Total interest and dividend income	18,800,118
 INTEREST EXPENSE:	
Deposits	1,559,300
Federal Home Loan Bank borrowings	244,140
Total interest expense	1,803,440
Net interest income	16,996,678
 PROVISION FOR LOAN LOSSES	1,427,000
Net interest income after provision for loan losses	15,569,678
 NON-INTEREST INCOME:	
Customer service fees	1,297,480
Net realized gains on sales of available-for-sale securities	(3,695)
Other	1,303,097
Total non-interest income	2,596,882
 NON-INTEREST EXPENSE:	
Salaries and employee benefits	8,791,102
Occupancy	1,435,006
Other	3,242,224
Total non-interest expense	13,468,332
Income before taxes	4,698,228
 PROVISION FOR INCOME TAXES	2,188,908
Net income	2,509,320

ACCESSbank Headlines: Making Our Voice Heard

OMAHA WORLD-HERALD | JUNE 2015

“**INVESTORS,
NEW BRANCH**
to give ACCESSbank a big boost.”

MIDLANDS BUSINESS JOURNAL | JAN. 2010

“**ACCESSbank targets
community roots,**
small business products for its growth..”

OMAHA WORLD-HERALD | DEC. 2012

“**Even recession wasn't enough**
to keep young bank from growing.”

OMAHA WORLD-HERALD | JAN. 2007

“**Three veteran
Omaha bankers**
work to launch a new financial institution.”



“*ACCESSbank has built a strong brand image over the last 10 years that is recognized for its service, expertise in banking and community outreach.*”

Nathan Christ, EVP & Chief Business Development Officer

OMAHA WORLD-HERALD | OCT. 2017

“**Nebraska's youngest
bank has cracked the list**
of the local market's top 10 largest, in terms of
area deposit share.”

PRESS RELEASE | MAY 2017

“**We knew there are not too
many opportunities like this
in the Omaha market,**
where there are a lot of good, healthy banks,
and Bank of Nebraska is one of them.”

OMAHA WORLD-HERALD | DEC. 2014

“**To celebrate the early
December opening of a
new branch**

at 774 Olson Drive in Papillion, the bank
will be picking up the tabs of random
customers at area restaurants and coffee
shops through Friday.”

Giving Back Volunteerism *and* Support

Serving others is who we are. It's the ACCESSway.

In 2017, our employees went above and beyond to give back to our communities. Here are a few examples:

Omaha Gives

During the 24 hours of charitable giving, ACCESSbank employees donated to 67 different organizations.

Food Bank for the Heartland

Employees volunteered their time with the 'Strike Out Hunger' campaign, packing hundreds of pounds of food to help feed those hungry in our area. Between the efforts of our employees, we donated 8,815 meals, volunteered more than 70 hours and won 2nd place in our Division of Businesses with 100-300 employees.

Fred & Pamela Buffett Cancer Center

We were proud to be one of the main sponsors of the WE CAN Cure-a-Thon to help raise money for cancer research and patient assistance at the Fred & Pamela Buffett Cancer Center. The two day event raised more than \$30,000 for cancer patients in Nebraska.

La Vista Salute to Summer

This is a tradition that has been passed down from Bank of Nebraska. At least 30 employees volunteered throughout the weekend to share in the summer festivities with the La Vista community.

United Way Campaign

Our team raised close to \$20,000 and had 100% participation.

Nebraska Children's Home Society

Employees coordinated a Trivia Night to 'adopt a family' this holiday. The proceeds allowed us to purchase Christmas gifts for 10 foster children.



“Two principles of the ACCESSway, Teamwork and Serving the Community, come together regularly at our organization for the benefit of our community. We work together to give our time, talent, and resources to the communities in which we serve.”

Tom Corrigan, EVP & Chief Credit Officer

Business *Banking* Made Easy



All Accounts Include:



Business ACCESS

- Minimum balance \$1,000
(average collected - \$20 monthly service fee if under)
- First 150 transactions FREE
(transactions over 150 are \$.30 per item)

Business PLUS

- Minimum balance \$5,000
(average collected - \$20 monthly service fee if under)
- First 300 transactions FREE
(transactions over 300 are \$.30 per item)

Community ACCESS

- Interest bearing account
- No minimum balance required
- No monthly service fee
- First 300 transactions FREE
(transactions over 300 are \$.30 per item)

Business PREMIER

- Minimum balance \$50,000
(average collected - \$50 monthly service fee if under)
- First 500 transactions FREE
(transactions over 500 are \$.30 per item)
- Add either Remote Deposit Capture or ACH Services to your account, with monthly service fee waived

Commercial ACCESS

- No minimum balance required
- Unlimited transactions
- Monthly service fee: \$25 per statement cycle, plus \$.18 per check written
 - Deposited On-Ups Items: \$0.10
 - Deposited Transit Items: \$0.18
 - Deposited Local Items: \$0.13
 - ACH Items: \$0.09

*All accounts are eligible for Remote Deposit Capture or ACH Services

Merchant *Services*

Whether you currently have a payment processor or are just beginning to grow your business, our expertise will provide your business the competitive edge you need.

In addition to traditional credit card and debit card transactions, ACCESS Payment offers processing for:

- Online internet transactions
- Virtual check services
- Customizable loyalty and gift card programs



Give the ACCESS Payment Team
a call today to get started.

402.905.4100



Cash Management *Services*



Business Online Banking



Remote Deposit Capture



ACH and Wire Services



Positive Pay



Built on Referrals

from Shareholders, Clients & Employees

Successful businesses are built on referrals. That goes for banks, too.

In case you didn't know, we prize referrals. When we receive a positive endorsement from a shareholder, client or employee - it doesn't just give us one new opportunity, it gives us a dozen or more.

Every new customer turns into even more referrals, which spurs growth and solidifies our future.

What are we looking for?

Small to medium-sized businesses - especially those looking for a lending partner to help them purchase equipment, finance a building or provide a line of credit for operations and inventory. We also offer deposit solutions to help businesses better manage their cash flow.

Homebuyers - we offer great mortgage products for first-time homebuyers and for experienced homeowners looking to trade up.

Individuals and Families - we couple our personal banking products with a great online banking experience. And don't forget our insurance offerings protecting auto, home and life.



Business Banking | Mortgage Lending | Personal Banking | Merchant Services | Insurance



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