



HERE FOR A REASON

[ACCESSbank.com](https://www.ACCESSbank.com)



CELEBRATING OUR SUCCESSES



Awarded 'Best Bank' for 7th year in a row by *B2B Magazine* solidifies our outstanding reputation in this market.



Retained our **#10 Ranking** of largest banks in the Omaha market.



ACCESSbank has averaged **28% growth** over the past three years.

A YEAR FILLED WITH CHANGE, GROWTH & OPPORTUNITY

"2019 was an outstanding year for ACCESSbank. The banking team performed at a very high level, producing excellent results in both quality loan and deposit growth, while the mortgage and merchant processing divisions exceeded its goals for the year. It's incredible to think about how far the bank has come over the last twelve years. When we opened our doors in December of 2007, we had one location with a dedicated staff of 12. As one of 75 banks in the market at that time, we have grown to be one of the top ten banks in our community. We're further expanding our physical footprint with the opening of our seventh location in Aksarben Village in 2021. Our staff has grown to include 108 team members with plans to continue adding talent in 2020. The pattern of consistent growth year over year is evidence that ACCESSbank continues to be a preferred banking choice for individuals and businesses in our community. Our team looks forward to helping our community prosper in the years to come."



Patrick J. Corrigan
CEO



Samantha Mosser
President

"In 2019, you may have noticed a new tagline for ACCESSbank – Here for a Reason. Having recently joined the team, I have had the opportunity to witness first-hand our employees living the mission. From giving back to the community, to doing banking differently, each interaction is an echo of the belief that each employee is here for a larger purpose. Whether it's a business customer, a first time home buyer, or a college student purchasing their first car, the sense of urgency to be of service and the passion for providing customized solutions, is at the forefront of every decision we make. In my short time here at ACCESSbank, I have observed motivated teams collaborating on ideas and projects working to provide the Omaha community some of the best products and services in town. Because of the tremendous support of our clients, shareholders, and the outstanding commitment to the organization by our employees, ACCESSbank is poised for growth. I can assure you, Here for a Reason is more than just a tagline. It's a passion."

A photograph of two men in a factory or industrial setting. The man on the left is seen from the back, wearing a light grey t-shirt with the words "CITY GLASS" printed in a dark blue, serif font. He is looking at a computer monitor that displays a technical drawing of a glass pane. The man on the right is bald and wearing a bright blue polo shirt, looking towards the first man with a slight smile. He has his hand on his hip. In the background, there is a large piece of industrial machinery and another computer monitor showing a Windows desktop with various icons and a clock. The scene is brightly lit, typical of an industrial environment.

CITY
GLASS

COMMERCIAL BANKING

Our Commercial team is dedicated to providing an exceptional experience for our clients. In 2019 we continued adding top talent, invested in the redesign of our Treasury Management department and implemented a new commercial client onboarding program which is expected to drive additional deposit growth in 2020.

Whether you're looking for a loan to capitalize on a strategic opportunity or a line of credit to meet an important business need, our highly experienced commercial bankers are ready to help build, grow and strengthen your business in our community.

WE SPECIALIZE IN:

- Equipment or Vehicle Purchases
- Operating Lines of Credit
- SBA Loans
- Working Capital Loans



Commercial Deposit balances saw tremendous growth with a **33% increase**.



Added to our team which allowed us to **end the year at 118.51%** of our production goal.

“ACCESSbank has been pivotal in our ability to grow. I would recommend them to any business owner because they have the right individuals to help you in every aspect of your business. There’s really nothing they can’t do, that the larger banks can do.”
- Mark Huber, Owner, Theatrical Media Services



Construction Financing
Provided By:

 **ACCESS**bank[®]

402.905.4100

Member
FDIC



accessbank.com

COMMERCIAL REAL ESTATE

Our Commercial Real Estate team is one of the best in the market, providing a wealth of knowledge with an innovative approach to delivering personalized solutions for every client. We offer a variety of customized construction and commercial loans.

WE SPECIALIZE IN:

- Commercial & Residential Construction
- Self-Storage
- Senior Housing
- Industrial
- Office
- Retail
- Multi-Family
- Single Family Construction
- Tax Increment Financing & Tax Credits

Some of our valued business clients include:



The CRE team added top talent to their staff which is now comprised of **4 Relationship Managers and 1 Business Specialist.**



Grew the commercial real estate portfolio by **14%.**

“Working closely with our lending team at ACCESSbank has enabled us to achieve our goals and have another record year of revenue. Their construction team offers responsiveness and excellent customer service. We know our clients are in very capable hands when we refer them to ACCESSbank for all of their construction and mortgage needs.”

- Justin Torpy, President, Denali Homes



ACCESSbank®

EXECUTIVE BANKING

Experience banking built around your needs. As a preferred client you'll receive our highest level of service, customized products and exclusive benefits. We know your needs are unique. How? Because we ask. We'll get to know your preferences and objectives, coordinate with your professional partners, then tailor our solutions accordingly. Experience the concierge service you deserve with our Executive Banking Program.

WE SPECIALIZE IN:

- Premium Deposit Account Solutions
- Exceptional Concierge Service
- Expanded Financing Solutions
- Proactive Portfolio Account Management
- Access to Bank Leadership
- Expedited Decision-Making



Our **Executive Banking** team has created a portfolio of products to support the busy lifestyles of Omaha's community leaders, executives and professionals.

Here's a look at our future Executive Banking office in Aksarben Village. ▶



ACCESSbank Financial Statement

Balance Sheet

(Amounts in millions)

ASSETS

	2019	2018	2017
CASH	\$ 107.5	\$ 17.8	\$ 38.8
INVESTMENT SECURITIES	48.7	49.3	39.0
TOTAL LOANS	479.8	442.4	423.4
ALL	(7.3)	(5.9)	(4.8)
NET LOANS AND LEASES	472.5	436.5	418.6
OTHER ASSETS	30.2	29.4	29.6
TOTAL ASSETS	\$ 658.9	\$ 533.0	\$ 526.0

LIABILITIES

DEPOSITS	\$ 570.3	\$ 434.1	\$ 443.8
BORROWED FUNDS	8.0	26.6	15.2
OTHER LIABILITIES	5.0	4.1	3.2
TOTAL LIABILITIES	583.3	464.8	462.2
EQUITY CAPITAL	75.6	68.2	63.8
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 658.9	\$ 533.0	\$ 526.0

ACCESSbank Financial Statement

Income Statement

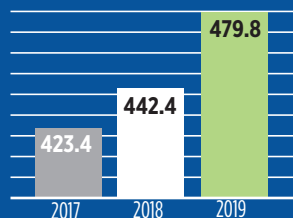
(Amounts in millions)

	2019	2018	2017
INTEREST & DIVIDEND INCOME	\$ 25.6	\$ 22.5	\$ 17.8
INTEREST EXPENSE	(4.4)	(2.6)	(1.8)
NET INTEREST INCOME	21.2	19.9	16.0
PROVISION FOR LOAN LOSSES	(0.9)	(1.5)	(1.4)
NON-INTEREST INCOME	6.4	4.9	3.6
NON-INTEREST EXPENSE	(18.2)	(16.3)	(13.5)
INCOME BEFORE TAXES	8.5	7.0	4.7
PROVISION FOR INCOME TAXES	(1.8)	(1.5)	(2.2)
NET INCOME	\$ 6.7	\$ 5.5	\$ 2.5

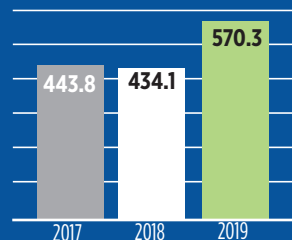
ACCESSbank Historical Results

(Amounts in millions)

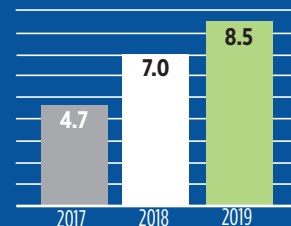
GROSS LOANS



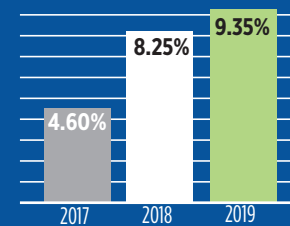
TOTAL DEPOSITS



PRE-TAX EARNINGS



RETURN ON AVG. EQUITY (ROAE)





MORTGAGE

From pre-qualifying and purchase, to refinancing, remodeling and new construction, the ACCESSbank Mortgage team will find the best loan for your needs. Our lending experts will work directly with your realtor, broker or builder to make the process hassle-free throughout the entire journey. We offer great financing options and a variety of products.

WE SPECIALIZE IN:

- Conventional Loans
- Government Loans
- Cash-Out Refinancing
- Bridge Loans
- Physician Loans

"The service and personal attention we received from the ACCESSbank Mortgage team was exceptional! From the beginning to the end, the staff was friendly, timely, and knowledgeable in guiding us in securing our mortgage loan. I highly recommend the ACCESSbank Mortgage team."
- Patrick Moylan



Assisted **511** families and individuals; **86** Military Personnel and Veterans.



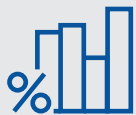
Increased the number of mortgage closings in 2019 by an average of **37%**.



ACCESS Payment Processing (APP) provides merchant processing services and equipment to businesses and financial institutions in all 50 states. They service hundreds of clients in virtually every industry or profession. APP solves customer processing challenges by offering new technology and solutions to our business clients.

WE SPECIALIZE IN:

- Mobile Payments
- Check Services & ACH Payments
- Gift Cards & Loyalty Programs
- Website Payments



APP grew by 22.76% over 2018. This **marks their highest growth** percentage since being acquired in 2016.



Merchants who contracted with APP in 2019 will cumulatively **save \$93,600** in processing fees in 2020.

"We are completely satisfied with our credit card processing from this group. They are all very customer focused and responsive, and are always coming up with new ideas about how we can run our business more efficiently."
- Pat Lacy, Owner, The Old Mattress Factory



OPENING OUR SEVENTH LOCATION — AKSARBEN VILLAGE

The new two-story building will be located on the corner of 64th and Center Streets. The main floor will feature open and collaborative full-service banking with the latest in technology and conveniences for client/employee engagement. The second floor will house ACCESSbank's newly formed Executive Banking team, catering to the unique financial needs of our clients.

"We are thrilled to join Aksarben Village's vibrant and emergent neighborhood and are excited to provide exceptional products and personalized services to the businesses, professionals and residents in the community." – Patrick J. Corrigan, CEO



RETAIL TRAINING — Implemented a peer-to-peer **Teller Training Program** by certifying key branch employees to lead new tellers on our team.



Increased learning and development budget by **more than 25%** over the last two years.

“We continue to focus on the development and engagement of our employees in 2020. With the implementation of new initiatives including: Performance & Development Reviews, Pulse Surveys and our Employee Investment Program, we are committed to increasing feedback and engagement of our employees.”
 - Kathy Headley, Learning & Development Manager

COMMITTED TO BUILDING LEADERS

ACCESSbank is dedicated to the success of our employees. In 2019, we offered more than 60 internal workshops on a variety of personal and professional topics. We provided opportunities for 66 employees to attend external development conferences and 9 individuals for advanced learning programs. We internally **promoted 21 employees** to new roles; **19% of our average** employee size. This shows our commitment to internal growth and development of our team.

SERVING OTHERS IS WHO WE ARE. IT'S THE **ACCESSWAY!**

Last year our employees gave back to the community in a variety of ways, sharing our time, talent and resources to make the Greater Omaha community stronger.

FOOD BANK FOR THE HEARTLAND

In 2019, our team of 110 employees donated a total of 16,748 meals (148.21 per employee) and filled 55 volunteer shifts for a total of 137.5 hours volunteered. This far exceeded our 2018 efforts when employees donated an equivalent of 14,144 meals (116.89 per employee).

GIVING TUESDAY

For this initiative, the city of Omaha worked together to spread goodness on the first Tuesday in December. ACCESSbank had 42 employees volunteering in the community, giving a total of 84 hours to five local non-profits. As the Presenting Sponsor of this event, ACCESSbank had a direct correlation with the overall success of Giving

Tuesday. This resulted in \$508,203 raised for local non-profits, 432 registered volunteers, 2,681 items donated and 7.1 million earned media impressions. We were thrilled to take part in this do-good metro takeover.

AMERICAN RED CROSS

ACCESSbank hosted two separate Red Cross Blood drives in 2019. Between those drives, 37 employees donated to help save 90 lives.

UNITED WAY CAMPAIGN

In the past three years, our employees have donated nearly \$75,000 to the United Way. And since 2009, ACCESSbank has averaged 97% employee participation in the campaign.



LEADERSHIP TEAM

The executives at ACCESSbank lead with integrity, passion and honesty. And in today's business world, that's a breath of fresh air.

Patrick J. Corrigan
CEO

Samantha Mosser
President

Tom Corrigan
EVP & Chief Credit Officer

Andrew J. Schmillen
EVP & Chief Financial Officer

Nannette Sudman
EVP & Chief Operations Officer

David Ridgeway
EVP & Chief Lending Officer

BOARD OF DIRECTORS

Our elected board members represent our shareholders and help ensure ACCESSbank's financial strength into the future.

Gary Perkins — Chairman of the Board

Peg Stessman — StrategicHealthSolutions

Brian Gill — Nebraska Spine + Pain Center

Angela Quinn — Baxter Auto

Justin Lovegrove — The ARC Group

Chad Rutar — Renaissance Financial

Joseph Lempka — Kiewit Corporation

Rex Fisher — HDR, Inc.

Patrick J. Corrigan — ACCESSbank



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