

Privacy Notice

Enterprise Privacy Notice

Effective Date: July 10, 2025

The privacy and security of your information is very important to First National Bank of Omaha ("FNBO", "we", "us", "our"). We are deeply committed to maintaining industry standard levels of security that comply with applicable federal and state laws to help protect the personal information that we collect. Additional information on our security practices may be found at the "Security" link at the bottom of this page. For purposes of this Enterprise Privacy Notice, the terms "FNBO", "we", "us" and "our" include First National Advisers, LLC and FNN Trust Company, LLC.

This Enterprise Privacy Notice applies to your interaction and communication with FNBO, including, without limitation, in person, by phone, through mail or email or through any online or mobile site, application or social media account that FNBO owns and controls (collectively, "Sites"), unless a separate privacy notice is posted or made available to you and supplements this Enterprise Privacy Notice.

This Enterprise Privacy Notice applies only to the Sites and does not extend to other websites, including websites owned and controlled by our partners or third-party websites for which we have provided links, or to any social media platforms, which are governed by their own terms of use and privacy policies.

By accessing or using our Sites or otherwise disclosing information to us, you agree that you are providing freely given, specific, informed and unambiguous consent to our collection, use, and sharing of your information in accordance with this Enterprise Privacy Notice.

Information we collect and the sources from which we collect it:

We collect the below categories of information directly and indirectly from individuals and the parties with which we do business in a variety of ways, including in person, by phone, through mail or email and through our Sites. These may include parties that interact with us directly (our customers or individuals that apply for our products, respond to our surveys, request information about our products or services or otherwise voluntarily provide us with their information), parties to which we provide goods or services, parties that provide goods or services to us and other parties with whom we offer or provide products and services.

We may collect and store the following types of information:

- Identifiers, such as name, address, email address, phone number, date of birth, social security number, taxpayer ID, driver's license number, passport number, government ID or IP address.

- Protected classification characteristics, such as race, color, national origin, marital status, sex, veteran, or military status.
- Geolocation data, such as physical location or movements.
- Biometric information, such as face prints, retinal scans, voice recordings, fingerprints or keystroke patterns or rhythms.
- Commercial information, such as organizational information, records of personal property or purchasing history.
- Internet or other similar network activity, such as browser information, search history, device type or service provider information
- Professional or employment-related information, such as income or current or past job history.
- Educational information, such as transcript, student records, grades and performance, activities, school name or school ID.
- Health information, such as medical history, insurance information, benefit plan information, claims history or payment history.
- Inferences drawn from other information, such as person's preferences, trends, or behaviors.
- Personal records, such as family history or power of attorney.
- Information that you provide by filling in forms or providing other contributions on our Sites, through email or over the phone.
- Information received from a government entity or other third party.
- Records and copies of your correspondence (including email addresses) if you contact us.
- Responses to surveys.
- Details of transactions you carry out through our Sites, such as, financial information, account information, credit information or transactional information.
- Account information when you register for an account on our Sites.
- Any other information that you provide to us.

Further, we and our service providers may use various tracking technologies, including cookies, to collect information about you when you interact with our Sites, including information about your browsing and viewing behavior. Cookies are small data files stored on your hard drive or in device memory that help us improve the Sites and your experience, see which areas and features of the Sites are popular and count visits. In addition, when you access or use the Sites, our servers automatically record certain log file information, such as your Internet Protocol address, operating system, browser type and language, referring URLs, access times, pages viewed, links clicked and other information about your activities on the Sites.

Certain information set forth above may be categorized as "personal information" to the extent it identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device. Such personal information may receive additional protections under applicable state or federal law (see below). Personal information specifically does not include information that is publicly available information from government records, or information that is de-identified or aggregated information.

How we use information we collect:

We may use information:

- To detect, investigate or prevent activity that may be illegal, violate our policies, cause harm to our operations or compromise our security.
- To optimize, improve or enhance our products, services, and operations.
- To respond to your inquiries or fulfill your requests, including to provide individuals with, or evaluate their eligibility for, products and services that they have requested from us.
- To communicate with individuals about their accounts or transactions that they have made with us.
- To provide important information regarding our products or services, including changes to our policies or other terms, conditions or agreements and our Sites.
- To allow participation in surveys, sweepstakes, contests, and other promotions.
- To comply with legal and regulatory requirements, required disclosures and choices or controls that may be available.
- To send offers and promotions for our products and services or for other products and services that may be of interest.
- To personalize online or mobile content and user experiences.
- To verify the identity or location of an individual for security, fraud prevention and other risk control purposes.
- To provide advertising based on activity on our Sites.
- To perform operational functions in connection with our business, including data analysis, audits, developing and improving products and services, enhancing the Sites, identifying usage trends, and determining the effectiveness of promotional campaigns.
- In connection with your employment (to the extent applicable to you).
- To maintain appropriate records for internal administrative purposes. For any other purpose disclosed by us to you at the time you provide us information.
- For any other purpose with your consent.

We may disclose each of the categories of information we collect for any of the business purposes set forth above.

To the extent you have obtained a financial product or service from FNBO that is used primarily for personal, family or household purposes, [please refer to the supplemental privacy statement found here](#) with respect to how FNBO will use and share your personal information collected in connection with such financial product or service.

If you are a California resident, you may have additional rights with respect to your personal information. Please refer to the Section below entitled “California resident privacy rights”.

How we share information we collect:

Generally, our sharing of information is subject to additional rights available under applicable federal or state law.

We may disclose each of the categories of information that we collect:

- To our subsidiaries and affiliates.
- To contractors, service providers and other third parties we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of any or all of FNBO's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which information held by FNBO about our Site users is among the assets transferred.
- To third parties to market their products or services to you.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.
- To comply with any court order, law, or legal process, such as, responding to any government or regulatory request.
- To enforce or apply our terms of use with respect to our Site and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of FNBO, our customers or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

All the above categories exclude information that is prohibited from being shared with third parties under applicable laws, regulations, or agreements (e.g., text messaging originator opt-in data and consent). Such prohibited information will not be shared with any third parties except as allowed by applicable law.

We may disclose aggregated information about you, and information that does not identify any individual, without restriction. We may disclose each of the categories of information we collect for any of the business purposes set forth above.

To the extent you have obtained a financial product or service from FNBO that is used primarily for personal, family or household purposes, [please refer to the supplemental privacy statement found here](#) with respect to how FNBO will use and share your personal information collected in connection with such financial product or service.

If you are a California resident, you may have additional rights with respect to your personal information. Please refer to the Section below entitled "California resident privacy rights".

Third Party Analytic Services

We may work with certain third parties to collect, analyze, and use some of the information described above. For example, we may allow third parties to set cookies or use web beacons on the Sites or in email communications from FNBO. The information collected by third parties using these technologies may be used to engage in analysis and reporting. These third parties may set and access cookies on your computer or other device and may collect information about your online activities across different websites or services over time, including on websites and mobile applications that

are not owned or operated by FNBO. Any personal information that we provide to third parties is subject to restrictions on use contained in written contracts or agreements or industry practice.

In addition, we use advertising service providers to place advertisements for our accounts and services on websites not affiliated with us, and to help us determine which of our advertisements are most likely to be of interest to you using non-personal information. Advertisements placed by these service providers may use tracking technologies that allow monitoring of your responsiveness to such advertisements. We restrict access and collection of information by advertising service providers for purposes other than assisting us with our advertising efforts.

While most web browsers are automatically set to accept cookies, web browser preferences can be modified to disable cookies. Disabling or declining cookies, however, will likely impact or disable some of our Sites' functionality and/or your user experience. While cookies are not required to browse our Site, they may be required for access to accounts. You may opt out of certain advertising and web analytic cookies by visiting the "Modify Privacy Options" link at the bottom of this page.

Children's Online Privacy Protection Act:

We recognize that protecting children's identities and privacy is important. We do not knowingly market to or solicit information from children under thirteen (13) without the affirmative consent required under applicable law. If you are under thirteen (13), do not use or provide any information on our Sites or on or through any of its features or provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or username you may use. If you believe that we have collected personal information from children under thirteen (13), please contact us at firstnational@fnbo.com.

USA PATRIOT Act:

To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account.

What this means to you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Notice to International Users:

The Sites and bank products and services are offered and hosted in the United States and subject to U.S. law, and are intended for users located only in the U.S. If you are accessing the Sites or bank products and services from outside the United States, please be advised that U.S. law may not offer the same privacy protections as the laws of your jurisdiction. By accessing and using the Sites or bank products and services, you consent to the transfer to and processing of your personal information in the U.S.

California resident privacy rights:

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information; subject to exclusions from the rights granted under California law with respect to certain information governed by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (FIPA).

California Rights

Subject to any exceptions under applicable law, California residents have the following rights with respect to their personal information:

- **The right to know and access.** A California resident may have the right to request we provide them with (i) a copy of the personal information that we have collected or maintained about them during any specific period of time; (ii) the categories of personal information that we have collected or maintained about them during any specific period of time; (iii) the categories of purposes for which such personal information was disclosed during any specific period of time; (iv) the categories of sources of such personal information that was collected during any specific period of time; and (v) the categories of third parties that such personal information may have been shared with during any specific period of time. If you exercise your right to know or access, we will work to provide you with the information requested for the specific time period requested. If you choose to exercise your right to know or access and do not specify a time period, we will work to provide all of the requested information collected or maintained after January 1, 2024, unless doing so would be impossible or involve a disproportionate effort. In the case that fulfilling a request to know or access proves impossible or involves a disproportionate effort, we will work to provide you the requested categories of information collected or maintained by us in the immediately preceding twelve (12) months from the date of your request.
- **The right to deletion.** A California resident may have the right to request that we delete the personal information that we or our vendors collected about them. There may be circumstances under which we will be unable to delete their personal information, such as if we need to comply with our legal obligations or complete a transaction for which their personal information was collected. If we are unable to comply with a California resident's request for deletion, we will let them know the reason why.
- **The right to correct inaccurate personal information.** A California resident may have the right to request that any of their inaccurate personal information that is maintained by us be corrected, taking into account the nature of the personal information and the purposes of the processing of the personal information.

- **The right to portability.** A California resident may have the right to request that we transmit their personal information to another entity in a portable, easily understandable, and to the extent technically feasible, in a structured, commonly used, machine-readable, and readily usable format.
- **The right to limit the use of your sensitive personal information.** We will rely upon legal bases for the processing of your sensitive personal information. A California resident may have the right to request that we limit the use of their sensitive personal information for only the purpose of providing requested services and goods.
- **The right to not be subject to targeted advertising or certain profiling.** A California resident may have the right to opt-out of the processing of your information for the purpose of providing targeted advertising or which constitutes profiling in furtherance of decisions that produce legal effects or similarly significant effects concerning you.
- **The right not to receive discriminatory treatment.** A California resident has the right to not receive discriminatory treatment by FNBO for the exercise of the privacy rights conferred under California law. We will not discriminate against a California resident for exercising any of their rights.

Exercising Your Rights

To exercise a right described above, a California resident may [click here to submit a verifiable consumer request](#) or call our toll-free number: 855-578-8488. We will work to confirm receipt of your request within ten (10) days of receiving your request.

Only a California resident, or someone legally authorized to act on such California resident's behalf, may make a consumer request related to their personal information. In connection with submitting a request, we may require you to provide certain of the identifiers noted above and your relationship status. In general, we have the right to require you to provide written permission granting authority to your representative and for your agent to verify its identity directly with us, and we may deny a request from your representative who does not submit proof of authorization as we request.

A California resident may only make a verifiable consumer request for access or data portability twice within a twelve (12) month period. The verifiable consumer request must provide sufficient information that allows us to reasonably verify the requestor is the person about whom we collected personal information or an authorized representative and describe the request with sufficient detail that allows us to properly understand, evaluate, and respond to it. We cannot respond to a request or provide personal information if we cannot verify the identity or authority to make the request.

We will work to confirm receipt of a request within ten (10) days following submission and provide information about how we will process the request. We will work to respond to a

verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional forty-five (45) days), we will provide notice in writing explaining the reason for the extended time period.

Making a verifiable consumer request does not require a California resident to create an account with us. We will deliver our written response by mail or electronically, at your option.

We may deny your request to exercise any of the rights listed herein if we have a good-faith, reasonable, and documented belief that such request is fraudulent.

Selling or Sharing under California Law

In the preceding twelve (12) months, we have not sold or shared and will not sell or share, each as defined by California law, California resident personal information, including the personal information of California residents under sixteen (16) years of age, for money or other valuable consideration. The foregoing statement is subject to certain exclusions governed by sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (FIPA).

Sensitive Personal Information

While we may collect and store personal information that would be considered sensitive personal information under California law, we will not use or disclose sensitive personal information except (i) to perform the services or provide the goods requested; (ii) to prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity or confidentiality of stored or transmitted personal information; (iii) to resist malicious, deceptive, fraudulent, or illegal actions and to prosecute those responsible for those actions; (iv) to ensure the physical safety of natural persons; (v) for short-term, transient use; (vi) to verify or maintain the quality or safety of any of our products, services, or devices and to improve, upgrade, or enhance any of our products, services or devices; or (vii) for purposes that do not infer characteristics about a California resident.

Do-Not-Track Signals

Do-Not-Track signals are certain consumer browser settings that request that a web application disable its tracking of an individual user. While not all of our Sites currently recognize Do-Not-Track signals, declining to accept cookies will ensure that online activities on our Sites are not tracked, however, this may impact or disable some of our Sites' functionality and/or your user experience. While cookies are not required to browse our Sites, they may be required for access to accounts. Visit the "Modify Privacy Options" link at the bottom of this page to opt out of certain advertising and web analytic cookies.

Retention of Personal Information

We will retain your personal information, including sensitive personal information, for no longer than is reasonably necessary for the purpose(s) for which it was collected. In certain cases, it may be necessary for us to keep personal information for an extended period of time in order to comply with a legal obligation or for the establishment, exercise, or defense of a legal claim, in accordance with applicable law.

Changes to this Enterprise Privacy Notice:

We may change this Enterprise Privacy Notice at any time. The most current version of this Enterprise Privacy Notice will be posted and available on the Sites. Any changes to this Enterprise Privacy Notice will be effective at the time we post the revised Enterprise Privacy Notice to the Sites. If we make material changes to how we treat your information, we will notify you through a notice on our Sites home page. Please review it periodically. Your use of the Sites following any changes made means that you accept the revised Enterprise Privacy Notice.

Contact Information:

If you have any questions or comments about this Enterprise Privacy Notice, please do not hesitate to contact us at:

Website: [Contact Us](#)

Email: firstnational@fnbo.com

First National Bank of Omaha

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