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FNBO Closes Acquisition of Country Club Bank in Kansas City

Omaha, NE, October 1, 2025 – FNBO announced today it has closed its acquisition of Country Club Bank, headquartered in Kansas City, Missouri.

Announced in May, the acquisition brings together two privately held, family-led banks with deep regional roots. FNBO, founded in 1857 and headquartered in Omaha, is one of the nation's largest privately owned banks with over 100 branch locations across eight states, including 10 branches currently in Kansas City. Country Club Bank has been a trusted local institution in Kansas City for more than 70 years. Together, they combine resources, values and strong community ties to serve a nine-state region.

In conjunction with the closing, Joe Close, a 35-year veteran of the financial industry and previous president of Country Club Bank, will serve as FNBO's Regional Leader for the Kansas, Missouri and Texas markets. In this role, Close will lead the newly combined region and ensure a successful transition for our customers, employees and communities.

"This marks a tremendous step forward for FNBO, strengthening our presence in Kansas City and building on months of hard work to expand our regional and community model for the future," said Clark Lauritzen, chairman and president of FNBO. "Country Club Bank's deep expertise in the Kansas City commercial banking space, expertise in capital markets and trust, and strong branch network create a powerful opportunity for our combined organization to deliver even greater value for our customers and clients in Kansas City."

With this acquisition, FNBO's presence in the Kansas City metro has expanded to 30 locations, including a local headquarters on One Ward Parkway. In total, FNBO will now operate 120 branches and have nearly \$35 billion in assets across its nine-state footprint in Nebraska, Missouri, Kansas, Colorado, Wyoming, South Dakota, Illinois, Texas and Iowa. In addition, Country Club Bank's Capital Markets business will integrate into Northland Securities, Inc., a subsidiary of First National of Nebraska, Inc., which will strengthen Northland's fixed income, public finance and asset-liability management capabilities throughout the Midwest, including Kansas and Missouri.

"Joining FNBO allows us to build on Country Club Bank's long tradition of serving Kansas City with integrity, relationships and a deep commitment to our community," said Joe Close, Regional Leader at FNBO. "Together, we have the scale, expertise and shared values to deliver even greater opportunities for our clients and the region we call home. We are proud to be a part of the Kansas City community and look forward to growing our presence here."

About FNBO

FNBO (First National Bank of Omaha), a subsidiary of First National of Nebraska, Inc. (FNNI), is one of the largest privately held banks in the US and has been in business for more than 165 years. FNNI and its affiliates have nearly \$35 billion in assets and 5,000 employees. Primary banking offices are located in Nebraska, Missouri, Kansas, Colorado, Illinois, Iowa, South Dakota, Texas and Wyoming, providing personal and business banking, mortgage, payment solutions, wealth management and more. Founded in 1857, FNBO has maintained its commitment to customers and helping build strong communities. Learn more at FNBO.com and connect on Facebook, X and Instagram. Member FDIC.

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