

Frontier Bank was founded when a group of partners and friends, devoted to the ideals of community banking, purchased an interest in a small bank in south-central Nebraska. In 2005, other acquisitions in the banking and insurance industries began to follow, bolstering our philosophy of community involvement, local service, and personal attention. As the business grew, so did our footprint, with market expansions in both Lincoln and Omaha. Today, Frontier has multiple locations extending north to south across eastern Nebraska. At over \$1 billion in total assets, we've become one of the largest banking organizations in the state. Frontier combines a fresh approach to community banking with the experience of serving Nebraska customers since 1880. We emphasize innovative products and services combined with personal, trusted counsel. As our customers have thrived, the banking industry has taken notice. Frontier Bank was named one of the 100 best-performing community banks in the nation by SNL Financial. It all comes down to smart advice—and a passion for great service.

Frontier is known for being Good with Money™. We would love to show you why. To learn more, visit a local branch or www.frontier.bank

In general, all of our consumer products are available at all branch locations*. Business products are available at all branch locations; however, the delivery channel may differ based on location. If a location does not have an onsite lender, an appointment can be made. For specialized commercial lending products or services, referrals to the appropriate business line can be made from branch locations and an in-person meeting will be scheduled.

There are no differences in products within the branch distribution channel. Not all branches have safe deposit boxes. Consumers can apply in person, by mail, or by telephone for all deposit and lending products.

DEPOSITS	
Frontier Business Checking	Frontier Free Checking
Frontier Commercial Checking	Frontier Interest Checking
Frontier Business Interest Checking	Frontier Premier Checking
Frontier Business Money Market	Frontier Money Market
Premier Business Money Market	Premier Money Market
Frontier Business Savings	Frontier Savings
Health Savings Account	Certificates of Deposit (CD)
Insured Cash Sweep (ICS) Checking	Individual Retirement Accounts (IRA)
Certificate of Deposit Account Registry Service (CDARS)	Kids Club Savings
	ATM & Debit Cards

LOANS	
Business Term Loans (including SBA Loans)	Residential Mortgages (FHA, VA, Conventional, Jumbo)
Commercial Real Estate Loans	Home Purchase Loans
Business Lines of Credit	Home Refinances
Commercial Construction & Development Loans	Bridge Loans
Operating Lines of Credit	Home Equity Loans
Short-term Working Capital Loans	HELOCs
Machinery & Equipment Financing Loans	Personal Lines of Credit
Farm & Ranch Operating and Input Loans	Vehicle Loans
Agriculture Real Estate Loans	CD Secured Loans
Construction Loans	Unsecured Loans
	Cash Secured Loans

***Questions regarding transaction fees or the cost of services should be directed to your nearest branch location.**

OMAHA MARKET – MAIN OFFICE

- **Street Address:** 1333 California Street, Omaha, NE 68154
Phone: 402-330-4711

Lobby and Drive Thru Hours: Monday – Friday 8 AM to 5 PM

LINCOLN MARKET

- **Street Address:** 8380 GlynOaks Drive, Lincoln, NE 68515
Phone: 402-434-2525

Lobby and Drive Thru Hours: Monday – Friday 8 AM to 5 PM
Saturday 9 AM to 12 PM

- **Street Address:** 6940 O Street, Suite 110, Lincoln, NE 68510
Phone: 402-261-4225

Lobby and Drive Thru Hours: Monday – Friday 8 AM to 5 PM

MADISON & NORFOLK MARKET

- **Street Address:** 301 S. Main Street, PO BOX 610, Madison, NE 68748
Phone: 402-454-3381

Lobby Hours: Monday – Friday 9 AM to 4 PM
Drive Thru Hours: Monday – Friday 8:30 AM to 5 PM
Saturday 9 AM to 12 PM

- **Street Address:** 1106 Benjamin Avenue, Suite 100, Norfolk, NE 68701
Phone: 402-379-1142

Lobby and Drive Thru Hours: Monday – Friday 9 AM to 5 PM
Saturday 9 AM to 12 PM

PENDER MARKET

- **Street Address:** 222 Main Street, PO BOX 160, Pender, NE 68047
Phone: 402-385-3063

Lobby Hours: Monday through Wednesday, Friday: 9 AM to 3 PM
Thursday: 9 AM to 6 PM
Drive Thru/Walk Up Hours: Monday through Wednesday, Friday: 8 AM to 5 PM
Thursday: 8 AM to 6 PM
Saturday: 8 AM to 11 AM

FALLS CITY MARKET

- **Street Address:** 1616 Harlan Street, Falls City, NE 68355
Phone: 402-245-2486 or 877-245-2486

Lobby Hours: Monday – Friday 8:30 AM to 4:30 PM
Saturday 8:30 to 12 PM
Walk Up Hours: Monday – Friday 8:30 AM to 4:30 PM
Saturday 8:30 AM to 12 PM
Drive Thru Hours: Monday – Thursday 8 AM to 4:30 PM
Friday: 8 AM to 5:30 PM
Saturday: 8 AM to 12 PM