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December 12, 2024

Frontier Bank
Mr. Doug Ayer
13333 California St
Omaha, NE 68154

Dear Mr. Doug Ayer,

The Nebraska Lawyers Trust Account Foundation (NLTA) would like to present you with a Public Service Statement for your CRA file. The participation of Frontier Bank in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One in ten Nebraskan's meet the federal poverty guidelines and thus are eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

Frontier Bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps our fellow Nebraskans. You may wish to visit the NLTA website www.nltaf.org for additional information about the IOLTA program.

Cordially,

A handwritten signature in cursive script that reads "Elizabeth A. Stobel".

Elizabeth A. Stobel
NLTA President
December 2024



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INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

Frontier Bank participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation (NLTA F). The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

Attorney trust accounts are interest-bearing and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to poor and vulnerable Nebraskans.

Semi-annual disbursements from NLTA F are awarded to Legal Aid of Nebraska. Since 1984, the disbursements awarded total \$7,943,500. Through this financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are over 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law matters.

The benefits generated by the IOLTA Program are the results of a collaborative effort of the legal profession and the banking industry working together to help Nebraska's poor. Frontier Bank's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

Elizabeth A. Stobel
NLTA F President
December 2024