

 ACCESSbank

 ACCESSbank®

[accessbank.com](https://accessbank.com)

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## A LOOK BACK

*“2018 represented further validation of our operating model as a value added, high touch community bank serving the Greater Omaha market. In the two years since the in-market acquisition of another community bank, ACCESSbank has shown an approximate growth of 70% in its key balance sheet line items of loans and deposits, while pre-tax earnings have grown by over 150%. We are proud to call the Omaha-Council Bluffs area our home and look forward to continuing to serve its banking needs and grow with our great community.”*



**Patrick J. Corrigan**  
President & CEO

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# A YEAR FILLED WITH GROWTH & OPPORTUNITY

It was a year of growth as we outpaced local competitors, enhanced our product offerings and added top talent to our team.

We continue to be the local choice for businesses, entrepreneurs and individuals. Being named 'Best Bank' for the last six years by B2B Magazine and receiving the 2018 Business Excellence Award in Leadership from the Greater Omaha Chamber proves that.





**Bruce Hansen, Owner &  
Matt Hansen, General Manager  
Great Plains Auto**  
*Customer since 2012*

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# WE WORK RIGHT ALONGSIDE YOU

We have so much in common – whether you're a young entrepreneur, a fast growing enterprise or a well-established business, such as Great Plains Auto. Our outstanding Commercial Team of bankers offers deep experience within the local market – and local decision making. 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 you build, grow and strengthen your business.

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## Let our Commercial Team assist you with:

- Equipment or Vehicle Purchases
  - Operating Lines of Credit
  - SBA Loans
  - Working Capital Loans
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# WITH YOU EVERY STEP OF THE WAY

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 construction and commercial loans customized for the commercial real estate industry that we've developed specifically to meet your needs.

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**Let our Commercial Real Estate Team  
assist you with:**

- **Commercial and Residential Construction Loans**
  - **Land Development Loans**
  - **Owner-Occupied Properties**
  - **Investment Properties**
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Future Home of Millard Family Hospital  
144th and Millard Avenue, Omaha  
*Proud New Customer*



Neuhalfen Residence  
*Proud New Customer*



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# CUSTOMIZED SOLUTIONS FOR EVERY NEED

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.

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## Let our Mortgage Team assist you with:

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

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### **ACCESSbank Mortgage Center**

2806 South 143rd Plaza

402.935.5000

[accessbankmortgage.com](http://accessbankmortgage.com)

NMLS #456056

# ACCESSbank® Balance Sheet

(Amounts In millions)

ASSETS		LIABILITIES	
CASH	\$ 17.9	DEPOSITS	\$ 434.1
INVESTMENT SECURITIES	49.3	BORROWED FUNDS	26.7
TOTAL LOANS	442.4	OTHER LIABILITIES	4.1
ALLL	(5.9)		
NET LOANS AND LEASES	<u>436.5</u>	TOTAL LIABILITIES	<u>464.9</u>
OTHER ASSETS	29.4	EQUITY CAPITAL	68.2
TOTAL ASSETS	<u>\$ 533.1</u>	TOTAL LIABILITIES AND EQUITY CAPITAL	<u>\$ 533.1</u>

# ACCESSbank® Statement of Income

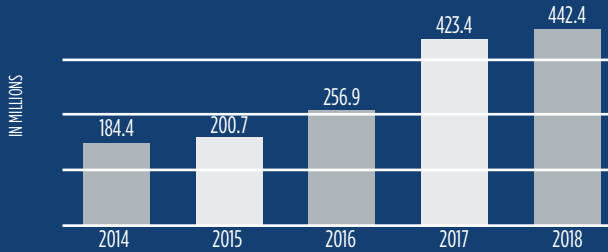
(Amounts In millions)

INTEREST & DIVIDEND INCOME	\$	22.5
INTEREST EXPENSE		(2.5)
NET INTEREST INCOME		<u>20.0</u>
PROVISION FOR LOAN LOSSES		(1.5)
NON-INTEREST INCOME		4.8
NON-INTEREST EXPENSE		(16.2)
INCOME BEFORE TAXES		<u>7.1</u>
PROVISION FOR INCOME TAXES		(1.6)
NET INCOME	\$	<u>5.5</u>

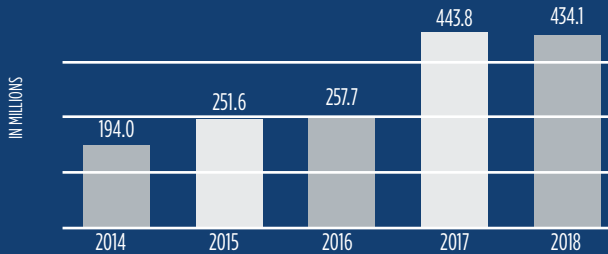
# ACCESSbank® Historical Results

(Amounts In millions)

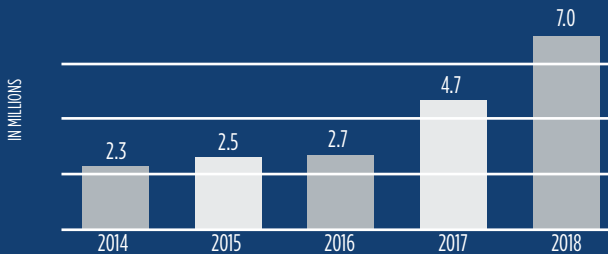
## GROSS LOANS



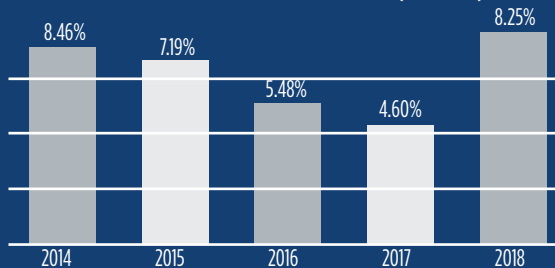
## TOTAL DEPOSITS



## PRE-TAX EARNINGS



## RETURN ON AVG. EQUITY (ROAE)



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# CREATING POSITIVE EXPERIENCES

We could not have built our reputation without our outstanding staff. They work effortlessly to ensure your financial needs are met. Areas of the bank were recently renovated to help employees meet those needs. The new layout of our La Vista location provides a welcoming space for customers while elevating the brand's positive experience. The 4th floor of our Headquarters was also renovated to improve our culture and promote employee collaboration.

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## **Midtown**

8712 West Dodge Road  
402.763.6008

## **La Vista**

7223 South 84th Street  
402.331.8550

## **Oakview**

2710 South 140th Street  
402.905.4100

## **Center Mall**

42nd & Center Street  
402.537.7142

## **Village Pointe**

203 North 180th Street  
402.281.4585

## **Shadow Lake**

774 Olson Drive  
402.281.4567



La Vista Branch Remodel



4th Floor Remodel  
Midtown Location



Jared Clarke  
Owner/Chef  
Timber Restaurant, Omaha  
*Customer since 2016*

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# ACCESS PAYMENT YOUR CHALLENGE, OUR SOLUTION

ACCESS Payment Processing, the bank's Merchant Services Department, grew by 31% in 2018. APP continues to solve customer processing challenges by offering new technology and solutions to our business clients. APP added more than 100 new merchants across the country in 2018, saving them thousands of dollars in processing fees. If you're looking for innovative solutions with the most competitive pricing for any size business, contact ACCESS Payment Processing today.



2710 South 140th Street

4102.502.7269

[access-processing.com](http://access-processing.com)

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## ACCESS PLEDGE

Our pledge is to be the preferred  
community bank by:

- Inspiring a team committed to  
living the ACCESSway
- Building long lasting relationships
- Being trusted advisors for our clients
- Being meaningful contributors of time,  
talent and resources in the  
communities we serve



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

