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NEBRASKA / *Best in Banking*

Access Oriented

Why staying local is the best bet in banking.

Founded in 2007 in Omaha, ACCESSbank opened its doors just as the financial system entered one of its most disruptive periods in modern history. Survival wasn't a given, and endurance would depend on how the bank chose to show up, which was consistently, clearly, and close to the people it served.

"We launched just ahead of the Great Recession and, looking back, the timing shaped who we'd become," says Tom Corrigan, president and CEO. "It gave us the opportunity to serve our clients while truly differentiating ourselves as entrepreneurial-minded and client-focused.

Still in its earliest days, ACCESSbank didn't have the luxury of waiting out the storm. As many institutions became more conservative in their lending practices, the bank saw opportunity. It leaned into the moment by staying closely connected to customers, keeping decisions local, and building its business one relationship at a time. What others viewed as risk, ACCESSbank recognized as responsibility and an opportunity to say yes when it mattered most.

Opening in a downturn also forced the bank to define itself early on. "Here for a Reason" is its tagline, but it's much more than words. The phrase reflects a commitment to showing up for what matters most across the communities it serves, including Douglas, Sarpy, Cass, Dodge, Saunders, and Washington

counties. In practice, that means staying close as client needs evolve by supporting business growth, managing cash flow, helping clients purchase homes, and planning thoughtfully for the long term.

Compounding Interest

Today, with nearly \$1 billion in assets, ACCESSbank's growth has been steady, strategic, and purpose-driven, shaped by disciplined expansion, an in-market bank acquisition, and the growth of treasury management, mortgage, and executive banking services. Business banking and deposit growth remain core priorities, pursued through the lens of long-term partnerships. To remain competitive,

particularly for long-tenured clients, new account offerings and thoughtful incentives are paired with regular reviews of everyday core products, services, and rates.

What keeps that balance intact is how decisions are made and who is accountable for them. Corrigan has been with ACCESSbank since the beginning and had spent time in nearly every part of the bank before becoming president and CEO, providing continuity in leadership and a deep understanding of the bank's culture and clients.

With more than 120 employees, ACCESSbank has built a workplace culture recognized nationally, including an honor from American Banker as a 2025 Best Bank to Work For. Reinforcing the bank's belief that service is personal, employees are empowered to give back through hands-on involvement and locally directed initiatives, including its own "Be Kind" program, an internal Community Crusaders Ambassador Group, paid volunteer time off, and focused community giving.

Looking forward, ACCESSbank continues to expand its digital and omnichannel capabilities but will always have real people making real decisions. As Corrigan puts it, "Community banking works best when decisions are made close to the people they affect."

In Omaha, that means being present, doing what you say, and showing up consistently, because trust is built over time and reinforced through repeat interactions.

"You don't just work with someone once," says Corrigan. "You build a relationship that spans the life of a business and the milestones that matter along the way. That continuity is central to how ACCESSbank thinks about growth."



Some members of the Business Banking team from left to right: Mack La Rock, EVP and Chief Banking Officer; Mike Corrigan, SVP and Commercial Relationship Manager; Tom Corrigan, President and CEO; and Katie Todd, VP and Senior Portfolio Manager.