

## Section 8 - Public Comments

**Public Comments**

Per 12 C.F.R. Part 25.43 (a)(1) the Public File must include all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;

The Public Comments applicable in this section as of April 1, 2023 are attached on the subsequent pages.

January 4, 2019

[REDACTED]  
[REDACTED]  
[REDACTED] 7

Re: Plano Branch Location

Estimada S[REDACTED]o,

Le escribo de parte de First National Bank of Omaha (FNBO) en respuesta a sus comentarios en escrito enviada a la Office of the Comptroller of the Currency. Recibimos sus comentarios en escrito el 27 de Diciembre de 2018. Como lo entendemos, expresó su preocupación con respecto a nuestra decisión de cerrar la sucursal de Plano. Nosotros agradecemos que comparta sus comentarios con nosotros.

Lamentamos sinceramente que nuestra decisión de cerrar nuestra sucursal en Plano la haya afectado negativamente. Desafortunadamente, en este momento no hay ningún plan para agregar una sucursal a este mercado. Le aconsejamos que visite nuestra página de internet [www.fnbo.com](http://www.fnbo.com) bajo "Find ATM/Branch" para Encontrar cajeros automáticos / sucursales" para ayudarla a satisfacer sus necesidades bancarias.

Nuestro objetivo es hacer que su experiencia con First National Bank sea una útil, fácil y personal. Tenga la seguridad de que tomamos en serio toda correspondencia del cliente. Gracias por darnos la oportunidad de responder a su preocupación. Si tiene alguna pregunta, contáctenos al 1-800-642-0014.

Sinceramente,



Laura R.  
Office of the President  
First National Bank of Omaha

CC: Office of the Comptroller of the Currency

January 4, 2019

[REDACTED]  
[REDACTED]  
[REDACTED] 7

Re: Plano Branch Location

Dear [REDACTED]o,

I am writing you on behalf of First National Bank of Omaha (FNBO) in response to your comment letter submitted to the Office of the Comptroller of the Currency. We received the comment letter on December 27, 2018. As we understand it, you expressed concern regarding our decision to close the Plano branch location. We appreciate you sharing your feedback with us.

We sincerely regret that our decision to close our Plano branch location has adversely affected you. Unfortunately, at this time there is no plan to add a branch location to this market. You may also utilize our "Find ATM/Branch" tool at [www.fnbo.com](http://www.fnbo.com) to find convenient ATM locations to help facilitate your banking needs.

Our goal is to make doing business with First National Bank a helpful, easy and personal experience. Please be assured we take all customer correspondence seriously.

Thank you for giving us the opportunity to address your concern. If you have any questions, please contact us at 1-800-642-0014.

Sincerely,



Laura R.  
Office of the President  
First National Bank of Omaha

CC: Office of the Comptroller of the Currency



Office of the Comptroller of the Currency

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Western District  
1225 17th St., Suite 300  
Denver, CO 80202

January 29, 2019

Ms. Kim Argo  
Senior Director  
First National Bank of Omaha  
1620 Dodge Street  
Omaha, Nebraska 68197

RE: Advance Branch Closing Notice – Platteville branch  
First National Bank of Omaha, Omaha, Nebraska  
Reference Charter #209  
OCC Control No.: 2019 WE BranchClosing 307278

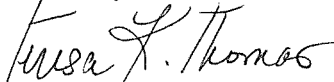
Dear Ms. Argo:

This is to inform you that during the public comment period for the Bank's advance closing notice for branch #142079A, we received the attached letter. This branch is located at 390 Justin Avenue, Platteville, Colorado, is popularly known as the Platteville branch and is scheduled to close on April 19, 2019.

We have enclosed a copy of the comment letter for your review. If you choose to respond to the customer, please do so within 10 days of receipt and copy this office for our records.

If you have any questions, please feel free to contact me at (720) 475-7650 or by email at [teresa.thomas@occ.treas.gov](mailto:teresa.thomas@occ.treas.gov).

Sincerely,

  
Teresa K. Thomas  
Licensing Technician

Enclosures

Director for District Licensing at the Western District Office  
1225 17<sup>th</sup> Street  
Suite 300  
Denver, Colorado 80202

To Whom It May Concern

I am terribly concerned of your letter informing me of the closing of the Platteville branch at 390 Justin Avenue, Platteville, Colorado 80651. You commit to serve your customers with the very best service and yet you are closing a much-needed branch. I along with many other people, who are customers of this bank, feel you are doing an injustice to the public.

We are an expanding community in a rural area that much appreciate the availability of having a bank, such as yours, close for our needs. The people and the businesses of the Platteville area have a need for this facility. I don't see using the two options you are giving us as a benefit. I understand there are certain levels that you have to maintain but this branch is always busy and doing a fine job.

I am wishing you would evaluate your decision and see if there was a way to keep the branch at Platteville open. I have been a loyal customer of The First National Bank for many years and I for one, along with many others, would be very grateful. We need your bank in our community.

Sincerely,

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

RECEIVED  
2019 JAN 25 PM 3:09  
CLERK OF THE CLERK  
WESTERN DISTRICT



Office of the Comptroller of the Currency

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Western District  
1225 17th St., Suite 300  
Denver, CO 80202

January 29, 2019

[REDACTED] S  
[REDACTED] e  
[REDACTED] 7  
[REDACTED] 7

Re: First National Bank of Omaha – Platteville branch closing  
OCC Control No.: 2019 WE BranchClosing 307278

Dear M [REDACTED] o:

The Office of the Comptroller of the Currency (OCC) acknowledges receipt of your comments regarding the above referenced application. The comment letter requests the OCC keep the Platteville branch of the First National Bank of Omaha open. The bank's decision to close the branch office is a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We appreciate your comments and will consider them during our review of the application. If you have questions, please contact me at (720) 475-7650 or [teresa.thomas@occ.treas.gov](mailto:teresa.thomas@occ.treas.gov).

Sincerely,

Teresa K. Thomas  
Licensing Technician

CC: Kim Argo

February 8, 2019

[REDACTED]  
[REDACTED]  
[REDACTED]

RE: First National Bank Platteville Branch Location  
OCC Control No.: 2019 WE BranchClosing 307278

Dear [REDACTED]:

I am writing you on behalf of First National Bank of Omaha (FNBO) in response to your complaint submitted to the Office of the Comptroller of the Currency. We received the complaint on January 29, 2019.

As we understand it, you expressed concern with our decision to close our Platteville Branch location. We appreciate you sharing your feedback with us and hope the information below helps to address your concern.

We sincerely regret our decision to close this branch location has adversely affected you.

Please note that your accounts can continue to be serviced at any of our other FNBO locations. You may also utilize our "Find ATM/Branch" tool at [www.fnbo.com](http://www.fnbo.com) to find convenient ATM locations to help facilitate your banking needs.

Our goal is to make doing business with First National Bank a helpful, easy and personal experience. Please be assured we take all customer correspondence seriously.

We appreciate the opportunity to respond to your concern. If you have any further questions regarding the resolution of your inquiry, please contact our office at 1-800-652-5613.

Sincerely,



Angie E.  
Office of the President  
First National Bank of Omaha

CC: Office of the Comptroller of the Currency



Feb. 10, 2019

First National Bank,

Attn: Mark Driscoll,

I'm very disappointed to hear that you are closing the branch in Platteville.

I'm not happy with the bank next door, so I decided to move my business to your bank. I opened 6 new accounts in December, now I find out that you are closing!

It's too far to drive to Brighton or Johnstown to do my banking. I'm afraid that I've made a mistake by counting on First National Bank!

[REDACTED]

[REDACTED] B

RECEIVED  
2019 FEB 14 PM 3:31  
VALLEY OF THE CURRENCY  
WESTERN DISTRICT

March 11, 2019

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Platteville Branch Location

Dear [REDACTED]s,

I am writing you on behalf of First National Bank of Omaha (FNBO) in response to your comment letter submitted to the Office of the Comptroller of the Currency. We received the comment letter on March 1, 2019.

As we understand it, you expressed concern regarding our decision to close the Platteville branch location. We appreciate you sharing your feedback with us and hope the information below helps to address your concern.

We sincerely regret that our decision to close our Platteville branch location has adversely affected you.

Please note that your accounts can continue to be serviced at any of our other FNBO locations. You may also utilize our "Find ATM/Branch" tool at [www.fnbo.com](http://www.fnbo.com) to find convenient ATM locations to help facilitate your banking needs.

Our goal is to make doing business with First National Bank a helpful, easy and personal experience. Please be assured we take all customer correspondence seriously.

Thank you for giving us the opportunity to address your concern. If you have any questions, please contact us at 1-800-642-0014.

Sincerely,



Peter B.  
Office of the President  
First National Bank of Omaha

CC: Office of the Comptroller of the Currency



Office of the Comptroller of the Currency

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Western District  
1225 17th St., Suite 300  
Denver, CO 80202

March 11, 2019

Ms. Kim Argo  
Attorney  
First National Bank of Omaha  
1620 Dodge Street  
Omaha, Nebraska 68197

RE: Acknowledgment of Branch Closing Notice  
First National Bank of Omaha, Omaha, Nebraska  
Platteville Branch – Branch No. 142079A  
OCC Control No.: 2019 WE BranchClosing 307278

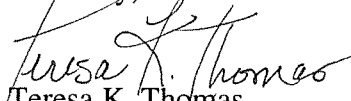
Dear Ms. Argo:

This is to inform you that during the public comment period for the Bank's advance closing notice for branch #167944A, located at 385 Justin Avenue, Platteville, Colorado we received the attached letter. This branch is popularly known as the Platteville branch and is scheduled to close on or after April 29, 2019.

We have enclosed a copy of the comment letter for your review. If you choose to respond to the customer, please do so within 10 days of receipt and copy this office for our records.

If you have any questions, please feel free to contact me at (720) 475-7650 or by email at [teresa.thomas@occ.treas.gov](mailto:teresa.thomas@occ.treas.gov).

Sincerely,

  
Teresa K. Thomas  
Licensing Technician

Enclosure

Monday, March 4, 2019

First National Bank  
Director of District Licensing at the Western District Office  
1225 17<sup>th</sup> Street, Suite 300  
Denver, CO 80202

Dear [REDACTED]

Please **do not close** the Platteville branch. Your presence is needed in Platteville. The township of Platteville needs your presence to sustain its viability and to support the areas potential growth. Pelican Lake Ranch is one community that is currently expanding its infrastructure and building out a new phase. And the small businesses in the area need a bank of quality. I have found this branch to be one of the best banking experiences that I have encountered. Please reconsider your decision.

If you do close this branch, our community will lose a very professional customer-oriented service of outstanding quality. Melissa Mullet is a very valuable employee. She is courteous, knowledgeable and has the initiative "to go the extra step" in helping make one's banking experience one that a person can trust. Basilio is also outstanding. They are both personable and professional.

Unfortunately, neither Brighton nor Johnstown are convenient for me and should the Platteville branch close, I will also be closing out my accounts.

Please "STAY".

Thank you,

[REDACTED]  
[REDACTED]  
[REDACTED] ra

RECEIVED  
2019 MAR -8 PM 3:14  
DIRECTOR OF THE CURRENCY  
WESTERN DISTRICT



PO Box 3331  
Omaha, NE 68197  
402.341.7447  
888.530.3626 Ext. FNBO

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Platteville Branch Location  
OCC Control No.: 2019 WE BranchClosing 307278

Dear [REDACTED] a:

I am writing you on behalf of First National Bank of Omaha in response to your complaint submitted to the Office of the Comptroller of the Currency. We received the complaint on March 14, 2019.

As we understand it, you expressed concern regarding our decision to close the Platteville branch location. We appreciate you sharing your feedback with us and hope the information below helps to address your concern.

We sincerely regret that our decision to close our Platteville branch location has adversely affected you.

Please note that your accounts can continue to be serviced at any of our other FNBO locations. You may also utilize our "Find ATM/Branch" tool at [www.fnbo.com](http://www.fnbo.com) to find convenient ATM locations to help facilitate your banking needs.

Our goal is to make doing business with First National Bank a helpful, easy and personal experience. Please be assured we take all customer correspondence seriously.

Thank you for giving us the opportunity to address your concern. If you have any questions, please contact us at 1-800-642-0014.

Sincerely,

A handwritten signature in black ink, appearing to read 'Angie E.' with a stylized flourish at the end.

Angie E.  
Office of the President  
First National Bank of Omaha

CC: Office of the Comptroller of the Currency

From firstnational@fnbo.com  
To [REDACTED]  
Subject Norfolk 4th S [REDACTED]

Dear [REDACTED]:

Thank you for your patience.

Communication to our Norfolk customers regarding the closure of the 315 N 4th Street Branch location was mailed to our customers October 24, 2019. Due to business needs, we had to close that particular location, as it was determined that all customers could effectively be served from one location.

If you were accustomed to banking with us at our downtown location and believe our Main Bank is inconvenient or difficult to reach, we urge you to consider banking online, via our mobile app, by phone or by mail. Our staff will be glad to help you enroll.

If you need additional assistance, please contact us at 1-800-642-0014.

Sincerely,

Theresa L.  
Customer Care Senior Specialist

[REDACTED]  
[REDACTED]  
[REDACTED]

Dear [REDACTED]:

Thank you for contacting FNBO.

We regret that the service you received did not meet your expectations. At FNBO we strive to achieve an excellent standard of service.

We want you to know we take all customer correspondence seriously and will be researching the concern you raised. We value your continued relationship and appreciate you bringing this to our attention.

If you have any additional questions, please contact us at 1-800-642-0014.

Sincerely,

Theresa L.  
Customer Care Senior Specialist

Other

[REDACTED]  
[REDACTED]  
[REDACTED]  
Hide

Bank ID: 01

Bank Name: First National Bank of Omaha

Name: [REDACTED]

Contact Avenue: EMAIL

Contact Information:

Email Address: [REDACTED]

Comments or Questions:

I would like an honest answer as to WHY you closed the branch office on 4th St. in Norfolk?

2/12/2021

Email: **Questions or Comments:**

Registering my extreme disappointment in this move. The L Street drive through has been very convenient both as an individual customer and as the employee of a business customer who has to make frequent trips. The Haymarket location and lack of drive through is going to be very inconvenient and significantly less accessible. I live in far West Lincoln and the 84th/Holdrege drive through location is not useful to me.

Dear [REDACTED]

Thank you for contacting FNBO.

We appreciate you taking the time to bring your concerns to our attention. We take all customer correspondence seriously, and you may rest assured that your message has been shared with the appropriate department.

If you need further assistance, please contact us at 1-800-642-0014, or send a secure message through the Online Message Center.

Sincerely,

Brenda H.  
Customer Care Senior Specialist



Office of the Comptroller of the Currency

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Western District  
1225 17th St., Suite 300  
Denver, CO 80202

January 10, 2020

Ms. Kim Argo  
Attorney  
First National Bank of Omaha  
1620 Dodge Street  
Omaha, Nebraska 68197

RE: Acknowledgment of Branch Closing Notice  
First National Bank of Omaha, Omaha, Nebraska  
North Branch – Branch No. 098805A  
OCC Control No.: 2019 WE BranchClosing 311214

Dear Ms. Argo:

This is to inform you that during the public comment period for the Bank's advance closing notice for branch #098805A, located at 315 North 4<sup>th</sup> Street, Norfolk, Nebraska we received the attached letter. This branch is popularly known as the Platteville branch and is scheduled to close on or after January 13, 2020.

We have enclosed a copy of the comment letter for your review. If you choose to respond to the customer, please do so within 10 days of receipt and copy this office for our records.

If you have any questions, please feel free to contact me at (720) 475-7650 or by email at [teresa.thomas@occ.treas.gov](mailto:teresa.thomas@occ.treas.gov).

Sincerely,

Teresa K. Thomas  
Licensing Technician

Enclosure





Office of the Comptroller of the Currency

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Western District  
1225 17th St., Suite 300  
Denver, CO 80202

January 10, 2020

Mr. Terrance Johnson  
1227 Blue Stem Circle  
Norfolk, Nebraska 68701

RE: Closure of North branch  
First National Bank of Omaha, Omaha, Nebraska  
OCC Control No.: 2019 WE BranchClosing 311214

Dear Mr. Johnson:

The Office of the Comptroller of the Currency acknowledges receipt of your letter dated December 31, 2019 regarding First National Bank of Omaha's plans to close their office located at 315 North 4<sup>th</sup> Street, Norfolk, Nebraska. This branch is popularly known as the North branch and is scheduled to close on or after January 13, 2020.

The Bank's decision to close the branch offices are a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We appreciate your comments and will consider them during our review of the notices. If you have questions, please contact me by email at [teresa.thomas@occ.treas.gov](mailto:teresa.thomas@occ.treas.gov), or at (720) 475-7657.

Thank you.

Sincerely,

Teresa K. Thomas  
Licensing Technician

CC: Kim Argo, First National Bank of Omaha, Omaha, Nebraska

[REDACTED]  
[REDACTED]  
[REDACTED]  
Norfolk, NE 68701  
[REDACTED]  
[REDACTED]

12-31-19

Director for District Licensing  
First National Bank  
1225 17<sup>th</sup> Street, Suite 300  
Denver, CO 80202

Dear Director for District Licensing:

I am a long-time customer of the First National Bank, and I am writing to express my concern about the decision to close the branch located at 315 North 4<sup>th</sup> Street in Norfolk, NE.

While your letter states that you will deliver on your promise of superior customer service, this seems to throw that statement into question. How is closing the only bank branch on the east side of Norfolk supplying superior customer service? The other branch that you say is a "convenient location closest to 315 N. 4<sup>th</sup> Street" is on the complete opposite side of the city. Along with the only off-site ATM which is located at the Sunset Mall, next to the bank branch mentioned. This closing will affect all First National customers in over half of the city of Norfolk. The branch at 4<sup>th</sup> street works very well for myself and several of my friends and co-workers due to its location. This will require myself and other residents in the extreme northeast corner of Norfolk to drive completely across town to even access an ATM.

This amount of travel will not seem to be a concern to those living in larger cities. However, if you think about it, the closing of this branch will shut down half of the First National Bank branches located here. Think about closing half of the bank branches in Omaha, NE and see what kind of response you will receive. I cannot believe that the benefits of closing this one branch will make a huge impact on your ability to service your customers.

I would hope the bank would reconsider the closing of this branch. However, I work in the corporate world and realize this decision is already made. While I have enjoyed the experience that I have had at First National with the employees at the 4<sup>th</sup> street branch, I may have to reevaluate my banking situation.

Sincerely,

RECEIVED

JAN 06 2020

COMPTROLLER OF  
CURRENCY  
TREASURY DEPARTMENT

Online Message Center  
**View Message**

Notification Email: [REDACTED]

[Send and Close](#)[Send](#)

**From:** [REDACTED]  
**Sent:** 8/29/22 3:05 PM  
**Ref No:** [REDACTED]  
**Subject:** Poor quality of your ATM Technology

Dear [REDACTED]:

Thank you for contacting FNBO.

We regret the difficulty you are having with our ATM. We appreciate you letting us know about the ATM at 114th & Dodge, however. Please be assured it has been forwarded to the appropriate department so that we can follow up on it.

If you need further assistance, please contact us at 1-800-642-0014 or send a secured message through the Online Messaging Center.

Sincerely,

[REDACTED]  
Customer Care Senior Specialist[Message Chain](#)

8/27/22 8:02 AM  
**From:** [REDACTED]  
**Ref No:** [REDACTED]  
**Subject:** Poor quality of your ATM Technology

**Category:** Other  
**Topic:** Other / Not Listed  
**Bank ID:** 01  
**Name:** [REDACTED]  
**Account Number:** [REDACTED]  
**Questions or Comments:**

Hello,  
your ATM machine in Omaha at 114th and Dodge is in poor shape, down and not working too often and needs to be replaced. Case in point : Friday 8.26.2022 at noon, I was unable to get \$100 from my account , that holds close to \$8K!!!