



First National Bank of Omaha Turns to Cardtronics to Manage Its ATM Fleet

July 31, 2019

Cardtronics will provide turnkey ATM managed services for 239 First National Bank ATMs across seven states

HOUSTON, July 31, 2019 (GLOBE NEWSWIRE) -- [Cardtronics](#) will provide complete turnkey ATM managed services for all [First National Bank of Omaha](#) (FNBO) branch and off-branch ATM locations. The new agreement builds on a successful existing partnership in which FNBO leverages Cardtronics retail-based ATMs to expand cash access and brand visibility through its Allpoint Network and ATM branding programs. With the completion of this new agreement, Cardtronics will enable 100% of the bank's ATM self-service strategy.

Cardtronics will own and operate all 239 ATMs previously owned by FNBO. Included in the overall ATM estate are approximately 140 multi-function image deposit-taking ATMs, located principally at FNBO branches. The relationship also covers over 100 non-branch ATMs. Spread across the bank's entire seven-state footprint, the managed ATMs can be found in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

The ATM managed services program will enhance ATM security and user experience for FNBO customers. With a modernized ATM fleet covering everything from drive-up ATMs to interior cash dispensers, FNBO customers will enjoy a rich, dynamic experience that rivals the best in the industry.

"With a proud history of serving our customers for over 160 years, the decision to outsource our entire ATM program was not taken lightly," commented Jerry O'Flanagan, executive vice president, Consumer Banking Group at FNBO. "Cardtronics is simultaneously mitigating our hardware refresh challenges, improving our ATM experience and eliminating the need for First National Bank of Omaha to manage future ATM upgrades – that, plus our existing Cardtronics relationship and the company's proven reputation, made them the clear choice to manage our full ATM fleet."

Through its membership in the [Allpoint Network](#), which FNBO joined in 2018, the bank began providing cardholders with fee-free cash access at 55,000 ATMs in prime retail locations around the country and the world. Expanding the bank's visibility and presence in key growth markets, FNBO subsequently placed its brand on nearly 150 Cardtronics ATMs in early 2019, strengthening its position in those markets and raising awareness among current and prospective customers alike. With the newly announced ATM managed services agreement, Cardtronics provides a comprehensive ATM solution for FNBO, extending from the branch into every community where the bank's customers live.

"The story of First National Bank and Cardtronics is the story of a strong, growing partnership," said Brian Bailey, Cardtronics' EVP and Managing Director, North America. "We are empowering FNBO to efficiently improve customer experience across the ATM channel while freeing up the bank's resources to focus on the core competitive strengths that will drive future growth."

A complete listing of FNBO ATMs and locations, including branded ATMs and Allpoint Network ATMs, is available through the bank's ATM [locator](#).

About First National Bank of Omaha

First National Bank of Omaha is a subsidiary of First National of Nebraska. First National of Nebraska and its affiliates have more than \$23 billion in assets and 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

About Cardtronics (Nasdaq: CATM)

Cardtronics is the trusted leader in financial self-service, enabling cash transactions at approximately 229,000 ATMs across 10 countries in North America, Europe, Asia-Pacific, and Africa. Leveraging our unmatched scale, expertise and innovation, top-tier merchants and businesses of all sizes use our ATM solutions to drive growth, in-store traffic, and retail transactions. Financial services providers rely on Cardtronics to deliver superior service at their own ATMs, on Cardtronics ATMs where they place their brand, and through Cardtronics' Allpoint Network, the world's largest surcharge-free ATM network, with over 55,000 locations. As champions of cash, Cardtronics converts digital currency into physical cash, driving payments choice for businesses and consumers alike.

Contact Information:

Cardtronics

Media Relations

Joel Antonini
SVP – Marketing
832-308-4131
joel.antonini@cardtronics.com

Investor Relations

Brad Conrad
EVP – Treasurer
832-308-4975
ir@cardtronics.com

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