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December 01, 2023

Mr. Randal J. Burns
Foundation One Bank
4141 N. 156th St., Ste. 101
Omaha, NE 68116

Dear Mr. Burns,

The Nebraska Lawyers Trust Account Foundation (NLTAf) would like to present you with a Public Service Statement for your CRA file. The participation of Foundation One 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 sixth of Nebraska's population meets 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.

Foundation One 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 NLTAf website www.nltaf.org for additional information about the IOLTA program.

Cordially,

J.D. Sabott



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INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

Foundation One 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. The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

The 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 the poor and vulnerable.

Semi-annual disbursements from the IOLTA fund are awarded to Legal Aid of Nebraska. The disbursements given since 1984 total \$6,766,500. Through this added 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 almost 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.

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

Cordially,

J.D. Sabott