

**Stephen R. Frantz, First National Bank  
Senior Managing Director, Chief Investment Officer  
Wealth Management and Investment Banking**

Stephen joined First National Bank in 1999 and is responsible for First Investment Group. In addition, he oversees FNB Fund Advisors, the Registered Investment Adviser for First Focus Funds (the proprietary mutual fund family of First National Bank). Stephen has 25 years investment management experience including Smith Barney and Dain Bosworth, Omaha, NE; Lazard London International, London, England; Waddell & Reed, Overland Park, Kansas; and PIMCO Advisors LLP, Newport Beach, California. He is a 1983 graduate of the University of Nebraska with a Bachelor of Science degree in Business Administration.

Stephen served on the Board of Directors for the Omaha Community Partnership, Community Health Charities, American Heart Association, as well as the Greater Omaha Neighborhood Association. In addition, he served three years as Chairman for the Nebraska Chapter of the March of Dimes and is currently an adjunct professor in the Finance Department at the University of Nebraska at Omaha.

