



Our local nonprofits do such an incredible job — every day — of supporting thousands of people in need, and it's vital that UBT and other companies, in turn, support the people and missions of those nonprofits. Here's a look at how the people of UBT, working side by side with these nonprofits, impacted people's lives through philanthropy and green initiatives.

2023 Community Impact Report

At UBT, we live by one guiding principle: We care about each other, we care about our customers, and we care about our community. And if you're reading this letter, chances are you care about our community, too.

Sharing this Community Impact Report is one of the things I look forward to most each year. Not only is it incredibly rewarding to quantify the efforts of hundreds of Union Bank & Trust employees, but it's also extremely humbling. There are so many amazing organizations in our communities that are doing the hard work every day of lifting up our friends and neighbors, and it's an honor to work alongside them to help individuals, families, businesses, and neighborhoods thrive.

This strong tradition of supporting the communities we serve dates back to 1965, when my grandfather, Jay Dunlap, purchased the bank and created our culture of caring. I'm proud to carry on that tradition two generations of leadership later, making our communities the best they can be through philanthropy, green initiatives, and pitching in our time and talents.

So, let's take a look at some of the amazing work done by our area nonprofits last year and how the people of UBT rolled up their sleeves and got involved. Our people are volunteers, board members, coaches, mentors, and prayer leaders. Most importantly, our people are right here with you.



Thank you for reading this report, and as you do so, please know that we're already working to make 2024 better and brighter for our communities.

Sincerely,

Jason Muhleisen

President and CEO, Union Bank & Trust



Community Outreach

Overall charitable giving

- Focus areas: Education, Arts, and Community Betterment & Direct Services
- Capital campaigns supported (7): Cultural Centers of Lincoln, CEDARS, Lincoln Community Foundation for Open Harvest, Matt Talbot Kitchen & Outreach, Solidago Conservancy, Lincoln Literacy, Lincoln Parks Foundation for Youth Football
- Number of nonprofits supported: 230
- Dollars given: Over \$2.5 million

What if you had a penny today and I told you I would double it each day for one month? How much money do you think you would have after 30 days?

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Financial Literacy Program

UBT's Financial Literacy Program is based on the vision that financial education is empowering when it is both accessible and fun. "What I love most about the Financial Literacy Program is getting community members excited to learn about financial concepts like the magic of compounding interest through activities and hands-on learning experiences," says Program Manager Brittany Planos. "Everyone deserves access to high-quality financial education. I am grateful for the opportunity to collaborate with so many amazing nonprofit organizations who are furthering financial well-being in our communities."

2023 Financial Literacy Program highlights:

- 1,256 community members reached
- 100 financial literacy workshops were hosted in partnership with 28 community organizations
- 242 hours of financial education provided in the community
- 26 personal finance topics were covered including budgeting, building credit, managing debt, starting a business, and financial goal-setting

The Financial Literacy Program received the following recognition:

- Certificate of Recognition, ABA Foundation Community Commitment Awards: Financial Education Category
- Leader in Financial Education (L.I.F.E.) Award, Nebraska Bankers Association
- Innovation Award, Nebraska Bankers Association

You may be happily surprised to discover that you would be a millionaire many times over with \$5,368,709.12 after 30 days! Seems like a good return on your investment, doesn't it?



Brittany Planos

Financial Literacy Program Manager

"There was a time in my life where I couldn't find stable work. I was sleeping on the floor, had no money in my bank account, and everything I owned fit in my car. Traditional personal financial education hasn't always been relevant or accessible for community members from low-income backgrounds.

I am seeking to change that.

Through UBT's Financial Literacy program, I am grateful to be able to support community members by providing a pathway to a more equitable financial future."



Magic Moments: 21 years of giving back

This program is a great opportunity for us to give back, and we invite Lincoln churches, organizations, and community members to submit nominations on behalf of neighbors, friends, or family who deserve recognition or could use some extra love.

ubt.com/magicmoments

See all the stories, photos, and a video highlighting some special moments from the program.

Learn to Dream scholarships

The scholarship, established in 2007, is generously funded by the Acklie Charitable Foundation, Nelnet, and Union Bank & Trust, and is a partnership with Southeast Community College. The scholarships give economically disadvantaged students the opportunity to complete up to 60 semester credit hours at one of the Southeast Community College campuses in Beatrice, Lincoln, and Milford, without paying tuition and fees. All juniors and seniors who qualify for free or reduced lunch are eligible for the scholarship. UBT provides \$560,000 each year toward Learn to Dream and People of Prosperity scholarships. All told, more than 500 scholarships were awarded throughout 2023 and each year prior.



Other scholarships funded by UBT include:

- Asian Community & Cultural Center — ACCC Youth Scholarship
- Bryan Foundation — Bryan College of Health Sciences Scholarship
- Lincoln Education Foundation — Future Teacher Scholarship
- Lincoln G.O.L.D. — G.O.L.D. Scholarship
- Lincoln Journal Star — Inspire Scholarship

Asian Community & Cultural Center Youth Scholarship recipients:



Shabha, who immigrated from Iraq and is Yazidi. A frequent volunteer, Shabha is currently studying at UNL to be a dental hygienist.



Haiveen, who is Yazidi and immigrated from Iraq with her family. She is the first woman in her family to attend college, and is now at UNL studying pharmacy.



Madleen, the oldest child in her family, helps to care for her younger siblings and encourage their education. She is at Southeast Community College, likely to study nursing.



Amer, an entrepreneur-to-be, is determined to open his own business someday. He is studying accounting and marketing at the UNL College of Business.

VIP (Ventures in Partnership) school program

The VIP program was started by LPS in the 1980s, and Union Bank & Trust started participating in the program in 1997. The goal of this program was to pair schools and programs with businesses and organizations to work on mutually beneficial projects. While this program was discontinued by LPS in 2004, UBT continues to have a VIP relationship with Calvert and Morley Elementary Schools, Schoo Middle School, and Lincoln Southwest High School.

- Teacher Appreciation Day luncheon for all staff at three schools
 - Served 70 staff members
- Read Across America at Morley and Calvert
 - All grades K-5, about 25 volunteers at each
- Teach financial literacy in classes
 - Fourth and fifth grades at Morley and Calvert; one class per grade each semester
- Provide the opportunity for nine students to have lunch with UBT professionals at a UBT location
- Provide opportunities for students to job shadow at UBT's 70th & Pioneers location
 - Five fifth graders from Morley shadowed UBT staff
- Employees purchase and donate items wanted by four families of LPS students during the holiday season
- Host Calvert kindergarteners to trick-or-treat through one of our building locations
- Assist with Backpack Food Program at School
 - Once a month during the school year, two employees help facilitate a food distribution site, working with the Food Bank of Lincoln



Environmental Initiatives



Green Team

UBT's Green Team was formed with the mission of implementing and improving "green" initiatives bank-wide. The team's vision is to make UBT a sustainable, environmentally friendly leader in all communities we serve — now and in the future.



Recycling

Union Bank & Trust's efforts to reduce, reuse, and recycle resulted in nearly 260,000 pounds of recycled materials, including 240,000 lbs. of paper and 19,940 lbs. of metal.



Energy reduction

LED lighting upgrades were implemented in Ainsworth, Valentine, and four buildings in Lincoln. Ten HVAC systems were upgraded to more efficient units in Lincoln and Wahoo locations.



Furniture donations

Used office furniture was donated to 19 local nonprofit organizations. Eight office sets were donated to local nonprofits consisting of a desk, a chair, guest chairs, and bookcases.



Compost programs

Composting services are in place at five larger UBT offices.

Shred Day: April 2023

Shred Day is an annual community event held to provide free document shredding services to members of our community in an effort to help them avoid identity theft and fraud, reduce clutter, and help the environment. We partner with Paper Tiger to provide this service. We also partner with a local nonprofit to collect in-kind donations on their behalf. In 2023, we partnered with the Good Neighbor Community Center to collect over 600 personal care items.

- 3,000 cars came through — a new record!
- 53,000 pounds of documents were shredded



ubt.com/shredday

See the video and get more information about our annual Shred Day event.





In August 2023,
we opened the doors at
Union Bank Place to the
public. Formerly occupied
by Wells Fargo and originally
the home of Nebraska
Bank of Commerce, we saw
this as an opportunity to
breathe new life into this
iconic building and create
a destination for those
who live, work, and play in
downtown Lincoln.

Union Bank Place: Reviving an Iconic Lincoln Landmark

Furthering our commitment to downtown Lincoln

In August 2023, we opened the doors at Union Bank Place to the public. Formerly occupied by Wells Fargo and originally the home of Nebraska Bank of Commerce, we saw this as an opportunity to breathe new life into this iconic building and create a destination for those who live, work, and play in downtown Lincoln.

The building was designed in the 1970s by world-renowned architects I.M. Pei and Associates, known for the renovation of the Louvre Museum in Paris, the National Gallery of Art East Building in Washington D.C., and the Rock and Roll Hall of Fame in Cleveland, Ohio.

The renovation was done with a few key goals in mind:

- Create something special for downtown Lincoln and all visitors.
- Serve as a connector to the UNL campus, the arts, business, and the residential areas of downtown.
- Serve customers in a way that meets today's banking needs.
- Become a hub for small businesses needing banking and other resources.

Key features of Union Bank Place

Small business hub

Our growing Small Business department resides here, along with a multi-purpose space for local businesses to use for meetings and conferences.

Small business pop-up shop

We created a space specifically for local small businesses who do not have a brick-and-mortar presence to occupy for a few months and sell their wares. There is no cost to the business — it's an opportunity for them to validate their business, ideas, and promotions without a huge commitment.

Stories Coffee Company

"People. Love. Coffee." It's not just a great slogan, it's the way Stories Coffee Co. operates. They prioritize people and love — and serve up flavorful coffee drinks to their customers.

Full-service branch for downtown

In addition to all of its unique offerings, Union Bank Place also hosts a full-service branch — and a bilingual mortgage loan officer — to better serve the downtown area.



Union Bank Place: Reviving an Iconic Lincoln Landmark

Sweet Success: Bia's story

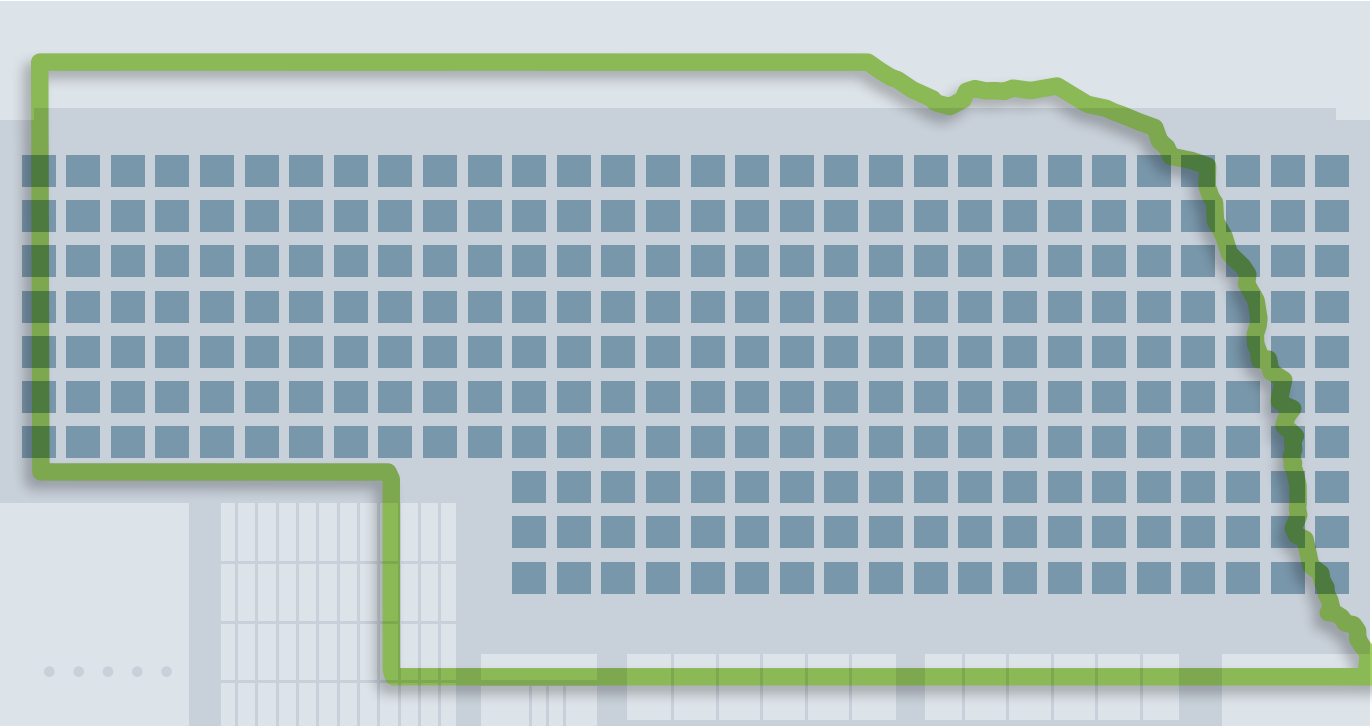
Bia was the first business owner to be featured in our pop-up shop. She started her business nearly three years ago when she became a student of Echo Collective, where they taught her how to start and run her business. Susa's Sweets and Balloons offers traditional Mexican treats and balloon décor. Bia does much of her work in her home as well as in a commercial kitchen. Prior to working out of the pop-up shop, Bia had never worked in a retail location, but rather received all of her orders via social media or word of mouth. This opportunity gave Bia the ability to expand her customer base and work one-on-one with people who purchase directly from her shop or place an order in person. By occupying this space for a four-month period, Bia was able to validate where she wants to take her business moving forward and was very grateful for the partnership. Best of luck, Bia and Susa's Sweets!



Union Bank Place: Reviving an Iconic Lincoln Landmark

Architecture and atmosphere

In addition to all the banking features we've added to the space, one of the best things about Union Bank Place is the architecture and history of the building itself. Built during the immediate post-Vietnam era, this unique Nebraska-shaped building has a rich banking history — as well as awe-inspiring architectural attention to detail. We brought in one of the best architectural firms in town, Sinclair Hille, to seamlessly blend the historical aspects with some modern touches designed to keep up with banking needs now and in the future.



Employee Involvement

Supporting the communities we serve

Whether we're planting trees in city parks or donating life-saving blood, we're eager to roll up our sleeves and make a difference. It's part of UBT's culture — employees of all levels are empowered to be leaders in philanthropy, inspiring others to consider how any contribution of time, talent, or money can change lives.



Community Involvement Program, Lincoln:

- 492 employees participated (63% of UBT's Lincoln employee base)
- 1,962 volunteer hours tracked (a 28% increase from 2022!). Supported organizations included the Food Bank of Lincoln, United Way's Days of Service, and an "Employee's Choice" option
- Household item and tool drive supported three local nonprofits with tools and gardening supplies and \$2,050 in donations
- School supply drive supported three nonprofits with school supplies, books, and over \$2,700 in donations
- Blood donations
 - Number of drives: 6
 - Number of unique donors: 113
 - Total number of employee blood donations: 236
 - Amount of blood donated: 178 units and 10 red blood cell units

United Way/CHAD Campaign, Lincoln:

- 436 givers = 50% participation
- \$342,731 in employee pledges
- Campaign total: \$685,438 with UBT's employer match
- 197 Leadership Givers
- #1 campaign in Lincoln/Lancaster County
- Campaign awards: 1st Place in Community Campaigns; 1st Place in Resources Under Management (RUM)





Lauren Ritta

Volunteer Coordinator – Food Bank of Lincoln

The Food Bank of Lincoln serves Lincoln and the surrounding areas of 16 counties in Southeast Nebraska. In our service area, 1 in 10 adults, and 1 in 8 children, may experience food insecurity. We want to give our neighbors access to healthy choices that allow them to be nourished, comforted, connected, and celebrated with food. To meet community needs, the Food Bank distributes over 1 million pounds of food per month through an average of 303 programs, services, and locations. Volunteers are crucial to making all of that work happen, and we're touched by the sheer volume of work that Nebraskans perform to help one another.

UBT volunteered at Schoo Middle School, and here in the Hunger Solutions Center, as part of small groups weekly and monthly, and occasionally as a large group with the B.O.L.D. program. In 2023, they supplied 734 volunteer hours, a labor value of nearly \$22,000. Overall, 159 different employees have helped distribute 33,000 portions of groceries, including fresh produce, groceries prepped for home delivery, and federal programs for seniors.

Working with UBT staff has been a pleasure. Our weekly Wednesday groups let us get to know staff as they work alongside our "regulars." One UBT staffer has worked several times, and has adopted the role of official box crusher. The B.O.L.D. groups would definitely be a contender for best playlists! It's been very fun and rewarding to partner with everyone.



Fatma Alnedawi

Treasury Management Relationship Assistant – UBT

"Volunteering in the community and especially at the Lincoln Food Bank gives me pride, and I truly feel that I have made a difference in the lives of others in my community. I enjoyed every minute of it and am thankful that I had the opportunity to work with such a great program serving over 48,100 people in southeast Nebraska."

Employee Volunteer Spotlight: UBTypg

UBT's Young Professionals Group in action

UBTypg had a fun 2023! In April, we helped Lincoln Parks and Recreation plant trees throughout Mahoney Park. In May and in April we helped plant their Union Plaza planters. In October, we spent a Saturday working with Habitat for Humanity in their "Rock the Block" event.

Tree planting:

- Number of volunteers: 18
- Hours volunteered: 18
- Number of trees planted: 25

Planters at Union Plaza:

- Number of volunteers: 27
- Hours volunteered: 27

Rock the Block:

On Saturday, October 7, approximately 70 Habitat for Humanity volunteers gathered to help beautify a neighborhood surrounding a Habitat for Humanity home. They provided minor exterior home repairs, landscaping, waste removal, yard maintenance, and more — all at no cost to the homeowners. These volunteers had a wonderful time getting to know one another and getting to know that they were making a real difference for a northeast Lincoln neighborhood.

- What our volunteers did: helped one homeowner remove all trash and debris from their front and back yard, trimmed their landscaping, and organized their yard.
- Number of volunteers: 13
- Hours volunteered: 52 hours combined



Community Involvement in Greater Nebraska, Omaha, and Kansas:

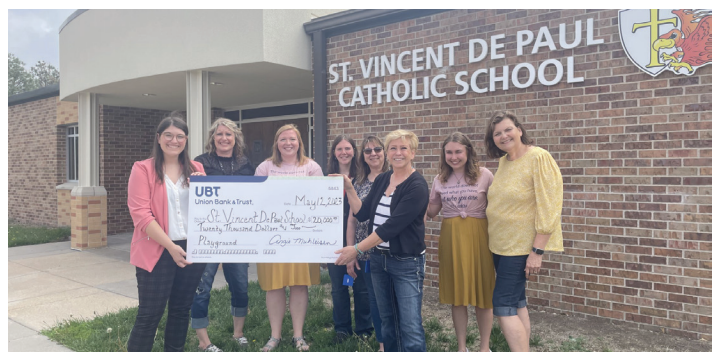
- 120 employees participated
- 850 volunteer hours tracked
- 27 nonprofits supported through drives collecting much-needed items
- 33 employees donated blood
- 131 nonprofits supported through charitable giving for a total of \$258,000+
- Capital campaigns supported:
 - Yorkshire Playhouse Building Campaign
 - York County Development Corporation HWFR
 - York General Hospital
 - Plum Creek Sports
 - St. Vincent Lutheran School
 - Seward County Fair/FFA
 - Seward Wellness Center

United Way Campaign, Omaha:

- 54 donors = 81% participation
- \$18,775 in employee pledges
- Campaign total of \$37,550 with UBT match
- 17 Leadership Givers

Nonprofit board involvement:

- 164 employees serving on nonprofit boards
- Serving 240 nonprofits



Carrie Weiler
Vice President, Omaha

“Bags of Fun became one of Omaha’s community involvement volunteer events in 2023. I was introduced to the organization by a friend in one of my networking groups, who is their treasurer. Bags of Fun provides so much more than a bag of educational and rehabilitative toys to a child going through a long-term or life-threatening illness, including major surgery. They give these children hope, something to look forward to, and are a distraction from their current medical situation so they can just be a kid again, even for a short period of time. Their stories are so inspirational, and their strength is well beyond their years. It is so very heartwarming to hear how much these bags mean to them — for some, it’s one of the first things they ask for after surgery. I love being able to be a small part of giving these deserving children joy by creating a personalized bag for them.”



Left to Right: Jason Brett, Eric Argo, Aaron Strain, Rosa Valle-Lopez, Carrie Weiler, Karen Riepl, Mike Hansen, and Jim Barrett

Alex Heinz,
Assistant Branch Manager, York

“The York branch volunteered our time at our Grinch Event in December. During this event, we spread holiday cheer to the community by dressing up as the Grinch and Cindy Lou Who and putting on other festive gear and giving out Chamber gift cards to individuals and families who are shopping or attending events downtown in our city. This year, we also spent time at the Sertoma Soup Supper at our Auditorium to help promote their event while also handing out gift cards to attendees on behalf of UBT. Over the last several years, community members have mentioned that they look forward to seeing us out and about every year and some even actively drive around to seek us out and take pictures with us! This event is especially a hit at one of our local dance studios. The students there are always very excited to see us! Seeing the joy on their faces as they see Cindy Lou Who and the Grinch walk in always makes this event so gratifying to put on.”



Deb Dinkelman
Personal Banker, David City

“In 2023, I had the once-in-a-lifetime opportunity to work with the S-150 (Sesquicentennial) Committee. David City celebrated their 150th anniversary with a huge weekend event in July, and I was part of the planning and implementation of the celebration. This really brought the town together — businesses took part in the events, volunteers and organizations were involved, and people from other communities joined in the festivities. Highlights included a street dance, cornhole tournament, historical presentations, Bohemian Tractor Pull, a vendor show, and the grand finale: a laser light show. This was a great opportunity to showcase the town in which I grew up in and love.”





Jill Smith
Community Outreach AVP
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For more information about UBT and our community involvement efforts, please visit ubt.com/about or contact Jill.

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