



BOARD OF DIRECTORS

Elizabeth A. Stobel, Pres.	Abby K. Osborn
Richard W. Whitworth, V.P.	Hon. Jonathan J. Papik
Jeffrey C. Jarecki, Sec.	Amy L. Patras
Spencer G. Bergen, Treas.	J.D. Sabott
Christopher J. Buller	<u>Elizabeth M. Neeley, Ex-Officio</u>
Heidi Hayes	Executive Director
Karisa D. Johnson	Doris J. Huffman
Hon. Paul W. Korslund, Ret.	Program Assistant
Brae Krall	Aja L. Martin

The Roman L. Hruska Law Center
635 South 14th Street, Lincoln NE 68508
P.O. Box 95103, Lincoln NE 68509
Phone: (402) 475-1042 Fax: (402) 475-7106
www.nltaf.org doris@nebarfnd.org

August 2025

Mr. Kevin Riley
Po Box 30918
Billings, MT 59116

Dear Mr. Riley,

The Nebraska Lawyers Trust Account Foundation (NLTA) presents you with this Public Service Statement for your Community Reinvestment Act (CRA) file. The participation of First Interstate 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. Unfortunately, one in ten Nebraskan's meet the federal poverty guidelines and thus are eligible for these services. Your ongoing partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

First Interstate Bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps Nebraskans. You may wish to visit the NLTA website www.nltaf.org for additional information about the IOLTA program.

Cordially,

Elizabeth A. Stobel



BOARD OF DIRECTORS

Elizabeth A. Stobel, Pres.
Richard W. Whitworth, V.P.
Jeffrey C. Jarecki, Sec.
Spencer G. Bergen, Treas.
Christopher J. Buller
Heidi Hayes
Karisa D. Johnson
Hon. Paul W. Korslund, Ret.
Brae Krall

Abby K. Osborn
Hon. Jonathan J. Papik
Amy L. Patras
J.D. Sabott
Elizabeth M. Neeley, Ex-Officio
Executive Director
Doris J. Huffman
Program Assistant
Aja L. Martin

The Roman L. Hruska Law Center
635 South 14th Street, Lincoln NE 68508
P.O. Box 95103, Lincoln NE 68509
Phone: (402) 475-1042 Fax: (402) 475-7106
www.nltaf.org doris@nebarfnd.org

INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

First Interstate 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 (NLTA or Foundation). The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

Attorney trust accounts are interest-bearing and the interest generated is transferred to the Foundation. This financially assists in providing the necessary legal services to poor and vulnerable Nebraskans.

Semi-annual disbursements from NLTA are awarded to Legal Aid of Nebraska. Since 1984, the disbursements awarded total \$8,733,500. In 2025, a total of \$790,000 was granted to Legal Aid. Through this financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigents statewide on a variety of issues. There are over 319,000 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 law matters.

The benefits generated by the IOLTA Program are the results of a collaborative effort of the legal profession and the financial industry working together to help Nebraskans living in poverty. First Interstate Bank's commitment to this program is to be commended. Thank you, again, for your participation in this valuable Program!

Elizabeth A. Stobel

August 2025