

Update

Successful First Exam for the SBPC Program

The Nebraska Department of Banking and Finance (NDBF) recently concluded the first required annual examination of the Single Bank Pooled Collateral (SBPC) Program. The Program allows participating banks to aggregate their total public deposits and to pledge collateral against its entire portfolio of public deposits rather than pledging per entity. Pledging to the aggregate public depositors balance improves efficiencies and maintains protections for public deposits. The SBPC Program is overseen by the NDBF and is administered by the Nebraska Bankers Insurance Service Company (NBISCO), a division of the NBA. Nineteen banks have joined the Program, and public deposits of 219 entities are part of the pool and secure over \$1 billion for Nebraska public depositors.

To learn more about the SBPC, visit the Program [website](#) or contact NBISCO Program Administrator Misty Stoner, at NEPooledCollateral@nebankers.org or 402-904-7060.

NBA Board of Directors Held December Meeting

At the Dec. 10 NBA Board of Directors meeting, Union Bank & Trust Co. Vice President of Operations Travis Sears was approved as a board member. Sears takes the place of Dan Svehla who passed away earlier this year. The board approved the associate member application of Kearney-based Premier Merchants Group, LLC and the affirmative legislation for the 2022 Nebraska Legislative session. Rural workforce housing, annual state bank audit reports and LIBOR transition are among the issues the NBA Government Relations team will address when the session begins Jan. 6. The NBA Nominating Committee also met to begin the process of soliciting new board members and a potential chairman-elect.



Meeting attendees: Ryan McIntosh, NBA; Zac Holoch, Cornerstone Bank (York); Bob Hallstrom, NBA; Scott Zimbelman, Homestead Bank (Cozad); Stephen Stull, NBA Chairman-elect, Farmers State Bank (Dodge); Chris Hove, immediate NBA past chairman, Nebraska Bank of Commerce (Lincoln); Kaye Monie, Hershey State Bank (Hershey); Ryne Seaman, Cattle Bank & Trust (Seward); Don Jividen, Heartland Bank (Geneva); Travis Sears, Union Bank & Trust Co. (Lincoln); John Bothof, Northwest Bank (Omaha); Karl Gramann, Adams State Bank (Adams); Steve Kunzman, Home Federal Bank (Grand Island); Rex Haskell, First Northeast Bank of Nebraska (Lyons); Kathryn Barker, Core Bank (Omaha); Daniel Fullner, Madison County Bank (Madison); Chris Wiedenfeld, Great Western Bank (Omaha); Joseph Sullivan, U.S. Bank, N.A. (Omaha); Curtis Heapy, Western Nebraska Bank (Curtis); Krista Heiss, NebraskaLand Bank (North Platte); Richard Baier, NBA; Jerry Stilmock, NBA; Cory Bergt, Wells Fargo Bank, N.A. (Lincoln); Kirk Riley, NBA Chairman, Waypoint Bank (Cozad); Kim Hammes (via Zoom), Bank of the West (Omaha); and Zac Karpf (Via Zoom), Platte Valley Bank (Scottsbluff).

Section 1071 Comments Due Jan. 6

The American Bankers Association (ABA) has developed a guide for member banks to assist in submitting comments on the Consumer Financial Protection Bureau's (CFPB) [proposal](#) to implement Dodd-Frank Act Section 1071. The section requires lenders to collect and report data on small business credit applications. Comments may be submitted online and are due by Jan. 6, 2022.

[Access the Guide](#)

Conflict Within the FDIC Board of Directors

Federal Deposit Insurance Corporation (FDIC) board members, Martin Gruenberg and CFPB Director Rohit Chopra, last week [approved](#) a request for comments on the agency's bank mergers and acquisitions rules. The [request](#) was posted on the CFPB website. However, the FDIC denied the document was approved by the agency, noting "...there was no valid vote by the Board, and no such request for information and comment has been approved by the agency for publication in the Federal Register."

During Tuesday's FDIC board meeting, Chopra requested to amend the minutes to include a notational vote on the comment request. FDIC Chair Jelena McWilliams ruled Chopra's motion out of order. McWilliams stated the vote over email by Chopra Gruenberg and Acting Comptroller of the Currency Michael Hsu "did not constitute a valid circulation of an additional vote."

The NBA joined the ABA and 50 other state bankers associations in a [letter](#) to the Federal Deposit Insurance Corporation (FDIC) urging an "independent FDIC and an orderly, transparent policymaking process."

[Learn More](#)

Hsu Calls for No-Cost Overdrafts

In [remarks](#) before the Consumer Federation of America, Acting Comptroller of the Currency Michael Hsu identified principles of "responsible and fair overdraft programs." Allowing negative balances without overdraft fees, requiring overdraft opt-in and a grace period were among the features Hsu identified. He noted, "For those living paycheck to paycheck, the flexibility offered by low- to no-cost overdrafts can empower them to pay their bills on time, avoid high-cost alternatives, and improve their credit profile."

Funds Available for Food Supply Chain Loan Program

The U.S. Department of Agriculture loan guarantees of up to \$40 million per entity are available to expand the food supply infrastructure. Applications will be accepted from lenders until funds are expended.

[Learn More](#)

OCC Officially Rescinds 2020 CRA Rulemaking

The Office of the Comptroller of the Currency (OCC) issued a final rule to officially rescind its 2020 Community Investment Act (CRA) rule. The rule will be replaced with the 1995 rule adopted jointly by the Federal Reserve and the FDIC.

[Learn More](#)

Education and Events Calendar

- **Jan. 13** – The Three C’s for Managing Unconscious Bias Virtual Workshop
- **Jan. 27** – State Government Relations Forum, Lincoln
- **Feb. 8-9** – Operations Conference, Lincoln
- **Feb. 14-15** – Mid-Winter IRA Workshop, Lincoln
- **Feb 16-17** – Mid-Winter IRA Workshop, North Platte
- **Feb. 18** – Health Savings Account Seminar, North Platte
- **Feb. 23-24** – Principles of Banking Virtual Seminar
- **Feb. 27 – March 2** – Bank Executive & Directors Conference, O’ahu, HI

To register and see the complete event schedule, visit the [NBA Event Calendar](#).

Leadership Program Deadline Approaching

Applications for the 14th class of the NBA Leadership Program are due Dec. 31.

The goal of the Program is to enhance the leadership, organizational and performance skills of highly motivated mid- to upper-level bankers. The Program establishes a network of bank leaders who understand and can respond to local and national issues impacting the banking industry. Individuals completing the two-year Leadership Program attend six practical sessions, each concentrating on an area of successful business operation, as well as a variety of NBA programs.

[Learn More and Apply](#)

Preferred Vendor: BankMarketingCenter.com

What is marketing, exactly?

BankMarketingCenter.com President Neal Reynolds says it is an art and a science. In a recent [blog post](#) he said, “For me, the simple way to define marketing is with the 4 Rs. The right person, with the right message, in the right place at the right time.”



An efficient alternative to costly third-party marketing resources, such as advertising agencies and design firms, BankMarketingCenter.com provides your bank with unlimited access to several thousand professionally designed, customizable marketing materials, as well as millions of Getty images and videos. This is all on an affordable, monthly subscription basis. And NBA members get a 20% discount!

Get complete control of the marketing production process for your bank – all for a fraction of your current marketing costs. Learn more about BankMarketingCenter.com by [scheduling a tour](#) today.

Review Alliance

Did you know that a Flood Notification should be signed by the borrower within a reasonable amount of time before closing?

- Reasonable amount of time is an unsaid 10 days.
- Helps ensure that the borrower has plenty of time to have flood insurance in place.

Review Alliance, an independent group of compliance specialists offering banks deep-dive audits of their existing transactions, recommendations about program enhancements or guidance on future safety and soundness. In 2020, we added Virtual Compliance Officer – a new shared service-model using bank-dedicated compliance officers; perfect for monitoring and guiding your bank remotely. To learn how to put them to work for your bank, contact Jennifer Heaton at the NBA at jennifer.heaton@nebankers.org or call 402-474-1555.

Compliance Alliance

Q: What is the current closed-end threshold for partial exemptions? When does it change?

A: The partial exemption closed-end threshold is currently 500 transactions in each of the two previous years and is not currently scheduled to change. There is currently a full reporting exemption which is currently set at 100 transactions in either of the two previous years, which increased from 25 transactions on January 1, 2020.

(2) ...an insured depository institution or insured credit union that, in each of the two preceding calendar years, originated fewer than 500 closed-end mortgage loans...is not required to collect, record, or report optional data as defined in paragraph (d)(1)(iii) of this section for applications for closed-end mortgage loans that it receives, closed-end mortgage loans that it originates, and closed-end mortgage loans that it purchases.

12 CFR 1003.3(d)(2) – <https://www.consumerfinance.gov/rules-policy/regulations/1003/3/#d-2>
Effective July 1, 2020, this final rule permanently raises the closed-end coverage threshold from 25 to 100 closed-end mortgage loans in each of the two preceding calendar years.

Home Mortgage Disclosure Rule, p. 2 – https://files.consumerfinance.gov/f/documents/cfpb_final-rule_home-mortgage-disclosure_regulation-c_2020-04.pdf

- [Live Demo on Tuesday, Dec. 21 at 10:00 a.m. CST](#)
- [Live Demo on Tuesday, Dec. 28 at 10:00 a.m. CST](#)

Compliance Alliance offers a comprehensive suite of compliance management solutions. To learn how to put them to work for your bank, call (888) 353-3933 or email info@compliancealliance.com and ask for our Membership Team.

Unconscious Bias

Virtual Workshop

NBA Nebraska Bankers Association



VIRTUAL
Offering

January 13, 2022 | 10:00 a.m. – 12:00 p.m. (CT)

The Three C's for Managing Unconscious Bias

In this engaging presentation, **Dima Ghawi** delves into the intricacies of unconscious bias, uncovering the root of these predispositions and sharing actionable methods for managing these unseen prejudices. The dialogue focuses on three essential messages related to **Curiosity, Courageousness, and Commitment**. These three C's emphasize the importance of:

- Sparking **curiosity** through self-reflection and continued conversations about discrimination and conscious and unconscious biases.
- Finding the **courage** to stand up and challenge the old programming, break free of harmful norms, and become allies for minority groups.
- **Committing** to the continuous journey of self-improvement and taking an active role in being part of the solution.

The presentation will incorporate relatable personal anecdotes and group/individual activities that will keep you engaged. The content includes information about various types of unconscious biases and microaggressions, and highlights the negative impact of these biases in the workplace. Dima's presentation will also include innovative neuroscience research on the effect of biases on our brains and wellbeing, and will provide highlights derived from a variety of workplace surveys with messages essential for managing these biases.

As you gain more self-awareness, you will recognize the importance of managing your biases and grasp the power of allyship. Attendees will leave with actionable takeaways to guide you be more Curious, Courageous, and Committed to current and future diversity, equity, and inclusion initiatives. This results in a positive ripple effect for your personal and professional lives as well as the overall organization and community.

About the Speaker



Dima Ghawi
Leadership Coach

Dima Ghawi is a Jordanian American award-winning author, leadership keynote speaker, and a three-time TEDx speaker. She is the founder of a global talent development company with a primary mission for advancing individuals in leadership. Through keynote speeches, workshops, training programs, and executive coaching, Dima has empowered professionals across the globe to develop critical business skills and expand their leadership potential. In addition, she has provided guidance to business executives to help them understand the value of gender diverse leadership, and to develop a multi-year plan for advancing quality leaders from within the organization.

Program Cosponsor

BHHS

BRANDT, HORAN, HALLSTROM & STILMOCK

Registration and Pricing Information

Check here for the MEMBER BANK ALL-ACCESS PASS: \$700 (Need a main contact/registrant)

**Member: \$295 (first person)
\$245 (each add'l)**

Non-Member: \$885 (per person)

Approximately 2 days prior to the program, you will receive a link to the online presentation.

Notice is required for all substitutions/cancellations. If the cancellation request is received by the NBA Education Center by **January 6, 2022**, the full fee will be refunded. After that date, the refund is subject to a 50% cancellation fee per registrant. Substitutions are welcomed.

(Please register online or use the form on the next page)

233 South 13th Street, Suite 700
Lincoln, NE 68508
Phone: (402) 474-1555
Education Center Fax: (402) 474-2148
www.nebankers.org



2-11/29/2021



**Unconscious Bias
Virtual Workshop**

January 13, 2022

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Check here for the MEMBER BANK ALL-ACCESS PASS: \$700 (Need a main contact/registrant)

**Member: \$295 (first person)
\$245 (each add'l)**

Non-Member: \$885 (per person)

Please register the following individual:			Email Address	Member: \$295/245 Non-Member: \$885
FIRST NAME	MI	LAST NAME		

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

TOTAL DUE \$ _____

Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

Four Ways to Register:

FAX: (402) 474-2148

MAIL: NBA Education Center,
PO Box 80008, Lincoln, NE 68501

PHONE: (402) 474-1555

WEBSITE:

www.nebankers.org

→ Education →

Event Calendar

2022

State Government Relations Forum

January 27, 2022 | Cornhusker Marriott Hotel, Lincoln



Nebraska Senators will convene in Lincoln to conduct business for the 2022 Legislative Session. One of the highlights of the year is to gather Nebraska bankers for a discussion of all pertinent banking issues before the Legislature and have lunch with our State Senators.

Program Outline

11:00 a.m.
Registration

11:30 a.m.
Opening Remarks and Introductions
Kirk Riley, NBA Chairman

State Legislative Briefing
Robert J. Hallstrom, NBA General Counsel
Gerald M. Stilmock, NBA Assoc. General Counsel

11:50 a.m.
Nebraska Department of Banking & Finance Update
Kelly Lammers, Director

12:15 p.m.
Lunch with State Senators

1:00 p.m.
Remarks by the Governor
Governor Pete Ricketts (invited)

2:00 p.m.
Adjournment

*** The schedule is subject to change.*

The NBA would like to extend a special thank you to the members of the Government Relations Committee for all of their efforts on behalf of the financial institutions in Nebraska.

Registration Information

There will be no charge for the meeting & luncheon, however, it is very important that you complete the attached form to indicate that you plan to attend so that we may have an accurate count for both the meeting and lunch. The deadline for registration and is **January 20, 2022.**

Location Information

LINCOLN
Cornhusker Marriott Hotel
333 S 13th St, 402-474-7474

(over for registration form)

*Please feel free to dress in business, to business casual attire.
To ensure your comfort, please bring a light jacket or
sweater to the program.*

Notice:
If you have any dietary restrictions or disabilities and need assistance, please email nbaeducation@nebankers.org or call the Education Center at 402-474-1555. We will contact you to discuss accommodations.

P.O. Box 80008
233 South 13th Street, Suite 700
Lincoln, Nebraska 68501-0008
Phone: (402) 474-1555
Fax: (402) 474-2148



1-11/10/21



**2022 State
Government Relations Forum
January 27, 2022**

Financial Institution: _____
Bank / Branch Address: _____
City/Town: _____ Zip: _____
Phone# (_____) _____

<i>Please register the following individual(s):</i>			<i>Lincoln Cornhusker Marriott Hotel</i>
<i>FIRST NAME</i>	<i>MI</i>	<i>LAST NAME</i>	

Dietary Restrictions or Disabilities – If you have any dietary restrictions or disabilities and need assistance, please email nbaeducation@nebankers.org.

ONLINE YOU MUST LOGIN TO REGISTER!
Please return this form or register online by January 20, 2022.

-  FAX: (402) 474-2148
-  MAIL: NBA Education Center, PO Box 80008, Lincoln, NE 68501
-  PHONE: (402) 474-1555

TURTLE BAY



NBA

Register Today!
February 27 – March 2, 2022
Turtle Bay Resort, O'ahu



2022

Bank Executives & Directors Conference

Conference Sponsors:



Program Outline

Sunday, February 27, 2022

6:30 a.m. – 4:30 p.m.

Guided Pearl Harbor USS Arizona Memorial & USS Missouri O’ahu Island Tour Optional Event
(See the enclosure for information on the Optional Events)

6:00 – 7:00 p.m.

Welcome to Hawaii Reception! Turtle Bay Resort

Monday, February 28, 2022

7:00 – 7:30 a.m.

Breakfast for Bankers

9:00 – 10:00 a.m.

Spouse Breakfast Turtle Bay Resort

7:30 – 7:45 a.m.

Opening Remarks

Kirk Riley, NBA Chairman

7:45 – 8:30 a.m.

The Outlook and Monetary Policy

Esther George, President & CEO, Federal Reserve Bank of Kansas City

8:30 – 10:30 a.m.

Leadership Matters

Vicki Kraai, Chief Engagement Officer, InterAction Training

Have we created a culture where people are more fulfilled and less miserable? Do we have all the right people in the right seats from leadership to board?

From high performing leaders in your organization to board members, we will step through the barriers and secret sauce of getting this right – One of the best things you can do for the bottom line is to invest in our people! Let’s look at ROI from a people portfolio perspective!

10:30 a.m.

General Session Adjournment

(Afternoon on Your Own)

- or -

11:30 a.m. (tee times begin)

Golf Shamble Turtle Bay Resort – Palmer Course

7:00 – 8:00 p.m.

Annual Golf Awards Reception Turtle Bay Resort

Tuesday, March 1, 2022

7:00 – 7:30 a.m.

Breakfast for Bankers

7:30 – 9:00 a.m.

Connection in Disconnection: The Evolution of Digital Banking

Eric Cook, WSI

As consumers have become more comfortable with digital and online alternatives for activities that were performed in person just a short time ago, the world of banking needs to wake up and pay attention. To some this shift to digital has caused a disconnection to traditional means of serving customers, building relationships, and adding value – the reality is the successful community bank will embrace this change and figure out ways to connect in this seemingly disconnected world. During this session, we’ll explore many of the trends that are (re)shaping the banking landscape and what you can do to ensure you remain relevant.

9:00 – 9:15 a.m.

Break

9:15 – 10:30 a.m.

Know Me, Like Me, Trust Me . . . Online: Building a Personal Brand in the Digital Age (as a Community Banker)

Eric Cook, WSI

When it comes to building personal relationships with your customers you may have heard the phrase “people want to bank with their banker, not just a bank”. But for most community bankers building high-quality relationships can be a challenge in today’s online, social networking world. Not to fear... this session will share insights from a “recovering banker” turned digital strategist on how building a personal brand online not only helps the banker, but the bank, to attract and retain more customers in the digital world.

10:30 a.m.

General Session Adjournment

(Afternoon on Your Own)

- or -

11:30 a.m. *(tee times begin)*

Optional Golf Tee Times Turtle Bay Resort – Palmer Course

- or -

12:00 – 3:00 p.m. *(exact times to be determined)*

North Shore Shark Adventure Optional Event

(See the enclosure for information on the Optional Events)

7:00 – 10:00 p.m.

Blue Hawaii Reception & Dinner Turtle Bay Resort

The evening will include a reception, dinner, and entertainment.

Wednesday, March 2, 2022

8:00 – 8:30 a.m.

Breakfast for Bankers

8:30 – 9:00 a.m.

Association Update

Richard Baier, NBA President & CEO

Legislative & State Regulatory Update

Bob Hallstrom, General Counsel, Nebraska Bankers Association

9:00 – 10:00 a.m.

Bank Executives Round-table Discussion

This forum will provide an opportunity for attendees to benefit from each other’s skills, experience, and perspective. At each table, you will be provided an opportunity to exchange ideas, dissect challenges, and discuss solutions that can improve the performance of your bank. We will reach out to registrants a week prior to the conference, to seek input on focused topics for the discussion.

10:00 – 10:15 a.m.

Break

10:15 – 11:30 a.m.

Connecting the Dots in a World of Uncertainty

Dan Shaffer, Trader, Speaker, Author & Media Personality

Global and domestic economic cycles and financial, commodity, and currency market trends are constantly present regardless of what’s heard in the media. Understanding global market cycles and what we can learn from their behavior is the first step for success. Trends in global economies and markets have a direct affect to your bottom line whether you are an investor, trader, advisor, business owner or student. Best to align with natural cycles. Fall of ancient civilizations can tell us quite a bit about our current modern economic and political societies. Presentation includes historical and up to date global and domestic economic and financial charts which are put into context as to current economic and financial cycles. Historical charts and graphs help visualize where the global and domestic economies have been along with financial, commodity and currency markets, and where they may be heading.

11:30 a.m.

General Session Adjournment

11:45 a.m. – 1:00 p.m.

Closing Luncheon with Guest Speaker Turtle Bay Resort

For those departing today, have a safe trip home!

Conference Registration

This conference is currently planned as an in-person event. If we are not able to hold the event in-person due to COVID-19, or you do not feel comfortable attending as we get closer to the date, all attendees may cancel and receive a full refund at any time.

Enclosed you will find the registration form for the **2022 Bank Executives & Directors Conference**, including registration for the golf shambles and optional events. Please complete and return this form to the NBA office by **January 27, 2022**. Since a considerable amount of planning goes into this out-of-state conference, we would appreciate you sending your registration form in today.

Banker/Associate Member \$565.00
Accompanying Spouse/Guest \$395.00
Non-Member \$1,695.00

Banker registration fee includes all NBA-planned receptions, Luau, continental breakfasts, breaks, Wednesday's lunch, plus conference general sessions. The Spouse/Guest fee includes all NBA-planned receptions, Spouse Breakfast, Luau, Wednesday's lunch, plus conference general sessions.

If you have any questions or would like more information, please contact the NBA Education Center at ☎(402) 474-1555 or nbaeducation@nebankers.org.

Hotel Reservations

Room rate: \$445 and a daily resort fee of \$30 per room, per night, plus taxes

A reservation form for your stay at *Turtle Bay Resort* is enclosed. This form should be completed and send to Allure Travel by CTM (*NBA's designated travel agency for the conference*) by January 27, 2022. **Please note that January 27 is the date for our room block cut-off.** We would encourage you to make your reservation by that date to ensure availability. Availability before and after the conference is on an availability basis. If you are planning to spend additional days before or after our conference dates, we would suggest you make your reservations immediately. The hotel requires a deposit, per room, to guarantee accommodations. These deposits will be credited to your individual folio. All guest cancellation notices must be received by *Turtle Bay Resort* at least 7 days prior to your arrival or your deposit will be forfeited.

- Daily Resort Fee** includes two water bottles with refill stations located throughout the resort; use of business center facilities; arrival lei greeting; daily resort activities; use of resort cruisers (45-min per day/per guest, based on availability, 2 cruisers per room); unlimited toll-free local & 60-min of domestic long distance telephone calls; high speed wi-fi, 10mbps; use of beach toys & boogie boards at Kuilima Cove, (based on availability); use of beach umbrellas and chairs at Kuilima Cove, (based on availability); daily basket of range balls, (after 12 noon); admission to a fitness lesson of the day; use of GoPro Camera for up to 24-hours; one hour pickle ball court usage; 45-minute photo session, (images available for purchase); complimentary use of beats pill speaker, (based on availability)

Who Should Attend?

All Bankers, Directors, and Their Spouses/Guests

Bankers, directors, and their accompanying spouses/guests are encouraged to attend all general sessions and evening functions.

The NBA's Education Advisory - Management Subcommittee has helped identify topics of interest for this conference, for the benefit of all who attend.

What to wear!

Hawaiian casual attire (*shorts, t-shirts and muu-muus*) suggested for all events! Sweaters or jackets may be needed for outdoor functions.

If you have any questions or would like more information, please contact the NBA Education Center at (402) 474-1555 or nbaeducation@nebankers.org.

Notice: If you have any dietary restrictions or disabilities and need assistance, please email nbaeducation@nebankers.org or call the Education Center at 402-474-1555. We will contact you to discuss accommodations.

Travel Information

Please call our designated travel agency, Allure Travel by CTM, at (402) 484-4370, for Peg Gullikson (hours 7:30 a.m. – 4:00 p.m. CST) who can assist with your travel needs. Please note that the hotel check-in time is 3:00 p.m. If you arrive prior to that time, you will not be guaranteed check-in until 3:00 p.m. unless your room becomes available earlier. Check-out time is 11:00 a.m.

TRAVEL INSURANCE

Please ask Peg Gullikson with Allure Travel by CTM or your own travel agent before booking your airline tickets.

Rental Car Information

Car rental rates have been negotiated with Alamo through our designated travel agency, Allure Travel by CTM. Please call Peg Gullikson at (402) 484-4370. The discounts will only be available through Allure Travel by CTM. **The NBA will not be providing ground transportation either to or from the airport.**

Nebraska Bankers Association
Phone# (402) 474-1555 Fax# (402) 474-2148

Sunday, February 27, 2022

6:30 a.m. – 4:30 p.m.

Guided Pearl Harbor USS Arizona Memorial & USS Missouri O’ahu Island Tour.....(optional event)



Experience a once in a lifetime tour to Pearl Harbor. National Parks Audio Tour included for a more in-depth experience as you tour the museum and exhibits. Watch a 23-minute documentary film with actual footage of the attack and then board a Navy Boat Launch for a solemn visit to the USS Arizona Memorial and witness the seeping oil referred to as the black tears that still seeps from the USS Arizona. After your visit of Pearl Harbor, we take a 15-minute shuttle across Clarey Bridge to Ford Island, an active military base to visit the Battleship USS Missouri. Visit all 3 decks, a 35-minute guided tour the Main Deck is provided by USS Missouri staff as you witness the actual historical spot where Japan signed the surrender treaty to end World War II. Visit on your own the Below Deck where sailors lived and died, and the Above Deck see the command and control of the ship. Explore all 3 decks.

After your tour of Pearl Harbor and USS Missouri we then drive through Historic City of Honolulu and Punchbowl Crater with a stop at the scenic Pali Lookout for an unforgettable view of Windward O’ahu. Then we take the East Windward to the North Shore with a 15-minute stop at the Mac Nut Tropical Farm to sample macadamia nuts other Hawaiian local treats.

Tour Highlights:

- Round-trip transportation
- All Admissions and Tickets included
- Famous North Shore Beaches
- Pearl Harbor Visitors Center*
- National Parks Audio Tour*
- Pearl Harbor Museum and Exhibits*
- 23-minute documentary movie*
- Boat ride to USS Arizona Memorial*
- Bus Shuttle to Ford Island from Pearl Harbor*
- USS Oklahoma Memorial*
- 30-minute guided tour of USS Missouri*
- Time to explore on your own
- Historic Honolulu
- Grounds of Iolani Palace*
- King Kamehameha Statue*
- Kawaiahao Church
- National Cemetery of the Pacific at Punchbowl Crater
- Pali Lookout*
- H3 - Highway
- East O’ahu
- Tropical Farms Macadamia Nuts*
- Chinaman’s Hat Island
- Kahana Valley

* Denotes stops made

Note: *Tour route is subject to change without notice depending on traffic and weather conditions*

Attire: There is no official dress code for the Pearl Harbor Visitor Center. However, shirts and footwear such as shoes, sandals, or flip flops are required on the USS Arizona Memorial. Swimsuits are not permitted. We recommend dressing comfortably.

Bag Policy: Bags are prohibited at the Pearl Harbor Visitor Center. This includes bags that provide concealment such as purses, backpacks, fanny packs, and luggage with the exception of clear/see-through bags, and bags carrying medical necessities. Bags may be secured in the storage facility located at the Pearl Harbor Visitor Center entrance for \$5 per bag from 6:30 am - 5:30 pm.

Meal Options: Lunch is not included in your tour package. However, lunch is available for purchase at the Pearl Harbor Visitor Center snack shop, the USS Missouri Battleship lunch truck on Ford Island, the small cafeteria near the USS Bowfin Submarine Museum, and the restaurant at the Pacific Aviation Museum.

Cost: \$170.00 per person, inclusive of everything listed above

Tuesday, March 2, 2022

12:00 – 3:00 p.m. (exact times to be determined)

North Shore Shark Adventure..... (optional event)



We'll travel offshore three to four miles to our cage moored in the beautiful cobalt blue water. The visibility is so good (often 150 feet or more) that you can actually see the sharks come up from the deep. Our cage can hold up to 8 people comfortably which allows small families to experience their shark dive together. No chumming is necessary as the sharks are attracted to the sound of our motors which they interpret as a crabbing vessel and a potential food source. Guests are encouraged to bring their own underwater cameras for the opportunity to capture the best footage of Hawaiian sharks anywhere. Disposable cameras and a video option are also available for purchase.

Includes:

- Round-trip transportation
- Cage-diving experience
- All applicable taxes

Note: If you know you have motion sickness or believe you will have motion sickness, please take precautions the day before your shark tour or at least one hour before. We provide masks, snorkels, and cold drinking water. We encourage you to bring towels, swimwear, change of clothes, a hat, sunglasses, eco-friendly suntan lotion, backpack, snacks, still and video camera, and your own mask and snorkel if you want to. You may want to consider taking seasick prevention measures.

Cost: \$155.00 per person, inclusive of everything listed above



Turtle Bay Resort Resort

HOTEL REGISTRATION FORM

Room Reservation Form for
Nebraska Bankers Association's
2022 Bank Executives & Directors Conference
February 27 – March 2, 2022

Name(s): _____
Institution: _____
Address: _____ Phone: () _____
City/State: _____ Zip: _____ E-mail: _____
Arrival Date: _____ Time: _____ Departure Date: _____

**A two-night advance deposit is required to book and guarantee all rooms.
All guest cancellation notices must be received by *Turtle Bay Resort*
at least 7 days prior to arrival and a cancellation number is obtained.**

Rate: \$445 and a daily resort fee of \$30 per room, per night, plus taxes

- Advance deposit amount to be charged to credit card (VISA, MasterCard, Discover, American Express)
 Credit Card # _____ CVV _____ Expiration Date _____
 Card Holder Name _____

(Check-in time is 3:00 p.m./Check-out time is 11:00 a.m.)

Email this hotel registration form to:

Allure Travel by CTM

Attn: Peg Gullikson / peg.gullikson@alluretravel.com / Phone: (402) 484-4370

Rooms will be on a space-available basis only after January 27, 2022.



Introducing the Reimagined Turtle Bay

Deeply rooted in the land, the history, and the layered richness of O'ahu, at Turtle Bay you'll find an authentic connection to a place of uncommon natural splendor and the warm, welcoming community within it. Where your days are filled with constant discovery and moments that touch your soul, allowing you to explore the uncommon depths of this remarkable coast.



O'ahu Is Calling

They say our hideaway on the North Shore is perfect. Truly, this is a destination that engages the spirit and invites the discovery of more than just your surroundings.

Welcome to a place where the most powerful waves in the world crash ashore. Where peaceful bays are perfect for quiet days spent snorkeling and swimming. Where you'll feel drawn to go deeper, explore beyond the ordinary. To find fresh perspective. And a vacation transformed.





NBA Nebraska Bankers Association

Turtle Bay Resort
February 27 – March 2, 2022 • O'ahu

2022 Bank Executive Conference

REGISTRATION FORM

Institution: _____ Address: _____

City/State: _____ Zip: _____ Phone#: (____) _____

Name _____ Email _____ Cell Phone _____

Conference Registration	Please (X) here if spouse/guest and plan to attend the Spouse/ Guest Brunch	SUNDAY Pearl Harbor Tour \$170/person	MONDAY Bankers/Spouse Golf Shamble \$225/person	TUESDAY Shark Dive Tour \$155/person	OPTIONAL GOLF TUES, MAR 2 (use golf form) \$179/person	TOTAL PROGRAM FEES
<input type="checkbox"/> \$565 – Banker/Member						
<input type="checkbox"/> \$395 – Spouse/Guest						

Name _____ Email _____ Cell Phone _____

Conference Registration	Please (X) here if spouse/guest and plan to attend the Spouse/ Guest Brunch	SUNDAY Pearl Harbor Tour \$170/person	MONDAY Bankers/Spouse Golf Shamble \$225/person	TUESDAY Shark Dive Tour \$155/person	OPTIONAL GOLF TUES, MAR 2 (use golf form) \$179/person	TOTAL PROGRAM FEES
<input type="checkbox"/> \$565 – Banker/Member						
<input type="checkbox"/> \$395 – Spouse/Guest						

Contact the NBA Education Center for meal function pricing for children.

\$ _____ is enclosed to cover registration. The registration fee includes all NBA-planned receptions, Luau, continental breakfasts, breaks, Wednesday's lunch, plus all conference general sessions and materials. You may also use this form to register for any of the optional events and golf.

Since a considerable amount of planning goes into this out-of-state conference, we would appreciate you sending your registration form in today. If you would prefer to be billed, please check the box under Method of Payment.

No registration refunds will be made after January 27, 2022.

3 Ways to Register



By Fax – Complete and fax this Registration Form to (402) 474-2148.



By Phone – You can register by calling the NBA Education Center at (402) 474-1555.



By Mail – Mail your check to include registration fees payable to the Nebraska Bankers Association and registration form to:

Nebraska Bankers Association
P.O. Box 80008
Lincoln, NE 68501-0008

Method of Payment

Payment Choice (check one):

- Check made payable to Nebraska Bankers Association
- Bill institution
- MasterCard VISA Discover

Card Holder Name: _____

Card Number: _____ Exp. Date: _____

Signature: _____ CSV: _____

TURTLE BAY RESORT – O’AHU



GOLF INFORMATION/REGISTRATION

Opening in 1992, the Arnold Palmer Course, designed by Arnold Palmer and Ed Seay, was rated one of Golf Magazine’s “Top 10 New Courses” in America and ranked 4th among Golf Digest’s “Best New Resort Courses in America” the year it opened. The Palmer-Seay layout features two very distinct experiences.

The par-72 Arnold Palmer Golf Course measures 6,225 yards from the resort tees. When played from the Palmer (black) tees, this 7,218-yard seaside course presents a stiff challenge to even the best players in the world. Sand traps are plentiful, with more than 70 menacing the fairways and protecting the greens. However, there are five sets of tees on each hole that provide an enjoyable experience for golfers of any ability. We hope you enjoy your round and your experience at Turtle Bay Resort.

Golf Shamble

Turtle Bay Resort – Palmer Course

Monday, February 28, 2022

11:30 a.m. - Tee times for 18 holes of Golf

Name: _____ 18-hole handicap _____ Clubs Needed R _____ L _____

Rate of **\$225.00** per person, includes green fees for 18 holes, cart, driving range, box lunch, and golf service fees.

Please include payment for Golf Shamble on the front side of this form.

Club rentals are available at a rate of \$75 plus tax and includes 2-Turtle Bay logo golf balls, and will be charged at the course. (please indicate above)

Once registered, a 72-hour advance notice of cancellation must be given.

Optional Tee Times

REGISTRATION FORM

If you are interested in reserving an additional tee time on Tuesday, please indicate so below and include in the total amount due on the front.

Tuesday, March 1, 2022 | Foursomes beginning at 11:30 am

TURTLE BAY RESORT – PALMER COURSE

\$179.00 plus tax

Name: _____

2): _____

3): _____

4): _____