

Update

Get Involved with the Banking Industry in 2022

NBA Board of Directors and Chair-Elect

Our Association has benefitted greatly from the selfless contributions of our members over the past 132 years. Nominations are requested for the Chair-Elect and Board of Directors who will serve the industry and the NBA in 2022-2023. The [NBA Nominating Committee](#) will meet in March to review all nominations.



Help shape the future of the banking industry and the NBA by volunteering for the Board of Directors or a committee.

The banker selected as Chair-Elect will become a key spokesperson for the NBA. This individual is responsible for communicating our views, goals and interests to bank regulators, state and federal legislators, and the media whenever necessary. The Board of Directors is the NBA's governing body. Board members serve three-year terms and are responsible for making policy decisions, approving committee appointments, authorizing the budget and setting member dues. Both the Chair-Elect and board members are recommended by the Nominating Committee to the NBA Board for approval with a formal vote of approval by NBA members at the Annual Meeting, which will occur during the NBA Annual Convention, May 4-6, at the Embassy Suites, La Vista.

A board nominee should have prior service with the Association through support of and participation in NBA events as well as products and services, NBA committee involvement, NBA BankPAC financial contributions, and his/her financial institution's support of and involvement in the NBA. [Board nominees](#) should have the respect of their peers and the credibility to represent the industry. Previous service on the NBA Board of Directors is highly desirable for the Chair-Elect nominee.

Volunteer for a Committee

All employees of NBA-member banks are encouraged to apply to serve the banking industry as a member of an NBA committee.

NBA Chair-Elect Stephen Stull, Farmers State Bank (Dodge), will recommend committee member selections to the NBA Board of Directors in March. [Committee interest forms](#) are due Jan. 14.

Attend the ABA Washington Summit

Two \$1,500 scholarships are available for emerging leaders or young bankers to attend the American Bankers Association (ABA) Washington Summit March 7-9 in Washington, D.C. The [ABA Washington Summit](#) is in conjunction with the NBA Washington Legislative Visit. The scholarships are provided by the NBA and the ABA to encourage participants to learn more about regulatory issues affecting the banking industry and have one-on-one discussions with Nebraska's Congressional Delegation. Registration for the Summit is free, so the scholarship may be used to cover hotel and travel expenses. To enter the drawing to win a scholarship, submit your information by Jan. 28 to Ron Arrigo at the NBA at ron.arrigo@nebankers.org.

2022 Nebraska Legislative Session Commences

The second session of the 107th Legislature began last week. Five bills will be introduced on behalf of the NBA. They relate to rural workforce housing, annual bank audit reports, public funds-permissible collateral, LIBOR transition and a delayed operative date for Uniform Commercial Code Article 12.

[Learn More](#)

Consumer Credit Agency Complaints Increase

Consumer reporting complaints received by the Consumer Financial Protection Bureau (CFPB) increased significantly in 2021 over the prior year. Over 180,000 more credit or consumer reporting complaints we received between Jan. and Sept. 2021 than in all of 2020. In an analysis of the complaints, the CFPB noted consumers are often unable to dispute incorrect information in a timely manner and must expend time and money to correct the report.

[Read the Report](#)

Powell Comments on Fed Master Accounts, Climate Tests

During his confirmation hearing before the Senate Banking Committee, Federal Reserve Chairman Jerome Powell said the Fed will “make some progress” on granting Fed master accounts for non-FDIC-insured special-purpose depository institutions. Powell also indicated the Fed will release its report on central bank digital currencies “in the coming weeks.” In addition, he noted climate change will be a top Fed priority in the coming years.

[Learn More](#)

Fed to Automate Non-Merger-Related Capital Stock Adjustments

The Federal Reserve released a final rule to automate non-merger-related adjustments to member banks’ subscriptions to reserve bank capital stock. The agency has developed software to automatically pull the information required for the calculation and automatically adjust a member bank’s stock subscription with each Call Report filed.

[Learn More](#)

FFIEC Releases Call Report Supplemental Instructions

The Federal Financial Institutions Examination Council (FFIEC) released supplemental instructions that include reporting changes that went into effect for the Dec. 31, 2021, Call Report. The changes include a new item related to a December 2019 final rule on the standardized approach for calculating the exposure amount of derivative contracts and five new data items related to sweep deposits.

[Learn More](#)

FDIC, FinCEN Announce Digital Identity Tech Sprint

The Federal Deposit Insurance Corporation (FDIC) and the Financial Crimes Enforcement Network announced plans for a tech sprint to develop solutions to better measure the effectiveness of digital identity proofing.

[Learn More](#)

Upcoming Events

- 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 – Mar. 2 – Bank Executive & Directors Conference, O’ahu, HI
- Mar. 29-30 – Tri-State Human Resources Conference



Don't miss your opportunity to connect with legislators at the State Government Relations Forum.

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

NBA BankPAC Has Another Successful Year

2021 was another successful year for NBA BankPAC with receipts totaling \$149,899. NBA member banks and bankers contributed \$104,625 to the State BankPAC and \$45,274 to the Federal BankPAC.

Please see the year-end [Honor Roll](#) acknowledging all who contributed to and supported the NBA BankPAC. Your donations truly make a difference! Many of you have given faithfully for years and have consistently contributed your fair share. All of these contributions are important.

Building relationships with new senators and providing financial contributions to bank- and business-friendly candidates are made possible by your participation in BankPAC.

The 2022 BankPAC campaign will kick off on Apr. 1. Contact Jennifer Heaton at the NBA at jennifer.heaton@nebankers.org or 402-474-1555 if you have any questions regarding NBA BankPAC.

Upcoming Career Fairs

- Feb. 4 – [Concordia University](#)
- Feb. 14-17 – [University of Nebraska-Lincoln](#)
- Feb. 18 – [Creighton University](#)
- Mar. 2 – [University of Nebraska-Omaha College of Business Administration](#)
- Mar. 3 – [University of Nebraska-Kearney](#)

Sign up for a free [Handshake](#) account to register for these career fairs. A Handshake account also gives you access to job boards and other workforce development opportunities at other Nebraska colleges and universities as well as many schools in surrounding states.

For more information about workforce development opportunities, contact Kara Heideman at the NBA at kara.heideman@nebankers.org or 402-474-1555.

New SBA District Office Director

Tim Mittan was recently named the Small Business Administration (SBA) Nebraska District Office Director. Mitten was previously an economics and entrepreneurship instructor at Southeast Community College.

[Learn More](#)

Share the NBA Foundation Scholarship Opportunity

Make sure students in your bank or community apply for the NBA Foundation scholarship. To be eligible, the student must be a junior or senior, a full-time student pursuing a business-related degree at one of the Nebraska state or privately-funded colleges or universities and have a minimum GPA of 3.0.

The application deadline is Feb. 14.

[Scholarship Application](#)

Review Alliance

Did you know it is important to document each item that is removed from the night drop?

As a best practice, if one envelope removed from the night drop contains multiple deposits, each deposit should be documented on the night drop log.

- Example - Envelope 1 (E1) has 3 deposits; you could list it as E1a, E1b, E1c, etc.
- This will help mitigate loss to the bank if a deposit is misplaced.
- Train your staff

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: The bank currently provides the risk-based pricing notice in accordance with model forms H-3 and H-4, under the FCRA and Regulation V, for loans secured and not secured by residential real estate, respectively. The bank does not employ a credit scoring model or a tiered system for pricing but is considering such an approach. Do these notices still satisfy the disclosure requirements in that case? Would those systems then require periodic testing under FCRA, or would that be more for purposes of fair lending?

A: If you choose to adopt a risk-based price tier system, then providing model forms H-3 and H-4 will meet the risk-based pricing notice requirements as long as H-3 is used when the consumer requests an extension of credit that will be secured by 1-4 units of residential property and H4 for credit that will not be secured by 1-4 units of residential property. For testing purposes, under the FCRA, the system itself would not require periodic testing but examiners do test on the sufficiency of notices being sent out when you do use a tier-based system:

VIII. Privacy – Fair Credit Reporting Act (fdic.gov), (pg. 6.29) -

<https://www.fdic.gov/resources/supervision-and-examinations/consumer-compliance-examination-manual/documents/8/viii-6-1.pdf>

Regulation V, § 1022.74 - <https://www.consumerfinance.gov/rules-policy/regulations/1022/74/#d>

- [Live Demo on Tuesday, Jan. 18 at 10:00 a.m. CST](#)
- [Live Demo on Thursday, Jan. 20 at 1:00 p.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.

**BANKING TODAY IS AGILE.
THANKFULLY,
SO ARE OUR
ONLINE
SEMINARS.**



2022 GSB Online Seminar Series Ongoing Throughout the Year

Offering a convenient and cost-effective way to participate in educational opportunities, these programs are designed specifically for financial professionals and delivered by some of today's top industry experts. The use of state-of-the-art audio and video technology ensures a quality, interactive learning experience. Relevant, bank-specific topics provide a solid educational value for you and your staff throughout the year.

**REGISTER AT
GSB.ORG**

**Educating Professionals,
Creating Leaders**



Graduate School of Banking
at the University of Wisconsin – Madison

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**Educating Professionals,
Creating Leaders**



Graduate School of Banking
at the University of Wisconsin – Madison

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.
Senator Panel Discussion
Senator Rob Clements
Senator John Stinner
Senator Matt Williams

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



2-01/12/22



**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

2022

Operations Conference

***Bank Technology and
Marketing/Retail Banking***



Day 1:
TECHNOLOGY
with Trade Show
Tuesday, February 8, 2022

Day 2:
**MARKETING &
RETAIL BANKING**
Wednesday, February 9, 2022

Two great opportunities in one conference setting!

**Register for one or both days,
depending on your areas of interest!**

8:00 a.m. Registration / Continental Breakfast in the Trade Show Fair Area**9:00 a.m. THE BIGGEST TRENDS IN BANKING TECHNOLOGY OF 2022*****nCino***

Today we face a banking landscape completely transformed by the events of the past few years. Despite facing many challenges, financial institutions have also been presented with new opportunities. In this session, we will discuss how banks are leveraging automation for more efficient processes, using new technology and innovative tools to digitally connect with borrowers, reimagining the role of the bank branch, and balancing small and large-scale digital transformation to best serve their customers now and in the future.

10:00 a.m. Trade Show Fair Break**10:30 a.m. TODAY'S TOP CYBER THREATS – DON'T LOSE YOUR DATA (AND YOUR BUSINESS)*****Jon Waldman, CISA, CRISC Co-Founder SBS CyberSecurity/SBS Institute***

Today's interconnected world brings a lot of benefit to our lives that saves time and money. The dark side to all our technology is that cyberattackers know we are busy and rely on our tech, and they take advantage of our distraction and impatience to steal our access, information, and money. How do cyberattacks and breaches work? What cybercrime methods are the most widespread? How do we recognize and defend against cyberattacks? This session explores common cyberattacks and outlines how to best prepare your banks to detect, protect and respond to ransomware, phishing, business email compromise, system and software vulnerabilities and web application/cloud vulnerabilities.

11:30 a.m. Trade Show Fair Break**12:00 p.m. Lunch****1:00 p.m. EMERGING TRENDS IN PAYMENTS*****SHAZAM***

Evolving and emerging payments mean the competitive landscape is shifting and businesses of all sizes need to stay informed about the changing landscape. To remain relevant and competitive, you need to understand today's payment trends and how to monitor your debit card portfolio profitability. Explore the benefits of new debit programs and technologies, the challenges they present and how increased options on payment networks could mean higher profitability for your institution.

2:00 p.m. Trade Show Fair Break**2:30 p.m. FACILITATING CHANGE: HOW TO GET EMPLOYEE BUY-IN*****CoNetrix***

Change is hard and convincing others to accept change can be even harder. Whether discussing a new product, a new methodology, or the importance of cybersecurity, obtaining employee buy-in can be a difficult task. In this session, we will look at real-world examples involving security awareness topics and discuss the five fundamental principles of facilitating change.

3:30 p.m. Trade Show Fair Break**4:00 p.m. CRYPTOCURRENCY - AML/KYC, COMPLIANCE AND FORENSIC INVESTIGATIONS*****Pamela Clegg, Vice President of Financial Investigations, CipherTrace (invited)***

Size does not matter when it comes to compliance. Regulatory expectations are the same, regardless of the size and complexity of any financial institution that wishes to provide banking services to virtual currency exchanges. Creating banking procedures for an emerging trend is a difficult task, and with regulators nearly a decade behind the technology, it complicates the matter even further. The best place to start is to build procedures based on existing requirements and best practices used for accounts with a higher risk of money laundering. This session will explain the dos and don'ts that banks should understand in this current environment.

5:00 p.m. Reception in the Trade Show Fair Area and Exhibitor Prize Drawings**6:00 p.m. Trade Show Area Closes / Dinner on Your Own**

SPECIAL REBATE OFFER: Technology Track participants may be eligible to receive a rebate equal to the conference registration fee by enrolling in the Graduate School of Banking's Bank Technology Management School at the University of Wisconsin-Madison. The school is March 28-April 1, 2022, with a deadline of February 28, 2022, for enrollment.

***Candy Station
Sponsored by:**** *The program outline is subject to change.*

MARKETING/RETAIL BANKING: Wednesday, February 9, 2022

8:30 a.m. Registration / Continental Breakfast

9:00 a.m. **CONNECTING THE WORKPLACE AND LIFE THROUGH F.U.N.:
WHAT'S GOOD?!**

Paul Long, Fundamism

Organizations around the globe are challenged right now to create engaging experiences in a society heavily dependent on virtual interactions. Paul's message will lead you through a wealth of emotions as you laugh, think, and have FUN as a team. Through his FUNdamentals, Paul will empower you to make strides in improving your quality of life at home and work. When applied, these tactical behaviors are proven to create more joy, FUN and fulfillment in life while improving key performance indicators like customer experience, employee engagement, performance, and a whole host of others. At a time where society appears to be more focused on what's not working as opposed to what is, embrace the opportunity to experience "what's GOOD!"

Sponsored by:
NBA Nebraska Bankers
Insurance and
Services Company

10:15 a.m. Break

10:30 a.m. **THE DIGITAL DOZEN: 12 KEY STRATEGIES TO PROMOTE YOUR BANK ONLINE**

Eric Cook, WSI

When it comes to your bank's online success, there are several factors that contribute to your success (or failure). Eric Cook, former community banker and now Digital Strategist with WSI is a two-time contributing author to the book "Digital Minds: 12 Things Every Business Owner Needs to Know About Digital Marketing" (now in its third edition). While you likely are not the individual updating your website or looking at site traffic reports at your bank, it is important that you have a high-level understanding of the key elements that make up an effective online presence – especially with today's consumer going to the web first when looking for information about your bank. As the "digitization of the consumer" shows no sign of slowing down, it's critically important to understand how to leverage an effective digital strategy to remain relevant.

11:45 a.m. Luncheon

12:45 p.m. **GETTING IN THE GAME: ALIGNING MARKETING AND EXECUTION**

Robb Rempel, Habermeld Associates

As an industry, we spend vast amounts of money, not to mention time and internal resources, to promote our institutions—to get people to choose us. We brand, and we market. The role of the marketing professional is to get consumers—the team captains—to pick our financial institution first. For this to be most effective, however, there must be alignment between marketing and execution. Building true alignment between marketing and execution depends on four factors: product knowledge, customer service, accountability, and incentives. Join us as we figure out how to keep your financial institution from being left on the sideline.

1:45 p.m. Break

2:00 p.m. **KEEPING BANKING HUMAN**

Jim Perry, MarketInsights

Concern is being expressed in board rooms and branches about the ultimate impact of the coronavirus pandemic and the digital transformation of banking. As every technological innovation comes online, human interaction is reduced or replaced; and financial institutions must find new ways to maintain trust, build loyalty and deepen relationships. Suppressing digital transformation is NOT the answer. Finding new ways to keep banking human, IS! Participants will gain key insights into both personal and institutional behaviors and learn 5 strategies that will help organizations of any size strike balance between automation and human connection.

3:00 p.m. Break

3:15 p.m. **LOOK UP IN THE SKY. IT'S A TELLER. IT'S A MARKETER. NO, IT'S A SUPER BANKER**

Joe Micallef, GrowUp Sales

As a banker you have superpowers. Learn to awaken them. With the power of telling compelling stories, you can better engage and energize your customers. This session will show you your true marketing superpowers and create a bank with raving fans and customer loyalty.

4:30 p.m. Adjourn

NOTE: In an attempt to "go green" again this year, we are providing the conference materials to you in an electronic format. Registrants who elect this option will receive an email approximately three days prior to the conference with a link to the materials online and instruction on downloading the material or viewing on-site. **Please provide your email address on the registration form. If you'd prefer to receive a hard-copy, please complete the form and add \$25 per person, per day.**

* The program outline is subject to change.

Registration Information

Registration fee for the Operations Conference includes all electronic materials, break service, & luncheons. The registration breakdown is as follows:

MEMBER FEE:			
	Handout Materials	Electronic	Hard-Copy (+\$25 per day)
Day 1 Only:	Technology	\$245.00	\$270.00
Day 2 Only:	Marketing/Retail	\$245.00	\$270.00
Full Conference:	\$440.00*	\$490.00
* (\$220 per day (plus handouts) and it only applies to <u>same person both days</u> to receive the discount)			
NON-MEMBER FEE:			
	Day 1 Only or Day 2 Only	\$735.00	Per Person / Per Day

The deadline for registration and receiving refunds for cancelled registrations is **February 1, 2022**. Registrations received after that date will be an additional \$25 per day/person and subject to space availability.

Location Information

Reservations can be made by calling the hotel directly.

Cornhusker Marriott Hotel, 333 South 13th St, Lincoln, (402) 474-7474

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

Attendance at Nebraska Bankers Association programs and events constitutes consent to be photographed for use in print and/or electronic media published by the association.

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.

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



1-12/21/21

2022 Operations Conference
 Cornhusker Marriott Hotel, Lincoln
February 8 – Technology
February 9 – Marketing/Retail Banking

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

Please register the following individual(s):		Please include your email address, especially if you're electing to receive the material electronically.	Select handout to indicate Day 1 and/or Day 2		Check (✓) here for DISCOUNT for attending both days! \$440 per person /member rate
FIRST NAME	LAST NAME		Day 1-Technology \$245 (electronic) \$270 (hard-copy)	Day 2-Marketing \$245 (electronic) \$270 (hard-copy)	
			Non-Member Fee: \$735 per person Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	Non-Member Fee: \$735 per person Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	
			Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	
			Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	

Registration after 02/01/2022 will have a \$25 late fee charge per day/per person in addition to the registration fee.

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

TOTAL DUE \$ _____

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

Payment Choice (check one):

MasterCard
 VISA
 Discover
 American Exp.
 Cardholder Name: _____
 Card Number: _____ CVV: _____
 Exp. Date: _____ Signature: _____

2022 Mid-Winter IRA & HSA



SCHEDULE FOR IRA WORKSHOPS

- 8:00 a.m. Registration / Break Service
- 8:30 a.m. Session
- 12:00 p.m. Luncheon
- 1:00 p.m. Session
- 4:00 p.m. Adjourn

SCHEDULE FOR HSA SEMINAR

- 8:00 a.m. Registration / Break Service
- 8:30 a.m. Session
- 12:30 p.m. Adjourn

IRA Workshops
February 14-15 ● Lincoln
February 16-17 ● North Platte

HSA Seminar
February 18 ● North Platte

IRA Essentials

(Program A)

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed. Those attending should bring a hand-held calculator.

Topics to be discussed:

Introduction and Establishing IRAs

- Identify the tax advantages of Traditional and Roth IRAs
- Summarize the IRA opening document requirements
- Explain the difference between primary and contingent beneficiaries

IRA Funding

- Compare and contrast Traditional and Roth IRA eligibility requirements
- Explain the regular contribution limit
- Distinguish the regular contribution deadline
- State the rules for prior-year contributions
- Discuss the regular contribution reporting deadlines

IRA Distributions

- Identify federal income tax withholding requirements
- Recognize the exceptions to the early distribution penalty tax
- Summarize the tax consequences of Traditional and Roth IRA distributions
- Define a required minimum distribution and the required beginning date
- Discuss the distribution reporting deadlines

IRA Portability

- Differentiate between a rollover and a transfer
- Distinguish between direct and indirect rollovers between IRAs and employer-sponsored retirement

Who Should Attend?

You should attend this workshop if you need to learn the basics of Traditional and Roth IRAs, or want an updated, general refresher on IRA rules.

Advanced IRAs

(Program B)

Advanced IRAs builds on the attendees' knowledge of IRA basics to address some of the more complex IRA issues their financial organizations may handle. This is an advanced session; previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

Topics to be discussed:

IRA Update

- Explain recent changes affecting IRA owners
- Recognize how recent changes may affect your financial organization

Amending IRA Documents

- Identify recent amendment guidance
- Define plan agreement and disclosure statement amendment procedures
- Describe a universal or "catch-all" amendment
- List the amendment need for mergers, acquisitions, and forms provider changes

Required Minimum Distributions

- Calculate a required minimum distribution (RMD)
- Discuss the RMD rules
- Explain the RMD reporting requirements

Beneficiary Options

- Describe beneficiary distribution options when an IRA owner dies on or after January 1, 2020
- Recognize the differences for various beneficiary types

Advanced Portability

- Summarize the restrictions on the movement between IRAs
- Describe a conversion
- Explain the effect of withholding on a conversion
- Recognize the portability options available when moving assets from an employer-sponsored retirement plan to an IRA

Roth IRA Conversion Contributions

- Describe a conversion
- Explain the effect of withholding on a conversion
- Report a conversion
- Define the consequences of an ineligible conversion

IRA Excess Contributions

- Define an excess contribution
- Identify excess contribution correction methods
- Calculate NIA to an excess contribution
- List the possible taxes and penalty taxes for excess contributions

Who Should Attend?

You should attend this workshop if you are:

- an IRA administrator, personal banker, or member services personnel who has a working knowledge of basic IRA operations and wishes to expand your expertise and provide enhanced customer service;
- a financial professional who recognizes that IRAs play an integral role in retirement planning;
- a compliance specialist with procedural oversight of IRA policies and practices; or
- support personnel responsible for promotional materials that describe the services provided by your financial organization.

HSA Frontline Fundamentals Seminar is a half-day seminar that gives attendees a basic foundation of HSA knowledge. Exercises are included to help participants apply information to real-world scenarios. Attendees will leave this session able to confidently process basic HSA transactions. This is a beginner’s session; no previous HSA knowledge is assumed.

Topics to be discussed:

Introduction to HSAs

- Describe how a health savings account (HSA) benefits financial organizations, employers, and eligible individuals
- Explain high deductible health plan (HDHP) requirements
- Communicate HSA eligibility requirements

Establishing an HSA Fundamentals

- Summarize the HSA opening documents
- Identify the required HSA documents

HSA Funding Fundamentals

- State the HSA regular contribution and catch-up contribution limits
- Describe the last month rule
- Distinguish the regular contribution deadline
- Cite the rules for prior-year contributions
- Explain a qualified HSA funding distribution
- Ensure accurate regular contribution reporting.

HSA Distributions Fundamentals

- Summarize the tax consequences of qualified and nonqualified distributions
- Describe a mistaken distribution
- Ensure accurate distribution reporting

HSA Portability Fundamentals

- Differentiate between a transfer and a rollover
- Ensure accurate rollover reporting

Who Should Attend?

You should attend this seminar if you need to learn the basics of HSA’s.

1-12/15/21



2022 Mid-Winter IRA Workshops
February 14-15, Lincoln
February 16-17, North Platte

2022 HSA Seminar
February 18, North Platte

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please indicate which of the following programs you plan to attend under the appropriate location:

Member Fee:	\$249.00 – IRA Essentials	\$249.00 – Advanced IRAs	\$149.00 – HSA Seminar
	\$430.00 – Both Workshops (Only applies to same person at each workshop to receive the discount)		
Non-Member:	\$747.00 per person / per workshop	\$447.00 – HSA Seminar	
Registrations received after 02/07/22, will be an additional \$25 and are subject to space availability.			

Please register the following individual(s):		Email Address	LINCOLN	LINCOLN	N. PLATTE	N. PLATTE	N. PLATTE
FIRST NAME	LAST NAME		Feb. 14 IRA Essentials	Feb. 15 Advanced IRAs	Feb. 16 IRA Essentials	Feb. 17 Advanced IRAs	Feb. 18 HSA Seminar

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

Registration after 02/07/2022 will be an additional \$25 per workshop/per person and subject to space availability.

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

TOTAL DUE \$ _____

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

Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

About the Presenters

Ascensus programs are delivered by a group of highly trained retirement plan consultants who thoroughly understand the laws affecting IRAs. Consultants have daily contact with financial organizations that offer IRA products and specialize in providing practical solutions to the most complex IRA issues.

Registration Information

Advance registration fee for the IRA workshops includes all materials, continental breakfast, break service and luncheon. Advance registration fee for the HSA Seminar includes all materials, and break service.

The registration breakdown is as follows:

MEMBER FEE:

Program A: IRA Essentials.....	\$249.00
Program B: Advanced IRAs	\$249.00
<i>(Both Program A & B include a luncheon and break service)</i>	
<u>Programs A & B:</u>	\$430.00*
* (Only applies to same person at Programs A & B to receive discount)	
Program C: HSA Seminar	\$149.00

NON-MEMBER FEE:

Program A or Program B	\$747.00	Per Person / Per Program
Program C	\$447.00	Per Person / Per Program

The deadline for registration and receiving refunds for cancelled registrations is **February 7, 2022**. Registrations received after that date will be an additional \$25 per workshop/per person and subject to space availability.

Location Information

Reservations can be made by calling the hotel directly.

Lincoln, Cornhusker Marriott Hotel
333 S 13th St
(402) 474-7474

North Platte, Best Western Plus
3201 S Jeffers St
(308) 534-3120

*Please feel free to dress casually.
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.

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

NBA Nebraska Bankers Association

Principles of Banking

**VIRTUAL
Offering**



Centered on career-pathing, this interactive workshop introduces participants to each functional area of community banking, with informative exchanges with other attendees and the instructor’s actual work experience. Participants will also learn about economic influences, the importance of community banks to the economy, key bank performance measurements, as well as how each department contributes. Informative charts and data tables in the provided ABA Textbook are updated to reflect current information.

February 23 & 24, 2022

8:30 a.m. – 12:30 p.m., both days

Topics To Be Covered

DAY ONE

- ✓ Context, Structure and Operations of Banks
- ✓ The Evolution of Banking, Bank Laws & Regulations
- ✓ Deposit Relationships, Products & Services
- ✓ Checks & Electronic Funds Transfers

DAY TWO

- ✓ Lending
- ✓ Specialized Products & Services
- ✓ Managing & Reporting Investments & Performance
- ✓ Sales & Customer Service
- ✓ Safeguarding Customers, Bank Assets & the Nation

Who Should Attend

All personnel new to banking, at any level.

About the Instructor



Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. Less lecture—real business cases—more hands-on practice and more fun! Over his 41-year banking career, he previously served in commercial lending and senior credit management positions with Omaha-area community banks. Wear retired as a Senior Analyst in the Credit Risk Administration department of First National Bank of Omaha, specializing in underwriting larger (\$10-100M) commercial real estate loans throughout the country. In addition, he developed curriculum and conducted multi-tier training programs in credit analytics on an enterprise-wide basis.

Registration and Pricing Information

Enrollment includes all instruction and the textbook, *Principles of Banking* 12th edition (\$79 value)

Member..... \$235.00 per person
The fee includes presentation slides only.

Member Bank All-Access Pass,
unlimited number of attendees \$500.00
The fee includes recording and presentation slides and up-to 3 textbooks..

Non-Member Fee..... \$705.00 per person

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

Once registered, notice is required for cancellation by **February 16**. Notice is required for all cancellations. If the request is received by the NBA Education Center by that date, the full fee will be refunded.

(Please register online or use the form on the reverse)

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



12/17/2021



Principles of Banking
VIRTUAL Offering

February 23 & 24, 2022
 8:30 a.m. – 12:30 p.m., both days

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Check here for the MEMBER BANK ALL-ACCESS PASS: \$500 (Need a main contact/registrant)

Member: \$235 (per person)

Non-Member: \$705 (per person)

<i>Please register the following individual:</i>			Email Address	Member: \$235 Non-Member: \$705
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

TURTLE BAY



NBA

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



2022

Bank Executives & Directors Conference

Conference Sponsors:



Western States
Director Education
Foundation



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): _____

Tri-State Human Resources Conference

March 29-30, 2022
DoubleTree, Overland Park



TUESDAY, MARCH 29, 2022

8:00 – 8:30 a.m.

Registration and Refreshments

8:30 – 8:45 a.m.

Welcome by KBA, MBA and NBA Representatives

8:45– 10:00 a.m.

THE POSITIVITY EDGE: THE KEY TO RECORD-BREAKING ACHIEVEMENT IN ANY SEASON

Alex Weber

How do you tap into the ultimate creativity, confidence, and resourcefulness when it matters most, and the stakes are high? You need a reliable way to avoid living and working in Unproductive Energy, where stress is high, solutions seem limited, mistakes are repeated, and perceived challenges only grow stronger. Instead, you need to activate The Positive Energy Edge. The Positive Energy Edge is a timeless strategy that allows you to be, achieve, and lead at your very best. It also allows you to thrive when facing the "Big Four" most critical situations that routinely sabotage success in any field and in any season. When you know how to give yourself what you need to maintain your Edge, you can inspire it in those around you, to reach record-breaking levels of achievement without fear.



10:00 – 10:30 a.m.

Refreshments and Exhibitor Visits

10:30 – 11:30 a.m.

RECRUITMENT: ATTRACTING AND RETAINING EXCEPTIONAL TALENT

Brian Hoffman, *President, Illinois Bankers Business Services/BankTalentHQ*

Jeffrey Moss, *Founder & CEO, Parker Dewey*

11:30 a.m.–12:45 p.m.

Lunch and Exhibitor Visits

12:45 – 1:45 p.m.

HR HOT TOPICS: 2022

Bobby Young, *Vice President-Staff Attorney, Kansas Bankers Association*

2020, what a wild and wacky ride – and we are still playing catch-up with many things, especially in human resources. We continue to experience interesting changes to human resource management and employment law that includes federal and state laws, vaccines and mask requirements, work culture, DEI, and much more. This presentation will explore trending HR and employment topics for 2022 as well as review any lingering concerns from 2020.



1:45 p.m. – 2:00 p.m.

Refreshment Break and Exhibitor Visits

2:00 p.m. – 3:00 p.m.

CREATING BELONGING CULTURES FOR THE NEW REALITY

Thresette Briggs, *Chief Performance Officer, Performance 3 LLC*

The importance in achieving productivity through diverse, inclusive culture-building in every industry is more crucial than ever before. Unfortunately, while diverse leaders are a fact and diversity tools are abundant, studies continually point to program ineffectiveness. This interactive session will explore why belonging may be the ingredient missing for your diversity programming effectiveness, and how to harness its power to close gaps, achieve leadership and organization sustainability, and create a culture where everyone can contribute.



3:00 – 3:15 p.m.

Refreshment Break and Exhibitor Visits

3:15 – 3:20 p.m.

UPDATE ON THE GRADUATE SCHOOL OF BANKING – MADISON

Kathy Berman, *Graduate School of Banking at the University of Wisconsin-Madison*

3:20 – 4:30 p.m.

THIS ISN'T YOUR PARENTS' BANK: WORKFORCE, TECHNOLOGY AND THE FUTURE OF BANKING

Jackson Hataway, *Executive Vice President, Missouri Bankers Association*

A great deal of time in modern banking is spent talking about technology – technology we need, want, can never afford, and on and on. In many banks, that conversation has evolved from one purely focused on growth to one equally focused on efficiency. Questions are being asked like, "How does our technology help us better make use of our human resources?" These questions simultaneously beg us to envision a digital bank AND a bank staffed by personnel capable of managing that kind of institution. Survey after survey reveals that digitally competent staff are one of (if not the) most important factors as executives look towards the future of their banks. We must wrestle with how we bridge the ongoing drive towards technology that provides greater efficiency and scale with the people who must be leaders in making those initiatives work. Dr. Hataway will outline the most recent trends in banking innovation and discuss the implications for talent as banks look towards the future.



4:30 – 5:30 p.m.

**Cocktails and Conversation
Exhibitor Visits**

WEDNESDAY, MARCH 30, 2022

7:15 – 8:00 a.m. **Breakfast Buffet and Exhibitor Visits**

8:00 – 8:15 a.m. **Exhibitor Drawings**

8:15 – 8:20 a.m. **UPDATE ON THE GRADUATE SCHOOL OF BANKING – BOULDER**

Josie Bunch, Graduate School of Banking at the University of Colorado-Boulder

8:20 – 9:20 a.m. **HUMAN RESOURCES PANEL DISCUSSION**

Karen Shannon, Moderator
Carmelita Taylor, Astra Bank, Kansas
Tana Wagner, West Gate Bank, Nebraska
Carrie Bergfield, MA Bank, Missouri

9:20 – 9:30 a.m. **Refreshment Break**

9:30 – 10:30 a.m. **THE VANISHING WORKFORCE: TALENT RETENTION IS KEY**

Karen Shannon, Vice President of Business Consulting, Ollis/Akers/Arney



We are entering an era where there are simply not enough workers to manage and grow our businesses. In February 2020, before the COVID crisis, a record 70% of US businesses reported a talent shortage. That is more than double the 32% of businesses who reported difficulty finding talent just five years earlier. Today, the economy is suffering from the “COVID paradox”: millions of people out of work and millions of jobs unfilled. The US labor force participation rate has dropped to lows we haven’t seen since the recession of the mid-1970s; therefore, retention of talent is more critical than ever. This session will cover strategies to retain and attract talent.

10:30 – 10:45 a.m. **Refreshment Break**

10:45 a.m. – 12:00 p.m. **BUILD MILLION DOLLAR CONNECTIONS**

Dustin James



Human Connection plays a pivotal role in the world-because people are truly the only thing that differentiates one business from another. Organizations may replicate processes, materials, and structures of other successful organizations, but only the talent of an organization makes it unique and distinguishes it from all its competitors. To achieve greater success, we must utilize creative thinking and enhance market differentiation. Make every Connection Count! This keynote will benefit your organizations in gaining a better understanding and communicating with team members at all levels in your organization. The benefits are understanding the impact of Emotion in our professional lives, value of life Experiences and the CONNECTION through Stories.

12:00 p.m. **Adjournment**



CONTINUING EDUCATION



This program is valid for 8.5 PDCs for the SHRM-CPSM or SHRM-SCPSM. For more information about certification or recertification, please visit www.shrmcertification.org.

GENERAL INFORMATION

Conference Registration Fee

Early Bird Member Fee	\$340.00
<i>(If received by March 15, 2022)</i>	
After March 15.....	\$370.00
Non-Member Fee	\$510.00
Spouse/Guest Fee.....	\$40.00

The member fee applies to members of the Kansas, Missouri, or Nebraska Bankers Associations. The registration fees include all conference sessions and materials, the Tuesday luncheon and evening reception, Wednesday breakfast buffet, and break service both days. The spouse/guest fee includes the Tuesday evening reception only. The deadline to receive refunds for cancelled registrations is **Tuesday, March 15, 2022**.

Cancellations/Refunds

Full refunds will be granted for cancellations received by KBA, MBA, or NBA, at least five days before the conference date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted two days before the program. *Substitutions are always permitted.*

Hotel Information

A room block has been secured at DoubleTree, Overland Park. Special rates are **\$112** plus tax. To reserve hotel accommodations, please call the hotel at 913-451-6100. The room block expires **March 6, 2022**. After that date, reservations will be handled on a space availability basis. Please indicate you're with the *Tri-State Leadership & Human Resources Conference* room block.

DoubleTree by Hilton Kansas City – Overland Park
10100 College Boulevard, Overland Park, KS
Phone: 913-451-6100

Association Contact Information

Kansas Bankers Association(785) 232-3444
Missouri Bankers Association(573) 636-8151
Nebraska Bankers Association(402) 474-1555

Dress Attire

Business casual is recommended for all sessions. Remember, meeting room temperatures and personal comfort zones vary widely. It is recommended that you bring a sweater or jacket to the sessions.

Disabilities or Dietary Restrictions

If you have any dietary restrictions or disabilities and need assistance, please call your state bankers association education department.

Questions

If you have questions concerning any part of this conference, please call your state bankers association education department.

SPECIAL REBATE OFFER:

Tri-State Conference participants who attend the 2021 Human Resource Management School, sponsored by the Graduate School of Banking at the University of Wisconsin-Madison will receive a tuition rebate of \$225 to showcase the relationship between GSB and their sponsoring states.

Tri-State Human Resources Conference

MARCH 29–30, 2022
DOUBLETREE, OVERLAND PARK

Please TYPE or PRINT appropriate section(s) below. You may use a photocopy of this form for additional registrants.

Organization Information

Bank/Firm: _____
 Bank/Branch Address: _____
 City/State/Zip: _____
 Phone: _____ Fax: _____

Name of Attendees

Name: _____	Title: _____
Email Address: _____	
Name: _____	Title: _____
Email Address: _____	
Name: _____	Title: _____
Email Address: _____	
Name: _____	Title: _____
Email Address: _____	

Method of Payment

3 Ways to Register

(Check all that apply)

_____ Early Bird Member Fee \$340.00
 (Received by March 15, 2022)
 _____ After March 15 \$370.00
 _____ Non-Member Fee: \$510.00
 _____ Spouse/Guest Fee \$40.00

\$ _____ **Total Amount Due.**

Payment Choice (check one): Bill Institution
 Check enclosed, payable to Nebraska Bankers Association
 Master Card VISA Discover

Card Holder Name: _____
 Card Number: _____ Exp. Date: _____
 Signature: _____ CVV: _____



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



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



By Mail – Complete and mail this Registration form to:

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



VOLUNTEER

HOW YOU CAN MAKE A DIFFERENCE

As a member of the NBA Government Relations, BankPAC, Young Bankers of Nebraska (YBON) or Education Advisory Committees, you're provided an opportunity to truly influence a profession that touches the lives of every Nebraskan. The results of your contributions are tangible and not only will help shape the future of the Nebraska banking industry, but also will provide you with great personal and professional satisfaction. All officers and employees of NBA-member financial institutions are encouraged to apply.

Committees meet two to three times per year; associated expenses for travel and lodging are reimbursed. Applicants for NBA committee positions will be contacted in late February or early March.

NBA COMMITTEE VOLUNTEER RESPONSIBILITIES

If you would like to help maximize the power and performance of bankers in Nebraska, we encourage you to select from the following volunteer opportunities by checking the appropriate box.

- Government Relations Committee** (indicate left)
- Reviews state and federal legislation affecting the banking industry and recommends to the NBA Board of Directors appropriate NBA actions and positions on legislation.
 - Strengthens the NBA's legislative and regulatory efforts through grassroots activities.
 - Committee members are encouraged to attend one annual Legislative Forum; the annual State Government Relations Forum; and the Washington Legislative Visit once during their term.
 - Members serve three-year terms.

- BankPAC Committee** (indicate left)
- Sets NBA state and federal PAC solicitation goals and handles fundraising.
 - Makes decisions on contributions to candidates for the Nebraska Unicameral and constitutional offices, as well as to the U.S. Senate and House of Representatives.
 - Members serve three-year terms.

- Education Advisory Committee** (indicate below)
- Identifies topics of interest for targeted educational programs based on the area of committee expertise. **Please indicate your area of interest below:**
- Lending:** Ag Consumer Commercial
Operations: Backroom Marketing Retail Technology
Management: Executive Development HR Investment
- Members serve up to three-year terms.

- Young Bankers of Nebraska Committee** (indicate left)
- Identifies topics of interest for an annual conference.
 - Age requirement: 21 – 39.
 - Members serve up to three-year terms.

- NBA Foundation** (indicate left)
- Oversees the NBA Foundation and University of Nebraska Foundation scholarship allocations.
 - Advises the NBA on workforce development-related issues.
 - Members serve up to three-year terms.

Name
E-mail
Title
Financial Institution
Street Address
City, State, Zip
Phone
Cell

■ 233 South 13th Street, Suite 700, Lincoln, NE 68508
WWW.NEBANKERS.ORG
 ■ Phone: 402-474-1555 ■ Fax: 402.474.2148
 ■ E-mail: nbaeducation@nebankers.org