

Update

Russian Sanctions and Cybersecurity Resources

In response to the Russian invasion of Ukraine, the U.S. has implemented sanctions on several Russian and Belarusian banks, as well as on several individuals tied to President Putin. The U.S. and its allies have also barred a number of Russian banks from accessing the Swift global messaging system.

[U.S. Treasury Information on Sanctions](#)

[White House Statement on Swift Restrictions](#)

The Cybersecurity and Infrastructure Security Agency (CISA) notes that while no specific cybersecurity threats have been identified, it recommends all organizations adopt a heightened security posture. The agency's Shields Up warning resource page provides recommendations for organizations, business leaders and consumers.

[CISA Shields Up](#)

The American Bankers Association (ABA) has developed a resource page for the banking sector that includes information on sanctions, cybersecurity and talking points for communicating with customers.

[ABA Resource Page](#)

The ABA has also developed a members-only analysis on the implications of the sanctions for the U.S. banking industry.

[ABA Staff Analysis](#)

Demystifying Cryptocurrency Webinars

How does cryptocurrency fit within the banking sector? Register for the next Demystifying Cryptocurrency webinar on April 18 at 10:00 a.m. CST to learn more about the use case for cryptocurrency in banking.

[Register](#)

During the last webinar, Kelly Lammers, director of the Nebraska Department of Banking and Finance, reported that the Department will soon release a request for proposals to facilitate the implementation of the [Financial Innovation Act](#).

Representatives from the Financial Crimes Enforcement Network (FinCEN) and the Office of the Comptroller of the Currency (OCC) reviewed current and future regulations and cryptocurrency compliance obligations for banks.



Michele Korver, chief digital currency advisor, FinCEN; Miriam Bazan, innovation officer, OCC; Melissa Netram, Partner, FS Vector during Demystifying Cryptocurrency Part 2.

Bank Profits Rise Nationally, Locally

The Federal Deposit Insurance Corporation's (FDIC) [Quarterly Banking Profile](#) again showed an increase in bank profits. Bank earnings were up 7.4% nationally in the fourth quarter of 2021. Net income for the year reached \$279.1 billion. Profits for Nebraska banks also increased, reaching \$1.366 billion in 2021. Deposits at Nebraska banks were up 12.7% in 2021.

"Today's FDIC report demonstrates Nebraska banks are well-positioned to meet the needs of consumers, ag customers and businesses. Income, deposits and credit quality at Nebraska banks all increased in the fourth quarter of 2021," said NBA President and CEO Richard Baier. "This gives banks the ability to continue to provide loans that support Nebraskans and their communities."

"The Federal Reserve's decision on interest rate increases and the fallout from the Russian invasion of Ukraine could impact the industry's profitability and the broader economy. Fortunately, banks are entering these times of uncertainty from a position of strength," Baier continued. "Recent events provided a good reminder that the safest and most predictable place for consumers to keep their money is in an FDIC-insured bank. Banks have invested in technology to protect customer deposits and ensure access to funds," Baier said. "Consumers should also remain vigilant and contact their bank right away if they suspect they are a victim of fraud."

Fed Proposes Payments System Access Guidelines

The Federal Reserve (Fed) proposed a tiered review framework for evaluating requests for access to the payments system. The three-tiered review was issued as a supplement to the Fed's May 2021 proposal for guidelines for master accounts with the Fed or access to the agency's financial services. Tier 3, the strictest level of review, would be used for institutions that are not federally insured or subject to supervision by a federal banking agency. The initial proposal was developed in response to fintech and other nonbank companies' requests for payment system access.

[Read the Proposal](#)

CFPB Releases Auto Repossession Compliance Bulletin

According to a new Consumer Financial Protection Bureau (CFPB) compliance bulletin on auto loan repossessions, the Bureau will hold auto loan holders and servicers "accountable for [unfair, deceptive or abusive acts and practices] related to the repossession of consumers' vehicles." The CFPB also encouraged lenders to review their policies and procedures related to repossession. The CFPB also announced plans to increase its focus on the auto lending market. In a recent blog post, the bureau raised concerns about auto loan-to-value ratios, loan servicing and collection practices.

[Read the Bulletin](#) | [Read the Blog Post](#)

CFPB Announces Automated Valuation Model Proposal

The CFPB announced the next step in a joint agency rulemaking to develop quality control standards for the use of computer models, known as automated valuation models, used to help assess home valuations.

[Learn More](#)

Congress Urged to Raise Small-Business Loan Program Cap

In a [letter](#) to congressional leaders, the ABA and a coalition of trade groups urged congressional leaders to increase the authorization level for the Small Business Administration's 504 loan program. The program is expected to reach the \$7.5 billion cap by early this summer.

Upcoming Events

- **March 15-16** – Supervisor Boot Camp, Lincoln, NE
- **March 29-30** – Tri-State Human Resources Conference, Overland Park, KS
- **April 5-6** – Spring Agri-Business Conference, Kearney, NE
- **April 12** – Cybersecurity Virtual Workshop
- **April 18** – Demystifying Cryptocurrency: Part 3 – The Use Case for Cryptocurrency in Banking
- **May 4-6** – NBA Annual Convention, La Vista

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

Donate Items for the BankPAC Silent Auction

Thank you to those that have donated items to the NBA BankPAC Silent Auction. See current list of donations [here](#).

If you have an item(s) to [donate](#) or have questions about the NBA's State BankPAC Silent Auction, contact Jennifer Heaton at the NBA at jennifer.heaton@nebankers.org or 402-474-1555.



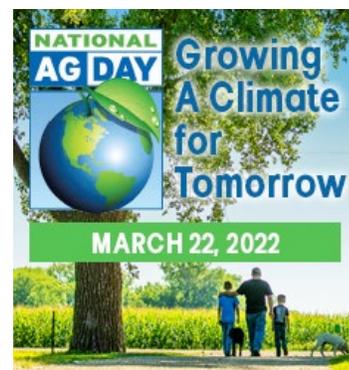
An Ororo heated vest is just one of the items donated for the NBA BankPAC Silent Auction.

Order National Ag Day Materials

National Ag Week and National Ag Day are this month! The NBA has placemats and ag fact cards available for order, as well as a collection of [ag resources](#) for you to share with your customers.

The placemats are currently available in either color (\$0.10/placemat + tax) or black and white (free). However, the fact cards are not yet in our office and, as of earlier this week, do not have an estimated completion date. You can still request both items via our online form – the placemats and fact cards will be mailed separately.

[Resource Page](#)



Webinar: Tips and Tools to Protect Consumers from Scams

The ABA Foundation and the Federal Trade Commission are hosting a free webinar on March 10 at noon CST on resources to protect customers and communities from scams. The webinar will cover prevailing scams and data from Consumer Sentinel Network.

[Register](#)

Review Alliance

Did you know that banks should have proof of a Money Services Business Customer's current registration with FinCEN?

- Money Services Businesses must register with the Financial Crimes Enforcement Network (FinCEN) by the day following the 180th day that their business is established.
- Registration must be renewed every two years.
- Civil and criminal penalties may be imposed upon businesses for violating registration requirements.

Review Alliance is 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: We have a publicly traded company that wants to open a checking account. I believe the company would be excluded from the beneficial ownership information, but would we still have to collect information for a controlling person?

A: If the customer is a publicly traded company, then they're excluded from the definition of "legal entity customer" and you're technically not required to collect either prong of beneficial ownership information from them. Since neither the ownership prong nor the control prong need be collected, the information on the control person would not be required by regulation. As always, it's best to also check internal and/or investor policies as well, as these can have information collection requirements beyond those in the regulations.

"Legal entity customer does not include

...

(ii) A person described in § 1020.315(b)(2) through (5) of this chapter; "

31 CFR 1010.230(b)(2): <https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1010/subpart-B/section-1010.230>

"§ 1020.315 Transactions of exempt persons.

...

(b) Exempt person. For purposes of this section, an exempt person is:

...

(4) Any entity, other than a bank, whose common stock or analogous equity interests are listed on the New York Stock Exchange or the American Stock Exchange or whose common stock or analogous equity interests have been designated as a NASDAQ National Market Security listed on the NASDAQ Stock Market (except stock or interests listed under the separate "NASDAQ Capital Markets Companies" heading), provided that, for purposes of this paragraph (b)(4), a person that is a financial institution, other than a bank, is an exempt person only to the extent of its domestic operations;..."

31 CFR 1020.315(b): [https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1020/subpart-C/section-1020.315#p-1020.315\(b\)](https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1020/subpart-C/section-1020.315#p-1020.315(b))

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.



NEBRASKA BANKERS ASSOCIATION

Education Center

Supervisor

BOOT CAMP

March 15 & 16, 2022  NBA Office

Supervisor Boot Camp

An intense focus on succeeding at managing others!

You don't master the art of supervision through luck; you master it with training, experience, self-learning, and applying best practices. As a supervisor, you must have the attitude, aptitude, skill set, confidence, persistence, and commitment to excel in this multi-tasking, challenging role. This four-session supervisor training will help take your expertise to a new level as you learn how to collaborate and coach your employees to excel on the job.

Explore the coaching and leadership skills that lay out your plan for success as a highly effective supervisor in this results-oriented workshop!

Whether you're a new or seasoned supervisor, attendees find this experiential supervisor training invigorating, motivating and applicable to managing and supervising others. You will learn how to manage crucial conversations and challenging situations. You will practice a coaching approach that encourages your staff to be engaged and accountable.

Program Highlights

Excelling at Leading, Supervising & Coaching

- Understanding yourself and others – DiSC profiles
- Handling those difficult conversations with employees
- Address difficult or uninspired team members
- Ask the right questions using the WDEP system
- Benefits of a behavior change plan
- Communicating with positive confrontation
- Employee one-on-one meetings
- Practice conversations
- Skills in giving and receiving feedback
- Assessing your Supervisor effectiveness

Equip yourself to build a productive team

- Learn how to develop and utilize teamwork in your workplace

- Ideas to empower and motivate within the workplace
- A dive into employee engagement
- Best practices in all facets of leading and managing people
- Managing the generational gaps
- Empathy, vulnerability and building trust

Creating a collaborating work environment – group discussion

- Recruiting & Hiring - best practices
- Training & onboarding – strategies to develop your people
- Setting performance standards
- Performance reviews – No surprises

Other topics suggested by participants will also be covered throughout the program.

About the Sergeant

Vicki Kraai is CEO of InterAction Training, a company focused on professional development training and education. Vicki's 25+ years of experience started at the family bank in rural Nebraska, serving as a bank teller and eventually becoming CEO. Vicki's many years of banking include credit card lending experience where she was a member of the management team that launched the Cabela's credit card program. She has a passion for developing leaders for success in the financial services industry. Program attendees value Vicki's highly engaging "been there, done that" approach to all facets of her training and speaking engagements



Program Schedule

Tuesday, March 15

8:30 a.m. Registration/Break Service
 9:00 a.m. Program
 12:00 p.m. Lunch
 4:00 p.m. Adjourn

Wednesday, March 16

8:30 a.m. Registration/Break Service
 9:00 a.m. Program
 12:00 p.m. Lunch
 4:00 p.m. Adjourn

Registration and Pricing Information

Member Fee:
\$399.00 Per Person*

Non-Member Fee:
\$1,197.00 Per Person*

** If received by March 8, 2022*

This fee includes all program materials, continental breakfasts, luncheons, and break service. The deadline for registrations and refunds for cancelled registrations is **March 8, 2022**. Any registrations received after that date will be an additional \$25 per person and subject to space availability.

1-01/12/2022



2022

Supervisor Boot Camp

NBA Office
 March 15 & 16, 2022

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please register the following individual:			Email Address	Member: \$399 Non-Member: \$1,197
FIRST NAME	MI	LAST NAME		

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

Registration
 NBA Members: \$399 (per person) **Registration**
 Non-NBA Members: \$1,197 (per person) **Registration after 03/08/2022 will have a \$25 late fee charge in addition to the registration fee.**

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

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: _____

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*
Timothy Peterson, Ph.D., *Senior Project Director, Kansas Board of Regents*

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 – 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

Spring Agri-business Conference - 2022



April 5 – 6, 2022
Holiday Inn | Kearney, NE

TUESDAY, APRIL 5, 2022

8:30 a.m. **Registration / Refreshments** (*coffee, iced tea, soft drinks*)

9:00 a.m. **Welcome & Opening Remarks**

Kirk Riley, NBA Chairman, Waypoint Bank, Cozad, NE

9:15 a.m. **AGRICULTURAL OUTLOOK - HOW AG IS CHANGING AND WHERE WE ARE HEADED** (*virtual*)

Kevin Van Trump, CEO, Farm Direction

Kevin Van Trump is a trusted advisor to farmers and agri-business professionals worldwide. Consistently and clearly connecting the dots while filtering out the noise has set Kevin apart and made him a highly sought-after speaker for business and agricultural events. His professional risk-management strategies and business insights are always welcomed by those looking to improve their operations.

10:15 a.m. **Break**

10:30 a.m. **WEATHER OUTLOOK**

Don Day, Jr., President and Chief Meteorologist of DayWeather Inc.

Most ag-related programs focus on long-range forecasts (especially winter season for the upcoming growing season) as well as an assessment of current and recently observed weather patterns. Don spends time researching similar observed patterns in the past. He also looks at ocean and solar interactions as they impact weather. Don was the chief meteorologist for Felix Baumgartner's record and groundbreaking Red Bull Stratos Stratospheric sky dive in 2012 and was chief meteorologist for Google's Alan Eustace stratospheric jump in 2014 (Stratex).

11:30 a.m. **CRYPTOCURRENCY IN AGRICULTURE**

Jaclyn Wilson, Wilson Flying Diamond Ranch

Hear from a fifth generation Nebraska rancher about the first of its kind event they hosted in 2021. This co-innovation project with technology companies created the first suite of advanced technologies for tracking cattle as verified digital assets.

12:00 p.m. **Luncheon**

1:00 p.m. **THE HEMP INDUSTRY MARKETING TODAY and BEYOND**

Duane Ohlrich, Industrial Systems & Supply

Hemp is currently used in over 25,000 products in the United States, ranging from industrial to personal care to oil products. Hemp and hemp-derived products are fast-growing markets, with U.S. crop sales estimated to grow to over \$2.5 billion/year by 2022, and hemp-derived oil (CBD) product sales estimated to grow to \$22 billion/year by 2022.

1:30 p.m. **POST-PANDEMIC ECONOMIC FORCES SHAPE AGRICULTURE'S OUTLOOK**

Nathan Kauffman, Ph.D., Vice President & Omaha Branch Executive, Federal Reserve Bank of KC

Economic conditions in agriculture have rebounded dramatically the past two years alongside a sharp recovery in broader economic conditions. Agricultural commodity prices have remained high, farmland values have set new records, and farm financial conditions are considerably stronger than before the pandemic. While factors specific to the pandemic may continue to affect economic conditions to varying degrees, the path forward for agriculture will depend significantly on these broader economic forces. This session will discuss how these forces are likely to shape the outlook for agriculture in the year ahead.

2:30 p.m. **Break**

2:45 p.m. **LONG-TERM WATER POLICY – INVESTING IN WATER PROJECTS FOR CURRENT AND FUTURE USERS**

Dean Edson, Executive Director, Nebraska Association of Resources Districts

Kent Miller, General Manager, Twin Platte Natural Resources District

Devin Brundage, General Manager, Central Nebraska Public Power and Irrigation District

3:45 p.m. **KEEPING THE FAMILY FARM IN THE FAMILY**

Jack McCall, CSP

One of the unique challenges facing farm families today is transitioning ownership of the operation to the next generation (or generations.) It is no easy task in most cases. Fairness issues are usually at the forefront, especially when multiple siblings are involved.

4:30 – **Session Adjournment & Reception**

5:15 p.m.

Evening is on your own.

WEDNESDAY, APRIL 6, 2022

8:30 a.m. Refreshments (coffee, iced tea, soft drinks)

9:00 a.m. NEBRASKA LEGISLATIVE UPDATE FOR 2022
Bob Hallstrom, NBA General Counsel

9:30 a.m. LEGISLATIVE AND REGULATORY UPDATE ON AGRICULTURE (virtual)
Ed Elfmann, Senior Vice President of Agricultural & Rural Banking Policy, ABA
 Ed has been involved with agricultural policy in Washington, D.C. since 2007, and is currently with the American Bankers Association. Prior to ABA, he worked on Capitol Hill with the National Corn Growers Association and the United States Department of Transportation. Growing up on a farm has given Ed a unique perspective on agriculture and rural America, and he enjoys sharing his rural perspective with others, both inside and outside D.C.

10:30 a.m. Break

10:45 a.m. LENDING IN THE AGRICULTURAL MARKETPLACE – 2022 AND BEYOND
Dr. David M. Kohl, Professor Emeritus, Agricultural & Applied Economics Dept., Virginia Tech
 The pandemic's impact and lasting effects have created economic and financial ripples that will be observed throughout the decade. Global trade, consumer behaviors, supply, and marketing chains, and other disruptors are creating challenges, while simultaneously presenting opportunities in the agricultural lending marketplace. Dr. Kohl will draw upon his decades of engagement and interaction with the agricultural industry to provide wisdom and actionable items that can be used with your agricultural customers. Topics include the high tech, high touch approach to building relationships, aligning with producer mindsets, assessing business IQ as it relates to financials and bottom-line economics, and the growth of ag businesses of the future. Get ready for an action-packed session that will provide answers to some of the most asked questions in the agricultural lending marketplace.

12:00 p.m. Conference Adjourns

1-02/10/2022



2022

Spring Agri-business Conference

Holiday Inn, Kearney
 April 5 – 6, 2022

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please register the following individual(s): NAME (as you wish it to appear on the badge)	E-mail Address	Member Fee: \$315 per person Non-Member Fee: \$945 per person

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

Registration NBA Members: \$315 (per person)	Registration Non-NBA Members: \$945 (per person)	Registration after 03/29/2022 will have a \$25 late fee charge in addition to the registration fee.
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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: _____

Registration Information

Member: \$315 (per person)

Non-Member: \$945 (per person)

*If received by March 29, 2022

Advance registration for this program includes all conference materials, luncheon, break service, and the reception. The deadline for registrations and refunds for cancelled registrations is **March 29, 2022**. Any registrations received after that date will be an additional \$25 per registrant and subject to space availability.

Meeting and Hotel Information

Reservations can be made by calling the Holiday Inn directly. Please indicate that you are with the NBA room block.

Kearney Holiday Inn

110 Second Avenue / Kearney, NE 68847 / Phone: 308-237-5971

*Please feel free to dress casually.
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

2021 – 2022 Education Advisory Committee

Lending Subcommittee

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Amy Baker

First National Bank of Omaha

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Columbus Bank and Trust Company

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First Bank and Trust Co., Minden

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Security First Bank, Cozad

Kyle N Wooster

West Gate Bank, Lincoln

Bank Training Advisors

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Melissa Karloff

Heartland Bank, Hastings

Jill Keller

Five Points Bank, Grand Island

Susan K Koranda

Security Bank, Laurel

Sherla M Post

Cornhusker Bank, Lincoln

Renee Rose

Five Points Bank, Grand Island

Margie Shaffer

ACCESSbank, Omaha

Tana Wagener

West Gate Bank, Lincoln

CyberSecurity Workshop



This workshop is designed to provide training on evolving cybersecurity threats and what your bank should do to build a strong information security Program that helps protect against these threats. The speaker will identify components of a comprehensive Information Security Program that enables successful IT Examinations and minimizes your risk against real-world threats. They will also walk you through various FFIEC, FDIC, and OCC resources, as well as other industry best practices. The speaker will also review some timely hot-stove topics, including Pandemic Preparedness, Managed Service Providers, and creating a Culture of Security at your institution.

April 12, 2022

9:00 a.m. – 4:00 p.m. (includes a one hour break for lunch)

Topics Covered

- Modern Cyber Attacks are Automated
- Current Regulatory Guidance and GLBA Overview
- Business Continuity, Incident Response, and Pandemic Preparedness
- Managing your Managed Service Provider – 12 Questions to ask your MSP
- Cybersecurity Culture and Training Programs
- Information Security Program Components, including:
 - IT Risk Assessment
 - Vendor Management
 - Business Continuity
 - Incident Response
 - Cybersecurity (Organizational) Risk Assessment

1. Take away ideas to create and maintain a culture of cybersecurity at your organization.

2. Prepare for successful IT Examinations and minimizes your risk against real-world threats

3. Identify the 10 most common CAT Baseline Controls missing in most institutions.

Who Should Attend

This program is perfect for Information Security Officers and Information Technology Staff, but will also provide great value to Compliance Officers, Auditors, Presidents, and Board of Directors.

About SBS CyberSecurity



The SBS Institute is a leading provider of cybersecurity education in the financial industry; offering webinars, onsite seminars, conference speaking, and employee or customer training to increase awareness and knowledge around cybersecurity risks.

Registration and Pricing Information

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.

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 April 5.** Notice is required for all cancellations. If the request is received by the NBA Education Center by April 5, 2022, the full fee will be refunded.

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02/09/2022



CyberSecurity Workshop VIRTUAL Offering

April 12, 2022
 9:00 a.m. – 4:00 p.m.

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)

Please register the following individual:			Email Address	Member: \$235 Non-Member: \$705
FIRST NAME	MI	LAST NAME		

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
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Payment Choice (check one):

- MasterCard VISA Discover American Exp.

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

Demystifying Cryptocurrency – Part 2 & 3



With the passage of the Nebraska Financial Innovation Act, financial institutions can operate digital asset depository businesses. What is a digital asset and what does it mean to operate a digital asset depository business? The **Nebraska Bankers Association** and **FS Vector**, a leading fintech consulting firm, continue the discussion regarding working in the digital asset industry.

Part 2 – Regulation & Risk

FEBRUARY 24: 10:00 – 11:30 a.m. (Central Time)

The current state of cryptocurrency regulation, what the future of regulation might look like, and potential risks of cryptocurrencies for community banks. The future of cryptocurrency is constantly in flux as new technologies become available, regulators adapt to keep pace with innovation in financial services, and customer payment preferences evolve.

- The current state of cryptocurrency regulation including:
 - Department of Justice’s “Cryptocurrency: An Enforcement Framework”
 - Guidance provided by the Office of the Comptroller of the Currency (OCC), the Federal Reserve, and the Financial Crimes Enforcement Network (FinCEN)
 - PWG’s “Regulatory Framework for Stablecoins” & congressional update
- An update from **Kelly Lammers**, *Nebraska Director of Banking & Finance*
- Potential risks of cryptocurrency for community banks

Part 3 – The Use Case for Cryptocurrency in Banking

APRIL 18, 2022: 10:00 – 11:30 a.m. (Central Time)

Explore the different ways your bank can dive into the world of crypto, whether that’s partnering with a cryptocurrency company or offering cryptocurrency services directly to your customers. Many banks and fintech companies, including PayPal and Square, now support bitcoin and have seen revenue surges as a result. By introducing bitcoin and other crypto services, community banks can expand their customer base, generate new income, and reduce payment costs.

- The crypto services community banks can offer
- How community banks can partner with crypto companies
- Requirements for banking a crypto company
- What the future of cryptocurrency might look like

Registration and Pricing Information

ALL ATTENDEES OF THE NOVEMBER 3, 2021 in-person event, are invited to register for both of these upcoming programs FOR NO ADDITIONAL FEE. This offer is per attendee and non-transferrable.

Member/Non-Member: \$149 (per person)*

**If received by February 17, 2022*

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

Once registered, notice is required for cancellation **by February 17**. Notice is required for all cancellations. If the request is received by the NBA Education Center by February 17, 2022, the full fee will be refunded.

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

Nebraska Bankers Association

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

1-09/15/21



Part 2: February 24, 2022
Part 3: April 18, 2022

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please register the following: NAME	Email Address	Attended In-person (check here)	Part 2 February 24 \$149	Part 3 April 18 \$149

Registrations received after February 17 will be an additional \$25 per person, per session.

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
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Event Calendar

Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature _____

TOTAL DUE \$ _____