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UPDATE

May 24, 2023



Support the Banking Industry by Contributing to NBA BankPAC

Uncertain times like these call for time-tested actions. One such effort is supporting NBA BankPAC. By doing so, we can ensure that our industry is not fundamentally changed due to poorly conceived legislation. With the support of a well-funded BankPAC, we can foster relationships with legislators that will enable us to have a say in shaping legislation that directly impacts our industry.

Fortunately, the banking industry can participate in the decision-making process. By establishing strong relationships with policymakers and regulators, we can provide valuable input into the creation of laws and regulations that govern our industry and directly affect our customers. Supporting NBA BankPAC is an effective way to engage in this process.

Consider making an **online** contribution or conducting an internal **campaign** at your bank. By working together, we can make a difference! It will take every one of us doing our part to reach the NBA BankPAC goal of \$160,000.

For more information about NBA BankPAC, contact Jennifer Heaton at the NBA at jennifer.heaton@nebankers.org or 402-474-1555.

[Learn More](#)

Be Prepared for Higher Property Insurance Costs

Many Nebraska commercial property owners, including banks, are seeing 20-30% increases in property premiums. In addition, a separate wind/hail deductible is often now required. Learn more about the factors contributing to the increases [here](#).

For a comprehensive review of your bank's insurance coverage, contact Mitch Florea at NBISCO at mitch.florea@nebankers.org or 402-904-7014.

Legislative, Policy & Regulatory Updates

Legislative Update

May 19, 2023

Stay up to date by subscribing to the **NBA Legislative Update**. Sent every Friday during the legislative session, the newsletter recaps the week in the Nebraska Unicameral and issues affecting the banking industry.

[Subscribe](#)

Lawmakers Call for Independent Investigation of Bank Failures

Sens. John Tester (D-Mont.) and Thom Tillis (R-NC) asked President Biden to appoint "non-partisan experts" to review the recent failures of Signature Bank and Silicon Valley Bank. "An outside, independent review of the supervisory and management errors that contributed to the failures would be a vital step toward restoring confidence in the banking system and preventing future failures," the Senators wrote.

[Learn More](#)

New Host State Loan-to-Deposit Ratios Released

The Federal Reserve, the Federal Deposit Insurance Corporation (FDIC) and the Office of the Comptroller of the Currency (OCC) recently released the new host state loan-to-deposit ratios, which serve as a measure for evaluating compliance with the law that restricts banks from establishing or acquiring branches outside of their home state with the primary purpose of acquiring additional deposits.

[See the Ratios](#)

FDIC to Hold Deposit Insurance Seminars

The FDIC will host a series of live seminars on deposit insurance coverage. There will be three sessions titled "Comprehensive Deposit Insurance Seminar for Bankers," which will provide a comprehensive overview of the FDIC deposit insurance rules. Additionally, there will be two sessions titled "New Rules for Revocable and Irrevocable Trust Accounts," which will focus on an in-depth discussion of the newly issued rules for trust accounts.

[Learn More](#)

Upcoming Events

- **June 8 – Annual Golf Outing**, Hastings
- **June 13-14 – Bank Robbery Safety Tips Workshop**, Virtual

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

Graduate Schools of Banking Opportunities

The Graduate School of Banking-Wisconsin's School of Business is offering an Executive Leadership program through its Center for Professional and Executive Development. Individuals who complete this course will receive a GSB diploma and a certificate of executive leadership from the Wisconsin School of Business. The deadline to apply for the July 30-Aug. 11 session is June 15 - only three weeks away!

[Learn More](#)

Enrollment for the following Graduate School of Banking-Wisconsin (GSB-Wisconsin) and the NBA's co-sponsored schools will close in August: **Financial Managers** and **Sales and Marketing**. View next year's full schedule [here](#).

Banks & Bankers

May 17 - 23

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Review & Compliance Alliance

Review Alliance

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Compliance Alliance

Q: If we obtain new information on a Regulation E dispute indicating that the transaction was authorized after the bank concluded its investigation and issued final credit, can we reopen the investigation and reverse the credit?

[Learn the Answer](#)



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