

GUIDE TO THE

NEBRASKA

BANKERS

ASSOCIATION

BANKS BACK NEBRASKA



From the Beginning

LOOKING BACK

By the 1880s, banking already had become an integral partner in the development of commerce and agriculture in the state, and banking leaders recognized their role and responsibility in keeping Nebraska moving in the right direction. Several prominent Nebraska bankers were members of a national banking organization, the American Bankers Association which had formed in 1875. In the fall of 1889, a group of Nebraska bankers traveled to Kansas City for the ABA Convention. That convention inspired the group to form a state bankers association. They took action while in Kansas City and adopted a resolution to form the Nebraska Bankers Association. The first convention of the newly formed Nebraska Bankers Association was held in January 1890 and attracted 265 bankers from across the state.

The need to work together on common areas of interest brought bankers together in 1890. Now, more than 130 years later, bankers continue to look to the association for legislative representation, education, industry promotion and public relations, as well as cost-saving products and services. The resources and services available through the NBA continue to evolve so that financial institutions may thrive in an ever-changing environment. The NBA constantly monitors the state and national banking scene, quickly responding to events that impact its members.

OUR VISION

Our vision is to be the foremost resource and advocate for Nebraska's banking industry.

OUR MISSION

Our mission is to provide extraordinary service for extraordinary members.

OUR VALUES

- To promote integrity and a sense of equality and accountability.
- To treat each other and our members with respect.
- To exude passion for our members and maintain banker involvement.
- To foster an open and mutually supportive environment.
- To inspire a culture of creative thinking.
- To motivate each other to embrace challenges and opportunities.
- To strive for personal excellence and encourage self-improvement.

GUIDE TO THE NBA

Focused on the Future

WORKING TOGETHER

One of the NBA's true strengths is the role it plays as a sounding board for thoughts, ideas and opinions from bankers across the state. Through the NBA, ideas are channeled to the membership and are heard, analyzed and acted upon. Through the association, bankers explore issues that affect the banking industry's day-to-day and long-range outlook. Membership in the NBA signifies a bank's commitment to the principles of banking and the belief that much can be accomplished by working together.

OUR GOALS

- **Government Relations**

To advocate for pro-banking and pro-business policies and a legislative and regulatory environment supportive of our member financial institutions.

- **Education**

To educate the financial services industry by offering quality, cost-effective educational programs and products through a variety of delivery formats.

- **Communications**

To enhance and showcase the importance and value of NBA membership and promote the image of the Nebraska banking industry.

- **Membership**

To maintain, serve, and support an active and involved membership to ensure continued association excellence and industry prosperity.

- **Operations**

To develop and maintain effective and efficient operations to support NBA staff for the benefit of our membership.

The NBA at a Glance

FOR THE RECORD

- Today, the NBA is a highly effective association headquartered in Lincoln, Nebraska.
- The NBA membership includes 156 of the 170 commercial banks in the state.
- The combined deposits of the NBA's member financial institutions represent over \$76.8 billion of the total commercial bank and savings institution deposits in the state.
- Approximately 175 banker-volunteers serve each year on the NBA's Board of Directors, committees and task forces and affiliated boards and committees.
- More than 4,000 registrants participate in the educational programs offered through the NBA and Kansas/Nebraska Schools of Banking each year.
- Associate membership in the NBA includes more than 100 industry-related organizations.
- The NBA Update newsletter provides nearly 4,500 bankers, bank attorneys and associate members with pertinent information about the banking industry 49 weeks of the year.
- The *Nebraska Banker* magazine provides in-depth reports and features via a full-color, glossy publication six times a year.
- The NBA has a staff of 17 employees; the Nebraska Bankers Insurance & Services Co. (NBISCO), an NBA subsidiary, has a staff of 13 employees; and the Kansas/Nebraska Schools of Banking has a staff of two employees.

ASSOCIATE MEMBERS

A special category of membership within the NBA has been established for individuals or companies that provide a service or product to our members. Associate members are admitted upon approval by the NBA Board of Directors. Upon payment of annual dues, associate members are eligible to: attend NBA events; receive the NBA newsletter and magazine; advertise in and produce articles for the *Nebraska Banker* magazine; and have the opportunity to exhibit, display and co-sponsor functions at the NBA's conferences and annual convention.

GUIDE TO THE NBA

Volunteer Bankers Serve as NBA's Driving Force

BOARD OF DIRECTORS

The official decision-making body of the NBA is the board of directors, which meets five times a year. The board approves committee appointments and the budget, sets member dues and makes other policy decisions.

Reporting to the board are four standing committees: Government Relations, Education Advisory, NBA Foundation and BankPAC. Participation on NBA committees and boards is an opportunity for bankers to develop leadership skills and to gain a broader perspective of the banking industry.

GOVERNMENT RELATIONS COMMITTEE

The Government Relations Committee is responsible for reviewing and recommending to the board of directors a formal policy on legislative and regulatory issues. It works to gain acceptance of the NBA's positions in the Nebraska Legislature and throughout the industry. The committee reviews state and federal legislation and provides the membership with information about issues affecting the banking industry.

EDUCATION ADVISORY COMMITTEE

The Education Advisory Committee's primary responsibility is to serve as an oversight group that focuses on topic development of educational programs for bankers in the areas of agriculture, credit, executive management, bank investments, marketing and retail banking, and operations and technology. The Young Bankers of Nebraska (YBON) Committee also falls under the umbrella of the Education Advisory Committee.

NBA FOUNDATION

The NBA Foundation Committee oversees the NBA's workforce and philanthropic efforts and directs the NBA Foundation and University of Nebraska Foundation scholarship allocations.

BANKPAC COMMITTEE

The BankPAC Committee is responsible for raising and distributing funds to support candidates for political office at both the state and federal levels.



Government Relations Remains Our Number One Priority

The number of legislative proposals affecting business in general and banking, in particular, requires full-time representation for Nebraska's financial institutions in the legislative arena. That's why the NBA's presence at the State Capitol and its visibility on the national level are given such high priority.

When the Nebraska Legislature is in session, the NBA maintains a full-scale lobbying effort to ensure the views of Nebraska bankers are heard on all issues of interest. The NBA's legal counsel reviews every legislative bill to determine if it has specific impact on the banking industry, testify at public hearings, keep track of amendments, and become involved with legislative action on all bills of interest.

The association has long played a major, proactive role for the banking industry in Nebraska, sponsoring legislation and defending the industry against legislation that might be detrimental from the banking industry's standpoint. The NBA involves bankers at the grassroots level who assist in communicating the NBA's positions on legislative issues to their state senators.

The NBA also continuously monitors events in Washington, D.C. and speaks on behalf of Nebraska banks with the state's congressional delegation. The NBA is proud of its alliance with the ABA and works with the ABA and other banking organizations to strengthen the industry's voice in Washington.

In addition to its intensive legislative program, the NBA works closely with state and federal bank regulatory agencies and other government agencies with operations affecting Nebraska financial institutions. The NBA maintains contact with other statewide trade associations on issues of common interest.

Legislative representation and government relations were the central reasons for the formation of the NBA more than 130 years ago. They remain the association's number one priority.

GUIDE TO THE NBA

Supporting the Political Process

FINANCING CAMPAIGNS

Through the NBA's Political Action Committee, BankPAC, Nebraska bankers have an industry-wide means of making political contributions to help finance the campaigns of candidates seeking elective office at the state and federal levels. At a time when so many competing political constituencies are vying for attention, the NBA's political action efforts represent a key element of the association's overall government relations program.

Our system of government depends on the willingness of individuals to seek elected positions without fear of personal financial sacrifice. BankPAC provides bankers with an industry-sanctioned opportunity to participate in the process.

Legal & Compliance Help for Bankers

ROUTINE Q&A

Banking today is a complex, highly regulated industry. The NBA's attorneys are available to discuss bank-related legal and compliance questions with NBA members. NBA legal counsel can answer routine questions arising from day-to-day bank operations or discuss the need for legislation to clarify confusing points of law.

The NBA also assists the banking industry through the filing of "friend of the court" briefs on court actions that could affect numerous financial institutions within the state. In addition, the NBA monitors court decisions affecting the banking industry and summarizes significant case law in the association's publications.

COMPLIANCE HANDBOOK

To assist with bank compliance programs, the association offers its Compliance Handbook online. Originally developed with an emphasis on Nebraska laws and regulations, the handbook has expanded to cover common federal compliance issues.

BANKERS ALLIANCE

To address the challenges of a rapidly changing regulatory environment, the NBA is an investor and active co-owner of Bankers Alliance (B/A), the only national compliance company created for bankers, by bankers. Services offered by B/A include Compliance Alliance (C/A), Review Alliance (R/A) and the Virtual Compliance Officer (VCO) program.



A Holding Company for
Review Alliance and Compliance Alliance

C/A provides a subscription-based, comprehensive compliance service. Subscribers have access to compliance officers via phone, email or chat. Compliance calendars, unlimited document reviews, bank training programs, forms, flowcharts, checklists, compliance tools and more are also part of the bank subscription license.

R/A was founded in 2020 to offer competitively priced compliance audit services to banks. Audits are conducted by highly trained and certified staff and offer a risk-based approach to compliance testing.

The VCO program was designed as an alternative for banks who struggle to find and retain competent and committed compliance staff. In its simplest format, a highly trained compliance specialist serves as the VCO for several financial institutions across the country.

Visit compliancealliance.com and reviewalliance.com and see how your bank can benefit from these solutions.

REGULATORY FEEDBACK INITIATIVE

In 2011, the NBA began participating in a national initiative to help improve fairness and predictability during the bank examination process. The Regulatory Feedback Initiative consists of a confidential electronic survey where financial institutions can anonymously provide details about their most recent bank examination or visitation. The information is aggregated and analyzed on a statewide and national level to identify discrepancies in how bank regulations are being enforced.

Upon request by any participating bank, the NBA compiles the results and provides a summary report to that institution. More information about the Regulatory Feedback Initiative is available at www.allbankers.org.



Extraordinary Service for Extraordinary Members

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Educating the Nebraska Banking Industry

YOUR PROFESSIONAL DEVELOPMENT PARTNER

The NBA provides bankers at all levels of their careers with professional continuing education programs, educating more than 4,000 bankers each year. These programs are recommended for their timeliness, affordability, convenience and quality. They are planned by bankers, for bankers, to keep the entire bank staff abreast of new developments and technologies affecting the financial industry. Programs are directed toward all areas of the banking industry and are designed to provide sound, practical instruction.

Nebraska bankers serving on the Education Advisory Committee work closely with NBA staff in developing topics for NBA conferences, workshops and seminars. Each year, approximately 75 banker volunteers are selected to serve on the Education Advisory Committee. The committee also includes a group of trainers and human resources professionals from each of the top 10 users of NBA education.

TARGETED PROGRAMMING

The NBA Education Advisory Committee plans the following annual conferences:

- **Bank Operations Conference**
- **Bank Executive Conference**
- **Tri-State Leadership & Human Resources Conference**
- **Spring Agri-business Conference**
- **Fall Agri-business Conference**
- **Women in Banking Conference**
- **Bank Investment, Funding & Economic Outlook Conference**
- **Young Bankers of Nebraska Conference**

The NBA also offers the following training opportunities:

- **IRA & HSA Workshops**
- **Ag & Beyond Workshop**
- **Supervisor Boot Camp**



Sharing Ideas

In addition to conferences and educational programs, the NBA holds regular meetings and activities that give bankers the opportunity to discuss common interests, share information and provide feedback to the NBA on a more informal basis.

NBA ANNUAL CONVENTION

The NBA's Annual Convention culminates the year's schedule of programs and meetings. Held each spring, it marks the changing of the guard for the NBA's officers and features nationally known speakers and entertainment.

WASHINGTON LEGISLATIVE VISIT

Each year, the NBA sponsors the Washington Legislative Visit, designed to bring bankers up-to-date on current issues at the federal level. This trip to D.C. is planned in conjunction with the ABA's Government Relations Summit and includes nationally known speakers, a bank regulatory panel, and meetings with Nebraska's congressional delegation.

SUMMIT ON REGULATORY ISSUES

The NBA's Summit on Regulatory Issues is held each fall. This event lets bankers dialogue with banking industry regulators from the Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation, Federal Reserve, Office of the Comptroller of the Currency, and the Nebraska Department of Banking and Finance.

STATE GOVERNMENT RELATIONS FORUM

The NBA sponsors an annual Government Relations Forum during the legislative session to bring bankers together with their state representatives.

MEMBER OUTREACH WEEK

During the NBA Member Outreach Week, NBA staff visit member banks. The visits are an opportunity for staff to learn about the issues facing member banks and provide NBA and industry updates.

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OTHER NBA EDUCATION RESOURCES

- **Webinars** – Multiple webinar offerings on a variety of topics.
- **ABA Online Training** – Instructor-led and self-paced online bank training.
- **Online Seminars** – Provided through the Graduate School of Banking in Wisconsin.

INTENSIVE LEARNING OPPORTUNITIES

The Schools of Banking, sponsored by the Kansas and Nebraska Bankers Associations, has been in existence for 55 years and is a 100 percent self-supporting entity. It has

provided over half a million dollars in educational sponsorships to the NBA and KBA since 1999. The organization currently enjoys partnership agreements or endorsement relationships with 10 other state bankers associations. The Schools of Banking offers the following high-quality, cost-effective schools for financial services professionals:



Three-Day School

- Operations School
- Relationship & Business Development School

Graduate Programs

- Compliance Update School
- Advanced Agricultural Lending School
- Advanced Trust School for Operations & Administrative Personnel
- Commercial Lending School – 3-Day or 4-Day Option

Week-Long Schools

- Bank Compliance School
- School of Banking Fundamentals
- School of Lending Principles
- School of Trust & Financial Services
- Agricultural Lending School
- Advanced School of Banking
- Principles of Commercial Lending School
- Commercial Lending School

Each school features a faculty of active bankers, consultants and other professionals respected for their knowledge and instructional talents. The schools are reviewed and updated on an ongoing basis to ensure that content is one step ahead of changes within the industry. Because it is banker-driven, the Schools of Banking is organized to receive industry input from bankers through school advisory committees.

YOUNG BANKERS OF NEBRASKA

In 2006, the NBA formed the Young Bankers of Nebraska (YBON) program to provide a network for younger bankers to communicate and exchange ideas. YBON participants are individuals who are 21 to 39 years of age and are employed by an NBA member or associate member. The annual YBON Conference targets topics of interest to young bankers and provides a forum for sharing common goals and interests.

GRADUATE STUDIES IN BANKING

Regional and national banking schools for experienced bank officers provide management-level bankers with an opportunity for advanced study and research in bank management, economics and monetary issues. Bankers can choose to study advanced general banking concepts or specialize within certain areas of banking.

The NBA joins with other state bankers associations in the region in co-sponsoring the Graduate School of Banking in Wisconsin and the Graduate School of Banking at Colorado. In addition, Nebraska bankers may attend the ABA's Stonier Graduate School of Banking and other regional schools.

NBA Leadership Program

A NETWORK OF LEADERS

The NBA Leadership Program is a two-year program designed to actively enhance the leadership, organizational and performance skills of highly motivated mid- to upper-level bankers. Developed in 1996, the program establishes a network of future industry leaders who understand and can respond to local, state and national issues impacting the financial industry and their communities. It focuses on the development of a solid understanding of the industry and leadership skills that participants can put into practice immediately.



MISSION STATEMENT

To prepare, motivate and involve individuals to be leaders in the financial services industry.

GUIDE TO THE NBA

REGISTRATION & SELECTION

A new class of bankers is selected to participate every two years. Participants must: submit a completed application and a letter of recommendation from a member of their bank's senior management team or board of directors; have a minimum of five years of banking experience or equivalent financial industry experience; and maintain current financial institution membership in the NBA. Following an interview, participants are selected by the NBA Leadership Selection Committee.

REQUIRED PROGRAM SESSIONS

- **Session One:** Orientation/Leadership Styles, Skills & Personal Development
- **Session Two:** NBA Awareness & Involvement/Leadership Communication
- **Session Three:** Government Relations & Advocacy
- **NBA Washington Legislative Visit/ABA GR Summit**
- **Session Four:** Emerging Bank Issues, Trends & Technology
- **Session Five:** Relationship Building & Business Ethics
- **Session Six:** Community & Economic Development
- **NBA Annual Convention**

To date, more than 175 bankers from diverse financial institutions across Nebraska have participated in the NBA Leadership Program.

Workforce Programs

SCHOLARSHIPS

Scholarships are awarded to college students with an interest in banking. During the late 1970s, Nebraska bankers raised nearly \$1 million to establish a fund at the University of Nebraska Foundation. From the original endowment, the NBA has awarded more than \$5 million to the University of Nebraska system since 1981 in the form of scholarships, grants to assist with research projects and equipment purchases, and endowed professorships. Since 2002, scholarships have also been awarded to Nebraska students enrolled at a state or privately funded Nebraska college or university. Many of the scholarships were funded in memory of longtime NBA General Counsel Bill Brandt. In 2021, both scholarship programs were moved under the authority of the newly created NBA Foundation.

UNIVERSITY OF NEBRASKA AG BANKING INTERNSHIP PROGRAM

With increasing requests from banks for students with interests in agricultural finance and banking, the University of Nebraska-Lincoln's Department of Agricultural Economics worked with the NBA to develop a new major, complete with scholarships and internships, to identify students with an interest in ag finance and to prepare them for a career in agricultural banking upon graduation. The program provides the student intern with a wide range of learning opportunities and work-related banking experiences during their summer employment with a Nebraska financial institution.



GRADUATE BANKING SCHOOLS' SCHOLARSHIPS

Scholarships are available for new students to the Graduate School of Banking at the University of Wisconsin-Madison, the Graduate School of Banking at Colorado in Boulder, and the ABA Stonier Graduate School of Banking at the University of Pennsylvania in Philadelphia.

CAREER FAIRS

The NBA addresses long-term workforce needs by promoting bank participation in career fairs at the University of Nebraska as well as state and private colleges throughout Nebraska. These events help match banks with potential employees and interns.

NBA JOB BOARD

The NBA hosts a job board on its website. NBA members are invited to post their job openings free of charge.

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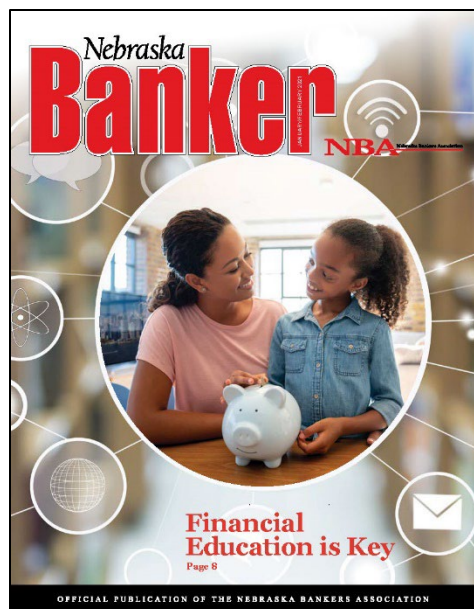
Communication for Today's Banker

INFORMATIVE PUBLICATIONS

The NBA is constantly on the watch for news and information of special interest to Nebraska bankers. The association publishes a weekly newsletter, *Update*, which is emailed to nearly 4,500 bankers, bank attorneys and associate members each week, 49 times a year. A bi-monthly magazine, *Nebraska Banker*, provides in-depth reports and features via a full-color, glossy publication. The Banks & Bankers publication highlights personnel and industry news from banks across the state and is included with *Update* each week.

When the Nebraska Legislature is in session, the NBA publishes a weekly Legislative Update, along with an online bill summary and commentary to keep Nebraska bankers up to date on legislation of interest to the banking industry. At the conclusion of the session, the NBA produces a complete summary of banking legislation acted upon during the session. The NBA also publishes timely Compliance Updates and legal bulletins.

An online NBA directory lists the names and contact information for bankers serving on NBA boards and committees, as well as all associate members and preferred vendors.






UPDATE
May 4, 2022

NBA
Nebraska Bankers Association

NBA BankPAC Online Auction Bidding is Open

This is your opportunity to support NBA BankPAC and score some great items, including College World Series tickets, Husker volleyball tickets, Apple AirPods and more. Funds raised through the auction will help elect pro-banking and pro-business candidates.

Register to bid [here](#). Bidding ends May 5 at 6:00 p.m. CST.



NBA Annual Convention Begins Today

Follow the NBA on social media and #NBACorr for updates from the Annual Convention.
[Facebook](#) | [Instagram](#) | [LinkedIn](#) | [Twitter](#)

Legislative, Policy & Regulatory Updates

NBA Compliance Updates - April 29, 2022

- Mandated Vaccine Exemptions
- CFPB-Consumer Reviews-Unfair and Deceptive Acts
- DOJ Website Accessibility Guidance

Nebraska Financial Innovation Act Update

Governor Ricketts signed the Nebraska Financial Innovation Act into law on May 26, 2021, with the law going into effect on October 1, 2021. The Act authorizes a new charter for digital asset depositories, allowing banks and savings and loans to operate a digital asset depository department within their institutions.

The Nebraska Department of Banking and Finance (Department) has made a **Draft Digital Asset Department Business Plan Requirements** form available on the Department's [website](#). Other draft application materials will also be available in the near future on the Department website.

Consumer Education

HELPING NEBRASKANS GAIN FINANCIAL FREEDOM THROUGH EDUCATION

Bankers are frequently called upon to make presentations in their communities on personal finance, money management, banking services and careers in banking. The NBA provides resources for bank community outreach.

Outstanding bank participation in financial literacy outreach is recognized through the Leaders in Financial Education or LiFE Awards at the NBA's Annual Convention.

PROMOTIONS & PARTNERSHIPS

The NBA encourages banker participation in National Teach Children to Save Day in April, Get Smart About Credit Day in October and other key financial literacy events.



GUIDE TO THE NBA

Promoting the Industry's Strengths

RESPONDING TO THE MEDIA

The NBA is often called upon by the media to respond to banking, business and agricultural issues. Interviews by NBA officers help ensure industry representation and contribute to a better understanding of the banking industry. These interviews give the NBA an opportunity to enhance the image of banking by stressing the role of banks in community and economic development.

PUBLIC RELATIONS ASSISTANCE FOR BANKS

The NBA provides a variety of resources to help banks with marketing and public relations. Some of the NBA's resources and activities include:

- **Husker Harvest Days exhibit**
- **National Ag Week materials**
- **Husker sports schedules**
- **Scenes of Nebraska calendars**

SOCIAL NETWORKING

The NBA is on social media to build connections with our members and the general public. Social media allows the NBA to reach people who wouldn't otherwise be reached, to promote the NBA and the positive role that Nebraska banks play in our state and communities and to magnify the voice of the banking industry in our state.

View our social media pages:

Facebook: facebook.com/NebraskaBankersAssociation

Twitter: twitter.com/nebankers

LinkedIn: linkedin.com/company/nebraskabankersassociation

YouTube: youtube.com/@nebankers

Instagram: instagram.com/nebraska.bankers

Helping Bankers Fight Crime

SBS INSTITUTE OFFERS CYBERSECURITY CERTIFICATIONS

The SBS Institute is uniquely designed to serve the banking industry by providing industry-specific cyber education. The certifications prepare students and their financial institution for cybersecurity threats and regulations as well as create confidence with examiners and auditors.

Each course is available online and is tailored to specific roles within an institution, creating a flexible and targeted learning experience. Join the growing community of financial service professionals showing their commitment to strong cybersecurity with a cyber-specific certification through the SBS Institute.

THUMBPRINT SIGNATURE PROGRAM

Officially introduced in Nebraska in 1997, the Thumbprint Signature Program is part of a nationwide effort to reduce check fraud and to protect the interests of Nebraska businesses and consumers. Participating organizations include several Nebraska financial institutions and businesses.

ROBBERY REWARD PROGRAMS

The NBA maintains a standing reward of up to \$20,000 for information that leads to the apprehension of any person believed to be responsible for the robbery of an FDIC-insured commercial bank or savings institution located in Nebraska.

The Nebraska, Lincoln and Omaha Crime Stoppers organizations and the Federal Bureau of Investigation take informant tips and act as the NBA's agent for purposes of delivering rewards under this program. Crime Stoppers ensures that informants remain confidential.

The NBA Robbery Reward Program assists financial institutions in deterring crime while maintaining a positive public image.



GUIDE TO THE NBA

For-Profit Subsidiary: Nebraska Bankers Insurance & Services Co.

The Nebraska Bankers Insurance & Services Co. (NBISCO) is a wholly owned NBA subsidiary formed in 1981 to provide insurance products and services to member financial institutions. It is directed by a board of 10 members. NBISCO serves as the administrator of the NBA group health insurance program and handles enrollment, billing and marketing activities. NBISCO also serves as the administrator for the Nebraska Single Bank Pooled Collateral Program. Through NBISCO, NBA member bank have access to a variety of competitively priced products and services.

BANK INSURANCE PRODUCTS

NBISCO specializes in helping banks manage their unique risks and, where appropriate, provides insurance products. NBISCO's strong relationships with bank insurers help ensure top-quality service, comprehensive coverage, competitive pricing and advocacy on behalf of our members. Some commission sharing is available to bank-affiliated insurance agencies.

- Financial institution crime bond
- Management & professional liability, including:
 - Directors & officers
 - Lender
 - Employment practices
 - Professional
 - Trust
 - Bank insurance agents
- Cyber insurance
- Property & liability, including collateral protection insurance

NBISCO AGENCY SERVICES

Agency Services assists bank insurance agencies in providing property and liability insurance for bank customers through the bank's insurance agency.

TITLE INSURANCE

NBISCO has helped institutions form a multi-bank-owned title agency with 19 participating banks. The banks share the net income from agency operations.

INVESTMENT PROGRAM

This income-producing program is designed to assist member banks in setting up retail brokerage services at their own financial institutions.

GROUP INSURANCE PRODUCTS

- Health plans
- Dental plans
- Vision plans
- Group life
- Short- and long-term disability
- Extra Group Life/Dependent Life
- Accidental Death & Dismemberment
- Accident & Cancer Insurance by Aflac
- Employee Whole Life Insurance by New York Life
- Felonious Assault Policy

The health plan is self-insured through Blue Cross Blue Shield of Nebraska. Dental, vision, life, and disability plans are fully insured by Ameritas.

SINGLE BANK POOLED COLLATERAL PROGRAM

This program allows participating banks to aggregate their total public deposits and to pledge collateral against its entire portfolio of public deposits rather than pledging per entity. As the program administrator, NBISCO collects, confirms and reports bank compliance.

NBA/NBISCO PREFERRED VENDORS

- Aflac (accident and cancer insurance)
- All American Associates (supplemental insurance)
- Ascensus (fully administered IRA direct program)
- Bank Marketing Center (web-based marketing platform)
- Credit Information Systems (credit reporting, tax and ID verification, lending risk mitigation)
- CyberScout (identity theft resolution)
- Five Nines (managed IT services)
- KeyState Captive Management (captive insurance)
- JFC Advisor Network, Inc.
- LERETA LLC (flood and tax services)
- NFP Executive Benefits (BOLI services)
- Office Depot (office supplies and printing)
- SBS CyberSecurity (bank security consulting and auditing)
- Securities America (investment services)
- Senior Housing Crime Prevention Foundation (fraud protection for senior citizens and veterans)
- Strunk LLC (risk mitigation)
- ZelleHR Solutions (HR consulting)

GUIDE TO THE NBA

Nebraska Bankers Association Directory

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BANKS BACK NEBRASKA

Nebraska Bankers Insurance & Services Co. Directory

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SINGLE BANK POOLED COLLATERAL PROGRAM

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Kansas/Nebraska Schools of Banking Directory

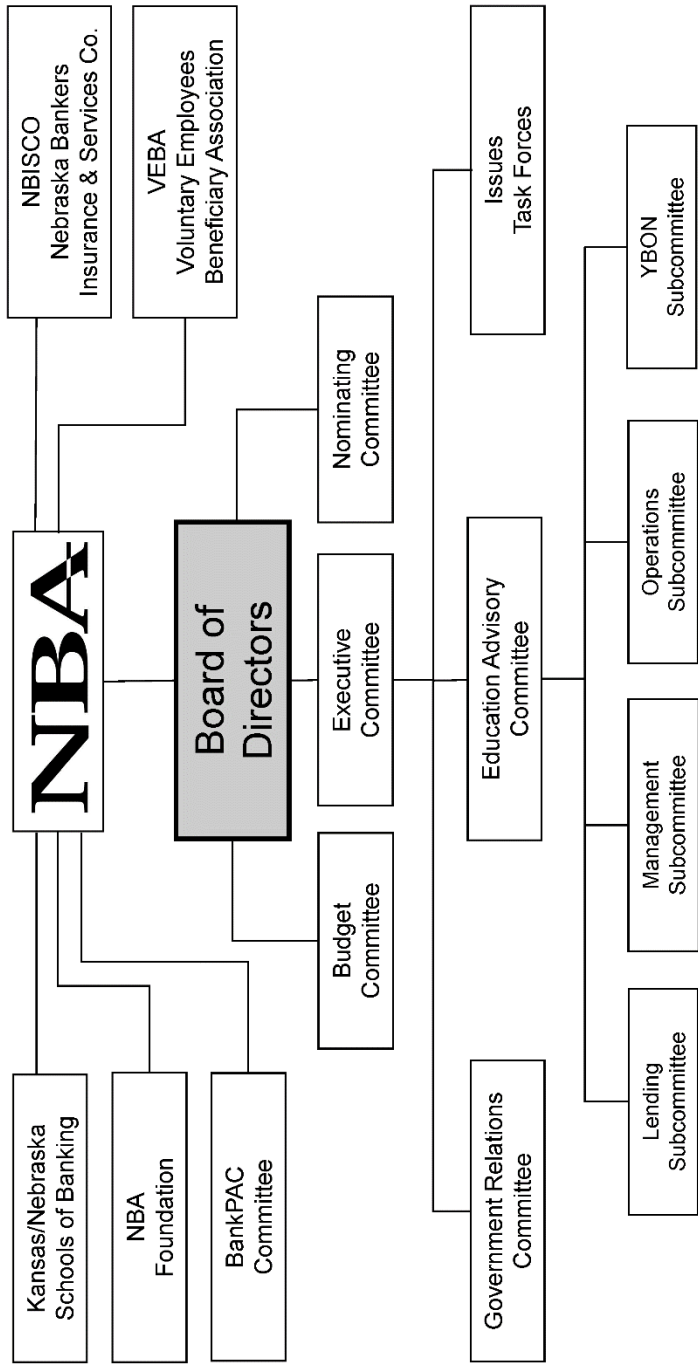
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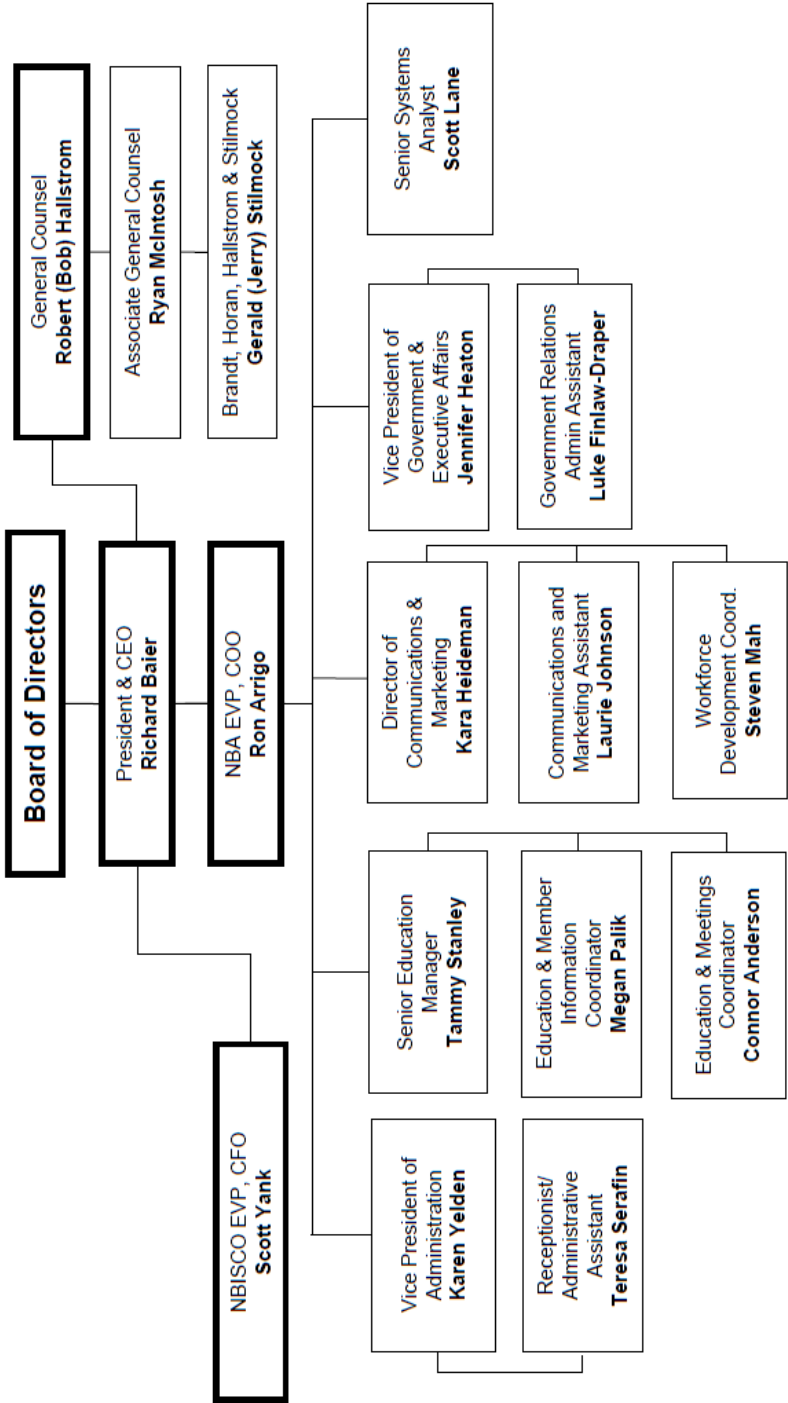


NBA Committees & Affiliates

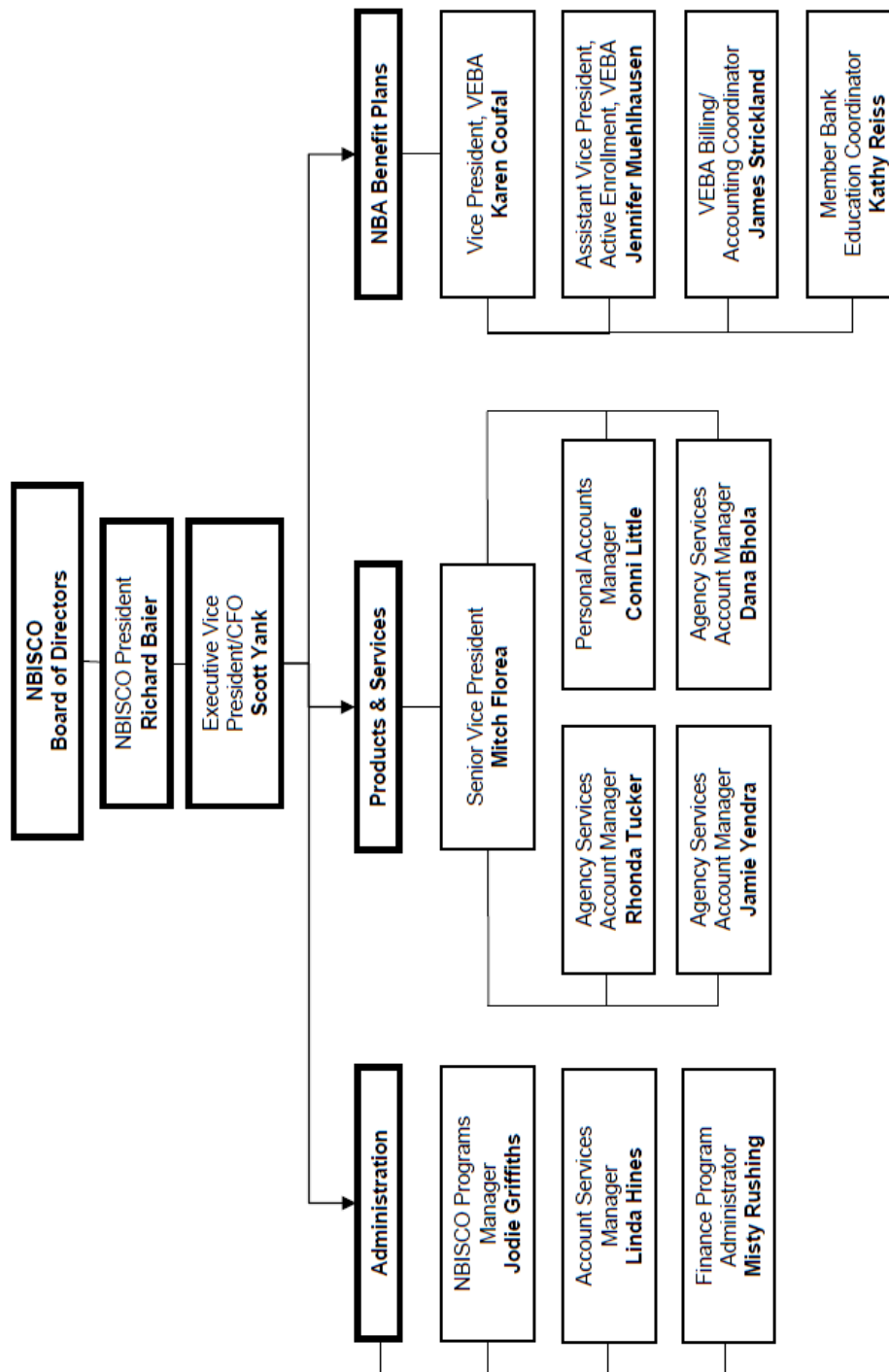




NBA Organizational Chart



NBISCO Organizational Chart



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Updated March 7, 2023

NBA Nebraska Bankers Association

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