

Update

INSIDE THIS ISSUE

I N S E R T S

- ▶ *Education Calendar*
- ▶ *Real Estate Lending Compliance Conference*
July 26-27, Lincoln
- ▶ *YBON Conference*
Brochure & Registration
August 2-3, Lincoln
- ▶ *Marijuana Banking National Conference Brochure*
August 9-10, Denver
- ▶ *2019 NBA Scenes of Nebraska Calendar Order Form*
- ▶ *2018 Husker Football Schedule Order Form*

**Order Your 2018
Husker Football
Schedules Today!**
[2018 Order Form](#)

NBA Focused on Continued Evolution

It is understood that the NBA as it sits now is vastly different than the established association in 1890. Sustainability over last 128 years has required an ongoing commitment to regularly review operations and most importantly, the value provided to you the membership.

In recent months, there have been numerous changes. The NBA office has experienced staff transition and a new website was implemented. The NBA team has also established new [preferred vendor](#) relationships with area businesses: Five Nines Technology, Zelle Human Resource Solutions and Ascensus.

Future priorities include: analysis of the affordable member insurance benefit plans; community and youth engagement campaigns; internal operating and technology efficiency; education engagement and offerings; and strategic planning for banking industry promotion. On a more immediate note, our weekly communications process and platform is under review and will have revisions in coming weeks.

During the recent technology and staff transitions, members may have noticed the *Banks & Bankers* segment was absent from regular weekly Updates. The *Banks & Bankers* section will be restored on a weekly basis. The staff has worked diligently to create the segment attempting to include news from May 1 through July 10. If there is news that has been missed, please send to news@bankers.org for next week's inclusion and, as always, please continue to submit future news.

Banks & Bankers

(May 1 - July 10)

Moving forward, the NBA team will communicate changes and improvements as they develop with the ultimate goal of providing value and further resources to each NBA member.

2019 NBA Calendar Orders
FINAL Deadline: August 1
[Order Form](#)

News Briefs From Washington

Fed Proposes Adopting New Messaging Standard for Fedwire Funds Service

The Federal Reserve is seeking public feedback on a proposal to adopt the International Organization for Standardization's 20022 message format for its Fedwire Funds Service, replacing its current proprietary format. ISO 20022 is a widely used standard that has already been adopted by several foreign wire transfer systems.

Transitioning to the new format would help to improve the efficiency of domestic and cross-border payments between the Fedwire Funds Service and other messaging systems and could help enhance current anti-money laundering efforts. In 2015, the Federal Reserve recommended transitioning to ISO 20022 as part of a broader strategy for improving the payments system. As proposed, the migration would take place in three phases between 2020 and 2023. The Fed will accept comments on the proposal for 60 days after publication in the Federal Register. [Read the proposal](#). For more information, contact ABA's [Steve Kenneally](#).

Trade Associations Urge Congress to Take Action on Flood Reauthorization

On July 10, a group of 22 trade associations wrote to congressional leaders urging them to take swift action to extend the National Flood Insurance Program to avoid a lapse in the program, which is set to expire on July 31. Congress has previously approved short-term stop-gap extensions for the program as the debate continues over its reform, and the NFIP lapsed briefly in 2017 and 2018.

The groups raised concerns that the program's lapse during the height of hurricane season could leave millions of Americans at risk and could slow the ongoing recovery in areas stricken by hurricanes in 2017. "Flooding is the most common and costly natural disaster in the United States," the groups wrote. "Americans deserve certainty and stability in the flood insurance marketplace to be able to protect their homes and loved ones." [Read the letter](#).

CFPB Names New Acting Deputy Director

The Consumer Financial Protection Bureau on Monday named Brian Johnson as acting deputy director, shortly after Leandra English announced her departure. Johnson is currently principal policy director at the bureau and as such is Acting Director Mick Mulvaney's top aide. Before joining the bureau, Johnson was senior counsel to the House Financial Services Committee. [Read more](#).

ABA Requesting Banker Assistance with CRA Data

The American Bankers Association (ABA) is asking bankers to help make the case for Community Reinvestment Act (CRA) reform by identifying real-world, actual problems with how the Act is administered. Please take a moment to fill out [this survey](#) about your experiences. The ABA is collecting these stories to help illustrate to regulators and legislators the need for CRA modernization. Thank you for your help!

News Source: American Bankers Association

Bankers Encouraged to “Take Lawmakers to Work” This Summer



Invite elected officials from your congressional district to get to know your bank as part of ABA’s “Take Your Lawmaker to Work” program this August. Once registered, the ABA will provide materials to plan a visit, including invitation templates, resources to prep bank staff, and tips for following up after a visit. [Register Today!](#)

Information on the NBA’s BankPAC was included in the [June 27 NBA Update](#) titled “Three Steps to Support NBA BankPAC.” NBA BankPAC assists in protecting the banking industry and enhancing the industry’s political efficacy through the election of pro-banking, pro-business candidates to political office.

Whether it is through financial support of NBA BankPAC, Taking Your Lawmaker to Work, or making the effort to reach out to your area legislator, your participation in advocacy helps the banking industry achieve greater strength in numbers. No matter what you choose, choose to participate!

Please contact Jennifer Heaton at 402-474-1555 or jennifer.heaton@nebankers.org to receive NBA BankPAC resource materials or with questions on how to become more involved.



Compliance Alliance Q&A

Q: If we are not a HMDA bank, do we still need to collect Government Monitoring Information on mortgage loans?

A: Yes, but only for a home purchase or refinance of a home purchase loan secured by a dwelling that is or will be used by the borrower as a principal dwelling.

Regulation B provides the following:

(a) Information to be requested. (1) A creditor that receives an application for credit primarily for the purchase or refinancing of a dwelling occupied or to be occupied by the applicant as a principal residence, where the extension of credit will be secured by the dwelling, shall request as part of the application the following information regarding the applicant(s):

12 CFR 1002.13(a): <https://bit.ly/2maHCGf>

Not a Compliance Alliance Member?

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.

NBA Website Tip of the Week

Post a Job

Find your next great employee! Simply fill in the form below and submit, and then take a look at [JOB SEEKERS](#) in the area.

Institution Name *

Phone *

Email *

Address 1 *

Address 2

City *

State *

Zip *

Position Title *

Start Date *

Job Description

Job Location

While the NBA has historically offered our membership the opportunity to post job openings on the website, the new platform features these posts on the homepage providing improved visibility to online visitors. Please take the time to add your staff vacancies to the NBA website.

If you have any questions or concerns about the new database and website, contact Megan Palik at 402-474-1555 or megan.palik@nebankers.org.

For assistance in posting job openings, contact Blair Suddarth at blair.suddarth@nebankers.org

Get to Know Your NBA Team!

Sarah Sasse-Kildow: Director of Communications & Marketing

To continue building great relationships with the NBA membership, the weekly NBA Update will include an employee spotlight featuring a member of the NBA staff. To kick off this segment, we will begin with our newest team member, Sarah Sasse-Kildow. Ms. Sasse-Kildow joined the NBA team in June as the director of communications and marketing.

Hometown: Lincoln, Nebraska

Alma Mater(s): Lincoln High School, University of Nebraska-Lincoln

Favorite Part of My Job: After only four weeks, I have truly enjoyed getting to know the NBA staff and the few banking members I've had the pleasure of meeting. I'm looking forward to learning, finding my stride and bringing new ideas to serve Nebraska bankers!

Favorite Thing About Nebraska: The people. After traveling the country and living in Las Vegas for two years, I have come to fully appreciate the culture, the values and the people in Nebraska.

Hobbies: I've recently embraced gardening and am happy to report that 'most' of my vegetables are still alive! I've also had a love for golf my entire life. This year, I've been able to play a bit more as my husband (Kris), son (Carson), daughter (Lila) and I have been able to play as a family. I also love to run, watch Pittsburgh Steelers football and really do anything active and outdoors!





For more information on the following training tools, please contact the NBA Education Center at (402) 474-1555 or visit our Web site at <http://www.nebankers.org>.

2018

Real Estate Lending Compliance Conference

7/26-27/2018 Lincoln – Cornhusker Marriott Hotel

YBON Annual Conference

8/2-3/2018 Lincoln – Cornhusker Marriott Hotel

Fall Agri-business Conference

9/6-7/2018 Lincoln – Cornhusker Marriott Hotel

Essential Teller Issues Seminars

9/10/2018 Ogallala – Quality Inn

9/11/2018 Kearney – Holiday Inn

9/12/2018 Columbus – Ramada Hotel

9/13/2018 Lincoln – Cornhusker Marriott Hotel

Fall IRA Workshops

9/17-18/2018 Lincoln – Embassy Suites Hotel

9/19-20/2018 North Platte – Holiday Inn Express

YBON Networking Lunch & Learn

9/19/2018 North Platte – TBD

Fall Group Meetings

9/25/2018 Scottsbluff – Scottsbluff Country Club

9/26/2018 North Platte – Holiday Inn Express

9/27/2018 Kearney – Holiday Inn

10/2/2018 Lincoln – Embassy Suites

10/3/2018 Omaha – Hilton Omaha

10/4/2018 Norfolk – Norfolk Country Club

Women in Banking Conference

10/10-11/2018 Omaha – Embassy Suites Downtown

Banking Cybersecurity Manager Certification

10/15-16/2018 Lincoln – NBA Office

Summit on Regulatory Issues

10/26/2018 Lincoln – Cornhusker Marriott Hotel

Bank Investment, Funding & Economic Outlook Conference

11/1-2/2018 Lincoln – Cornhusker Marriott Hotel

Loan Documentation Workshops

11/13-15/2018 Kearney – Holiday Inn

Agriculture & Beyond Workshops

12/4/2018 Norfolk – Northeast Community College

12/5/2018 North Platte – Quality Inn & Suites

2019

State Government Relations Forum

1/31/2019 Lincoln – Cornhusker Marriott Hotel

Operations Conference

2/5-6/2019 Lincoln – Cornhusker Marriott Hotel

Mid-Winter IRA Workshops

2/11-12/2019 Lincoln – Cornhusker Marriott Hotel

2/13-14/2019 North Platte – Holiday Inn Express

Supervisor Boot Camp

3/6-7/2019 Lincoln – Cornhusker Marriott Hotel

Spring Agri-business Conference

4/4-5/2019 Kearney – Holiday Inn

NBA Annual Convention

5/1-2/2019 Omaha – Embassy Suites Omaha - La Vista

Upcoming Webinars

For a complete schedule of NBA Webinar offerings, visit [Education](#).

All webinars are scheduled from 1:30 – 3:30 p.m. (central time) unless otherwise noted.

2018

Real Estate Lending Compliance Conference

July 26 – 27, 2018
Lincoln, Cornhusker Marriott Hotel



WHAT?

Congress has consistently provided special protection to consumer loan borrowers, especially those who secure loans with their home. There has been an explosion of new lending requirements over the past few years.

The program provides an overview of the real estate lending requirements from ten regulations, along with comprehensive coverage of selected topics, policy suggestions, employee training tips, audit techniques and steps to eliminate past problems. Emphasis is placed on coverage and exemption rules, determining which disclosures are required, the content of the required disclosures and prohibited acts or practices.

Every year major changes appear, and this year is no exception. The continued expansion of the integrated disclosure rules (TRID) continues with massive changes published in July 2017, with mandatory compliance on October 1, 2018. **The new Economic Growth, Regulatory Relief and Consumer Protection Act (EGRRCPA) was signed into law on May 24, 2018.** It will impact several sections of Regulation Z. Some of the revised provisions were effective upon enactment, other sections are delayed. Clarification to Regulation B government monitoring information requirements has been published. Massive revisions to HMDA/Regulation C were effective January 1, 2018 and are impacted by EGRRCPA. The program and the manual have been completely updated for these rules.

WHY?

Where else can you find:

- Comprehensive coverage of 10 major federal real estate lending compliance topics in two information packed days; and
- A 300-page manual that serves as a handbook long after the program has ended.

PROGRAM AGENDA

Day One:

Registration/	
Continental Breakfast	8:00 a.m.
Program	8:30 a.m.
Lunch	12:00 - 1:00 p.m.
Adjourn	3:30 p.m.

PRESENTER

Jack Holzkecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 42 years.

TOPICS

The following laws and regulations are covered:

- Truth in Lending Act (Regulation Z) – includes final TRID rules effective October 1, 2018, a recent final rule dealing with the “black hole” that is effective on June 1, 2018, and a review of EGRRCPA revisions;
- Real Estate Settlement Procedures Act (Regulation X) – includes a review of final servicing rules that were effective April 19, 2018;
- Equal Credit Opportunity Act (Regulation B) - includes clarification on the revised rules for collection of government monitoring information and the new residential mortgage loan application;
- Fair Housing Act - includes a review of recent enforcement actions and an explanation of the reasonably expected marketing area (REMA) concept;
- Home Mortgage Disclosure Act (Regulation C) – includes the major new Regulation C rules that are effective for the most part on January 1, 2018 and a review of EGRRCPA revisions;
- Flood Insurance Rules – includes the Private Flood Insurance rules for which final rules are pending;
- Homeowners Protection Act;
- Fair Credit Reporting Act;
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act); and
- Unfair, Deceptive or Abusive Acts or Practices.

WHO?

The program is designed for compliance officers, loan officers, loan processors, auditors, and others with responsibilities related to the origination and service of mortgage loans.

Day Two:

Continental	
Breakfast	8:00 a.m.
Program.....	8:30 a.m.
Lunch.....	12:00 - 1:00 p.m.
Adjourn	3:30 p.m.

REGISTRATION INFORMATION

Advance registration fee for this two-day program is **\$395 for NBA member institution registrants**. The fee for non-members is \$1,185. This fee includes the comprehensive manual, two continental breakfasts, two luncheons, and break service. **Space is limited** due to the detailed nature of instruction. Registrations will be accepted on a first-come, first-served basis.

The deadline for registrations and refunds for cancelled registrations is **July 19, 2018**. Any registrations after that date will be an additional \$40 and subject to space availability.

*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.

2-07/09/18



**2018
Real Estate Lending
Compliance Conference
July 26 - 27: Lincoln**

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

<i>Please register the following individual(s):</i>			E-mail Address	Last 4 Digits of Social Security #	Lincoln Cornhusker Marriott Hotel July 26-27, 2018
FIRST NAME	MI	LAST NAME			

Registration NBA Members: \$395 (per person) **Registration Non-NBA Members: (\$1,185 per person)** **Registration after 07/19/2018 will have a \$40 late fee charge in addition to the registration fee.**

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

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

TOTAL DUE \$ _____

EVENT LOCATION

This program will be held at the:

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

Reservations can be made by calling the hotel directly. The NBA negotiated rate is \$115 per night plus taxes.

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

Notice: If you have a disability that may affect your participation in this event, please forward a statement regarding any special needs to the Nebraska Bankers Association. 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

2018 YBON

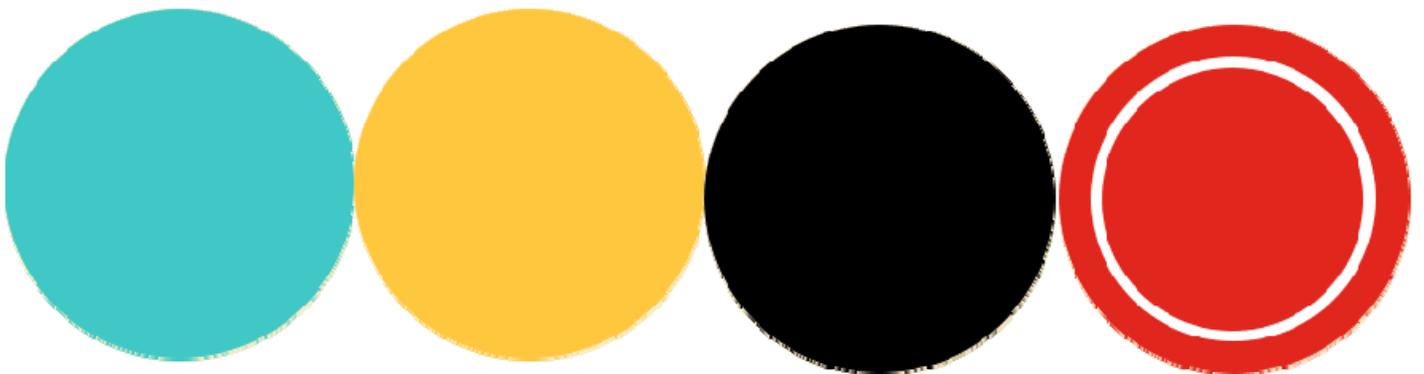
YOUNG BANKERS OF NEBRASKA



**ANNUAL
CONFERENCE
LINCOLN**

**AUG
2 - 3**

**SPEAKERS
NETWORKING
LEADERSHIP
DEVELOPMENT**



We'd like to thank our brochure sponsor,



Graduate School of Banking
at the University of Wisconsin - Madison

8:30 a.m. **Registration / Continental Breakfast**

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

9:15 a.m. **"Chase Your Dreams"**

Matt Booth, *Internationally Known Attitude Expert*

How many goal seminars, books, webinars, and other crap have you sat through, read through, stared at, and listened to only to find that you can't sustain any of it? Ask anyone today where they're going and how they plan to get there, and chances are they don't know. Today, we live in a microwave, throw-away, live-for-the-moment society. Take control of your personal and professional life—attitude, relationships, time management, health and fitness, communication, and finances. You determine where you're going.



10:30 a.m. **Networking Break**

10:45 a.m. **"Moving Up in the Banking Biz" – Panel Discussion**

Matthew H. Williams, *Nebraska State Senator, Chairman, Gothenburg State Bank*

Lynn M. Massey, *Director, Operations Risk Management, First National Bank of Omaha*

Ryne D. Seaman, *President & CEO, Cattle Bank & Trust, Seward*

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

1:00 p.m. **"How to Master the Delicate Art of Self-Promotion"**

Chad Thies, *President, Zelle Human Resource Solutions, Lincoln, NE*

Steph Vanous, *Director of HR Consulting, Zelle Human Resource Solutions, Lincoln, NE*

The world of self-promotion is a murky one. On the one hand, if you do too much of it (or do it incorrectly), you run the risk of coming off as a pompous, bragging jerk. On the other hand, if you don't do enough of it, you could be missing out on valuable opportunities that could further your career. So, what are the secrets to promoting yourself without falling too close to either spectrum? Join us to hear powerful tips for authentic self-promotion.

2:00 p.m. **Networking Break**

2:15 p.m. **"Time Management for a Productive Life"**

Chris Kirby, *Senior Business Consultant, Securities America Inc.*

Do you feel productive, or just busy? This session will highlight time management concepts and techniques to help you better use your time and tackle your most important tasks. Personal productivity is just that, personal. Be ready to identify and commit to your personal path to better time management and a more productive life!

2:45 p.m. **"Connecting the Workplace and Life: Closing the Generation Gap"**

Paul Long, *FUNDAMISM*

Businesses across the globe are actively seeking answers in how to move the millennial workforce, predicted to hold 75 percent of all jobs by 2025. Contrary to widespread belief, everyone is motivated by something, even millennials! In this session, Paul will introduce his concept of Fundamism while explaining how it can help combat negativity in the workplace, improve customer experience, and promote employee satisfaction. The Fundamism philosophy can be applied by all, so motivation is ultimately created not only from the top down, but the bottom up. Participants can expect to leave this experience feeling empowered and motivated with clarity in the role everyone has in creating their own happiness.

3:45 p.m. **Session Adjournment and Load Transportation - transportation departs at 4:00 p.m. from the hotel lobby.**

4:30 p.m. **Networking Activity at the ESCAPE ROOM!**

Join us for a real-life adventure that provides challenging puzzles for the most die-hard gamers. All full registrations include the Escape Room experience **for no extra charge** and includes the entrance fee, transportation, light hors d'oeuvres, and beer and wine when we return to the hotel.

5:45 p.m. **Reception at the Hotel**

Return to the Cornhusker Marriott where we will close out day 1 with light hors d'oeuvres, beer and wine, whether you completed the Escape Room challenge or not! What a great way to end a great day!

FRIDAY, AUGUST 3, 2018

8:00 a.m. Continental Breakfast and Head Shot Photo Booth Opportunity *sponsored by the NBA*
 Nikki Moore Photography will be available for attendees to purchase a professional head shot for the reduced price of \$30 and includes one retouched image via her online gallery.



9:00 a.m. "Advocacy, Government Relations, and BankPAC"
Richard Baier, President & CEO, Nebraska Bankers Association
Robert Hallstrom, General Counsel, Nebraska Bankers Association

9:45 a.m. Networking Break

10:00 a.m. "Outclass the Competition with Business Etiquette"
Cheryl Samusevich, Etiquette Solutions

Civility and manners are timeless marks of leadership. Polished manners are equalizers that give people the confidence of never having to feel ill at ease in any work or social situation. Tips for dress in our casual environment and the influence of social media will be discussed. By using proper manners while dining, networking, shaking hands, or sending a professional email, you will show others that you outclass the competition.

11:00 a.m. "36 Inches"
Mitch Holthus, Sportscaster and presenter of life-living issues programs

This is your opportunity to rearrange your focus, professionally and personally. This presentation will show how your success is enhanced by 'embracing the process' instead of being fixated on the result or the reward.

12:00 p.m. Conference Adjournment

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.

1-06/27/18



**2018
 YBON Conference**
 Cornhusker Marriott Hotel, Lincoln
 August 2 – 3, 2018

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

Please register the following individual(s): NAME <i>(as you wish it to appear on the badge)</i>	Last 4 Digits of SSN	Email Address	Member Fee: First reg - \$295 per person Add'l - \$280 per person Non-Member Fee: \$885 per person	Please check (✓) to confirm your participation in the ESCAPE ROOM Experience

Registrations received after July 26 will be an additional \$20 per person.

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

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

TOTAL DUE \$ _____

**2018 - 2019
Education Advisory
Committee
YBON Subcommittee**

Michael Beverly, Jr.
Arbor Bank
Omaha

Shantel Daake
Bruning State Bank
Broken Bow

Nikki Davison
First State Bank Nebraska
Lincoln

Justin W Groteluschen
Columbus Bank & Trust Co.
Columbus

Zachary C Holoch
Cornerstone Bank
York

Eric D Koenig
First Nebraska Bank
Valley

Ashley B Kreikemeier
F&M Bank
West Point

Melissa A Larsen
Frontier Bank
Omaha

Kelly J Leeper
F&M Bank
West Point

Seth Mangels
Elkhorn Valley Bank & Trust
Norfolk

Sara A Oberg
Western Nebraska Bank
North Platte

Melissa Reed
First National Bank
Grand Island

Danielle Remus
NebraskaLand Financial Services
North Platte

Shelby L Siegfried
McCook National Bank
McCook

Kristine Timmerman
United Republic Bank
Omaha

Registration Information

Member Fee:

First reg - \$295 per person*
Each additional - \$280 per person*

Non-Member Fee:

\$885 per person*

**If received by July 26, 2018*

This fee includes all conference materials, continental breakfasts, luncheon, break service, and the Escape Room experience for no extra charge, and includes the entrance fee, transportation, light hors d'oeuvres, and beer and wine when we return to the hotel. The deadline for registrations and refunds for cancelled registrations is July 26, 2018. Any registrations received after that date will be an additional \$20 per person and subject to space availability.

Hotel Information

Reservations can be made by calling the hotel directly.

Cornhusker Marriott Hotel

333 South 13th Street, Lincoln, (402) 474-7474

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to the program.***

Notice: *If you have a disability that may affect your participation in this event, please forward a statement regarding any special needs to the Nebraska Bankers Association. 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

Marijuana banking: Conflict of laws, banks in the middle



**A NATIONAL CONFERENCE
AUGUST 9-10 DENVER, CO**



NBA Nebraska Bankers Association

A national conference on banking marijuana, hemp

Thursday and Friday, Aug. 9-10 (10 a.m. – 7 p.m.), (7:30 a.m. – noon)

Same-day flights to and from the conference are possible!

Register: www.coloradobankers.org

Event/sponsorship contact: Mike Bintner – mike@coloradobankers.org

This program will address **both**:

- Banks opting to serve marijuana customers, and
- Banks wanting to keep marijuana business out of the bank

Focus of Program: This program is designed to provide critical information to bankers interested in serving the burgeoning marijuana industry **or** in avoiding banking it – or public officials and others who want to understand the issue. The Colorado Bankers Association, with significant issue experience since before the January 1, 2014, inception of recreational marijuana, led in organizing this program – open to bank and specified other participants throughout the U.S. This event takes no position on legalization or use of marijuana. It addresses banking issues raised by the conflict of laws when states authorize medical or recreational use of it or hemp and federal law still prohibits it.

The conference **is not intended** to provide guidance to MRBs in finding banking services, nor is the program appropriate for MRBs or vendors who advocate measures to evade federal law. **Therefore, registrants must attest they meet the qualifications to attend the event.**

Participation limited to banks and associated parties only.



Why you should attend

- A limited number of seats are available.
- The conference allows candid discussions, since it is focused exclusively on banking. **Marijuana Related Businesses (MRBs) are prohibited.**
- The sessions serve various kinds of banks:
- Those opting to serve marijuana customers, and
- Banks wanting to keep marijuana business out of the bank, as well as Banks wanting to serve the hemp industry.
- The conference is comprehensive – covering:
- Essential information about marijuana in the U.S.
- Profile of the marijuana industry, products, employees, finances, myths...
- U.S. perspective by Department of Justice and FinCEN officials.
- Views by Members of Congress advocating changes in federal law regarding marijuana banking.
- Guidance of bank regulatory agencies: FDIC, Federal Reserve, OCC and state regulators.
- Outlook of bank legal counsel and review of considerations for banks wanting to serve the marijuana businesses **and** those attempting to avoid serving such businesses.
- Advice from bankers currently serving MRBs.
- Guidance from bankers trying to avoid banking MRBs.
- Public image and reputation risk considerations.
- Q&A and discussion sessions.
- Other relevant content including insurance, hemp, alternative banking solutions that don't work and much more.



Permitted Participants: This program **is intended** to assist those in banking including: CEO, Board of Directors, legal counsel, chief lender, lenders (consumer, commercial, mortgage), head teller, COO, CFO, compliance, risk officer, marketing, PR/communications, public deposits and others. The program also is relevant to bankers associations and consultants, advisors and vendors to commercial banks. Interested public officials and/or their staff are welcome. **CBA reserves the right to deny or cancel nonqualifying registrations.**

The program is intended for various positions in FDIC insured banks: CEO, Board of Directors, legal counsel, chief lender, lenders (consumer, commercial, mortgage), head teller, COO, CFO, compliance, risk officer, marketing, PR/communications, public deposits and others. The program also is relevant to bankers associations, public officials and their staff, and consultants, advisors and vendors to commercial banks.

Day 1: Industry, laws regulation....

Welcome	Need for clarity Challenges for state regulation and taxation CO efforts re: Congress, regulators Only resolution is Congressional action
Marijuana Political Status	Brief history – Status of: Permissive states Sales and taxes Changes in public attitude Other proposals don't work Need for Congressional action
Marijuana Industry Makeup	Products in the marketplace Grow and retail issues Work force Myths and Truths
Federal Agencies' Perspective	Speakers invited from DoJ, FinCEN and state attorneys general Directives/guidance to agencies SARS Enforcement Expected changes
Lunch Buffet	Opportunity to network with attendees, sponsors and vendors
Banking's Regulatory Environment and Considerations	Speakers invited from Federal Reserve, FDIC and Comptroller of Currency Agency guidance, exam documents re banks' Policies and procedures Operations Employee training SARS compliance Documentation – topics, forms Practical issues with MRBs Scope of review for bank regulators and examiners Institutions that bank it Institutions that don't want to bank it

Day 1: Industry, laws regulation....

Banking's Legal Environment and Considerations	<p>Speakers from banking law firms</p> <p>No regulatory guidance for banks</p> <p>What is/isn't legal?</p> <p>President Trump and DoJ</p> <p> FinCEN and DoJ memos, SARs</p> <p>Court cases</p> <p>Reporting requirements – FinCEN, BSA, AML...</p> <p>Enforcement and penalties</p> <p>D&O liability</p> <p>Anticipated developments</p>
BSA/AML Compliance	<p>Speakers include bank compliance officers</p> <p>Requirements</p> <p>Policies and procedures</p> <p>Tolerance thresholds</p> <p>Best practices</p> <p> Operations</p> <p> Employee training</p> <p> Joint accounts</p> <p> Loans – Existing and new</p> <p> 3rd party relationships</p> <p> Practical issues with MRBs</p>
Insurance considerations	<p>Bond and D&O – What is covered and what isn't</p> <p>Employee lawsuits</p> <p>Collateral coverage</p> <p>Protection from prosecution – bank and employees</p> <p>Liability to third parties</p>
Hemp Industry Considerations	<p>Hemp v MJ</p> <p> Common crop</p> <p> Definitions</p> <p> Danger of hemp being classified as marijuana, implications</p> <p> Scope of hemp industry</p> <p> Regulation</p> <p> Repercussions</p> <p> Outlook for hemp industry</p>
Congressional Update	<p>U.S. Senator/Representative</p> <p>Bills and approaches</p> <p>Obstacles and outlook</p>
Reception	<p>Beer, wine and light food</p> <p>Media may be present</p>
Dinner on Your Own	<p>Opportunity to network with attendees, sponsors and vendors</p>

Day 2: Banker-to-banker tips

Breakfast Buffet	
Considerations for Banking a MRB	<ul style="list-style-type: none"> Bank operations affected Bank compliance <ul style="list-style-type: none"> Policies and procedures Employee training SARS Bank documentation – topics, forms Concentration risks Cash management Practical issues with MRBs Loans (MJ, MJ RE, eqpt collateral) Hemp considerations Reporting requirements <ul style="list-style-type: none"> Requirements – FinCEN, BSA, AML... Software, audits Reporting relief needed Cashflow and breakeven Officer/director liability
How to Avoid Banking a MRB	<ul style="list-style-type: none"> Monitoring and identifying accounts Closing accounts inadvertently opened Joint accounts Existing loans 3rd party relationships Reporting requirements <ul style="list-style-type: none"> Software, audits Officer/director liability
Hot Topics	<ul style="list-style-type: none"> State owned bank Reputation risk <ul style="list-style-type: none"> Community criticism for banking or not banking MJ Unexpected developments Media relations/options Employment (employment law and employee lawsuits)
Closing Comments	Remaining questions and next steps
Lunch on Own – 11:45 a.m.	Opportunity to network with attendees, sponsors and vendors

Conference Logistics

Location: Grand Hyatt Downtown Denver



1750 Welton Street

303-295-1234

www.denver.grand.hyatt.com

Overnight Parking: \$46

Daily Parking: Up to 4 hours--\$23 4-8 hours--\$28

Room block information: <https://book.passkey.com/go/COBA18>

Transportation



Commuter rail service between Denver International Airport and downtown Denver's Union Station leaves both locations every 15 minutes for the 38-minute trip. Cabs, Uber and other ground transit are available. The hotel is 12 blocks East and 2 blocks north from Union Station.

Extend your stay



This program is designed to allow participants to extend their stays and vacation in Colorado! Information on Denver or Colorado activities is available at denver.org or colorado.com.

Who we are

The Colorado Bankers Association represents more than 95 percent of the \$146 billion in assets within the 140 banks operating in Colorado. On behalf of the 21,944 men and women who work within a regulated, traditional Colorado bank, CBA works with government to continually improve the banking industry and focuses on improvements that increase benefits for customers, value for shareholders, and a stronger business climate for our local economies. CBA focuses on creating a stronger economy and helping Coloradans realize dreams by building better banks.

Contact Us

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Facebook: Colorado Bankers Association

Twitter: <https://twitter.com/COBankersAssn>

2019 Scenes of Nebraska CALENDAR

The Nebraska Bankers Association is pleased to offer you the 11th annual Scenes of Nebraska Calendar. The calendar features photos of Nebraska submitted by Nebraska bankers and their family members. Your bank logo and name can be printed on each calendar to display in homes and businesses all year long. Sold exclusively to NBA members, the Scenes of Nebraska Calendars offer a great way to thank your customers for their business and promote your bank. The NBA logo is also included on each calendar to emphasize the strength and unity of Nebraska's banking industry. Place your order by completing the following:



Contact Name _____

Financial Institution _____

Street Address _____ **City** _____ **State** _____ **Zip** _____

Phone _____ **Email** _____



Deadlines	Price
Before June 1, 2018	\$.99 each
Between June 1 & August 1, 2018	\$1.29 each

Quantity (minimum order of 100 calendars) _____
(all orders will be shipped November 2018)

Orders must be submitted PRIOR to August 1, 2018.

The bank logo imprint area is **1.25 x 10.375 inches**. Your logo and/or name needs to be provided in an Illustrator EPS or high resolution TIF file (at least 300 dpi) and emailed to sheila.scheinost@nebankers.org. Please supply all linked art and fonts required to print your file.*

- _____ **We have ordered before; use the same imprint from last year's calendar.**
- _____ **We have ordered before, but have changes to our imprint area as follows:** _____
- _____ **This is a new calendar order; our bank logo/name is attached according to the file requirements above.**
- _____ **Use color logo (add \$100 to order)**
- _____ **Use black logo (free)**

*You will receive a proof for approval prior to printing. Each shipment will include shipping/handling and sales tax. Send no money now. Invoices will be sent directly from Colonial Press. Orders will be billed when shipped. An additional 3% processing fee will be charged for credit card payments.

Please submit this order form by August 1, 2018, to nbaproducts@nebankers.org or by fax to **402.474.2946**.



Husker Football Schedule Cards



Share University of Nebraska-Lincoln football schedule cards with customers at your teller stations or hand them out at community events.

Order Form



2018 Husker Football Schedule Cards

FINANCIAL INSTITUTION _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP _____

CONTACT PERSON _____

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Please return orders to:
Nebraska Bankers Association
PO Box 80008, Lincoln, NE 68501-0008
Email: blair.suddarth@nebankers.org
Fax: 402-474-2946

Football Schedule Cards are bundled in quantities of 250 cards.
(Please indicate the quantity you are requesting.)
1 bundle = 250 cards
Quantity of Bundles _____

Husker Football Schedule cards are available only while supplies last!

Bankers in the News

John Abeglen, First National Bank (Kearney), has been appointed to the University of Nebraska Medical Center Board of Directors.

NBA Past Chairman Leslie Andersen, Bank of Bennington (Bennington), was recognized by the Women's Center for Advancement for her outstanding leadership, service, and commitment to the Omaha community.

NBA Past Chairman Andrew C. "Skip" Hove, Great Western Bank (Lincoln), was honored with the Lifetime Achievement Award by the University of Nebraska-Lincoln College of Business.

Jared Baker and **Jake Noonan**, Community Bank (Alma and Stamford, respectively), read the Berenstain Bears book, *Trouble with Money*, as a Teach Children to Save presentation.

John Bongers, First Nebraska Bank (Brainard), gave a financial literacy/awareness presentation to senior citizens about scams, identity theft, and fraud.

Alison Dennis, Security Bank (Laurel), presented the bank's \$1,000 donation to the Osmond American Legion baseball program.

Kadee Ditloff, Union Bank & Trust Co., **Kathy Ortmeier**, York State Bank, **Nichole Runge**, Midwest Bank, and **Becky Stuhr**, Cornerstone Bank (all of York), graduated from Leadership York.

Vicki Ferguson, West Plains Bank (Springview), gave a financial literacy presentation about saving money to a group of second graders.

Traci Golter, Gothenburg State Bank (Gothenburg), was recently awarded \$100 through the bank's Employee Rewards and Recognition Program, which she paid forward to the Gothenburg Early Childhood Learning Coalition.

Diane Griffiths, U.S. Bank (Fremont), was honored with a Compass Leadership Award for her 20-year dedication to the Fremont Area Chamber of Commerce.

Terri Hoeneman, First Northeast Bank of Nebraska (Uehling), gave her annual Teach Children to Save Day presentation to Logan View Elementary School first graders.

John Hoggatt, First National Bank (Kearney/Grand Island) and **Matthew Burke**, First National Bank of Omaha (Omaha), are newly selected Leadership Nebraska classmembers.

Jeff Johnson, Columbus Bank & Trust Co. (Columbus), attended the American Bankers Association's Community Bankers Council meeting in Austin, TX to discuss the impact of recent regulatory relief legislation and regulatory requirements on the nation's community banks and the areas they serve.

Tonia Konwinski, Cornerstone Bank (St. Edward), presented the bank's \$1,000 donation to St. Edward High School for fitness center upgrades.

NBA Past Chairman Jeff Krecji, Bank of Bennington (Lincoln), was honored with a Distinguished Alumni Award from the Schuyler Community Schools Foundation.

Jake Muhleisen, Union Bank & Trust Co. (Lincoln), **Luke Paladino**, NBC Trust Co. (Omaha), and **Marc Wisdom**, First Westroads Bank (Omaha), have all been selected as board members for Special Olympics Nebraska Inc.

Chris and Betsy Murphy, First Westroads Bank (Omaha), and Invest Nebraska Corporation have contributed \$600,000 toward the development of entrepreneurial businesses! "Murphy Vision Funds" and the bank's small business lending team will work with The Startup Collaborative and Greater Omaha Chamber to help fund entrepreneurs' business plans.

Karl Randecker, First State Bank (Gothenburg), attended the American Bankers Association's Community Bankers

Council meeting in Austin, TX to discuss the impact of recent regulatory relief legislation and regulatory requirements on the nation's community banks and the areas they serve.

Jim Scott, Bruning State Bank (Broken Bow), was inducted into the Nebraska 8-Man Football Hall of Fame.

Twila Shreves and **Destiny Herbst**, both of Mainstreet Bank (Tecumseh), gave a financial literacy presentation to students at St. Andrews School.

Kim Schroll, NebraskaLand National Bank (North Platte), received the 2018 President's Award from North Platte Community College.

Jeff Varney, Citizens Bank & Trust (St. Paul), presented the bank's \$5,000 donation to the St. Paul baseball/softball complex remodeling project.

Banks in the News

ACCESSBank (Omaha) helped sponsor La Vista's jump-start summer event, the Salute to Summer Festival, over Memorial Day weekend.

Adams Bank & Trust (Grant) was honored with the Perkins County Chamber of Commerce May Business Spotlight award.

Arbor Bank (Nebraska City) won the prizes for best overall and best commercial float at the 2018 Arbor Day Parade.

Auburn State Bank (Auburn) celebrated its building addition with an open house in June.

Bank of Bennington (Bennington) will open a loan production office in Lincoln at 8540 Executive Woods Drive, near 14th St. & Yankee Hill Rd.

Bank of Bennington (Omaha) held a water bottle/Gatorade drive from June 10 to July 4 to gather these resources and distribute them to Omaha metro-area homeless shelters.

Bank of Lindsay (Lindsay) and their insurance agency renovated the Steeple View Golf Clubhouse located in Humphrey in memory of Dan Engel who passed away June 7, 2017. Dan was vice president of Bank of Lindsay from July of 2012 until his passing.

Bank of the Valley (David City) was a gold sponsor for the 2018 David City Relay for Life, while **First National Bank** and **Union Bank & Trust Co.** (both of David City) were silver sponsors.

Bank of the Valley (Humphrey) completed their first year of the Banking in School program with Humphrey St. Francis and Humphrey Public School with 59 participating kids and \$3,811.20 in deposits.

CharterWest Bank (West Point) has announced a major expansion; estimated completion is early 2019.

Cornhusker Bank (Lincoln) has opened a loan production office in Omaha at 13340 California, just one block north of 132nd and Dodge Streets.

Cornerstone Bank (Sutton) held their annual kids fishing contest as part of the Sutton community's annual Dugout Days.

F&M Bank (Wayne) donated \$10,000 to Haven House.

Farmers & Merchants Bank (Kearney) served as a bronze-level sponsor for Kearney's annual Heritage Days.

Farmers State Bank (Carroll) hosted a free barbecue and open house for the public as a customer appreciation effort. They also raffled off two Nebraska football tickets.

First National Bank (Columbus) has continued its support of Columbus Habitat for Humanity with a \$20,000 donation to the organization's seventh house.

First National Bank (Fremont) held a barbecue to raise money for the American Heart Association. The employees raised more than \$1,500, which was matched by the bank for a total of \$3,000.

First National Bank (Kearney) has continued its support of the Nebraska FFA Foundation by donating \$12,500 toward a new agricultural education opportunity for young people, the Nebraska Launch! Program. The bank also donated \$4,300 to local FFA chapters. In other news, the bank served as a platinum-level sponsor the Kearney's annual Heritage Days. They also hosted some special guests recently as part of the Husker Nation Tour; Nebraska football coaches stopped at the bank and signed autographs and spoke with fans about the upcoming season.

First National Bank of Omaha (Omaha) awarded two grants to Omaha-area organizations for their efforts to increase access to stable housing, revitalize neighborhoods, and build a strong local economy. These grants went to Greater Fremont Development Council and Fremont Area Habitat for Humanity for \$25,000 and \$10,000, respectively. In addition, the bank served as the presenting sponsor for the Children's Scholarship Fund of Omaha CHANCE Luncheon.

First Nebraska Bank (Decatur) has added interactive tellers with extended banking hours to its service offerings.

First State Bank (Gothenburg) had a busy Spring in their community: they

participated in Teach Children to Save Day in April and delivered cinnamon rolls to more than 20 local farmers. In May, bank employees gave meat and cheese trays to firefighters for International Firefighters Day and to Gothenburg Health for National Hospital Week, as well as stocked teachers' lounge refrigerators and delivered flowers to the educators at Dudley Elementary and Gothenburg High schools, and presented Gothenburg police officers with gift cards to a local eatery in recognition of National Police Week.

First State Bank of Loomis (Loomis), **First State Bank** (Bertrand), and **Security First Bank** (Elwood) all donated prizes for the Young At Heart Senior Center open house in Bertrand.

First State Bank Nebraska (Lincoln) employees volunteered at 12 different community schools and reached more than 700 students in their Teach Children to Save initiatives this year.

First State Bank & Trust Co. (Fremont) and Bergan Elementary School took the student tellers of their Banking in Schools program to the University of Nebraska at Omaha's College of Business to recognize them for their hard work this past school year.

Five Points Bank (Kearney) will open a branch in Lincoln at 8500 S. 30th St. in the Wilderness Hills Shopping Center. Additionally, the bank served as a gold-level sponsor for Kearney's annual Heritage Days.

Frontier Bank (Lincoln) was recognized as a first-place leadership giver to United Way/Community Health Charities.

Great Western Bank (Lincoln) donated \$10,000 to Clinic with a Heart and \$2,000 to People's City Mission.

Henderson State Bank (Henderson) and **Giltner State Bank, a Branch of Henderson State Bank** (Giltner) partnered for a Teach Children to Save financial literacy presentation. Additionally, **Henderson State Bank** (Henderson) donated funds to purchase the new digital kiosk at Heartland Community School, which displays photographs of Heartland, Henderson, and Bradshaw graduates. Lastly, **Henderson State Bank** (Henderson) is celebrating their 75th anniversary serving their community this year, with several celebratory events open to the public.

Henderson State Bank (York) participated in York Public Schools' "Real World Boot Camp" by teaching kids how to count back change.

Horizon Bank and Nebraska Bank of Commerce (both of Lincoln) were recognized as 2018 Cure Champions at the 2018 JDRF Dream Gala, which raised more than \$410,000 for type 1 diabetes research.

Midwest Bank (Pilger) employees held a Teach Children to Save Day program for Wisner-Pilger second graders.

Minden Exchange Bank (Minden) hosted a Financially Fit Kids Summer Camp. The day was broken into a morning session for kids ages 7-11 and afternoon session for kids ages 12-17. Younger kids learned the importance of saving and identifying needs versus wants, while older kids learned what to do with earnings from a summer job, the difference between cash, checks, and debit cards, and protecting yourself from identity theft.

NebraskaLand National Bank (North Platte) celebrated its 20th anniversary with a pancake feed and a philanthropic “Pay if Forward” initiative in which bank employees performed random acts of kindness around town. In addition, the bank awarded a \$5,000 grant to TeamMates of North Platte and contributed to North Platte Habitat for Humanity by helping paint a new house and fulfilling the last installment of a \$20,000 pledge to the organization. Lastly, the bank has donated \$200,000 to the Prairie Arts Center.

Platte Valley Bank (Morrill) held a Movie In the Park night, where they gave out free popcorn, played games, and had a special showing of “The Sandlot” in the city park.

Platte Valley Financial Services Co. (Scottsbluff), the holding company of Platte Valley Bank, will acquire **American Bank of Sidney** (Sidney) pending regulatory approval. A tentative closing date is aimed for the third quarter of 2018, upon which both bank charters will operate under the name Platte Valley Bank.

Security Bank (Laurel) donated \$20,000 to Haven House.

Security First Bank (Valentine) hosted a group of 37 Valentine Elementary School fifth graders, teaching them about coin counting and rolling, as well as the history of bills. The tour ended with a step into the vault!

The Tilden Bank (Tilden) hosted Elkhorn Valley Elementary School’s fifth grade class for a tour in observance of Teach Children to Save Day and also had a group of Little Lambs Daycare kids at the bank to discuss how money is made and why we have money.

Two Rivers Bank (Arlington), Arlington Public Schools, and the Arlington FBLA chapter have seen a significant increase in its Bank in Schools’ frequent savers participants. To date, the school’s bank has more than \$17,000 in deposits!

Wahoo State Bank (Wahoo) held a public “Behind the Scenes” business after hours to showcase the bank’s progress in rebuilding its headquarters after a fire destroyed the original location in late 2016.

Washington County Bank will acquire Great Southern Bank in Fort Calhoun, effective late July. It will operate under the name Washington County Bank and will include the Fort Calhoun real estate and its local deposits.

Washington County Bank and **Two Rivers Bank** (both of Blair) each donated \$25,000 to Washington County’s 100th summer fair.

West Gate Bank (Lincoln) is set to acquire three Great Southern Bank branches in Omaha. In other news, the bank is partnering with Habitat for Humanity to build an affordable home for future Habitat homeowners and is the \$25,000 silver sponsor for an upcoming Habitat house.

Western States Bank (Wauneta) donated the new “Welcome to Wauneta” sign to sit in the main street planters. The bank also donated work gloves to Village of Wauneta workers to use this summer.

York State Bank (York) partnered with York High School for the Spring semester to formulate a work study opportunity to help develop communication skills in students. In addition, the bank and **Cornerstone Bank** (York) were sponsors for this year’s Leadership York program.

Promotions & Appointments

BROKEN BOW: **Ira Spanel**, vice president, Nebraska State Bank & Trust Co.

DAVENPORT: **Leisa Bohling**, vice president/loan officer, Cornerstone Bank.

EXETER: **Matt Rathjen**, chief lending officer; **Sharla Dinneen**, vice president of operations; and **Amy Emshoff**, chief financial officer, Generations Bank.

GRAND ISLAND: **Teresa Hake**, business banker, Great Western Bank.

GRAND ISLAND: **John Nootz**, chief sales officer, Home Federal Bank.

LINCOLN: **Rob Gill**, director of information services/information security officer, and **Donna Beran**, security officer/facilities coordinator, Cornhusker Bank.

LINCOLN: **Brady Bauer**, vice president/loan officer, and **Jody Eberhardt**, branch operations/retail banking manager, Five Points Bank.

LINCOLN: **Sam Raun**, mortgage banker, Nebraska Bank of Commerce.

LINCOLN: **Christine Higgins Wilcox**, director of human resources, and **Brent Frahm**, residential mortgage loan officer, Union Bank & Trust Co.

LINCOLN: **Rachelle Soulliere**, vice president/mortgage loan officer; **Jeremy Shiers**, senior vice president/CFO (mortgage division); **Shane Myers**, vice president/mortgage underwriting manager (mortgage division); **Kim Foreman**,

assistant vice president/branch manager; **Jonah Hamilton**, assistant vice president/branch manager; **Katie Miller**, vice president/branch manager; **Brock Shelton**, senior vice president, business banking solutions; and **Kristi Thornton**, senior vice president/Omaha retail market manager, West Gate Bank.

MURRAY: **Angie Jameson**, vice president/assistant branch manager, Cornerstone Bank.

OMAHA: **Mike Corrigan**, **Amanda Kermoade**, **Dave Saccoman**, **Travis Schmit**, and **Margie Shaffer**, assistant vice presidents, ACCESSBank.

OMAHA: **Jason L. Hansen**, director of commercial banking; **Emer Murphy**, senior manager of treasury services; **Samuel McKelvey**, vice president; and **Deric Poldberg**, commercial banker, American National Bank.

OMAHA: **Gary Piercy**, director of commercial banking, Arbor Bank.

OMAHA: **Kevin McCroden**, senior vice president of commercial banking and **Melanie Hayden**, senior banking specialist of commercial banking, Frontier Bank.

OMAHA: **Brian Pierce**, private banker, Great Western Bank.

OMAHA: **Tate Fitzgerald**, executive vice president of bank operations/technology officer; **Steve Mitchell**, managing director of private banking; **Nikki (Mary) Alford**, branch manager; **Steven Esposito**, managing director of retail banking; and

Tony Odem, Lincoln banking center manager, Mutual of Omaha Bank.

OMAHA: Clay (Charles) Baker, business banking manager, and **Jesse Kreycik**, senior lender/senior vice president, Northwest Bank.

OMAHA: Leslie Volk, senior vice president/private banking sales lead; **Megan Froehlich**, vice president/sales director; **Mark White**, vice president, business banking; **Jim Huerter**, first vice president, business banking; **Dustin Walters**, assistant vice president, private banking; **Madeline Moyer**, first vice president/market manager (South Omaha, Council Bluffs); **Julie Rodriguez**, first vice president/market manager (Millard, Immanuel); **Jay Roth**, first vice president/market manager (Legacy,

Stonegate); **Lisa Salcedo**, vice president/executive administrator; **Todd Williams**, vice president/internal audit manager; and **Rick Zuhlke**, assistant vice president of financial reporting, Security National Bank.

OMAHA: Chris Greenfield, chief lending officer; **Brian Zech**, credit analyst; **Lisa Diehl**, loan administrator; and **Amy Keltner**, executive assistant, United Republic Bank.

SHELTON: Michael Kaspar, assistant vice president/assistant manager, Cornerstone Bank.

WISNER: Rebecca Siebrandt, mortgage loan specialist, Citizens State Bank.

Retirements

Larry E. McPhillips, Bank of the Valley (Columbus), has retired from his position as president after a 22-year tenure at the bank. Bank of the Valley expanded from one branch in Bellwood to an additional four branches located in David City, Humphrey, Platte Center, and Columbus under Larry's leadership.

Deaths

Roman F. Badura, 82, passed away April 29, 2018. Roman worked for Ashton State Bank from the late 1950s until his retirement in the late 1990s.

Caroline H. Leep, 77, passed away June 24. Caroline began her banking career at First National Bank (Grand Island) and retired 25 years later from Wells Fargo Bank (Grand Island).

LaVonne L. Grundman, 87, passed away June 25. LaVonne worked as a teller at Arbor Bank (Nebraska City) for many years.

Mary S. Landen, 88, passed away July 6. Mary co-founded Security National Bank of Omaha in 1964 with her husband, Mickey, where she served as vice chair of the board and nurtured a culture of service and respect for others as their business grew.

Share your news with the Nebraska Bankers Association!

Whenever your financial institution has a newsworthy event, we want to hear from you. Email your news, press releases, or newspaper clippings to news@nebankers.org to be published in an upcoming Banks & Bankers.