

Update

INSIDE THIS ISSUE

I N S E R T S

- ▶ *YBON Conference
Brochure & Registration
August 2-3, Lincoln*
- ▶ *2018 Salary Survey Order Form*
- ▶ *2019 NBA Scenes of Nebraska
Calendar Order Form*
- ▶ *2018 Husker Football Schedule
Order Form*
- ▶ *2018 Husker Harvest Days Order
Form*

[Banks & Bankers](#)

July 18 - July 24

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

NBA VEBA Board Conducts Insurance Analysis

Since 1974, the Nebraska Bankers Insurance and Services Company (NBISCO) has administered the Nebraska Bankers Association's (NBA) group insurance program called the Voluntary Employees Beneficiary Association (VEBA). This program is offered exclusively to staff members of NBA member banks and their dependents. Health plans are self-insured with coverage provided through Blue Cross Blue Shield of Nebraska (BCBSNE) dental, vision, life and disability plans are fully insured with coverage provided by Standard Insurance Company. Currently, over 4,400 NBA members utilize NBA VEBA services, covering more than 10,000 individuals. The VEBA Board of Trustees consists of 10 bankers selected from the NBA membership. Their oversight and responsibilities include ongoing analysis and evaluation, particularly in light of today's changing and costly health care environment. The NBA VEBA team regularly reviews areas of medical and pharmacy claims, high volume claim trends, network coverage and participant fees to ensure a desired plan structure and competitive pricing.

As suggested in the NBA's most recent strategic plan, the VEBA Board hired Gallagher Benefit Services (GBS) in 2017 to conduct an in-depth analysis of NBA VEBA pharmacy costs in hopes of identifying areas of future cost savings. In addition to their initial pharmacy cost review, GBS suggested that additional analysis related to claims payments and program administration might identify additional plan changes and costs savings.

In February, your NBA VEBA Board agreed to have GBS work with the VEBA Board of Trustees (under NBISCO guidance) to coordinate a Request for Proposal (RFP) on medical, pharmacy and stop-loss coverages. After reviewing proposals from three reputable insurance providers, the NBA VEBA Board voted to retain BCBSNE as the primary health benefits insurer. Trustee consideration was given to coverage options and premiums in addition to the healthcare provider and the medical facility networks available to the program participants. Negotiated fee reductions, coupled with suggested plan changes, will serve to lower program costs, and assist in reducing potential premium increases in the future.

The NBA VEBA Board will monitor the healthcare landscape on a continual basis to ensure that NBA members are offered competitive insurance options that meet coverage needs. Please feel free to reach out to Scott Yank at (402)904-7013 or scott.yank@nebankers.org with questions about the review and bidding process.

News Briefs From Washington

FHFA Halts Credit Score Initiative

As expected, the Federal Housing Finance Agency announced Monday that it will not issue a decision this year about updating the credit score models required by Fannie Mae and Freddie Mac. Instead, the agency will shift its focus toward implementing a section of S. 2155 -- the new regulatory reform law -- that requires it to define through rulemaking the criteria the GSEs will use to validate credit scores.

FHFA Director Mel Watt noted that moving forward with the current evaluation process “would be duplicative of, and in some respects inconsistent with” the requirements set forth in S. 2155. He added that, as directed by the law, the agency will be issuing a proposed rule for comment.

ABA has previously urged FHFA to carefully consider the effects of any changes to credit scoring requirements, as any such changes could significantly affect lenders’ ability to safely and soundly underwrite loans and ensure fair and equitable treatment of loan applicants. ABA continues to advocate for models that are empirically derived, accurately predictive and well-tested prior to implementation, and will engage with FHFA as it begins the rulemaking process. [Read more.](#)

OCC Updates Comptroller’s Handbook Booklet on Capital, Dividends

The OCC on Monday published a revised version of the “Capital and Dividends” booklet of the Comptroller’s Handbook. The revised booklet presents the regulatory framework and discusses the regulatory capital rules that define regulatory capital and establish minimum capital standards. It also provides guidance to examiners for assessing banks’ capital adequacy and compliance with capital and dividend regulations. [View booklet.](#)

How to Prepare for a Lapse in the NFIP

Flood insurance is required on loans secured by properties located or to be located within Special Flood Hazard Areas, which encompass many coastal and waterfront communities. The National Flood Insurance Program, administered by the Federal Emergency Management Agency, is the only insurance broadly available for flood coverage in most parts of the nation.

As a federal program, the NFIP operates under congressional authority and relies on congressional authorization. When the NFIP lapses, either due to a shutdown of the federal government or because Congress does not reauthorize it, many loan closings in these areas are delayed or otherwise complicated, resulting in additional costs and borrower frustrations. Unfortunately, the potential for lapse has become increasingly common, with six short-term extensions of the program and two brief lapses since 2016. The current authorization for the NFIP will expire at midnight on July 31. [Read article.](#)

The U.S. Housing Sector: A Look Back and Ahead

Banks are major providers of the mortgage loans that help many Americans achieve their dreams of homeownership. In 2017, the dollar value of one-to-four family mortgage loans made by the banking industry grew by 3.4 percent to total \$2.1 trillion. Banks have remained a constant supporter of the housing sector; however, constrained supply and rising prices have led to new challenges in the mortgage sector.

Tight housing supply driving market

In 2017, home prices across the nation approached peaks last seen before the most recent housing boom. The median home price of an existing home rose 5.8 percent, while the median new home price rose 4.7 percent. [Read more.](#)

News Source: American Bankers Association

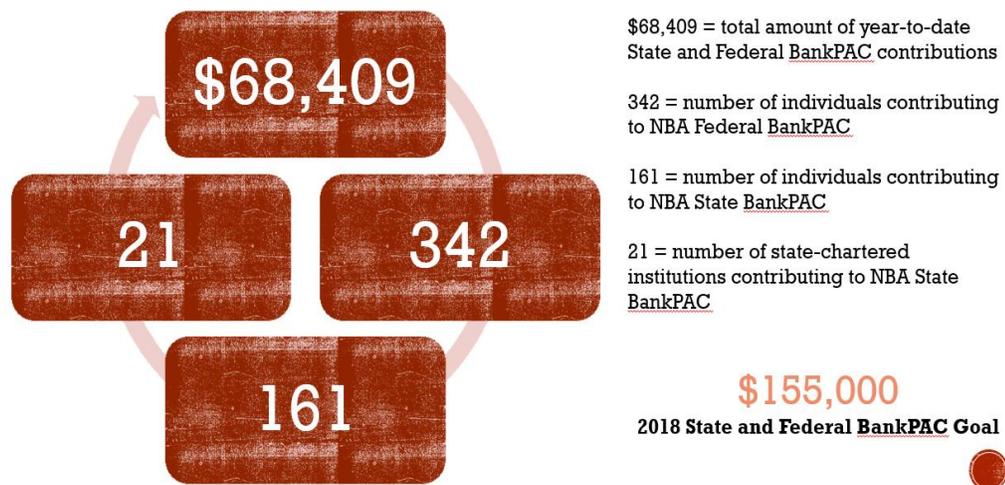
Government Announces \$12 Billion Plan to Assist Farmers Affected by Trump Tariffs

The U.S. Agriculture Department announced Tuesday a \$12 billion package of emergency aid for farmers caught in the midst of President Trump's escalating trade war the latest sign that growing tensions between the United States and other countries will not end soon.

Trump ordered Agriculture Secretary Sonny Perdue to prepare a range of options several months ago, amid complaints from farmers that their products faced retaliatory tariffs from China and other countries. The new package of government assistance funds announced Tuesday and will go into effect in September.

The aid package will target soybean farmers, dairy farmers, and pork producers, among others. White House officials hope it will temporarily quiet some of the unease from farm groups, but the new plan could revive debates about taxpayer-funded bailouts and the degree to which Trump's trade strategy is leading to unforeseen costs. [Read more.](#) *News Source: Washington Post*

NBA BANKPAC YEAR-TO-DATE RESULTS



Compliance Alliance Q&A

Q: Is the bank required to provide an appraisal notice when it takes real estate as an abundance of caution?

A: If a loan is secured by a dwelling, the appraisal notice is required. If the dwelling is an abundance of caution, an appraisal itself, however, would not be required. Abundance of caution specifically exempts the lender from having to get an appraisal, as long as it is a true abundance of caution. The bank should not invoke this exemption if its credit analysis reveals that the transaction would not be adequately secured by sources of repayment other than the real estate, even if the contributory value of the real estate collateral is low relative to the entire collateral pool and other repayment sources.

See Appendix A in the Interagency Appraisal and Evaluation Guidelines: <http://bit.ly/fdic-appraisal>

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.

NCEIF Thankful for NBA Educator Award Support

Ramona Schoenrock, executive director of the Nebraska Career Education and Innovation Foundation (NCEIF), sent a recent thank you letter to the NBA for its generous support of career and technical educators in Nebraska.

The 44th Annual Nebraska Career Education (NCE) Conference, which recognizes standout Nebraska educators, took place on June 5 in Kearney. More than 500 Nebraska Career Education teachers, school counselors, administrators, and Career and Technical Education advocates attended the event.



The NBA sponsored the 2018 Outstanding Business, Marketing, and Management Educator Award. NBA Chairman Dave Dannehl presented the 2018 award to Crystal Bolamperti of Westside Community Schools (WCS). Crystal has been an educator there since 2000 and has made substantial contributions to her students, the district and community. Click to [view the press release](#).

NBA Employee Spotlight

Conni Little: NBISCO Personal Accounts Manager

Conni Little has been part of the NBISCO staff for over 15 years. Conni currently manages the Personal Lines aspects including general reviews in addition to underwriting and processing new business. Conni provides excellent customer service to members and is always willing to go above and beyond to find the best insurance options.

Hometown: Loup City, Nebraska

Alma Mater(s): Loup City High School; Lincoln School of Commerce

Favorite Part of My Job: I enjoy the people I work with here in the office and the insurance companies I deal with daily. I also enjoy the challenge of trying to find insurance for a difficult risk.

Favorite Thing About Nebraska: Nebraska has some great scenery and lots of fun activities where you involve your family and friends. We just got back from a weekend of tanking on the Cedar River in Ericson, NE. It was such a fun and relaxing weekend.

Hobbies: I really enjoy watching hockey. My family and I have attended Lincoln Stars hockey for the last 19 years. I also follow the Pittsburgh Penguins and Las Vegas Golden Nights. I enjoy gardening, both vegetable and flowers. I love to read recipe books. I love most animals and enjoy spending time with our 120 lb. Anatolian Shepherd that we rescued four years ago.



Young Bankers of Nebraska (YBON) Conference - Lincoln

Last chance to register for the NBA's premiere conference for young bankers scheduled for August 2 – 3, 2018. Attendees can also sit for professional head shot at a discounted fee. Register soon as space is limited for the evening activity at Lincoln's Escape Room. [Conference Brochure & Registration](#).

2018 YBON

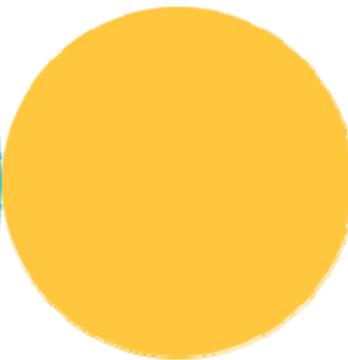
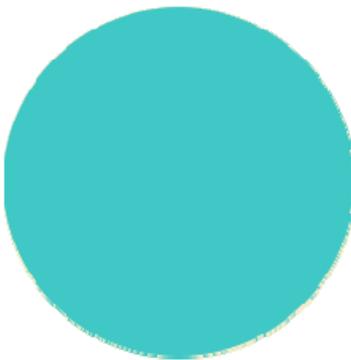
YOUNG BANKERS OF NEBRASKA



**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

***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 Salary and Benefits Survey

Results Report Available

The 2018 NBA Salary and Benefits Survey is an invaluable resource for your institution's compensation program. The survey includes information on salary administration, bonuses and employee benefits based upon information provided by Nebraska financial institutions. You will find comparative data that was gathered from banks throughout Kansas. All information is categorized by region of the state and by asset size, in an easy-to-follow format that includes detailed base pay and bonus information.

If your institution participated in the survey, you should have already received the results with an invoice for the participation fee. If you did not complete a survey this year, you may purchase a copy at the applicable rates shown below. **SURVEY RESULTS WILL BE MAILED TO THE BANK CEO.** If you are ordering the survey and are not the CEO, please notify your CEO that they should forward the results to you when they are received.

For additional information, you may contact the NBA Education Center at (402) 474-1555. To place an order, please fax this form to the NBA Education Center at (402) 474-2148.

ORDER INFORMATION		
# of Copies	Rates for 2018 Nebraska Banks' Salary and Benefits Survey	Total Amount
	<i>(Please indicate your rate)</i>	
	Member - Survey Participant Rate – PDF Copy via e-mail	\$ 79.00
	Member - Survey Participant Rate – Printed Copy	\$ 79.00
	Member - Survey Participant Rate – Printed <u>and</u> PDF	\$ 99.00
	Member – Non-Participant Rate – Printed or PDF <small>(circle one)</small>	\$250.00
	Non-Member Rate – Printed Only	\$750.00
	Total Order Amount	\$

**DO NOT SEND PAYMENT. AN INVOICE WILL BE MAILED WITH SURVEY REPORT.
STATE AND LOCAL TAXES WILL BE ADDED TO ALL ORDERS.**

Please type or print the following:

Name: _____

Institution: _____

Address: _____

City/St/Zip: _____

Phone: _____

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

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 _____

EMAIL _____ PHONE _____

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!

HUSKER HARVEST DAYS 2018

TICKET ORDER FORM

Invite your ag customers to Husker Harvest Days 2018 - scheduled for Sept. 11-13 in Grand Island - by giving out tickets to the show!

Members can purchase advance tickets for **\$8.00 each** (admission is \$12 at the gate for adults, \$6 for students age 13-17, and free for kids 12 and under.) Lunch tickets are also available for purchase through the NBA for **\$10 each**, which are good for any day of the show at any food vendor found on the back of the ticket.

Please note: The return of unused tickets will no longer be accepted.

Admission Tickets	(QTY) _____	x \$8.00 = \$ _____
Lunch Tickets	(QTY) _____	x \$10.00 = \$ _____
TOTAL AMOUNT: \$ _____		

MasterCard	Visa
Cardholder Name _____	Card Number _____
Expiration _____	CVV _____ <small>(3 digit code on back of card)</small>
Digital Signature _____	

Contact Person	_____
Financial Institution	_____
Mailing Address	_____
Phone and Email	_____

ORDERS ARE DUE AUG. 24

Orders placed after this date are not guaranteed.

Place your order online at www.nebankers.org —> **Marketplace**
 Or submit by filling out the above information and scanning the form to nbaproducts@nebankers.org.

The NBA will begin filling and mailing ticket orders Aug. 1

Questions?

402-474-1555 or
nbaproducts@nebankers.org

Order forms can also be mailed to:
Nebraska Bankers Association
Attn: Blair Suddarth
PO Box 80008
Lincoln, NE 68501-0008

Bankers in the News

Jenni Christiansen, Wells Fargo Bank, and **Michelle St. Clair**, First National Bank (both of Lincoln), are continuing their terms as Inspire Advisory Board of Directors members.

Kate Evers, First Bank & Trust of Fullerton (Fullerton), celebrated her 40th anniversary at the bank.

Banks in the News

First State Bank (Hickman) hosted an ice cream social July 10.

Henderson State Bank (York) sponsored the York Area Senior Center monthly luncheon July 19.

Union Bank & Trust Co. (Lincoln) are sponsors for the 2018 Inspire: Celebrating Women's Leadership annual event on Sept. 12.

Promotions & Appointments

LINCOLN: **Nick Theisen**, business banking officer, West Gate Bank.

OMAHA: **Andrew Schmillen**, executive vice president/CFO, ACCESSBank.

OMAHA: **Jon Dittenber**, chief lending officer, and **Shawn Shreiner**, business banking solutions officer, West Gate Bank.

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 and/or featured on social media.