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- *2018 Bank Investment, Funding & Economic Outlook Conference*
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Banks & Bankers October 10 - October 16



Voter Registration Deadline:

5:00 p.m. Friday, Oct. 19

Click [HERE](#) to register online
or to update your voter registration.

Update

Leadership Class of 2020 Meets at NBA Office

The 2020 NBA Leadership class met at the NBA office this week for the second session of the two-year program. Topics included general information on the NBA, NBISCO and NBA/KBA Schools of Banking, in addition to general operations and offerings from the association.

Participants gained knowledge and insight from numerous bank presidents and NBA past chairmen as well as instruction from communication experts on leadership, public speaking, etiquette and media.



Nebraska DED Releases Regional Business Development, Housing Staff Maps and Contact Information

The Nebraska Department of Economic Development (DED) recently released updated maps and contact information for the DED's regional business development personnel and housing program staff.

[Nebraska DED Housing Program Representative Map](#)
[Nebraska DED Business Development Field Service Regions](#)

Individuals, communities and organizations in Nebraska are encouraged to contact their regional representatives for information or assistance in matters pertaining to business development, business expansion, community development or housing development.

Visit the DED website at www.opportunity.nebraska.gov for more information on Nebraska's economic development resources.

News Briefs From Washington

Fed Fully Engaged in CRA Reform Process

The Federal Reserve (Fed) is fully participating in an interagency process to revise Community Reinvestment Act regulations, Fed Governor Lael Brainard said Monday. Speaking in Denver at the first of several Fed roundtables to solicit stakeholder feedback on CRA, Brainard encouraged all parties to respond to the OCC's advance notice of proposed rulemaking on CRA. "Even though the Federal Reserve did not join in the publication of the ANPR, we will be reading the comment letters in anticipation of working with the comptroller and Federal Deposit Insurance Corporation on a joint proposal," she said. "We understand the importance of having the agencies work toward one set of CRA regulations that are clear and consistently applied and will do everything we can to make that possible."

Brainard also outlined several principles that she said will guide the Fed's participation in CRA reform, many of which align with points raised in ABA's white paper on the topic. She emphasized the need to revisit the CRA assessment area concept. She also said that "CRA regulations should be tailored to banks of different sizes and business models" and added that the agencies "should consider whether assessment areas also should be tailored to the business models employed by banks."

She also called for CRA reform to encourage banks to "see out opportunities in underserved areas," including by providing "more incentives" for banks and avoiding distortions that create "credit hot spots." Finally, she said the Fed is seeking to "promote greater consistency and predictability in CRA evaluations and ratings." [Read the speech.](#)

FHFA, GSEs Launch Clearinghouse of Translated Mortgage Materials

Housing GSEs Fannie Mae and Freddie Mac, along with the Federal Housing Finance Agency, Tuesday launched Mortgage Translations, an online clearinghouse of more than 220 mortgage resources translated into Spanish. The clearinghouse is designed to help lenders, servicers, housing counselors and other real estate personnel better serve borrowers with limited English proficiency.

Resources available initially include the Uniform Residential Loan Application, a mortgage assistance application and the Consumer Financial Protection Bureau's home loan toolkit -- plus a one-for-one Spanish-English glossary of key mortgage terms. The first phase of the clearinghouse features Spanish-language documents, but the GSEs and FHFA said they would add resources in Chinese, Vietnamese, Korean and Tagalog in the coming years. [Access the documents.](#)

FDIC, CFPB Update Tool to Prevent Elder Financial Abuse

The Federal Deposit Insurance Corporation (FDIC) yesterday announced the release of a Spanish-language version of its updated training program, Money Smart for Older Adults. In partnership with the CFPB, the FDIC developed the instructor-led training module to help financial institutions and other volunteers teach older adults and their caregivers to recognize and prevent fraud, scams and other types of financial exploitation. The curriculum and related materials are free and may be downloaded from the FDIC website.

[Read more.](#)

State Regulators Release Inaugural Money Service Businesses Report

State financial regulators released the inaugural Money Service Business (MSB) Industry Report with transaction data covering 2017 from licensed money transmission, payments, virtual currency and other businesses. According to the report, MSBs handled \$1.24 trillion overall in 2017. Virtual currency exchanges (\$110.8 billion) and virtual currency transmission (\$6.2 billion) account for 9.4 percent of the industry. The report is based on data collected from the Nationwide Multistate Licensing System, which is operated by the Conference of State Bank Supervisors. [Read the report.](#)

News Source: American Bankers Association

Compliance Alliance Q&A



A Nebraska Bankers Association Company

Q: For the Reg. DD - "indoor signs" exception in Section 1030.8(e)(2), I see that indoor signs are exempt from: permissible rates, when additional disclosures are required, bonuses and certain media exemptions. My question is whether "when additional disclosures are required" includes, for example, an advertisement of "free checking" when listing products available on an indoor billboard/peg board if that board does not list features which are listed elsewhere in other advertisements for a given type of checking account and its associated fees?

A: The rule regarding when the bank can advertise an account as "free" does apply to indoor signs. Indoor signs are excluded from the requirements listed in subsections (b), (c), (d) and (e)(1) but the rule on "free" accounts is in subsection (a) and not excluded:

<https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1030/8/>

(i) Signs inside the premises of a depository institution (or the premises of a deposit broker) are not subject to paragraphs (b), (c), (d) or (e)(1) of this section.

<https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1030/8/>

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.

Bank Investment, Funding & Economic Outlook Conference

Learn more about the economic outlook for the state of Nebraska and the U.S. economy during the 2018 NBA Bank Investment, Funding & Economic Outlook Conference, Nov. 1-2 at the Cornhusker Marriott in Lincoln. Topics and speakers during the day and a half conference include:

- ✓ **Will Economic Headwinds of Tariffs and Rising Interest Rates Derail the Mid-America Economy?**
Dr. Ernie Goss, Economist & Professor of Economics, Creighton University
- ✓ **Crypto Currency, Fintech and Blockchain - What is it and why do I care?**
Bryan Adler, Co-Founder & CEO, Vetter
- ✓ **CECL is Coming, Will You Be Ready?/Replacing LIBOR**
Michelle Lindner, Accounting Examiner Specialist, Department of Banking
- ✓ **Using Flow of Funds Analysis to Understand Your Interest Rate Risk**
Ed Krei, First Bankers' Banc Securities
- ✓ **Ten Strategies for Remaining Independent in a Consolidating Industry**
Greyson E. Tuck, Gerrish Smith Tuck, PC
- ✓ **A Different Kind of Career: Under Cover in the CIA**
James Olson, Retired CIA
- ✓ **Concentration Risk Management and Stress Testing**
Don Musso, President, FinPro
- ✓ **Community Banks' Liquidity Profiles: Regulatory Concerns and Potential Strategies**
Timothy Koch, President, Graduate School of Banking at Colorado
- ✓ **Can the High Performance of the Trump Economy Continue?**
Dr. Edmond J. Seifried, Co-Chairman, Seifried & Brew



Get [REGISTERED](#) today!

FSA Guaranteed Loan Officer Training

Nebraska USDA Farm Service Agency (FSA) will be conducting annual Guaranteed Lender Training meetings at seven regional locations across Nebraska in late October through early November. These training sessions meet the annual requirement for existing FSA Certified and Preferred Guaranteed Lenders but are also open to any lender interested in participating in the FSA Guaranteed Loan Program.



To RSVP, please contact your local FSA Farm Loan Office. Go to "[Find Your Local Service Center](#)" or visit [farmers.gov](#) for additional information. View [all locations and training dates](#). Lenders may attend any meeting location but should RSVP for planning purposes.

NBA Employee Spotlight:

Janelle Ekeler, Assistant Vice President, VEBA Program, NBISCO

Janelle has been a part of the NBA VEBA team for more than 20 years. She currently assists with billing operations for health, dental, vision, life and disability products under the VEBA umbrella in addition to COBRA administration and fielding general inquiries from the NBA membership. Janelle comes to work each day with a great attitude, friendly demeanor and takes the time to foster great relationships. She is definitely an asset for the NBA membership as well as her co-workers.

Hometown: Eagle Grove, Iowa

Alma Mater: Eagle Grove High School

Favorite Part of My Job: I enjoy all parts of my job, especially the aspects which involve accounting.

Favorite Thing About Nebraska: I love all the seasons. Especially summer when I can float in the pool.

Hobbies: I love spending time with my family. I have 6 grandchildren ranging in age from 2 to 14 that I get to spend a lot of time with. I also love to read, enjoy going to movies, and trying different wines. This year we also got UNL Women's Basketball tickets so I'm looking forward to going to the games.



Flights of Honor: A Decade of Thanking Nebraska Veterans, 2008-2018

Patriotic Productions is publishing a commemorative book that details a decade of flights, thanking Nebraska veterans for service to our nation. This hardcover book features more than 700 vivid photos on 220 pages illustrating amazing experiences from a dozen flights.

All proceeds go to Patriotic Productions to continue honoring Nebraska veterans, their families, and those who gave their lives for our country. This book also includes the 9/24/18 Female Veterans Flight. For more information or to place your order visit
<https://www.patrioticproductions.org/store/book>.



2018 SUMMIT

REGULATORY ISSUES SUMMIT

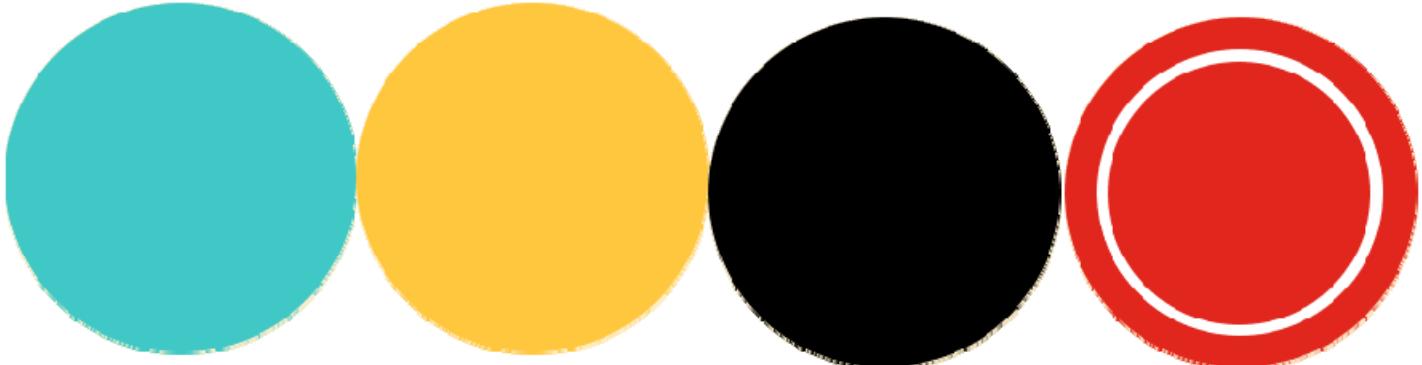


ANNUAL
SUMMIT
LINCOLN

OCT
26

DIALOGUE
WITH THE
REGULATORS

Cornhusker Marriott, Lincoln



Register online at www.nebankers.org

Share a Dialogue with the Regulators



The **2018 Summit on Regulatory Issues** has been planned to provide an opportunity for bankers to have a dialogue with banking industry regulators. You will hear from representatives from the FDIC, OCC, Federal Reserve, CFPB, and the Nebraska Department of Banking & Finance. We're sure this will be an outstanding event and one you won't want to miss.

Friday, October 26, 2018

9:00 a.m. Registration / Break Service

9:30 a.m. Opening Remarks

*Dave Dannehl, NBA Chairman
First State Bank of Loomis*

9:45 a.m. "Keeping Pace with the Demands of Regulatory Oversight"

*James C. Ballentine, Executive Vice President of
Congressional Relations and Political Affairs
American Bankers Association, Washington, DC*

10:00 a.m. "Regulatory Panel Discussion"

Moderated by James C. Ballentine

*James D. LaPierre, Regional Director
Federal Deposit Insurance Corp., Kansas City, MO*

*Kevin Moore, Senior Vice President, Supervision and Risk Management Division
Federal Reserve Bank of Kansas City, Omaha, NE*

*Kay Kowitz, Deputy Comptroller Western District
Office of the Comptroller of the Currency, Denver, CO*

*Kelly Lammers, Deputy Director, Financial Institutions
Nebraska Department of Banking and Finance, Lincoln, NE*

*Laura Fiene, Assistant Regional Director
Consumer Financial Protection Bureau, San Francisco, CA*

Panel Wrap-up with James C. Ballentine

Dialogue with the Regulators

**"HEAR IT HERE"
From the Regulators**

(agenda continued on next page)

- 12:00 p.m.** **Luncheon**
- 1:00 p.m.** **"Up Close & Personal with the Regulators"**
 Ask direct questions and hear what those charged with overseeing your institution have on their agenda for the next year during breakout sessions with the regulators. Regulators will have a chance to hear directly from you regarding your concerns, problems, and recommendations.
- 2:30 p.m.** **Adjournment**

Registration Information

Member Fee: **\$45.00 per person*** for the first registrant;
 \$35.00 per person* for each additional registrant
 Non-Member Fee: **\$135.00 per person***

*If received by October 19, 2018

This fee includes all program materials, luncheon, and break service. The deadline for registrations and refunds for cancelled registrations is **October 19, 2018**. Any registrations received after that date will be an additional \$10.00 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

1-09/12/18u



2018

Summit on Regulatory Issues

Cornhusker Marriott Hotel, Lincoln
 October 26, 2018

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

Please register the following individual(s):			Last 4 Digits of Social Security #	October 26, 2018 Lincoln Cornhusker Marriott Hotel
FIRST NAME	MI	LAST NAME		

Members: \$45.00 (per person) 1st registrant;
 \$35.00 (per person) for each add'l
 Non-Members: \$135.00 (per person)
 Registration after 10/19/18 will have a \$10 late fee charge in addition to the registration fee.

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

Four Ways to Register:

Payment Choice (check one):

- FAX: (402) 474-2148
- MAIL: NBA Education Center,
 PO Box 80008, Lincoln, NE 68501
- PHONE: (402) 474-1555

WEBSITE:
www.nebankers.org
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 Event Calendar

MasterCard VISA

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

TOTAL DUE \$ _____

*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



2018 INVESTMENT

BANK INVESTMENT, FUNDING,
AND ECONOMIC OUTLOOKS

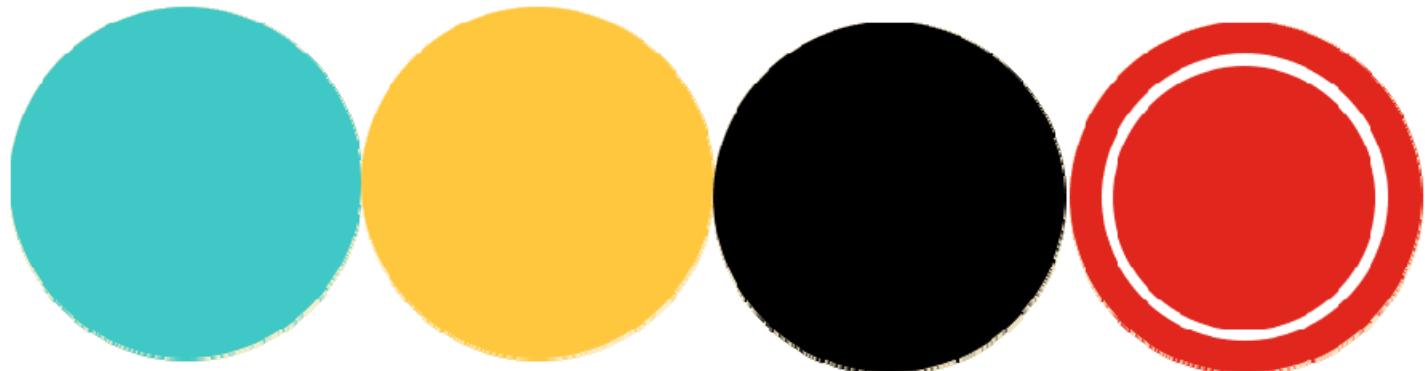


ANNUAL
CONFERENCE
LINCOLN

**NOV
1-2**

OUTLOOK
INVESTMENTS
FUNDING

Cornhusker Marriott, Lincoln



We'd like to thank our brochure sponsor,



Graduate School of Banking
at the University of Wisconsin – Madison

THURSDAY, NOVEMBER 1, 2018

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

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

9:15 – 10:15 a.m.

“Will Economic Headwinds of Tariffs and Rising Interest Rates Derail the Mid-America Economy?”

Each month, Creighton University Professor of Economics Ernie Goss surveys bank CEOs in rural, agriculturally dependent areas of 10 mid-western and mountain-region states as well as supply managers in urban areas of nine mid-America states. In this report, Goss will provide a summary of his recent survey results that detail risks and opportunities for businesses, banks, and investors in the months ahead. In particular, Goss will devote attention to the impact of trade and rising interest rates on the regional economy.

Dr. Ernie Goss, Economist & Professor of Economics, Creighton University

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

10:30 a.m. – 11:30 a.m.

“Crypto Currency, Fintech and Blockchain – What is it and why do I care?”

Since financial technology (fintech) was created eight years ago, it feels like there is a new financial disruption popping up every week; some of which are fads and some are here to stay. Crypto-currency and blockchain are among the largest financial disruptions. Learn what they are, why you should care, and debate if this is a fad or a lasting trend the industry should pay attention to.

Bryan Adler, Co-Founder & CEO, Vetter

11:30 a.m. – 12:00 p.m.

“CECL is Coming, Will You Be Ready? / Replacing LIBOR”

With early implementation as soon as December and SEC filers transitioning over the next year, community banks need to be ready. This brief overview will discuss what community banks should be doing now and how regulators are preparing.

Michelle Lindner, Accounting Examiner Specialist, Department of Banking

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

1:00 – 2:00 p.m.

“Using Flow of Funds Analysis to Understand Your Interest Rate Risk”

Ed Krei, First Bankers' Banc Securities

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

2:15 – 3:15 p.m.

“Ten Strategies for Remaining Independent in a Consolidating Industry”

This keynote address will explore 10 fundamental strategies for remaining an independent community bank in a consolidating environment. Learn about the necessity of being proactive, setting forth a strategy of independence, focusing on core profitability, ensuring your bank has the optimal organizational structure, appropriately dealing with management and board succession, and other issues. This fast-paced session will present the tools your bank needs to plan and prepare for independence in the future.

Greyson E. Tuck, Gerrish Smith Tuck, PC

3:15 p.m. **Break**

3:30 – 4:30 p.m.

“A Different Kind of Career: Under Cover in the CIA”

Imagine living a lie for 31 years. That's what James Olson and his wife Meredith did while spying for the CIA. Spying for his country was the furthest thing from his mind when Olson, a farm boy from Iowa, received a mysterious phone call that changed his life forever. In his presentation, Olson takes you inside the real world of being a CIA spy. He describes the rigorous training they receive and the difficult dilemmas that they face in the field on a daily basis. Olson explains how the global war on terror affects everyone and that the country needs to know that the United States will be hit again within its borders. The United States needs spies to protect the country and its vital interests.

James Olson, Retired CIA

4:30 – 5:15 p.m. **Reception**

Dinner is on your own.

FRIDAY, NOVEMBER 2, 2018

8:00 a.m.

Continental Breakfast

8:30 – 9:30 a.m.

“Concentration Risk Management and Stress Testing”

As scrutiny on concentrations in lending portfolios continues to increase, it is important to illustrate proper monitoring and stress testing of high-risk areas. This presentation will focus on how to mitigate your institution's potential concentration risk and give live examples of how banks break down their portfolios to monitor current and future risk.

Don Musso, President, FinPro

9:30 a.m.

Break

9:45 – 10:45 a.m.

“Community Banks’ Liquidity Profiles: Regulatory Concerns and Potential Strategies”

Timothy Koch, President, Graduate School of Banking at Colorado

10:45 a.m.

Break

11:00 a.m. – 12:00 p.m.

“Can the High Performance of the Trump Economy Continue?”

The recently revised GDP growth rate for the second quarter of 2018 is a robust 4.1 percent. The Trump economy is booming. But is this new level of economic performance sustainable? The average post-World War II expansion has a life span of approximately 60 months, with the longest expansion in U.S. history running for 120 months. September 2018 represents the 110th month of the current economic growth phase of the business cycle. That being said, are we nearing the end of this expanding economy? Is another recession in sight?

Dr. Edmond J. Seifried, Co-Chairman, Seifried & Brew

12:00 p.m.

Conference Adjournment

1-10/01/18



2018 Bank Investment, Funding, & Economic Outlook Conference

Cornhusker Marriott Hotel, Lincoln
November 1 – 2, 2018

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please register the following individual(s):			Last 4 Digits of Social Security #	Member Fee: \$305 per person -- Non-Member Fee: \$915 per person
FIRST NAME	MI	LAST NAME		

Registration
NBA Members: \$305 (per person)

Registration
Non-NBA Members: \$915 (per person)

Registration after 10/25/2018 will have a \$25 late fee charge in addition to the registration fee.

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

Four Ways to Register:

FAX: (402) 474-2148

MAIL: NBA Education Center,
PO Box 80008, Lincoln, NE 68501

PHONE: (402) 474-1555

TOTAL DUE \$ _____

WEBSITE:
www.nebankers.org
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We would like to thank the following companies for being
cosponsors of this year's conference.

NBISCO
American Bankers Association
Bankers' Bank of the West
Raymond James
Graduate School of Banking-Wisconsin

BOK Financial Securities
First National Capital Markets
FHLBank Topeka
Schools of Banking

Registration Information

Member: \$305 (per person)

Non-Member: \$915 (per person)

*If received by October 25, 2018

Advance registration for this program includes all conference materials, continental breakfasts, luncheon, break service, and the reception. The deadline for registrations and refunds for cancelled registrations is **October 25, 2018**. Any registrations received after that date will be an additional \$25 per person and subject to space availability.

Location 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.

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2018 LOAN DOC

LOAN DOCUMENTATION WORKSHOPS

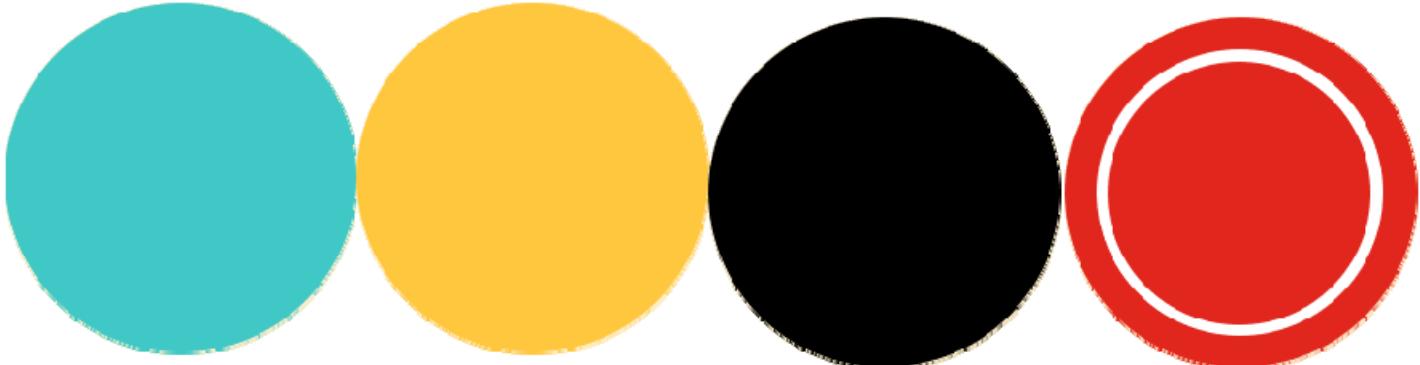


**ANNUAL
LOAN DOC
WORKSHOPS**

**NOV
13-15**

**PRINCIPLES
ADVANCED
AG-LENDER**

Holiday Inn, Kearney



Register online at www.nebankers.org

Loan Doc I Principles of Loan Documentation

The **Principles of Loan Documentation** workshop is designed to help those who make, manage or review loans become "proactive" in minimizing loan losses. Dubbed "Street Law for the Commercial Lender," this one-day workshop focuses on the major legal concepts, specific requirements and common problems of commercial loan documentation, with a particular emphasis on avoiding loan losses due to faulty documentation that even cutting-edge documentation software cannot always effectively eliminate. Our philosophy is to develop "hands-on" instruction so that participants can return to their jobs and apply what they have learned.

PROBLEM METHOD

Throughout the program the problem method will be used to challenge the participants in important areas of loan documentation. The instructor will demonstrate the difficulty and challenges often times hidden in every day/routine lending transactions by posing problems to the participants based on "real world" situations faced by actual lenders who, unfortunately, documented the loan incorrectly resulting in costly legal challenges. The use of the problem method will involve the participants and challenge their ability to identify documentation errors and deficiencies common in commercial lending transactions.

The workshop will illustrate how to:

- ❖ Perfect security interests under Article 9 of the UCC
- ❖ Identify the borrower and document the authority to borrow
- ❖ Understand contract basics, notes, security agreements, mortgages, pledges and other essential loan contracts
- ❖ Use commitment letters
- ❖ Understand the implications of loan default(s)
- ❖ Protect against tax liens and other conflicting encumbrances
- ❖ Understand bankruptcy implications
- ❖ Recognize and prevent violations of ECOA

Participants will learn a step-by-step process to recognize problems and take action to prevent loan loss exposure from faulty documentation.

ESSENTIALS OF ARTICLE 9 OF THE UNIFORM COMMERCIAL CODE

Article 9 of the Uniform Commercial Code, adopted in all states, dictates how lenders perfect security interests in all collateral except real estate. Participants will learn how to interpret and apply the principles of this important body of law that governs all transactions intended to create a security interest in personal property and/or fixtures.

This section will examine the most common problems encountered with UCC Article 9 and provide practical guidance in critical areas, including:

- ❖ Basic scope of Revised Article 9
- ❖ Collateral classification & description under Article 9
- ❖ Perfecting security interests in deposit accounts
- ❖ The "where to file" rules are examined
- ❖ Creating enforceable security interests in various types of collateral
- ❖ Different perfection methods under the UCC
- ❖ Lien priorities and lien searches
- ❖ Enforcing unperfected security interests
- ❖ Gaining priority through purchase money transactions

REAL ESTATE MORTGAGES / DEEDS OF TRUST

Participants will learn the basic requirements of securing loans with real estate examining such problems as perfection, future advance clauses and loan renewals. Participants will be exposed to proper "due diligence" procedures when a loan is secured by real estate including the use of title insurance, surveys and environmental audits.

WORKSHOP MATERIAL

Each participant will receive a workshop manual consisting of over 250 pages of reference material, including a user's guide to loan documentation, a sample forms file, comprehensive loan closing checklist, and key excerpts from Nebraska's version of Article 9 of the Uniform Commercial Code. During the session, participants will learn to use this comprehensive manual as a desk reference for dealing with the questions and problems that will be encountered on-the-job.

About the Speaker:

Lewis C. Laderer, Jr. is a partner in the law firm of Laderer & Fischer, P.C. in South Bend, Indiana. Laderer & Fischer focus their practice almost exclusively on the representation of commercial banks and other commercial lenders in the areas of banking law, commercial litigation, and bankruptcy.

Program Outline: (all three days)

- 8:30 a.m. Registration/Continental Breakfast
- 9:00 a.m. General Session
- 12:00 p.m. Luncheon
- 1:00 p.m. General Session
- 4:00 p.m. Adjournment

Loan Doc II Advanced Loan Documentation

Prevention of loan losses through implementation of proper loan structuring and documentation techniques is the objective of this workshop. This follow-up workshop to Principles of Loan Documentation will focus on more complex and problematic lending transactions, including securing loans with real estate with special emphasis on title insurance and surveys, and understanding the special problems of floor-plan and construction financing. In addition, this workshop will address the provisions of revised Article 9 of the Uniform Commercial Code that deal with security interests in securities and other investment property, such as brokerage and trust accounts.

FLOOR-PLAN FINANCING

Part I of this workshop will address key issues related to floor-plan financing, including: the floating lien concept under Article 9; perfection of a purchase money security interest; understanding the interests and rights of the parties involved; key components and provisions of the floor plan loan agreement; cooperative efforts between and among competing floor-plan lenders; successful monitoring of the floor plan agreement to prevent sales out of trust; and the special problems associated with a floor-plan borrower in default.

SECURING LOANS WITH INVESTMENT PROPERTY UNDER REVISED ARTICLE 9 OF THE UNIFORM COMMERCIAL CODE

This session of the workshop will review the scope and requirements of the revised Uniform Commercial Code dealing with perfecting security interests in stocks, bonds, mutual funds, investment accounts, and other investment property. Participants will learn the scope, provisions and definitions under Article 9 as well as key provisions from Article 8 of the UCC; the interaction of the revised Articles 8 and 9 of the Uniform Commercial Code and how to perfect and terminate security interests in certificated and un-certificated securities as well as investment accounts.

CONSTRUCTION FINANCING

Section III of the workshop addresses potential problem areas unique to construction financing and how to avoid them. Participants will learn how to collateralize and document a construction loan (including preparation of the construction loan agreement and commitment letter). In addition, this segment will examine the all-important subject of disbursement controls and limiting the risks posed by mechanic's liens. This section will also explore how the lender might increase its protection and reduce the administrative burdens of a construction loan by using a title insurance agent to handle disbursement of loan proceeds.

REAL ESTATE SECURED LOANS

The final portion of the program will deal with some of the unusual challenges related to loans secured by real estate. Participants will learn how to create and perfect a security interest in real estate using a mortgage or deed of trust. The program dissects a typical mortgage explaining its key provisions and their benefit to the mortgage lender. The primary emphasis in this section of the program is on title insurance and surveys, how to understand them and use them effectively to enhance the protection of the lender's security interest in real estate. Included will be a detailed discussion about the lender's title insurance policy, available endorsements which provide greater protection to the lender, understanding and obtaining deletion of the standard exceptions to coverage in title commitment letters, and the importance of real estate surveys and environmental due diligence to the lender taking real estate as collateral.

WORKSHOP MATERIAL

Each registrant will receive a comprehensive manual designed to be used as a daily reference tool for those involved in the lending process. The workshop manual will include detailed checklists, reference material, a course outline and important and useful contractual documents and provisions.

Registration Information:

Advance registration fee for these workshops includes all workshop materials, continental breakfast, break service & luncheon.

The registration breakdown is as follows:

	<u>Member</u>	<u>Non-Member</u>
Loan Documentation I: Principles of Loan Documentation Workshop.....	\$215.00	\$645.00
Loan Documentation II: Advanced Loan Documentation Workshop	\$215.00	\$645.00
Loan Documentation III: Loan Documentation for the Ag-Lender Workshop	\$215.00	\$645.00

The deadline for registration and receiving refunds for cancelled registrations is **November 8, 2018**. Registrations received after that date will be an additional \$25 per workshop/per banker and subject to space availability.

Continued on reverse.

Loan Doc III Loan Documentation for the Ag-Lender

This program should be attended by people involved in the agricultural lending process in lieu of the Principles of Loan Documentation Workshop.

Poor loan documentation can cost your financial institution thousands of dollars each year. Unfortunately, the importance of effective loan documentation is most apparent when it is already too late. Dubbed "Street Law for the Agricultural Lender," this workshop focuses on the major legal concepts, specific requirements and common problems in the specialized field of agricultural loan documentation with particular emphasis on avoiding loan losses due to faulty documentation. Our "hands-on" approach allows you to return to work and apply what you have learned. This workshop should be taken by people involved in the agricultural lending process in lieu of the Principles of Loan Documentation Workshop.

PROBLEM METHOD

Throughout the program the problem method will be used to challenge the participants in important areas of agricultural loan documentation. The instructor will demonstrate the difficulty and challenges often times hidden in every day/routine agricultural lending transactions by posing problems to the participants based on "real world" situations faced by actual lenders who, unfortunately, documented the loan incorrectly resulting in costly legal challenges. The use of the problem method will involve the participants and challenge their ability to identify documentation errors and deficiencies common in agricultural lending transactions.

IDENTIFYING THE BORROWER

Lending to family farming operations has unusual challenges. The program deals with ways to "flush out" the interests that spouses and children might have in the family farming operation. It examines who should be the borrower and who should sign security agreements.

REAL ESTATE MORTGAGES/DEEDS OF TRUST

Participants will learn the basic requirements of securing loans with real estate examining such problems as perfection, future advance clauses and loan renewals. Participants will be exposed to proper "due diligence" procedures when a loan is secured by real estate including the use of title insurance, surveys and environmental audits.

ESSENTIALS OF ARTICLE 9 OF THE UNIFORM COMMERCIAL CODE

Article 9 of the Uniform Commercial Code, enacted into law in all states, dictates how lenders perfect security interests in all collateral except real estate. Over the years, major changes have occurred in the area of agricultural security interests. This workshop examines the current version of Article 9 in effect in Nebraska, including the 2010 Amendments that became effective on July 1, 2013. Emphasis will be placed on collateral description and perfection, where to file for all types of collateral, dealing with non-Article 9 agricultural liens adopted in Nebraska (and neighboring states) and how they impact the Article 9 agricultural lender. Those attending will also learn to identify when purchase money security interests are important, and how to use them to gain a first position over a prior UCC filer for equipment, inventory, livestock, and fixture collateral. Participants will learn how to interpret and apply the principles of this most important body of law which governs all transactions intended to create a security interest in personal property (including crops and livestock) and/or fixtures. Special emphasis will be placed on perfecting security interests in both tangible (e.g., crops and livestock) as well as intangible (e.g., USDA entitlement payments) agricultural.

SAMPLE LOAN DOCUMENTS

Each registrant will receive a comprehensive Ag-Lending Loan Documentation Manual including key statutory references, a comprehensive workshop outline, sample ag-lending loan documents as well as other information important to the ag-lender.

WHO SHOULD ATTEND

This workshop is appropriate for anyone involved in the agricultural lending process including CEOs, loan officers, credit analysts, bank counsel, branch managers with lending authority, loan review personnel, internal auditors and documentation support staff. It is structured similarly to the Principles of Loan Documentation program with special emphasis on the challenges facing the ag-lender. This program should be attended by people involved in the agricultural lending process in lieu of the Principles of Loan Documentation Program.

Please feel free to dress casually.

To ensure your comfort, please bring a light jacket or sweater to the program.

Event Location:

Holiday Inn - Kearney

110 S 2nd Ave, Kearney, NE (308) 237-5971

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.

1-09/26/18

P.O. Box 80008

233 South 13th Street, Suite 700
Lincoln, Nebraska 68501-0008

Phone: (402) 474-1555

Education Center Fax: (402) 474-2148

NBA Nebraska Bankers Association



2018 Loan Documentation Workshops

Holiday Inn - Kearney
November 13, 14, 15, 2018

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

Please register the following individual(s):			Last 4 Digits of Social Security #	Holiday Inn - Kearney		
FIRST NAME	MI	LAST NAME		Nov 13 Loan Doc I	Nov 14 Loan Doc II	Nov 15 Loan Doc III

Please indicate which of the following workshop(s) you plan on attending under the appropriate date(s) and workshop number(s):

	Member	Non-Member
Loan Documentation I: Principles of Loan Documentation Workshop	\$215.00	\$645.00
Loan Documentation II: Advanced Loan Documentation Workshop	\$215.00	\$645.00
Loan Documentation III: Loan Documentation for the Ag-Lender Workshop	\$215.00	\$645.00

Registrations after 11/08/18 will receive an additional late fee charge of \$25.00 per workshop.

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

Four Ways to Register:

- FAX: (402) 474-2148
- MAIL: NBA Education Center,
PO Box 80008, Lincoln, NE 68501
- PHONE: (402) 474-1555

WEBSITE:
www.nebankers.org
→Education→
Event Calendar

Payment Choice (check one):

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

TOTAL DUE \$ _____

1-09/26/18



2018 Loan Documentation Workshops

Holiday Inn - Kearney
November 13, 14, 15, 2018

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Event Calendar

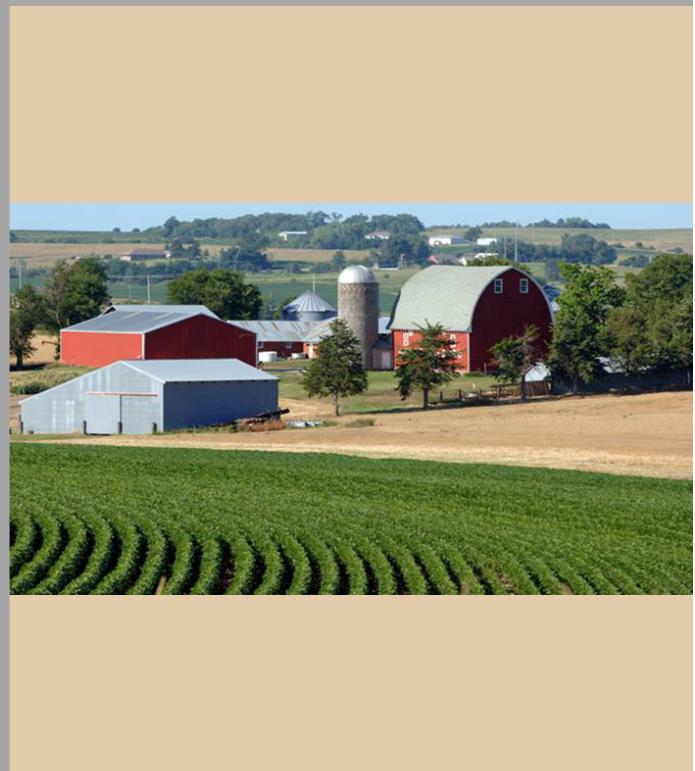
Payment Choice (check one):

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

TOTAL DUE \$ _____

2018 AG & BEYOND

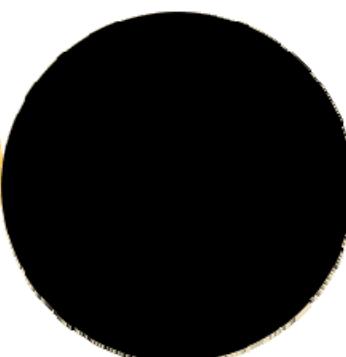
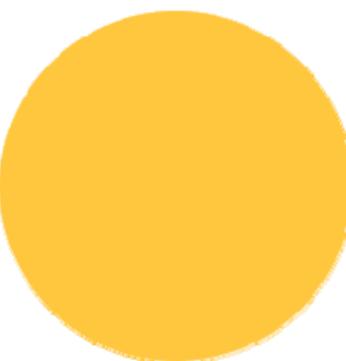
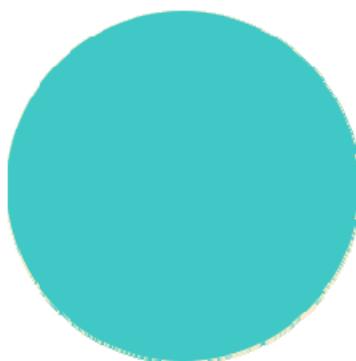
PRESENTED BY
DR. DAVID M. KOHL, Ph.D.



ANNUAL
PRODUCER
UPDATE

**DEC
4 & 5**

AGRICULTURE
STRATEGIES
ECONOMY



Register online at www.nebankers.org

2018

Ag & Beyond

Presented by Dr. David M. Kohl, Ph.D.

December 4 – Norfolk, Northeast Community College

December 5 – North Platte, Quality Inn & Suites

Who Should Attend

This program is designed for ag lenders and their ag customers (*including spouses*) along with High School and College Students interested in careers in agriculture.

Please see special pricing for your ag customers/spouses/students below!

“Agriculture Today: It Is What It Is... What Should We Do About It?”

The agricultural economic down turn is in the sixth year and counting. Razor thin margins combined with increased volatility is the economic environment that most in the industry are facing. The result is massive changes in the structure of agriculture and rural communities.

- What is the state of the trade agreements and the short and long-term implications to the bottom line?
- Where are interest rates, land values, and food trends leading the industry?
- How can one adjust strategies and tactics to cope and survive in this environment?

Program Outline

9:30 a.m.
Registration / Continental Breakfast

10:00 a.m.
General Session

12:00 p.m.
Luncheon

12:45 p.m.
General Session...continued

2:30 p.m.
Adjourn

Registration Information

NBA Member: \$175 per person

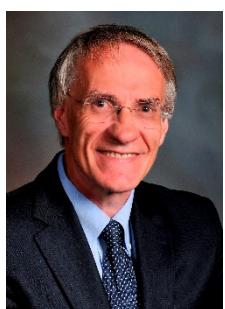
Ag Customer & Spouse: \$100 per couple

Ag Customer or Student Guest(s): \$75 per person
(\$65 per person for 5 or more Customer/Student Guests)

Non-NBA Member: \$525 per person

The fee includes all program materials, break service, and luncheon. The deadline for registration and receiving refunds for cancelled registrations is November 28, 2017. Registrations received after that date will be an additional \$25.00 per person and subject to space availability.

About Dr. David M. Kohl, Ph.D.



David Kohl received his M.S. and Ph.D. degrees in Agricultural Economics from Cornell University. For 25 years, Kohl was Professor of Agricultural Finance and Small Business Management and Entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech, Blacksburg, Virginia. He was on special leave with the Royal Bank of Canada working on advanced initiatives for two years and assisted in the launch of the successful entrepreneurship program at Cornell University. Kohl is Professor Emeritus in the AAEC Department at Virginia Tech.



Dr. Kohl has traveled over nine million miles throughout his professional career! He has conducted more than 6,000 workshops and seminars for a variety of agricultural audiences. In 2017, Kohl was inducted into the Virginia Tech College of Agriculture and Life Sciences Hall of Fame. He is also a business coach and part owner of Homestead Creamery, a value-added dairy business in the Blue Ridge Mountains. Dr. Kohl's personal involvement with agriculture and interaction with key industry players provide a unique perspective into the future trends of the agricultural industry and economy.

Location Information

**North Platte –
Quality Inn & Suites
2102 S Jeffers St. 308-532-9090**

**Norfolk - Northeast Community College,
Lifelong Learning Center
801 E Benjamin Ave. 402-371-2020**

NBA

Nebraska Bankers Association

Agriculture 2018 and Beyond

December 4 – Norfolk
December 5 – North Platte

1-10/12/18u

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

**Registration NBA Members:
\$175 (per person)**

**Ag Producer/Students:
\$75 (per person)**

**Registration Non-NBA Members:
\$525 (per person)**

Registration after 11/28/2018 will be an additional \$25 per person.

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

Four Ways to Register:

-  FAX: (402) 474-2148
 -  MAIL: NBA Education Center,
PO Box 80008, Lincoln, NE 68501
 -  PHONE: (402) 474-1555

TOTAL DUE \$ _____

- WEBSITE:
www.nebankers.org
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Event Calendar

Payment Choice (check one):

MasterCard

VISA

Cardholder Name:

Card Number: CVV:

Exp. Date: _____ Signature: _____

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to the program.*

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233 South 13th Street, Suite 700
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www.nebankers.org



Banks & Bankers

(October 10-16)

NBA Nebraska Bankers Association

Banks in the News



American National Bank's Lewis & Clark Elementary Branch grand opening

American National Bank (Council Bluffs, Iowa) has opened a branch as part of a bank in school program at Lewis & Clark Elementary School in Council Bluffs.

First National Bank, First State Bank, NebraskaLand National Bank, Wells Fargo Bank, N.A., and Western Nebraska Bank (all of North Platte) were donors for the Lincoln County Government Day Oct. 3. The goal of the day is for students to observe the legal system through a mock trial as well as tour the courthouse and detention center.



Horizon Bank in McCook receiving their Honor Business Award

F&M Bank (Siouxland, Iowa) was recognized as the 2018 Medium Business of the Year by United Way of Siouxland.

Heartland Bank (Burwell) presented the Calamus Area Community Fund with a \$10,000 donation.

Horizon Bank (McCook) has been named the McCook Area Chamber of Commerce Honor Business for the fourth quarter of 2018.

NebraskaLand National Bank (Kearney) will host its annual Trunk-or-Treat event Oct. 25, where it and other Kearney-area businesses will have their trunks decorated and ready to pass out candy.



State Nebraska Bank & Trust employees in their red gear to support World Heart Day

NebraskaLand National Bank (North Platte) has begun its third annual Operation Christmas Card campaign, which collects items for care packages and monetary donations to send to deployed troops overseas.

State Nebraska Bank & Trust (Wayne) wore red on Sept. 29 in recognition of World Heart Day.

Union Bank & Trust Co. (Lincoln) is a corporate sponsor for the 24th annual Shop to Stop Family Violence initiative that benefits Voices of Hope in Lincoln.

Promotions & Appointments

FULLERTON: Theresa Bridger, assistant loan officer, First Bank & Trust of Fullerton.

Deaths

Karen Brasee, 85, passed away Oct. 12. Karen served as the chairman of the board for Citizens Bank & Trust Co. (Saint Paul, Loup City and Central City) until she retired, and remained the chairman emeritus after retirement.

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, newspaper clippings and or photos to news@nebankers.org to be published in an upcoming Banks & Bankers and/or featured on social media.

Facebook: [@NebraskaBankersAssociation](#) // Twitter: [@nebankers](#)