

Update

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December 5, North Platte

[Banks & Bankers](#) October 24 - October 30

**2019 Scenes of
Nebraska Calendar**
Calendars are scheduled
to ship the first week in
November

NBA Pays Tribute to NICB President & CEO Kurt Yost

Nebraska Independent Community Bankers President and CEO Kurt Yost passed away unexpectedly on Monday, Oct. 29.

"Kurt was a great friend to many within the Nebraska banking family. We had a close working relationship and collaborated to put our respective members first. His service and dedication will not be forgotten," said NBA President and CEO Richard Baier.



A Nebraska native, Kurt grew up working in his family-owned lumberyard and ready-mix operation. The business was sold in 1975, prompting Kurt to his next role as a registered lobbyist, advocating for the Nebraska Lumbermen's Association for nine years.

In 1984, Kurt began his 34-year term as Nebraska Independent Community Bankers (NICB) president and CEO serving the Nebraska banking community. Kurt had announced his retirement earlier this fall with Eric Hallman as his hired successor. He had planned to split his time between his 15 grandchildren and offering NICB lobbying services on a contract basis.

We will deeply miss Kurt's leadership, service and friendship. Our thoughts and prayers are with Kurt's family and friends.

Schedule of services can be viewed [HERE](#).



Employer in Residence
REGISTRATION

MONDAY, NOVEMBER 5 | 9 A.M.

SAVE THE DATE!
UNL - College of Business
Spring 2019 Employer in Residence
Registration opens
Monday, Nov. 5 at 9:00 a.m.
Click [HERE](#) for more information.

McWilliams: Innovation Needed to Bring Consumers Back to Financial Services Sector

In an op-ed published in *American Banker* Monday, FDIC Chairman Jelena McWilliams noted the importance of bringing underbanked and unbanked consumers into the regulated banking system. According to a recent FDIC survey, 8.4 million households in the U.S. lack a bank account, and one in five households are considered “credit invisibles,” because they lack a credit score.

“For several years, our regulatory framework had made banks reluctant to innovate and develop products that could attract more unbanked and underbanked consumers into the banking fold,” McWilliams noted. “As a result, those customers have looked elsewhere, turning to alternative credit sources outside of traditional banking channels.”

McWilliams recounted her own experience of being unbanked when she first immigrated to the United States from the former Yugoslavia as a young adult. With just \$500 to her name and no credit history, she obtained a secured credit card shortly after arriving, which she noted was a critical first step on the road to financial success. [Read the op-ed.](#)

FHFA Proposes Changes to FHLB Housing Goals

The Federal Housing Finance Agency (FHFA) Monday proposed several changes to the housing goals for the Federal Home Loan Banks (FHLB). The changes would affect all FHLBs that purchase mortgages through the Acquired Member Asset Program (AMA) and would be phased in over three years.

Currently, FHLBs whose AMA purchases exceed \$2.5 billion in a given year are subject to the housing goals. Goals performance is evaluated by comparing the proportion of an FHLB’s purchases that were affordable with the proportion originated in its district reported as affordable in Home Mortgage Disclosure Act data.

The proposed changes would eliminate the retrospective evaluation using HMDA data and set a single prospective mortgage purchase housing goal as a share of each FHLB’s total AMA purchases. They would also expand participation by smaller institutions; remove volume thresholds and establish a process through which FHLBs could propose alternative goals to the prospective goals set in the regulation; and simplify and expand the eligibility criteria to allow government-backed loans to count for goals purposes. Comments on the proposed changes are due in 90 days. [Read the proposed rule.](#)

‘Reform Farm Credit’ Website Exposes Farm Credit System Shortfall

Reform Farm Credit -- a website created as part of ABA’s effort to reach influential groups involved in agricultural policy -- has shared new data regarding the Farm Credit System’s 2017 lending to young, beginning and small farmers. According to the data, from 2016 to 2017 the number of new loans to young, beginning, and small farmers decreased by 11.6 percent, 9.8 percent, and 11.9 percent, respectively. Furthermore, the YBS portion of all of the FCS’s new loan volume fell across the board, resulting in fewer dollars loaned to YBS farmers.

To learn more about this and other issues surrounding the agricultural credit conversation, visit ReformFarmCredit.org. The recently revamped site provides taxpayers concrete examples of how the FCS’ tax-exempt status affects them as individuals and mobilizes them to take action by sharing the website and its materials further on social media. [Read the blog.](#) [Share the blog post on Twitter.](#)

News Source: American Bankers Association

OCC Seeks Comments from Nebraska Bankers

The Office of the Comptroller of Currency (OCC) has issued an Advance Notice of Proposed Rulemaking (ANPR) seeking input on the best ways to modernize the regulatory framework implementing the Community Reinvestment Act (CRA).

It is important that **all banks** – regardless of regulator – participate in the ANPR process. Even though the Federal Deposit Insurance Corp. and the Federal Reserve did not join the OCC’s request for comment, all of the agencies will be reading the comment letters in anticipation of working together to draft a joint proposed rule. It is critical for the agencies to hear from as many banks as possible regarding the need for CRA modernization.

The CRA was designed to encourage banks to help meet the credit needs of the communities in which they operate, including low and moderate income neighborhoods. However, the CRA implementing rules have not kept pace with the times or with new technologies and actually restrict investment in the communities that the law is intended to benefit. The NBA strongly supports modernizing the CRA to reflect changes in technology, consumer preferences and to increase consistency regarding regulatory interpretations and standards.

In submitting comments, please consider providing specific examples of the CRA challenges that your bank faces. To submit comments: Go to www.regulations.gov. Enter “Docket ID-OCC-2018-0008” in the Search box, click “Search.” Click on “comment now” to submit public comments. The deadline for submitting comments is Monday, Nov. 19.

For additional assistance in drafting your comment letter, please go to https://www.calbankers.com/sites/main/files/file-attachments/cra_comment_letter_guide.pdf.

NBA Employee Spotlight:

Tami Lutzi, Executive Director, KBA/NBA Schools of Banking

Tami has been assisting in educating bankers through the KBA/NBA Schools of Banking for 11 years. She is responsible for administration of Schools’ programs, curriculum management, financial operations, marketing strategies, staff supervision and volunteer/committee structure. Tami offers a tremendous work ethic and expertise to her co-workers and to the students of the KBA/NBA Schools of Banking.

Hometown: Weeping Water, NE is where I attended school. However, I grew up on a farm right in the middle of Cass County. My school was in one town, church in another, 4-H in another, and so on. My family has been farming there since 1876.

Alma Mater: Weeping Water High School; University of Nebraska-Lincoln

Favorite Part of My Job: It's incredibly rewarding to meet a new banker at a school for the first time, watch them grow in their career, and then see them get involved with the KBA, NBA, or at our Schools at the committee level or as an instructor. The relationships I have been able to build over the years are what mean the most to me.

Favorite Thing About Nebraska: There are so many special things about Nebraska; the people, the seasons, the open spaces, and the list goes on and on. I am proud to be a Nebraska native. I always enjoy the reactions I get when I travel and reveal where I'm from. I have literally been asked if I grew up in a cornfield. My answer – “No, but I did grow up right next to one!”

Hobbies: I am a sports geek with absolutely no athletic ability whatsoever. I am a lifelong Husker and KC Royals fan. I also enjoy sprint car and NASCAR racing. Otherwise, I love traveling -- 18 countries and 39 states so far -- and reading.



NBA Regulatory Summit Review and Comment Requests

The 2018 NBA Regulatory Summit was held in Lincoln Oct. 26 at the Cornhusker Marriot. More than 140 NBA member bank representatives attended to openly discuss industry regulations and key issues with regulatory officials. Representatives from the American Bankers Association (ABA), the Federal Deposit Insurance Corp. (FDIC), the Office of the Comptroller of the Currency (OCC), the Federal Reserve Bank of Kansas City (Fed), the Consumer Financial Protection Bureau (CFPB), and the Nebraska Department of Banking & Finance provided updates on their respective organizations and detailed current focuses pertaining to banking regulation prior to fielding questions from Nebraska bankers.

Many priorities were consistent among the regulatory agencies. Increasing transparency and lines of communication with Nebraska banks, liquidity concerns, deposit rate stress, and cybersecurity were all detailed as common areas receiving attention.

It is also relevant to note that the majority of these organizations have undergone or are currently undergoing internal reorganization with new leadership. Changes in structure and job descriptions have been instituted to increase efficiency and to also meet the needs of a changing industry.

Questions from bankers addressed preparations for CECL compliance, trade tariff effects on the agricultural economy, marijuana business guidance, CRA requirements, and challenges in meeting the various levels of current regulatory compliance.

The summit highlighted numerous opportunities for NBA member banks to provide essential input and feedback as these regulatory agencies create and evaluate regulations under their oversight. NBA members are encouraged to engage in the discussion and assist in guiding industry regulation. Here are a few specific opportunities to contribute comment:

- **OCC:** [ANPR](#) CRA reform comment requested on or before **Nov. 19, 2018**.
- **FDIC:** [Request for Information on FDIC Communication and Transparency](#)
- **Fed:** [Federal Register Notice](#) requesting public comment on potential actions that the Fed could take to facilitate real-time interbank settlement of faster payments.
- **CFPB:** Click [HERE](#) to view all Notices that are currently open for comment.



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2018 INVESTMENT

BANK INVESTMENT, FUNDING,
AND ECONOMIC OUTLOOKS

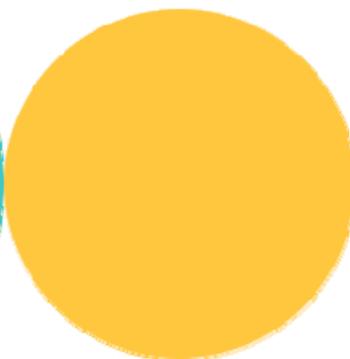
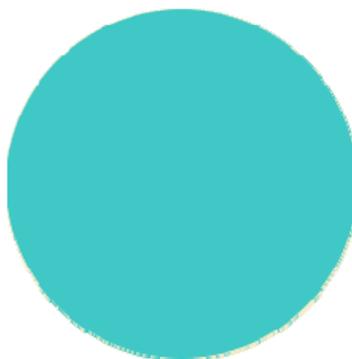


**ANNUAL
CONFERENCE
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**NOV
1-2**

**OUTLOOK
INVESTMENTS
FUNDING**

Cornhusker Marriott, Lincoln



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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.

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

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

Payment Choice (check one):

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Carol L. Nielsen
First Nebraska Bank
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Michael J. Palen
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Robert W. Schardt
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We would like to thank the following companies for being cosponsors of this year's conference.

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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.

BANK TRAINING ADVISORS

Barbara A. Barr
NebraskaLand National Bank, North Platte

Susan K. Koranda
Security Bank, Laurel

Lisa M. Felker
McCook National Bank, McCook

Joseph E. Peters
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Tana Wagener
West Gate Bank, Lincoln

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Phone: (402) 474-1555
Education Center Fax: (402) 474-2148
www.nebankers.org

NBA Nebraska Bankers Association

2018 LOAN DOC

LOAN DOCUMENTATION WORKSHOPS

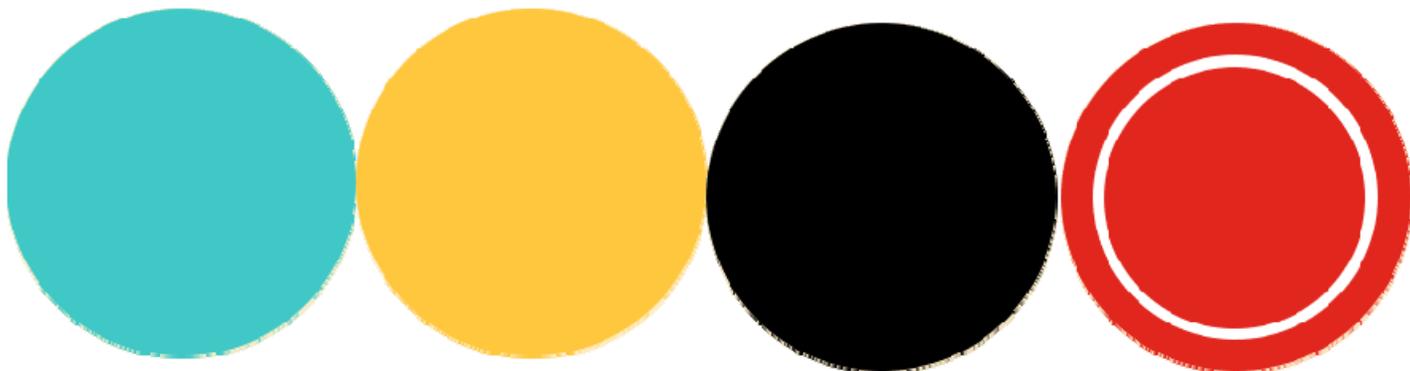


**ANNUAL
LOAN DOC
WORKSHOPS**

**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.

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.

Event Location:

Holiday Inn - Kearney

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

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 \$ _____



2018 Loan Documentation Workshops

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

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

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2018 AG & BEYOND

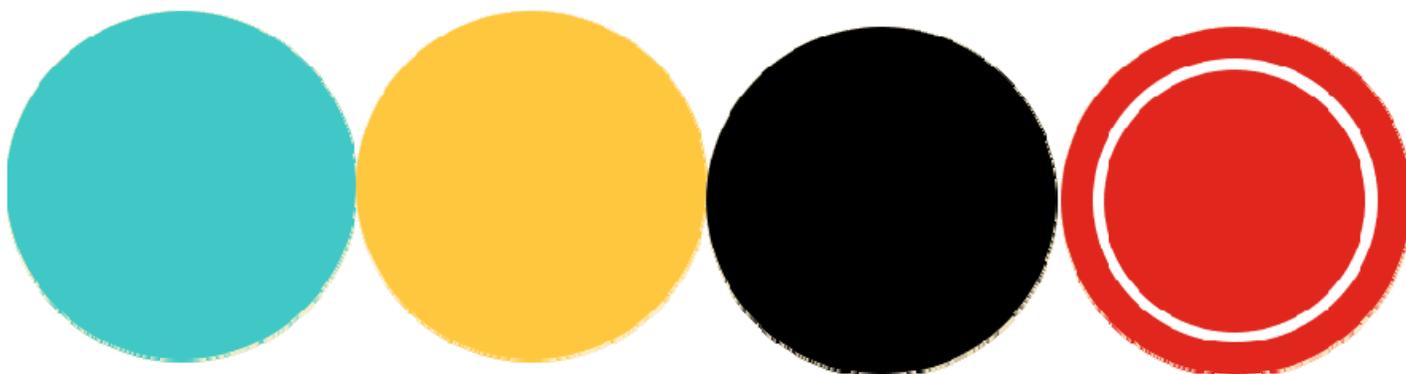
PRESENTED BY
DR. DAVID M. KOHL, Ph.D.



**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

1-10/12/18u



**Agriculture 2018
and Beyond**
December 4 – Norfolk
December 5 – North Platte

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

Please register the following individual(s):			Last 4 of SSN	Choose a location:		Banker \$175	Producer \$75	Spouse (Accompanying a producer) \$25	Student \$75	Teacher \$75
FIRST NAME	MI	LAST NAME		Norfolk	North Platte					

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

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

Payment Choice (check one):

- 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

NBA Nebraska Bankers Association



Employer in Residence

REGISTRATION

MONDAY, NOVEMBER 5 | 9 A.M.

SAVE THE DATE!

The College of Business Employer in Residence Spring 2019 registration begins Monday, Nov. 5 at 9:00 a.m.

The College of Business Employer in Residence showcases employers who recruit Nebraska business students and provides engagement opportunities for students, faculty, and staff such as information booths, presentations, resume reviews and more.

How do I register?

On **Monday, November 5 at 9:00 a.m.**, go here: [EIR Spring 2019 Registration](https://unlcba.az1.qualtrics.com/jfe/form/SV_ePYtKc2OqBzDF0V) to register* for your preferred dates (or copy+paste this link in your web browser: https://unlcba.az1.qualtrics.com/jfe/form/SV_ePYtKc2OqBzDF0V; the link will not work until that date and time.)

A reminder email from the Business Career Center will be sent out one (1) week prior to registration opening, but you **will not** receive an email from them on Nov. 5. If you are not the person who will be registering for this event, you will want to forward the link/information to the correct person.

*Your date selection is not secure until you receive a confirmation email directly from Katie Hauge (khauge2@unl.edu or 402-472-7066) within 7-10 days of your request.

Things to make note of:

- There is 1 Employer in Residence each day, Monday through Friday
- Your organization can participate **once** per semester
- Dates are on a first-come, first-reserved basis**

There will be no EIR on the Friday before Martin Luther King Day (Friday, January 19), Martin Luther King Day (Monday, January 21), Career Fair Week (February 11-15), the Friday before Spring Break (Friday, March 15), Spring Break (March 18-22), Dead Week (April 22-26), or Finals Week (April 29-May 3).

Dates **fill very quickly. Please provide additional information if needed in the comments sections on the registration form. The more information we have, the better we can serve you.

Questions?

Katie Hauge
Assistant Director
Business Career Center
khauge2@unl.edu
402-472-7066

College of Business Career Center
University of Nebraska-Lincoln
Howard L. Hawks Hall 141, 730 N. 14th Street
Lincoln, NE 68588-0405
Main: 402-472-7272 | Direct: 402-472-7066
business.unl.edu/careers

Limited Time Offer!

Network Security Bundle with Password Audit



Execute the combination of a **Vulnerability Assessment and Penetration Test** along with a **Password Audit** to provide a thorough assessment of your network security. A limited number of this service bundle are available. Contact us at sales@sbscyber.com or 605-923-8722 to schedule your assessment today!*

Bundled services include:

- **Internal Vulnerability Assessment**

Hackers are in a race with software companies to exploit vulnerabilities before an organization has the ability to identify and protect against these security flaws. An Internal Vulnerability Assessment will identify system shortcomings and arm your organization with information to fortify your system. An Internal Vulnerability Assessment from SBS is a remote, automated process that scans the organization's network for the most current critical vulnerabilities.

- **External Penetration Test**

An External Penetration Test is the process of working from outside your organization's network to discover, actively exploit, and report vulnerabilities that affect the confidentiality, integrity, and availability of your IT systems. This is a necessary prerequisite to the creation of strategies that guide an organization as it develops, implements, tests, and maintains its Information Security Program.

- **Limited Time Add-On! Password Audit**

For a limited time, SBS is including a Password Audit as part of the PT/VA Bundle. Auditors will use brute-force and dictionary attack methods on password hashes to test the strength and complexity of passwords. Receive a report outlining any exceptions identified during the course of the password audit as well as recommendations to mitigate those risks.

An emphasis will be placed on Microsoft® Active Directory passwords, and the following categories will be evaluated.

- Password age / expiration configuration
- Password strength / complexity
- Password audit logging rules and configuration
- Null password identification

** Contract must be signed by December 31, 2018. Bundled services must be completed between January 1, 2019 and April 30, 2019. A limited number of bundles are available to be scheduled per month.*



Contact Us!

www.sbscyber.com | sales@sbscyber.com | 605-923-8722

Banks in the News

Bank of Lewellen (Lewellen), **Points West Community Bank** (Lisco), and **Nebraska State Bank** (Oshkosh) are all serving as drop-off locations for Garden County Junior High student Jena Spady's mitten and glove drive.

Citizens State Bank (Wisner) is celebrating its 130th anniversary! The bank was organized Oct. 17, 1888. The bank now has additional branches in Belden, Creston, Friend, Laurel, Leigh, Papillion, Spalding and West Point.



Citizens State Bank employees.

Hershey State Bank (Hershey) donated \$840 to the Hershey High School cheerleading program; the funds were raised at the bank's tailgate party at the Hershey High School homecoming game.

Union Bank & Trust Co. (Auburn) received the Auburn Chamber of Commerce Community Spirit Award.

U.S. Bank N.A. (Columbus) helped sponsor the Latino Youth Summit, an event organized to inspire youth to pursue positive futures; more than 600 Nebraska high school students were in attendance.

Promotions & Appointments



LINCOLN: **Kiann Ridgeway**, mortgage loan officer, West Gate Bank.

HASTINGS: **Angela Pinkerman**, vice president of mortgage and consumer loans, Bank of Doniphan.

Retirements

Michael Pate, United Republic Bank (Omaha), will retire effective December 2018. Pate organized and founded the bank in 2006 and served as chairman of the NBA from 2015-2016.

Deaths

Thomas J. Milliken, First National Bank Fremont (Fremont), age 90, passed away Oct. 20. Tom formerly served as president and chairman of the bank.

Gwendolyn C. Uglow, age 80, passed away Oct. 24. Gwen worked at American National Bank before her 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](https://www.facebook.com/NebraskaBankersAssociation) // Twitter: [@nebankers](https://twitter.com/nebankers)