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[**Banks & Bankers**](#)

November 14 - November 27

The NBA submitted a comment letter to the Office of the Comptroller of the Currency (OCC) regarding the Community Reinvestment Act (CRA) reform. Community bank challenges were detailed in addition to concerns surrounding assessment areas, lending thresholds, and activities eligible for CRA credit. Read the [NBA - OCC CRA Reform Letter](#).

A second comment letter was submitted to the U. S. Small Business Administration (SBA) voicing concerns on the proposed revisions to Express Loan Programs, "identity of interest rule," and how this may impact agricultural producers, particularly poultry producers. The SBA revisions would have a devastating impact on the ability of ag producers to obtain an SBA guaranteed loan. View the [SBA proposed rule](#). Read the [NBA - SBA Poultry Lending Comment Letter](#).

Holiday Reminder – Bank Robbery Potential Increase

With the holiday season upon us, the Omaha Police Department (OPD) issued a reminder to area financial institutions as the potential for robbery incidents tend to increase during this busy time. Please have your team review your bank's safety protocol and [HOLIDAY TIPS](#) provided by OPD.



Grassroots Contacts: YOU Are the Key to Our Legislative Success

It's a busy day. You've got messages to return in between meetings with customers, files to update, new regulations and policies to learn, a management meeting to prepare for—and, just when you think you can't fit another item on your to-do list, an email from the Nebraska Bankers Association arrives asking you to contact your local legislator or congressman regarding a key banking issue.

With a demanding schedule like yours, it certainly would be easy to dismiss the NBA's call-to-action requests. "It won't matter if I don't respond," you say to yourself. You are sure plenty of your fellow bankers will step up to the plate. You also know the NBA team is working diligently to protect the banking industry before the Unicameral and Congress. "Besides," you say, "I'll just be one of the hundreds churning out the same pre-written letter. My legislator is unlikely to notice."

You are right about the NBA working hard to protect the interests of the industry, but you are wrong about the impact your participation will have in protecting those interests.

In the world of legislating, just like in banking, NUMBERS COUNT. Every time you contact your local legislator, it gets noticed. Although you may be sending the same pre-written email or letter sent by others, collectively those contacts add up.

When legislators are contemplating their vote on a tough piece of legislation, they frequently will ask their staff, "How many contacts have we received for and against a specific issue?" By sending the email, writing the letter or making the call, you are letting your legislator know you care, you are watching, and the NBA team is not a bunch of empty suits in Lincoln.

The loss of state senators due to term limits means the loss of collective, institutional knowledge—and knowledge is power. Knowing candidates before they are elected and whether they are business and banking friendly is now essential. To facilitate this process, the NBA Government Relations Committee established the *Contact Banker Program* to present the industry's views on legislative issues in an organized manner. The program is designed to have bankers serve as contacts for each member of the Nebraska Unicameral.

The NBA values your time and does not send calls to action unless absolutely needed. We will not inundate you with daily messages. We will send out email alerts only when it is absolutely critical that your local legislator hears from you directly.

To become a *Contact Banker*, register online at <https://www.nebankers.org/contact-banker-sign-up.html>. Your participation in the industry's grassroots efforts is a small investment of time that will yield big returns down the road. Thank you in advance for your involvement. Should you have questions or trouble signing up, please do not hesitate to contact NBA Vice President of Government and Executive Affairs Jennifer Heaton at 402-474-1555 or jennifer.heaton@nebankers.org.

GET INVOLVED!

Plan to attend the NBA's State Government Relations Forum, Jan. 31, 2019, in Lincoln. Attendees will be having lunch with state senators. This is a perfect opportunity to talk with your representatives regarding issues affecting your bank. View the [BROCHURE](#) and register today!



Pictured here left to right are ABA President & CEO, Rob Nichols; NBA Past Chairman, Mike Jacobson, NebraskaLand National Bank (North Platte); NBA Chairman Dave Dannehl, First State Bank of Loomis (Loomis); ABA Chairman Ken Burgess; NBA Chairman-Elect Alan Emshoff, Generations Bank (Exeter); and NBA President & CEO Richard Baier. Dannehl is presenting a \$35,500 check—170 percent above our ABA goal of \$20,825—from the NBA's Federal BankPAC.

News Briefs from Washington

New IRS Guidance Outlines Restrictions for Deductibility of Net Business Interest Expense

The Internal Revenue Service Monday proposed regulations for implementing provisions of the Tax Cuts and Jobs Act that restrict the deductibility of net business interest expense. The rules generally apply to taxpayers with gross receipts over \$25 million and restrict the deductibility of net interest expense to an amount that does not exceed 30 percent of a taxpayer's adjusted taxable income. There are a variety of exceptions to be considered and calculations required to determine the limitation.

Since the restriction applies to net business interest expense (and banks have net business interest income), it should not apply to banks as taxpayers, but it is likely to affect certain bank customers. In addition, the proposed regulations confirm that the limitation is calculated on a consolidated tax return group basis -- an important concern for banking groups with multiple legal entities and financial structures. [Read the proposed regulations.](#) [View a set of FAQs on the proposed regulations.](#)

Agencies Propose Raising Residential Real Estate Appraisal Threshold

The financial regulatory agencies last week issued a proposal that would raise the appraisal threshold for residential real estate transactions from \$250,000 to \$400,000. The proposal followed numerous concerns raised by ABA and other industry stakeholders over the time and cost of appraisals. Comments on the proposal will be due 60 days after publication in the *Federal Register*.

Under the proposal, transactions that qualified for the exemption would still need to obtain an evaluation consistent with safe and sound banking practices. The evaluation would provide an estimate of the market value of the property, but would not be required to be prepared by a state licensed or certified appraiser, and would be less detailed and costly than an appraisal. In addition, the proposal would incorporate an exemption for rural residential appraisals that was mandated by the new regulatory reform law.

OCC Publication Highlights Banks' Role in Rural Broadband Initiatives

The latest edition of the OCC's Community Development Insights newsletter explores the important role banks play in helping to bring reliable, high-speed internet access to rural communities via broadband networks. It also highlights how banks financing certain broadband development initiatives may receive Community Reinvestment Act consideration for these activities. [Read Community Development Insights.](#)

News Source: American Bankers Association

NBA Preferred Vendor: Bank Marketing Center

Bank Marketing Center is a web-based platform that provides tools and complete control of the marketing production process for banks. For a small monthly fee, users have access to thousands of professionally designed marketing materials and more than 8 million stock photos. "Camera-ready" artwork for printing or publication can be created in seconds.

Everything You Need to Market Your Bank.

- ▶ Choose from thousands of professionally designed marketing materials
- ▶ Customize products with your bank's logos, colors and copy
- ▶ Send camera-ready artwork directly to your local publications and printers

Visit bankmarketingcenter.com to
schedule your free demo!

bankmarketingcenter.com



Compliance Alliance Q&A



Q: Under Reg. DD, if a time account product is advertised generally is there a requirement to provide the term for CDs if a specific CD product is not advertised, and instead, simply that time accounts are among products offered?

A: No, you're not required to provide the time requirements in 1030.8(c)(6)(i) when you are only advertising CDs generally and not a specific product. The time requirements are required when you are advertising a specific Annual Percentage Yield (or a bonus which would trigger the APY). If you advertise the APY, it is considered a "trigger term," which requires you to provide all of the required information in 1030.8(c), as applicable. Since you are only advertising a general product and no APY, the time period requirement is not necessarily required. (c) When additional disclosures are required. Except as provided in paragraph (e) of this section, if the annual percentage yield is stated in an advertisement, the advertisement shall state the following information, to the extent applicable, clearly and conspicuously: (6) Features of time accounts. For time accounts: (i) Time requirements. The term of the account. 12 C.F.R. 1030.8(c)

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

Not a Compliance Alliance Member?

Compliance Alliance offers a comprehensive suite of compliance management solutions. To learn how to put them to work for your bank, call 888-353-3933 or email info@compliancealliance.com.

NBA Employee Spotlight:

Sandra (Sande) Edson Sloniker, NBA Controller

Sande has worked for the NBA for more than five years. She is responsible for accounting and finance operations and oversight at the NBA. Sande provides talent, diligence and dedication to her position. She is a pleasure for all to work with.

Hometown: Gothenburg, NE – Go Swedes! At heart, I have always been a farm girl from Dawson County as evidenced by my license plate, “18EIEIO”.

Alma Mater: University of Denver

Favorite Part of My Job: I enjoy being part of the talented staff at the NBA and NBICSO who truly are committed to providing extraordinary service for extraordinary members. Working with numbers and providing meaning to financial analysis has always been my “thing.” This role provides me with a daily outlet for one of my passions. I take pride in my small part on the NBA team, working with our membership, and helping Nebraskans maintain and grow our economy.



Favorite Thing About Nebraska: It only takes me 15 minutes to commute to work, as opposed to my 90-minute one-way trip in Los Angeles! Having lived in Denver, Milwaukee, Washington D.C. and most recently Southern California, I appreciate the lack of traffic in Lincoln. Seriously, it is the quality of life and being around family that enticed me to come home to Nebraska.

Hobbies: I have two large dogs, Mikey and Tranny, that demand my time at home. I also enjoy domestic and foreign travel. And, I am never without a book.

As I reflect on this past year, I am grateful for my health and the close relationships I have with my friends and family. I extend my best wishes to all for a blessed holiday season!

VOLUNTEER

HOW YOU CAN MAKE A DIFFERENCE

As a member of the NBA Government Relations, BankPAC, Young Bankers of Nebraska (YBON) or Education Advisory Committees, you're provided an opportunity to truly influence a profession that touches the lives of every Nebraskan. The results of your contributions are tangible and not only will help shape the future of the Nebraska banking industry, but also will provide you with great personal and professional satisfaction. All officers and employees of NBA-member financial institutions are encouraged to apply.

Committees meet two to three times per year; associated expenses for travel and lodging are reimbursed.
Applicants for NBA committee positions will be contacted in late February or early March.

NBA COMMITTEE VOLUNTEER RESPONSIBILITIES

*If you would like to help maximize the power and performance of bankers in Nebraska,
we encourage you to select from the following volunteer opportunities by checking the appropriate box.*

Government Relations Committee (indicate left)

- Reviews state and federal legislation affecting the banking industry and recommends to the NBA Board of Directors appropriate NBA actions and positions on legislation.
- Strengthens the NBA's legislative and regulatory efforts through grassroots activities.
- Committee members are encouraged to attend one annual Legislative Forum; the annual State Government Relations Forum; and the Washington Legislative Visit once during their term.
- Members serve three-year terms.

BankPAC Committee (indicate left)

- Sets NBA state and federal PAC solicitation goals and handles fundraising.
- Makes decisions on contributions to candidates for the Nebraska Unicameral and constitutional offices, as well as to the U.S. Senate and House of Representatives.
- Members serve four-year terms.

Young Bankers of Nebraska Committee (indicate left)

- Plans an annual conference and helps coordinate regional events at locations throughout the state.
- Age requirement: 21 – 39.
- Members serve up to three-year terms.

Education Advisory Committee (indicate below)

- Plans targeted educational programs based on the area of committee expertise.
Please indicate your area of interest below:

Lending: Ag Consumer Commercial

Operations: Backroom Marketing Retail Technology

Management: Executive Development HR Investment

- Members serve up to three-year terms.

Name _____

Title _____

Financial Institution _____

Street Address _____

City, State, Zip _____

Telephone _____

E-mail _____

■ 233 South 13th Street, Suite 700, Lincoln, NE 68508

WWW.NEBANKERS.ORG

■ Phone: 402-474-1555 ■ Fax: 402.474.2148

■ E-mail: nbaeducation@nebankers.org

RETURN to the NBA by JAN. 22, 2019



Nebraska Bankers Association

2019 Education BUDGET GUIDE

Save the dates -
educate your staff!

Conferences - 1 1/2- or 2-day programs targeted at specific interests within the bank.

Date/Location	Topic*/Price**
Feb. 5-6 Lincoln	Operations Conference \$398 for both days (Technology & Marketing)
Feb. 20-24 Cabo	Bank Executive Conference \$445/banker; \$295/spouse (with discounts)
April 4-5 Kearney	Spring Agri-business Conference \$295
May 1-3 Omaha/La Vista	Annual Convention \$395
Aug. 1-2 Omaha	Young Bankers of Nebraska Conference \$295
Sept. 5-6 Lincoln	Fall Agri-business Conference \$295
Oct. 16-17 Lincoln	Women in Banking Conference \$285
Nov. 6-7 Lincoln	Bank Investment Conference \$305
Dec. 12-13 Lincoln	Real Estate Lending Compliance Conference \$350

Workshops/Seminars - 1- or 1/2-day focused programs held in multiple locations taught by field experts.

Date/Location	Topic*/Price**
Feb. 11-12 Lincoln	Mid-Winter IRA Workshops \$210
Feb. 13-14 North Platte	Mid-Winter IRA Workshops \$210
Feb. 15 Lincoln	Health Savings Account Seminar \$210
March 6-7 Lincoln	Supervisor Bootcamp \$399
March 12, 13, 14 Kearney, Norfolk, Lincoln	Cybersecurity Workshop \$215
May 21 Kearney	Nebraska Deposit Account Administration Workshops \$210
May 22 Kearney	BSA/AML Compliance Management Workshops \$210
May 23 Lincoln	Nebraska Deposit Account Administration Workshops \$210
May 24 Lincoln	BSA/AML Compliance Management Workshops \$190
Sept. 9 Grand Island	Essential Teller Issues Seminars (evening) \$90
Sept. 10 North Platte	Essential Teller Issues Seminars (evening) \$90
Sept. 11 Norfolk	Essential Teller Issues Seminars (evening) \$90
Sept. 12 Lincoln	Essential Teller Issues Seminars (evening) \$90
Sept. 16-17 Lincoln	Fall IRA Workshops \$210
Sept. 18-19 N. Platte	Fall IRA Workshops \$210
Nov. 19-21 Kearney	Loan Documentation Workshops (3 days) \$215/day
Dec. 3 Norfolk	Agriculture & Beyond Workshops \$175/banker, \$75/producer
Dec. 4 North Platte	Agriculture & Beyond Workshops \$175/banker, \$75/producer



www.nebankers.org —> Education —> Event Calendar

*Please expect conference, workshop, and seminar brochures with detailed agendas speakers, and topics to be released approximately 6-8 weeks prior to program date.

**Prices listed are per attendee and apply to NBA-member institution employees and associate member employees; non-member pricing is not reflected here. Prices are subject to changes at any time without notice, but will be minimal. Multiple-registration discounts may apply to certain conferences, but are not guaranteed for every program. Price does not include lodging costs. Programs are subject to cancellation or location changes at any time, and additional programs may arise.

Other Programs

Date/Location	Topic/Price
Jan. 31 Lincoln	Government Relations Summit Free
June 6 Hastings	NBA Annual Golf Outing \$125
Sept. 24 Scottsbluff	Fall Group Meeting \$25
Sept. 25 N. Platte	Fall Group Meeting \$25
Sept. 26 Kearney	Fall Group Meeting \$25
Oct. 1 Lincoln	Fall Group Meeting \$25
Oct. 2 Omaha/La Vista	Fall Group Meeting \$25
Oct. 3 Norfolk	Fall Group Meeting \$25
Oct. 25 Lincoln	Summit on Regulatory Issues \$45

Webinars

Provided by NBA through **Total Training Solutions (TTS)**. Webinars air almost daily and are available in **FIVE** package options with prices ranging from **\$265** to **\$395**.

Save money on staff training by exploring their subscription packages!



www.nebankers.org—>Education—>Webinars



ABA Training

NBA is a local ABA Training provider. The American Bankers Association is a comprehensive source for training and education. Training options include online courses, certifications, and live briefings on current issues. Program start dates and prices vary.



www.nebankers.org—>Education—>ABA Training

Banking Schools

Schools of Banking
Co-sponsored by the Kansas and Nebraska Bankers Associations



Date/Location	School Title
March 4-8 Manhattan, KS	Lending Principles \$1,550/\$1,450/\$1,350
April 8-12 Grand Island	Banking Fundamentals \$1,550/\$1,450/\$1,350
May 14-16 Grand Island	Advanced Agricultural Lending \$995/\$950/\$900
June 25-27 Lincoln	Relationship & Business Development \$995/\$950/\$900
July 22-26 Manhattan, KS	Agricultural Lending \$1,750/\$1,650/\$1,550
Aug. 19-23 Omaha	Trust & Financial Services \$1,550/\$1,450/\$1,350
Aug. 20-22 Omaha	Advanced Trust Administration \$995/\$950/\$900
Sept. 16-20 Manhattan, KS	Bank Compliance \$1,750/\$1,650/\$1,550
Oct 22, 23 Lincoln, Manhattan	Compliance Update \$350—housing not included in fee
Oct. 7-11 Grand Island	Advanced School of Banking-Year 1 \$1,750/\$1,650/\$1,550
Oct. 21-25 Grand Island	Commercial Lending \$1,750/\$1,650/\$1,550

www.nebankers.org—>Education—>Banking Schools

Graduate Banking Schools

University of Wisconsin - Madison (GSB), Colorado (GSBC), and ABA's Stonier Graduate School of Banking

March 31-April 5 Madison, WI	Bank Technology Management School
April 7-12 Madison, WI	Human Resource Management School
July 28-Aug. 9 Madison, WI	Graduate Banking School GSB's 25-month graduate program
Sept. 15-20 Madison, WI	Financial Managers School
Sept. 29-4 Madison, WI	Sales & Marketing School
Oct. 6-11 Madison, WI	Bank Technology Security School
April 14-17 Denver, CO	Executive Development Institute for Community Bankers®
May 19-23 Denver, CO	Community Bank Investments School
July 14-26 Boulder, CO	Annual School Session GSB's 25-month graduate program
July 21-26 Boulder, CO	Community Bankers Summit
Sept. 12-14 Las Vegas, NV	Workshop on Community Bank Investments
June 6-13 Philadelphia, PA	Stonier Graduate Banking School

NBA Education Center team:

Ron Arrigo, NBA Executive Vice President
Tammy Stanley, Senior Education Manager
Megan Palik, Education & Member Info Coordinator
Shaina Wadhams, Education & Meetings Coordinator

ron.arrigo@nebankers.org
tammy.stanley@nebankers.org
megan.palik@nebankers.org
shaina.wadhams@nebankers.org

KBA/NBA Schools of Banking team:

Tami Lutzi, Executive Director
Kami Murphy, Assistant Director

tami.lutzi@nebankers.org
kami.Murphy@nebankers.org

Questions?

[NBA Conferences, Workshops, Seminars, Other Programs, Webinars & ABA Training](#)
[NBA Education Center](#), nbaeducation@nebankers.org

[Banking Schools](#)

[Schools of Banking](#), schools@nebankers.org

2019 State GR Forum

GOVERNMENT RELATIONS



GATHERING
NEBRASKA
BANKERS

**JAN
31**

LUNCH WITH
THE STATE
SENATORS

Lincoln, Cornhusker Marriott Hotel

Nebraska Senators will convene in Lincoln to conduct business for the 2019 Legislative Session. One of the highlights of the year is to gather Nebraska bankers for a discussion of all pertinent banking issues before the Legislature, and have lunch with our State Senators.

Program Outline

11:00 a.m.
Registration

11:30 a.m.
Opening Remarks and Introductions
Dave Dannehl, NBA Chairman

State Legislative Briefing
Robert J. Hallstrom, NBA General Counsel
Gerald M. Stilmock, NBA Assoc. General Counsel

12:15 p.m.
Lunch with State Senators

1:15 p.m.
Nebraska Department of Banking & Finance Update
Mark Quandahl, Director

1:30 p.m.
Remarks by the Governor
Governor Pete Ricketts

2:00 p.m.
Guest Speaker

2:30 p.m.
Adjournment

*** The schedule is subject to change.*

*The NBA would like to extend a special thank you to the members of the NBA Government Relations Committee
for all of their efforts on behalf of the financial institutions in Nebraska.*

(over for registration form)

Registration Information

There will be no charge for the meeting & luncheon, however, it is very important that you complete the attached form to indicate that you plan to attend so that we may have an accurate count for both the meeting and lunch. The deadline for registration and is **January 24, 2019**.

Location Information

LINCOLN

Cornhusker Marriott Hotel

333 S 13th St, 402-474-7474



*Please feel free to dress in casual attire.
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.

P.O. Box 80008
233 South 13th Street, Suite 700
Lincoln, Nebraska 68501-0008
Phone: (402) 474-1555
Fax: (402) 474-2148



1-11/28/18

NBA Nebraska Bankers Association
2019 State
Government Relations Forum
January 31, 2019

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

Please register the following individual(s):			Lincoln Cornhusker Marriott
FIRST NAME	MI	LAST NAME	

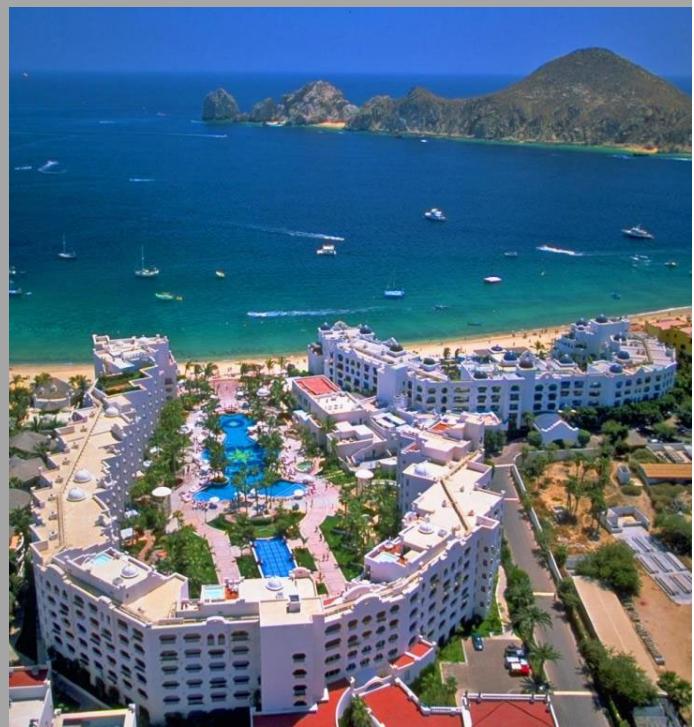
ONLINE YOU MUST LOGIN TO REGISTER!

Please return this form or register online by January 24, 2019.

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

2019 BANK EXECS

Bank Executive
Conference

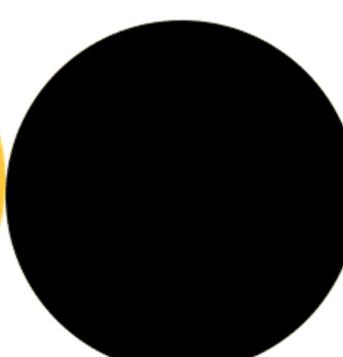
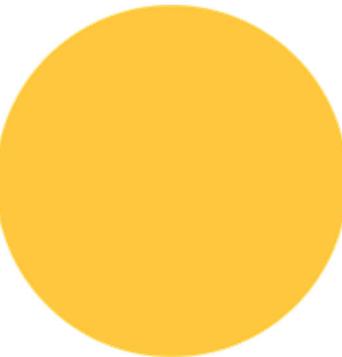
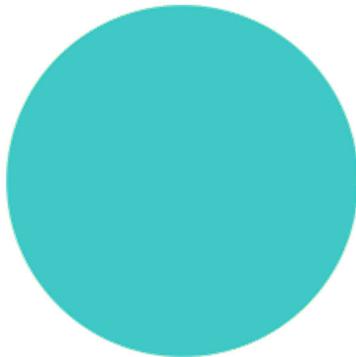


ANNUAL
EXECUTIVE
CONFERENCE

**FEB
20-24**

SUCCESSION
PERFORMANCE
CYBERSECURITY

Pueblo Bonito Rosé Golf & Spa Resort, Cabo



Join us for this great line-up!

See registration form for the SPECIAL DISCOUNT OF \$100 PER PERSON due to
the Pueblo Bonito Rosé's All-Inclusive Room Rate!

Program Outline

Wednesday, February 20, 2019

6:00 – 7:00 p.m.
Welcome to Cabo Reception! Pueblo Bonito Rosé

Thursday, February 21, 2019

7:00 a.m.
Breakfast for Bankers

7:30 a.m.
Opening Remarks and Association Update
Dave Dannehl, NBA Chairman and Richard Baier, NBA President & CEO

8:00 – 8:30 a.m.
“Legislative & State Regulatory Update”
Bob Hallstrom, Nebraska Bankers Association

8:30 – 8:45 a.m.
Break

8:45 – 10:30 a.m.
“Community Bank Performance and Value Trends”
John Adams, VP-Investment Banking, Sheshunoff & Co.
A data-rich review of topics including performance trends of regional banks compared to community banks; impact of the shrinking number of banks; publicly-traded bank valuations with a focus on Nebraska banks; rationale and limitations of bank acquirers; the dramatic performance / valuation differences of banks with varying levels of loans to deposits; and recent local and national merger activity and prices, working to understand the current and future implications for community bank performance and value.

10:30 a.m.
Adjournment

FOR SPOUSES

9:00 a.m.
Spouse/Guest Brunch Pueblo Bonito Rosé

11:30 a.m. (tee times begin)
Golf Shamble Quivira Los Cabos

7:00 – 8:00 p.m.
Annual Golf Awards Reception Pueblo Bonito Rosé

Friday, February 22, 2019

7:00 a.m.
Breakfast for Bankers

7:30 – 9:00 a.m.
“Addressing Three Succession Issues: Management, Board and Shareholder Succession”
Robert Flowers, Partner, Fenimore Kay Harrison & Ford
Is your business plan lacking key issues that can help your bank remain independent? Most community bank business plans touch on SWOT analysis followed by a discussion of new initiatives. Learn strategies for management and board succession, as well as ownership options to promote flexibility in your decision to remain independent.

9:00 – 9:15 a.m.
Break

9:15 – 10:30 a.m.

"Compensation and Generations: Developing Millennials into the Next Community Bank Leaders"

Flynt Gallagher, President, Compensation Advisors

With many key bank leaders retiring between now and 2020, the banking industry is working on identifying and grooming young, smart, enthusiastic bankers committed to better serving the banking industry. However, millennials act, think and respond differently than baby boomers – this is especially so when it comes to incentives. Join us for a discussion on methods to compensate, recruit, retain and develop well-rounded bankers prepared to become the next generation of banking industry leaders.

10:30 a.m.

Adjournment

(Afternoon & Evening on Your Own)

- or -

11:30 a.m. (tee times begin)

Optional Golf

Cabo Real

- or -

11:00 a.m. – 4:00 p.m.

Outback Camel Safari

Optional Event

(See the enclosure for information on the Optional Events)

- or -

12:00 – 5:30 p.m.

Snorkel Tour on Luxury Sailing Boat

Optional Event

(See the enclosure for information on the Optional Events)

Open Evening – On Your Own

Saturday, February 23, 2019

7:00 a.m.

Breakfast for Bankers

7:30 – 9:00 a.m.

"Enterprise Risk Management & The Role of Senior Management & the Board"

Matthew Hollenbeck, Senior Project Manager/Subject-Matter Expert, Ncontracts

Every banking crisis creates increased scrutiny from our regulators and our shareholders and we believe the key issue coming from the latest problems are all about improving how we actually manage risk to both insure failures do not occur, but more importantly, to make certain we can continue to run a high performing institution. Whether we call this Enterprise Risk Management (ERM) or simply enhanced risk management, the focus is the same - forward-looking as opposed to historic analysis. Our session will explore the logic for this enhanced process, describe the key components of this concept, and provide guidance on what we see occurring in the community-banking world in reaction to this enhanced scrutiny.

9:00 – 9:15 a.m.

Break

9:15 – 10:30 a.m.

"Managing Interest Rate and Liquidity Risk in a Rising Rate Environment"

AI Forrester, CEO, FICast Data Corporation

With the Federal Reserve in the middle of its first tightening cycle in more than a decade, finding a balance between interest rate risk, liquidity and performance has never been more critical. This session will discuss best practices for complying with the heightened regulatory scrutiny and how you can prepare your balance sheet today to protect against future rate hikes.

10:30 a.m.

Adjournment

(Afternoon on Your Own)

- or -

2:15 – 5:30 p.m.

Outdoor Zip Line Adventure

Optional Event

(See the enclosure for information on the Optional Events)

7:00 – 9:30 p.m.

"Closing Evening"

Pueblo Bonito Rosé

The evening will include a reception, dinner, and entertainment.

Sunday, February 24, 2019

For those departing today, have a safe trip home!

Conference Registration

Enclosed you will find the registration form for the 2019 Bank Executive Conference, including registration for the golf shambles and optional events. Please complete and return this form to the NBA office by **January 20, 2019**. Since a considerable amount of planning goes into this out-of-state conference, we would appreciate you sending your registration form in today. If you are planning to attend but do not wish to process your check until we're into 2019, we can bill you after the end of the year. NO refunds will be made after 01/20/19.

Banker or Associate Member \$545.00
Accompanying Spouse/Guest..... \$395.00

See registration form for the SPECIAL DISCOUNT OF \$100 PER PERSON due to the Pueblo Bonito Rosé's All-Inclusive Room Rate!

The NBA will be providing ground transportation to and from the airport as part of your registration fee.

Non-Member \$1,635.00

Banker registration fee includes all NBA-planned receptions, Saturday night's reception, dinner, and entertainment, continental breakfasts, breaks, plus conference general sessions, and the Spouse/Guest fee includes all NBA-planned receptions, Saturday night's reception, dinner, and entertainment, plus conference general sessions.

If you have any questions or would like more information, please contact the NBA Education Center at **(402) 474-1555 or nbaeducation@nebankers.org.**

Hotel Reservations

Room rate: \$497 inclusive of taxes for Double Occupancy

Pueblo Bonito Rosé's rate is an all-inclusive rate that includes meal options at their on-site restaurants and poolside bars.

A reservation form for your stay at *Pueblo Bonito Rosé* is enclosed. This form should be completed and send to Travel & Transport (*NBA's designated travel agency for the conference*) by January 20, 2019. **Please note that January 20 is the date for our room block cut-off.** We would encourage you to make your reservation by that date to ensure availability. Availability before and after the conference is on an availability basis. If you are planning to spend additional days before or after our conference dates, we would suggest you make your reservations immediately. The hotel requires a two-night deposit, per room, to guarantee accommodations. These deposits will be credited to your individual folio. All guest cancellation notices must be received by *Pueblo Bonito Rosé* at least 14 days prior to your arrival or your deposit will be forfeited.

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.

Who Should Attend

All Bankers, Directors, and Their Spouses/Guests

Bankers, directors, and their spouses/guests are encouraged to attend all general sessions and evening functions.

The NBA's Education Advisory - Management Subcommittee has planned this Bank Executive Conference for the benefit of all who attend.

What to wear!

Casual attire is suggested for all events! Sweaters or jackets may be needed for both indoor and outdoor functions.

If you have any questions or would like more information, please contact the NBA Education Center at **(402) 474-1555 or nbaeducation@nebankers.org.**

Travel Information

Please call our designated travel agency, Travel & Transport, at (800) 714-5350 or (402) 489-2277 and ask for Peg Gullikson for complete assistance with your travel needs. Please note that the hotel check-in time is 4:00 p.m. If you arrive prior to that time, you will not be guaranteed check-in until 4:00 p.m. unless your room becomes available earlier. Check-out time is 12:00 p.m.

TRAVEL INSURANCE

Please ask Peg Gullikson with Travel & Transport or your own travel agent before booking your airline tickets.

Airport to Hotel Transfers

The NBA will be providing ground transportation to and from the airport as part of your registration fee.
Please provide your flight itinerary on the registration form so that we can arrange for your pick-up upon arrival and departure.

Nebraska Bankers Association
Phone# (402) 474-1555 Fax# (402) 474-2148

Friday, February 22, 2019

11:00 a.m. – 4:00 p.m.

Outback Camel Safari.....(optional event)

Set out on a voyage of unique proportions as you journey through the Baja desert atop a friendly camel. Discover the natural wonders and rich Baja Californian culture of the region from expert guides. Get introduced to your camel by name before hopping on the hump and setting off to explore! Camel riding is a truly unique way to take in the picturesque scenery of Baja California.

Includes:

- Round-trip transportation
- Camel Ride
- Tequila tasting
- Tortilla class
- Lunch
- Applicable taxes
- Staff guides and coordination by



NOTE: Closed toed shoes for walking, sunscreen, camera, money for souvenirs. Restrictions: guests with limited mobility, neck or back problems, and expectant mothers may not participate

Cost: \$139.00 per person, inclusive of everything listed above

12:00 – 5:30 p.m.

Snorkeling Tour on Luxury Sailing Boat.....(optional event)

The Sea of Cortez off the southern shores of Cabo San Lucas is a snorkeler's paradise. Snorkeling in Cabo is a memorable and rewarding experience to immerse yourself in the underwater environment, feeling the salt, and seeing so many colorful tropical fish. Respecting and conserving this fragile environment are very important to the Cabo sailing community.

Includes:

- Round-trip transportation
- Snorkel time
- Lunch
- Applicable taxes
- Staff guides and coordination by



NOTE: Towels will be supplied by the hotel.

Cost: \$139.00 per person, inclusive of everything listed above

Saturday, February 23, 2019

2:15 – 5:30 p.m.

Outdoor Zip Line Adventure(optional event)

Some people travel to Cabo to relax. Others for adventure. If you're looking to add a little (or a lot) of adventure to your Cabo stay, there is no better choice than the Outdoor Zip Line Adventure tour! Join expert guides for a Cabo zip line tour. Feel the rush of the best Cabo San Lucas zip line courses available and take in some of the region's most breathtaking views along the way. If adventure is your style, this is the tour for you.

NOTE: Physical requirements: Able to walk a 20-degree slope for up to five minutes. Not currently pregnant (two or more months). Do not have cardiac, respiratory problems, osteoporosis, recent surgeries, or vertigo. Wear shorts or light trousers. Tennis or hiking shoes or boots, cap, sunglasses, and sunblock are suggested – no sandals. The maximum weight per person allowed for this activity is 250 pounds.

Includes:

- Round-trip transportation
- Exclusive zipline excursion
- Top quality equipment
- All applicable taxes
- Staff guides and coordination by



Cost: \$155.00 per person, inclusive of everything listed above



Pueblo Bonito Rosé Golf & Spa

HOTEL REGISTRATION FORM

Room Reservation Form for
Nebraska Bankers Association's

2019 Bank Executive Conference

February 20 – 24, 2019

(Fax this form along with the two-night deposit to Travel & Transport: 402-489-9856)

Name(s): _____

Institution: _____

Address: _____ Phone: () _____

City/State: _____ Zip: _____ E-mail: _____

Arrival Date: _____ Time: _____ Departure Date: _____

A two-night deposit is required per suite.

All guest cancellation notices must be received by **Pueblo Bonito Rosé**
at least 14 days prior to arrival and a cancellation number is obtained.

All Inclusive Rates: (all taxes and services are included in these rates)

Single (one person) \$448 per Junior Suite **Double (two people) \$497 per Junior Suite**

(Accommodations in luxury ocean or garden view suites outfitted with private balcony or patio,
fully-equipped kitchenette, plush bedding, and pillow menu. Also includes housekeeping twice daily.
For additional options on room views, contact Travel & Transport.)

Advance deposit amount to be charged to credit card (VISA, MasterCard, Discover, American Express)

Credit Card # _____ Expiration Date _____

Card Holder Name _____

(Check-in time is 4:00 p.m./Check-out time is 12:00 p.m.)

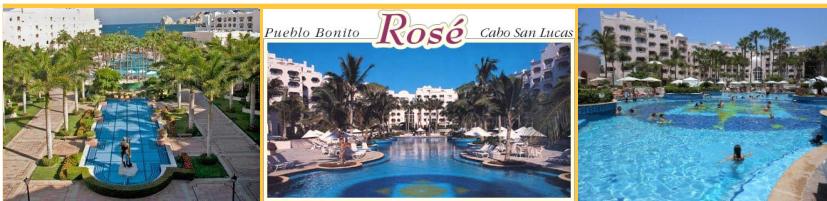
Email this hotel registration form and the two-night deposit to:

Travel & Transport

Attn: Peg Gullikson / pgullikson@tandt.com

Phone: (402) 489-2277, ext. 6

Rooms will be on a space-available basis only after January 20, 2019.



NBA Nebraska Bankers Association

Pueblo Bonito Rosé
Golf & Spa Resort

February 20 – 24, 2019 • Cabo

2019 Bank Executive Conference

REGISTRATION FORM

Institution: _____

Address: _____

City/State: _____ Zip: _____ Phone#: (_____) _____

Name _____		Last 4 of SSN _____				
SPECIAL DISCOUNTED FEE \$545/Banker \$445/Banker \$395/Spouse \$295/Spouse	Please (X) here if spouse/guest and plan to attend the Spouse/ Guest Brunch	THURSDAY Bankers/Spouse Golf Shamble (optional) \$275/person	FRIDAY Outback Camel Safari (optional) \$139/person	FRIDAY Snorkel Tour On Luxury Sailing Boat (optional) \$139/person	SATURDAY Outdoor Zipline Adventure (optional) \$155/person	OPTIONAL GOLF FRI, FEB 22 (optional) \$245/person

The special discounted fee of \$100 per person is due to the Pueblo Bonito Rosé being an all-inclusive property!

Name _____		Last 4 of SSN _____				
SPECIAL DISCOUNTED FEE \$545/Banker \$445/Banker \$395/Spouse \$295/Spouse	Please (X) here if spouse/guest and plan to attend the Spouse/ Guest Brunch	THURSDAY Bankers/Spouse Golf Shamble (optional) \$275/person	FRIDAY Outback Camel Safari (optional) \$139/person	FRIDAY Snorkel Tour On Luxury Sailing Boat (optional) \$139/person	SATURDAY Outdoor Zipline Adventure (optional) \$155/person	OPTIONAL GOLF FRI, FEB 22 (optional) \$245/person

Airport to Hotel Transportation

Please include your airline itinerary information for the conference. We will not be making your airline reservations; however, we need your travel plans so that we can arrange for ground transportation to and from the airport.

Ground transportation is being provided as part of your conference registration fee.

	Date	Airline	Flight #	City	Time
ARRIVING IN CABO				Depart:	
				Arrive:	
DEPARTING FROM CABO				Depart:	
				Arrive:	

3 Ways to Register



By Fax – Complete and fax this Registration Form to (402) 474-2148.



By Mail – Mail your check to include registration fees payable to the Nebraska Bankers Association and registration form to:

NBA Education Center
P.O. Box 80008 / Lincoln, NE 68501-0008



By Phone – You can register by calling the NBA Education Center at (402) 474-1555.

Method of Payment

Total Due: _____

Payment Choice (check one):

MasterCard

VISA

Card Holder Name: _____

Card Number: _____

CVV: _____ Exp. Date: _____

Signature: _____

Cabo San Lucas

"One of the World's 100 Great Golf Courses in the World"

GOLF DIGEST

GOLF INFORMATION/REGISTRATION

Golf Shamble

Quivira Los Cabos

Thursday, February 21

11:30 a.m. - Tee times for 18 holes of Golf

Name: _____ 18-hole handicap _____ Clubs Needed R_____ L_____

\$275.00 per person and includes everything listed below. Please include payment for Golf Shamble on the front side of this form.
Club rentals are available and will be charged at the course. (please indicate above)
Once registered, a 72-hour advance notice of cancellation must be given.

Rate includes:

- Green fee, practice balls, and towels
- Food and drinks:
 - Driving Range: Sodas, juice, coffee, bottled water, fruit, granola bar, sweet bread, Beer, Snacks and tequila.
 - Cliffs Comfort Station: (between hole 4 and 5): Sodas, juice, coffee, bottled water, fruit, granola bars Beer, mini tacos or sandwich and Tequila- Sparkling wine – Rum- Gin
 - Oasis Comfort Station: (Between 8 and 9 hole) – Grill (Quesadillas – mini burgers) - International Open Bar - Beer, soda, flavored water, bottled water
 - Tee Comfort Station: (16th tee boxes) - Sodas, juice, bottled water, beer, mini pretzels (salty), peanuts, granola bar.

Optional Tee Times

REGISTRATION FORM

If you are interested in reserving additional tee times on Friday,
please indicate so below and include in the total amount due on the front.

Friday, February 22

CABO REAL GOLF CLUB

\$245.00 (includes tax)

Foursomes beginning at 11:30 am

Name: _____

2): _____

3): _____

4): _____

NBA Washington Legislative Visit

2019
WASHINGTON
SUMMIT



The NBA Washington Legislative Visit and ABA Government Relations Summit are your opportunity to meet with Congress and the regulatory agencies to ensure they understand the principles that guide our industry and incorporate them into policy.

Achieving this goal requires the courage of our convictions, and an optimistic belief that what we strive for together, we can achieve.

Register Today!

**Washington Marriott Marquis, Washington, D.C.
April 1 – 3, 2019**



NBA Washington Legislative Visit

To register, go to: https://www.aba.com/Training/Conferences/Pages/GRS_Reg.aspx

At this program, we'll explore developments related to key issues that will impact our industry, including the implementation of Dodd-Frank and desired changes to the regulatory environment. And of course, we will **meet with lawmakers on Capitol Hill** to discuss our concerns about the state of the industry, our communities, and our nation.

Program Outline

(Times are subject to change)

Monday, April 1, 2019

4:15-5:00pm Orientation for Capitol Hill Visits
Open to all attendees

6:15-7:30pm Summit Opening Reception

Tuesday, April 2, 2019

7:00-8:30am Breakfast Buffet

7:45-8:30am Dialogue with the Regulators

8:40am-12:00pm General Session

12:00-1:00pm Lunch

1:00-5:00 pm Capitol Hill Visits

pm Planned Nebraska Dinner

Wednesday, April 3, 2019

7:30-8:30 am Breakfast Buffet

8:30-11:00 am General Session

11:00 am Adjourn

For More Information



If you have any questions or would like more information, please contact the NBA Education Center at **(402) 474-1555** or nbaeducation@nebankers.org

Hotel Accommodations



MARRIOTT MARQUIS
WASHINGTON DC

901 Massachusetts Avenue, NW, 20001

A room block has been secured at the Washington Marriott Marquis. Special rates are \$348 per night plus tax. Hotel accommodations will be made directly with the Washington Marriott Marquis. You will receive a link to book your hotel accommodations in your official registration confirmation. Registrants will be responsible for their own hotel charges.

The hotel room block expires March 13, 2019. After that date, reservations will be handled on a space availability basis. Check-in time at the Washington Marriott Marquis is at 3:00 p.m. and checkout is at 12:00 p.m. If you arrive prior to 3:00 p.m., your room will be assigned upon availability.

Transportation Information

We recommend you arrive in Washington by mid-afternoon on Monday. All official meetings will be held on Tuesday and Wednesday.

For assistance with your airline arrangements, contact your local travel agent or please feel free to contact Peg Gullikson with Travel & Transport at **(800) 714-5350** or **(402) 489-2277**.

Attire for the Visit

Business attire is appropriate for these events. The DC temperature in March/April averages 50 degrees during the day and 32 degrees during the evening. We suggest you have a warm coat for outside and evening events.

Disabilities

If you have any disabilities that require special assistance, attach a brief letter explaining how we may best accommodate your needs, or contact the NBA Education Center at **(402) 474-1555** or nbaeducation@nebankers.org.

Registration Information

**There is no fee associated with this event.
(register online or use the form provided)**

You must register with the ABA for this event, indicating both Event Registration and Registration Type. The deadline for registering is **Wednesday, March 13, 2019**. Registrations received after that date will be accepted upon space availability.

November 16, 2018

Vol. XXXV, No. 25

SERVICEMEMBERS CIVIL RELIEF ACT – INTEREST RATE - PROOF OF MILITARY SERVICE

The Servicemembers Civil Relief Act (SCRA) allows for active duty servicemembers to request an interest rate reduction during their time of service. The John S. McCain National Defense Authorization act for Fiscal year 2019 (McCain Act) included an amendment related to that interest rate reduction allowance.

In order to receive the protection, servicemembers have been required to send a written request, and give a copy of their military orders in order for the bank to be required to lower the interest rate (including late fees) to 6% and forgive any interest exceeding that amount during the entire duration of the servicemember's active duty.

The McCain Act expanded the type of proof of service that a servicemember can provide in lieu of sending orders. An example of acceptable proof under the amendment is certified letters from the servicemember's commanding officer. However, the amendment specifically authorizes any other "acceptable" proof of military service. **The change to the rule became effective on August 13, 2018.**

Banks & Bankers

(November 14-27, 2018)

NBA Nebraska Bankers Association

Bankers in the News

Joel Bacon, Two Rivers Bank, and **Chad Leggott**, Washington County Bank (both of Blair), have graduated from the seventh Leadership Washington County class.

Andi Moseman, Henderson State Bank (Greeley), is one of six Kansas Bankers Association/Nebraska Bankers Association Schools of Banking scholarship recipients.

Carol Pelster, NebraskaLand National Bank (North Platte), is one of six Kansas Bankers Association/Nebraska Bankers Association Schools of Banking scholarship recipients.

Banks in the News

First State Bank (Ralston) won the Ralston Chamber of Commerce's 2018 Business of the Year award.

First State Bank Nebraska (Wilber) and **First Tri-County Bank** (Plymouth/Swanton) were among the organizations who helped send a group of Tri County FBLA officers to a leadership conference in Chicago.

Five Points Bank (Grand Island) helped sponsor the Veteran's Day Appreciation Breakfast Nov. 11 at the United Veterans Club.

MNB Bank (McCook) donated \$2,365 to McCook Public Schools; the funds originated from the bank's debit card program.

NebraskaLand National Bank (North Platte) is the corporate sponsor for the North Platte Concert Association's presentation of internationally acclaimed classical pianist Frederic Chiu.

Promotions & Appointments



DAVID CITY:
Todd DeWispelare,
loan officer,
Bank of the Valley.



HARRISBURG:
Richard Petersen,
chief executive officer,
Banner Capital Bank.



LINCOLN:
John Runnebaum,
commercial loan officer,
West Gate Bank.

BEAVER CITY: Denise Brown, compliance officer, Banner Capital Bank.

HARRISBURG: Janie Wyatt, chief financial officer, Banner Capital Bank.

Retirements

John Stilwell, Jr., Countryside Bank (Burr), is retiring Dec. 1 after 55-plus years of service to the bank. John will continue to serve on the bank's board of directors after his 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](#)



City of Omaha
Jean Stothert, Mayor



Omaha Police Department
"To Serve and Protect"
505 South 15th Street
Omaha, Nebraska 68102-2769
(402) 444-5600
fax (402) 444-5898
www.opd.ci.omaha.ne.us

With the holiday season upon us, the Omaha Police Department's Robbery Unit would like to remind area financial institutions that this is the busiest time of year for bank robberies. The Omaha Police Department would like to share some tips on how to remain safe as well as what to look for in possible robbery suspects.

Today, most financial institutions employ a similar strategy to deter robbers. That is the use of dye packs, bait money, security cameras, and even armed guards. But there also remain steps above and beyond this that further improve your branch's security.

Customer service can prevent crimes

Believe it or not, customer service is actually one of the best robbery deterrents out there. One of the first things a bank robber will do to prepare for a robbery is to case various financial institutions to see how the employees act. The last thing a robber wants is for someone to notice them.

Omaha Police Department recommendations are to:

- Place an employee at the door who can greet your customers as they enter the bank branch.
- Look the customers in the eyes, and says hello.
- Your bank can instantly increase their security by training employees to be alert, friendly and responsive.
- Most robbers are looking for employees that do not pay attention to their customers.
- When greeting people as they come in the front door, pay attention to their movements throughout the branch.
- Ask customers to take off their hats, sunglasses, facial coverings, and gloves prior to entering the financial institution.

Work with your team

- Another step that can be taken by financial institutions to deter robberies is to have their employees sign a non-disclosure agreement. A talkative bank employee can clue in a potential bank robber as to what the inner workings of their bank branches are. The less your employees talk about what goes on behind the scenes, the safer your bank will be.
- Remind your employees on your robbery procedures and to trip your silent alarms when safe to do so. The sooner the better.
- Keep your employee's work stations clear of items that obstruct their views. This includes clearing away obstructions that are blocking the outside windows of your bank branches.
- You want a clear view of your parking lots. One of the biggest obstructions that police normally see this time of year is a large Christmas tree that is placed in the front lobby, blocking the view of the parking lot.

Keep a Suspicious Activities Log

- Keep a "Suspicious Activities Log" at each branch.
- This information is invaluable to police if there is a robbery and it is discovered that someone cased the bank prior to the incident.
- Know what to look for if someone is casing the bank branch.
- When approaching or leaving your vehicle, be aware of your surroundings.
- Follow your opening security procedures.
- When closing, do not approach your car alone if there are suspicious people in the area.
- If you observe someone watching the bank, call 911 and request a police cruiser to come to the scene to check these suspicious parties.
- Most bank robbers case their targets up to a week in advance.
- Keep a look out for people coming into the bank branches to open an account or exchange money without providing an ID.
- Be observant of people that ask to use your restrooms without identifying themselves first.
- People that are casing a bank will look around at security cameras as well as the layout of the bank branch so as to see what obstacles they may face during a robbery.

Take a look at your security camera systems and make sure you have a clear field of view. If an object is blocking the cameras view, try to move this obstruction for the best possible recorded images.

Be alert on Fridays

The busiest day of the week for bank robberies is on Fridays between the hours of 09:00-11:00 AM. Robbers believe financial institutions have more money on Fridays for people cashing their paychecks.

If you do get robbed:

- Stay calm and try to pay attention.
- Comply with the robber's demands
- It's important that you notice everything you can about the robber.
- Look for identifying marks, scars, tattoos, and/or clothing items worn by the suspect.
- The more you notice, the better the chances are that the robber gets caught and convicted, thus preventing them from striking again.
- If a "robbery note" is used during the robbery, try to discreetly keep the note from the robber **without jeopardizing your safety** and allow them to leave the bank.
- Immediately following a robbery, close and lock the bank and stop all business.
- Employees should sit down and write out every detail they can recall.
- Employees should not congregate in the areas in which the robbery took place.
- The effected teller stations and vault areas should be off limits so as to allow the police department's Crime Lab Personnel the best possibilities of recovering DNA and/or finger print evidence.
- Employees should not discuss the robbery with each other until after they have been interviewed by a law enforcement officer. This will prevent the possibility of employees influencing the statements of others.

The holiday season is always a special time of year but it is also a time when busy people can become vulnerable to robberies and other holiday crimes due to our busy lifestyles. We can never be too careful, too prepared, or too aware. Please share this information with your employees as the Omaha Police Department wishes you a safe, happy, and peaceful holiday season.

The Omaha Police Department offers a robbery presentation to our local financial institutions free of charge. If you would like to schedule one of these robbery presentations please contact the Omaha Police Department's Robbery Unit at 402-444-4619

Thank you,

Sgt. Steve Fornoff
Omaha Police Department Robbery Unit