

Update

INSIDE THIS ISSUE

I N S E R T S

- ▶ 2019 NBA Committee Interest Form
- ▶ 2019 NBA Education Budget Guide
- ▶ 2019 NBA State Government Relations Forum
January 31, Lincoln
- ▶ 2019 Bank Executive Conference
February 20-24, Cabo San Lucas, Mexico

[Banks & Bankers](#)

November 28 - December 4

Volunteer for the NBA in 2019

Committee Members Needed for Advocacy & Education Efforts

What are you doing to improve your future? The NBA is now offering you the opportunity to help create a better tomorrow for bankers throughout Nebraska. The association is seeking banker volunteers to serve on the NBA's Government Relations, BankPAC, Education Advisory, and Young Bankers of Nebraska (YBON) committees beginning May 2019. Serving on these committees will keep you attuned to important issues that may affect your bank's bottom line. At the same time, you will be expanding your professional knowledge while ensuring your association remains banker-driven. To volunteer for an NBA committee, complete and return the [NBA Committee Interest Form](#) by Jan. 22.



NBA Chairman-Elect Alan Emshoff, Generations Bank of Exeter will make all committee member selections in February, subject to approval by the NBA Board of Directors in March.

2018 NBA Ag and Beyond Workshop Recap

Nearly 400 bankers, producers, teachers and students attended the NBA Ag & Beyond Workshops presented by ag economist Dr. David Kohl in Norfolk and North Platte this week.

For the third time this year, Dr. Kohl captivated the audience with insight and data on current agricultural and economic trends in a complicated and volatile environment. Energy production, food consumption trends, land values, trade agreements, producer flexibility and Kohl's forecasts for the upcoming months-to-years were detailed throughout the workshops.

A key takeaway for all attendees was the importance of proper business management and character that extends beyond a spreadsheet.



Dr. Kohl presenting in Norfolk to attendees (top) and pictured with high school students (bottom).

ABA Appoints NBA's Baier to Committee and Council

The American Bankers Association (ABA) recently announced that NBA President & CEO Richard Baier has been appointed as a member of the ABA's Community Bankers Council. In addition, Baier will continue to serve on the Administrative Committee of the ABA State Bankers Association Alliance representing state associations in the central part of the country.

News Briefs from Washington

FinCEN, Banking Agencies Encourage AML/BSA Compliance Innovation

The banking agencies, along with the Financial Crimes Enforcement Network (FinCEN), Monday issued a statement encouraging banks to consider, study and -- where appropriate -- implement innovative approaches to anti-money laundering and Bank Secrecy Act (AML/BSA) compliance. The statement was unveiled by Treasury Under Secretary for Terrorism and Financial Intelligence Sigal Mandelker at the American Bankers Association (ABA) Financial Crimes Enforcement Conference in National Harbor, MD.

The statement noted that the agencies are open to bank pilot programs. It "recognizes that private-sector innovation . . . can be an important element in safeguarding the financial system against an array of evolving financial threats," Mandelker said. She cited signs of increasing banking industry sophistication in AML/BSA, including the establishment of internal financial intelligence units and the deployment of artificial intelligence.

Mandelker added that "the statement also recognizes the value of trial and error." Pilot programs "should not subject the financial institution to supervisory criticism," she noted. The statement specifies that FinCEN will consider exceptive relief to facilitate testing of new tech and innovations, provided that banks maintain the overall effectiveness of their AML/BSA compliance programs. "We will not automatically assume that the bank's existing processes are deficient," she said. [Read the statement.](#)

Deposit Insurance Fund Passes Statutory Capitalization Requirement

The Deposit Insurance Fund (DIF) rose by \$2.6 billion in the third quarter to total \$100.2 billion as reported by the Federal Deposit Insurance Corporation (FDIC). The DIF reserve ratio rose to 1.36 percent, passing the statutory requirement of 1.35 percent of insured deposits. ABA Chief Economist James Chessen noted that the recapitalization of the fund was completed two years earlier than expected.

For banks above \$10 billion, this marks an end of "surcharge assessments." (Based on an FDIC rule to implement section 334 of the Dodd-Frank Act, banks of this size were required to pay a quarterly 1.125 basis point "surcharge assessment" beginning in the third quarter 2016 until the fund reached 1.35 percent.) In December, these banks will pay one final surcharge for the third quarter. After that, they will no longer be obliged to pay a surcharge, even if the fund dips below 1.35 percent.

For banks below \$10 billion in assets, the successful recapitalization of the DIF will lower future assessments payable. The FDIC will allocate assessment credits to these banks for the \$750 million they contributed to raise the fund from 1.15 percent to 1.35 percent. Once the fund grows to 1.38 percent, the banks will use their credits to partially offset assessments.

Topping 1.35 percent has no effect on the assessment schedule for risk-based assessments for banks of any size. The current schedules, set by FDIC in 2011, are in effect as long as the fund is over 1.15 percent.

FDIC Proposes Leverage Ratio for Basel III Exemption Threshold

In a long-awaited rulemaking, the FDIC recently voted to propose that community banks with a leverage capital ratio of at least 9 percent may be automatically considered in compliance with Basel III capital requirements and exempt from the complex Basel calculations. The rulemaking is mandated by the S. 2155 regulatory reform law, which directed agencies to set a community bank leverage ratio between 8 and 10 percent.

Under the proposed rule, banks with less than \$10 billion in assets would be able to elect the community bank leverage ratio framework if they meet the 9 percent ratio and if they hold 25 or less percent of assets in off-balance sheet exposures, 5 percent or less of assets in trading assets and liabilities, 25 percent or less in mortgage servicing assets and 25 percent or less in temporary difference deferred tax assets. The proposal provides details about the calculation of the community bank leverage ratio, the election process and how the agencies would handle situations when banks' leverage ratios deteriorate and when Prompt Corrective Action is required.

News Source: American Bankers Association

ABA's HMDA Benchmarking Study Bank Participation Encouraged

The ABA has partnered with Treliant Risk Advisors and the law firm of Alston & Bird to offer an opportunity for banks to compare their 2018 Home Mortgage Disclosure Act (HMDA) data with other participating banks in a first-of-its-kind industry benchmarking study. This ABA program aims to help banks understand their expanded HMDA data through individualized analysis and comparison to other participating depository institutions. The Consumer Financial Protection Bureau's public release of HMDA data is a few short months away, and the ABA's benchmarking study will ensure that your bank will be able to understand and explain your HMDA data.



One frequently asked question is whether banks that fall below S. 2155's threshold for collection and reporting of the expanded HMDA data should participate. The answer is yes. These banks still have approximately six months of the data, which examiners may ask to look at, so these banks should be prepared to explain the data. In addition, banks that sell their loans to other banks will still need to collect it because the purchasing banks will need to report. Finally, some exempt banks may also choose to collect the new data because they are on the edge of the threshold.

- ★ The deadline for registration is approaching fast – Dec. 15 is the cut-off date.
- ★ To participate in the HMDA benchmarking study, please contact Alston & Bird at HMDAProject@alston.com as soon as possible and provide your name, title, email, physical address, and phone number in order to receive the documents and more information.
- ★ For additional information about this study, including the cost, methodology, and deliverables, ABA members may review the PowerPoint slides and webinar recording [here](#).
- ★ ABA non-members are also encouraged to participate in the study and may contact ABA's Jae Jang at jjang@aba.com for additional information.

NBA Employee Spotlight: Scott Yank, Executive Vice President, NBISCO

Scott has worked for the NBA NBISCO for more than 11 years. He oversees general operations of NBISCO which includes the administration of the NBA VEBA, Agency Services, financial insurance products and preferred vendor program. Scott has been a valued staple in association operations helping to provide value to the membership.

Hometown: Lincoln

Alma Mater: Lincoln Southeast High School; University of Nebraska-Lincoln

Favorite Part of My Job: I really enjoy working with my employees. We have a very good team at the NBA and NBISCO. I also enjoy helping our member banks whenever I can. You won't find better professionals to work with than bankers!

Favorite Thing About Nebraska: Spring, summer and fall, but you can have the winter!

Hobbies: I enjoy playing golf, playing with our grandchildren, and spending time with my family in Estes Park.



Compliance Alliance Q&A

Q: Our bank has an affiliate that purchases account receivables. The affiliate orders consumer reports in order to conduct their business.



One of their customers applied to our bank for a commercial loan. The affiliate, having obtained a credit report on the guarantor, provided our bank the report.

The affiliate has no privacy policy, as this affiliate does not have consumer services or products.

Is there an FCRA violation in their sharing the credit report with the Bank, even though there is no consumer purpose on either end? And has the Bank violated FCRA by using the credit report rather than obtaining its own report from a CRA?

A: The violation isn't in the receipt of the credit report, the violation comes in the using it to make a solicitation to the consumer about products and services. You are not prohibited from receiving the report, you're prohibited from using it for solicitation of products and services when this information hasn't been properly disclosed to the consumer and they have not had option to opt-out of such solicitations.

The exception to this is if you already had an existing business relationship with the consumer, the FCRA would allow the use of the report for solicitation purposes.

Also note that the consumer reporting agency itself may have restrictions on this use in its agreement, so the bank would want to check that as well.

Any person that receives from another person related to it by common ownership or affiliated by corporate control a communication of information that would be a consumer report, but for clauses (i), (ii), and (iii) of section 603(d)(2)(A), may not use the information to make a solicitation for marketing purposes to a consumer about its products or services, unless – (A) it is clearly and conspicuously disclosed to the consumer that the information may be communicated among such persons for purposes of making such solicitations to the consumer; and (B) the consumer is provided an opportunity and a simple method to prohibit the making of such solicitations to the consumer by such person. FCRA § 624(a)(1)-(2), p. 97

This section shall not apply to a person – (A) using information to make a solicitation for marketing purposes to a consumer with whom the person has a pre-existing business relationship; FCRA § 624(a)(4)(A), p. 98

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.

Be Prepared with the Thumbprint Signature Program

This time of year, people are busy with the hustle and bustle of the holiday season, causing many to forget simple security measures. Bankers must keep in mind that check fraud increases over the holiday season, affecting financial institutions and retailers throughout the nation.

The NBA wants to help prevent fraud this holiday season by offering a simple, cost-effective solution. Our Thumbprint Signature Program works as a natural deterrent. The Thumbprint touchpad is intended to deter counterfeit and stolen check fraud by obtaining a thumbprint signature from non-customers when cashing on-us and not-on-us checks. View details on the [Thumbprint Signature Program](#) and place your order!





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.

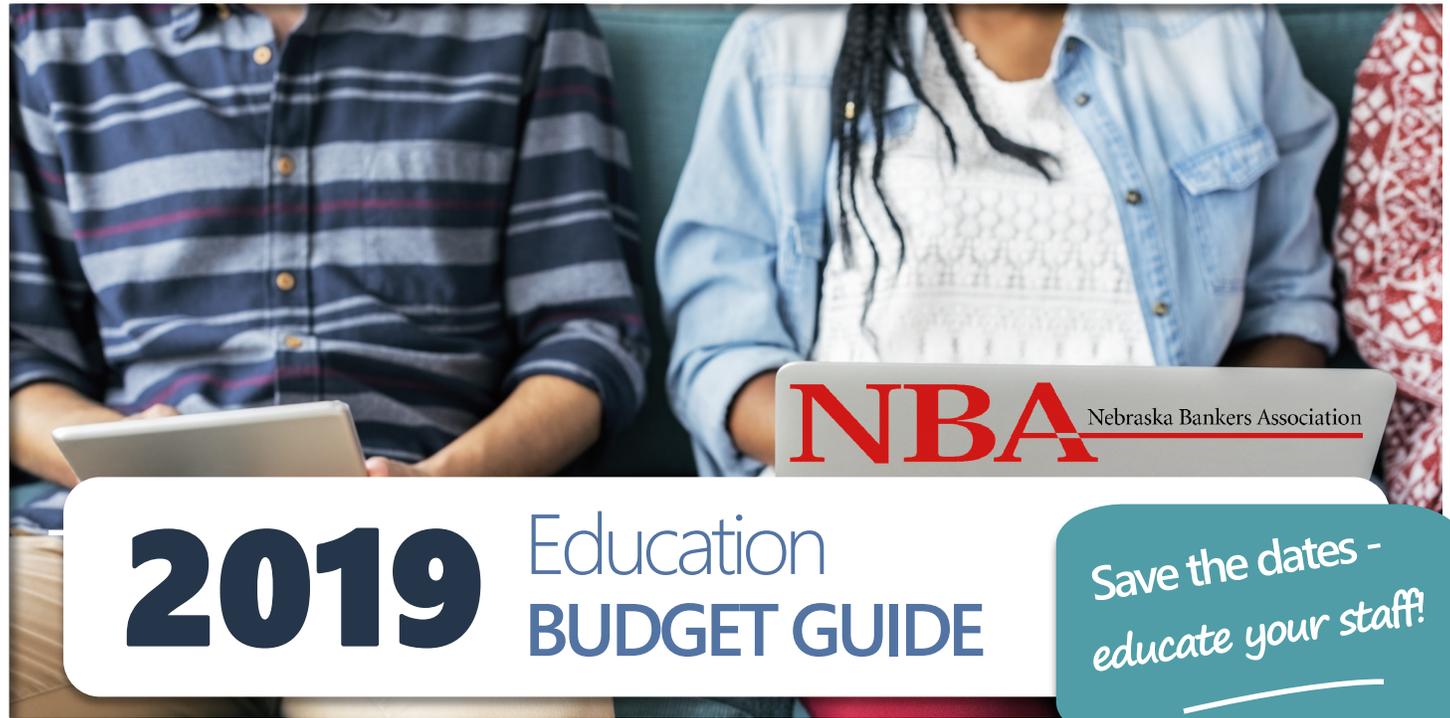
Education Advisory Committee (indicate below)

- 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



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

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

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

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 GSBC'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



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

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.
University of Nebraska
Hank Bounds, President

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# (_____) _____

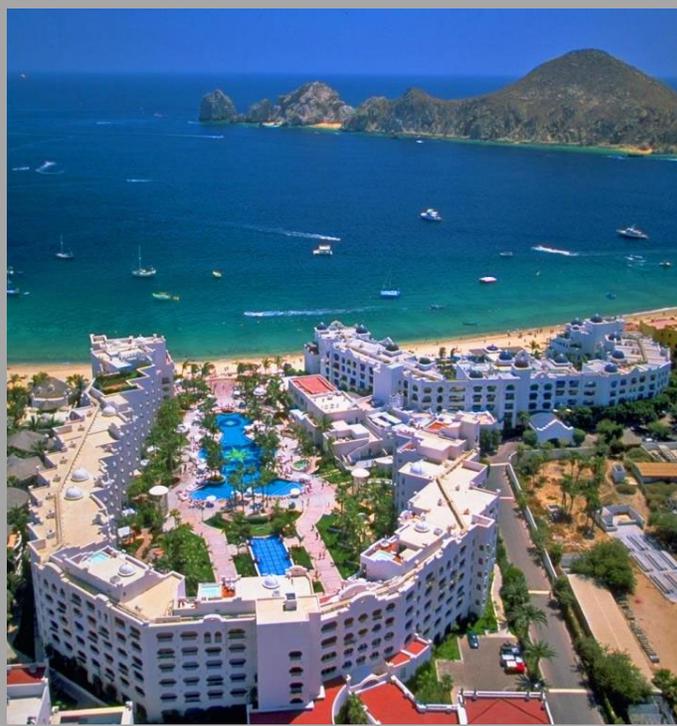
<i>Please register the following individual(s):</i>			<i>Lincoln Cornhusker Marriott</i>
FIRST NAME	MI	LAST NAME	

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

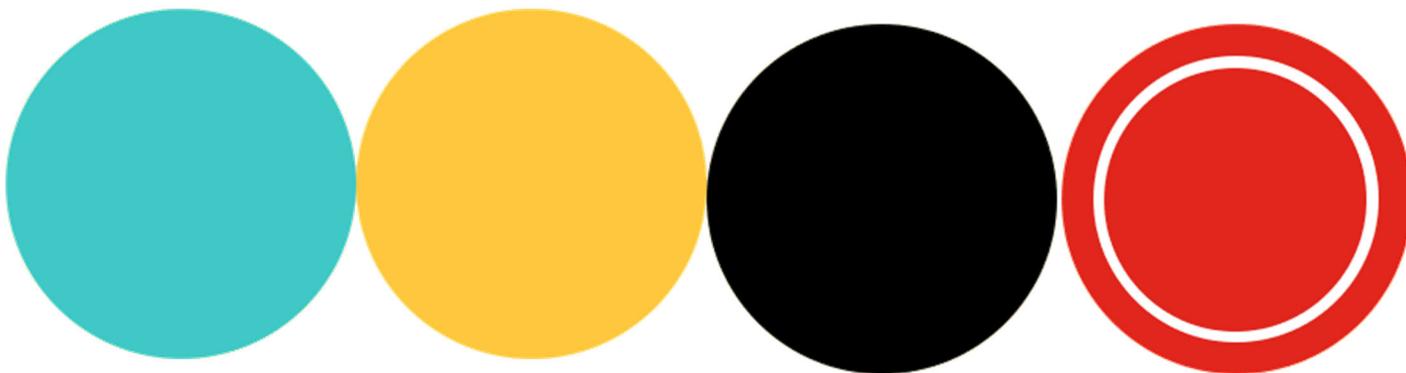


**ANNUAL
EXECUTIVE
CONFERENCE**

**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 BrunchPueblo Bonito Rosé

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

Golf Shamble Quivira Los Cabos

7:00 – 8:00 p.m.

Annual Golf Awards ReceptionPueblo 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”

Al 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): _____

Banks & Bankers

(November 28-December 4, 2018)

Bankers in the News

Terry Anstine, Five Points Bank of Hastings (Hastings), gave a financial literacy presentation to Doniphan-Trumbull high school seniors covering financial issues and debt.

Kendal Dodge, NebraskaLand National Bank (North Platte), has been installed as a member of the Buffalo Bill Kiwanis, which is a club focused on helping the children of North Platte and Lincoln County.

Banks in the News

First Bank & Trust of Fullerton (Fullerton) has announced a \$250,000 commitment to the Fullerton Pool Capital Campaign to be paid over a ten-year period.

First National Bank (Grand Island) has donated \$2,500 to all four Grand Island high schools.

First State Bank (Scottsbluff) helped sponsor the fourth annual “Jingle Jog” in Scottsbluff, a 5K run that drew more than 150 participants.

Nebraska State Bank & Trust Co. (Broken Bow) provided their annual sponsorship of the Custer County 4-H Recognition Night Nov. 16. The bank also won second place in the 2018 Festival of Lights parade Nov. 26. Their float was a remake of the Polar Express; its passengers were bank employees’ kids and the conductor was bank CEO & Chairman Stuart Fox. *(pictured right)*



Promotions & Appointments

FULLERTON: Scott Gonsior, president, Points West Community Bank.



LINCOLN: Stacy Hall, assistant vice president/correspondent mortgage account manager, West Gate Bank mortgage servicing division.



LINCOLN: Sherry Hartwig, vice president, West Gate Bank mortgage servicing division.



LINCOLN: Scott Tolle, assistant vice president/mortgage collections manager, West Gate Bank mortgage servicing division.



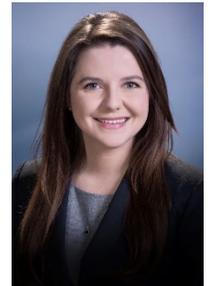
LINCOLN: Mariana Garcia, assistant vice president, branch manager, mortgage loan officer, Union Bank & Trust Co.



LINCOLN: Michael Kuzma, personal trust & wealth management officer, Union Bank & Trust Co.



LINCOLN: John Rolfes, project management officer, Union Bank & Trust Co.



LINCOLN: Kate Stous, assistant vice president, digital experience & strategy, Union Bank & Trust Co.



ROCA: Grant Badertscher, assistant vice president of lending, State Bank of Table Rock.

(November 28-December 4, 2018)

Deaths

Beverly Forsch, age 89, passed away Dec. 2. Beverly faithfully worked for York State Bank (York) for a total of 37 years.

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)