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December 19 – January 1

2020 Scenes of Nebraska
CALENDAR

Submit your photos now!
Entry Deadline Mar. 1, 2019.

[PHOTO ENTRY FORM](#)

Update

Workforce Development and Recruiting Employee Education and Development

If you haven't already, now is the time to set your bank's employee education and professional development schedule for 2019!

Several NBA conferences devoted to specific bank staff that feature outstanding industry speakers and interactive sessions for bankers to collaborate with peers have been booked. View the [2019 NBA Education Calendar](#).

The NBA also offers numerous virtual and on-demand webinars throughout the year on hot topics that meet your bank's budget and scheduling needs. Visit <https://www.nebankers.org/webinars.html> to view upcoming and previously recorded on-demand webinars.

The KBA/NBA Schools of Banking 2019 schedule is also available at <https://schoolsofbanking.com/calendar>. The Schools have already begun to process 2019 registrations. Space is limited, and classes are filling quickly! If you have questions about Schools of Banking programs, call 402-474-1555 or email schools@nebankers.org.

Need Employees?

One of the top concerns voiced by bankers – both rural and urban – is the ongoing need of qualified and skilled workers. To help your bank address this challenge, below is a list of upcoming career fairs at various campuses across the state. Don't miss the chance to connect with students seeking internships and/or employment.

Attend a University Career Fair

- **University of Nebraska - KEARNEY**
-Career & Graduate: Thur., Feb. 7
- **University of Nebraska - LINCOLN**
-Business, Social Human Services, Ag Science: Tue., Feb. 12
-Science, Technology, Engineering, Math: Wed., Feb. 13
- **Wayne State College**
-Wed., Feb. 20
- **Creighton University - OMAHA**
-Liberal Arts, Science & Business: Fri., Feb. 15
- **University of Nebraska - OMAHA**
-Career & Internship: Wed., Feb. 27
- **University of Nebraska - OMAHA**
-College of Business, Career & Internship: Thur., Mar. 9

View additional event details and contact information [HERE](#).

News Briefs from Washington

Federal Government Shuts Down; Bank Regulators Remain Open

With the federal government shut down since Dec. 22, several agencies have closed all but essential operations. Federal banking regulators -- the Consumer Financial Protection Bureau, FDIC, Federal Reserve and OCC -- have remained open as their funding does not come from congressional spending. However, federal lending programs, including the Small Business Administration, Federal Housing Administration and USDA programs, have been curtailed.

While the shutdown persists, the Securities and Exchange Commission is prioritizing investor protection and market integrity functions; the Commodity Futures Trading Commission has likewise shut down all but essential market support functions. The Financial Crimes Enforcement Network is continuing to process industry anti-money laundering filings. For more information, visit individual agency and department websites.

Averting fears of a lapse in the National Flood Insurance Program (NFIP), which was coupled to the spending bill that expired on Dec. 21, Congress passed a standalone bill that extended the NFIP's authorization through May 31, 2019. When the Federal Emergency Management Agency unexpectedly said on the day after Christmas that it would stop issuing or renewing NFIP policies.

Banks of all sizes have already begun working with affected customers -- principally federal employees and contractors, who will not be paid during a protracted shutdown -- to waive fees or provide other accommodations.

FEMA Reverses Decision on Flood Insurance During Shutdown

Effective immediately, the Federal Emergency Management Agency (FEMA) will allow operations of the National Flood Insurance Program (NFIP) to resume, even while the government remains partially shut down, the agency announced Friday. The move was retroactive to Dec. 21, ultimately leaving no lapse in NFIP availability.

ABA, along with members of Congress and other trade groups, strongly objected to FEMA's surprise decision earlier this week halting regular operations, despite Congress' passage and the president's signature of a bill to reauthorize the NFIP before the shutdown began.

ABA applauded FEMA's action today. The association has emphasized in its public statements that suspending the sale and renewal of NFIP policies could complicate and potentially delay loan closings for borrowers seeking mortgages where NFIP coverage is required.

CFPB Issues Policy Guidance on HMDA Data Release

The Consumer Financial Protection Bureau (CFPB) has released its policy guidance describing the Home Mortgage Disclosure Act (HMDA) loan-level data it plans to release publicly in 2019. Significantly, in response to concerns raised by the American Bankers Association (ABA) about the need to protect consumer privacy, the bureau announced that it would not release property addresses, applicants' credit scores or automated underwriting results. As expected, the CFPB will release "certain information with reduced precision," including borrower ages, loan amount and number of units in the dwelling.

In addition, the bureau also announced that it would begin the rulemaking process in 2019 to consider what HMDA data it will disclose in future years. ABA has long called for a formal rulemaking on the public disclosure of HMDA data, and will continue to work closely with the agency to ensure its concerns about consumer privacy are addressed. [Read more.](#)

News Source: American Bankers Association



Farm bill legalizes hemp: What does that mean for your bank?

Learn more Thursday, January 10

9 a.m. - 10 a.m. CST

\$35 for CBA/NBA members

\$50 for nonmembers

The Nebraska Bankers Association has partnered with the Colorado Bankers Association to offer all NBA/CBA members a discounted rate for the Jan. 10, 2019 webinar. Contact nbaeducation@nebankers.org with questions.

[CLICK TO REGISTER](#)

Compliance Alliance Q&A

Q: If the Bank identifies a bookkeeping error or a posting error prior to a commercial customer notifying the Bank, does the Bank still need to fill out the Error Resolution form and/or follow the procedures set out in Reg. E for errors? We know that we need to correct the error, of course.



A Nebraska Bankers Association Company

A: Technically the bank does not need to comply with the procedures set forth in section 1005.11 of Reg. E. This is for multiple reasons, though. The first and foremost reason being that the scope of Reg. E coverage is limited to consumer accounts, as the definition of "account" is narrowed to include only consumer-type accounts. Thus, when a bank encounters an error in respect to a commercial customer, the bank is not bound by Reg. E. The second reason being that errors discovered by the Bank, itself, are expressly carved out of the error resolution procedures of Reg. E. So, even if the error was in regards to a consumer account, for section 1005.11 procedures to kick in, the customer would need to notify the Bank of the error.

(b)(1) "Account" means a demand deposit (checking), savings, or other consumer asset account (other than an occasional or incidental credit balance in a credit plan) held directly or indirectly by a financial institution and established primarily for personal, family, or household purposes. 12 CFR § 1005.2(b)(1):

<https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1005/2/#b>

5. Discovery of error by institution. The error resolution procedures of this section apply when a notice of error is received from the consumer, and not when the financial institution itself discovers and corrects an error.

12 CFR § 1005.11(b)(1)-5: <https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1005/Interp-11/#11-b-1-Interp>

However; check your disclosures to ensure the bank has not given error resolution rights to commercial customers. If it is disclosed, we must follow our contract with the customer.

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:

Bill Smythe, Vice President, Marketing, NBISCO

Bill has worked for the NBA NBISCO team for more than 21 years. Bill helps to provide and service insurance for Nebraska banks. He also promotes NBISCO agency services to bank affiliated insurance agencies and plays a key role in promoting the NBA's preferred vendors.

Hometown: Kimball, NE

Alma Mater: Kimball County High School; University of Nebraska - Lincoln

Favorite Part of My Job: Working on new bank insurance accounts. I like putting the pieces together and filling coverage gaps I find in the analysis process.

Favorite Thing About Nebraska: I have a few favorites. Getting to experience "Nebraska Nice" on a daily basis is a plus. Also, driving through the Sandhills when the sun is setting, and the light is just right, is a treat. Lastly, Husker sports automatically save to my DVR.

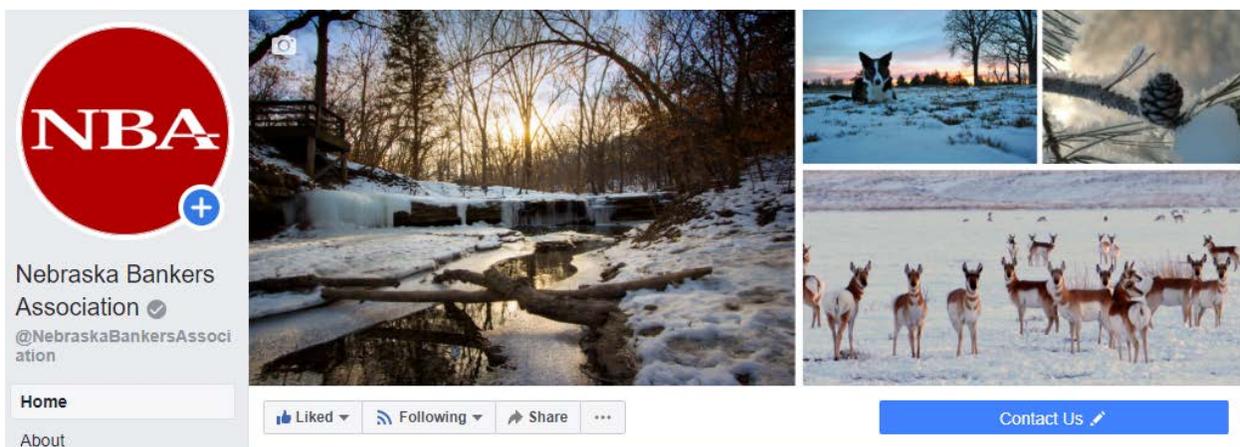
Hobbies: I like being outdoors. I live on a wooded property and am sort of infamous for my use of a chainsaw.



Follow Along with Your NBA on Social Media

Stay on Top of Association News & Industry Trends

Did you know? There are now more than 3 billion active social media users, according to Hootsuite, a social media management platform. Recognizing this staggering statistic, the NBA has worked diligently to create and grow a strong social media presence to engage members and the general public on our association. Through social media, the NBA shares positive messages about banking, provides industry news, and shows the world what a strong banking industry we have here in Nebraska.



If you are a Facebook, Twitter, LinkedIn, YouTube, Pinterest, or Instagram user, you can follow along with the NBA. *Links to respective NBA social pages below.*

[Facebook](#) / [Twitter](#) / [LinkedIn](#) / [YouTube](#) / [Pinterest](#) / [Instagram](#)



Keep up with our latest education offerings by visiting our event calendar at www.nebankers.org.

Questions? Call the Education team at 402-474-1555.

EDUCATION CALENDAR

2019

State Government Relations Forum

1/31/2019 Lincoln – Cornhusker Marriott Hotel

Operations Conference

2/5-6/2019 Lincoln – Cornhusker Marriott Hotel

Mid-Winter IRA Workshops

2/11-12/2019 Lincoln – Cornhusker Marriott Hotel

2/13-14/2019 North Platte – Holiday Inn Express

Health Savings Account Seminar

2/15/2019 Lincoln – NBA Office

Bank Executive Conference

2/20-23/2019 Cabo San Lucas – Pueblo Bonito Golf & Spa Resort

Supervisor Boot Camp

3/6-7/2019 Lincoln – NBA Office

Cybersecurity Workshops

3/12/2019 Kearney – Holiday Inn

3/13/2019 Norfolk – Northeast Community College

3/14/19 Lincoln – Cornhusker Marriott

Spring Agri-business Conference

4/4-5/2019 Kearney – Holiday Inn

NBA Annual Convention

5/1-3/2019 Omaha – Embassy Suites, La Vista

Nebraska Deposit Accounts Administration Workshops

5/21/2019 Kearney – Holiday Inn

5/23/2019 Lincoln – Cornhusker Marriott Hotel

BSA-AML Compliance Management Workshops

5/22/2019 Kearney – Holiday Inn

5/24/2019 Lincoln – Cornhusker Marriott Hotel

NBA Annual Golf Outing

6/6/2019 Hastings – Lochland Country Club

NBA Annual YBON Conference

8/1-8/2/2019 Omaha – Embassy Suites Downtown

Fall Agri-business Conference

9/5-6/2019 Lincoln – Cornhusker Marriott Hotel

Essential Teller Issues Seminars

9/09/2019 Grand Island – Ramada Midtown

9/10/2019 North Platte – Holiday Inn Express

9/11/2019 Norfolk – Norfolk Country Club

9/12/2019 Lincoln – Cornhusker Marriott Hotel

Fall IRA Workshops

9/16-17/2019 Lincoln – Cornhusker Marriott Hotel

9/18-19/2019 North Platte – Holiday Inn Express

Women in Banking Conference

10/16-17/2019 Lincoln – Graduate Hotel

Summit on Regulatory Issues

10/25/2019 Lincoln – Cornhusker Marriott Hotel

Bank Investment, Funding & Economic Outlook Conference

11/6-7/2019 Lincoln – Cornhusker Marriott Hotel

Loan Documentation Workshops

11/19-21/2019 Kearney – Holiday Inn

Agriculture & Beyond Workshops

12/3/2019 Norfolk – Northeast Community College

12/4/2019 North Platte – Quality Inn & Suites

Real Estate Lending Compliance Conference

12/12-13/2019 Lincoln – Cornhusker Marriott Hotel

Agriculture & Beyond Workshops

12/3/2019 Norfolk – Northeast Community College

12/4/2019 North Platte – Quality Inn & Suites

Upcoming Webinars

For a complete schedule of NBA webinar offerings, visit www.nebankers.org → Education.

All webinars are scheduled from 1:30 – 3:30 p.m. CST unless otherwise noted.

12/10/2018

Upcoming Online Seminars

(January & February 2019)

Co-Sponsored By:



Graduate School of Banking
at the University of Wisconsin – Madison

Upcoming Programs (listed in start date order):

For additional information— including detailed session descriptions and presenter bios— and to register online, please visit <https://www.gsb.org/online-seminars/choose-seminar.php>

Create a Culture of Employee Engagement and Reduce Turnover
with Ann Knutson, on January 9 from 10:00-11:30 a.m. Central Time

Introduction to Consumer Lending
with David Osburn, on January 17 from 10:00-11:30 a.m. Central Time

FFIEC CAT Continual Improvements
with Jon Waldman, on January 18 from 10:00-11:30 a.m. Central Time

The Essentials of On-Boarding
with Ann Knutson, on January 23 from 10:00-11:30 a.m. Central Time

Introduction to Commercial Lending
with David Osburn, on January 23 from 10:00-11:30 a.m. Central Time

Bank Lending for the Retail Manager
with David Osburn, on January 23 from 2:00-3:30 p.m. Central Time

Accounting Basics/Refresher for Bankers
with David Osburn, on January 29 from 10:00-11:30 a.m. Central Time

Top Strategies for Community Banks in 2019
with Philip Smith, on February 5 from 10:00-11:00 a.m. Central Time

Business Law Basics and Lender Liability
with David Osburn, on February 5 from 10:00-11:30 a.m. Central Time

Analyzing the Company's Liquidity Using the Cash Conversion Cycle
with David Osburn, on February 5 from 2:00-3:30 p.m. Central Time

Loan Structure, Documentation and Compliance Training - a Comprehensive Approach
with David Osburn, on February 6 from 10:00-11:30 a.m. Central Time

Becoming an Employer of Choice
with Ann Knutson, on February 6 from 10:00-11:30 a.m. Central Time

Cash Management: How Sales, Operations and Technology Can Work Together to Generate More Fee Income
with Marcia Malzahn, on February 7 from 2:00-3:30 p.m. Central Time

Compelling Advertising for Community Banks
with Tom Hershberger, on February 14 from 2:00-3:30 p.m. Central Time

Building an Effective Marketing Plan
with Tom Hershberger, on February 14 from 10:00-11:30 a.m. Central Time

Cybersecurity 101 - Board Basics
with Chad Knutson, on February 15 from 10:00-11:30 a.m. Central Time

Commercial Real Estate Cash Flow: Analyzing Income-Producing or Rental Real Estate, Plus Global Cash Flow Issues
with Richard Hamm, on February 19, 26, March 5 & 12 from 8:30-10:00 a.m. Central Time

Commercial Real Estate Appraisals: Reviewing and Interpreting
with Richard Hamm, on February 19, 26, March 5 & 12 from 10:30 a.m. - 12:00 p.m. Central Time

Developing Personal and Global Cash Flow from Tax Returns
with Richard Hamm, on February 19, 26, March 5 & 12 from 1:00-2:30 p.m. Central Time

Building a Recognition Program for Success
with Ann Knutson, on February 20 from 10:00-11:00 a.m. Central Time

Growing Long-Term Retail Deposits – General Overview
with Neil Stanley, on February 21 from 2:00-3:00 p.m. Central Time

Enhancing the Customer Experience
with Jill Slupe, on February 21 from 2:00-3:00 p.m. Central Time

Key Ratio Analysis: Calculating and Interpreting the Numbers Correctly
with David Osburn, on February 26 from 10:00-11:30 a.m. Central Time

Basic Estate Planning and Estate Settlement
with Jim Lethert, on February 26 from 10:00-11:30 a.m. Central Time

Growing Long-Term Retail Deposits - Overview for Front-Line Bankers
with Neil Stanley, on February 28 from 2:00-3:00 p.m. Central Time

For additional information, please visit www.gsb.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 OPERATIONS

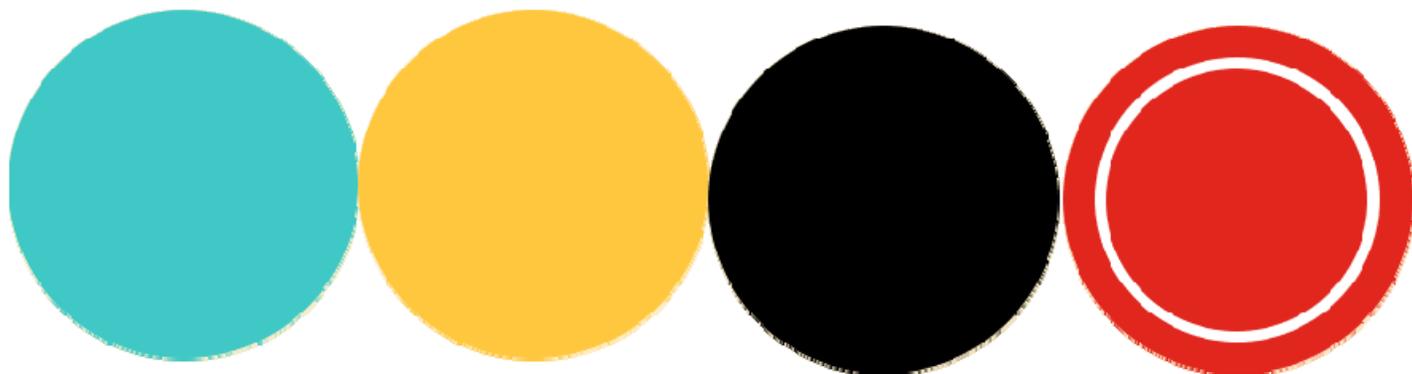
BANK TECHNOLOGY and
MARKETING/RETAIL BANKING

Day 1:
TECHNOLOGY
with Trade Show
Tuesday, February 5, 2019

Day 2:
**MARKETING &
RETAIL BANKING**
Wednesday, February 6, 2019

ANNUAL CONFERENCE LINCOLN **FEB 5 & 6** TECHNOLOGY MARKETING RETAIL

Cornhusker Marriott, Lincoln



Two great opportunities in one conference setting!

Register for one or both days,
depending on your areas of interest!

TECHNOLOGY: Tuesday, February 5, 2019

- 8:00 a.m. Registration / Continental Breakfast in the Trade Show Fair Area**
- 9:00 a.m. “Making Digital Personal: The Way Forward for Community Banks in the Era of FinTechs, BigTechs & BigBanks”**
Lee Wetherington, *Director of Strategic Insight for ProfitStars, Hahira, GA*
A future controlled exclusively by BigBanks and BigTechs does not serve the best interests of American consumers, communities, nor the country as a whole. At its best, banking is personal, but traditional approaches to digital banking have leveraged technology and automation to depersonalize the franchise. Strategic differentiation—not emulation of BigBank automation of everything—is the way forward for community banks who now have a historic opportunity to differentiate themselves in digital channels precisely where FinTechs, BigTechs and BigBanks are weakest. But how? Join Lee Wetherington for an inspiring review of how community banks are beginning to translate their trust and personal service meaningfully into digital channels by humanizing support at the limits of self-service.
- 10:15 a.m. Trade Show Fair Break**
- 10:45 a.m. “The Ever-changing World of EFT”**
Daneen Cady, *Fiserv, Director, Product Strategy/Card Services*
The world is pushing toward a new kind of financial services experience – the kind that serves real people in an increasingly digital and connected world. Responding to this new demand is no simple task. Daneen will share Fiserv’s deep knowledge and foresight which will help you to constantly look ahead for today’s realities and take your bank into the future.
- 11:45 a.m. Lunch & Trade Show Fair Break**
- 12:45 p.m. “Bankruptcy: How Community Banking Can Survive FinTech”**
John Waupsh, *Chief Innovation Officer, Kasasa*
Profound changes to the community banking model are forcing retail bank executives to re-examine their approach to consumer engagement. The aspects of banking that have changed and how progressive community banks are successfully adapting to this shift will be shared. You will discover quick, practical and long-term strategic moves that will set your community bank up for decades of success to come.
- 1:45 p.m. Break**
- 2:00 p.m. “Exercise Your Plans: Using Tabletops to Manage Risk”**
Dana Turner, *Network Security Officer, Union Bank & Trust*
Tabletop exercises are an effective and inexpensive way to test how your organization will respond to crises ranging from natural disasters and pandemics to Cyber-attacks. These exercises should not only be used to improve your institution's response procedures, but they should be a part of your overall risk management strategy. In this session, you will be provided with the steps and guidelines for planning and executing an effective tabletop exercise as well as given information on different national exercises that your institutions can participate in.
- 3:15 p.m. Break**
- 3:30 p.m. “Ever-present Need for Third-Party Vendor Management”**
Steve Sanders, *CSI, Vice President, Internal Audit*
Every banker knows that technology takes a village. Today’s complex IT environments require multiple vendors to execute successfully daily. But with the addition of each new vendor comes the increased probability of risk. In fact, examiners now expect board and senior management oversight on third-party vendors that includes periodic, independent reviews of risk management functions. Is your bank meeting these expectations and mitigating risk effectively? Join us for the session in which we’ll explore current regulatory expectations and proven strategies for effective third-party vendor management.
- 4:45 p.m. Reception in the Trade Show Fair Area and Exhibitor Prize Drawings**
- 5:45 p.m. Trade Show Area Closes / Dinner on Your Own**

SPECIAL REBATE OFFER: Technology Track participants may be eligible to receive a rebate equal to the conference registration fee by enrolling in the Graduate School of Banking’s Bank Technology Management School at the University of Wisconsin-Madison. The school is March 31–April 5, 2019, with a deadline of February 28, 2019, for enrollment.

* The program outline is subject to change.

MARKETING/RETAIL BANKING: Wednesday, February 6, 2019

8:30 a.m. Registration / Continental Breakfast

9:00 a.m. “Crisis Management in the Age of Social Media”

Anthony Huey, Reputation Management Associates

By the time you hear the thunder, it's too late to build the ark. The crisis you never expected suddenly strikes. With only one local news station covering the story, you think you've dodged a bullet. But 50,000 tweets, retweets, Facebook posts and YouTube videos later, you've realized that protecting your reputation is a lot harder than it used to be! This session quickly dives into key crisis management philosophies and strategies critical to every organization communicating during a negative event, when time is critical and managing social media is a priority.

10:00 a.m. Break

10:15 a.m. “Making the Most of a One-Person Marketing Department”

Joe Sullivan, Market Insights

When you're the Jack or Jill of all trades at your bank, it's hard to always follow every piece of marketing material you read. You know you could follow it if you had a dedicated team to support you, a million-dollar budget to play with, and 48 hours in a day -- but that's not how real-life works. It's easy to get into the "if only" mindset when you're the only marketer at your bank, but if you want to grow your business, it's important to shake it off and get solution-oriented. In this session we will discuss how to get the most bang for your buck from every marketing activity you can muster the time and resources to execute. That means recognizing that not all marketing tactics are equal -- some may take you forever to execute and have little reward, while others, with a small tweak, could have a huge payout.

11:15 a.m. “Fraud Targeting Seniors: Red Flags for Bankers”

Jim Rechel, President, The Rechel Group

The 2018 Thanksgiving dinner was very different from any Thanksgiving before, when a family discovered that their mother/grandmother had been wiring money to an attorney to help get her grandson out of jail. With tears running down her cheeks she sobbed: “I thought I was helping my grandson get out of jail”, as the same grandson sat down to the Thanksgiving meal and told his grandmother that he had never been arrested or in jail. With more discussion came the realization that over a period of 30 days more than \$80,000.00 had been sent to the “attorney” working to free her grandson from prison. Unfortunately, these scenarios are becoming more and more common, driven by an aging population with substantial savings, ripe for abuse by fraudsters, who take advantage their unique circumstances.

12:00 p.m. Luncheon

1:00 p.m. “How to Develop a Strong Digital Content Strategy for Your Bank”

Amber Farley, Executive Vice President, Financial Marketing Solutions

In this session we will discuss the evolving marketplace and how the fundamentals of the marketplace have changed. Advancements in technology have created a paradigm shift between corporate America and the customer. This shift has changed the process for information gathering, service expectations, delivery methods, transactional experiences and perceived value when interacting with your bank. As a result of a highly connected society that communicates through communities and seeks for relevant content to guide decision-making, it is important that we understand the value, strategy and methods for incorporating content marketing to advance the brand of the bank.

2:00 p.m. Break

2:15 p.m. “Accessibility 101 for Bankers”

Keith Bundy, Digital Accessibility Consultant/Trainer, Siteimprove

Online banking is a tool that has helped many with disabilities to become more independent in handling their finances. Many aspects of money management—including online bill pay and account management—are now available with a few clicks of the keyboard. This presentation demonstrates how someone who is blind can easily manage finances, while addressing a few challenges that still remain, including inaccessible U.S. currency.

3:15 p.m. Break

3:30 p.m. The Amazon Prime Effect

Dave DeFazio, StrategyCorps

Subscription services are quickly becoming the dominate strategy of today's best retailers and have caused a monumental shift in the way people buy. More than 50% of all-American households now subscribe to Amazon Prime and more than 200 million people subscribe to this and other retail services such as Netflix, Spotify, Costco and AAA. Bank management and Directors have a duty to understand these trends and drive their banks beyond just transactions to connect better with the lifestyles of today's modern consumers.

4:30 p.m. Adjourn

NOTE: In an attempt to “go green” again this year, we are providing the conference materials to you in an electronic format. Registrants who elect this option will receive an email approximately three days prior to the conference with a link to the materials online and instruction on downloading the material or viewing on-site. **Please provide your email address on the registration form. If you'd prefer to receive a hard-copy, please complete the form and add \$25 per person, per day.**

* The program outline is subject to change.

Registration Information

Registration fee for the Operations Conference includes all electronic materials, continental breakfasts, break service, & luncheons. The registration breakdown is as follows:

MEMBER FEE:

	Handout Materials	Electronic	Hard-Copy (+\$25 per day)
Day 1 Only: Technology		\$215.00	\$240.00
Day 2 Only: Marketing/Retail		\$215.00	\$240.00
Full Conference:		\$398.00*	\$448.00

* (\$199 per day and it only applies to same person both days to receive the discount)

NON-MEMBER FEE:

Day 1 Only or Day 2 Only **\$645.00** Per Person / Per Day

The deadline for registration and receiving refunds for cancelled registrations is **January 30, 2019**. Registrations received after that date will be an additional \$20 per workshop/per person and subject to space availability.

Location Information

Reservations can be made by calling the hotel directly.

Cornhusker Marriott Hotel, 333 South 13th Street, Lincoln, (402) 474-7474

**Please feel free to dress casual.
To ensure your comfort, please bring a light jacket or sweater to the program.**

Attendance at Nebraska Bankers Association programs and events constitutes consent to be photographed for use in print and/or electronic media published by the association.

Notice: If you have a disability that may affect your participation in this event, please forward a statement regarding any special needs to the Nebraska Bankers Association. We will contact you to discuss accommodations.

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



1-12/05/18

NBA Nebraska Bankers Association

2019 Operations Conference
Cornhusker Marriott Hotel, Lincoln

February 5 – Technology

February 6 – Marketing/Retail Banking

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please register the following individual(s):		Last 4 of SSN	Please include your email address, especially if you're electing to receive the material electronically.	Select handout to indicate Day 1 and/or Day 2		Check (✓) here for DISCOUNT for attending both days!
FIRST NAME	LAST NAME			Day 1-Technology \$215 (electronic) \$240 (hard-copy)	Day 2-Marketing \$215 (electronic) \$240 (hard-copy)	
				Non-Member Fee: \$645 per person	Non-Member Fee: \$645 per person	
				Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	
				Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	
				Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	Electronic <input type="checkbox"/> Hard-copy <input type="checkbox"/> +\$25	

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

Four Ways to Register:

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

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

Payment Choice (check one):

- MasterCard VISA

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

TOTAL DUE \$ _____

2019 IRA & HSA

MID-WINTER IRA WORKSHOPS and
HSA SEMINAR



IRA Workshops

February 11 - 12 ■ Lincoln
February 13 - 14 ■ North Platte

HSA Seminar

February 15 ■ Lincoln

SOLID IRA FOUNDATION **FEB 11 - 15** **TRAINED IRA CONSULTANTS**

SCHEDULE FOR IRA WORKSHOPS

8:00 a.m. Registration \ Continental Breakfast
8:30 a.m. Session
12:00 p.m. Luncheon
1:00 p.m. Session
4:00 p.m. Adjourn

SCHEDULE FOR HSA SEMINAR

8:00 a.m. Registration \ Continental Breakfast
8:30 a.m. Session
12:30 p.m. Adjourn

Register online at www.nebankers.org

IRA Essentials

(Program A)

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed. Those attending should bring a hand-held calculator.

Topics to be discussed:

Introduction and Establishing IRAs

- Identify the tax differences of a Traditional and Roth IRA
- Examine the process for establishing an IRA and the required documents
- Differentiate between the types of beneficiaries

IRA Funding

- Learn about the Traditional and Roth IRA eligibility requirements
- Identify the contribution limit and deadline
- Communicate contribution reporting deadlines

IRA Distributions

- Identify federal income tax withholding requirements
- Examine IRS penalties and their exceptions
- Summarize the tax consequences of IRA distributions
- Communicate distribution reporting deadlines

IRA Portability

- Differentiate between a rollover and a transfer
- Recognize rollovers between IRAs and employer-sponsored retirement plans

Who Should Attend?

You should attend this workshop if you need to learn the basics of Traditional and Roth IRAs, or want an updated, general refresher on IRA rules.

Advanced IRAs

(Program B)

Advanced IRAs builds on the attendees' knowledge of IRA basics to address some of the more complex IRA issues their financial organizations may handle. This is an advanced session; previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

Topics to be discussed:

IRA Update

- Explain recent changes affecting IRA owners
- Discuss the 2018 Roth modified adjusted gross income limits
- Recognize how recent changes may affect your financial organization

Required Minimum Distributions

- Calculate a required minimum distribution (RMD)
- Discuss the RMD rules and reporting requirements

Beneficiary Options

- Describe beneficiary distribution options
- Recognize the differences for spouse, nonspouse, and nonperson beneficiaries
- Explain beneficiary payment deadlines

Advanced Portability

- Summarize the restrictions on the movement between IRAs
- Recognize the options available when moving from an employer-sponsored retirement plan to an IRA
- Explain the result of violating the portability restrictions

Roth IRA Conversion Contributions

- Describe a conversion
- Explain the effect of withholding on a conversion
- Report a conversion
- Define the consequences of an ineligible conversion

IRA Owner Tax Forms and You

- Determine which tax forms an IRA owner must complete when certain IRA activity occurs
- Understand which IRS penalty taxes may apply to IRA owner

Withholding and Getting It Right

- List the possible penalties for failing to withhold
- Explain the withholding notice and election requirements
- Discuss how withholding is reported and transmitted to the IRS
- Describe foreign withholding requirements

Who Should Attend?

You should attend this workshop if you are:

- an IRA administrator, personal banker, or member services personnel who has a working knowledge of basic IRA operations and wishes to expand your expertise and provide enhanced customer service;
- a financial professional who recognizes that IRAs play an integral role in retirement planning;
- a compliance specialist with procedural oversight of IRA policies and practices; or
- support personnel responsible for promotional materials that describe the services provided by your financial organization.

HSA Frontline Fundamentals Seminar

(Program C)

HSA Frontline Fundamentals Seminar is a half-day seminar that gives attendees a basic foundation of HSA knowledge. Exercises are included to help participants apply information to real-world scenarios. Attendees will leave this session able to confidently process basic HSA transactions. This is a beginner's session; no previous HSA knowledge is assumed.

Topics to be discussed:

Introduction to HSAs

- Explain the benefits of an HSA
- Define high deductible health plan (HDHP) requirements
- Recognize the HSA eligibility requirements

Establishing an HSA Fundamentals

- Summarize the process for establishing an HSA
- Examine the required documents to establish an HSA

HSA Funding Fundamentals

- Define the contribution limits and the deadline
- Describe the last month rule and the testing period rules
- Ensure accurate regular contribution reporting

HSA Distributions Fundamentals

- Summarize the tax consequences of qualified and nonqualified distributions
- Describe a mistaken distribution
- Ensure accurate distribution reporting

HSA Portability Fundamentals

- Distinguish the rules for transfers and rollovers
- Ensure accurate rollover reporting

Who Should Attend?

You should attend this seminar if you if you need to learn the basics of HSA's.

1-12/19/18



2019 Mid-Winter IRA Workshops
 February 11 - 12, Lincoln
 February 13 - 14, North Platte

2019 HSA Seminar
 February 15, Lincoln

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please indicate which of the following programs you plan to attend under the appropriate location:

Member Fee:	\$210.00 – IRA Essentials	\$210.00 – Advanced IRAs	\$110.00 – HSA Seminar
	\$380.00 – Both Workshops (Only applies to same person at each workshop to receive the discount)		
Non-Member:	\$630.00 per person / per workshop	\$330.00 – HSA Seminar	
Registrations received after 02/04/19, will be an additional \$25 and are subject to space availability.			

Please register the following individual(s): NAME (as you wish it to appear on the badge)	LINCOLN Feb. 11 IRA Essentials	LINCOLN Feb. 12 Advanced IRAs	N. PLATTE Feb. 13 IRA Essentials	N. PLATTE Feb. 14 Advanced IRAs	LINCOLN Feb. 15 HSA Seminar

Four Ways to Register:

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

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

Payment Choice (check one):

- MasterCard VISA

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

TOTAL DUE \$ _____

About the Presenters

Ascensus programs are delivered by a group of highly trained retirement plan consultants who thoroughly understand the laws affecting IRAs. Consultants have daily contact with financial organizations that offer IRA products and specialize in providing practical solutions to the most complex IRA issues.

Registration Information

Advance registration fee for the IRA workshops includes all materials, continental breakfast, break service and luncheon. Advance registration fee for the HSA Seminar includes all materials, continental breakfast, and break service.

The registration breakdown is as follows:

MEMBER FEE:

Program A: IRA Essentials.....	\$210.00
Program B: Advanced IRAs	\$210.00
<i>(Both Program A & B include a luncheon and break service)</i>	
<u>Programs A & B:</u>	\$380.00*
* (Only applies to same person at Programs A & B to receive discount)	
Program C: HSA Seminar	\$110.00

NON-MEMBER FEE:

Program A or Program B	\$630.00	Per Person / Per Program
Program C	\$330.00	Per Person / Per Program

The deadline for registration and receiving refunds for cancelled registrations is **February 4, 2019**. Registrations received after that date will be an additional \$25 per workshop/per person and subject to space availability.

Location Information

Reservations can be made by calling the hotel directly.

Lincoln, Cornhusker Marriott Hotel
333 S 13th Street
(402) 474-7474

North Platte, Holiday Inn Express
300 Holiday Frontage Road
(308) 532-9500

***The HSA Seminar will be held at the
Nebraska Bankers Association
233 S 13th St, Suite 700, Lincoln
(402) 474-1555***

***Please feel free to dress casually.
To ensure your comfort, please bring a light jacket or sweater
to the program.***

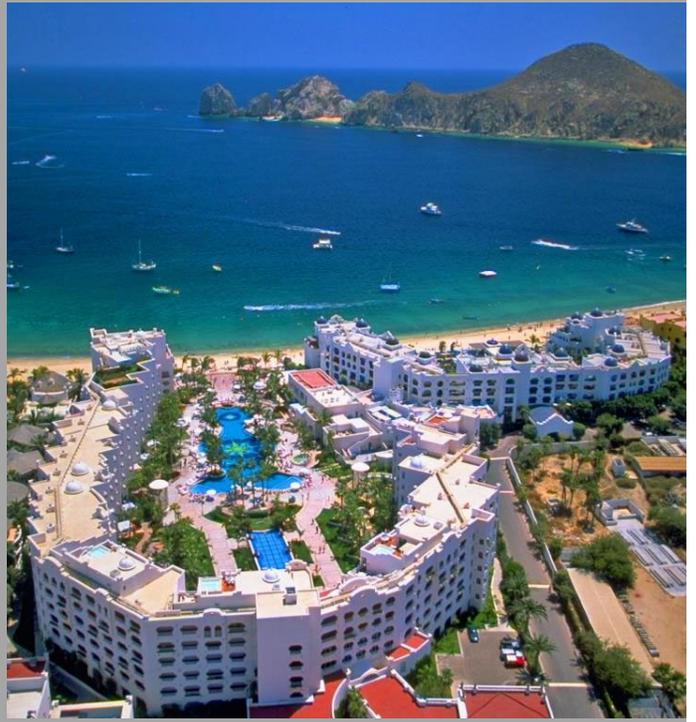
Notice: If you have a disability that may affect your participation in this event, please forward a statement regarding any special needs to the Nebraska Bankers Association. We will contact you to discuss accommodations.

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

NBA Nebraska Bankers Association

2019 BANK EXECS

Bank Executive
Conference

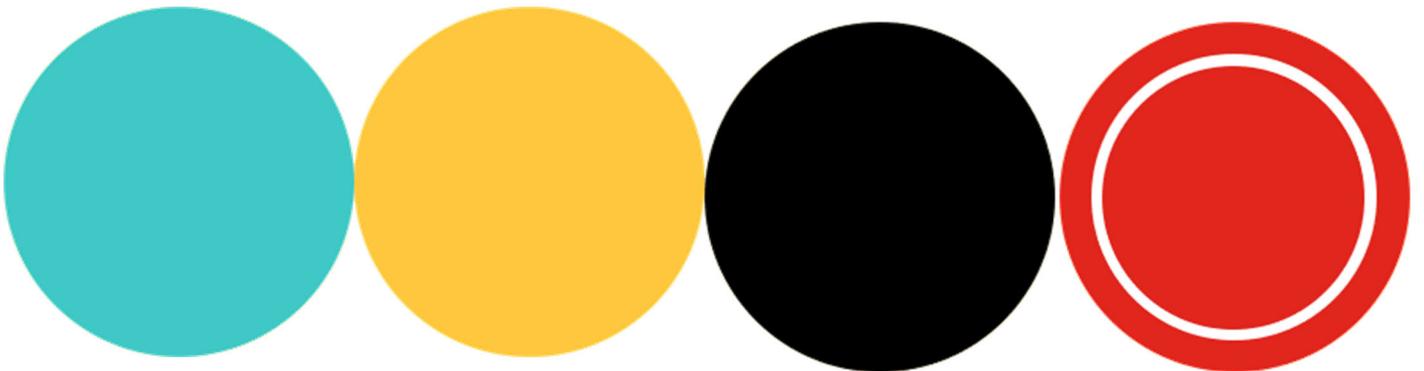


**ANNUAL
EXECUTIVE
CONFERENCE**

**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

(December 19, 2018 - January 1, 2019)

Banks in the News

Bruning State Bank (Bruning) held their annual toy drive to benefit Blue Valley Community Action. (pictured right)

Community First Bank, First National Bank North Platte, Great Western Bank, and NebraskaLand National Bank (all of North Platte) sponsored tables at the North Platte area Ready to Serve Volunteer Program's 2018 recognition event. The organization currently has 669 enrolled volunteers who collectively served 91,432 volunteer hours in the past year. These area banks helped the annual event celebrate the volunteers' generosity.



Bruning State Bank employees Rachel Fangmeier and Sarah Miller unload a slide and gifts for the toy drive.



F&M Bank and Siouxland Humane Society Representatives

Farmers State Bank (Dodge) handed out hot chocolate Dec. 4 at the annual Dodge Christmas Festival. Santa's appearance made the bank's corner the busiest in town!

F&M Bank (South Sioux City) presented Siouxland Humane Society with a donation of \$1,200 Dec. 20. The donation came from bank employees paying to wear jeans on Fridays and the bank matching the pooled funds. (pictured left)

Farmers & Merchants State Bank (Bloomfield) donated \$40,000 to the Veterans Memorial in Bloomfield. (pictured below).

First State Bank and Wells Fargo Bank, N.A. (both of North Platte) partook in a "Soup & Sweets" cookoff at the North Platte Eagles Club and bank employees served the attendees of the event.

Great Western Bank (Hastings) presented United Way of South Central Nebraska with more than \$3,000 in funds to support their 2018 campaign.

Great Western Bank (Lincoln) awarded a \$10,000 grant to the Lincoln Community Foundation to support workforce development through its Prosper Lincoln initiative.



(L to R): Travis Barney, Farmers & Merchants State Bank, and Joe Skrivan, Bloomfield Veterans Memorial.

Promotions & Appointments

LOOMIS: Chris McQuillan, vice president, First State Bank of Loomis.

Retirements

Mark Buckley, Iowa-Nebraska State Bank (now BankFirst in South Sioux City), has retired, effective this month. Mark began his banking career in Wilcox, NE in 1977 and became president of The First National Bank of Wilcox in 1981. In 1993, he became president of Nebraska State Bank which eventually became Iowa-Nebraska State Bank as it merged with three other banks.

Connie Kuebler, City Bank (Crete), has retired, effective this month.

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)