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**Banks & Bankers**

January 2 - January 8

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# Update

## Banker Nominations Requested

### 2019-2020 NBA Chairman-Elect & Board Members

By NBA Past Chairman Kris Holoch, Cornerstone Bank,  
NBA Nominating Committee Chairman

The NBA has benefited greatly from the selfless contributions of Nebraska bankers over the past 129 years. The time has come once again to select new individuals who will provide leadership and direction for the NBA through 2019-2020.

As chairman of the NBA's Nominating Committee, I am requesting your nominations for NBA chairman-elect and the NBA Board of Directors.

The NBA Nominating Committee will meet in March to review all nominations. View members of the [2019 Nominating Committee](#).

The banker selected as chairman-elect will become a key spokesperson for the NBA. This individual is responsible for communicating our views, goals, and interests to bank regulators, state and federal legislators, and the media whenever necessary. The board of directors is the NBA's governing body. Board members serve three-year terms and are responsible for making policy decisions, approving committee appointments, authorizing the budget, and setting member dues. Both the chairman-elect and board members will be selected by recommendations from the Nominating Committee and a formal vote of the membership at the Annual Meeting, which will occur during the NBA Annual Convention, scheduled for May 1-3, at the Embassy Suites in La Vista.



Nominees should be committed to the betterment of the Nebraska banking industry, enjoy the respect of their peers, have credibility to represent the industry, and, if selected, be active participants in board discussions.

To submit a nomination(s) for chairman-elect and/or the board of directors, please submit a [Nomination Form](#) along with a résumé and a brief statement of each nominee's qualifications by **Jan. 18, 2019** to:

***Kris Holoch, c/o Nebraska Bankers Association, PO Box 80008, Lincoln, NE 68501-0008***

Prior to submitting the form, please contact the nominee to ensure his or her willingness to serve if elected. If you are personally interested in serving, we welcome your form as well. Please feel free to contact me at [kholoch@cornerstoneconnect.com](mailto:kholoch@cornerstoneconnect.com) or any NBA Nominating Committee member with questions on the nomination process.

## Nebraska's 106<sup>th</sup> Legislative Session Begins

The 2019 Nebraska Legislative Session began Wednesday, Jan. 9. This session welcomes 13 new state senators who may reshape the non-partisan Legislature in ways not yet known.

The first day's agenda included the swearing in of newly elected senators, the election of officers and speaker in addition to the election of the 14 [standing committees](#) chairpersons.

The 106<sup>th</sup> session takes place in an odd-numbered year and is scheduled for 90 legislative days. State lawmakers will introduce new legislation now through Jan. 23, with hundreds of new bills expected, making for a busy session. The state's new two-year budget, as well as tax reform, will receive much of the spotlight.



*Senators taking oath on first day of the legislative session.*

Your NBA lobby team, President & CEO

Richard Baier, General Counsel Bob Hallstrom and Associate General Counsel Jerry Stilmock, are prepared to actively advocate for the membership on banking related legislation. Legislative updates will be communicated to the membership on a weekly basis.

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## NBEF Scholarship Application Deadline: Jan. 31

### Nine \$2,000 College Scholarships Available Through Educational Foundation

Thanks to the generosity of our member banks and bankers, the Nebraska Bankers Educational Foundation (NBEF), will be awarding nine college scholarships for the 2019-2020 school year in the amount of \$2,000 each.

To be eligible for a scholarship, the student must obtain either junior or senior status by fall 2019, be a full-time student pursuing a business-related degree at one of the Nebraska state or privately funded colleges or universities (excluding the University of Nebraska), and have a minimum GPA of 3.0.



The deadline to submit applications is **Jan. 31, 2019**. Please take the time to communicate this great opportunity to potential applicants in your bank or community.

For scholarship and application forms, visit <https://www.nebankers.org/scholarships.html>.



Photographers - Submit your photos now!

Entry Deadline March 1, 2019

[PHOTO ENTRY FORM](#)



# News Briefs from Washington

## HMDA Filing Period for Data Collected in 2018 Now Open

The Consumer Financial Protection Bureau has announced that the filing period for Home Mortgage Disclosure Act (HMDA) data collected in 2018 is open as of Jan. 1, 2019. Financial institutions may begin using the HMDA platform to begin the filing process for their HMDA data, and may continue to provide feedback on their experience or direct any questions to [HMDAHelp@cfpb.gov](mailto:HMDAHelp@cfpb.gov).

[Access the HMDA platform.](#)

## ARRC Posts Free Webinars on Proposed Libor Transition Language

The Alternative Reference Rates Committee (ARRC)-- a group of private-sector market participants and public agencies convened by the Federal Reserve -- Monday released two free webinars to help market participants better understand and respond to its request for feedback on draft fallback language for certain financial instruments that reference the U.S. dollar London Interbank Offer Rate (Libor).

With Libor's future beyond 2021 uncertain, the ARRC is developing plans to facilitate the transition to its recommended alternative rate, the Secured Overnight Financing Rate. Last month it issued two "consultations," one on bilateral business loans and the other on securitizations. The webinar on the bilateral business loans consultation features ABA VP Hu Benton, chairman of that ARRC working group. Registration is required but both webinars are free.

[Access the bilateral business loans webinar.](#) [Access the securitizations webinar.](#)

[View ABA's resources on alternative reference rates.](#)

## Fed Proposes Rule to Harmonize Company-Run Stress Testing Requirements with S. 2155

The Federal Reserve (Fed) Tuesday issued a proposed rule that would make changes to its framework for company-run stress tests to conform with Section 401 of the S. 2155 regulatory reform law. The OCC and FDIC released similar proposals for national banks and state nonmember banks, respectively, in December.

Consistent with the law, the rule would raise the minimum asset threshold for state member banks to conduct their own stress tests from \$10 billion to \$250 billion. It would also generally require firms above \$250 billion to conduct company-run stress tests once every other year rather than annually. Finally, it would eliminate the hypothetical "adverse" scenario from the test. Banks would still be required to test themselves against the "severely adverse" scenario, and the "severely adverse" scenario will also remain a part of supervisory stress test, the Fed noted. Comments on the proposal are due Feb. 19. [View proposal.](#)

## USDA Extends Deadline for Farmers to Apply for Bailout Payments

The government shutdown has stalled President Donald Trump's program to send billions of dollars to farmers hurt by the trade war with China as the Agriculture Department office responsible for administering the payouts is closed for lack of funding.

Agriculture Secretary Sonny Perdue Tuesday announced that the department has extended the deadline for farmers to apply for bailout payments. The application window was slated to close Jan. 15, but Perdue stated that the deadline will be extended, at minimum, weeks after the shutdown ends.

The extension is one of a string of actions taken by the administration to limit the pain inflicted by the federal shutdown, even as the extended lapse in funding brings to a halt an increasing range of government functions. [Read more.](#)

*News Sources: American Bankers Association and The Washington Post*

## Compliance Alliance Q&A

**Q:** With the lapse in funding for the NFIP, is it true that no new policies can be written?

**A:** On Dec. 28, 2018 FEMA announced that it will resume the sale of new insurance policies and the renewal of expiring policies. This press release rescinds initial guidance that was issued on Dec. 26, 2018 to suspend sales operations as a result of the current lapse in annual appropriations. The National Flood Insurance Program has been reauthorized by congress until May 31, 2019.

The guidance is located here:

<https://www.fema.gov/news-release/2018/12/28/fema-resumes-selling-flood-insurance-policies-during-appropriations-lapse>

### Not a Compliance Alliance Member?

Learn more about membership with Compliance Alliance by attending one of our live demos:

- [Thursday, January 10 @ 1:00pm CT](#)
- [Tuesday, January 15 @ 10:00am CT](#)
- [Thursday, January 17 @ 1:00pm CT](#)

*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](mailto:info@compliancealliance.com).*

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## NBA Employee Spotlight:

### Karen Coufal, Vice President, VEBA Program, NBISCO

Karen has worked on the NBA NBISCO team for 25 years this January. She currently oversees the NBA's Voluntary Employees Beneficiary Association (VEBA) program that provides group health and life benefits to member banks and their employees. Karen has assisted greatly with growing and improving VEBA's operations, while simultaneously improving the quality of service provided.

**Hometown:** Currently Seward is my hometown, but I was born in Grant, NE.

**Alma Mater:** Seward High School; Platte College - Columbus

**Favorite Part of My Job:** It is hard to convey one favorite part of my job because it has all been so very rewarding to me. I was fortunate to begin my tenure 25 years ago by moving the NBA VEBA office from Oakland to Lincoln. This provided me with a wonderful opportunity to help build up a program from the ground level. I have had the pleasure of forming great relationships within our NBA family and with our membership. I still have very special bonds with current and prior coworkers and bankers. I am proud to tell people I am a Nebraska Bankers Association employee and am especially proud to serve a great group of bankers in our state.

**Favorite Thing About Nebraska:** You cannot beat the quality of people in Nebraska! No other state has such compassionate people that desire to help others like we have in Nebraska. I'm as proud to be a Nebraskan as I am to be an NBA employee!

**Hobbies:** I love to walk, sing with my trio for Church, and I truly enjoy volunteering and working with the elderly. I also love spending time with my son, my family and especially my great niece and nephews. My family brings great joy to my life.



A Nebraska Bankers Association Company



Keep up with our latest education offerings by visiting our event calendar at [www.nebankers.org](http://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](http://www.nebankers.org) → Education.

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

12/10/2018

# 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 13<sup>th</sup> 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>
<i>FIRST NAME</i>	<i>MI</i>	<i>LAST NAME</i>	

**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

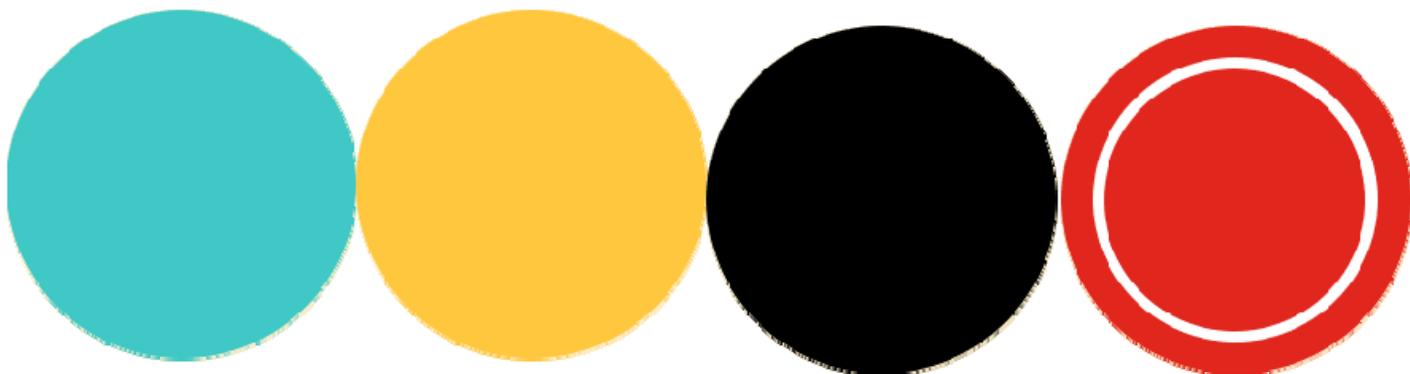
Day 2:  
**MARKETING &  
RETAIL BANKING**  
Wednesday, February 6, 2019

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)
<b>Day 1 Only: Technology</b> .....		<b>\$215.00</b>	<b>\$240.00</b>
<b>Day 2 Only: Marketing/Retail</b> .....		<b>\$215.00</b>	<b>\$240.00</b>
<b>Full Conference:</b> .....		<b>\$398.00*</b>	<b>\$448.00</b>

\* (\$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](http://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](http://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](http://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:*

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

Please register the following individual(s): <b>NAME</b> (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](http://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 &amp; B include a luncheon and break service)</i>	
<u>Programs A &amp; 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 13<sup>th</sup> 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.***

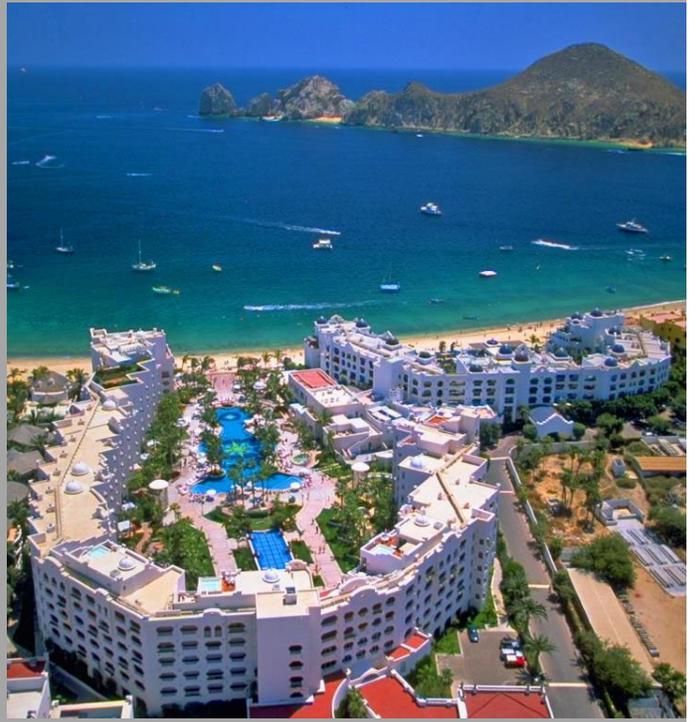
**Notice:** If you have a disability that may affect your participation in this event, please forward a statement regarding any special needs to the Nebraska Bankers Association. We will contact you to discuss accommodations.

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

**NBA** Nebraska Bankers Association

# 2019 BANK EXECS

Bank Executive  
Conference

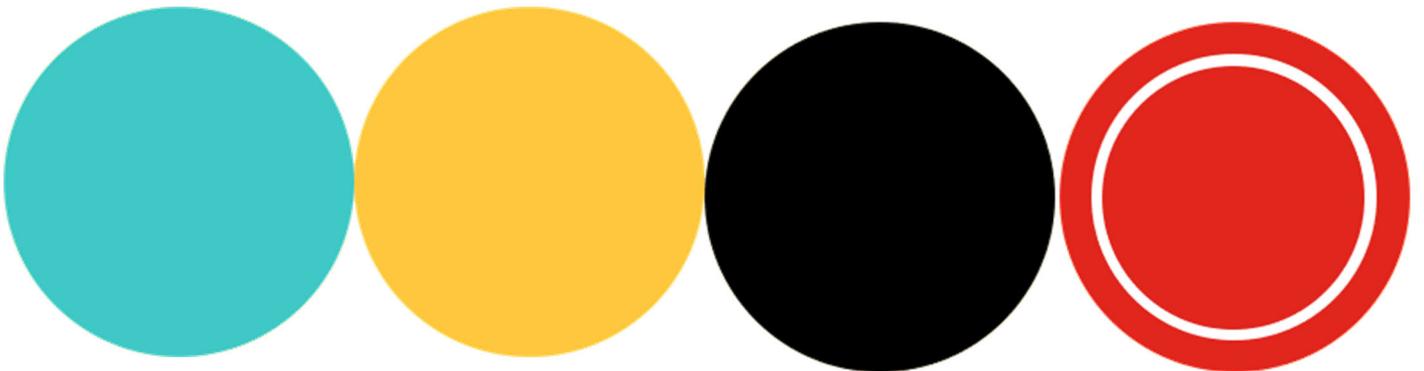


**ANNUAL  
EXECUTIVE  
CONFERENCE**

**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 Brunch** .....Pueblo Bonito Rosé

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

**Golf Shamble** ..... Quivira Los Cabos

7:00 – 8:00 p.m.

**Annual Golf Awards Reception** .....Pueblo Bonito Rosé

## Friday, February 22, 2019

7:00 a.m.

**Breakfast for Bankers**

7:30 – 9:00 a.m.

**“Addressing Three Succession Issues: Management, Board and Shareholder Succession”**

*Robert Flowers, Partner, Fenimore Kay Harrison & Ford*

Is your business plan lacking key issues that can help your bank remain independent? Most community bank business plans touch on SWOT analysis followed by a discussion of new initiatives. Learn strategies for management and board succession, as well as ownership options to promote flexibility in your decision to remain independent.

9:00 – 9:15 a.m.

**Break**

9:15 – 10:30 a.m.

**“Compensation and Generations: Developing Millennials into the Next Community Bank Leaders”**

**Flynt Gallagher**, *President, Compensation Advisors*

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

10:30 a.m.

**Adjournment**

**(Afternoon & Evening on Your Own)**

- or -

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

**Optional Golf** ..... Cabo Real

- or -

11:00 a.m. – 4:00 p.m.

**Outback Camel Safari** ..... *Optional Event*

*(See the enclosure for information on the Optional Events)*

- or -

12:00 – 5:30 p.m.

**Snorkel Tour on Luxury Sailing Boat** ..... *Optional Event*

*(See the enclosure for information on the Optional Events)*

**Open Evening – On Your Own**

**Saturday, February 23, 2019**

7:00 a.m.

**Breakfast for Bankers**

7:30 – 9:00 a.m.

**“Enterprise Risk Management & The Role of Senior Management & the Board”**

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

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

9:00 – 9:15 a.m.

**Break**

9:15 – 10:30 a.m.

**“Managing Interest Rate and Liquidity Risk in a Rising Rate Environment”**

**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](mailto: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 \_\_\_\_\_

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

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 \_\_\_\_\_

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

**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): \_\_\_\_\_

# 2019

## Supervisor Boot Camp

An intense focus on succeeding at managing others!



*Presented by*

**DRILL SERGEANT**

**Vicki  
Kraai**

*Register Today!*

**March 6 – 7, 2019**  
**NBA Office, Lincoln**

# Supervisor Boot Camp

## An intense focus on succeeding at managing others!

You don't master the art of supervision through luck; you master it with training, experience, self-learning, and applying best practices. As a supervisor, you must have the attitude, aptitude, skill-set, confidence, persistence, and commitment to excel in this multi-tasking, challenging role. Supervisor Boot Camp will help take your expertise to a new level as you learn how to collaborate and coach your employees to excel on the job.

**This workshop always adapts to the attendees.  
Been before? Come again! First time? You'll learn new things,  
polish your supervisory skills and leave invigorated.**

InterAction Training has designed a compelling, two-day dynamic, interactive workshop just for you! The program includes exploring the coaching and leadership skills that lay out a plan for your success as a highly effective supervisor.

You will find this experiential training opportunity invigorating, motivating and applicable to managing and supervising others. You will learn how to manage crucial conversations and difficult situations. You will master a coaching approach that encourages your staff to be engaged and accountable.

This two-day program is exactly what you are looking for if your bank strives to keep Supervisors on the competitive edge! You will work and learn, share and listen and go back eager to implement and make a difference.

### Program Schedule

#### Day One: 9 am – 4 pm

##### **Motivating Yourself & Others**

- ✓ Uncover why we do what we do
- ✓ Gain buy-in from your team
- ✓ Learn how to deepen employee engagement, trust and pride?
- ✓ Recognition matters
- ✓ Understand yourself and others
- ✓ Challenge the way you look at motivation
- ✓ Describe what constitutes quality work
- ✓ Familiarize yourself with Coaching Theory
- ✓ Learn 10 principles that are key to supervising others

##### **Coaching Best Practices**

- ✓ Explore the impact of aptitude and attitude
- ✓ Use coaching techniques that deliver results
- ✓ Empower and encourage others to achieve
- ✓ Address resistance and unacceptable behaviors

## Day Two: 9 am – 3 pm

### More on Coaching, Teamwork and Supervising

- ✓ Ready to be a leader nobody wants to leave?
- ✓ Coach with positive confrontation
- ✓ Pose good questions using the WDEP system
- ✓ Discover the value of mind mapping
- ✓ Address difficult or uninspired team members
- ✓ Recognize the need for teamwork in the workplace
- ✓ Learn how to develop and utilize teamwork in your workplace
- ✓ Creative motivators and alternatives within the workplace
- ✓ Stir up enthusiasm, it's contagious
- ✓ Leading and managing best practices
- ✓ Expand your Toolkit - Resources for you to take back and use in your workplace

### Who Should Attend

Anyone in the institution with supervisory oversight would benefit from this workshop. New, as well as seasoned supervisors and managers will find a wealth of practical, useful information in this workshop.

### About the Speaker

**Vicki Kraai** is a senior training consultant for InterAction Training. Attendees value Vicki's highly engaging "been there, done that" approach to all facets of her training. She founded her consulting firm VK Solutions in 2010, specializing in assisting community-minded financial institutions grow their people and profitability. She has a passion for developing people for success in the financial services industry.

Her banking career began at the family bank in Sutton, Nebraska, serving as a bank teller and eventually becoming CEO. Vicki's many years of banking include credit card lending experience where she was responsible for the managing the credit card lending function. Vicki also served as a Risk Management Consultant with Fair Isaac Corporation specializing in the management of credit scoring systems for small to mid-size lending institutions. In 1997, Vicki returned to the family bank, Sutton State Bank, where she served as President/CEO until the sale of the bank to Astra Bank in 2009.

As a former member of the Nebraska Bankers Association (NBA) Board of Directors and a graduate of the NBA Leadership Program, Vicki currently serves as the Faculty Representative on the Schools of Banking Basic/General Banking Advisory Committee. In addition, she shares her expertise and experience as a faculty member for the Graduate School of Banking, Madison, Wisconsin. A graduate of the Graduate School of Banking in Wisconsin, Vicki holds a degree in Finance from Nebraska Wesleyan. Currently, she serves on the Board of Directors of West Gate Bank in Lincoln, Nebraska.

### Registration Fees

**Member Fee:**  
**\$399.00 Per Person\***

**Non-Member Fee:**  
**\$1,197.00 Per Person\***

This fee includes all program materials, continental breakfasts, luncheons, and break service. *\* If received by February 27, 2019* The deadline for registrations and refunds for cancelled registrations is **February 27, 2019**. Any registrations received after that date will be an additional \$25 per person and subject to space availability.

**(over for registration form and hotel information)**

## Event Location

This program will be held at the:

### NBA Office

233 South 13th St, Ste 700 (US Bank Building), Lincoln, (402) 474-1555

## Hotel Information

For sleeping room reservations, contact:

### Cornhusker Marriott Hotel

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

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

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

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



1-01/16/19u



**2019  
Supervisor Boot Camp**  
NBA Office, Lincoln  
March 6 – 7, 2019

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

Please register the following individual(s): <b>NAME</b> (as you wish it to appear on the badge)	Last 4 Digits of SSN	E-mail Address	Lincoln NBA Office

The advanced registration fee per person for this two-day program is:

**Member: \$399      Non-Member: \$1,197**

**Registrations received after February 27, 2019, will be an additional \$25.**

### 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](http://www.nebankers.org)  
→Education→  
Event Calendar

### Payment Choice (check one):

- MasterCard       VISA

Cardholder Name: \_\_\_\_\_

Card Number: \_\_\_\_\_ CVV: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Signature: \_\_\_\_\_

TOTAL DUE \$ \_\_\_\_\_

# TRI-STATE LEADERSHIP & HUMAN RESOURCES CONFERENCE

*For Bank Leaders, Managers,  
and HR Professionals*

**MARCH 26-27  
2019**

*Kansas City Marriott  
Country Club Plaza*



## TUESDAY, MARCH 26, 2019

8:00 – 8:30 a.m. **Registration and Refreshments**

8:30 – 8:45 a.m. Welcome by KBA, MBA, NBA Representatives

8:45 – 10:00 a.m. **CONNECTING THE WORKPLACE AND LIFE**

**Paul Long**, *FUNDAMISM*

In this session, Paul will introduce his concept of Fundamism while explaining how it can help combat negativity in the workplace, improve customer experience, and promote employee satisfaction. The Fundamism philosophy can be applied by all, so motivation is ultimately created not only from the top down, but the bottom up.

10:00 – 10:30 a.m. **Refreshments and Exhibitor Visits**

10:30 – 11:30 a.m. **UNLEASH THE MOST POSITIVE YOU**

**Suzie Thompson**, *Wood & Huston Bank*

In our stress-filled world of balancing work and family priorities, our attitude is something we have complete control over and has a significant impact on our happiness and sense of fulfillment. Learn to stay positive and influence others to brighten your environment. Susie will motivate you to incorporate a healthier attitude into your everyday mindset by sharing approaches for emphasizing the positive and diffusing the negative.

11:30 a.m. –  
12:45 p.m.

**Lunch and Exhibitor Visits**

12:45 – 1:45 p.m. **Breakout Sessions**

**MILLENNIALS TO BOOMERS: COMPENSATION STRATEGIES TO ATTRACT AND RETAIN TALENT**

**Kathy Smith**, *Bank Compensation Strategies*

Offered at 12:45 and 2:00 p.m.

A key factor in a bank's overall success is its long-term strategy. Looking beyond today and making critical compensation decisions regarding key employees will greatly influence the future of your institution.

**EMPLOYMENT LAW PRIMER FOR COMMUNITY BANKS**

**Robert Flowers**, *Fenimore Kay Harrison & Ford*

Offered at 12:45 and 2:00 p.m.

This session will provide a general overview of typical issues concerning employment matters that community bankers face or should consider and touch on new SEC standards for waiver agreements, background checks (the zen of finding the sweet spot between the FDIA and what the EEOC thinks you should be doing) and the new overtime rules.

**CREATING A COLLABORATIVE WORK ENVIRONMENT**

**Vicki Kraai**, *VK Solutions*

Offered at 12:45 p.m. ONLY

We spend more of our waking hours at work than anywhere else. Do you want an environment that fuels you or sucks the life out of you? People leave jobs for many reasons, but poor management and toxic work environments top the list. This engaging session will walk through the workplace through the lens of the employee as well as a discussion related to managing the generations within our workplace.

**WORKING TOGETHER: HOW TO MENTOR THE NEXT GENERATION OF DIVERSE LEADERS**

**Emily Bogan**, *nCino*

Offered at 2:00 p.m. ONLY

Most financial institutions understand the importance of diverse teams and leaders, yet many struggle with the execution of this goal. This is a problem, as studies have shown that teams with gender and racial diversity are 15% more likely to meet their business goals and 70% more likely to capture new markets. Whether you're trying to climb the corporate ladder or build a more inclusive culture, you're likely to face challenges along the way.

### VENDOR DISPLAYS:

During the breaks, over lunch, and at the reception, please stop by the vendor booths that have been setup by this year's conference sponsors!

Please help us thank them for their involvement by supporting the conference.



1:45 – 2:00 p.m.	<b>Transition Break and Exhibitor Visits</b>
2:00 – 3:00 p.m.	<b>Breakout Sessions</b> ( <i>repeated - see descriptors above</i> )
3:00 – 3:15 p.m.	<b>Refreshments and Exhibitor Visits</b>
3:15 – 3:20 p.m.	<b>Update on the Graduate School of Banking – Madison</b>
3:20 – 4:30 p.m.	<b>ROI – INVESTING IN YOUR PEOPLE</b> <i>Vicki Kraai, VK Solutions</i> Being intentional about investing in our “People” portfolio is key to creating a culture of teamwork and a healthy work environment. Developing people and getting everyone in the right seats on the bus is critical to the success of any organization from hiring right, developing leaders internally and building strong teams. Vicki will lead participants through best practices to increase your return on investing in employees resulting in increased engagement and retention in your workplace.
4:30 - 5:30 p.m.	<b>Cocktails and Conversation – Exhibitor Visits</b>
Evening	<b>Dinner on your own</b>

**WEDNESDAY, MARCH 27, 2019**

7:15 – 8:00 a.m.	<b>Breakfast Buffet and Exhibitor Visits</b>
8:00 – 8:15 a.m.	<b>Exhibitor Drawings</b>
8:15 – 8:20 a.m.	<b>Update on the Graduate School of Banking – Boulder</b>
8:20 – 9:45 a.m.	<b>LEADERSHIP PICKLES</b> <i>Loretta Summers, SPHR, SHRM-CSP</i> When you complete this session, you’ll be able to identify the three Leadership Pickle skills that include why spreading enthusiasm, inspiring confidence and demonstrating integrity are important leadership skills. You will also be able to determine how to increase your effectiveness in each of the three Leadership Pickle skills.
9:45 – 10:45 a.m.	<b>MINDSET MATTERS: OPTIMIZING CULTURE TO IMPACT PERFORMANCE AND PROFITS</b> <i>Chris Scaffidi, The Pacific Institute</i> Current research demonstrates that organizational culture is the essential building block of organizational performance. The essence of a constructive culture is the ability to adapt to change and empower people to be co-accountable for organizational results. Drawing on the latest information from the field of cognitive science, this session will present strategies that leaders can employ to assess and address cultural attributes that drive organizational performance.
10:45 – 11:00 a.m.	<b>Refreshment Break</b>
11:00 a.m. – 12:00 p.m.	<b>UNLEASH YOUR INNER SUPERSTAR</b> <i>Lynn O’Dowd</i> This session will leave you super-charged and ready to step out of your comfort zone, and risk new levels of passion, performance and courage! A transformational program that combines heart-opening music, entertaining storytelling, an awe-inspiring message and an unforgettable final to support you in breaking free from being super stuck to becoming super successful in business and life! Armed with her GoGaga Formula™, the transformational process she developed to help her overcome fear and achieve extraordinary success, Lynn redefined middle age and leaped from being a successful corporate time management consultant to being a rock n’ roll singer, and inspirational speaker!
12:00 p.m.	Conference Adjournment

## CONTINUING EDUCATION



The Missouri Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State Boards of Accountancy have the final authority on the acceptance of individual course for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.nasbaregistry.org](http://www.nasbaregistry.org)."

### Program Objectives

*Bank Leaders, Managers and HR Professionals* play a vital role in the bank. Working with all employees, departments and functions, the HR department works to build a quality team and develop a successful organization. This conference is designed to bring needed information to our HR banking professionals, addressing human resource issues that are unique to the banking industry. Join your colleagues and our expert speakers to discuss topics including human capital management challenges, fundamental tenets, career strategies, performance reviews, employment law, and more!

Specialized Knowledge – 10.5 credits

Instructional delivery method: Group-Live



Missouri Bankers Association is recognized by SHRM to offer Professional Development Credits (PDCs) for the SHRM-CP<sup>SM</sup> or SHRM-SCP<sup>SM</sup>. This program is valid for 8.p5 PDCs for the SHRM-CP<sup>SM</sup> or SHRM-SCP<sup>SM</sup>. For more information about certification or recertification, please visit [www.shrmcertification.org](http://www.shrmcertification.org).

## GENERAL INFORMATION

### Conference Registration Fee

Early Bird Member Fee .....	\$340.00
<i>(If received by March 12, 2019)</i>	
After March 12.....	\$370.00
Non-Member Fee .....	\$505.00
Spouse/Guest Fee.....	\$40.00

The member fee applies to members of the Nebraska, Kansas, or Missouri Bankers Associations. The registration fees include all conference sessions and materials, the Tuesday luncheon and evening reception, Wednesday breakfast buffet, and break service both days. The spouse/guest fee includes the Tuesday evening reception only. The deadline to receive refunds for cancelled registrations is **Tuesday, March 12, 2019**.

### Hotel Information

A room block has been secured at Kansas City Marriott Country Club Plaza. Special rates are **\$159** for single/ double occupancy plus tax. To reserve hotel accommodations, please call the hotel at 913-451-8000. The room block expires **March 4, 2019**. After that date, reservations will be handled on a space availability basis. Please indicate you're with the *Tri-State Leadership & Human Resources Conference* room block.

**Kansas City Marriott Country Club Plaza**  
4445 Main St., Kansas City, MO  
Phone: 816-531-3000

### Dress Attire

Business casual is recommended for all sessions. Remember, meeting room temperatures and personal comfort zones vary widely. It is recommended that you bring a sweater or jacket to the sessions.

**Disabilities or Dietary Restrictions** - If you have any dietary restrictions or disabilities and need assistance, please call Cheri Messerli at 573-636-8151.

**Questions** - If you have questions concerning any part of this conference, please call the MBA Education Department at 573-636-8151.

### SPECIAL REBATE OFFER:

Tri-State Conference participants who attend the 2020 Human Resource Management School, sponsored by the Graduate School of Banking at the University of Wisconsin-Madison will receive a tuition rebate of \$250 to showcase the relationship between GSB and their sponsoring states.

*A special "Thanks" to the following Conference Sponsors!*





# 2019 TRI-STATE LEADERSHIP & HUMAN RESOURCES CONFERENCE



## REGISTRATION FORM

March 26 - 27, 2019  
Kansas City Marriott  
Country Club Plaza

Please TYPE or PRINT appropriate section(s) below. You may use a photocopy of this form for additional registrants.

Please enter the information below EXACTLY as you wish it to appear on your name badge and registration list.

### Organization Information

Bank/Firm: _____		
Bank/Branch Address: _____		
City/State/Zip: _____		
Phone: _____	Fax: _____	E-mail: _____

### Name of Attendees

*(Spouses must be registered to attend the evening reception.)*

Name: _____	Title: _____
Last 4 digits of SS#: _____	Spouse/Guest: _____
Name: _____	Title: _____
Last 4 digits of SS#: _____	Spouse/Guest: _____
Name: _____	Title: _____
Last 4 digits of SS#: _____	Spouse/Guest: _____

### Method of Payment

### 3 Ways to Register

<p><i>(Check all that apply)</i></p> <p>_____ Early Bird Member Fee ..... \$340.00 <i>(Received by March 12, 2019)</i></p> <p>_____ After March 12 ..... \$370.00</p> <p>_____ Non-Member Fee: ..... \$505.00</p> <p>_____ Spouse/Guest Fee ..... \$40.00</p> <hr/> <p><b>\$ _____ Total Amount Due.</b></p> <p><b>Payment Choice (check one):</b>      <input type="checkbox"/> Bill Institution</p> <p><input type="checkbox"/> Check made payable to Nebraska Bankers Association</p> <p><input type="checkbox"/> Master Card                              <input type="checkbox"/> VISA</p> <p>Card Holder Name: _____</p> <p>Card Number: _____ Exp. Date: _____</p> <p>Signature: _____ CVV: _____</p>	<div style="text-align: center; margin-bottom: 20px;">  </div> <p><b>By Phone</b> – You can register by calling the NBA Education Center at (402) 474-1555.</p> <div style="text-align: center; margin-bottom: 20px;">  </div> <p><b>By FAX</b> – Complete and fax this Registration Form to (402) 474-2148.</p> <div style="text-align: center; margin-bottom: 20px;">  </div> <p><b>By Mail</b> – Complete and mail this Registration form to:</p> <p style="text-align: center;">Nebraska Bankers Association P.O. Box 80008 Lincoln, NE 68501-0008</p>
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## Bankers in the News

**Sen. Robert Clements**, American Exchange Bank (Elmwood), recently celebrated his 40<sup>th</sup> anniversary with the bank. Congratulations to him!

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## Banks in the News

**Cedar Security Bank** branches (Fordyce, Wynot & Hartington) were designated drop off points for the Cedar County Cares Giving Tree, which collected items for local children in need. The effort helped 22 families at Christmas time.

**Cornerstone Bank** and **Midwest Bank** (both of York) are sponsors for the annual York Ag Expo, scheduled for Jan. 9-10.

**First Central Bank** (Arapahoe) has pledged to donate \$5,000 for the renovation of the Arapahoe Public Library.

**First National Bank** (branches throughout Nebraska and Kansas) sent more than 36,000 cookies in 300 care packages to servicemen and women overseas.

**First National Bank** (Columbus) provided a \$17,000 grant to the Platte Valley Literacy Association so they can host computer orientation classes.

**First National Bank North Platte** (Chadron) donated \$1,500 to the Chadron Police Department's, Shop with a Cop program and \$1,500 to Chadron's Feed a Hungry Senior program.

**MNB Bank** and **MNB Insurance Services, Inc.** (McCook) donated \$5,000 to the Dundy County Hospital Foundation.

**Potter State Bank** (Potter) has partnered with Pivot Lending Group to provide more options for home buyers in Cheyenne County.

**Tecumseh Federal Bank** (Tecumseh) recently presented the Tecumseh Aquatic Association with a \$25,000 donation for a new swimming pool. *(pictured right)*

**Waypoint Bank** (Cozad) employees came together and gathered food and other goods to donate to the Cozad Area Food Pantry.



*Tecumseh Federal Bank employees presenting their \$25,000 donation to Tecumseh Aquatic Association*

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## Promotions & Appointments

**FRANKLIN:** David Platt, vice president, Cornerstone Bank.

**KEARNEY:** Berton (Terry) Akeson, senior vice president, Town & Country Bank.

**LINCOLN:** Ron Votipka, vice president, commercial banking, First National Bank of Omaha.

**LINDSAY:** Taylor Werner, loan officer, Bank of Lindsay.



Platt



Votipka

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## Retirements

**Connie Eidenmiller**, First Nebraska Bank (Weeping Water), retired Dec. 31, 2018, after 39 years in banking.

**Cheri Thayer**, Platte Valley Bank (Minitare), retired Dec. 31, 2018, after 22 years at the bank and 30 years in the industry. A retirement party with coworkers and customers was held in her honor.

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## Deaths

**Edwin “Bud” Cox**, age 89, passed away Jan. 3., 2019. Bud worked for Cedar Rapids State Bank (Cedar Rapids) in three stints; from 1948 to 1951, again from 1953 to 1954 when he returned from serving in the U.S. Army, and finally from 1961 to 1984 until his retirement.

**Bonnie L. Hale**, age 78, passed away Jan. 5, 2019. Bonnie worked for York State Bank (York) until her retirement.

**Vincent E. Rossiter, Jr.**, age 82, passed away Dec. 27, 2018. Rossiter held several banking positions throughout Nebraska and Colorado before being employed by the Federal Reserve Bank of Denver. Vincent’s last job in Nebraska banking was serving as president of Bank of Hartington (Hartington) beginning in 1978.

**Delphin (Del) L. Sommerhalder**, age 92, passed away Dec. 22, 2018. Del’s banking experience spanned most of his life. He worked for Bank of Burchard (now First National Bank in Burchard) in high school and for National Bank of Commerce (now Wells Fargo Bank, N.A. in Lincoln) following his graduation from UNL and the Graduate School of Banking at Colorado. Later, he joined the ownership of then-Farmers State Bank (Aurora). Subsequently, Del took full ownership of the bank and added Bank of Brady (now Gothenburg State Bank & Trust in Brady) and F&M Bank (Falls City, Maxwell, Broken Bow) under his ownership.

# *Banks & Bankers*



(January 2 – 8, 2019)

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## **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](mailto: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)