January 30, 2019
Volume 41 Issue 5

NBA Nebraska Bankers Association

www.nebankers.org

Update

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Banks & Bankers
January 23 – January 29

USDA FSA Opens Offices and Extends Deadlines

With the end of the partial government shutdown, Nebraska Farm Service Agency (FSA) offices are now fully open and able to provide service on all programs.

Due to the impact of the shutdown, FSA has extended deadlines for many of its programs. Below are those updated deadlines applicable in Nebraska:

- Market Facilitation Program - *Deadline to apply extended to Feb. 14, 2019*
- Marketing Assistance Loans - *If loan matured in December 2018, settlement date extended to Feb. 14, 2019*
- Emergency Conservation Program - *Performance reporting due Feb. 14, 2019*
- Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish Program - *Notice of loss due Feb. 14, 2019*
- Livestock Indemnity Program - *Notice of loss due Feb. 14, 2019*
- Noninsured Crop Disaster Assistance Program -
  ** Notice of loss for 72-hour harvest and grazing (as applicable) due Feb. 14, 2019*
  ** Notice of loss for prevented planting and failed acres due Feb. 14, 2019*
  ** Applications for payment for 2018 covered losses due Feb. 14, 2019*
- Tree Assistance Program - *Notice of loss due Feb. 14, 2019*
- Acreage Reporting - *January reporting deadlines extended to Feb. 14, 2019; in Nebraska for the Noninsured Crop Disaster Assistance Program (NAP), this includes honey bees and grapes*

For specific inquiries related to these programs or any not listed above, individuals are encouraged to contact their local **USDA Service Center**. View **FSA Deadline Extension Reference Guide**.

National Agriculture Week: March 10 - 16, 2019

Nebraska's commercial banks and savings institutions loan more than $13.6 billion each year to finance ag production and the purchase of farm real estate. National Ag Week and Ag Day (Mar. 14) are right around the corner and offer great opportunities to educate students about the business side of agriculture and to thank your ag customers for their business.

To assist in your promotional efforts, the NBA offers several ***FREE*** items, including National Ag Week Placemats, camera-ready newspaper advertisements that can be personalized with your bank logo and--NEW for 2019-- an Ag Week social media kit!

Place your order and download resources at **https://www.nebankers.org/marketing-resources.html**.

News Briefs from Washington

Agencies Issue Final Rule on Private Flood Insurance Acceptance

The financial regulatory agencies Friday released a final rule governing the acceptance of private flood insurance. The rule, which will be effective on July 1, 2019, is the long-awaited implementation of the 2012 Biggert Waters Act provision that requires federally regulated lending institutions to accept private flood insurance policies that meet certain statutory criteria. Implementation of the statutory requirements without impeding the development of a market for private flood insurance was such a challenge that the banking agencies issued an initial proposal in 2013, and after reviewing the comments published a revised proposal in 2016.

The final rule contains a "compliance aid" to facilitate lenders' acceptance of such private policies. The rule also permits lenders to accept private policies that do not meet the statutory criteria but in the judgment of the lender offer sufficient protection for a designated loan consistent with general safety and soundness principles. Finally, the final rule permits lenders to exercise discretion to accept certain plans providing flood coverage issued by "mutual aid societies" such as agreements by Amish communities to cover flood losses to members' property. **Read the rule.**

OCC Encourages Banks to Promote EITC Awareness

To increase use of the Earned Income Tax Credit (EITC) by qualified working families, the Office of the Comptroller of the Currency (OCC) promoted EITC Awareness Day on Jan. 25. With only 80 percent of eligible taxpayers claiming the EITC, the OCC encouraged banks to educate their local communities about the credit. In addition, the OCC suggested that banks provide low-cost products and services to enable tax refund recipients to automatically deposit their refunds; encourage the use of tax refunds in bank-sponsored savings match programs; and sponsor IRS volunteer income tax assistance programs. **Read more.**

Fed to Host Public Research Conference on Stress Testing Framework

The Federal Reserve announced Monday that it will hold a public research conference on its stress testing framework at the Federal Reserve Bank of Boston on July 9, 2019. The conference will bring together academics, regulators, bankers and other stakeholders to discuss, among other things, the transparency and effectiveness of stress tests. **Read more.**

SBAs, ICBA File Amicus Brief in CU Field of Membership Case

State bankers associations from all 50 states and Puerto Rico, along with the Independent Community Bankers of America and 25 of its state-level affiliates filed an amicus brief on Friday supporting the ABA's legal challenge to the National Credit Union Administration's (NCUA) field of membership rule, which further expanded the already loose fields of membership from which federal credit unions can draw their customers. Last year the ABA filed a cross-appeal in the case specifically challenging a portion of a D.C. district court judge's decision upholding provisions of the rule that permit credit unions to serve core-based statistical areas without serving the urban core that defines the areas.

The associations argued that the final rule is "unreasonable, arbitrary and capricious and exceeds NCUA's statutory authority," and called for the district court's decision on core-based statistical areas to be vacated. "The final rule is simply further effort by NCUA to expand the competitive advantages of community credit unions," they wrote. "In doing so, NCUA has adopted definitions of 'well-defined local community' and 'rural district' that are certainly not 'local.'"

News Source: American Bankers Association

NBA BankPAC Surpasses its Goal in 2018

The resounding success of the NBA's 2018 BankPAC campaign will provide the banking industry with the opportunity for greater legislative victories this year. Through the support of banks and bankers like you, BankPAC raised $155,004 during last year's campaign.

Money is only part of the story. In addition to strong financial support, NBA BankPAC had an outstanding number of individual contributors participate in the campaign: 1,036 bankers helped fund NBA BankPAC in 2018! Add that to the 69 bank/holding company and PAC-to-PAC contributions and you get a sense of the depth of support NBA BankPAC has within our industry.

Such results are no accident. These outcomes are the culmination of bankers like you who are willing to run campaigns at your banks, the banking industry's engagement in the political process, and your confidence in NBA BankPAC to direct the industry's collective resources to support candidates who support the industry.

Bankers today understand the value of NBA BankPAC. They understand that our opponents are working aggressively to fund their own candidates and know we must engage to prevent legislation resulting in increased regulatory burden, lost business, and unfair competition. They know NBA BankPAC doesn't care about party label—what's important is whether the candidate is pro-banking, pro-business, and has a common-sense perspective when evaluating legislation. Banks and bankers who support NBA BankPAC know their contributions to NBA BankPAC are not just an investment in the industry, but an investment in their careers and their bottom lines. Through BankPAC, NBA members have the opportunity to speak in a collective voice by supporting legislators who believe in competitive, free-market principles and support a strong, vibrant banking system.

Even with such a successful campaign behind us, we cannot afford to become complacent. Every other year is an election year in Nebraska, and political campaigns are becoming increasingly expensive. Our opponents are raising record levels of money for their PACs as well—credit unions, trial attorneys, and consumer advocates are all escalating their spending. We must respond accordingly.

Donate an Item for the NBA BankPAC Silent Auction

The NBA is now accepting item donations for the 2019 NBA State BankPAC Silent Auction to be held May 2 during the NBA Annual Convention in La Vista.

Past auctions have included everything from sporting tickets and golf outings to jewelry, fine wine, and vacation packages. This function is a fun way to participate in the critical legislative efforts of our industry, and it offers a unique method of channeling funds to the NBA State BankPAC. Last year's auction raised over $14,000 with bankers donating a total of 63 items. Download and complete a donation form at **https://www.nebankers.org/uploads/8/1/6/4/81640974/2019_donation_form.pdf**.

If you have questions about BankPAC, the Silent Auction, or other NBA GR efforts, contact Jennifer Heaton at (402) 474-1555 or email ***jennifer.heaton@nebankers.org.***

Financial Literacy Events and Outreach

The NBA recognizes banks that advance the goal of financial education in their communities. Complete and submit a **Financial Education Activity Report** by Mar. 15, 2019, to tell us about your bank's financial education efforts since May 1, 2018. Below are upcoming events and unique outreach programs several NBA member banks and Nebraska communities have initiated.

Upcoming Dates: America Saves Week, Feb. 25–Mar. 2 www.americasavesweek.org

In-School Banks

Early in 2001, the UNO Center for Economic Education, OPS Conestoga Magnet School, and Wells Fargo Bank began meeting to create a real-world experience for students that supported the school's theme of economics and financial literacy and its savings curriculum. The outcome was the first elementary in-school savings bank in recent Nebraska history. Since that year, more than 30 in-school bank savings programs have been created in partnership with numerous NBA members banks. Three of these programs have been initiated this month!

Visit the **Nebraska Council on Economic Education – Student Programs** to learn more about the in-school savings programs!

Financial Literacy Concerts

Through the power of live rock, intriguing personal stories, and cautionary tales of celebrities, band presentations inspire middle and high school students to see the practical financial management as key for achieving their dreams.

Since 2015, the Nebraska Council on Economic Education (NCEE) has partnered with several NBA member banks to bring this event to area schools. As a result, more than 15,000 students at 30 Nebraska schools have benefitted with this engaging and unique messaging on personal finance importance. These events have been well received by bankers, students, teachers, and administrators.

Financial literacy concert tour plans for Spring and Fall 2019 are underway. View **additional information**.

Contact *nbacommunications@nebankers.org* or (402) 474-1555 with questions on financial literacy events and resources.

NBEF Scholarship Application: DEADLINE EXTENDED

The Nebraska Bankers Educational Foundation (NBEF), will be awarding up to nine college scholarships for the 2019-2020 school year in the amount of $2,000 each.

The application deadline has been extended to **Feb. 13, 2019.** Please communicate this great opportunity to potential applicants in your bank or community. For scholarship and application forms, visit **https://www.nebankers.org/scholarships.html**.

2020 Scenes of Nebraska CALENDAR

Photographers - Submit your photos now!

Entry Deadline March 1, 2019

PHOTO ENTRY FORM

NBA Nebraska Bankers Association

2019 OPERATIONS

BANK TECHNOLOGY and
MARKETING/RETAIL BANKING

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

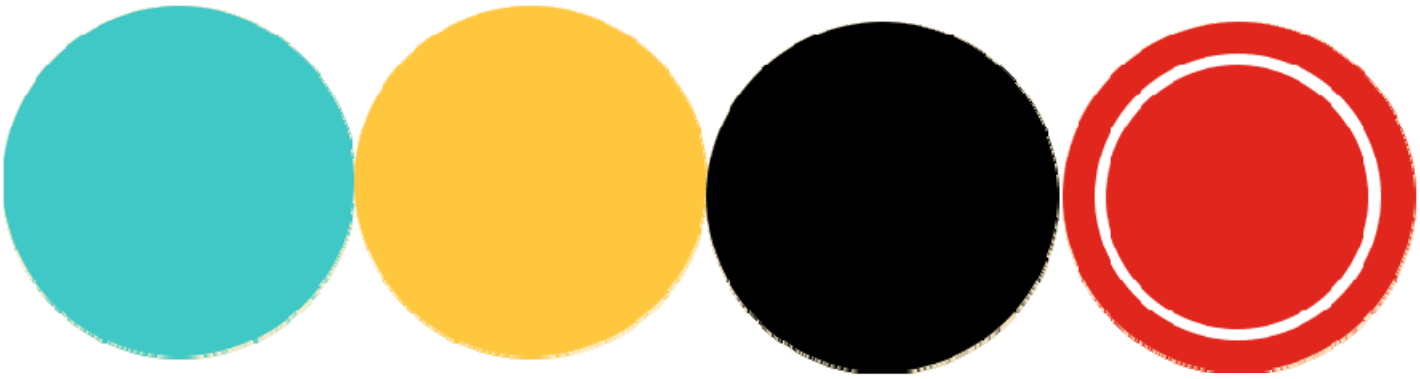
Day 2:
MARKETING & RETAIL BANKING
Wednesday, February 6, 2019

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. **"Bankruption: How Community Banking Can Survive FinTech"**
***Kathleen Craig**, Founder & CEO, HT Mobile Apps*
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: Seven Sensible Priorities for the Marketer Flying Solo"**

***Joe Sullivan**, Market Insights*

The one-person marketing department is nothing new in financial services; but as markets become more competitive and consumer behaviors evolve exponentially, marketers are being asked to find immediate solutions to multi-layered challenges. It is easy to imagine what we'd do with a huge team and a million-dollar budget – but that's not real life. So, solution-oriented marketers must focus instead on developing a sound strategy and getting the support they need internally. Whether a department of one or three or ten; this session will offer direction on prioritizing activities and getting the most "bang for your buck" from every marketing activity you execute.

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.

12:15 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

NBA Nebraska Bankers Association

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) Non-Member Fee: $645 per person	Day 2-Marketing $215 (electronic) $240 (hard-copy) Non-Member Fee: $645 per person	
				Electronic ☐ Hard-copy ☐ +$25	Electronic ☐ Hard-copy ☐ +$25	
				Electronic ☐ Hard-copy ☐ +$25	Electronic ☐ Hard-copy ☐ +$25	
				Electronic ☐ Hard-copy ☐ +$25	Electronic ☐ Hard-copy ☐ +$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

TOTAL DUE $ _____

Payment Choice *(check one):*

☐ MasterCard ☐ VISA

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

NBA Nebraska Bankers Association

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

NBA Nebraska Bankers Association

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

TOTAL DUE $ _____

Payment Choice *(check one)*:

☐ MasterCard ☐ VISA

Cardholder Name: _____

Card Number:_____CVV: _____

Exp. Date: _____ Signature: _____

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**
	(Both Program A & B include a luncheon and break service)	
Programs A & B:		**$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.

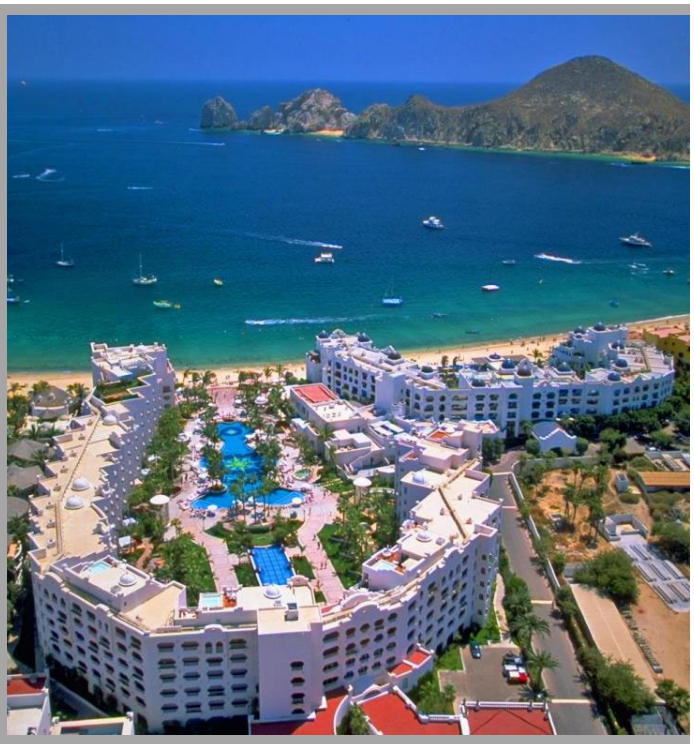
233 South 13th Street, Suite 700
Lincoln, Nebraska 68508
Phone: (402) 474-1555
Education Center Fax: (402) 474-2148
www.nebankers.org

NBA Nebraska Bankers Association

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.

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.

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.

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 Tropical Incentives

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 Tropical Incentives

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 Tropical Incentives

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)

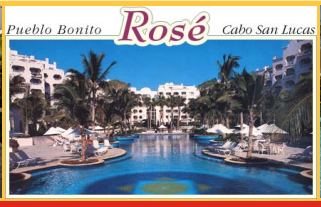
☐ Credit Card # _____ Expiration Date _____

☐ 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: _____

1-10/31/2018

Cabo San Lucas

GOLF INFORMATION/REGISTRATION

Golf Shamble

Quivira Los Cabos **Thursday, February 21**

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

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

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

Rate includes:

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

Optional Tee Times REGISTRATION FORM

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

Friday, February 22

CABO REAL GOLF CLUB

$245.00 (includes tax)

Foursomes beginning at 11:30 am

Name: _____

2):_____

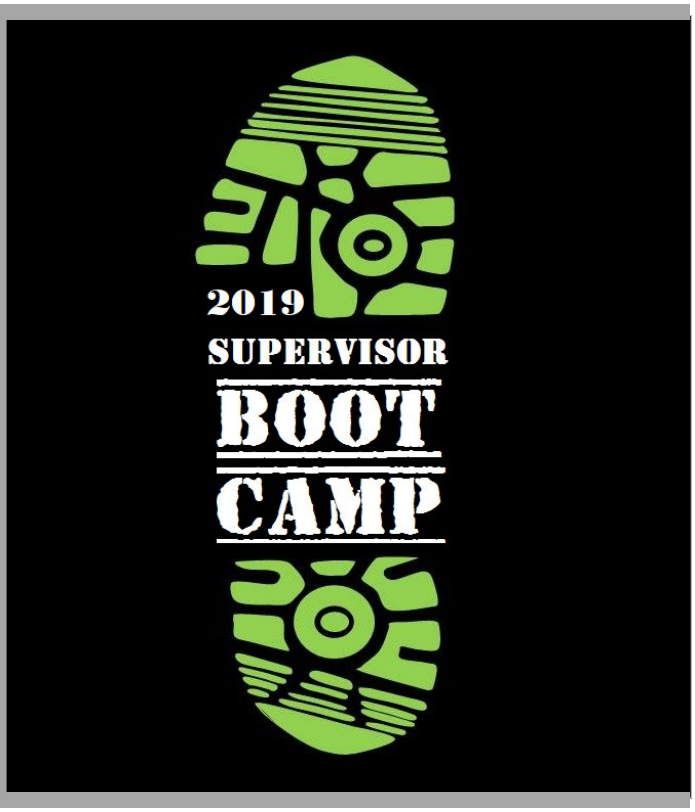
3):_____

4):_____

NBA Nebraska Bankers Association

2019 SUPERVISOR

SUPERVISOR BOOT CAMP



INTENSE FOCUS ON SUCCEEDING

MAR 6-7

DRILL SERGEANT VICKI KRAAI

NBA Office, Lincoln

Register online at www.nebankers.org

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:	Non-Member Fee:
$399.00 Per Person*	**$1,197.00 Per Person***

** If received by February 27, 2019*

This fee includes all program materials, continental breakfasts, luncheons, and break service. 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

NBA Nebraska Bankers Association

1-01/16/19u

NBA Nebraska Bankers Association

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): **NAME** *(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 →Education→ Event Calendar

TOTAL DUE $ _____

Payment Choice *(check one):*

☐ MasterCard ☐ VISA

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

NBA Nebraska Bankers Association

2019 CYBER

CYBERSECURITY WORKSHOPS

REGULATIONS
RESPONSE
CYBERCRIMES

MAR 12-14

INFORMATION
SECURITY
TRAINING

Register online at www.nebankers.org

This workshop is designed to provide training on evolving cybersecurity threats and what your bank should do to build a strong Information Security Program that helps protect against these threats. We will identify components of a comprehensive Information Security Program that enables successful IT Examinations and minimizes your risk against real-world threats. This seminar will walk you through various FFIEC and FDIC resources, as well as other industry best practices. It will also review the FFIEC Cybersecurity Assessment Tool (CAT), and the 10 most-common CAT Baseline controls missing in most financial institutions.

Program Outline

8:30 a.m.	**Registration/Continental Breakfast**
9:00 a.m.	**Session Begins**
12:00 p.m.	**Luncheon**
12:45 p.m.	**Session Continues**
3:30 p.m.	**Adjournment**

FFIEC Guidance and GLBA Overview

Banking guidance continues to evolve as our cybersecurity challenges increase. Sometimes it seems that cybersecurity challenges are growing faster than we are evolving. We will review GLBA requirements and highlight some of the newest regulatory requirements from the FFIEC, including the updated CAT. These will establish the foundation of what must be incorporated in our Information Security Programs. We will discuss the FFIEC Information Security Booklet and its 21 security controls; the FFIEC Management Booklet and the roles and responsibilities it outlines for IT Operations vs. Information Security, as well as Senior Management and the Board; and the FFIEC Mobile Financial Services Guidance, which is included in the Retail Payments booklet.

Cybercrime Trends

Cybercriminals are always searching for innovative ways to steal our data and our money. Sometimes existing techniques are improved, as we have seen with sextortion phishing scams, and sometimes there are new attack vectors that are surface, as with ATM Jackpotting and Unlimited Operations. We will explore the following areas to expose the complex and organized nature of cybercrime:

- Phishing Attacks
- System Vulnerabilities
- Business Email Compromise (BEC)
- Ransomware
- ATM Fraud

Top 10 Missing CAT Baseline Controls

The Federal Financial Institutions Examination Council (FFIEC) updated the Cybersecurity Assessment Tool (CAT) in June of 2017, and the CAT continues to be an active part of regulatory exams. Within the CAT, the Baseline controls are a level of security that every financial institution needs to maintain or achieve. We will review the most commonly missed Baseline controls, and how institutions might address those gaps. There are also great new security controls emerging in our industry, and we will explore some of these best practices to fortify our networks.

FDIC InTREx Overview

FDIC's InTREx (Information Technology Risk Examination) was published in 2016 and is being used by the FDIC, Federal Reserve, and most State banking regulatory departments as an IT exam framework. We will review how InTREx is structured, common challenges, and how to prepare for your next examination by reviewing InTREx. There is a common set of documentation referenced within InTREx, and we will extract those items and review the other controls towards which InTREx guides institutions. We will also compare the FFIEC CAT process against InTREx.

Information Security Programs

All banks are required to have a written, comprehensive Information Security Program that starts with a risk assessment. This section will overview the primary components of an Information Security Program to ensure your organization has a solid foundation on which to build its information security governance. With a risk-based Information Security Program, there are three major elements: Risk Assessment, Documentation, and Audit. We will explore these three areas, as well as how the risk assessment process drives the creation of documented policies, procedures, and plans that the institution can then implement. We will also discuss how the audit process then provides verification that those controls are both implemented and adequate.

Cybersecurity Culture and Training Programs

The human element of information security is an increasing target for cybercriminals and generally considered the weakest area in information security. Security awareness and training on proper protocols is an essential element of good security and regulatory compliance. We will discuss many methods of constructing an adequate security awareness and training program for both employees of your bank and customers of your online products and services. Awareness to cybersecurity issues, training on what is expected, and clear accountability for employees and management responsible for protecting customer information. These elements can help establish a lasting culture that includes a passion for protecting customer information and a desire to be successful against cybercrime.

Who Should Attend

This program is perfect for Information Security Officers and Information Technology Staff, but will also provide great value to Compliance Officers, Auditors, Presidents, and Board of Directors.

Registration Information:

Member: $215 *(per person)* **Non-Member: $645** *(per person)*

**If received by March 5, 2019*

Advance registration for this program includes all workshop materials, continental breakfast, luncheon, and break service. The deadline for registrations and refunds for cancelled registrations is **March 5, 2019**. Any registrations received after that date will be an additional $25 per person and subject to space availability.

1-01/23/19u

NBA Nebraska Bankers Association

2019 Cybersecurity Workshops
March 12 – Kearney
March 13 – Norfolk
March 14 - Lincoln

Financial Institution: _____

Bank / Branch Address: _____

City/Town:_____ Zip: _____

Phone# (_____) _____

Please register the following individual(s):			**Kearney** **March 12** Holiday Inn	**Norfolk** **March 13** Northeast Community College	**Lincoln** **March 14** Cornhusker Marriott Hotel
FIRST NAME	***MI***	***LAST NAME***			

Registration NBA Members: $215 (per person) **Registration Non-NBA Members: ($645 per person)** **Registration after 03/05/2019 will have a $25 late fee charge in addition to the registration fee.**

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

TOTAL DUE $ _____

Payment Choice *(check one):*

☐ MasterCard ☐ VISA

Cardholder Name:_____

Card Number:_____CVV: _____

Exp. Date: _____ Signature: _____

Location Information

Reservations can be made by calling the hotels directly.

Holiday Inn
110 S 2nd Ave / Kearney
(308) 237-5971

Northeast Community College Lifelong Learning Center
801 E Benjamin Ave / Norfolk
(402) 371-2020

Cornhusker Marriott Hotel
333 N 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

NBA Nebraska Bankers Association

TRI-STATE LEADERSHIP & HUMAN RESOURCES CONFERENCE

For Bank Leaders, Managers, and HR Professionals

MARCH 26-27

2019

Kansas City Marriott Country Club Plaza

KBA Kansas Bankers Association

MBA Missouri Bankers Association

NBA Nebraska Bankers Association

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**
***Susie 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. **Transition Break and Exhibitor Visits**

2:00 – 3:00 p.m. **Breakout Sessions** *(repeated - see descriptors above)*

3:00 – 3:15 p.m. **Refreshments and Exhibitor Visits**

3:15 – 3:20 p.m. **Update on the Graduate School of Banking – Madison**

3:20 – 4:30 p.m. **ROI – INVESTING IN YOUR PEOPLE**
***Vicki Kraai**, VK Solutions*
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. **Cocktails and Conversation – Exhibitor Visits**

Evening **Dinner on your own**

WEDNESDAY, MARCH 27, 2019

7:15 – 8:00 a.m. **Breakfast Buffet and Exhibitor Visits**

8:00 – 8:15 a.m. **Exhibitor Drawings**

8:15 – 8:20 a.m. **Update on the Graduate School of Banking – Boulder**

8:20 – 9:45 a.m. **LEADERSHIP PICKLES**
***Loretta Summers**, SPHR, SHRM-CSP*
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. **MINDSET MATTERS: OPTIMIZING CULTURE TO IMPACT PERFORMANCE AND PROFITS**
***Chris Scaffidi**, The Pacific Institute*
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. **Refreshment Break**

11:00 a.m. – 12:00 p.m. **UNLEASH YOUR INNER SUPERSTAR**
Lynn O'Dowd
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 redefied 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."

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℠ or SHRM-SCP℠. This program is valid for 8.p5 PDCs for the SHRM-CP℠ or SHRM-SCP℠. For more information about certification or recertification, please visit www.shrmcertification.org.

GENERAL INFORMATION

Conference Registration Fee

Early Bird Member Fee $340.00
(If received by March 12, 2019)
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!

Schools of Banking

DELUXE

BKD Wealth Advisors

zelle
human resource solutions

Graduate School of Banking at Colorado

Graduate School of Banking
at the University of Wisconsin – Madison

A good Life Needs Good Insurance
AYRES INSURANCE

Commerce Bank
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onesource
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RETIREMENT SERVICES

Kansas Bankers Association ● Missouri Bankers Association ● Nebraska Bankers Association

2019 Tri-State Leadership & Human Resources Conference

A Tri-State 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

(Check all that apply)

_____ Early Bird Member Fee $340.00
(Received by March 12, 2019)

_____ After March 12 ..... $370.00

_____ Non-Member Fee: $505.00

_____ Spouse/Guest Fee $40.00

$ _____ Total Amount Due.

Payment Choice *(check one):* ☐ Bill Institution

☐ Check made payable to Nebraska Bankers Association

☐ Master Card ☐ VISA

Card Holder Name: _____

Card Number: _____ Exp. Date: _____

Signature: _____ CVV: _____

3 Ways to Register

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

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

By Mail – Complete and mail this Registration form to:

Nebraska Bankers Association
P.O. Box 80008
Lincoln, NE 68501-0008

NBA Nebraska Bankers Association

NBA Washington Legislative Visit

The NBA Washington Legislative Visit and ABA Government Relations Summit are your opportunity to meet with Congress and the regulatory agencies to ensure they understand the principles that guide our industry and incorporate them into policy. Achieving this goal requires the courage of our convictions, and an optimistic belief that what we strive for together, we can achieve.

Register Today!

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

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

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

Program Outline

(Times are subject to change)

Monday, April 1, 2019

4:15-5:00pm	**Orientation for Capitol Hill Visits** *Open to all attendees*
6:15-7:30pm	**Summit Opening Reception**

Tuesday, April 2, 2019

7:00-8:30am	**Breakfast Buffet**
7:45-8:30am	**Dialogue with the Regulators**
8:40am-12:00pm	**General Session**
12:00-1:00pm	**Lunch**
1:00-5:00 pm	**Capitol Hill Visits**
pm	**Planned Nebraska Dinner**

Wednesday, April 3, 2019

7:30-8:30 am	**Breakfast Buffet**
8:30-11:00 am	**General Session**
11:00 am	**Adjourn**

For More Information

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

Hotel Accommodations

MARRIOTT MARQUIS
WASHINGTON DC

901 Massachusetts Avenue, NW, 20001

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

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

Transportation Information

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

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

Attire for the Visit

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

Disabilities

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

Registration Information

There is no fee associated with this event.
(register online or use the form provided)
You must register with the ABA for this event, indicating both Event Registration and Registration Type. The deadline for registering is **Wednesday, March 13, 2019**. Registrations received after that date will be accepted upon space availability.

Banks & Bankers

NBA Nebraska Bankers Association

(January 23-29, 2019)

Bankers in the News

Jordan Johnson, Washington County Bank (Tekamah), and his wife, Heidi, are parents to the first baby born in 2019 at Memorial Community Hospital & Health Systems in Blair! The family was sent home with a gift basket from the fire department.

Kaye Monie, Hershey State Bank (Hershey), received the 2018 Sutherland Chamber of Commerce Outstanding Member of the Year Award.

Morgan Olson, Great Western Bank (Callaway), has been elected to the Broken Bow Chamber of Commerce Board of Directors.

Banks in the News

Adams Bank & Trust (Chappell), along with the Nebraska Council on Economic Education, has opened an in-school bank program at Creek Valley Elementary School.

Bank of the Valley (Humphrey) presented a $1,573.33 check to Humphrey Public School Jan. 25. These funds were earned through the bank's School Pride Card Program. *(pictured right)*

Bank of the Valley (Humphrey) presents their donation to Humphrey Public School

First National Bank of Omaha (Omaha) is offering 3,000 free tickets for active military, veterans, and their families to the 2019 Nebraska Football Spring Game.

First Northeast Bank of Nebraska and **Washington County Bank** (both of Tekamah) donated to the historic Bryant House's year-end matching challenge fundraising campaign.

Western Nebraska Bank (Paxton) employees get their picture taken as Business of the Month

U.S. Bank, N.A. (Norfolk) honored three Northeast Community College faculty and staff during the college's spring semester in-service to recognize excellent educational practices at the college.

Western Nebraska Bank (North Platte) donated $500 to both North Platte Catholic and North Platte Public Schools. The funds were derived from the bank's school debit card program.

Western Nebraska Bank (Paxton) was named the Paxton Business Association's "Business of the Month" for January. To celebrate, the bank hosted a public grand re-opening Jan. 25. The bank recently also donated $500 to Paxton Consolidated Schools. *(pictured left)*

Banks & Bankers

NBA Nebraska Bankers Association

(January 23-29, 2019)

Promotions & Appointments

FULLERTON: Kate Evers, vice president, First Bank & Trust of Fullerton.

KEARNEY: James Friesen, president, Town & Country Bank. *(pictured right)*

OMAHA: Sheila Krakowski, human resources operations manager, and **Nikki Roth**, talent acquisition and engagement manager, Security National Bank of Omaha.

YORK: Kathy Crager, BSA officer, Cornerstone Bank.

Friesen

Share your news with the Nebraska Bankers Association!

Whenever your financial institution has a newsworthy event, we want to hear from you. Email your news, press releases, newspaper clippings and/or photos to ***news@nebankers.org*** to be published in an upcoming Banks & Bankers and/or featured on social media.

Facebook: ***@NebraskaBankersAssociation*** // Twitter: ***@nebankers***