

# Update

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**[Banks & Bankers](#)**  
*January 30 – February 5*

## NBA Board Approves Legislative Agenda

The NBA Board of Directors met last week to approve final positions, as recommended by the NBA Government Relations Committee (GRC), on legislation of interest to the banking industry. The board reviewed five measures on the NBA's affirmative legislative agenda, established positions of support on 21 bills, took stances in opposition to 20 bills, and designated watch positions on 31 bills of interest and that have been introduced this session.



Prior to the GRC and board meetings, the NBA's government relations team reviewed and analyzed each of the 739 legislative bills and nine constitutional amendments that were introduced during the first 10 days of the 2019 session to determine their impact on the banking industry.

During the session thus far, NBA President & CEO Richard Baier, General Counsel Bob Hallstrom, and Associate General Counsel Jerry Stilmock have been spending time testifying at public hearings, tracking and preparing amendments, briefing senators, and being involved with legislative action on other issues of industry interest. The 90-day session is slated to adjourn Thursday, June 6.

## Record Senator Attendance at the 2019 NBA State GR Forum

The 2019 NBA Government Relations Forum commenced last week at the Cornhusker Hotel in Lincoln. The annual event dedicated to building rapport and relationships with elected officials garnered a record attendance of 28 State Senators.

The NBA team would like to thank the more than 60 bankers who took the time to attend the forum, sharing their voice on key banking issues. Discussion surrounded NBA-introduced legislation which included public funds pooled collateral, direct borrowing by cities and villages, credit union field of membership notification requirements and collateral insurance/loss payee. View the status and progress of the NBA's advocacy efforts in weekly [NBA Legislative Updates](#).



*(See additional GR Forum photos in Banks & Bankers)*

# News Briefs from Washington

## Crapo Unveils Plan for Housing Finance Reform

Senate Banking Committee Chairman Mike Crapo (R-Idaho) outlined his plan for overhauling the housing finance system last week. Under the plan, Fannie Mae and Freddie Mac would become private guarantors that would be permitted to provide guarantees on eligible mortgages securitized by primary market participants. They also would be permitted to buy mortgages from the primary market through a cash window and guarantee and securitize them through a platform operated by Ginnie Mae.

The plan also calls for the Federal Housing Finance Agency to transition from being run by a single director to a bipartisan board of directors that would be responsible for chartering, regulating and supervising the system of private guarantors. [View Crapo's plan.](#)

## Federal Reserve Issues 2019 CCAR Scenarios

The Federal Reserve (Fed) Tuesday released the three economic and financial market scenarios that it will use in the next round of the Comprehensive Capital Analysis and Review process for the nation's largest financial institutions and foreign firms with U.S. operations. The Fed noted that it would exclude from the 2019 cycle firms with between \$100 billion and \$250 billion in assets as a result of the S. 2155 regulatory reform law, which calls for these firms to be examined "periodically" instead of annually. This "off-year" would serve to transition these firms to an extended stress test cycle.

The three scenarios -- baseline, adverse and severely adverse -- include 28 variables such as GDP, unemployment rate, stock market prices and interest rates. The baseline scenario is in line with average projections from surveys of economic forecasters. Under the severely adverse scenario, the world would plunge into a severe recession, which would cause U.S. unemployment rates to rise to 10 percent, accompanied by elevated stress in corporate loans and commercial real estate markets. [Read more.](#)

In related news, the OCC Tuesday also released its scenarios for banks and savings associations currently subject to the Dodd-Frank Act stress tests. [View the Fed's scenarios.](#) [Learn more about the changes to the CCAR framework.](#) [View the OCC's scenarios.](#)

## Fed's Brainard Highlights Feedback Received on CRA Reform

At a recent research symposium in Philadelphia, Federal Reserve Governor Lael Brainard said that there is "general agreement" among stakeholders on the need to update the Community Reinvestment Act (CRA) regulations. Brainard provided an overview of the comments that have been submitted from financial groups, community organizations and others on CRA reform, noting that many of them "asked that the three banking agencies work together toward a joint rulemaking proposal so that CRA policies can be clearly and consistently applied."

Brainard noted that there is general agreement among commenters on updating, but not completely overhauling, assessment areas and support for retaining different performance tests for different types of banks. Commenters were also in broad agreement that "CRA regulations cannot be one-size-fits-all," she said.

Additionally, she noted that "there is an openness to expanding the use of metrics that evaluate components of a bank's activity on an assessment area level, while recognizing the importance of also leveraging performance context information, including of a qualitative nature, so that bankers and examiners are able to identify and understand local community needs." [Read Brainard's speech.](#)

## CFPB Issues TRID Rule FAQs

To help bankers comply with the TILA-RESPA Integrated Disclosure Rule, the Consumer Financial Protection Bureau has posted a set of TRID-related frequently asked questions. Topics include model forms as well as corrected closing disclosures and the three business-day waiting period before consummation. [Access the FAQs.](#)

*News Source: American Bankers Association*

## Comment Period for Brokered Deposit Regulations Now Open

The FDIC published in the Federal Register its advanced notice of proposed rulemaking on brokered deposits and the national rate cap, marking the official start of the 90-day comment period. ABA has been actively engaged with the FDIC on the need to revise the 30-year-old regulations to accommodate modern banking and don't discourage healthy banks from gathering deposits. To help gather banker input for its comment letter, ABA has formed a brokered deposit working group. Bankers interested in joining the group should contact ABA's [Alison Touhey](#). [Read the ANPR](#).

*News Source: American Bankers Association*

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## Would You Like to Serve on an ABA Committee?

The American Bankers Association (ABA) is preparing to review the slate of banker nominees for ABA committees for the 2019-2020 association year, which begins in October. Given the growing volume and complexity of issues confronting the banking industry, your input and participation is needed now more than ever.

In Nebraska, the ABA is seeking to fill one position on the Community Bankers Council. Individuals who serve on the Community Bankers Council play an integral role in representing community banks in the ABA's government policy making process and assists in tracking community bank competitiveness issues. The ABA is also seeking to fill one position on the Government Relations Council which is essential in developing recommendations on positions and priorities regarding legislative and regulatory issues to the ABA Board of Directors. If you have an interest in submitting your name for consideration for an ABA Council, please contact NBA President & CEO Richard Baier at 402-474-1555 or [richard.baier@nebankers.org](mailto:richard.baier@nebankers.org).

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## USDA Rural Development ReConnect Program

The USDA has been investing in rural telecommunications infrastructure for decades with current programs offering more than \$700 million per year for modern broadband e-Connectivity in rural communities.

In the coming months, the USDA will almost double these longstanding programs with at least \$600 million of additional funds designated for expanding rural broadband infrastructure in unserved rural areas and tribal lands.

### Stakeholder Outreach

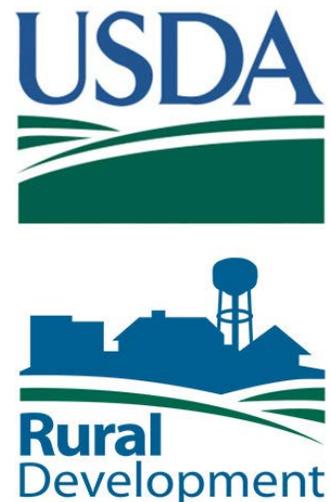
USDA Rural Development will host a series of informational webinars and workshops to provide more information on the ReConnect Program. Please visit <https://reconnect.usda.gov> for up-to-date information on these events.

### Informational Webinar:

- [Thursday, February 7, @ 2:00 p.m. EST](#)
- [Wednesday, February 13, @ 2:00 p.m. EST](#)

Make sure to pre-register for either webinar. Event details will be emailed after registration.

This hour-long technical assistance webinar will provide a high-level overview of the funding opportunities available under the ReConnect Program. The USDA Rural Development staff will discuss types of funding available, eligibility provisions, notice of proposed service area, and evaluation factors.



## Compliance Alliance Q&A



A Nebraska Bankers Association Company

**Q:** We have some confusion in regard to using a Closing Disclosure (CD) to reset the tolerance on a "0" tolerance item (origination charge) if there is a bona fide Change in Circumstance.

On Nov. 8, 2018, the customer requests an increase in the loan amount to \$115,000, which is approved since the appraisal would allow for additional funds. The initial CD had not been delivered before this requested Change in Circumstance. The processor prepares an initial Closing Disclosure using a loan amount of \$115,000 and shows the increased origination charge and a closing date of Nov. 19, 2018. This was given to the borrower in person. My question is, since there was adequate time before the closing date of Nov. 19, 2018, should we have not issued a new Loan Estimate (LE) on Nov. 8, 2018 showing the increased loan amount and origination charge since the CD did not have to go out on Nov. 8, 2018?

**A:** Under the recent "black hole" amendments, the bank would be allowed to "reset" these on the CD rather than the LE. Note, however, that it still has to be given within three business days of the changed circumstance and that may or may not have been the case from what you described above, as set out here:

*...The creditor must provide the consumer with the Closing Disclosure reflecting the revised estimate at or before consummation and within three business days of receiving information sufficient to establish that the changed circumstance or other triggering event has occurred. ...*

[https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb\\_2018-TILA-RESPA-rule\\_executive-summary.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_2018-TILA-RESPA-rule_executive-summary.pdf)

### Not a Compliance Alliance Member?

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

- [Tuesday, February 12 @ 10:00 a.m. CT](#)
- [Thursday, February 14 @ 1:00 p.m. 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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## NBEF Scholarship Application: *Final Call!*

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>.



Photographers - Submit your photos now!

Entry Deadline March 1, 2019

[PHOTO ENTRY FORM](#)



# 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	
Registrations received after 02/04/19, will be an additional \$25 and are subject to space availability.		

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 SUPERVISOR

SUPERVISOR BOOT CAMP

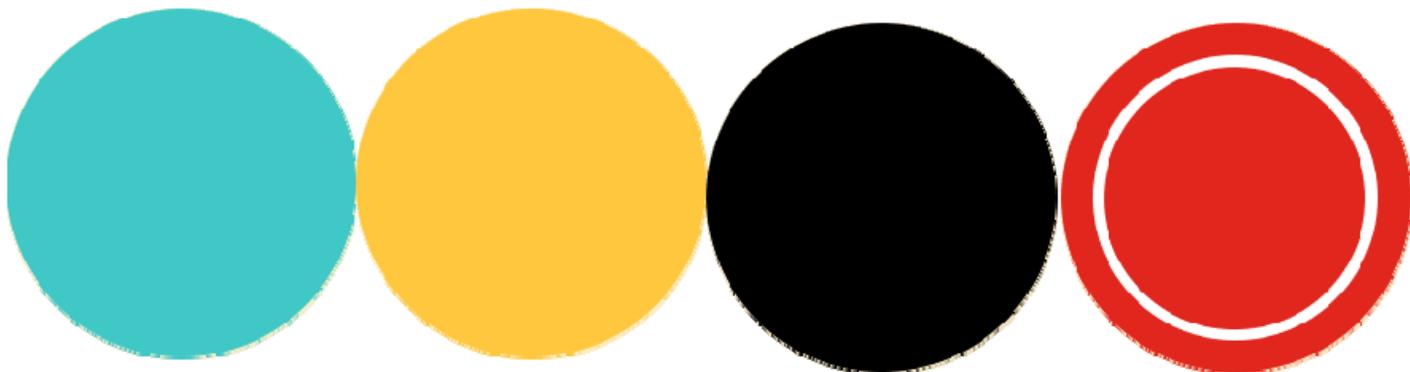


**INTENSE  
FOCUS ON  
SUCCEEDING**

**MAR  
6-7**

**DRILL  
SERGEANT  
VICKI KRAAI**

**NBA Office, Lincoln**



Register online at [www.nebankers.org](http://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:**  
**\$399.00 Per Person\***

**Non-Member Fee:**  
**\$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](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 \$ \_\_\_\_\_

# 2019 CYBER

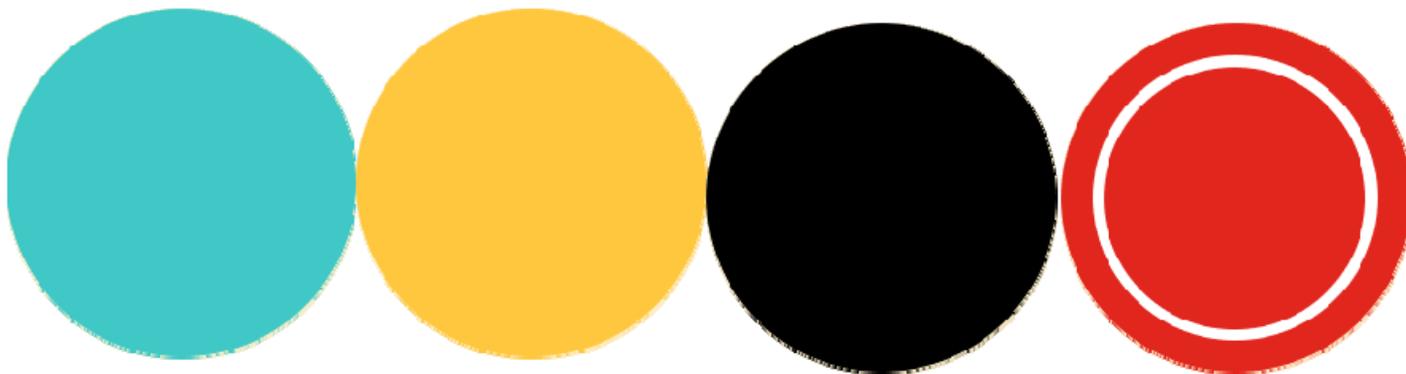
CYBERSECURITY WORKSHOPS



**REGULATIONS  
RESPONSE  
CYBERCRIMES**

**MAR  
12-14**

**INFORMATION  
SECURITY  
TRAINING**



Register online at [www.nebankers.org](http://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

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

### 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



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

Financial Institution: \_\_\_\_\_

Bank / Branch Address: \_\_\_\_\_

City/Town: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone# ( \_\_\_\_\_ ) \_\_\_\_\_

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

**Registration**      **Registration**      **Registration after 03/05/2019 will have a \$25 late**  
**NBA Members: \$215 (per person)**      **Non-NBA Members: (\$645 per person)**      **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](http://www.nebankers.org)  
→Education→  
Event Calendar

**Payment Choice (check one):**

- MasterCard
- VISA

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

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

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

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

## 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 13<sup>th</sup> 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)

**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*



## 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**

**Rob Barton**, *Bank Compensation Consulting*

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

Looking beyond today and making critical compensation decisions regarding key employees will greatly influence the future of your institution. This session will address current trends in compensation at community banks, while examining solutions others have used to achieve financial goals.

**EMPLOYMENT LAW PRIMER FOR COMMUNITY BANKS**

**Jason Weber**, *Crawford Wishnew Lang*

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!*



Graduate School of Banking  
at the University of Wisconsin - Madison



Blanchard  
Consulting  
Group



Commerce Bank  
Member FDIC





# 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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# NBA Washington Legislative Visit

2019  
**WASHINGTON  
SUMMIT**



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

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

*Register Today!*

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



## NBA Washington Legislative Visit

To register, go to: [https://www.aba.com/Training/Conferences/Pages/GRS\\_Reg.aspx](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](mailto:nbaeducation@nebankers.org)

#### Hotel Accommodations



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](mailto: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.

# BANK TRAINERS CONFERENCE & EXPO 2019



MAY 7-9, 2019  
ATLANTA, GEORGIA

## Is the Bank Trainers Conference for You?

The Bank Trainers Conference and Expo is an annual educational event that brings together hundreds of training professionals, representing financial institutions from across the country and beyond. A wide-variety of workshops cover everything from eLearning to Presentation Skills and Managing Change. Un-Paralleled Networking Opportunities with the greatest minds in Learning and Development await you at every turn. An industry-focused and intimate tradeshow will give you the freedom to discuss the latest training solutions and innovations with some of the most respected companies in the training world. All of this, and so much more, can be experienced May 7-9 at the Grand Hyatt Buckhead, an Atlanta Luxury Hotel that will leave you relaxed and re-charged!

### KEYNOTERS



Ben Nemtin

Honey Shelton

Schedule is nearly complete!

- 3 Pre-Conference Workshops
- 12 Confirmed Speakers, More Coming
- More than 30 Training Sessions
- 3 Learning Tracks
- Networking with over 200 of Your Peers
- *ATLANTA'S BEAUTIFUL WEATHER AND ATTRACTIONS*

Register Today at  
[BankTrainers.com!](http://BankTrainers.com)

How Did You Hear About the Conference?

Select "State Bankers Association/League"

&

Enter Referral Code:  
**NEBA**

**NBA** Nebraska Bankers Association

# BANK TRAINERS CONFERENCE & EXPO 2019

**Title:** Bank Trainers Conference  
**Price:** \_\_\_ First attendee: \$1,395.00  
\_\_\_ Additional Attendee: \$1,195.00  
**Start Date:** May 7, 2019  
**End Date:** May 9, 2019  
**Location:** Grand Hyatt Atlanta in Buckhead

**Attendee Name\***

\_\_\_\_\_ *First/Nickname for Name Badge*

\_\_\_\_\_ *Last*

**Title\***

\_\_\_\_\_

**Company Name\***

\_\_\_\_\_

**Street Address or P.O. Box**

\_\_\_\_\_

**City**

**State**

**Zip Code**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Email\***

\_\_\_\_\_

**Phone\***

**Ext.**

\_\_\_\_\_

\_\_\_\_\_

**OPTIONAL ADD-ONS:**

**Monday, May 6, 2019**

\_\_\_ 9:00 a.m. - 4:00 p.m. Create Engaging Conversations For Your Learners in the Branch of the Future (\$495 pp)

\_\_\_ 9:00 a.m. - 12:00 p.m. The Ultimate Training Professional's Secret Ingredient (\$275 pp)

\_\_\_ 1:00 p.m. - 4:00 p.m. When to Coach, When to Train (\$275 pp)

**Tuesday, May 7, 2019**

\_\_\_ 5:30 p.m. Special Event: TBA (\$95 pp)

**How Did You Hear About This Conference?** State Bankers Association/League

**Referral Code:** NEBA

# e-Connectivity for Rural America

*Partnering to bring modern opportunities to rural communities*

Reliable and affordable broadband e-Connectivity, or electronic connectivity, is vital for economic development and quality of life in the 21<sup>st</sup> Century. USDA has a website to assist leaders with resources, program information, and best practices for bringing broadband infrastructure to rural communities. Visit [www.usda.gov/broadband](http://www.usda.gov/broadband) for more information.



## Technical Assistance Webinars Available for ReConnect Program

### About the ReConnect Program

The ReConnect Program offers loans, grants, and loan/grant combinations to facilitate broadband deployment in areas of rural America without sufficient access to broadband.

- The awards made under this program will bring high-speed broadband to rural areas that lack sufficient access to broadband.
- The delivery of broadband connection and high-quality service will enable technologies critical to rural communities, such as precision agriculture.
- The pilot program will fuel long-term economic development and opportunities in rural America.

### Stakeholder Outreach

USDA Rural Development will host a series of informational webinars and workshops to provide more information on the ReConnect Program. Please visit <https://reconnect.usda.gov> for up-to-date information on these events.

**Informational Webinar:    Thursday, February 7, 2019 at 2:00 pm EST**  
**Wednesday, February 13, 2019 at 2:00 pm EST**

This hour-long technical assistance webinar will provide a high-level overview of the funding opportunity available under the ReConnect Program. USDA Rural Development staff will discuss types of funding available, eligibility provisions, notice of proposed service area, and evaluation factors. It will be offered twice. You may pre-register for either the [February 7](#) or the [February 13](#) webinar. The webinar link and event details will be emailed to you after registration.

# NATIONAL AG WEEK 2019: MARCH 10-16

***National Ag Day is March 14!***

Thank your ag customers and educate your community's youth about agriculture in our state by ordering the following items from the NBA:

**Ag Week Placemats**

The placemats include ag facts and a fun ag quiz for kids of all ages. These are great to distribute in your bank, at community events, schools, restaurants, senior citizen centers, and community gathering places.

**Ag Fact Cards**

Ag Fact Cards can be placed in bank statements, distributed at teller stations, used as classroom handouts, and may be reprinted in bank newsletters or by your local newspaper. Put a card at every place setting at community or farmer appreciation events.

QUANTITY	ITEM
	Ag Week Placemat—Full Color 10¢ each*, printed on white paper <small>*The NBA will bill you for your order.</small>
	Ag Week Placemat—Black & White (Free, printed on green paper)
	Nebraska Ag Fact Cards (Free, 1 pack = 50 cards) <i>Not in-house currently; will arrive at a later date than placemats. Thank you for your patience!</i>
CONTACT INFORMATION	
<b>Name:</b>	
<b>Institution:</b>	
<b>Shipping Address:</b>	
<b>City, State, Zip:</b>	
<b>Phone:</b>	
<b>Email:</b>	

Please return this completed form by **February 22** via email to:

[nbaproducts@nebankers.org](mailto:nbaproducts@nebankers.org)

Questions?  
Phone: 402-474-1555

Nebraska Bankers Association  
PO Box 80008  
Lincoln, NE 68501-0008

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## Bankers in the News

**Gary Crum**, Western States Bank (Cheyenne, Wyo.), has been appointed to the Federal Reserve Bank of Kansas City's Community Depository Institutions Advisory Council.

**Chad Johnston**, Equitable Bank (North Platte), has been named chairman of the Nebraska Independent Community Bankers Association.

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## Banks in the News

**First Northeast Bank of Nebraska** (Hartington) was recognized by the Hartington Chamber of Commerce for their 25-year anniversary serving the community.

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## Promotions & Appointments

**LINCOLN: Seth Davison** and **Nora Turner**, vice presidents, ag lending, and **Andrea Howard**, business development officer, health benefit solutions, Union Bank & Trust Co.



Davison



Turner



Howard

**OMAHA: Reid Adamson**, executive vice president/chief administrative officer, Mutual of Omaha Bank.

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## Retirements

**Dick Huddleston**, First National Bank of Omaha (Omaha), will retire Feb. 15 after 47-plus years in banking. Dick began his career at Ames Plaza Bank in 1968 in Iowa. Since joining First National Bank of Omaha in 1979, he has served as a manager in computer operations, worked in item processing, was a calling officer in the correspondent bank department, and most recently assisted in corporate treasury sales calls across the First National Bank of Omaha footprint.

## Deaths



**Dennis Brewster**, age 82, passed away Jan. 30. Dennis was a 2<sup>nd</sup> lieutenant for the U.S. Air Force; his career as lieutenant and a subsequent recruiter spanned more than 30 years. A Graduate School of Banking at Wisconsin alum, Dennis and his wife, Jane, purchased Butte State Bank in Butte in 1963 and served his community in this capacity for more than 50 years. Dennis was also heavily involved in organizations and activities on the local and statewide levels; his passion for community, education, and Nebraska's banking industry shined. Dennis was on the NBA Government Relations and Bank Management Committees and served on the then-NBA Executive Council (now NBA Board of Directors) from 1990 - 1992. Survivors include his wife, children, and grandchildren, including son Craig Brewster, current president & CEO of Butte State Bank and NBA past chairman.

## Recent NBA Events

The NBA's annual Government Relations Forum was held Jan. 31 at the Cornhusker Hotel in Lincoln. More than 60 bankers from across the state and 28 State Senators met for lunch to discuss pertinent banking issues.



**Share your news with the Nebraska Bankers Association!**

# *Banks & Bankers*



*(January 30 - February 5, 2019)*

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)