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Workshops  
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May 24, Lincoln

**Banks & Bankers**

March 27 – April 2

**'28 days'  
to Convention**



View the brochure  
and register today!

Hotel reservation  
deadline: April 7  
Book a Room

# Update

## Nebraska Bankers at Their Best

It has been nearly three weeks since the onset of Nebraska's record-breaking water levels and resulting floods. Communities and families have slowly begun the long process towards recovery and, in many cases, the longer process towards a complete rebuild.

The countless acts of kindness and generosity that come after devastation serve as a silver lining. We are proud to note that many of these acts have been offered by our member banks. A snapshot of recent efforts is visible in this week's issue of *Banks & Bankers*.

Additionally, the Bank On Nebraska Strong Fund continues to receive donations through both Nebraska United Ways and the Nebraska Community Foundation. The American Bankers Association announced Tuesday their plans to donate \$25,000 to the fund.

Nearly \$150,000 has been contributed to the fund thus far. That number is expected to rise as updates are provided from local United Ways and member banks that are accepting donations locally. Thank you to all that have assisted with fundraising efforts!

For additional information on the Bank On Nebraska Strong fund and more resources, visit the NBA's disaster relief landing page at <https://www.nebankers.org/bankonnestrong>.



## NBA Disaster Relief Conference Call

Nine select government agencies Friday joined approximately 150 Nebraska bankers on a two-hour conference call to provide disaster relief updates and resources to assist Nebraska bankers working through challenges presented by recent floods. An audio recording of the call is now available on the aforementioned disaster relief webpage. The participating agencies are listed in addition to the materials they provided.

# News Briefs from Washington

## FDIC Warns on 'Gaps' in Tech Vendor Contracts

The Federal Deposit Insurance Corporation (FDIC) issued a letter to all banks Tuesday outlining gaps that some examiners had noted in banks' contracts with technology vendors and reiterating regulatory requirements for these contracts.

"Examiners have noted in recent FDIC reports of examination that some financial institution contracts with technology service providers may not adequately define rights and responsibilities regarding business continuity and incident response or provide sufficient detail to allow financial institutions to manage those processes and risks," the agency said. Specifically, it added, some contracts did not require the vendor to have a business continuity plan, establish recovery standards, define remedies if a vendor misses a standard, detail a vendor's post-incident notification duties or define key terms related to business continuity and incident response.

The letter reminded banks about the interagency guidelines setting information security standards, which were issued under the Gramm-Leach-Bliley Act and the notification requirements under Section 7 of the Bank Service Company Act. The FDIC also said that long-term contracts and those that automatically renew "may be at higher risk" for coverage gaps and that banks should assess and manage risks around those gaps.

[Read the letter.](#)

## 2018 HMDA Modified LARs Now Available

The Consumer Financial Protection Bureau (CFPB) on Friday published Home Mortgage Disclosure Act (HMDA) modified loan application registers (LAR) for approximately 5,400 financial institutions. The modified LARs include the additional data points that certain institutions were required to report under the 2015 HMDA final rule, and this release marks the first time that this expanded data set has been made publicly available.

The CFPB will publish additional HMDA-related information this year, including a complete loan level dataset and HMDA aggregate and disclosure reports, along with an analysis of key trends. As it prepares to release this additional information, the CFPB noted that it "anticipates applying particular rigor and analysis to address data anomalies, including in the new data points and describing the context in which the data may be best understood." [Read more.](#)

## Regulators to Host Webinar on CECL

The federal financial institution regulatory agencies will host an interagency webinar on Thursday, April 11, at 2 p.m. EDT, covering the use of the weighted-average remaining maturity (WARM) method for estimating allowances for credit losses under CECL. The webinar will be held in conjunction with the Financial Accounting Standards Board, the Securities and Exchange Commission and the Conference of State Bank Supervisors. [Read more.](#)

## Upcoming Changes to MLA Website

The Department of Defense's Military Lending Act (MLA) Website announced last week that the MLA website will be upgraded on April 9, 2019. As a result of this upgrade, name fields (First, Middle, and Last) will no longer accept numeric characters. Users can only enter alphabetic characters (A-Z and a-z), spaces ( ), dashes (-), and apostrophes (') in the Name fields. This change was implemented as an additional security measure. [More on MLA.](#)

*News Source: American Bankers Association*

## Nebraska FSA Announces LIP Application Deadline for Producers Impacted by Extended Cold, Precipitation

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) State Executive Director Nancy Johner Tuesday announced that producers who suffered livestock losses due to a combination of extended cold and above-normal precipitation during the months of January, February and March may be eligible for assistance under the [Livestock Indemnity Program](#) (LIP). The deadline to submit a LIP Notice of Loss due to these weather circumstances is April 29, 2019.

The LIP compensates livestock owners and contract growers for livestock death losses in excess of normal mortality due to an adverse weather event. The payment rate is based on 75 percent of the average fair market value of the livestock.

A livestock producer must file a notice of loss within 30 calendar days of when the loss of livestock is first apparent. Due to the abnormal conditions in January, February and March 2019, producers with livestock losses attributable to the combination of extended cold and above-normal precipitation have until April 29, 2019, to submit a notice of loss to FSA county offices. Livestock producers must provide evidence that the death of livestock was due to an eligible adverse weather event or loss condition.

Once a Notice of Loss is completed and approved by FSA, an application for payment can be completed by submitting supporting documents regarding beginning inventory and losses. This may include documentation showing the number and kind of livestock that died, photographs or video records to document the loss, purchase records, veterinarian records, production records and other similar documents.

Producers may apply for LIP benefits at their county FSA office. For more information on LIP, or to locate a county FSA office, visit [www.farmers.gov](http://www.farmers.gov).



*News Source: United States Department of Agriculture*

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## Compliance Alliance Q&A

**Q:** Does the bank have to comply with the appraisal independence requirements even if an appraisal is not required?

**A:** While not an explicit requirement if the appraisal itself is not required, we advise that the bank ensure independence in the appraisal ordering process even if the appraisal was not required by the appraisal regulations. Note that the bank should also follow the same independence requirements for evaluations. The independence requirements can be found in the Interagency Appraisal and Evaluation Guidelines here:

<https://www.fdic.gov/regulations/laws/rules/5000-4800.html>

### Not a Compliance Alliance Member?

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

- [Tuesday, April 16 @ 10:00 a.m. CT](#)
- [Thursday, April 18 @ 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).*

## UNL Issues RFP in Search of HSA Provider

The University of Nebraska Monday issued a Request for Proposals (RFP) with interest in partnering with a financial institution to provide Health Savings Accounts (HSAs) Administration and Customer Service to enable University employees to contribute through payroll deductions. The University does not currently support HSA payroll deductions. The University may select more than one financial institution as a partner.

Interested parties can review the opportunity at <https://unlebid.ionwave.net/CurrentSourcingEvents.aspx>. The RFP deadline is April 15, 2019. Please review all tabs and attachments before preparing a formal proposal.

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## FDIC 2019 National Financial Capability Month Webinar

In recognition of National Financial Capability Month, the FDIC will host a webinar April 17, 2019 highlighting its free financial education tools to help people of all ages build their financial knowledge and skills to achieve brighter financial futures.

Topics Include:

- **Money Smart for Adults:** A recently updated 14-module curriculum which can be used to provide training for adults in many different life stages and financial situations.
- **Money Smart for Older Adults:** Developed with the CFPB, focuses on preventing elder financial exploitation.
- **Youth Banking Resource Center:** Focuses on helping financial institutions connect financial education tools to savings accounts for school-aged children.



This webinar will also explain the benefits of joining the FDIC's Money Smart Alliance, a free resource to help organizations learn new approaches and strategies to use Money Smart tools.

[Click to Register](#)



## National Teach Children to Save Day: April 12, 2019

Geared toward grades K-8, Teach Children to Save (TCTS), is a national program sponsored by the ABA Foundation that organizes banker volunteers throughout the year to help young people develop a savings habit early in life.

Registration and resources are FREE for all banks to use for TCTS day and throughout the entire year!

Visit <https://www.aba.com/Engagement/Pages/teachchildrentosave.aspx> to learn more or to register for Teach Children to Save!

**NBA**



**NEBRASKA BANKING:**

**Putting Our  
Best Foot Forward  
For Our Communities**

*Nebraska Bankers Association  
2019 Annual Convention  
Embassy Suites Omaha – La Vista*



**“CROSSING THE GENERATIONAL DIVIDE AT WORK:  
UNLOCK THE POWER OF GENERATIONS TO GROW YOUR BANK”**

**Matt Beaudreau**, The Center for Generational Kinetics

We work in a time of unprecedented generational change and challenge. There are now five generations in the workforce and marketplace. Making matters worse is the tremendous amount of misinformation around generational differences. What we know for a fact is that strategies that work for one generation can be a complete turn-off for others. This divide is a costly challenge—but it can be a breakthrough opportunity.



**“REGULATORY AND LEGISLATIVE CHALLENGES FACING THE INDUSTRY”**

**Rob Nichols**, President & CEO, American Bankers Association

The American Bankers Association represents banks of all sizes and charters and is the voice for the nation’s \$17 trillion banking industry. Rob joined ABA in August 2015 following 10 years at the helm of the Financial Services Forum, a non-partisan financial and economic policy organization. Before joining the Forum, Nichols served in the George W. Bush administration as the assistant secretary for public affairs at the Treasury Department, a position requiring confirmation by the United States Senate. In this role, he acted as chief spokesperson and head of the office of public liaison, serving as Treasury’s lead representative with the media, business, professional trade organizations, consumer groups and the public.



**“BREAKING THROUGH: MY JOURNEY TO BECOMING THE FIRST FEMALE NFL OFFICIAL”**

**Sarah Thomas**, First Female NFL Official

Sarah Thomas is a woman of many firsts – she was the first female official to ever work a major college football game, the first woman to officiate a bowl game, and the first to officiate in a Big Ten stadium. She is also the first permanent female NFL official, and now she’s sharing essential leadership lessons from her journey to the top of a male-dominated industry and vital insights on shattering the glass ceiling in the world of professional sports that can be applied to any field or industry.



**“SECURITY: FROM SURVEILLANCE TO SKIMMING AND EVERYTHING IN BETWEEN”**

**Mike Burke**, Robbery and Crisis Management Consultant, Shazam

Nothing is more important than the safety of the customers and employees of your member banks. In this session, Mike Burke presents his best information that he brings to bankers across the country. He will identify procedures to deter a robbery. Learn best practices to identify card skimmers, find and convict the criminals who would use them to commit fraud. Finally, Mike will use his experience as the Executive Director of the Homeland Security Training Center to identify and mitigate the threats from a potential active shooter scenario. His extensive experience and deep expertise make his sessions some of the best rated and most sought after around the country.



**“LEADING PROFITABILITY IN THE NEW ECONOMY”**

**Mary Kelly, Ph.D.**, CEO, Productive Leaders

The economic and political landscape is rapidly changing in the U.S. as well in Europe and Asia. Socio-political events are impacting the financial markets as never before. What do you need to know? How is the economy going to impact your business? Kelly provides an engaging and interesting economic update on the latest trends and forecasts. Specifically, she will review US spending and budget issues, tax changes, and include banking changes, likely regulatory responses, and how technology can help us communicate with and protect our customers.



**“THE POWER TO STAND”**

**Chris Norton**

Chris Norton suffered a spinal cord injury while playing football at Luther College (Iowa). The doctors gave Chris a 3 percent chance of moving anything below his neck again. Four years later, he defied the odds and walked across stage at his college graduation. The video went viral twice, garnered 300 million+ views, and caught the eye of the country’s top media outlets. We all deal with change, no matter how big or how small, no matter who you are or where you come from. Life & work can alter quickly but that’s not what’s important. What is important is whether we will stand back up. This keynote dives into the essence of what it takes to have “The Power to Stand,” how to persevere through the most challenging obstacles, and how to navigate change in life or work.

# HIGHLIGHTS

## **NBA Annual Meeting**

Thursday, May 2 ● 11:15 – 11:45 a.m.

Embassy Suites Omaha, La Vista – Conference Center



## **NBA State BankPAC Silent Auction and Correspondent Banks' Reception**

Thursday, May 2 ● 4:30 – 6:30 p.m. (bids will be taken until 6:30 p.m.)

Embassy Suites Omaha, La Vista – Conference Center



## **Exhibit Hall**

Thursday, May 2 ● 7:30 a.m. – 6:30 p.m.

Friday, May 3 ● 8:00 – 11:30 a.m.

Embassy Suites Omaha, La Vista – Conference Center



## **Milestone Awards Luncheon**

Thursday, May 2 ● 12:00 – 2:15 p.m.

Embassy Suites Omaha, La Vista – Conference Center



## **NBA Volunteer Recognition and Awards Breakfast**

Friday, May 3 ● 9:00 – 11:30 a.m.

Embassy Suites Omaha, La Vista – Conference Center



# AGENDA

## WEDNESDAY, MAY 1

1:00 – 2:30 p.m.

**NBISCO Board of Directors' Meeting**

3:00 – 5:00 p.m.

**NBA Board of Directors' Meeting**

5:00 – 6:30 p.m.

**NBA Past Chairmen's Meeting**

6:30 p.m.

**Reception and Dinner**

for the NBA Board of Directors, NBA Past Chairmen's Club, NBA Leadership Class of 2020 (current class), NBISCO Board of Directors, and VEBA Board of Trustees



## THURSDAY, MAY 2

7:00 a.m.

**NBA Registration Desk Open**

7:30 – 8:15 a.m. (Trade Show open 7:30 a.m. – 6:30 p.m.)

**NBA Trade Show Continental Breakfast With Networking Opportunities & Cash Prize Drawings**

8:30 – 8:55 a.m.

**Welcome to NBA's Annual Convention  
Opening Ceremony & NBA Chairman's Remarks**

**Dave Dannehl**, NBA Chairman  
*First State Bank of Loomis*

8:55 – 9:00 a.m.

**Ignite Session: "Kids on Banking"**

9:00 – 9:50 a.m.

**"Crossing the Generational Divide at Work:  
Unlock the Power of Generations to Grow Your Bank"**

**Matt Beaudreau**,  
*The Center for Generational Kinetics*

9:50 – 9:55 a.m.

**Ignite Session: "Bankers on Banking"**

9:55 – 10:30 a.m.

**"Regulatory & Legislative Challenges Facing the Industry"**

**Rob Nichols**, President & CEO,  
*American Bankers Association*

10:30 – 11:15 a.m.

**Bank Ownership Succession - Panel**

11:15 – 11:45 a.m.

**NBA Annual Meeting & Election of Officers  
New NBA Board of Directors' Meeting**

11:30 a.m. – 12:00 p.m.

**Trade Show Break & Cash Prize Drawings**

12:00 – 2:15 p.m.

**Annual Awards Luncheon**

- **Milestone Award Presentations**

Join us as we recognize those bankers celebrating 50 years of service to the financial industry and banks celebrating 25, 50, 75, 100, 125, and 150 years of service to their communities.

**"Breaking Through: My Journey to Becoming the First Female NFL Official"**

**Sarah Thomas**  
*First Female NFL Official*



2:30 – 3:00 p.m.  
In-School Banks - Panel Discussion

3:00 – 3:45 p.m.  
“Security: From Surveillance to Skimming and Everything in Between”  
**Mike Burke**, Robbery and Crisis Management Consultant, Shazam

3:45 – 4:30 p.m.  
“Leading Profitability in the New Economy”  
**Mary Kelly**, CEO, Productive Leaders

4:30 – 6:30 p.m.  
NBA Correspondent Banks’ Reception & NBA State BankPAC Silent Auction  
(Bids will be taken until 6:30 p.m.)

7:00 p.m.  
NBA Chairman’s Banquet  
**Alan Emshoff**, NBA Chairman  
Generations Bank, Exeter

9:00 p.m.  
Entertainment

**Ricky Kalmon’s** hypnosis show has amazed audiences around the world. He has made numerous special guest appearances on ESPN, Hallmark Channel, Fox, FX, TV Guide and Comedy Central. Kalmon’s uniqueness comes from the way he combines music, audience participation, and comedy to create an unforgettable show that is unmatched by anyone. It’s a show that will keep you on the edge of your seat and take you on a Vacation of the Mind!



## FRIDAY, MAY 3

8:00 a.m.  
NBA Trade Show (open 8:00 – 11:30 a.m.)

9:00 a.m.  
**NBA Volunteers Recognition Awards Breakfast**  
Join the NBA in paying special recognition to the many bankers who have volunteered countless hours in serving the NBA and their communities, as well as scholarship award recipients.

- **Award Presentations**

10:30 a.m.  
“The Power to Stand”  
**Chris Norton**

11:30 a.m.  
NBA Annual Convention Adjournment



# SPONSORS

## Diamond

**NBISCO** (Nebraska Bankers Insurance & Services Co.)

## Platinum

**KBA/NBA Schools of Banking**

## Correspondent Reception

**Cornerstone Bank**  
**First National Bank of Omaha**

## Gold

**Bankers' Bank of the West**  
**Midwest Independent Bank**

## Silver

**Bell Bank**  
**BlueCross BlueShield of Nebraska**  
**Cornerstone Bank**  
**Federal Protection Inc.**  
**FHLBank Topeka**

**Fiserv**  
**Five Nines**  
**Investors Title Insurance Co.**  
**United Bankers' Bank**  
**Wells Fargo Bank N.A.**

## Bronze

**American Bankers Association**  
**BOK Financial Solutions**

**Koley Jessen PC LLO**  
**Raymond James**

# EXHIBITORS

**Aflac**  
**Ascensus**  
**Automated Systems Inc.**  
**BancMac-Community Banc  
Mortgage Corp.**  
**Bankers' Bank of the West**  
**Bankers Healthcare Group**  
**Compliance Alliance**  
**Convergint Technologies**  
**Credit Information Systems**  
**CSI (Computer Services Inc)**

**Data Business Equipment Inc.**  
**Federal Reserve Bank of  
Chicago**  
**Fiserv**  
**Five Nines**  
**FPS GOLD**  
**Graduate School of Banking at  
Colorado**  
**Investors Title Insurance Co.**  
**JFC Financial Services Inc.**  
**Modern Banking Systems Inc.**  
**Money Handling Machines Inc.**  
**NFP Executive Benefits**

**OneBeacon Insurance Group**  
**Rochester Armored Car Co.**  
**SBS CyberSecurity**  
**Securities America**  
**Strunk LLC**  
**Travelers**  
**United Bankers' Bank**  
**Vantage Point Solutions**  
**West Gate Bank**  
**Windsor Mortgage Solutions**  
**Zelle HR Solutions**

*as of 03/27/2019*

# INFORMATION



To register for the convention, please complete the enclosed Registration Form. Please type or print the full name and nickname for each registrant along with the financial institution/firm name and address. For full registrants, please indicate on the Registration Form in the columns provided the meal functions each registrant plans to attend to help the NBA in determining actual counts for the meal functions.

## Early Bird Registration (before April 24, 2019)

### Full Registration:

Banker.....	\$395.00
Associate Member.....	\$395.00
Accompanying Spouse/Guest.....	\$195.00
Non-Member.....	\$1,185.00

Includes admission to all convention events including sessions, receptions, meal functions, and entertainment.

### Partial & Optional Event Registration Options:

Thursday Day <u>Only</u> .....	\$295.00
Thursday Trade Show Continental Breakfast <u>Only</u> ..	\$20.00
Thursday Awards Luncheon & Speaker <u>Only</u> .....	\$50.00
Thursday Reception/Banquet/Entertainment <u>Only</u> .	\$100.00
Friday Awards Breakfast & Speaker <u>Only</u> .....	\$45.00

Non-members must add \$590 to Thursday Day, \$40 to Thursday Breakfast, \$100 to the Awards Luncheon, \$200 to Thursday Evening, and \$90 to the Friday Awards Breakfast.

*Special note:* If you need any special assistance at the convention, please contact the NBA Education Center to make arrangements.

### Regular Registration / Cancellation Policy

After April 24, 2019, add \$25 to each registration fee. Substitutions are allowed, at no additional cost. Notice is required for all substitutions/cancellations. If the request is received by the NBA Education Center by April 24, 2019, the full fee will be refunded. After that date the refund is subject to a 50% cancellation fee per registrant.

### Convention Badges

Registrants may pick up their registration packets at the NBA Registration Desk at the Embassy Suites Omaha, La Vista. They will not be mailed in advance. Name badges will be required for admission to all NBA events.

### REGISTRATION DESK WILL BE OPEN:

Thursday, May 2..... 7:00 a.m. - 7:00 p.m.  
Friday, May 3..... 7:30 a.m. - 11:30 a.m.

### Hotel Accommodations

A room block has been reserved at the Embassy Suites Omaha, La Vista for the convention. Enclosed with this brochure is a Reservation Form you may use to make your hotel reservations, or you may call the Embassy Suites Omaha, La Vista directly at (402) 331-7400. When calling, please indicate you are with the NBA room block to receive the group/corporate rate. The room block expires Sunday, April 7, 2019.

## Embassy Suites Omaha, La Vista

Exit 442 off I-80  
12520 Westport Parkway, La Vista, NE 68128  
402-331-7400

## PAST CHAIRMEN

1890 - E.K. Valentine, West Point  
1892 - C.F. Bentley, Grand Island  
1894 - C.E. Adams, Superior  
1900 - Henry W. Yates, Omaha  
1901 - George W. Post, York  
1902 - Silas Henry Burnham, Lincoln  
1903 - J.T. Trenery, Pawnee City  
1904 - J.T. Trenery, Pawnee City  
1905 - L.B. Howey, Beatrice  
1906 - Philip L. Hall, Lincoln  
1907 - J.P.A. Black, Hastings  
1908 - Charles E. Burnham, Norfolk  
1909 - J.W. Welpton, Ogallala  
1910 - George N. Seymour, Elgin  
1911 - Frank McGiverin, Fremont  
1912 - George F. Sawyer, Western  
1913 - John R. Cain, Jr., Stella  
1914 - Jesse C. McNish, Wisner  
1915 - Thomas Murray, Dunbar  
1916 - Dan Morris, Kearney  
1917 - W.S. Weston, Hartington  
1918 - No Convention  
1919 - H.K. Frantz, Eagle  
1920 - John M. Flannigan, Stuart  
1921 - Charles H. Randall, Randolph  
1922 - Dan J. Riley, Dawson  
1923 - C.A. Minick, Crawford  
1924 - Harold H. McClucas, Fairbury  
1925 - I.R. Alter, Grand Island  
1926 - Clarence G. Bliss, Elm Creek  
1926 - E.C. Davenport, Valentine  
1927 - Charles A. Smith, Tilden  
1928 - Philip L. Hall, Jr., Greenwood  
1929 - A.N. Mathers, Gering  
1930 - J.G. Lowe, Kearney  
1931 - Edwin N. Van Horne, Lincoln  
1932 - R.H. Barber, Paxton  
1933 - Emil E. Placek, Wahoo  
1934 - Otto Kotouc, Sr., Humboldt  
1935 - J.M. Sorensen, Fremont  
1936 - Henry A. Schneider, Plattsmouth  
1937 - A.J. Jorgenson, Sidney

1938 - E.S. Holcomb, Broken Bow  
1939 - Clyde C. Neumann, Oakland  
1940 - Carl D. Ganz, Alvo  
1941 - O.A. Riley, Hastings  
1942 - Robert F. Clarke, Papillion  
1943 - J. Dale Milliken, Fremont  
1943 - Robert I. Stout, Tekamah  
1944 - Edgar McBride, Blue Hill  
1945 - Victor E. Dolpher, David City  
1946 - Glen T. Gibson, Gibbon  
1947 - John O. Peck, Columbus  
1948 - James R. Kenner, Sr., Hebron  
1949 - W.H. Pierce, Shelby  
1950 - Earl H. Wilkins, Geneva  
1951 - William N. Mitten, Fremont  
1952 - William F. Wenke, Pender  
1953 - W. Horton Munger, North Platte  
1954 - Edward Huwaldt, Grand Island  
1954 - Joseph V. Johnson, Tecumseh  
1955 - H.L. Gerhart, Newman Grove  
1956 - Fred H. Bruning, Bruning  
1957 - Henry D. Kosman, Scottsbluff  
1958 - Harold E. Roe, Bennington  
1959 - Everett M. Black, Fullerton  
1960 - Minor P. Baird, Superior  
1961 - Bernard D. Berkheimer, Gordon  
1962 - Lyman M. Stuckey, Lexington  
1964 - Norbert T. Tiemann, Wausa  
1965 - William W. Cook, Sr., Beatrice  
1966 - Thomas J. Aron, Crete  
1967 - Marion R. Morgan, Elwood  
1968 - Henry Gramann, Jr., Adams  
1969 - Adon Jeffrey, Wayne  
1970 - Harold L. McKibbin, Gering  
1971 - John W. Cattle, Sr., Seward  
1972 - Roland E. Emmett, Arapahoe  
1973 - F. Willard Jackman, Grant  
1974 - Richard E. Adkins, Osmond  
1975 - Robert E. Burkley, Fairbury  
1976 - James I. Black, Pierce  
1977 - Harold E. Larmon, McCook  
1978 - Karl E. Dickinson, Lincoln

1979 - James W. McBride, Aurora  
1980 - Jerry E. Roe, Bennington  
1981 - William W. Cook, Jr., Beatrice  
1982 - Harold P. Stuckey, Lexington  
1983 - Don G. Johnson, Pilger  
1984 - Andrew C. Hove, Jr., Minden  
1985 - Mel Adams, Ogallala  
1986 - C.G. Holthus, York  
1987 - Donald E. Blaha, Ord  
1988 - Harley D. Bergmeyer, Wilber  
1989 - James F. Nissen, Lincoln  
1989 - William Brandt (*Honorary*), Unadilla  
1990 - Samuel P. Baird, Superior  
1991 - Lawrence Comine, Jr., Omaha  
1992 - Rodney P. Vandeberg, Falls City  
1993 - Alice M. Dittman, Lincoln  
1994 - William W. Marshall, III, Grand Island  
1995 - Dale E. Pohlmann, Ravenna  
1996 - Arvon Marcotte, Nebraska City  
1997 - Philip M. Burns, West Point  
1998 - Dennis R. Utter, Kenesaw  
1999 - Richard E. Adkins, Jr., Laurel  
2000 - Thomas H. Olson, Lisco  
2001 - Leslie R. Andersen, Bennington  
2002 - Michael J. Nelson, Kimball  
2003 - Matthew H. Williams, Gothenburg  
2004 - Thomas E. Wolf, North Bend  
2005 - Mark A. Sutko, Kearney  
2006 - Catherine M. Morrissey, Lincoln  
2007 - Ronald D. Kranz, Fremont  
2008 - Jeffrey W. Krejci, Lincoln  
2009 - Michael B. Jacobson, North Platte  
2010 - Larry D. Marik, Columbus  
2011 - Kendell G. Holthus, York  
2012 - Clark D. Lehr, Columbus  
2012 - George G. Beattie (*Honorary*), Lincoln  
2013 - John P. Stinner, Gering  
2014 - Craig G. Brewster, Butte  
2015 - Michael Pate, Omaha  
2016 - Jerry Catlett, Bruning  
2017 - Kristie K. Holloch, York  
2018 - David P. Dannehl, Loomis

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

*Extraordinary Service for Extraordinary Members*

Nebraska Bankers Association's  
2019 Annual Convention

May 1 - 3, 2019  
Embassy Suites Omaha, La Vista

PLEASE GO **ONLINE** OR FILL OUT AND RETURN BY FAX OR MAIL TO  
THE EMBASSY SUITES OMAHA, LA VISTA.

• ALL RESERVATIONS ARE DUE BY APRIL 7, 2019 •

**Hotel Information and Rates:**

Embassy Suites Omaha - La Vista  
Hotel & Conference Center  
12520 Westport Parkway  
La Vista, Nebraska 68128-2198

**Room**

Single or Double Occupancy  
Triple Occupancy

**Rates**

\$184.00  
\$194.00

Phone: (402) 331-7400  
Fax: (402) 408-5479

Check-in is at 4:00 p.m.

Check-out is at 11:00 a.m.

**TWO WAYS TO MAKE RESERVATIONS**

**ONLINE**



Embassy Suites has established a secure, personalized web page for you to register.  
Enter the following link in your browser and **register online** more quickly, accurately, and **securely!**

<http://bit.ly/NBA-Reservations-2019>

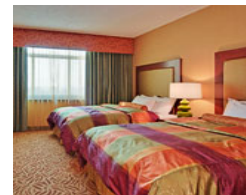
OR RETURN BY FAX TO (402) 408-5479 or MAIL DIRECTLY TO THE HOTEL.

**TYPE OF ROOM:**

\_\_\_ Single



\_\_\_ Double



ARRIVAL DATE: \_\_\_ / \_\_\_ / 2019

DEPARTURE DATE: \_\_\_ / \_\_\_ / 2019

NAME: \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

TELEPHONE: (\_\_\_\_\_) \_\_\_\_\_

E-MAIL: \_\_\_\_\_

Rooms will be guaranteed with a major credit card:

\_\_\_ Diner's Club    \_\_\_ MasterCard    \_\_\_ American Express    \_\_\_ Discover    \_\_\_ Visa

Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Signature: \_\_\_\_\_

• ALL RESERVATIONS ARE DUE BY APRIL 7, 2019 •

# NBA

# REGISTRATION

# FORM

**Nebraska Bankers Association's  
2019 Annual Convention**



**May 1 - 3, 2019  
Embassy Suites Omaha, La Vista**

*(Please type or print)*

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

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_ **Zip:** \_\_\_\_\_

**Telephone #:** ( \_\_\_\_\_ ) \_\_\_\_\_

**Fax#:** ( \_\_\_\_\_ ) \_\_\_\_\_

**Full Registrants:**

- Banker ..... **\$395.00**
- Associate Member ..... **\$395.00**
- Accompanying Spouse/Guest ..... **\$195.00**
- Non-Member ..... **\$1,185.00**

**Partial & Optional Event Registration Options:**

- Thursday Day Only** (Breakfast, Sessions, Luncheon) ..... **\$295.00**
- Thursday Trade Show Continental Breakfast Only**  
(No General Sessions) ..... **\$20.00**
- Awards Luncheon Only** (No General Sessions) ..... **\$50.00**
- Reception/Banquet/Entertainment Only** ..... **\$100.00**
- Friday Awards Breakfast & Speaker Only** ..... **\$45.00**

Non-members must add \$590 to Thursday Day, \$40 to Thursday Breakfast, \$100 to the Awards Luncheon, \$200 to Thursday Evening, and \$90 to the Friday breakfast.

**Regular Registration / Cancellation Policy:** After April 24, 2019, add \$25 to each registration fee. Requests for refunds of cancelled registrations must be received by the NBA Education Center no later than April 24, 2019 and are subject to a \$20 cancellation charge per registrant. No refunds will be made after April 24, 2019. Substitutions are allowed at any time.

FULL REGISTRANTS <i>(Please type or print)</i>			For Full Registrants:				TOTAL DUE
			Full Member Registrant <b>\$395 / \$195</b>	Please indicate which of the following functions you will be attending:			
FIRST NAME	MI	LAST NAME	Non-Member <b>\$1,185</b>	Thursday Breakfast	Thursday Luncheon	Thursday Banquet	Friday Breakfast
1.							
Last 4 Digits of Social Security #: _____							
2.							
Last 4 Digits of Social Security #: _____							
3.							
Last 4 Digits of Social Security #: _____							
4.							
Last 4 Digits of Social Security #: _____							

PARTIAL REGISTRANTS <i>(Please type or print)</i>			For Partial Registrants ONLY: <i>(These options do not include the general sessions)</i>				TOTAL DUE
			Thursday Buffet Breakfast <u>ONLY</u> <b>\$20 p/p</b>	Thursday Awards Luncheon <u>ONLY</u> <b>\$50 p/p</b>	Thursday Reception, Banquet, Entertainment <u>ONLY</u> <b>\$100 p/p</b>	Friday Awards Breakfast <u>ONLY</u> <b>\$45 p/p</b>	
FIRST NAME	MI	LAST NAME					
1.							
Last 4 Digits of Social Security #: _____							
2.							
Last 4 Digits of Social Security #: _____							

**Payment Choice** (check one):

- Master Card  VISA

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

Card Holder Name: \_\_\_\_\_  
 Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_  
 Signature: \_\_\_\_\_ CVV: \_\_\_\_\_

**Three Ways to Register:**

- FAX: (402) 474-2148
- Mail: NBA Education Center  
PO Box 80008, Lincoln, NE 68501-0008
- PHONE: (402) 474-1555

# NBA

## *Nebraska Deposit Accounts Workshops*

*Register Today!*

**May 21 – Kearney Holiday Inn**

**May 23 – Lincoln Cornhusker Marriott**



**You will receive an electronic copy of the 1000+ page resource manual with all the Nebraska deposit law on all areas to keep for future use.**

*Extraordinary Service for  
Extraordinary Members*

## About the Program

During this program we will discuss opening every type of legal ownership in Nebraska. From social security accounts to cooperatives, we will review Customer Identification, Beneficial Ownership and documentation and procedure. You will be able to ask complicated questions about rights at death, documentation and account styling.

You will receive an electronic copy to our 1000+ page resource manual with all the Nebraska deposit law on all areas to keep for future use.

## What you will learn:

### Opening Personal Accounts

- Single Party, Multiple Party and Pay On Death Accounts
- Power of Attorney Issues
- W-9 and W-8BEN issues

### Opening Fiduciary Accounts

- Uniform Transfer to Minors Act
- Guardianship Accounts
- Trust Accounts
- Estate Accounts
- Social security and VA fiduciary accounts

### Opening Entity and Business Accounts

- Sole Proprietorships
- Partnerships
- Limited Liability Companies
- Corporations
- Nonprofits, cooperatives and tragedy accounts
- Campaign Accounts
- IOLTA Accounts

## Program Outline

<b>8:30 a.m.</b>	<b>Registration / Continental Breakfast</b>
<b>9:00 a.m.</b>	<b>Program</b>
<b>12:00 p.m.</b>	<b>Luncheon</b>
<b>1:00 p.m.</b>	<b>Program, <i>continued</i></b>
<b>4:00 p.m.</b>	<b>Adjournment</b>

## About the Speaker



**Deborah Crawford** is the President of Gettechnical, Inc., specializing in the education of banks across the nation. Her 28 plus years of banking and teaching experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees. Deborah's specialty is in the deposit side of the financial institution where she teaches seminars on regulations, documentation, insurance and Individual Retirement Accounts.

## Who Should Attend

This program is a **MUST** for experienced deposit account personnel, branch managers, supervisors, tellers, trainers, and deposit operations. BSA and compliance officers will also find the information useful.





## Registration Information

Member: \$210 (per person)

Non-Member: \$630 (per person)

*\*If received by May 14, 2019*

Advance registration for this program includes all workshop materials, continental breakfast, luncheon, and break service. After May 14, 2019, add \$25 to each registration fee. Substitutions are allowed, at no additional cost. Notice is required for all substitutions/cancellations. If the request is received by the NBA Education Center by May 14, 2019, the full fee will be refunded. After that date the refund is subject to a 50% cancellation fee per registrant.

*(Please feel free to make copies of the registration form for additional registrants.)*

1-04/03/19



### 2019 Nebraska Deposit Accounts Workshops

May 21 – Kearney  
May 23 – Lincoln

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

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

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

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

<i>Please register the following individual(s):</i>			Last 4 Digits of Social Security #	Kearney May 21 Holiday Inn	Lincoln May 23 Cornhusker Marriott Hotel
FIRST NAME	MI	LAST NAME			

<b>Registration</b> NBA Members: \$210 (per person)	<b>Registration</b> Non-NBA Members: (\$630 per person)	<b>Registration after 05/14/2019 will have a \$25 late fee charge in addition to the registration fee.</b>
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**ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!**

#### Four Ways to Register:

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

- WEBSITE: [www.nebankers.org](http://www.nebankers.org)  
→Education→  
Event Calendar

#### Payment Choice (check one):

- MasterCard                       VISA

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

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

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

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

## Location Information

Reservations can be made by calling the hotels directly.

### **Holiday Inn**

110 S 2nd Ave, Kearney  
(308) 237-5971

### **Cornhusker Marriott Hotel**

333 S. 13<sup>th</sup> St., 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

# NBA

## BSA/AML Compliance Management Workshops

*Register Today!*

May 22 – Kearney Holiday Inn

May 24 – Lincoln Cornhusker Marriott



You will receive a BSA Officer Toolkit on a CD which will contain a sample policy checklist, audit worksheets and training tools for 2019.

*Extraordinary Service for  
Extraordinary Members*

## BSA Officer Annual Training—Update and Review

During this program we will cover the five pillars of BSA and a hard look at the core programs of BSA. We are specifically covering what's new, what has changed, what is an exam issue in 2019. You will receive a BSA Officer Toolkit on a CD which will contain a sample policy checklist, audit worksheets and training tools for 2019. Join the discussion of what BSA officers need to learn in 2019.

### What you will learn:

#### The Fifth Pillar of BSA and Risk Assessments

Is your risk assessment robust enough? Learn how to improve your risk assessment and incorporate data from the fifth pillar of BSA in the CDD rules. What does it mean to have a baseline for transactions and how to connect the risk dots?

#### Customer Identification Programs— New IDs and new issues

Electronic driver's licenses, electronic forms at SOS and new types of identification will require a revisit to CIP. We will discuss documentary and nondocumentary verification in today's market including a look at online account opening.

#### MSBs, MRBs, TPPP, NRAs

A deeper dive into the high-risk customers we bank and how they affect our overall risk assessment. We will discuss the extra steps to mitigate risk for complex customers.

#### 25 Common Errors on Beneficial Ownership Certification Forms

The good, the bad and the ugly on beneficial ownership certification. What is going right and what is going wrong; the new form and recordkeeping.

#### CTR Pitfalls

Exemptions and mergers, Beneficial Ownership, private ATMs and all the things that go wrong on the CTR front. A review of some line items that have caused some problems with the newest version of the CTR.

#### SAR Form Update

New updated fields on the SAR include changes in crimes, a note to FinCEN and cybercrimes create special challenges for SARs. We will look at completing the best narrative and how to sell your SAR to law enforcement.

#### Financial Crimes and Alerts

From red flag to SAR, this session will look at the crime scene and how to keep up with new crimes and what is happening in the investigative world and how to implement an effective anti-money laundering response team.

#### Training, Policy, Audit and More

Breaking down the policy, your audit and your training programs. Finally, some concrete help of what goes in and what goes out of the AML program and how to be compliant with requirements of the Bank Secrecy Act.

### Program Outline

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1-04/03/19



### 2019 BSA/AML Compliance Management Workshops

**May 22 – Kearney  
May 24 – Lincoln**

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

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

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

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

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FIRST NAME	MI	LAST NAME			

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**Payment Choice (check one):**

- MasterCard                       VISA

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

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

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

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**NBA** Nebraska Bankers Association

(March 27-April 2, 2019)

## Banks in the News



Brunswick State Bank's Ryan Vesely and Gary Vesely with Niobrara Village Board President Jody Stark (middle)

**Brunswick State Bank** (Winnetoon) gave a \$10,000 donation to Niobrara flood relief efforts. *(pictured left)*

**Equitable Bank** (North Platte) provided lunch for the one-day "Expanding Your Horizons" conference at North Platte Community College. The annual conference is a girls-only, workshop-based program. This year's topics included tourism, banking, meteorology, beef cattle research, veterinary technology, engineering, horticulture, architecture, and more.

**First National Bank North Platte** (Chadron) won the Chadron Chamber of Commerce "Large Business of the Year" award.



**First State Bank Nebraska** (Lincoln) employees, along with the community, stuffed a trailer full of supplies to help flood victims in the Yutan, Waterloo, and Valley areas. The bank also matched monetary donations up to \$2,500 to help with flood relief efforts. *(pictured right)*



**F&M Bank** (Falls City) employees donated money to buy nearly 160 essential items to donate to local flood victims. *(pictured left)*

**F&M Bank** (Gretna) is again holding its Easter food drive to benefit the Neighbors of Gretna food pantry.

**MNB Bank** (McCook) held a disaster relief bake sale fundraiser. Proceeds from the bake sale - totaling \$7,178 - went to the NBA's Bank on Nebraska Strong relief fund. Thank you! *(pictured below)*



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## Promotions & Appointments

**CENTRAL CITY:** **Laura Wurtz**, loan officer, Cornerstone Bank.

**GOTHENBURG:** **Justin Hetz**, board member, Gothenburg State Bank.  
(pictured right)

**LINCOLN:** **Jo Lewis**, vice president of mortgage lending, Nebraska Bank of Commerce. (pictured right)

**NORTH PLATTE:** **Lori Berglund**, loan services supervisor; **Tonya Duncan**, senior vice president/mortgage lending manager; **Josh Harm**, senior vice president/senior business banking manager; **Derek Minshull**, senior vice president/senior credit analyst; **Jamie Streit**, assistant vice president/information technology supervisor; and **Amy Wolfskill**, senior vice president/business and retail banking manager, NebraskaLand National Bank.

**OMAHA:** **Mark Schafer**, advisor, First Investments & Planning, First National Bank North Platte.



Hetz & Gothenburg State Bank Board Chairman Matt Williams



Lewis

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## Share your news with the Nebraska Bankers Association!

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

Facebook: [@NebraskaBankersAssociation](https://www.facebook.com/NebraskaBankersAssociation) // Twitter: [@nebankers](https://twitter.com/nebankers)