

The logo features the letters 'NBA' in a white, serif font on a red rectangular background. To the right of this is a tan-colored trapezoidal shape pointing downwards. Below the tan shape is a grey rectangular bar containing the year '2019' in a dark grey, serif font.

NBA

2019

**GUIDE TO THE
NEBRASKA
BANKERS
ASSOCIATION**

A decorative footer consisting of a dark grey trapezoidal shape pointing downwards, flanked by grey and tan trapezoidal shapes pointing upwards.

*Extraordinary Service for
Extraordinary Members*

2019 GUIDE TO THE NBA

From the Beginning

LOOKING BACK

By the 1880s, banking already had become an integral partner in the development of commerce and agriculture in the state, and banking leaders recognized their role and responsibility in keeping Nebraska moving in the right direction. Several prominent Nebraska bankers were members of a national banking organization, the American Bankers Association (ABA), which had formed in 1875. In the fall of 1889, a group of Nebraska bankers traveled to Kansas City for the ABA Convention. That convention served as inspiration to the group to form a state bankers association. They took action while in Kansas City and adopted a resolution to form the Nebraska Bankers Association (NBA). The first convention of the newly formed Nebraska Bankers Association was held in January 1890 and attracted 265 bankers from across the state.

The need to work together on common areas of interest brought bankers together in 1890. Now, more than 125 years later, bankers continue to look to the association for legislative representation, education, industry promotion and public relations, and cost-saving products and services. The resources and services available through the NBA continue to evolve so that financial institutions may thrive in an ever-changing environment. The NBA constantly monitors the state and national banking scene, quickly responding to events that impact its members.

OUR VISION

Our vision is to be the foremost resource and advocate for Nebraska's banking industry.

OUR MISSION

Our mission is to provide extraordinary service for extraordinary members.

OUR VALUES

- To promote integrity and a sense of equality and accountability.
- To treat each other and our members with respect.
- To exude passion for our members and maintain banker involvement.
- To foster an open and mutually supportive environment.
- To inspire a culture of creative thinking.
- To motivate each other to embrace challenges and opportunities.
- To strive for personal excellence and encourage self-improvement.



BANK ON NEBRASKA ≈ IGNITE SUCCESS

Focused on the Future

WORKING TOGETHER



One of the NBA's true strengths is the role it plays as a sounding board for thoughts, ideas and opinions from bankers across the state. Through the NBA, ideas are channeled to the membership and are heard, analyzed and acted upon. Through the association, bankers explore issues that affect the banking industry's day-to-day and long-range outlook. Membership in the NBA signifies a bank's commitment to the principles of banking and the belief that much can be accomplished by working together.

OUR GOALS

- **Government Relations**
To advocate for pro-banking and pro-business policies and a legislative and regulatory environment supportive of our member financial institutions.
- **Education**
To educate the financial services industry by offering quality, cost-effective educational programs and products through a variety of delivery formats.
- **Communications**
To enhance and showcase the importance and value of NBA membership and promote the image of the Nebraska banking industry.
- **Membership**
To maintain, serve, and support an active and involved membership to ensure continued association excellence and industry prosperity.
- **Operations**
To develop and maintain effective and efficient operations to support NBA staff for the benefit of our membership.

2019 GUIDE TO THE NBA

The NBA at a Glance

FOR THE RECORD

- Today, the NBA is a highly effective association headquartered in Lincoln, Nebraska.
- The NBA membership includes 171 of the 177 commercial banks in the state and seven of the eight savings institutions.
- The combined deposits of the NBA's member financial institutions represent nearly \$64.4 billion of the total commercial bank and savings institution deposits in the state.
- Approximately 175 banker-volunteers serve each year on the NBA's board of directors, committees and task forces, and affiliated boards and committees.
- More than 4,000 registrants participate in the educational programs offered through the NBA and Kansas/Nebraska Schools of Banking each year.
- Associate membership in the NBA includes 109 industry-related organizations.
- The NBA Update newsletter provides nearly 6,000 bankers, bank attorneys, and associate members across the state with pertinent information about the banking industry 49 weeks of the year.
- The Nebraska Banker magazine provides in-depth reports and features via a full-color, glossy publication six times a year.
- The NBA has a staff of 13 employees; the Nebraska Bankers Insurance & Services Co. (NBISCO), an NBA subsidiary, has a staff of 11 employees; and the Kansas/Nebraska Schools of Banking has a staff of two employees.

ASSOCIATE MEMBERS

A special category of membership within the NBA has been established for individuals or companies that provide a service or product to our members. Associate members are admitted upon approval by the NBA board of directors. Upon payment of annual dues, associate members are eligible to attend NBA events; receive the NBA newsletter and magazine; advertise in and produce articles for the Nebraska Banker magazine; and have the opportunity to exhibit, display and co-sponsor functions at the NBA's conferences and Annual Convention.

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Volunteer Bankers Serve as NBA's Driving Force

BOARD OF DIRECTORS

The official decision-making body of the NBA is the board of directors, which meets five times a year. The board approves committee appointments and the budget, sets member dues, and makes other policy decisions.

Reporting to the board are three standing committees: the Government Relations Committee, Education Advisory Committee and BankPAC Committee. Participation on NBA committees and boards is seen as an opportunity for bankers to develop leadership skills and to gain a broader perspective of the banking industry.



GOVERNMENT RELATIONS COMMITTEE

The Government Relations Committee is responsible for reviewing and recommending to the board of directors a formal policy on legislative and regulatory issues. It works to gain acceptance of the NBA's positions in the Nebraska Legislature and throughout the industry. The committee reviews state and federal legislation and provides the membership with information about issues affecting the banking industry.

EDUCATION ADVISORY COMMITTEE

The NBA Education Advisory Committee's primary responsibility is to serve as an oversight group that focuses on topic development of educational programs for bankers in the areas of agriculture, credit, executive management, bank investments, marketing and retail banking, and operations and technology. The Young Bankers of Nebraska (YBON) Committee also falls under the umbrella of the Education Advisory Committee.



BANKPAC COMMITTEE

The NBA's Political Action Committee is responsible for raising and distributing funds to support candidates for political office at both the state and federal levels.

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Government Relations Remains Our No. 1 Priority

The proliferation of legislative proposals affecting business in general and banking in particular requires full-time representation for Nebraska's financial institutions in the legislative arena. That's why the NBA's presence at the State Capitol and its visibility on the national level are given such high priority.

When the Nebraska Legislature is in session, the NBA maintains a full-scale lobbying effort to ensure the views of Nebraska bankers are heard on all issues of interest. The NBA's legal counsel



scrutinize every legislative bill to determine if it has specific impact on the financial services industry, testify at public hearings, keep track of amendments, and become involved with legislative action on all bills of interest.

The association has long played a major, proactive role for the banking industry in Nebraska, sponsoring legislation and defending the industry against legislation that might be detrimental from the banking industry's standpoint. The NBA involves bankers at the grassroots level who assist in communicating the NBA's positions on legislative issues to their state senators.

On the national scene, the NBA continuously monitors events in Washington, D.C., and speaks on behalf of Nebraska banks in dealing with the state's congressional delegation. The NBA is proud of the alliance it has with the American Bankers Association, and works with the ABA and other banking organizations to strengthen the industry's voice in Washington.

In addition to its intensive legislative program, the NBA works closely with state and federal bank regulatory agencies and other government agencies with operations affecting Nebraska financial institutions. The NBA maintains contact with other statewide trade associations on issues of common interest.

Legislative representation and government relations were the central reasons for the formation of the Nebraska Bankers Association more than 125 years ago. They remain the association's No. 1 priority.

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Supporting the Political Process

FINANCING CAMPAIGNS

Through the NBA's Political Action Committee (PAC), Nebraska bankers have an industry-wide means of making political contributions to help finance the campaigns of candidates seeking elective office at the state and federal levels. At a time when so many competing political constituencies are vying for attention, the NBA's political action efforts represent a key element of the association's overall government relations program.

Our system of government depends on the willingness of individuals to seek elected positions without fear of personal financial sacrifice. BankPAC provides bankers with an industry-sanctioned opportunity to participate in the process.



Legal & Compliance Help for Bankers

ROUTINE Q&A

Banking today is a complex, highly regulated industry. The NBA's attorneys are available to discuss bank-related legal and compliance questions with NBA members. NBA legal counsel can answer routine questions arising from day-to-day bank operations or discuss the need for legislation to clarify confusing points of law.

The NBA also assists the banking industry through the filing of "friend of the court" briefs on court actions that could affect a large number of financial institutions within the state. In addition, the NBA monitors court decisions affecting the banking industry and summarizes significant case law in the association's publications.

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COMPLIANCE HANDBOOK

To assist with bank compliance programs, the association offers its Compliance Handbook online. Originally developed with an emphasis on Nebraska laws and regulations, the handbook has expanded to cover commonly encountered federal compliance issues and includes a volume on policies and procedures.

COMPLIANCE ALLIANCE

To address the challenges of a rapidly changing regulatory environment and ease the compliance burden banks now face, the NBA is a proud investor and active co-owner of Compliance Alliance.



Sign Up Today!

888-353-3933

www.compliancealliance.com

Compliance Alliance is unique in that it goes beyond what other compliance companies and officers offer. The corporation answers hotline calls, but additionally, it is the only group that takes all the recently introduced regulations, summarizes them in plain text, and gives banks the tools to effectively implement and utilize them. Compliance Alliance offers policy templates, procedures, action plans, a compliance hotline, regulation summaries,

cheat sheets, checklists, a compliance calendar, tracking tools, risk assessment tools, a review of bank advertising and marketing, and much more. Compliance Alliance is ideal for bankers who want easy-to-find, up-to-date, baseline compliance information.

Visit www.compliancealliance.com and see how your bank can benefit from this exciting compliance solution.

REGULATORY FEEDBACK INITIATIVE

In 2011, the NBA began participating in a national initiative to help improve fairness and predictability during the bank examination process. The Regulatory Feedback Initiative consists of a confidential electronic survey where financial institutions can anonymously provide details about their most recent bank examination or visitation. The information is aggregated and analyzed on a statewide and national level in order to identify discrepancies in how bank regulations are being enforced.



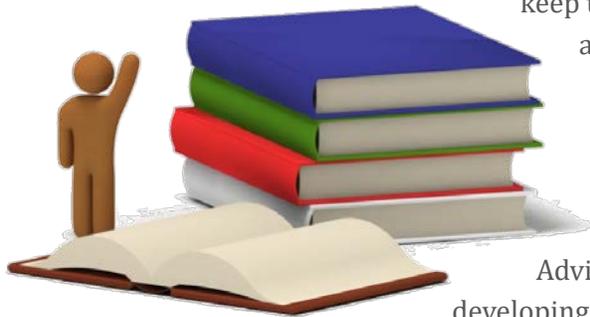
Upon request by any participating bank, the NBA compiles the results and provides a summary report to that institution. You will find more information about the Regulatory Feedback Initiative at www.allbankers.org.

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Educating the Nebraska Banking Industry

YOUR PROFESSIONAL DEVELOPMENT PARTNER

The NBA provides bankers at all levels of their careers with professional continuing education programs, educating more than 4,000 bankers each year. These programs are recommended for their timeliness, affordability, convenience and quality. They are planned by bankers for bankers to



keep the entire bank staff abreast of new developments and technologies affecting the financial industry. Programs are directed toward all areas of the banking industry and are designed to provide sound, practical instruction.

Nebraska bankers serving on the NBA Education Advisory Committee work closely with NBA staff in developing topics for NBA conferences, workshops and seminars. Each year, approximately 55 banker volunteers are selected to serve on the Education Advisory Committee. The committee also includes a group of trainers and human resources professionals from each of the top 10 users of NBA education.

TARGETED PROGRAMMING

The NBA Education Advisory Committee plans the following annual conferences:

- **Bank Operations Conference**
- **Bank Executive Conference**
- **Tri-State Leadership & Human Resources Conference**
- **Spring Agri-business Conference**
- **Fall Agri-business Conference**
- **Women in Banking Conference**
- **Bank Investment, Funding & Economic Outlook Conference**

The NBA also offers the following training opportunities:

- **IRA & HSA Workshops**
- **Ag & Beyond Workshop with Dr. David Kohl**
- **Supervisor Boot Camp**

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Sharing Ideas

In addition to numerous conferences and educational programs, the NBA holds regular meetings and activities that give bankers the opportunity to come together to discuss common interests and share information on a more informal basis.

NBA ANNUAL CONVENTION

The NBA's Annual Convention culminates the year's schedule of programs and meetings. Held each spring, it marks the changing of the guard for the NBA's officers and features nationally known speakers and entertainment.

WASHINGTON LEGISLATIVE VISIT

Each year, the NBA sponsors the Washington Legislative Visit, designed to bring bankers up-to-date on current issues at the federal level. This trip to D.C. is planned in conjunction with the American Bankers Association's Government Relations Summit and includes nationally known speakers, a bank regulatory panel, and meetings with Nebraska's congressional delegation.

FALL GROUP MEETINGS

The NBA holds Fall Group Meetings across the state in late September and early October. These meetings give bankers the opportunity to discuss items of interest with their state senators as well as candidates for Legislature prior to the elections and the start of the legislative session.

SUMMIT ON REGULATORY ISSUES

The NBA's Summit on Regulatory Issues is held each fall. This event lets bankers dialogue with banking industry regulators from the CFPB, FDIC, Federal Reserve, OCC, and the Nebraska Department of Banking & Finance.

STATE GOVERNMENT RELATIONS FORUM

The NBA sponsors an annual Government Relations Forum during the legislative session to bring bankers together with their state representatives.



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OTHER NBA EDUCATION RESOURCES

- **Webinars** – Multiple webinar offerings on a variety of topics.
- **ABA Online Training** – Instructor-led and self-paced online bank training.
- **Online Seminars** – Provided through the Graduate School of Banking in Wisconsin.

INTENSIVE LEARNING OPPORTUNITIES

The Schools of Banking, sponsored by the Kansas and Nebraska Bankers Associations, has been in existence for 54 years and is a 100 percent self-supporting entity. It has provided over half a million dollars in educational sponsorships to the NBA and KBA since 1999. The organization currently enjoys partnership agreements or endorsement relationships with 10 other state bankers associations. The Schools of Banking offers the following high-quality, cost-effective schools for financial services professionals:



Three-Day School

- Operations School
- Relationship & Business Development School

Graduate Programs

- Compliance Update School
- Advanced Agricultural Lending School
- Advanced Trust School for Operations & Administrative Personnel
- Commercial Lending School – 3-Day or 4-Day Option

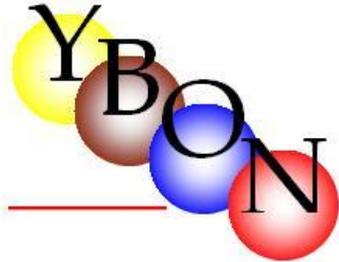
Week-Long Schools

- Bank Compliance School
- School of Banking Fundamentals
- School of Lending Principles
- School of Trust & Financial Services
- Agricultural Lending School
- Advanced School of Banking
- Principles of Commercial Lending School
- Commercial Lending School

Each school features a faculty of active bankers, consultants, and other professionals respected for their knowledge and instructional talents. The schools are reviewed and updated on an ongoing basis to ensure that content is one step ahead of changes within the industry. Because it is banker-driven, the Schools of Banking is organized to receive industry input from bankers through school advisory committees.

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YOUNG BANKERS OF NEBRASKA



In 2006, the NBA formed the Young Bankers of Nebraska (YBON) program to provide a network for younger bankers to communicate and exchange ideas. YBON is available to individuals who are 21 to 39 years of age and are employed by an NBA-member financial institution or associate member. The annual YBON Conference targets topics of interest to young bankers and provides a forum for sharing common goals and interests.

GRADUATE STUDIES IN BANKING

Regional and national banking schools for experienced bank officers provide management-level bankers with an opportunity for advanced study and research in bank management, economics and monetary issues. At this level, bankers can choose to study advanced general banking concepts or specialize within certain areas of banking.

The Nebraska Bankers Association joins with other state bankers associations in the region in co-sponsoring the Graduate School of Banking in Wisconsin and the Graduate School of Banking at Colorado. In addition, Nebraska bankers may attend the ABA's Stonier Graduate School of Banking and other regional schools.

NBA Leadership Program

A NETWORK OF LEADERS

The NBA Leadership Program is a two-year program designed to actively enhance the leadership, organizational, and performance skills of highly motivated mid-to upper-level bankers. Developed in 1996, the program establishes a network of future industry leaders who understand and can respond to local, state, and national issues impacting the financial industry and their communities. The program is practical, hard-hitting and quality-driven. It focuses on the development of a solid understanding of the industry and leadership skills that participants can put into practice immediately.



MISSION STATEMENT

To prepare, motivate, and involve individuals to be leaders in the financial services industry.

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REGISTRATION & SELECTION

A new class of bankers is selected to participate every two years. Participants must submit a completed application and a letter of recommendation from a member of their bank's senior management team or board of directors; have a minimum of five years of banking experience or equivalent financial industry experience; and maintain current financial institution membership in the NBA. Following an interview, participants are selected by the NBA Leadership Selection Committee.

REQUIRED PROGRAM SESSIONS

- **Session One:** Orientation/Leadership Styles, Skills & Personal Development
- **Session Two:** NBA Awareness & Involvement/Leadership Communication
- **Session Three:** Government Relations & Advocacy
- **NBA Washington Legislative Visit/ABA GR Summit**
- **Session Four:** Emerging Bank Issues, Trends & Technology
- **Session Five:** Relationship Building & Business Ethics
- **Session Six:** Community & Economic Development
- **NBA Annual Convention**

To date, more than 150 bankers from diverse financial institutions across the state have participated in the NBA Leadership Program. The association looks forward to many more years of preparing, motivating, and involving individuals to be leaders in the financial services industry.

Scholarship & Internship Programs

Nebraska bankers understand the importance of a well-educated, well-trained workforce in our state. For that reason, the NBA supports scholarship and internship programs available to students attending college in Nebraska.

NBEF WILLIAM B. BRANDT MEMORIAL SCHOLARSHIPS

The Nebraska Bankers Educational Foundation (NBEF) awarded the foundation's first scholarships in 2002 and has provided scholarships to assist Nebraska business students enrolled at state or privately funded Nebraska colleges or universities. Governed by a five-member board of directors, the NBEF has awarded nearly \$200,000 in scholarships to-date.



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UNIVERSITY OF NEBRASKA FOUNDATION SCHOLARSHIPS

During the late 1970s, the NBA conducted a drive to establish a Nebraska bankers' fund within the University of Nebraska Foundation. The campaign raised nearly \$1 million from 79 banks in Nebraska, forming the foundation's largest single-industry fund. From the original endowment, the NBA has awarded more than \$4 million to the university system since 1981 in the form of scholarships, grants to assist with research projects and equipment purchases, and endowed professorships. Funding decisions are under the direction of the NBA University Foundation Allocation Committee, which considers proposals from the University of Nebraska at Lincoln, Kearney, and Omaha and the University of Nebraska Medical Center.

UNIVERSITY OF NEBRASKA AG BANKING INTERNSHIP PROGRAM

With increasing requests from banks for students with interests in agricultural finance and banking, the University of Nebraska-Lincoln's Department of Agricultural Economics worked with



the NBA to develop a new major, complete with scholarships and internships, to identify students with an interest in ag finance and to prepare them for a career in agricultural banking upon graduation. The program provides the student intern with a wide range of learning opportunities and work-related banking experiences during their summer employment with a Nebraska financial institution.

NBA BANK CAREER FAIRS

The NBA addresses long-term workforce needs by promoting bank participation in Career Fairs at the University of Nebraska as well as state and private colleges throughout Nebraska. These events help match banks with potential employees and interns.

GRADUATE BANKING SCHOOLS' SCHOLARSHIPS

Scholarships are available for new students to the Graduate School of Banking at the University of Wisconsin-Madison, the Graduate School of Banking at Colorado in Boulder, and the ABA Stonier Graduate School of Banking at the University of Pennsylvania in Philadelphia.

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Communication for Today's Banker

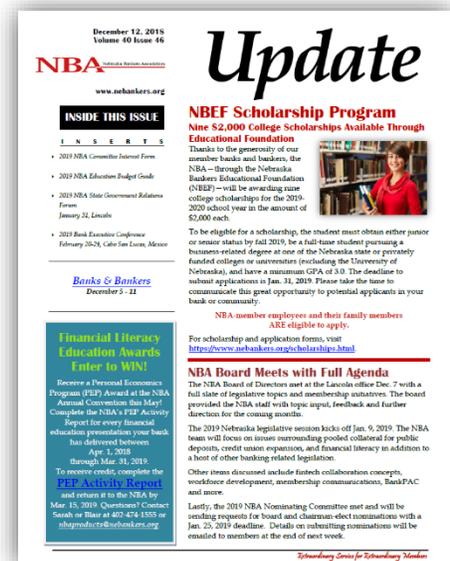
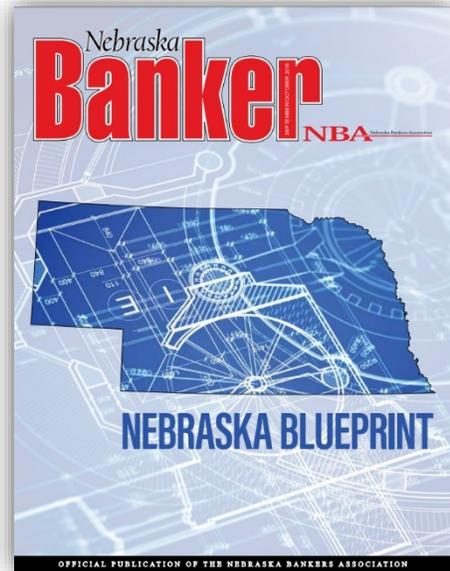
INFORMATIVE PUBLICATIONS

The NBA is constantly on the watch for news and information of special interest to Nebraska bankers. The association publishes a weekly newsletter, Update, which is emailed to nearly 6,000 bankers, bank attorneys, and associate members each week, 49 times a year. A bi-monthly magazine, Nebraska Banker, provides in-depth reports and features via a full-color, glossy publication. The Banks & Bankers publication highlights personnel and industry news from banks across the state and is included with Update each week.

When the Nebraska Legislature is in session, the NBA publishes a weekly Legislative Update, along with an online bill summary and commentary to keep Nebraska bankers up-to-date on legislation of interest to the banking industry. At the conclusion of the session, the NBA produces a complete summary of banking legislation acted upon during the session. The NBA also publishes timely Compliance Updates and legal bulletins.

An online NBA directory lists the names and contact information for bankers serving on NBA boards and committees, as well as all associate members and endorsed vendors.

Members may access information immediately through the NBA's website at www.nebankers.org. Our goal is to provide NBA members with information through a delivery system that is quick, easy and inexpensive. We also recognize the need to reach out to the public so they can learn more about the banking industry. With this dual purpose in mind, the general public is able to review selected areas of our website.



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Consumer Education

HELPING NEBRASKANS GAIN FINANCIAL FREEDOM THROUGH EDUCATION

Bankers are frequently called upon to make presentations in their communities on personal finance, money management, banking services and careers in banking. The NBA assists with these types of presentations through its Personal Economics Program (PEP). PEP is designed to help bankers teach consumers of all ages about personal money management. Various downloadable resources covering an array of topics are available through the program..

Bankers are asked to complete an annual NBA PEP Activity Report to track presentations. The numbers from these reports are tallied and outstanding PEP financial institutions are recognized at the NBA's Annual Convention.

EVERFI'S WEB-BASED FINANCIAL LITERACY PLATFORM

The NBA continues to partner with Washington, D.C.-based EverFi Inc. to promote financial education through the company's EVERFI Financial Literacy programs for students, as well as the EVERFI@Work, Elder Fraud Prevention, and Small Business Bootcamp digital learning platforms.

PROMOTIONS & PARTNERSHIPS

The NBA encourages banker participation in National Teach Children to Save Day in April, Get Smart About Credit Day in October, and other key financial literacy events.

The association also participates in the Nebraska Financial Education Coalition, which promotes public awareness of the need for personal financial education and facilitates networking and partnerships for financial education service providers, as well as the Nebraska Council on Economic Education.



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Promoting the Industry's Strengths

RESPONDING TO THE MEDIA

The NBA is often called upon by the media to respond to banking, business and agricultural issues. Interviews by NBA officers help ensure industry representation and contribute to a better understanding of the banking industry. These interviews give the NBA an opportunity to enhance the image of banking by stressing the role of banks in community and economic development.

PUBLIC RELATIONS ASSISTANCE FOR BANKS

The NBA provides a variety of resources to help banks with marketing and public relations. Some of the NBA's resources and activities include:

- **Husker Harvest Days exhibit**
- **National Ag Week materials**
- **University football schedules**
- **Scenes of Nebraska calendars**

SOCIAL NETWORKING

The NBA is on social media to help build online connections with our members and the general public. Social media allows the NBA to reach people we wouldn't otherwise reach, to promote the NBA and the positive role that Nebraska banks play in our state and communities, and to magnify the voice of the banking industry in our state.

View our social media pages:

Facebook: www.facebook.com/NebraskaBankersAssociation

Twitter: www.twitter.com/nebankers

LinkedIn: www.linkedin.com/company/nebraskabankersassociation

YouTube: www.youtube.com/channel/UCxhmF-xiXTMghB0Ndw9uC_Q

Pinterest: www.pinterest.com/nebraskabankers/

Instagram: www.instagram.com/nebraska.bankers/

Blog: www.nebankers.org/blog



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Helping Bankers Fight Crime

SBS INSTITUTE OFFERS CYBERSECURITY CERTIFICATIONS

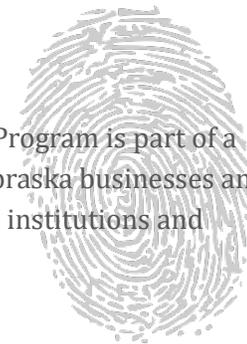
The SBS Institute is uniquely designed to serve the banking industry by providing industry-specific cyber education. The certifications prepare students and their financial institution for cybersecurity threats and regulations as well as create confidence with examiners and auditors.

Each course is available online and is tailored to specific roles within an institution, creating a flexible and targeted learning experience. Join the growing community of financial service professionals showing their commitment to strong cybersecurity with a cyber-specific certification through the SBS Institute.

<https://sbscyber.com/education/certifications>

THUMBPRINT SIGNATURE PROGRAM

Officially introduced in Nebraska in July 1997, the Thumbprint Signature Program is part of a nationwide effort to reduce check fraud and to protect the interests of Nebraska businesses and consumers. Participating organizations include several Nebraska financial institutions and businesses.



ROBBERY REWARD PROGRAMS

The NBA maintains a standing reward of up to \$20,000 for information that leads to the apprehension of any person believed to be responsible for the robbery of an FDIC-insured commercial bank or savings institution located in Nebraska.

The Nebraska, Lincoln, and Omaha Crime Stoppers organizations and the Federal Bureau of Investigation (FBI) take informant tips and act as the NBA's agent for purposes of delivering rewards under this program. Crime Stoppers ensures that informants remain confidential.



The NBA Robbery Reward Program assists financial institutions in deterring crime while maintaining a positive public image.

NBA's For-Profit Subsidiary: Nebraska Bankers Insurance & Services Co.



The Nebraska Bankers Insurance & Services Co. (NBISCO) is the wholly owned NBA subsidiary formed in 1981 to provide insurance products and services to member financial institutions. It is directed by a board of 10 members. NBISCO serves as the administrator of the NBA group health insurance program and handles enrollment, billing and marketing activities. Through NBISCO, NBA member institutions have access to a variety of competitively priced products and services.

BANK INSURANCE PRODUCTS

NBISCO is an insurance agency that specializes in helping banks manage their unique risks and, where appropriate, provides insurance products. NBISCO's strong relationships with bank insurers help ensure top-quality service, comprehensive coverage, competitive pricing, and advocacy on behalf of our members. Protecting NBA member banks is our top priority. Some commission sharing is available to bank-affiliated insurance agencies.

- Financial Institution Crime Bond
- Management & Professional Liability, including:
 - Directors & Officers Liability
 - Lender Liability
 - Employment Practices Liability
 - Professional Liability
 - Trust Liability
 - Bank Insurance Agents Professional Liability
- Cyber Insurance
- Property & Liability, including Collateral Protection Insurance

NBISCO AGENCY SERVICES

Agency Services assists bank insurance agencies in providing property and liability insurance for bank customers through the bank's insurance agency.

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GROUP INSURANCE PRODUCTS

- Health Plans
- Dental Plans
- Vision Plans
- Group Life
- Short- and Long-Term Disability
- Extra Group Life/Dependent Life
- Accidental Death & Dismemberment
- Accident & Cancer Insurance by Aflac
- Employee Whole Life Insurance by New York Life
- Felonious Assault Policy

The health plan is self-insured through Blue Cross Blue Shield of Nebraska. Dental, vision, life, and disability plans are fully insured by Standard Insurance Co.

TITLE INSURANCE

NBISCO has helped institutions form a multi-bank-owned title agency with 20 participating banks. The banks share the net income from agency operations.

INVESTMENT PROGRAM

This income-producing program is designed to assist member banks in setting up retail brokerage services at their own financial institutions.

NBA/NBISCO PREFERRED VENDORS

- All American Associates (supplemental insurance)
- Ascensus (fully-administered IRAdirect program)
- Bank Marketing Center (web-based marketing platform)
- Credit Information Systems (credit reporting, tax verification, ID verification and lending risk mitigation)
- CyberScout (identity theft resolution)
- EVERFI (online financial literacy programs)
- Five Nines (managed information technology services)
- JFC Financial Services (investment services)
- KeyState Captive Management (captive insurance)
- LERETA LLC (flood and tax services)
- NFP Executive Benefits (BOLI services)
- Office Depot (office supplies and custom printing)
- SBS CyberSecurity (bank security consulting and auditing)
- Senior Housing Crime Prevention Foundation (fraud protection for senior citizens and veterans)
- Strunk LLC (risk mitigation)
- ZelleHR Solutions (HR consulting)



BANK ON NEBRASKA ≈ IGNITE SUCCESS

Nebraska Bankers Association Directory

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Nebraska Bankers Insurance & Services Co. Directory

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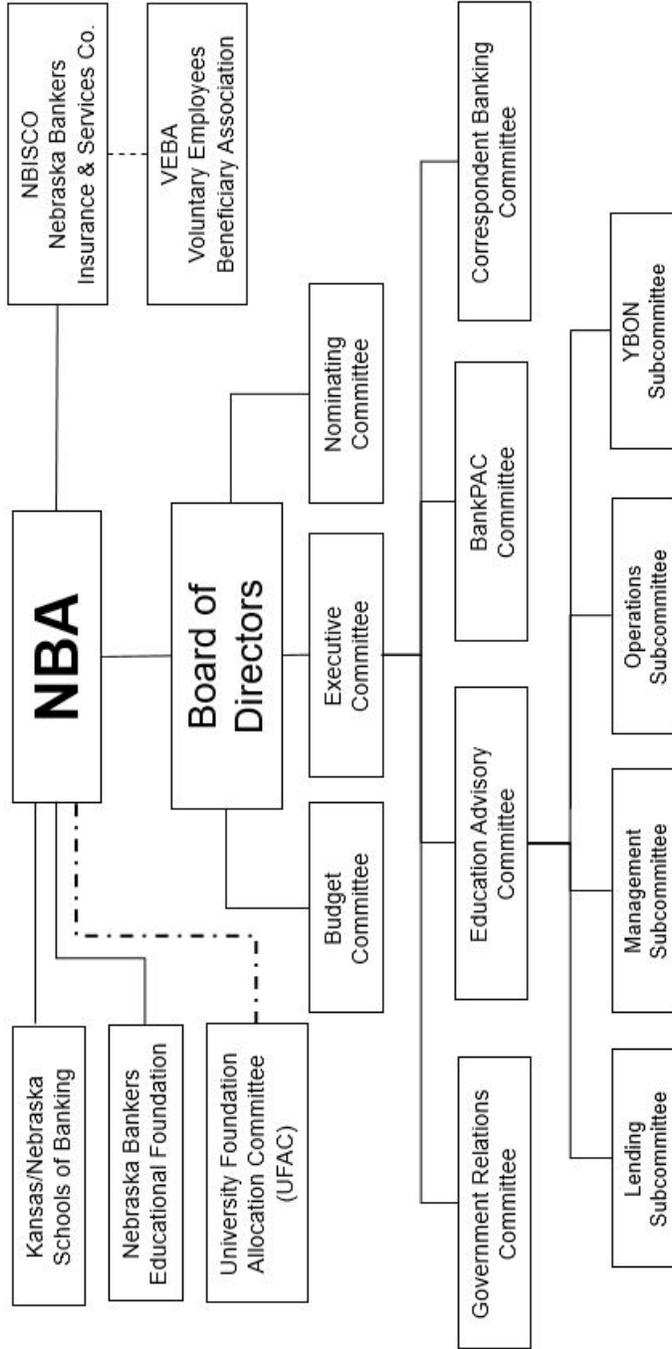
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