

Update

Spring Agri-business Conference

Markets, weather and policy all have an impact on agricultural producers' bottom line. The Spring Agri-business Conference will keep your bank on top of these agricultural issues and help you better serve your customers. The virtual conference is April 6 and 7 from 9:00 a.m. to 12:00 p.m. CT.

Speakers:

- Delaney Howell - Farm Bill and Washington Update
- Paul Mussman - Controlling the Uncontrollables
- Zach Johnson - The Millennial Farmer
- Eric Snodgrass - High Impact Meteorology in Production Agriculture: Spring/Summer 2021 Outlook
- Kevin Good - The U.S. and Global Cattle and Protein Market Situation! What Lies Ahead?
- Dr. David Kohl - Lending in the Agricultural Marketplace - 2021 and Beyond



Dr. David Kohl leads the lineup for the Spring Agri-business Conference

[Register](#)

Congressional Delegation Virtual Meetings

Senator Ben Sasse joins the NBA for the next Congressional Delegation Virtual Meeting. Senator Sasse sits on the Senate Finance, Budget, Judiciary, and Intelligence Committees.

Upcoming Meetings:

- March 17, 11:00 a.m. CT - Senator Ben Sasse
- March 24, 11:00 a.m. CT - Congressman Adrian Smith
- March 31, 11:00 a.m. CT - Congressman Don Bacon

These virtual meetings are your opportunity to hear directly from lawmakers and keep up to date on the federal legislation that impacts your bank. Advance registration is required.

[Register](#)



Senator Ben Sasse

Paycheck Protection Program Updates

Paycheck Protection Program Liquidity Facility Extended

The Federal Reserve will extend the Paycheck Protection Program Liquidity Facility (PPPLF) until June 30. Through the facility, the Federal Reserve may extend non-recourse loans to institutions eligible to make PPP loans. PPP loans guaranteed by the Small Business Administration that are originated by eligible banks may be pledged as collateral to the Federal Reserve Banks. The PPPLF was originally set to expire on March 31.

[Learn More](#)

Updated Forgiveness Forms Required

The Small Business Administration (SBA) will now accept only the revised versions of the PPP loan forgiveness forms, 3508, 3508S and 3508E, issued Jan. 19, 2021. SBA also began accepting the first-draw and second-draw PPP loan application forms today that were issued on March 3.

[Access the Forms](#)

Call for PPP Flexibility to Resolve Hold Codes, Process Applications

The American Bankers Association and other financial services trade groups called on the SBA to clear thousands of PPP loans that are currently on hold before ending the program. In a letter to the House and Senate Small Business Committees, the groups noted lenders have received a number of hold codes or error messages that have held up the processing and funding of PPP loans. The groups also called on lawmakers to urge the SBA to hold the program open long enough for all loan applications that have been submitted to the SBA by the March 31 deadline to be processed and funded.

[Read the Letter](#)

Funding

As of March 7, 38,869 PPP loans for a total of \$1.3 billion have been approved in Nebraska. Nationwide, 2,409,105 loans for a total of \$165 billion have been approved in 2021.

[Learn More](#)

House, Senate Pass COVID-19 Relief Bill

After passage by the House of Representatives and Senate, the latest COVID-19 relief bill is awaiting President Biden's signature. The \$1.9 trillion bill includes a third round of economic impact payments, additional unemployment benefits and assistance for state and local governments.

Updated FAQs on Coronavirus, CRA Activities

The banking agencies updated their list of frequently asked questions (FAQs) related to the Community Reinvestment Act (CRA) and the coronavirus pandemic. The updated FAQs address PPP-related issues, fee waivers and community development services provided virtually.

[Read the FAQs](#)

ICE Finalizes Plans to Cease Publishing U.S. Dollar LIBOR

Intercontinental Exchange (ICE), which administers the London Interbank Offered Rate (LIBOR), finalized plans to cease publishing the one-week and two-month settings of the U.S. dollar LIBOR immediately after Dec. 31, 2021, and the remaining USD LIBOR settings on June 30, 2023. The pound sterling, euro, Swiss franc and Japanese yen versions of Libor will also cease after Dec. 31, 2021.

[Read More](#)

Brokered Deposits, Interest Rate Restrictions Webinar

The Federal Deposit Insurance Corporation (FDIC) will host a webinar on March 17 at noon CT on recent revisions to regulations on brokered deposits and interest rate restrictions. The revisions were approved on Dec. 15, 2020, and the final rule is effective April 1, with an extended compliance date of Jan. 1, 2022, for some provisions in the rule. Questions regarding the final rule may be submitted in advance of the webinar to Brokered_Dep@FDIC.gov.

[Learn More](#)

FDIC Ombudsman

The FDIC Office of the Ombudsman is a confidential, neutral and independent source of assistance to anyone affected by the FDIC in its regulatory role. Due to the pandemic, services are currently offered via Microsoft Teams, conference calls and email. They plan to resume onsite visits to individual banks later in 2021. Contact the Kansas City Regional Ombudsman Brent Klanderud at 816-234-8532 or

bklanderud@fdic.gov

[Learn More](#)

Tri-State Marketing & Human Resources Conference

Sponsored by the Kansas, Missouri and Nebraska Bankers Associations, this two-day virtual conference will give bank marketers and human resources professionals new tools to be able to better serve their bank. The conference is March 18 and 19 from 8:30 a.m. to 12:30 p.m. CT.

[Details and Registration](#)

Spotting Government Imposter Scams

The American Bankers Association Foundation and the Federal Trade Commission (FTC) released a new [infographic](#) highlighting the problem of government imposter scams. In 2020, 498,000 imposter scams were reported to the FTC by consumers and nearly one in five reported losing money, with reported losses totaling nearly \$1.2 billion. Almost one-third of the scams involved someone posing as a government representative.

The pandemic has led to an increase in scams of all types aimed at banks and their customers. According to a recent *ABA Banking Journal* [article](#), "The pandemic has provided a greenfield opportunity for cyber criminals, who are playing to bank customers' concerns about job loss, financial health and community safety."

[More Scam Tips](#)



Compliance Alliance

Q: Are money market accounts covered under Regulation CC?

A: Money market accounts, or MMDAs, are considered savings accounts and are not subject to Regulation CC.

Reference:

"a) Account. (1) Except as provided in paragraphs (a)(2) and (a)(3) of this section, account means a deposit as defined in 12 CFR 204.2(a)(1)(i) that is a transaction account as described in 12 CFR 204.2(e). As defined in these sections, account generally includes accounts at a bank from which the account holder is permitted to make transfers or withdrawals by negotiable or transferable instrument, payment order of withdrawal, telephone transfer, electronic payment, or other similar means for the purpose of making payments or transfers to third persons or others. Account also includes accounts at a bank from which the account holder may make third party payments at an ATM, remote service unit, or other electronic device, including by debit card, but the term does not include savings deposits or accounts described in 12 CFR 204.2(d)(2) even though such accounts permit third party transfers. An account may be in the form of—

1. A demand deposit account,
2. A negotiable order of withdrawal account,
3. A share draft account,
4. An automatic transfer account, or
5. Any other transaction account described in 12 CFR 204.2(e)."

Not a member? Learn more about membership with Compliance Alliance by attending one of our live demos:

- [Live Demo on Tuesday, March 16, 10:00 a.m. CT](#)
- [Live Demo on Thursday, March 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 and ask for our Membership Team.

March 5, 2021

Lawmakers adjourned on Thursday for a long four-day weekend having completed the final week of “two-a-day” Committee hearings. When lawmakers return next Tuesday, they will commence half day floor debate sessions and begin by considering a few of the bills that have already been designated as priorities by individual senators.

PRIORITY BILL DESIGNATIONS AWAIT

The deadline for designating individual senator, Committee and Speaker priority bills is fast approaching. The designation of priority bills will set the agenda for the balance of the session, with non-priority bills being unlikely to receive further consideration after mid-March and only non-controversial bills eligible for “Consent Calendar” consideration having an opportunity to be debated.

The deadlines for priority bill designations are set forth below:

March 10, 2021 – Deadline to submit letters to the Speaker requesting designation of a bill as a 2021 Speaker Priority Bill.

March 11, 2021 – Deadline to designate Committee and Senator priority bills.

Each senator can select one priority bill, each Committee may select two priority bills, and the Speaker is allowed to designate up to 25 priority bills.

NBA AFFIRMATIVE LEGISLATION ADVANCES

LB 94 – Online Notary Public Act: The Legislature has given first round approval to LB 94, a bill introduced on behalf of the NBA by the Government, Military and Veterans Affairs Committee. The bill would clarify that (1) online notarial acts performed after April 2, 2020 and before July 1, 2020, pursuant to the Governor’s Executive Order No. 20-13; and (2) legal instruments executed during this time period involving online notarial acts shall not be invalidated.

OTHER BILLS OF INTEREST

The following bills of interest to the banking industry, supported by the NBA, have advanced another step along the process to final passage:

LB 23 – Real Property Appraiser Act: Senator Matt Williams (Gothenburg) has introduced legislation that would make “technical corrections” to the existing Real Property Appraiser Act to remain in compliance with the Appraiser Qualification Board’s Real Property Appraiser Qualification Criteria. The bill has advanced to Final Reading.

LB 363 – Omnibus Department of Banking Bill: Senator Williams is also the sponsor of LB 363 which (1) contains the annual state-chartered bank and savings and loan “wild card” provisions; (2) would replace the terms “undivided profits on hand” and “net profits on hand” with “retained net income” for purposes of dividend distributions; and (3) prohibit a person appointed to fill a vacancy on a trust company board of directors’ from serving as director until approval is obtained from the Department of Banking and would require the President of a trust company to be a member of the board of directors. The bill has advanced to Final Reading.

LB 297 – Nebraska Protection of Vulnerable Adults From Financial Exploitation Act: Lawmakers gave first round approval to LB 297, a measure introduced by Senator Brett Lindstrom (Omaha), which would authorize qualified persons (any broker-dealer, investment advisor, agent, investment advisor representative, or person who serves in the supervisory, compliance, or legal capacity for a broker-dealer or investment advisor) to notify Adult Protective Services Division of the Department of Health and Human Services and the Department of Banking and Finance in any case in which the qualified person reasonably believes that financial exploitation of an eligible adult may have occurred, may have been attempted, or is occurring or been attempted. The bill would also allow qualified persons, upon such reasonable belief, to notify any third party previously designated by an eligible adult to receive notification and to delay transactions for a period of up to 15 business days. The broker-dealer or investment advisor would be required to immediately, but in no event more than two business days after the requested transaction or disbursement, to provide written notification of the delay and the reason for delay to all parties authorized to transact business on the account.

The following bills were advanced to General File by the Revenue Committee in action taken during the past week:

LB 408 – Property Tax Request Act: Introduced by Senator Tom Briese (Albion), LB 408 would prohibit a political subdivision from making a property tax request for any year in excess of 3 percent more than its property tax request in the prior year, except that the political subdivision, by a majority vote by its board, would be allowed to exceed the 3 percent limit for no more than two consecutive years. The bill would exclude that portion of a political subdivisions property tax request that is needed to pay the principal and interest on approved bonds, or which is derived from the real growth value for the political subdivision and the 3 percent limit would cease to apply to property tax requests after 2027.

LB 682 – New Markets Job Growth Investment Act: Introduced by Senator Lou Ann Linehan (Omaha), LB 682 would provide additional utilization of federal dollars being appropriated to the United States Treasury Federal Program; provide additional transparency and extend the “sunset” date on new applications from December 31, 2022 to December 31, 2029.

2021

**Tri-State
Marketing &
Human Resources
Virtual Conference**

March 18-19, 2021



8:00 a.m. Zoom waiting room opens

8:15 a.m. Welcome and Introduction

8:20 – 9:20 a.m. **Getting in the Game: Aligning Marketing and Execution**



Sean Payant, Chief Consulting Officer, Haberfeld

As an industry, we spend vast amounts of money, not to mention time and internal resources, to promote our institutions—to get people to choose us. We brand, and we market. The role of the marketing professional is to get consumers—the team captains—to pick our financial institution first. For this to be most effective, however, there must be alignment between marketing and execution. Building true alignment between marketing and execution depends on four factors: product knowledge, customer service, accountability, and incentives. Join us as we figure out how to keep your financial institution from being left on the sideline.

Key points to be covered:

- Overview of key industry trends
- Best practices for building true alignment between marketing and execution
- Proven strategies for expanding your customer-base

9:20 – 9:25 a.m. Break

9:25 – 10:25 a.m. **Using Your Bank's Brand To Retain and Recruit Employees**



Rachel Harden, Public Relations Specialist, Bajillion Agency

Find out why marketing to current and future team members is just as important as marketing to new customers. Retain and recruit employees by maximizing your bank's brand. Find out how to show the meaningfulness of working for your company and the ways people make an impact in their job. Learn how key messages, logo, values, visuals, and more are brand tools that help your employees feel connected and invested in their work. Discover how to maximize position descriptions and live out your core values.

10:25 – 10:30 a.m. Break

10:30 – 11:30 a.m. **Bananas, Baking Soda and Banking Marketing**



Neal Reynolds, Bankmarketingcenter.com

What do bananas and baking soda have to do with bank marketing?

I'm glad you asked. The days of growing your bank and your business by growing your number of branches is long past. These days, which started even before the pandemic by the way, customers are putting banks in a challenging position; on one hand, they want relationships that they can trust and on the other, they want all of their banking services in the palm of their hand. Join us in exploring some of the ways that you can build relationships and grow your brand through positioning and messaging. And we'll do it by taking a trip through your local grocery store!

11:30 – 11:35 a.m. Break

11:35 a.m. – 12:35 p.m. **Engaging Your Clients During Difficult Times**



Joe Micallef, Sales Strategist & Coach, Grow UP Sales

Besides checking in on their clients, many bankers are struggling to find ways to engage their clients and proactively assist them with their financial challenges. Now is not the time to sell to clients, but you can certainly SAVE them from their financial anxieties. During this presentation I provide marketing and sales teams advice on how to engage your clients today more confidently and offer tremendous value.

12:35 p.m. Day 1 Closing Remarks

8:00 a.m. Zoom waiting room opens

8:15 a.m. Welcome and Introduction

8:20 – 9:20 a.m. **Communicate More Effectively with Your Boss, Staff and Your Customers**



Terri Thomas, Executive Vice President – Legal Department Director, Kansas Bankers Association

Today’s financial institutions understand that to compete, they must build and maintain successful team cultures. Unfortunately, pitfalls, if not understood and properly managed, cannot only hinder a financial institution from meeting its goals but can create a negative and even hostile, environment for management, employees, and customers alike. Learn how perception influences our day-to-day interactions with others, as well as how to identify and work with various social styles to establish successful relationships with your coworkers and customers.

9:20 – 9:25 a.m. Break

9:25 – 10:25 a.m. **HR Hot Topics: 2020**



Bobby Young, Vice President-Staff Attorney, Kansas Bankers Association

2020, what a wild and wacky ride! Last year brought interesting changes to human resource management and employment law. This presentation will explore the new and trending HR and employment topics for 2021 as well as explore some lingering concerns from 2020.

10:25 – 10:30 a.m. Break

10:30 – 11:30 a.m. **DE&I Landscape for Community Banks**



Naomi Mercer, SVP, Diversity, Equity, & Inclusion, American Bankers Association

As a result of the COVID-19 pandemic and social change movements, a deliberate, effective approach to diversity, equity and inclusion is more of a business imperative for banks than ever and an important reflection of community commitment. Naomi discusses the role DE&I issues have played in the crises and how banks can refocus on DEI moving forward. Bankers will develop a deeper understanding of DE&I, how to get started or move forward with initiatives in your bank and how to help build a more inclusive future for banking.

11:30 – 11:35 a.m. Break

11:35 a.m.–
12:35 p.m.

Write Yourself a Note



Holly Hoffman, CBS Survivor Contestant

At the end of the day, unless we make a conscious effort to bring ourselves back to center and refocus, we begin to lose ourselves. However, it is never too late to find your purpose. Holly Hoffman offers encouragement, optimism and a roadmap for self-discovery that inspires you to work toward a successful, fulfilling life for yourself. Discover a simple tool to refocus and reprioritize you. As you “write yourself a note,” you will begin to discover if you are where you want to be. You will encourage yourself to find purpose. No matter what stage of life you are in, we all need purpose. Define your fine. Be confident. Be great. Be you.

12:35 p.m. Closing Remarks & Adjourn



CONTINUING EDUCATION



This program is valid for 8.5 PDCs for the SHRM-CPSM or SHRM-SCPSM. For more information about certification or recertification, please visit www.shrmcertification.org.



Credit Hours Awarded: 4.00. Credit Type: HR (General). The use of this official seal confirms that this Activity has met HR Certification Institute's (HRCI) criteria for recertification credit pre-approval.

GENERAL INFORMATION

Conference Registration Fee

Full Conference (both days-same person).. \$425.00 per person
Day One Only (Marketing) \$225.00 per person
Day Two Only (Human Resources) \$225.00 per person
The fee includes presentation slides only.

Member Bank All-Access Pass \$1,200.00
The fee includes recording and presentation slides.

Non-Member Fee \$795.00 per person

Cancellations/Refunds

Full refunds will be granted for cancellations received by KBA, MBA, or NBA, at least five days before the conference date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted two days before the program. *Substitutions are always permitted.*

Virtual Instructions

This virtual offering will be presented through the Zoom platform. We recommend that you join us via computer - PC, Mac, iPad, or Android device. You will receive a confirmation email two days before the conference with login information.

Association Contact Information

Kansas Bankers Association(785) 232-3444
Missouri Bankers Association(573) 636-8151
Nebraska Bankers Association(402) 474-1555

SPECIAL REBATE OFFER:

Tri-State Conference participants who attend the 2021 Human Resource Management School, sponsored by the Graduate School of Banking at the University of Wisconsin-Madison will receive a tuition rebate of \$225 to showcase the relationship between GSB and their sponsoring states.

Tri-State Marketing & Human Resources Virtual Conference



MARCH 18 – 19
VIA ZOOM

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

Organization Information

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

Name of Attendees

Name: _____	Title: _____
Email Address: _____	
Name: _____	Title: _____
Email Address: _____	
Name: _____	Title: _____
Email Address: _____	
Name: _____	Title: _____
Email Address: _____	

Method of Payment

(Check all that apply)

_____ Full Conference (both days) \$425.00 per person
_____ Day One Only (Marketing)..... \$225.00 per person
_____ Day Two Only (Human Resources) \$225.00 per person

_____ **Member Bank All-Access Pass** **\$1,200.00**

_____ Non-Member Fee \$795.00 per person

\$ _____ **Total Amount Due.**

Payment Choice (*check one*): Bill Institution
 Check enclosed, payable to Nebraska Bankers Association
 Master Card VISA Discover

Card Holder Name: _____
Card Number: _____ Exp. Date: _____
Signature: _____ CVV: _____

3 Ways to Register

	By Phone – You can register by calling the NBA Education Center at (402) 474-1555.
	By FAX – Complete and fax this Registration Form to (402) 474-2148.
	By Mail – Complete and mail this Registration form to: Nebraska Bankers Association P.O. Box 80008 Lincoln, NE 68501-0008

1-01/13/2021



NEBRASKA BANKERS ASSOCIATION

Education Center - Virtual Offering



Spring Agri-business Virtual Conference

April 6 - 7, 2021



Conference Sponsors



TUESDAY, APRIL 6, 2021

9:00 a.m. **Welcome & Opening Remarks**

9:05 a.m. **Farm Bill and Washington Update**

Delaney Howell, Former Host of Market to Market

Agriculture policy and the political climate play a huge role in our everyday lives as agriculturalists. During this interactive presentation, Delaney takes audience members through the "ins and outs" of everything from the Farm Bill to the current political climate and how those shaping our policy in Washington play an impact in our operations back home.

9:55 a.m. **Break**

10:05 a.m. **Controlling the Uncontrollables**

Paul Mussman, President, AgWest Commodities, LLC, Holdrege, NE

- ✓ Grain Market Review
- ✓ What Ifs Played Out in 2021
- ✓ Team Approach to Marketing

11:00 a.m. **Break**

11:10 a.m. **The Millennial Farmer**

Zach Johnson, Millennial Farmer

Known to his 250,000+ followers on YouTube as the "Millennial Farmer", Zach is a fifth-generation farmer who's spent his life growing, working, and learning on his family's farm. A product of the millennial generation, his appreciation of new technology blends with his old-fashioned work ethic to help ensure that the farm will continue to grow and succeed long into the future.

12:00 p.m. **Day 1 Closing Comments**

WEDNESDAY, APRIL 7, 2021

9:00 a.m. **High Impact Meteorology in Production Agriculture: Spring/Summer 2021 Outlook**

Eric R. Snodgrass, Principal Atmospheric Scientist for Nutrien Ag Solutions

Successful production agriculture has many sources of risk and changing weather conditions and forecasts drive much of our decision making. This presentation will have two primary objectives. First, history is our best teacher, so we will investigate the large-scale weather processes that have influenced yields in the US over the last 40 years.

We will learn together how to observe and forecast high-impact weather patterns that cause yields to break away from trend (i.e., floods, drought, heat waves, cool summers, etc.). We will discuss the best way to interpret weather forecasts (both short and long-term) and where to go for the best data and forecast graphics.

9:50 a.m. Break

10:00 a.m. **The U.S. and Global Cattle and Protein Market Situation! What Lies Ahead?**

Kevin Good, Vice President of Market Analysis, Cattle-Fax, Centennial, CO

Kevin will discuss the cattle and beef situation in detail and share his analysis on the record large pork and poultry production in the U.S. and why global market access and growth will be essential in the decade ahead.

10:50 a.m. Break

11:00 a.m. **Lending in the Agricultural Marketplace – 2021 and Beyond**

Dr. David M. Kohl, Professor Emeritus, Agricultural & Applied Economics Dept., Virginia Tech

The pandemic's impact and lasting effects have created economic and financial ripples that will be observed throughout the decade. Global trade, consumer behaviors, supply, and marketing chains, and other disruptors are creating challenges, while simultaneously presenting opportunities in the agricultural lending marketplace. Dr. Kohl will draw upon his decades of engagement and interaction with the agricultural industry to provide wisdom and actionable items that can be used with your agricultural customers. Topics include the high tech, high touch approach to building relationships, aligning with producer mindsets, assessing business IQ as it relates to financials and bottom-line economics, and the growth of ag businesses of the future. Get ready for an action-packed session that provides answers to some of the most asked questions in the agricultural lending marketplace.

12:00 p.m. Conference Adjournment

Registration and Pricing Information

Member: \$299 \$259 for the first registrant and \$199 for each add'l from the same bank. Non-Member: \$777 (per person)

Approximately 2 days prior to the conference, you will receive a link to the online presentation.

Notice is required for cancellation **by March 30**. Notice is required for all cancellations. If the request is received by the NBA Education Center by March 30, 2021, the full fee will be refunded.

1-01/20/2021



Spring Agri-business Virtual Conference

April 6 – 7, 2021

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Member: \$299 \$259 for the first registrant and \$199 for each add'l from the same bank. Non-Member: \$777 (per person)

Please register the following individual:			Email Address	Member: \$259/\$199 Non-Member: \$777
FIRST NAME	MI	LAST NAME		

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

TOTAL DUE \$ _____

Four Ways to Register:

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

- WEBSITE: www.nebankers.org
→Education→
Event Calendar

Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____