

Update

Register for the Virtual NBA Annual Meeting

Join the NBA and bankers from across the state next week for the NBA Annual Meeting. This free event will be held virtually on May 5 at 11:30 a.m. CDT. On the agenda is the approval of the proposed slate of nominees for seats on the board of directors and for chairman-elect of the NBA as recommended by the NBA Nominating Committee for the 2021-2022 fiscal year. Kirk Riley, Waypoint Bank (Cozad) will assume the NBA Chairmanship. Nominees include Stephen Stull, Farmers State Bank (Dodge) for NBA Chairman-Elect, Curtis Heapy, Western Nebraska Bank (Curtis) and Ryne Seaman, Cattle Bank & Trust (Seward) as at-large members to the NBA Board of Directors. NBA President and CEO Richard Baier will present the NBA's financial report and annual review.

Following the meeting, Rob Nichols, president and CEO of the American Bankers Association will share his perspective on the banking policy climate in Washington, D.C. Esther George, president and CEO of the Federal Reserve Bank of Kansas City will provide an outlook on economic and monetary policy.

[Register](#)



Rob Nichols, president and CEO, American Bankers Association



Esther George, president and CEO, Federal Reserve Bank of Kansas City

Save the Date for NBA Events

The NBA is excited to return to in-person events. We will continually monitor applicable state and local COVID-19 guidance to ensure the safety of attendees. Listed below are some of the upcoming events!

- **June 10** - Annual Golf Outing, Hastings
- **June 15-16** - Call Report Virtual Workshop, Virtual Offering
- **August 5-6** - Young Bankers of Nebraska (YBON) Annual Conference, Omaha
- **August 17-18** - Real Estate Lending Compliance Conference, Lincoln
- **August 24** - Opening New Accounts in Nebraska Workshop, Kearney
- **August 25** - Opening New Accounts in Nebraska Workshop, Lincoln
- **September 2-3** - Fall Agri-business Conference, Lincoln



Participants at the 2019 YBON conference. We're looking forward to seeing Nebraska bankers in person again soon!

To register and see the complete event schedule, visit the [NBA Event Calendar](#).

OCC Grants Conditional Approval of National Bank Charter Application for Crypto Firm

The Office of the Comptroller of the Currency (OCC) recently granted conditional approval for a national trust bank charter to New York-based Paxos National Trust. Paxos is a cryptocurrency firm that proposed to provide “a range of services associated with digital assets” including custody services and will operate as a non-depository trust bank.

[Learn More](#)

CFPB Delays General QM Rule Effective Date

The Consumer Financial Protection Bureau (CFPB) issued a final rule extending the mandatory effective date for its general Qualified Mortgage (QM) rule from July 1, 2021 to Oct. 1, 2022. With this action, the CFPB also extended the temporary “GSE patch” until the new mandatory compliance date or until Fannie Mae and Freddie Mac exit conservatorship, whichever comes first.

[Read the Final Rule](#)

EIDL Supplemental Targeted Advances

The Small Business Administration (SBA) announced a new round of Economic Injury Disaster Loan (EIDL) assistance, Supplemental Targeted Advance. To qualify, a business must be located in a low-income community, suffered greater than 50% economic loss and have 10 or fewer employees.

[Learn More](#)

Submit Comments on Beneficial Ownership Database

The Financial Crimes Enforcement Network (FinCEN) is soliciting comments on the creation of a beneficial ownership registry. Bank Secrecy Act/anti-money laundering compliance is one of the most costly and burdensome regulations banks face, and the new registry could simplify, streamline and strengthen this process. Banks are encouraged to provide input on the procedures and standards that FinCEN should incorporate as they establish a new framework for the reporting, maintenance and disclosure of beneficial ownership information. Comments are due May 5.

[Read the Proposal](#)

Rule Proposed Requiring Tax Allocation Agreements for Consolidated Returns

The OCC, the Federal Reserve and the FDIC issued a proposed rule that would require national banks, state banks and savings associations that file tax returns as part of a consolidated tax filing group to enter into tax allocation agreements with their holding companies and other members of the consolidated group that file a consolidated group tax return.

[Read the Proposed Rule](#)

Input Sought on NMLS Licensing Process

The Conference of State Bank Supervisors (CSBS) is seeking input from Nationwide Multistate Licensing System (NMLS) industry users on proposed licensing requirements. The CSBS proposal includes a three-part licensing framework that distinguishes requirements as core, business-specific and license-specific. The goal is to create uniform license requirements and reduce variations among state agencies. Public comments will be accepted until May 31.

[Read the Proposal](#)

Pandemic Spurs Interest in Opening Bank Accounts Online

The COVID-19 pandemic encouraged more people to consider opening a bank account online, according to a new FICO survey. The study found that 41% of consumers in the U.S. and Canada were more likely to use digital means to open a financial account than a year ago, and 32% responded they are less likely to visit a bank branch to open an account.

As account opening shifts increasingly to online channels, however, consumers raised concerns about identity fraud, with 22% of U.S. consumers saying they either know for certain or believe that their identity has been stolen and used by a fraudster to open an account. Seventy-two percent of Americans acknowledged that banks' identity proofing is vital to protecting them from fraud.

The majority of U.S. consumers, 76%, said they are happy for their bank to use biometrics—including facial scans, fingerprints and voiceprints—to protect them from fraud. Forty-two percent said they expect biometric account logins to be set as part of the account opening process and 35% said their bank already holds their biometric information.

[Learn More](#)

62%



Prove my identity

48%



Prove where I live

Percentages that expect to complete account opening tasks digitally.

Coronavirus Food Assistance Program 2 Webinar

Nebraska USDA Farm Service Agency Production and Compliance Programs Chief Cathy Anderson and Nebraska Extension Policy Specialist Brad Lubben will provide an overview of the Coronavirus Food Assistance Program 2 (CFAP 2), part of the Pandemic Assistance for Producers (PAP) initiative. USDA reopened CFAP 2 signups for all eligible producers beginning April 5, 2021. A deadline for signup will be announced at a later date. The May 6 webinar is part of the University of Nebraska-Lincoln's Farm and Ranch Management series and will be held at noon CDT.

To goal of PAP is to reach a broader set of producers than in previous COVID-19 aid programs. The USDA will dedicate at least \$6 billion toward the new programs. The programs will put a greater emphasis on outreach to small and socially disadvantaged producers, specialty crop and organic producers, timber harvesters, as well as provide support for the food supply chain and producers of renewable fuels, among others.

[Register](#)

Participate in the ABA Deposit Account Fraud Survey

Banks are invited to participate in the American Bankers Association's 2021 Deposit Account Fraud Survey. The survey is considered one of the most comprehensive in gauging the effect deposit account fraud has on financial institutions and their customers. The deadline to complete the survey is June 30. Participants are guaranteed complete data confidentiality and will receive a complimentary copy of the full report. For more information and to participate in the survey, contact [Meredith Pollock](#) at the ABA.

Compliance Alliance

Q: Are banks required to perform OFAC checks on incoming domestic wire transfers?

A: OFAC requires banks to implement a program in accordance with the bank's size, complexity, risk-factors, and other criteria, in order to block transactions with certain individuals and countries on the OFAC list. There is no exception to doing business with a party or geography on the OFAC list. However, that being said, a bank's program will not necessarily cover every single transaction the bank engages in.

For example, cashing non-customer's checks. While banks often do not perform an OFAC check during this transaction, OFAC does not exempt non-customer check cashing from its requirements. That is, if a non-customer is an SDN individual, the bank is still technically violating OFAC by engaging in the transaction. However, regulators and the OFAC program itself recognize the limitation of resources of an institution and other more prevalent OFAC-related risks that the institution may encounter. For that reason, if a bank implements and follows an OFAC program under which checking each non-customer check cashing is not feasible, it is likely regulators would not criticize such a practice. This being said, it is important to consider the context. An isolated check-cashing or two without an OFAC verification will likely be compliant in light of the above. However, consistently cashing checks for the same non-customer who happens to be on an OFAC list will almost certainly result in an OFAC violation.

A similar principle applies to incoming wire transfers. Generally, OFAC allows institutions to rely on the verification process of another institution that is subject to OFAC provisions. Nonetheless, this should be addressed under the bank's OFAC program and the bank would have the burden to show why an OFAC check was not performed, in the event of accepting a wire transfer from an OFAC party.

Reference: <https://bsaaml.ffiec.gov/manual/OfficeOfForeignAssetsControl/01>

- [Live Demo on Thursday, April 29, 1:00 p.m. CT](#)
- [Live Demo on Tuesday, May 4, 10:00 a.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.

Review Alliance

Did you know under the Home Mortgage Disclosure Act (HMDA) that financial institutions must report data regarding loan originations, applications and loan purchases?

- Banks must report data for requests under a preapproval program if the preapproval request is denied or results in the origination of a home purchase loan.
- Banks must also report information regarding the pricing of the loan and whether the loan is subject to the Home Ownership and Equity Protection Act.

Review Alliance, an independent group of compliance specialists offering banks deep-dive audits of their existing transactions, recommendations about program enhancements or guidance on future safety and soundness. In 2020, the NBA added Virtual Compliance Officer (VCO) to its compliance offerings. VCO is a new shared service-model using bank-dedicated compliance officers; perfect for monitoring and guiding your bank remotely. To learn how to put them to work for your bank, call Jennifer Heaton at the NBA at 402-474-1555 or jennifer.heaton@nebankers.org.

April 23, 2021

Legislative activity slowed to a crawl as lawmakers spent considerable time debating bills (LB 2 and LB 408) designed to provide property tax reforms. With much work on priority bills yet to be completed, late-night sessions are expected to become the rule, rather than the exception for the balance of the session, and the Speaker of the Legislature, who had previously announced that late-night sessions would typically run until approximately 7:00 p.m., has alerted the body that they may be staying later in the evenings than initially anticipated in order to complete the state's work.

BUDGET PACKAGE SENT TO GOVERNOR

Lawmakers gave final approval on Tuesday to the \$9.7 billion, two-year state budget, leaving approximately \$205 million for other legislative priorities during the next two years. The Governor has until the end of the day on April 26 to sign or veto the budget bill in its entirety, or to exercise his line-item veto authority to target specific budget items.

The final budget establishes a robust cash reserve equal to about 14 percent of annual revenues and restricts spending growth to a two-year average of 1.7 percent. The budget also provides \$1.5 billion in direct property tax relief over the next two years, lays the groundwork for a new \$230 million prison, allocating \$15 million to planning design and site selection and also sets aside \$15 million for prison alternatives and programs.

Other major issues addressed by the budget include increased payment rates for health and human service providers; building maintenance needs at the University of Nebraska; and investments in economic and workforce development, such as job training, venture capital for entrepreneurs and scholarships for students in high-demand fields.

LAWMAKERS FOCUS ON PROPERTY TAX ISSUES

The Legislature engaged in significant debate during the past week on a series of bills intended to address high property taxes in Nebraska. The week started with consideration of LB 2, a bill introduced by Senator Tom Briese (Albion), which would give agricultural landowners a property tax break when funding school bond issues and proposed to automatically increase the state's Property Tax Credit Fund by 3 percent a year. The bill would reduce the valuation of agricultural land from 75 percent of its actual value to 50 percent with respect to the portion of the tax levy used for school bond issues. Prior to advancing the bill to Select File, the provisions increasing the state's Property Tax Credit Fund by 3 percent a year were stripped from the bill.

On Thursday, lawmakers turned their attention to LB 408, also introduced by Senator Briese and designated as a priority bill by Senator Suzanne Geist (Lincoln), provides a formula for restraining

local property tax increases. As originally introduced, LB 408 would limit annual property tax increases by political subdivisions to 3 percent plus amounts equal to real growth (through property improvements or annexation) and any increases required to pay commitments on approved bonds.

In advancing of the bill to the floor of the Legislature, the Revenue Committee proposed amendments to allow for increases in property taxes, as long as revenue growth does not exceed 9 percent over a three-year period, authorized the governing board to temporarily override the limitation for a two-year period, if necessary, and placed a “sunset” on the bill after six years. Further refinements were proposed by Senator Briese which would provide exceptions to the property tax increase limitations for funds budgeted for limited capital improvements, such as safety, fire or flood restoration, environmental and accessibility projects, for increased wages and benefits resulting from Commission on Industrial Relations rulings and for school districts that lose state funding due to limits and property valuations which would be authorized to recapture lost funds from the state.

The bill received extended debate and a “cloture motion” to cease debate and vote on advancement of the bill, which requires 33 votes, was defeated on a vote of 29-8, effectively removing the bill from further consideration this year.

Yes: Senators Aguilar, Albrecht, Arch, Bostelman, Brandt, Brewer, Briese, Clements, Dorn, Erdman, Flood, Friesen, Geist, Gragert, Groene, Halloran, B. Hansen, Hilgers, Hughes, Lindstrom, Linehan, Lowe, McDonnell, Moser, Murman, Sanders, Slama, Vargas and Wayne.

No: Senators Blood, J. Cavanaugh, M. Cavanaugh, DeBoer, M. Hansen, Hunt, McKinney, Morfeld.

Present – Not Voting: Senators Bostar, Day, Hilkemann, Kolterman, Lathrop, McCollister, Pahls, Pansing Brooks, Stinner, Williams and Wishart.

Excused – Not Voting: Senator Walz.

TAX AND SPENDING MEASURES ON DOCKET

Speaker of the Legislature Mike Hilgers (Lincoln) has announced that the next two weeks of floor debate will be primarily focused on taxation and spending bills, with the Speaker announcing a list of 23 bills that will be considered over the next two weeks. Among the bills expected to be debated, for which the NBA has established a position of support or oppose, are the following:

LB 18 – ImagiNE Nebraska Act: Introduced by Senator Mark Kolterman (Seward), LB 18 would provide that equivalent employees include hours paid to employees who were employed in Nebraska and subject to the Nebraska income tax on compensation received from the employer (previously limited to employees who were residents of the state). **(NBA Position – Support)**

LB 388 – Nebraska Broadband Bridge Act: Introduced by Senator Curt Friesen (Henderson), LB 388 would appropriate \$20 million annually, beginning with fiscal year 2021-22 to facilitate and fund the development of broadband networks in unserved and underserved areas. The bill would create grants to be used for development costs for a qualifying project and require matching funds from political subdivisions making application for a grant, equal to 50 percent of the total development costs. **(NBA Position – Support)**

LB 432 – Income Tax – “Shell Bill”: As introduced by the Revenue Committee, LB 432 would sunset the current individual and corporate income tax rates for years beginning on or deemed to begin on or after January 1, 2022. Designed to serve as a “placeholder” bill by the Revenue Committee, the bill was amended prior to being advanced, with the provisions of LB 680. The amendment would create parity between the highest marginal individual income tax rate of 6.84 percent and the top marginal corporate income tax rate of 7.81 percent by reducing the tax rate on corporate income in excess of \$100,000 from 7.81 percent to 6.84 percent beginning January 1, 2022. Nebraska’s corporate income tax currently has two brackets. The first \$100,000 of taxable income is taxed at 5.58 percent, with all taxable income in excess of \$100,000 taxed at a marginal rate of 7.81 percent. **(NBA Position – Support)**

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. **(NBA Position – Support)**

NBA Annual Golf Outing

Register Today!
Lochland Country Club – Hastings, NE
June 10, 2021



TWO CHANCES TO WIN

HOLE-IN-ONE!

\$10,000

CASH

SPONSORED BY



Elite Freedom

GOLF CART

SPONSORED BY



Golfers join your fellow bankers at this annual event.
You will compete for gift certificates and flag prizes.

Return your registration form and check TODAY.

Please indicate your 18-hole handicap and the names of others you would like in your foursome.

NEBRASKA

**STRONG
PROUD
BANKERS**

Schedule of Events:

8:30 am Registration /
Continental Breakfast

9:00 am Shotgun Start

Following golf:
Reception, Buffet Lunch,
and
Awards Ceremony

Outing Sponsors

NBISCO

Cornerstone Bank

First National Bank of Omaha/
First National Capital Markets

The Outing is limited to the first 104 banker registrations received.

- Choose your format of play, **Stroke** or **Scramble!**
- Four player teams
 - (will be assigned if no preference is given at the time of registration)
- Prizes will be awarded at lunch!
- Mulligans will be for sale at the course –
 - \$20 for two - to benefit the NBA State BankPAC

60+ Flight

We will have a flight for anyone wishing to golf in the 60+ age group. Check the box on the registration form below.

Registration Information:

The fee is **\$125** per NBA member. This fee includes green fees, cart rental, continental breakfast and the awards reception and buffet lunch. **The deadline for registration is Monday, May 31, 2021.** Registrations received after that date will be accepted upon space availability and will be **\$150** per member. For hotel accommodations, call the Hastings Holiday Inn Express at (402) 463-8858.

DON'T MISS YOUR CHANCE TO WIN THE HOLE-IN-ONE PRIZE OF \$10,000
Sponsored by Midwest Independent Bank

1-04/19/21



2021 NBA Annual Golf Outing

June 10, 2021
Lochland Country Club, Hastings, NE

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please register the following individual(s): NAME (as you wish it to appear on the badge)	Circle your format of play!	✓ here for the 60+ Flight	Established 18-Hole Handicap
	Stroke –or– Scramble		

•• The following does not register the individuals to play unless they are listed above.
Please list below the names of individuals whom you wish to golf with. ••

NAME	Institution	City/Town

NBA Members: \$125.00 Non-NBA Members: \$375.00 (per person) Registrations received after 05/31/21 will be an additional \$25.

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

TOTAL DUE \$ _____

Payment Choice (check one):

MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

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

Call Report Virtual Workshop



June 15 & 16, 2021 – 2 parts

(8:30am-12:00pm both days)

Given the ever-changing accounting and regulatory landscape, it is imperative that Call Report preparers stay current with changes to the reporting forms and instructions. The agencies have issued multiple proposed and finalized changes that will impact all filers of the Call Report in 2021 and beyond. **The presenters will highlight those Call Report changes while also providing a thorough review of the key Call Report schedules.**

This program is perfect for both the beginner and the experienced Call Report preparer. The instructors pace the class based upon the experience level of the attendees. Participants will receive a detailed line-by-line review in the completion of significant schedules of a Call Report and will be encouraged to share their call-reporting experiences. Appropriate items to be reported and relationships between schedules will be discussed as part of this review.

This two-day virtual workshop will be presented by Mauldin & Jenkins, LLC professionals and will offer practical techniques to improve your overall reporting process.

Program topics include:

- Why banks prepare Call Reports.
- Review of the 2021 Call Report changes and proposed changes for 2022.
- Report of Condition (RC) and supporting schedules.
- Report of Income (RI) and supporting schedules.
- Emphasis on Schedules RC-C and RC-R.
- Tips for improving both speed and accuracy in the Call Report process.
- Common mistakes and issues in call reporting.

Each Call Report schedule will be discussed generally, and significant line items will be discussed in detail. Some topics such as loans, investments, and regulatory capital will be discussed in-depth as they receive significant regulatory attention. *Certain schedules such as RC-S (Securitization), RC-T (Trust), and RC-V (VIEs) are not covered.*

Who Should Attend?

Call Report preparation requires knowledge of bank accounting, bank regulations, and virtually all bank operations. Banks should train a preparer and reviewer. Anyone responsible for preparing, auditing, or signing the call report will find the program valuable. **Annual training is highly recommended by bank regulators.**

About the Presenters

Bill Curtis, CPA, is a Partner with Mauldin & Jenkins, LLC in the Birmingham, AL office. Bill joined Mauldin & Jenkins' in 2004, after working for AmSouth Bank and Cade and Associates. He has over fifteen years of auditing and consulting experience. He was named the partner in-charge of the Birmingham office in October of 2017. As a partner in the Firm's Financial Institutions practice, Bill specializes in opinion audits and tax services for private as well as SEC-registered companies, internal control opinion audits, and internal audits, and benefit plan audits. In addition to serving his financial institution clients, Bill is responsible for auditing numerous 401(k) and Employee Stock Ownership Plans (ESOPs). Bill serves on the firm's Leadership and Career Development Committee and LEAP Conference Committee.

Michael Gordon, CPA, is a Partner with Mauldin & Jenkins, LLC. He received his BA in Economics and European History from Vanderbilt University in 2003 and his MBA with a concentration in Accounting from the Georgia Institute of Technology Scheller College of Business in 2005. Since joining Mauldin & Jenkins, LLC in 2005, Michael has focused his career on audits for financial institutions and audits of employee benefit plans. He has worked on financial statement audits and internal audits for both public and private companies, mortgage companies and credit unions. Additionally, Michael's experience includes assisting clients with FDICIA and SOX 404 testing, HUD compliance, loss-share accounting and compliance, and regulatory reporting. His experience at Mauldin & Jenkins, LLC also includes audits of clients within the governmental sector and the healthcare industry.

Nicole Cunningham, CPA is a Partner in the Birmingham, AL office and has been with the firm since 2005. Nicole received her BS degree in Business Administration in 2004 and her Master of Accountancy in 2005, both from Auburn University. Nicole's experience includes audits for financial institutions, internal control audits, non-profit organization audits, HUD audits, and examinations of controls at service center organizations. She is a member of the American Institute of Certified Public Accountants, the Alabama Society of Certified Public Accountants, the Alabama Association of Nonprofits, and is on the faculty of the Alabama Banking School.

Registration Information

Approximately 2 days prior to the program, you will receive a link to the online presentation. Once the program link has been sent, there are no refunds available.

Notice is required for all substitutions/cancellations. If the cancellation request is received by the NBA Education Center by June 8, 2021, the full fee will be refunded. After that date, the refund is subject to a 50% cancellation fee per registrant. Substitutions are welcomed.

(Please register online or use the form below)

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

1-03/17/2021



**Call Report
Virtual Workshop**

June 15 & 16, 2021

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Check here for the MEMBER BANK ALL-ACCESS PASS: \$600 (Need a main contact/registrant)

Member: \$235 (per person)

Non-Member: \$705 (per person)

Please register the following individual:			Email Address	Member: \$235 Non-Member: \$705
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: _____

2021 Real Estate Lending Compliance

Register Today!
August 17 & 18, 2021
Cornhusker Marriott, Lincoln



Congress has consistently provided special protection to consumer loan borrowers, especially those who secure loans with their home. There has been an explosion of new lending requirements over the past few years and the changes continue into 2021.

The program provides an overview of the real estate lending requirements from ten regulations, along with comprehensive coverage of selected topics, policy suggestions, employee training tips, audit techniques and steps to eliminate past problems. Emphasis is placed on coverage and exemption rules, determining which disclosures are required, the content of the required disclosures and prohibited acts or practices.

Every year major changes appear, and this year is no exception. Provisions of the Economic Growth, Regulatory Relief and Consumer Protection Act (EGRRCPA) continue to unfold. Those provisions impact Regulation Z, Regulation C, the Fair Credit Reporting Act and the SAFE Act. Revisions and clarification of HMDA and Regulation C continue. The program and the manual have been completely updated for these rules.

In these days of the COVID-19 pandemic many lenders are making loans they have not made in the past or are making payment accommodations that they have not made in the past. If great care is not taken, these new efforts designed to provide relief to customers will lead to a COVID Hangover down the road. The presentations have been updated to include suggestions for avoiding the COVID Hangover.

Who Should Attend?

The program is designed for compliance officers, loan officers, loan processors, auditors, and others with responsibilities related to the origination and service of mortgage loans.

Presenter:

Jack Holzknecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 44 years. In 38 years as a trainer over 125,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years.



Registration and Pricing Information

Advance registration fee for this two-day program is **\$399 for NBA member institution registrants**. The fee for non-members is \$1,197. This fee includes the comprehensive manual, two continental breakfasts, two luncheons, and break service. **Space is limited** due to the detailed nature of instruction. Registrations will be accepted on a first-come, first-served basis.

The deadline for registrations and refunds for cancelled registrations is **August 10, 2021**. Any registrations after that date will be an additional \$50 and subject to space availability.

*Please feel free to dress casually.
To ensure your comfort, please bring a light jacket or sweater to the program.*

Attendance at Nebraska Bankers Association programs and events constitutes consent to be photographed for use in print and/or electronic media published by the association.

233 South 13th Street, Suite 700 / Lincoln 68508 / Phone: (402) 474-1555 / Ed Center Fax: (402) 474-2148



1-04/05/2021



Real Estate Lending Compliance

August 17 & 18, 2021
Cornhusker Marriott, Lincoln

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Member: \$399 (per person)

Non-Member: \$1,197 (per person)

Please register the following individual:			Email Address
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

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WEBSITE:

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Event Calendar

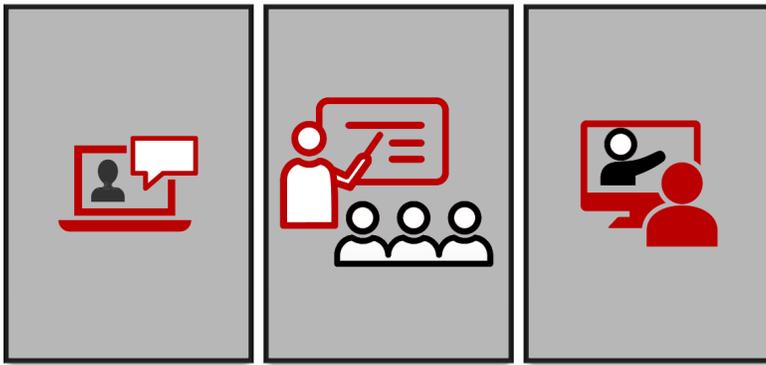
Payment Choice (check one):

MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____



Keep up with our latest education offerings by visiting our event calendar at www.nebankers.org.

Questions? Call the Education team at 402-474-1555.

EDUCATION CALENDAR

2021

Annual Golf Outing

6/10/2021 Hastings – Lochland Country Club

Call Report Workshop

6/15-6/16/2021 [Virtual](#)

YBON Annual Conference

8/05-8/06/2021 Omaha – Regency Marriott

Real Estate Lending Compliance Conference

8/17-8/18/2021 Lincoln – Cornhusker Marriott Hotel

Opening New Accounts in Nebraska Workshops

8/24/2021 Kearney – Holiday Inn

8/25/2021 Lincoln – Cornhusker Marriott Hotel

Fall Agri-business Conference

9/02-9/03/2021 Lincoln – Cornhusker Marriott Hotel

Essential Teller Issues Seminars

9/13/2021 Ogallala – Quality Inn & Conference Center

9/14/2021 Lexington – Holiday Inn Express Hotel & Suites Lexington

9/15/2021 Norfolk – Norfolk Country Club

9/16/2021 Lincoln – Cornhusker Marriott Hotel

Fall IRA Workshops

9/20-9/21/2021 Lincoln – Cornhusker Marriott Hotel

9/22-9/23/2021 North Platte – Best Western Plus

Annual Convention “Lite”

10/06-10/07/2021 Lincoln – Cornhusker Marriot Hotel

Women in Banking Conference

10/27-10/28/2021 La Vista – Embassy Suites La Vista

Summit on Regulatory Issues

10/29/2021 Lincoln – Cornhusker Marriott Hotel

Bank Investment Conference

11/04-11/05/2021 Lincoln – Cornhusker Marriott Hotel

Loan Documentation Workshops

11/16-11/18/2021 Kearney – Holiday Inn

Agriculture & Beyond Workshops

12/07/2021 Norfolk – Northeast Community College

12/08/2021 Lexington – Holiday Inn Express

2022

State Government Relations Forum

1/27/2022 Lincoln – Cornhusker Marriott Hotel

Operations Conference

2/08-2/09/2022 Lincoln – Cornhusker Marriott Hotel

Mid-Winter IRA Workshops

2/14-2/15/2022 Lincoln – Cornhusker Marriott Hotel

2/16-2/17/2022 North Platte – Best Western Plus

Health Savings Account Seminar

2/18/2022 North Platte – Best Western Plus

Supervisor Boot Camp

3/02-3/03/2022 Nebraska Bankers Association

Spring Agri-business Conference

4/05-4/06/2022 Kearney – Holiday Inn

Annual Convention

5/04-5/06/2022 La Vista – Embassy Suites La Vista

Annual Golf Outing

6/09/2022 Hastings – Lochland Country Club

YBON Annual Conference

8/04-8/05/2022 Omaha – Embassy Suites Downtown

Upcoming Webinars

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