

Update

NBA Leadership Transitions

During the NBA Annual Meeting, outgoing Chairman Chris Hove, president and CEO of Nebraska Bank of Commerce (Lincoln), passed the gavel of the NBA to Waypoint Bank (Cozad) President and CEO Kirk Riley of Cozad who will lead the association as 2021 NBA Chairman. The board of directors also approved the nomination of Stephen Stull, president and CEO of Farmers State Bank (Dodge) as NBA Chairman-Elect. Curtis Heapy, Western Nebraska Bank (Curtis) and Ryne Seaman, Cattle Bank & Trust (Seward) were also elected to join the NBA board of directors as at-large representatives.

The NBA acknowledges the outstanding leadership and service to the association by the following individuals who have completed their terms on the NBA Board of Directors.

- Alan Emshoff, NBA Past Chairman, Generations Bank, Exeter
- Brandon Mason, Bank of the West, Omaha
- Raymond McKenna, Cornerstone Bank, York
- Christine Wilcox, Union Bank & Trust, Co., Lincoln
- Lydell Woodbury, First Nebraska Bank, Columbus

The NBA Annual Meeting also marked the beginning of the new fiscal year for the NBA. President and CEO Richard Baier presented the NBA's financial report and annual review.

Learn more about [Kirk Riley](#), [Stephen Stull](#) and the [NBA Board of Directors](#).

With "Great Expectations," we look forward to seeing everyone for NBA's Annual Convention "Lite" in Lincoln at the Cornhusker Marriott, October 6-7. Watch your email for complete details in the coming months.



NBA Chairman-Elect Stephen Stull, Farmers State Bank (Dodge); NBA Chairman Kirk Riley, Waypoint Bank (Cozad); 2019 NBA Chairman Alan Emshoff, Generations Bank (Exeter), 2020 NBA Chairman Chris Hove, Nebraska Bank of Commerce (Lincoln) at the 2021 NBA Annual Meeting.

Paycheck Protection Program Updates

No PPP Funds Remain for Banks

The Small Business Administration (SBA) announced late Tuesday that Paycheck Protection Program (PPP) funding has been exhausted and that the PPP application portal stopped accepting applications for loans from most financial institutions.

Approximately \$6 billion in funding has been reserved for previously submitted loan applications subject to hold codes that have yet to be resolved. There is also approximately \$8 billion remaining for PPP loans made by minority depository institutions (MDI) and community development financial institutions (CDFI).

SBA also noted that loan applications that have not yet received an SBA loan number have not been approved. Banks with applicants in this situation may consider referring clients to MDIs and CDFIs.

SBA Procedural Notice on Whole Loan Sales

The SBA issued a procedural notice to extend the guidance on whole loan sales of PPP loans. The notice applies to lender merger and acquisition transactions where the lender has PPP loans in its portfolio.

[Read the Notice](#)

Nebraska PPP Loans

As of May 2, 67,548 PPP loans for a total of \$1.86 billion have been approved in Nebraska this year. The average loan amount in 2021 was \$21,471. The total number of PPP loans in Nebraska is 111,622 worth \$5.3 billion with an average loan amount of \$47,466.

[Learn More](#)

Federal Reserve Proposal on Payment Services Requests

The Federal Reserve released proposed guidelines for evaluating requests for accounts and payment services at Federal Reserve Banks. The proposal comes in response to requests from novel types of banking charters to access the payment system. "With technology driving rapid change in the payments landscape, the proposed Account Access Guidelines would ensure requests for access to the Federal Reserve payments system from novel institutions are evaluated in a consistent and transparent manner that promotes a safe, efficient, inclusive, and innovative payment system, consumer protection, and the safety and soundness of the banking system," said Federal Reserve Board Governor Lael Brainard.

[Read the Proposal](#)

ABA Urges OCC to Formally Withdraw 2020 CRA Rule

ABA and nine other financial trade groups called for the Office of the Comptroller of the Currency (OCC) to formally withdraw or delay its June 2020 Community Reinvestment Act (CRA) rule, following speculation that the OCC will likely pursue a different CRA modernization course under a new comptroller.

The groups urged the OCC to announce publicly that it will coordinate with the Federal Reserve and the FDIC on a joint CRA rulemaking. In support of this joint rulemaking, they said, the OCC should withdraw the rule or delay the compliance date of the 2020 CRA rule for at least two years before significant funds and resources are committed to re-tool existing CRA programs.

[Read the Letter](#)

What Happens With The Dollars You Donate To BankPAC?

Good question! Our PAC dollars have become very important due to the effects of term limits on our state senators. The dollars help elect those candidates who support pro-banking and pro-business policies. NBA BankPAC is a critical part of the NBA's government relations efforts.



We have received over \$44,150 towards our \$155,000 goal! For those banks and bankers who have already contributed to the 2021 BankPAC Campaign, we extend our appreciation for your voluntary support. [Click here](#) to find the latest edition of the NBA BankPAC Honor Roll.

If you have questions about the NBA's political action efforts, please do not hesitate to contact NBA BankPAC Committee Chairman George Howard, Five Points Bank of Hastings, at 402-462-2888 or Jennifer Heaton at the NBA at 402-474-1555.

[Learn More](#)

TOGETHER WE CAN MAKE A DIFFERENCE!

NBA Returns to In-Person Events

We are looking forward to seeing you at one of the NBA's 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

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

Webinar: Preparing for a Transformational Recovery in 2021

The Federal Deposit Insurance Corporation, OCC, Federal Reserve Bank of Kansas City, SBA and Housing and Urban Development will conduct a webinar for SBA lenders and other small business support organizations in Nebraska. The webinar is May 12 from 1:30 to 3:00 p.m. CDT.

[Register](#)

Participate in the 2021 Bank Economic Impact Survey

The ABA has extended the deadline to May 17 for banks to participate in an economic impact survey used to populate a state-by-state interactive map quantifying the economic impact of America's banks. The survey asks for updated bank data, including the institution's footprint, constituent impact, loans, investments and other contributions. The map demonstrates the critical role banks play in supporting the economy and since its creation in 2018, the map has been shared with lawmakers and has been spotlighted in digital and social media campaigns, resulting in more than 78 million impressions.

[Take the Survey](#)

Compliance Alliance

Q: My customer would like to establish a benefit account for a fundraiser they are doing in their community. What type of account should this be and what documentation is needed?

A: Generally, benefit or memorial accounts are accounts that will be used in connection with raising money for people who need financial assistance due to an accident, illness, or other tragedy. There are several ways that these types of accounts could be set up at the financial institution:

- A simple trust can be drafted, and the account opened in the name of the trust (e.g. – irrevocable trust agreement).
- Organization assisting in the fundraiser or memorial could open the account under their name for collected and deposited funds (e.g. – treat like opening an organization account)
- Account could be opened in name of person(s) benefiting from the fundraiser (e.g. – treat account like individual/single-party or joint/multiple-part account but the beneficiary must be authorized to transact on the account).

The above methods are generally the only practical methods used when determining how to establish these types of accounts. Some banks may allow customers to open these accounts as informal trusts, like “FBO” or “ITF” accounts. But this brings in a couple of other considerations for the bank, especially when it comes to ownership of the account, and CIP purposes. And as always, the bank is within their rights to recommend the customer consult with an attorney or a tax professional.

[Live Demo on Tuesday, May 11, 10:00 a.m. CT](#)

[Live Demo on Thursday, May 13, 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.

Review Alliance

Did you know on the LE - Services you cannot shop for must be listed in alphabetical order?

- 1026.37(f)(5)(ii) – “All other items must be listed in alphabetical order by their labels under the applicable subheading.”
- Compliance Alliance has helpful tools such as TRID Line by Line to help with these requirements.

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 30, 2021

Time is winding down on the 2021 Legislative Session as lawmakers have completed 70 days of the scheduled 90-day session. The past week saw a successful filibuster defeat a private school tax credit bill (LB 364) and advancement of a bill (LB 103) to provide the State funds (\$2 million in each of the next two years) to assist Gage County in satisfying the Beatrice 6 judgment.

FINANCIAL LITERACY

LB 452 – Financial Literacy Act: The Legislature gave first-round approval of LB 452 on Wednesday on a vote of 44-0. Introduced by Senator Terrell McKinney (Omaha) and designated as a Speaker’s priority bill, LB 452 would, beginning December 31, 2022, require each school district, in consultation with the state Department of Education, to develop, for incorporation into all phases of the curriculum of grades K-8, a financial literacy program (knowledge and skills regarding budget and financial record keeping, taxes, establishing, building, maintaining and monitoring credit; debt; savings; risk management; insurance; and investment strategies). The bill would require each school district to present evidence annually to the state Department of Education, that financial literacy is being taught to students in accordance with the requirements of the Act.

Prior to advancing the bill, the Committee adopted an amendment incorporating the provisions of LB 327 into LB 452. Introduced by Senator Julie Slama (Peru), LB 327 amendments would require a half-credit high school personal financial literacy course prior to graduation.

MULTIPLE SPENDING AND TAX MEASURES ADVANCE

The following measures supported by the NBA were advanced to the second round of debate this week:

LB 18 – Imagine Nebraska Act: Introduced by Senator Mark Kolterman (Seward) and designated as a priority bill by Senator John Stinner (Scottsbluff), 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).

LB 388 – Nebraska Broadband Bridge Act: Introduced by Senator Curt Friesen (Henderson) and designated as a priority bill by Speaker Mike Hilgers (Lincoln), 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.

LB 432 – Corporate Income Tax Parity: As amended, LB 432 introduced and designated as a priority by the Revenue Committee would create parity between the highest marginal individual income tax rate of 6.84 percent and the top marginal corporate income tax rate 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.

The corporate income tax amendment was adopted on the following vote of 30–7:

Yes: Senators Aguilar, Albrecht, Arch, Brewer, Briese, Clements, Day, Dorn, Erdman, Flood, Geist, Gragert, Halloran, B. Hansen, Hilgers, Hilkemann, Kolterman, Lindstrom, Linehan, Lowe, McCollister, McDonnell, Moser, Murman, Pahls, Sanders, Slama, Stinner, Wayne and Williams.

No: Bostelman, Brandt, Friesen, Groene, M. Hansen, Hughes and Hunt.

Present – Not Voting: Senators Blood, Bostar, J. Cavanaugh, M. Cavanaugh, DeBoer, Lathrop, Morfeld, Pansing Brooks, Vargas, Walz and Wishart.

Excused – Not Voting: Senator McKinney

LB 682 – New Markets Job Growth Investment Act: Introduced by Senator Lou Ann Linehan (Omaha) and designated as a priority bill by the Speaker of the Legislature, 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.

The Legislature will have to make some tough decisions regarding spending measures and tax relief proposals as the fiscal impact of bills that have advanced to the floor of the legislature currently exceed the amount of funds available.

OTHER BILLS OF INTEREST

LB 501 – Medicaid Estate Recovery: LB 501, as amended, was given final approval by the Legislature on Thursday. The bill contains the provisions of LB 403, introduced by Senator Slama, that would establish a five-year statute of limitations for recovery of Medicaid benefits by the Department of Health and Human Services with respect to a retained life estate by the recipient of medical assistance. **(NBA Position – Support)**

LR 11CA – Consumption Tax: LR 11CA, introduced and designated as a priority bill by Senator Steve Erdman (Bayard), is expected to be debated on the floor of the legislature early next week. LR 11CA is a proposed Constitutional Amendment that would overhaul the state system of taxation by repealing the state’s corporate, income and property taxes, and replacing them with a new consumption tax levied on the purchase of services and new goods. **(NBA Position – Oppose)**

ECONOMIC FORECASTING ADVISORY BOARD

The Nebraska Economic Forecasting Advisory Board voted to increase revenue projections during a meeting held on Thursday. The Board serves in an advisory role in forecasting General Fund receipts that are utilized by the Legislature to prepare the state's budget. The Board raised revenue projections for the current fiscal year by \$90 million to \$5.6 billion. The adjustment was based on anticipated increases of \$65 million in corporate income tax receipts and \$25 million in individual income tax receipts.

Total projected revenue receipts for the next two years were lowered by \$5 million. The new forecast provides the legislature with \$245 million of unobligated revenues and if actual tax revenue meets projections, \$358.7 million would be dedicated to property tax credits resulting in over \$1.5 billion to direct property tax relief over the next two fiscal years.

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 \$ _____

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

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Event Calendar

Payment Choice (check one):

MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

Call Report Virtual Workshop

NBA Nebraska Bankers Association



**VIRTUAL
Offering**

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

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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 \$ _____

Payment Choice (check one):

MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

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MAIL: NBA Education Center,
PO Box 80008, Lincoln, NE 68501

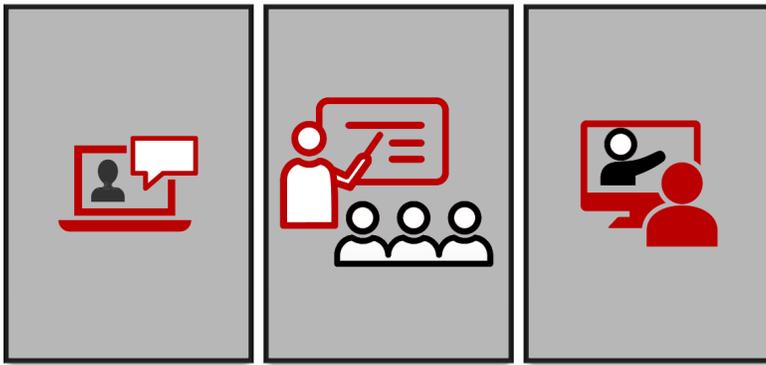
PHONE: (402) 474-1555

WEBSITE:

www.nebankers.org

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Event Calendar



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

For a complete schedule of NBA webinar offerings, visit

www.nebankers.org → Education.

04/21/2021