

Update

2021 NBA Salary & Benefits Survey Results Released

Thank you to the 80 Nebraska banks that participated in the *2021 NBA Salary & Benefits Survey*. Survey results have been emailed to all participating bank CEOs. The results include comparative data gathered from banks throughout Nebraska and Kansas. Information is categorized by region and asset size. Banks that participated in the survey received the results at a reduced fee of \$99 plus tax. Banks not participating may purchase the survey results for \$250 plus tax. To receive the results, complete the [order form](#) or contact the NBA at 402-474-1555 or nbaeducation@nebankers.org.

Government Relations Virtual Update

The Nebraska Legislature will soon adjourn for the year. A number of NBA-supported bills were given final approval recently, including the Financial Literacy Act (LB 452), the COVID-19 Liability Act (LB 139) and the ImagiNE Nebraska Act (LB 18). Also approved was the Nebraska Financial Innovation Act (LB 649). This bill allows for the creation of a digital asset depository institution. Your NBA government relations team worked closely with the bill's sponsor and legislators to amend the initial bill and protect Nebraska's banking industry.

The NBA Government Relations team will review these bills and other legislation of interest to the banking industry on Wednesday, June 2, at 9:00 a.m. CDT. Advanced registration is required.

[Register](#)



Kristi Thornton, West Gate Bank (Omaha), testified in support of LB 452. Thank you to the NBA members who advocated for pro-banking, pro-business policies during the legislative session.

Ag Internship Host Needed

Due to unforeseen circumstances, one agricultural banking student is still in need of an internship host for this summer near Lincoln. If your bank can accommodate this student, please contact Kara Heideman at the NBA at 402-474-1555 or kara.heideman@nebankers.org.

ARRC to Recommend CME Group as Rate Administrator

The Alternative Reference Rates Committee (ARRC) plans to recommend CME Group to administrator a forward-looking Secured Overnight Financing Rate (SOFR) term rate. The AARC will make its formal recommendation after previously outlined [marketed indicators](#) are met.

[Learn More](#)

FEIEC Finalizes Call Report Changes

The Federal Financial Institutions Examination Council (FFIEC) finalized several changes to the Call Report. One change allows the Federal Deposit Insurance Corporation to implement recently proposed amendments to address the temporary deposit insurance assessment effects resulting from the transition to the Current Expected Credit Losses methodology. These changes will take effect with the June 30, 2021, report date. The second set of changes address the exclusion of sweep deposits and certain other deposits from reporting as brokered deposits. These changes will take effect with the Sept. 30, 2021, report date.

[Learn More](#)

Executive Order on Climate-Related Financial Risks

A new executive order signed by President Biden directs financial regulators to implement steps to measure and mitigate climate-related financial risk. The Treasury Secretary and the Financial Stability Oversight Council are directed to work together and consider “assessing, in a detailed and comprehensive manner, the climate-related financial risk, including both physical and transition risks, to the financial stability of the federal government and the stability of the U.S. financial system.”

[Read the Order](#)

Treasury Report on American Family Plan Tax Proposal

The Treasury Department released additional details on President Biden’s American Families Plan. The plan includes initiatives to close the “tax gap” or difference between taxes owed and actual taxes paid. Included in the plan are new reporting requirements for financial institutions. They would be required to report “additional data on the financial accounts of these existing information returns. Specifically, the annual return would report gross inflows and outflows on all business and personal accounts from financial institutions, including bank, loan, and investment accounts but carve out exceptions for accounts below a low de minimis gross flow threshold.”

[Read the Report](#)

Updated Host State Loan-to-Deposit Ratios Released

The federal banking agencies released updated host state loan-to-deposit ratios. The ratios are used to determine compliance with section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act. Nebraska’s ratio is 86%.

[Learn More](#)

Order 2022 Scenes of Nebraska Calendars

The NBA is now accepting orders for the 2022 NBA Scenes of Nebraska Calendar through **August 1**.

Orders placed before July 1 will receive the special pricing of 99 cents per calendar!

The calendar features photos from around Nebraska submitted by Nebraska bankers and their family members. Gifting your customers these calendars is a great way to thank them for their business and promote your bank!

[Place Your Order](#)



Training and Networking Opportunities

Mark your calendar and join the NBA and fellow bankers for one of the many upcoming in-person 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](#).

New Resource on Financial Caregiving

According to the Alzheimer's Association, one out of every three older adults has Alzheimer's or another form of dementia. Within a decade, the U.S. population will have more people over 65 than under the age of 18 for the first time in history. In order to best prepare for future needs, aging adults – and their families – need to begin planning today.

To help support financial readiness, American Bankers Association (ABA) Foundation released a new resource guide: Financial Caregiving: Planning for Stages of Cognitive Decline. It includes a visual roadmap, highlighting symptoms to note, considerations for financial caregivers, and ways to connect with bankers. ABA Foundation also provides information to help you use and share this tool with your customers and communities. The guide is available as part of the Safe Banking for Seniors program.

[Access the Resource](#)

ABA Report on Americans' Access to Banking Services

According to a new report from the ABA, banking services are widely available to Americans, with the average person living within commuting distance of 25 branch locations. In addition, an estimated 124.2 million households were considered “banked” in 2019, with at least one member having a checking or savings account.

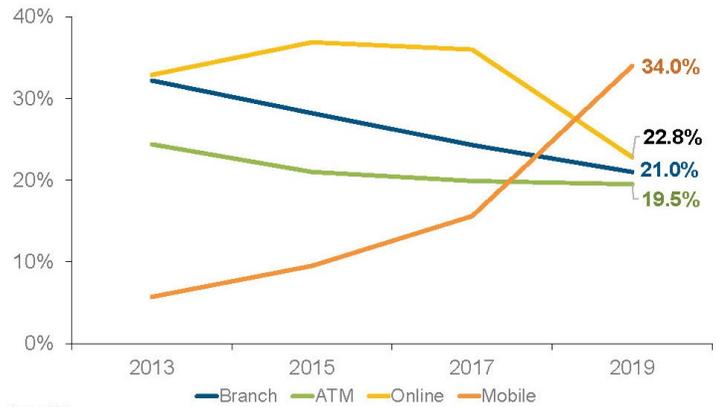
Consumers are increasingly turning toward mobile channels to access financial services. Prior to the pandemic, 34% of American households used mobile channels as their primary method to access their bank accounts. COVID-19 caused a further increase in preference for mobile banking options and 97% of banks reported an acceleration in mobile adoption among their customers.

Findings from a recent ABA/Morning Consult survey highlighted the important role these digital services play when it comes to banking system access—84% of Americans agreed that innovation and technology and innovation improvements by banks are making it easier for them to access financial services, and 99% rated their bank’s online or mobile experience as “good,” “very good” or “excellent.” Additionally, 91% of Americans agreed that their overall access to banking services was good, very good or excellent.

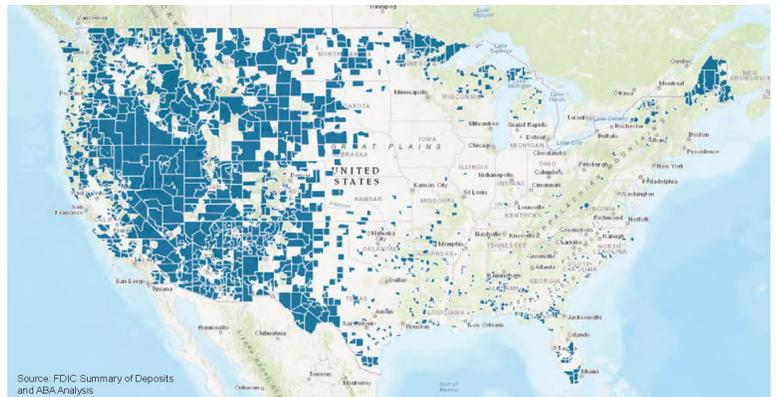
The ABA report also looked at “banking deserts,” defined as census tracts with a geographical center 10 or more miles away from a bank branch. Policymakers frequently focus on these areas when discussing banking access.

[Read the Report](#)

Primary Method Used to Access Bank Account



Source: FDIC



Banking deserts are highlighted in blue.

May 21, 2021

The last full week of the 2021 Legislative Session featured extended debate on bills designed to provide protections for meatpacking workers (LB 241); funding for children with developmental disabilities (LB 376); and distribution of education lottery dollars (LB 529), with each of these measures failing to advance. The Legislature effectively completed its substantive work on Friday and will reconvene next Thursday, if necessary, to consider overrides of any gubernatorial vetoes.

NBA SUPPORTED BILLS CROSS FINISH LINE

The following bills, all supported by the NBA, were given final approval by the Legislature during the past 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 will 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 will 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 will 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: LB 432, as originally introduced, would have created 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. During Select File debate, LB 432 was amended to phase in a smaller income tax rate cut for the next two years.

LB 432 will cut the state's top corporate income tax rate to 7.5 percent for tax years beginning on or after January 1, 2022, with the rate falling to 7.25 percent for tax years beginning on or after January 1, 2023. The amendment states the intent of the legislature to further reduce the rate to 7 percent for tax years beginning on or after January 1, 2024 and to 6.84 percent for all tax years thereafter. Subsequent reductions to carry out the "legislative intent" will require affirmative legislative action.

LB 452 – Financial Literacy Act: Introduced by Senator Terrell McKinney (Omaha) and designated as a Speaker's priority bill, LB 452 will 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.

The legislation will be effective for the 2023-24 school year and will require each student to complete at least one five-credit high school course in personal finance or financial literacy prior to graduation.

LB 644 – Property Tax Request Act: Under LB 644, introduced and designated as a priority bill by Senator Ben Hansen (Blair), certain political subdivisions (counties, cities, school districts and community colleges) will be required to hold a joint public hearing prior to increasing the property tax requests. The political subdivisions will be required to provide notice of the hearing to taxpayers by postcard, the hearing would be open to public testimony, and the agenda would include only the property tax request proposals. The joint public hearing will only be required to be conducted if the political subdivisions are seeking to increase the property tax request by more than an “allowable growth percentage,” equal to 2 percent plus the political subdivision's real growth percentage.

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 will 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.

BUSINESS LIABILITY PROTECTIONS ADOPTED

COVID-19 business liability protection legislation (LB 139) was given final approval by the Legislature on Thursday. Introduced by Senator Tom Briese (Albion), LB 139 would provide a “safe harbor” from potential lawsuits alleging that a protected individual or organization negligently exposed an individual to COVID-19 infection. Under the bill, civil lawsuits would be prohibited as long as the protected individual or organization was acting in compliance with “federal public health guidance” (written or oral guidance related to COVID-19 issued by the Centers for Disease Control; the Centers for Medicare and Medicaid services; or the Federal Occupational Safety and Health Administration).

The “safe harbor” protections in the bill as originally introduced, were narrowed by an amendment adopted on General File which removed provisions which would have prevented civil lawsuits unless an individual (a) was diagnosed with a case of COVID-19 requiring in-patient hospitalization or resulting in death; and (b) could prove, by clear and convincing evidence, that the condition occurred through gross negligence or willful misconduct.

DIGITAL ASSET BILL PASSES

The Legislature has given final approval to LB 649, which will authorize a new type of financial institution, known as a digital asset depository institution (DADI), which may provide digital asset business services to its customers.

Sponsored by Senator Mike Flood (Norfolk), LB 649, as originally introduced, would have allowed crypto currency businesses obtaining a DADI charter from the Department of Banking and Finance to take uninsured US dollar deposits from consumers, convert them to digital assets, conduct payments, connect consumers to lending and investment platforms, and provide custody services for digital assets.

Amendments to the bill adopted during General File debate (a) prohibit a DADI from accepting deposits of US currency or making loans of US currency; (b) require any use of the word “bank” by a DADI in its name or in any description of its business activities to be coupled with the term “digital asset;” (c) authorize traditional banks to conduct the same digital asset business services as a DADI through a department of the bank; (d) require significant consumer protection disclosures to be given to consumers prior to opening a digital asset account; (e) establish limited Community Reinvestment Act requirements for a DADI; and (f) require significant disclosures regarding the lack of FDIC insurance coverage for digital asset accounts and disclosures regarding the risk, volatility and exposure to loss associated with investments in digital assets to be provided in all advertisements and promotions of digital asset business services, including advertisements and promotions on the DADI’s website.

The NBA had also expressed concerns that the banking industry would be required to subsidize the “start-up” costs incurred by the Department of Banking and Finance to “ramp up” its staff in assuming its new regulatory obligations to supervise and examine DADIs. Amendments to LB 649 and passage of an Appropriations bill (LB 649A) relieved these concerns by authorizing the transfer of \$712,489 in 2021 and \$397,089 in 2022 from the Securities Act Cash Fund to the Financial Institution Cash Fund in 2022.

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 MIB, or the ELITE FREEDOM GOLF CART Sponsored by Bell 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
→Education→
Event Calendar

Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

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

8:00 AM: Registration/Continental Breakfast

8:30 AM – 3:30 PM: Program Both Days



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 Holzknicht 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: _____

Four Ways to Register:

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

PHONE: (402) 474-1555

WEBSITE:

www.nebankers.org

→Education→

Event Calendar

2021

NBA

 Nebraska Bankers Association

New Account Documentation and Compliance Workshops

August 24
Kearney

August 25
Lincoln



Managing risk is the #1 priority for all financial institutions, and it all starts at the new account desk. If a criminal cannot get in, they cannot steal from your organization and community. Well-trained new account personnel and universal bankers who recognize and stop attempted dishonest activity are the first line of defense in protecting a financial institution from fraudsters.

Unfortunately, new account personnel are often trained "on the job," which can result in an environment of potential vulnerability and unnecessary losses for the financial institution. Additionally, with constant new regulations, the need for ongoing compliance training is paramount to maintain diligence and update processes and procedures. This full-day workshop, customized to your state law, teaches essential new account opening procedures, best practices, and compliance requirements. It answers complex questions asked by customers and staff while focusing on vital information for every new account type.

**The manual is customized to your state law and is a valuable technical reference handbook.
Attendees are encouraged to bring a copy of their institution's signature cards,
resolutions, and account agreements to the workshop.**

What You Will Learn

- ◆ Six Essential Requirements for Opening Any New Account
- ◆ Understanding Signature Card and Account Agreement Contracts
- ◆ TIN Compliance
- ◆ Proper Business Account Documentation and Completion of Resolutions:
 - Sole Proprietorships, General and Limited Partnerships, LLC, LLP, LLLP, Corporations, Escrow Accounts, Non-Profit Associations, and Charitable Organizations, IOLTA, and Public or Governmental Units
- ◆ Opening Individual Accounts:
 - Individual, Joint with Rights of Survivorship, Tenants-In-Common Without Rights of Survivorship
- ◆ Adding Authorized Signers or Agents to Personal or Business Accounts
- ◆ Access at Death on a Personal or Business Account
- ◆ Power of Attorney – In-House vs. Out-of-House Form, Statutory POA Requirements
- ◆ Fiduciary/Trust Accounts – Formal vs. Informal, Revocable vs. Irrevocable, Living Trusts, Trust Account Certification
- ◆ Payable on Death, In Trust For "ITF"
- ◆ Accounts for Minors – Single Account, Joint Account, Uniform Transfer To Minors Act Accounts
- ◆ Court Ordered Accounts: Estate, Guardianship, and Conservatorship
- ◆ Representative Payee and Veterans Affairs Fiduciary
- ◆ FinCEN - Customer Due Diligence
- ◆ Opening Accounts for Complex Business Structures

Program Outline

8:30 a.m.	Registration / Continental Breakfast
9:00 a.m. – 4:00 p.m.	Program
12:00 p.m.	Lunch

Who Should Attend?

All customer contact personnel, supervisors, and officers whose responsibilities include opening or managing new accounts. Excellent for supervisors or officers who have recently assumed the new account area's responsibility but perhaps have never worked in new accounts. Internal Auditors and Compliance Officers will find the information exceptionally beneficial. Much of the information applies to the lending assistant function.

Presenter:

Suzette (Suzie) Jones, CFP®, is the managing member of Training Resources Consulting, L.L.C. For over 40 years, Suzie has focused her technical expertise on new accounts risk management. Suzie served as an Executive Vice President at a \$50B regional financial organization. She led the \$11B Investment Division and was an active member of the AML, BSA, Personal/Corporate Risk, and Non-Bank Product Risk Committees. Suzie brings technical information to life with her engaging training style and in-depth knowledge. She holds the Certified Financial Planner (CFP®) professional designation.

Registration Information

Member: \$249 (per person) Non-Member: \$747 (per person)

**If received by August 17, 2021*

Advance registration for this program includes all workshop materials, continental breakfast, luncheon, and break service. After August 17, add \$25 to each registration fee. Substitutions are allowed, at no additional cost. Notice is required for all substitutions/cancellations. If the request is received by the NBA Education Center by August 17, 2021, the full fee will be refunded. After that date, the refund is subject to a 50% cancellation fee per registrant.

(Please register online or use the form below)

Location Information

Reservations can be made by calling the hotels directly.

Holiday Inn
110 2nd Ave, Kearney / (308) 237-5971

Cornhusker Marriott Hotel
333 S 13th St, Lincoln / (402) 474-7474

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

Notice: If you have any dietary restrictions or disabilities and need assistance, please email nbaeducation@nebankers.org or call the Education Center at 402-474-1555. We will contact you to discuss accommodations.

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

1-05/11/21



**2021
New Account Documentation &
Compliance Workshops**
August 24 – Kearney
August 25 - Lincoln

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

<i>Please register the following individual(s):</i>		E-mail Address	Kearney Holiday Inn August 24	Lincoln Cornhusker Hotel August 25
FIRST NAME	LAST NAME			

Registration
NBA Members: \$249 (per person) **Registration**
Non-NBA Members: (\$747 per person) **Registration after 08/17/2021 will have a \$25 late fee charge in addition to the registration fee.**

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

TOTAL DUE \$ _____

Payment Choice (check one):

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

MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____