

Update

Iowa Credit Union Proposes Purchase of Nebraska Bank

GreenState Credit Union has announced its proposed acquisition of Omaha-based Premier Bank. Under the newly announced agreement, GreenState will purchase all of the assets and branches of Premier Bank, which has four locations in Nebraska located in Omaha and Nebraska City. GreenState Credit Union is one of the nation's largest credit unions with \$7.5 billion in assets and over 280,000 members. Formerly known as the University of Iowa Credit Union, membership is open to anyone living or working in the state of Iowa, or bordering counties in Illinois, Wisconsin, Nebraska or South Dakota, as well as University of Iowa students, staff, and alumni and any relatives of members.

The transaction is subject to regulatory approval and is expected to close by the fourth quarter of 2021. The NBA will continue to analyze this proposed transaction to determine if it complies with the requirements of state and federal laws relating to credit union acquisitions of banks.

NBA President and CEO Richard Baier recently spoke to [S&P Global Market Intelligence](#) and [American Banker](#) about the proposed purchase.

SBA-NBA PPP Loan Forgiveness Webinar

Join the NBA and SBA Associate Administrator Patrick Kelley for a webinar on Paycheck Protection Program (PPP) loan forgiveness. Kelley will provide an update on PPP forgiveness, plans for addressing backlogged applications and outstanding questions and issues. The SBA recently announced a goal to have the program closed out no later than September 6, 2021. The webinar is Friday, June 4 from 1:00 to 1:30 p.m. CDT. Attendance may be limited so you are encouraged to view the webinar as a bank if possible. Please send questions in advance to richard.baier@nebankers.org.

Join the Webinar:

<https://us02web.zoom.us/j/83118365830>

Join by Telephone:

1-646-558-8656, 1-312-626-6799, 1-669-900-9128, 1-253-215-8782, 1-346-248-7799 or 1-301 715-8592

Webinar ID: 831 1836 5830

PPP Loan Data

In 2021, over 70,800 PPP loans for a total of \$1.94 billion have been approved in Nebraska. In total, 114,880 loans for a total of \$5.38 billion in assistance have been approved in the state.

[Access the Data](#)

Changes Proposed to Reg J

The Federal Reserve (Fed) proposed a new subpart of Regulation J to govern funds transfers through FedNow, the real-time payments network the Fed is developing. The new subpart, Subpart C, specifies the terms and conditions under which reserve banks will process funds transfers. It would also grant the reserve banks the authority to issue an operating circular for the FedNow service. Additionally, a Subpart C would require a FedNow participant that is the beneficiary's bank to make funds available to the beneficiary immediately after it has accepted the payment order over the service.

The proposal also includes changes and clarifications to Subpart B which governs the Fedwire Funds Service — to reflect that the reserve banks will be operating a second funds transfer service in addition to Fedwire, along with technical changes to Subpart A, which governs check service.

[Read the Proposal](#)

Intraday Liquidity Management Improvements Proposed

The Fed is also seeking comments on proposed changes to its payments system risk policy that would expand access to collateralized intraday credit from Federal Reserve Banks. The proposal aims to improve intraday liquidity management and payment flows and assist reserve banks in managing intraday credit risk. The changes will also align the Fed's payments system risk and overnight overdraft policies with the deployment of FedNow.

[Read the Proposal](#)

EEOC Vaccination Guidance Updates

The Equal Employment Opportunity Commission (EEOC) updated its technical assistance guidance document to confirm that an employer may offer an incentive to encourage employees to receive the COVID-19 vaccine. The Commission also confirmed that an employer may request confirmation or documentation that an employee is vaccinated. Finally, the EEOC noted that if an employee chooses not to receive the COVID-19 vaccination due to pregnancy, the employer must ensure that the employee is not discriminated against compared to other employees in their ability (or inability) to work.

[Read the Guidance](#)

VA Partial Claim Program Finalized

The Department of Veterans Affairs (VA) finalized a new COVID-19 Veterans Assistance Partial Claim Payment Program. The goal of the program is to help veterans return to making normal payments on VA-guaranteed loans after exiting COVID-19 forbearance. The final rule incorporates several changes from the initial proposal. It sets aside past-due balances as a separate loan. The VA increased the partial claim maximum limit from 15% to 30% of the unpaid principal balance of the guaranteed loan as of the date the veteran entered into a COVID-19 forbearance. It also eliminated requirements for veterans to repay the partial claim within 120 months, for the VA to charge interest on the new loan and a requirement for servicers to complete financial evaluations of veterans in the program.

Finally, the VA increased the timeframe for servicers to submit a partial claim payment request to the VA from 90 to 120 days and removed a requirement for the program to be an "option of last resort," enabling servicers to use the partial claim payment option even if other home retention options are feasible, provided that the partial claim payment option is in the veteran's financial interest.

[Read the Final Rule](#)

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](#).

June is American Housing Month

Each June, banks across the country highlight how they help their customers meet housing goals. Below are resources your bank can use to share its work on housing issues.

- [American Housing Month](#)
- [ABA Foundation Housing Tools and Resources](#)
- [Statistics from the U.S. Census Bureau](#)



World Elder Abuse Awareness Day

World Elder Abuse Awareness Day is June 15. The day is a time to raise awareness about the millions of older adults who experience elder abuse, neglect and financial exploitation.

With increased life expectancy, the elderly population is increasing which also increases the overall community wealth managed by senior citizens. Recent studies estimate an annual loss of \$2.9 billion due to financial abuse of the elderly.

Several resources, presentations, social media kits, graphics and more are available from the following organizations:

- [Nebraska Dept. of Health and Human Service](#)
- [National Center on Elder Mistreatment](#)
- [ABA Foundation: Safe Banking for Seniors](#)



Order 2022 Scenes of Nebraska Calendars

Be sure to place your order for the 2022 Scenes of Nebraska calendars by **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](#)

Submit Nominations for Community Commitment Awards

The ABA Foundation is accepting nominations for its annual [Community Commitment Awards](#). The awards recognize innovative, high-impact programs that improve the quality of life for the customers and communities banks serve. Banks of all asset sizes are eligible to enter and do not need to be an ABA member.

Banks interested in submitting a nomination can enter in any of the following categories:

- **Affordable Housing**
- **Community and Economic Development**
- **Financial Education**
- **Economic Inclusion.**
- **Protecting Older Americans**
- **Supporting Military Families**
- **Volunteerism**
- **The George Bailey Distinguished Service Award, for non-CEO bank employees who demonstrate outstanding service to their bank, industry and community.**

See full category descriptions [here](#). A panel of nationally recognized experts in each field will judge the submissions.

In addition to recognizing the winners at the ABA Annual Convention, all Community Commitment Award entries will be included on the ABA Foundation's [Banks in Their Communities](#) map – an interactive, searchable map that showcases all program entries by state. The map serves as a database for corporate social responsibility efforts in the banking industry and currently features nearly 500 individual program profiles from across America.

For an entry form or a list of past winners, visit aba.com/awards. Submit your application by July 1.

The NBA is interested in knowing which of our members apply. Please let us know when you apply by contacting nbacomms@nebankers.org.

May 27, 2021

LEGISLATURE ADJOURNS

The 2021 Nebraska legislature adjourned *sine die* on Thursday, having completed its work for the session. Lawmakers will reconvene January 5, 2022, for commencement of the 2022 legislative session. Prior to that time, the legislature will conduct a special session to complete the legislative redistricting process.

The final two days of the session consisted primarily of adopting formal rules for the redistricting process and consideration of overrides on three bills that were vetoed by Governor Ricketts. The legislature successfully overturned the gubernatorial vetoes on LB 108 (Expand Supplemental Nutrition Assistance Program support for two years for those earning 165% of the federal poverty level vs current level of 130%); LB 147 (Transfers management of the Omaha Public School Retirement Investments to the State); and LB 306 (Broadens heating assistance benefits to those earning up to 150% of the federal poverty level, instead of the current level of 130%).

The legislature completed the session having passed 203 individual bills with another 16 measures adopted by way of amendments to those bills.

LOOKING AHEAD TO 2022

All legislation that was not adopted or indefinitely postponed this session will be carried over to the 2022 legislative session. The following issue on the NBA affirmative legislative agenda, which is currently held in the Banking, Commerce and Committee, is eligible for consideration next session:

LB 535 – Notice of Lapse or Termination of Life Insurance Policy: LB 535, introduced by Senator Mark Kolterman (Seward), on behalf of the NBA, would prohibit a policy of life insurance subject to an assignment to be terminated or lapsed by reason of default in payment of any premium unless a notice of pending lapse and termination of the policy has been provided by the insurer to any known assignee at least 30 days prior to the effective date of the lapse and termination. The bill would allow the notice of lapse and termination to be provided electronically by the insurer to any assignee who has requested notice. Kevin Postier (Henderson State Bank, Henderson) presented testimony on behalf of the NBA regarding the experience of his bank in a case in which the bank had taken a collateral assignment of a life insurance policy and was not provided notice in advance of the policy lapsing for non-payment of premium.

INTERIM STUDY RESOLUTIONS

NBA will continue to represent your interest through participation in interim study resolutions addressing:

LR 100 – Interim study to determine whether the Real Property Appraiser Act should be updated

LB 170 – Interim study to examine the potential impact that innovation hubs could have in Nebraska

LR 178 – Interim study to solicit input from Nebraskans regarding funds from the federal American Rescue Plan Act of 2021

LR 179 – Interim study to examine funding mechanisms in the American Rescue Plan Act of 2021

LR 196 – Interim study to examine the potential applications for blockchain technology in agricultural operations

LR 199 – Interim study to examine the creation of a rural economic development program

LR 208 – Interim study to examine commercial property assessed clean energy financing in Nebraska

SESSION WRAP-UP

A complete review of action taken by the Legislature on bills of interest to the banking industry will be contained in the NBA Legislative Update Wrap-Up edition, which will be finalized within the next few weeks. The NBA has begun preparation for the 2022 Legislative Session as the Government Relations Committee summer meeting will be conducted on June 9th. During the meeting, recommendations for legislation to be introduced during the 2022 Session will be voted upon and forwarded to the NBA Board of Directors for further consideration. **Please feel free to contact the NBA if you have suggestions regarding the need for banking legislation on the state level.**

The NBA Government Relations staff, with excellent support and input from member bankers, successfully promoted adoption of the majority of bills on the NBA Affirmative Legislative Agenda and also turned back legislative proposals that would have adversely impacted the banking industry, with none of the bills opposed by the NBA being adopted, and only two of such bills having advanced from Committee. Thanks for your continued support of the NBA Government Relations program.

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

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

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.

Four Ways to Register:

FAX: (402) 474-2148

WEBSITE:

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

www.nebankers.org

PHONE: (402) 474-1555

→Education→

Event Calendar

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

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

→Education→

Event Calendar

MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____