

# Update

## NBA to Launch New Banking Careers Job Board

The NBA is pleased to announce a new and improved job board for banking careers. It will be live on the NBA website next week, but you can preview the new job board [here](#).

Among the improvements:

- Members can now create and manage job posts on their own.
- Employers can accept applications through the job board or direct applicants to apply on another website.
- Prospective employees can share their information with employers in the [resume bank](#).

The screenshot shows a 'QUICK APPLY' section with two job listings. The first listing is for 'Chief Coin Collector' at NBABANK - Lincoln, NE, posted on Jul 2, 2021, with a salary of \$15.00 Hourly and an application deadline of Dec 1, 2021. The second listing is for 'NBA Test Job Board Tester' at NBA - Lincoln, NE, posted on Jun 24, 2021, with a salary of \$40,000.00 - \$45,000.00 Annually and an application deadline of Jul 13, 2021.

*The new NBA Job Board has an upgraded interface and additional features for both employers and job seekers.*

The new job board is part of an ongoing effort to retain and attract the best and brightest to the Nebraska banking industry. It is a free, easy way for NBA members and associate members to advertise their job openings. The current NBA job board receives over 15,000 website visits each year.

NBA members can post jobs before the site goes live next week, learn how [here](#). To post a job, log in with your NBA website credentials. Access your log-in information [here](#). If your bank has jobs posted on the existing job board, you can create a post on the new job board or NBA staff can transfer the existing post for you.

The screenshot shows the application process for the 'Chief Coin Collector' job. It includes a progress bar with three steps: 1. Update Profile Information, 2. Upload Cover Letter, and 3. Preview Application. Below the progress bar, there is a section for 'Review Your Resume Profile' with an 'Upload a Resume \*' button and a file named 'Bank-Teller-Resume-Sample.docx'.

*The new job board makes it easy for prospective employees to apply for jobs.*

Share your feedback on the new job board with the NBA by emailing [nbacommunications@nebankers.org](mailto:nbacommunications@nebankers.org).

## **NBA Opposes State-Level Model Data Bill**

The NBA and 48 state bankers associations sent a joint letter to the Uniform Law Commission (ULC) to urge them to reject a draft of model state-level legislation on consumer data privacy. The associations noted banks are already subject to federal data security standards and that the draft legislation does not provide sufficient exemptions for banks.

[Read the Letter](#)

## **ECORA Introduced in the Senate**

The Enhancing Credit Opportunities in Rural America (ECORA) Act was introduced by Sens. Jerry Moran (R-Kan.), John Boozman (R-Ark.), Mike Rounds (R-S.D.), Kevin Cramer (R-N.D.) and Roger Marshall (R-Kan.) The bill, S. 2202, would end taxation of interest earned from agricultural real estate loans. This would not only reduce servicing costs for banks providing these types of loans but would also level the playing field between banks and the tax-advantaged Farm Credit System – making it easier for banks to support the farm sector through real estate loans. Nebraska Congressman Don Bacon is a cosponsor of the House companion bill, H.R. 1977.

[Read the Bill](#)

## **Fed to Launch CECL Tool for Community Banks**

The Federal Reserve (Fed) will soon launch a new tool, the Scaled CECL Allowance for Losses Estimator, or SCALE. The tool is aimed at helping community banks implement the current expected credit loss (CECL) standard. The spreadsheet-based tool will be discussed during a July 15 “Ask the Fed” webinar featuring speakers from the Financial Accounting Standards Board and the Conference of State Bank Supervisors.

The tool uses industry or peer data from the Call Report as the starting point for estimating an allowance for credit losses. Banks must further adjust this starting point to reflect bank-specific facts and circumstances to arrive at a final CECL estimate. The intent of this approach is to simplify CECL calculation for community banks.

[Learn More](#)

## **FinCEN Issues Anti-Money Laundering Priorities**

The Financial Crimes Enforcement Network (FinCEN) issued policy priorities for anti-money laundering (AML) and countering the financing of terrorism (CFT). According to the priorities, the most significant AML/CFT threats currently facing the country are corruption, cybercrime, domestic and international terrorist financing, fraud, transnational criminal organization activity, drug trafficking organization activity, human trafficking and human smuggling and proliferation financing.

FinCEN and the federal banking agencies noted that publication of the priorities “does not create an immediate change to Bank Secrecy Act (BSA) requirements or supervisory expectations for banks.” The agencies said they will revise their BSA regulations within the next six months to address how the priorities will be incorporated into banks’ BSA requirements.

The agencies added that they will not examine banks for the incorporation of the priorities into their risk-based BSA programs until the effective date of the revised regulations. The priorities list will be updated every four years, as required by the Anti-Money Laundering Act of 2020.

[Read the Priorities](#)

## NBA Provides Comments on Fed Payment System Access

The NBA submitted a letter in response to the Federal Reserve’s (Fed) [payment system access proposal](#). The letter called for the establishment of clear and consistent guidelines for evaluating access to the Fed payment system accounts and services. “Additional requirements should be applicable for eligible entities whose business models present enhanced risk to the payment system or to the U.S. financial system and which are not subject to the same level of federal regulatory oversight,” the letter stated.

[Read the Letter](#)

## Training and Networking Opportunities

Mark your calendar and join the NBA and fellow bankers for one of the many upcoming in-person events.

- **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

Check out just some of the outstanding YBON sessions:

- **Juli Lynch, Ph.D.**, Turning Point Consulting, Finding My Strengths: Who am I in Relationship to Others at the Bank?
- **Steve Stasiukonis**, Secure Network Technologies, Cryptocurrency & The Blockchain: Digital Dollars or Counterfeit Currency?
- **Debbie Peterson**, Getting to Clarity, Teamwork Makes the Dream Work: How to Communicate in a Multigenerational Workforce
- **Christopher Kuehl, Ph.D.**, Armada, Trends and Forecasts for the U.S. Economy

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

## Football Schedules and Scenes of Nebraska Calendars

This week, the NBA will begin shipping Husker football schedules to the banks that placed pre-orders.

- [Place Your Calendar Order](#)
- [Place Your Football Schedule Order](#)

## Spotlight on Interns

Be sure you’re following the NBA on your favorite social media platform to meet the first of this summer’s intern spotlights. We want to feature your interns, too. Have them complete this [form](#) and help the NBA highlight career opportunities in banking.

The need for qualified employees is an issue that affects every bank. You can help fill this need and introduce college students to the many possibilities that exist in banking by hosting an intern. If your bank is interested in hosting an intern, please complete this [form](#).

## Intern Spotlight

“

**What has been the most beneficial part about your internship?**

The most beneficial part of my internship has been the hands-on component. I am assigned various projects within each department allowing me to delve deeper into the diverse components of the industry.



**EMILIE SCHARDT**  
Bruning Bank  
Bruning, NE

**NBA** Nebraska Bankers Association

## Review Alliance

Did you know when it comes to Reg E Error Resolutions that the customer has to be notified within 3 business days of the investigation being completed?

- CA has a great Reg E Calculator to help ensure that timing is not missed.
- <https://compliancealliance.com/find-a-tool/tool/reg-e-error-resolution-and-liability-calculator>

Review Alliance is 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, contact Jennifer Heaton at the NBA at 402-474-1555 or [jennifer.heaton@nebankers.org](mailto:jennifer.heaton@nebankers.org).

## Compliance Alliance

**Q:** Under the FDCPA, if the bank is collecting on its debts, how often is the bank required to send the Validation Notice?

**A:** 15 USC 1692g(a), FDCPA, requires a debt collector to send a validation notice within 5 days after the initial communication with a consumer, in connection with the collection of any debt, a debt collector shall send the consumer a written notice. However, debt collector DOES NOT include any person collecting or attempting to collect on a debt which was originated by such person. In other words, if the bank is collecting on its own debts, they are not required to provide a validation notice of the debt.

“(a) Notice of debt; contents Within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the following information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing –”  
15 USC 1692g(a), <https://www.govinfo.gov/content/pkg/USCODE-2011-title15/pdf/USCODE-2011-title15-chap41-subchapV-sec1692g.pdf>

(6) The term "debt collector" means any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another. Notwithstanding the exclusion provided by clause (F) of the last sentence of this paragraph, the term includes any creditor who, in the process of collecting his own debts, uses any name other than his own which would indicate that a third person is collecting or attempting to collect such debts. For the purpose of section 1692f(6) of this title, such term also includes any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the enforcement of security interests. The term does not include -- (F) any person collecting or attempting to collect any debt owed or due or asserted to be owed or due another to the extent such activity (i) is incidental to a bona fide fiduciary obligation or a bona fide escrow arrangement; (ii) concerns a debt which was originated by such person; (iii) concerns a debt which was not in default at the time it was obtained by such person; or (iv) concerns a debt obtained by such person as a secured party in a commercial credit transaction involving the creditor. Regulation F, § 1006.2(i)(1), <https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-debt-collection-practices-act-text#803>

[Live Demo on Tuesday, July 13, 10:00 a.m. CT](#)

[Live Demo on Thursday, July 15, 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](mailto:info@compliancealliance.com) and ask for our Membership Team.

*2021 YBON*  
*Young Bankers of*  
*Nebraska Conference*



**August 5 – 6, 2021**  
**Omaha Marriott Regency**

# THURSDAY, AUGUST 5, 2021

8:00 – 8:30 a.m.

## REGISTRATION/CONTINENTAL BREAKFAST

8:30 – 8:45 a.m.

## WELCOME & OPENING REMARKS

8:45 – 9:45 a.m.

## FINDING MY STRENGTHS: WHO AM I IN RELATIONSHIP TO OTHERS AT THE BANK?

*Juli Lynch, Ph.D., Turning Pointe Consulting*

Today's Banking is about relationships – especially after COVID. Whether you are a lender, a branch manager, a personal banker, or operations, you must understand how to establish, maintain and manage complex relationships both within your departments and across departments with individuals at all levels of the organization. What if you could learn to quickly determine somebody's style and quickly know how their style of communication, dealing with conflict and being open to change is going to impact you?



9:45 – 10:00 a.m.

## BREAK

10:00 – 11:00 a.m.

## CRYPTOCURRENCY & THE BLOCKCHAIN: DIGITAL DOLLARS OR COUNTERFEIT CURRENCY

*Steve Stasiukonis, President, Secure Network Technologies*

It's like money, highly controversial, it's not country-backed, it's pseudo anonymous and becoming popular across the planet. In this session, crypto currency and its management vehicle known as the Blockchain are explained. The session will also explain how cryptocurrency is used for the purchase of anything like cars, homes, drugs and other illegal things. This session is an eye opener for anyone interested in digital currency, the technologies of Blockchain, and what you need to know as a banker



11:00 – 11:15 a.m.

## BREAK

11:15 – 12:15 p.m.

## TEAMWORK MAKES THE DREAMWORK: HOW TO COMMUNICATE IN A MULTIGENERATIONAL WORKFORCE

*Debbie Peterson, Getting to Clarity*

Can the way your team communicates hold them back in career or business? Yes! Regardless of where you are on your career or business timeline, every aspect of it involves communication with others. Communication is vital for you and for your team to succeed but are you aware of what may be sabotaging it?



12:15 – 1:15 p.m.

## LUNCH

1:15 – 2:30 p.m.

## COURAGEOUS LEADERSHIP – LIVING A LIFE OF INFLUENCE

*Dan Meers, Mascot of the Kansas City Chiefs*

On November 23, 2013, Dan Meers came within inches of losing his life while practicing a bungee jump and zip line stunt at Arrowhead Stadium... home of the Kansas City Chiefs. What Dan anticipated being the thrill of a lifetime ended up being the spill of a lifetime. The stunt went terribly wrong, and Dan plummeted 75 feet before crashing into the stadium seats. Miraculously Dan survived. He spent 9 days in the hospital and got some really big scars. Dan smiles when he says, "Scars are just Tattoos that come with a Cool Story". During this powerful presentation Dan will share his incredible story and the important lessons that he learned during his long road to recovery about leadership and about life.



3:00 p.m.

## TOPGOLF TEAMBUILDING EXPERIENCE



Topgolf is a game that anyone can play. No golfing ability? No problem! Topgolf is a game that anyone can play (and win). Score points by hitting micro-chipped golf balls at giant dartboard-like targets on an outfield. The closer you get your ball to the center or 'bullseye' and the further the distance, the more points earned. Appetizers and beverages will be served.

5:00 p.m.

## ADJOURN FOR THE DAY AND RETURN TO THE HOTEL VIA THE PROVIDED TRANSPORTATION.

# FRIDAY, AUGUST 6, 2021

8:30 – 9:30 a.m.

## RE-IMAGINING CUSTOMER EXPERIENCE FOR THE POST-COVID WORLD

**Andy Masters, MA, CSP, Award-winning Author/Speaker**

Andy's most critical and timely program ever is targeted to truly help provide "Post-Pandemic" solutions for organizations to help emerge quickly into a thriving business. **Andy Masters** is an award-winning author/speaker who has presented 1,000+ entertaining and impactful programs to over 100,000+ attendees across 47 states on **Leadership, Customer Experience, and Work-Life Balance**.



9:30 – 9:45 a.m. **BREAK**

9:45 – 10:45 a.m.

## TRENDS AND FORECASTS FOR THE US ECONOMY

**Christopher Kuehl, Ph.D., Analyst, Economist, and Thought-leader, Armada**

Join Dr. Kuehl for a current assessment of the US economy and a forward-looking analysis of trends to watch.



10:45 – 11:00 a.m. **BREAK**

11:00 a.m. – 12:00 p.m.

## THE POSITIVITY EDGE: THE KEY TO RECORD-BREAKING ACHIEVEMENT IN ANY SEASON

**Alex Weber, International Speaker, Award-winning Entertainer, and American Ninja Warrior**

How do you tap into the ultimate creativity, confidence, and resourcefulness when it matters most, and the stakes are high? You need a reliable way to avoid living and working in Unproductive Energy, where stress is high, solutions seem limited, mistakes are repeated, and perceived challenges only grow stronger. Instead, you need to activate The Positive Energy Edge. The Positive Energy Edge is a timeless strategy that allows you to be, achieve, and lead at your very best. It also allows you to thrive when facing the "Big Four" most critical situations that routinely sabotage success in any field and in any season.



12:00 p.m.

## CONFERENCE ADJOURNMENT

1-06/23/21



**2021  
YBON Conference**  
Omaha Marriott Regency  
August 5 – 6, 2021

Financial Institution: \_\_\_\_\_

Bank / Branch Address: \_\_\_\_\_

City/Town: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone# ( \_\_\_\_\_ ) \_\_\_\_\_

Please register the following individual(s): <b>NAME</b>	<b>Email Address</b>	<b>Member Fee:</b> First reg - \$315 per person Add'l - \$295 per person <b>Non-Member Fee:</b> \$945 per person

Registrations received after July 29 will be an additional \$25 per person.

### 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](http://www.nebankers.org)  
→Education→  
Event Calendar

### Payment Choice (check one):

- MasterCard    VISA    Discover    American Exp.

Cardholder Name: \_\_\_\_\_

Card Number: \_\_\_\_\_ CVV: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Signature: \_\_\_\_\_

TOTAL DUE \$ \_\_\_\_\_

**2021 - 2022  
Education Advisory  
Committee  
YBON Subcommittee**

**Kaylee Becker**

Cornerstone Bank, York

**Ashley N Belville**

Five Points Bank, Grand Island

**Brandon L Bowley**

Home Federal Bank, Grand Island

**George Chen**

Security First Bank, Lincoln

**Brooke L Drees**

Elkhorn Valley Bank & Trust, Norfolk

**Reilly Fichtner**

MNB Bank, McCook

**Victoria Gates**

Community First Bank, North Platte

**Rebel Hunt**

Nebraska State Bank & Trust Co.,  
Broken Bow

**Melody Jensen**

Community First Bank, Maywood

**Kory Kahlandt**

Generations Bank, Exeter

**David Lavelle**

Western National Bank, Chester

**Landen J Lawless**

Adams Bank & Trust, Imperial

**Seth Mangels**

Elkhorn Valley Bank & Trust, Norfolk

**Nate Parde**

Bank of the Valley, Bellwood

**Zachary Paus**

CharterWest Bank, Elkhorn

**Brandi Peatrowsky**

Equitable Bank, Omaha

**Jen Requeñez**

Cornhusker Bank, Lincoln

**Trenton Scheitel**

Frontier Bank, Falls City

**Ashton Spieker**

Midwest Bank, Norfolk

## Registration Information

**Member Fee:**

**First reg - \$315 per person\***

**Each additional - \$295 per person\***

**Non-Member Fee:**

**\$945 per person\***

*\*If received by July 29, 2021.*

This fee includes all conference materials, continental breakfasts, luncheon, break service, and the Topgolf Teambuilding Experience which includes the fee, light hors d'oeuvres, and two drink tickets. The deadline for registrations and refunds for cancelled registrations is July 29, 2021. Any registrations received after that date will be an additional \$25 per person and subject to space availability.

## Hotel Information

Reservations can be made by calling the hotel directly **prior to July 14, 2021** to receive the discounted rate.

**Omaha Marriott Regency**

10220 Regency Circle, Omaha / (402) 399-9000

*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.*

**Please feel free to dress casually.**

**To ensure your comfort, please bring a light jacket or sweater to the program.**

**Notice:** *If you have a disability that may affect your participation in this event, please forward a statement regarding any special needs to the Nebraska Bankers Association. We will contact you to discuss accommodations.*

233 South 13th Street, Suite 700

Lincoln, Nebraska 68508

Phone: (402) 474-1555

Education Center Fax: (402) 474-2148

[www.nebankers.org](http://www.nebankers.org)

**NBA** Nebraska Bankers Association

# 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

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

PHONE: (402) 474-1555

WEBSITE:

[www.nebankers.org](http://www.nebankers.org)

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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 2<sup>nd</sup> 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](mailto: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:

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