

Update

Single Bank Pooled Collateral Program Marks One Year

The Single Bank Pooled Collateral Program (SBPC) has had a successful first year. Fifteen banks are currently part of the program, more than doubling the participation goal set at the onset of the program. The program allows participating banks to aggregate their total public deposits and to pledge collateral against its entire portfolio of public deposits rather than pledging per entity. Pledging to the aggregate improves efficiencies and maintains protections for public deposits.

Prior to the program's launch on July 1, 2020, a working group of bankers provided input on the program's development. Dialogue with banks, regulators, auditors and public depositors continues as the program is regularly refined to meet the needs of banks and other entities.

A new [video](#) is just one part of the ongoing outreach efforts aimed at public depositors. Over \$1.1 billion in deposits from over [190 public entities](#) are part of the pool.

Representatives from banks participating in the program shared also their experiences in a [video](#). Participants emphasized the efficiency gained through participating in the program rather than utilizing the traditional method of pledging collateral.



According to Mike Jacobson, NebraskaLand Bank (North Platte) and past NBA Chairman, one of the biggest benefits of the SBPC program is that it allows the bank to stretch its securities further.



"Once you see how this works with the oversight of two entities it is a very simple decision that every school district in Nebraska should be involved in this program. It gives you the peace of mind to know that your public funds are always secure," said Chester "Chip" Kay, Director of Business Operations, Columbus Public Schools.

To learn how your bank can experience the benefits of the SBPC program, visit the [program website](#) or contact NBISCO Program Administrator Misty Stoner, at (402) 904-7060 or NEPooledCollateral@nebankers.org.

Ask the Nebraska Congressional Delegation to Support ECORA

Bankers are encouraged to contact the Nebraska Congressional delegation to urge them to support the Enhancing Credit Opportunities in Rural America (ECORA) Act. The bill, S. 2202/H.R. 1977, 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 bill.

[Take Action](#)

NBA Opposes Proposed IRS Reporting Requirements

The NBA and 50 other state bankers associations sent a joint letter to members of Congress in opposition to proposed tax reporting requirements on banks. Under the proposal, banks would be required to report information on account flows on every account above \$600. The requirements were included in President Biden's American Families Plan and touted as a way to close the "tax gap."

[Read the Letter](#)

Banking Agencies Plan Joint CRA Rulemaking

The Office of Comptroller of the Currency (OCC) will propose rescinding the changes to the Community Reinvestment Act (CRA) regulations that were finalized in May 2020. The OCC also announced plans to work with the Federal Reserve and the Federal Deposit Insurance Corporation on a separate joint rulemaking to overhaul the CRA framework. In a joint statement, the agencies stated, "The agencies have broad authority and responsibility for implementing the CRA. Joint agency action will best achieve a consistent, modernized framework across all banks to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods."

[Learn More](#)

PPP Guaranty Purchases and Lender Servicing Notice

The Small Business Administration (SBA) issued a procedural notice addressing how lenders can apply for SBA to purchase and charge off PPP loans where the borrower has not applied for forgiveness or made payment on the loan. The notice addresses the following scenarios: if the borrower has permanently closed, filed for bankruptcy, or is deceased (in the case of self-employed individuals, sole proprietors, single-member LLCs, or independent contractors), the lender may apply for SBA to purchase and charge off the loan if the borrower has been indicted for, or convicted of, a felony related to the PPP loan or the borrower has appealed an SBA loan review denial, the lender may request guaranty purchase, without charge off, from SBA.

If the lender receives a forgiveness application from the borrower after it has requested guaranty purchase, the lender must submit its forgiveness decision to SBA. If SBA has not yet completed the guaranty purchase and charge-off process (if applicable), the lender must immediately withdraw the request through the platform. SBA stated that it will complete its review of the forgiveness decision prior to reviewing the guaranty purchase request. If SBA has purchased the guaranty, the lender must comply with the PPP forgiveness processes in effect on the date that the loan forgiveness application is received from the borrower and submit its forgiveness decision to SBA. If the borrower is eligible for loan forgiveness in any amount, SBA will not remit a forgiveness payment to the lender. Instead, the SBA-approved forgiveness amount (if any) will be applied to reduce the outstanding amount of the loan owed by the borrower.

[Read the Notice](#)

Banks Benefit from YBON

The Young Bankers of Nebraska (YBON) Conference is an opportunity for Nebraska bankers in any position, ages 21 to 39, to develop leadership skills and learn about current banking issues. YBON is August 5-6 in Omaha.

The YBON experience is beneficial to the bank, too.

“You never know what topic could ‘trigger’ you or your employee into excelling into that young professional and leader. I have been to the conference several times in the past eight years and always come back feeling better about myself, my coworkers and the institution as a whole.” – Landen Lawless, YBON Committee Member



Participants at the 2019 YBON Conference.

View the [full brochure](#) for a complete list of speakers.
[Register for YBON](#)

Training and Networking Opportunities

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

- **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](#).

Husker Harvest Days Tickets Available

Husker Harvest Days is Sept. 14-16 in Grand Island. To order discounted admission and lunch tickets for your bank's ag customers, visit <https://www.nebankers.org/hhd>

For additional information email Laurie Johnson at the NBA at nbacommunications@nebankers.org or call 402-474-1555.



**HUSKER
HARVEST
DAYS® 2021**

Scenes of Nebraska Calendars and Football Schedules

There's only one week left to place your calendar order! The \$.99 per calendar price is extended to July 31.

- [Place Your Calendar Order](#)

There's still time to place your order for Husker football schedules.

- [Place Your Football Schedule Order](#)

Spotlight on Interns

As a way to promote banking careers, the NBA is showcasing summer banking interns on social media. Share this [form](#) with your bank's interns so they can be featured.

If your bank is interested in introducing college students to the many possibilities that exist in banking by hosting an intern, please complete this [form](#).

For more information, contact Kara Heideman at the NBA at kara.heideman@nebankers.org or 402-474-1555.

What is the most important thing you have learned through this internship?

The most important thing I have learned through my internship is that getting that hands-on experience makes a huge difference. I have found aspects of my jobs that excite me to learn more which has helped to guide me towards what I actually want to do.



— **CASSIDY SMITH**

First State Bank Nebraska
Lincoln, NE

Share your Story of Promoting Student Economic Inclusion

The NBA wants to highlight your bank's efforts toward on promoting economic inclusion and financial capability for Nebraska students. An upcoming webinar will highlight the importance of innovative financial education strategies to bank all Nebraska high school students. NBA President and CEO Richard Baier will be participating in the webinar and sharing your examples of how banks provide financial education to students. The webinar is August 31 from 3:00 to 5:00 CT. Share your information by emailing Kara Heideman at the NBA at kara.heideman@nebankers.org.

[Register for the Webinar](#)

ABA Accepting Applications, Nominations for '40 Under 40'

The application period is now open for ABA's 40 Under 40 in Wealth Management. Now in its second year, the award recognizes wealth management and fiduciary professionals who are committed to the highest standards of achievement at work and in their communities.

Applications will be accepted until Sept. 15. To be eligible for the award, applicants must be 40 years old or younger as of Nov. 1, 2021. Individuals can also nominate colleagues or peers for the award. Winners will be announced on aba.com and honored at the 2022 Wealth Management and Trust Conference.

[Apply or submit a nomination.](#)

July 9, 2021

Vol. XXXVIII, No. 20

COMMUNITY REINVESTMENT ACT – OCC TO RECONSIDER FINAL RULE

The Office of the Comptroller of the Currency (OCC) issued a final rule on June 5, 2020, (See NBA Compliance Handbook, Vol. I, Public Disclosure tab) to modernize the agency's regulations under the Community Reinvestment Act (CRA). The OCC has determined that it will reconsider the June 2020 rule. While this reconsideration is ongoing, the OCC will not object to the suspension of the development of systems for, or other implementation of, provisions with a compliance date of January 1, 2023, or January 1, 2024, under the 2020 CRA rule. At this time, the OCC also does not plan to finalize the December 4, 2020, proposed rule that requested comment on an approach to determine the CRA evaluation measure benchmarks, retail lending distribution test thresholds, and community development minimums under the June 2020 rule.

The OCC will continue to implement the provisions of the June 2020 CRA rule that had a compliance date of October 1, 2020. The OCC interpreted and explained these provisions in [OCC Bulletin 2020-99](#). These implementation efforts include

- issuance of [OCC Bulletin 2021-5](#) providing bank type determinations, lists of distressed and underserved areas, and the median hourly compensation value for community development service activities;
- deployment of the CRA Qualifying Activities Confirmation Request process for banks and other stakeholders to request confirmation whether an activity meets the qualifying criteria under the June 2020 CRA rule; and
- provision of training on provisions of the June 2020 rule with the October 1, 2020, compliance date in a series of webinars for examiners and bankers.

Banks are reminded to maintain appropriate documentation for CRA examination purposes required under OCC Bulletin 2020-99. Such documentation includes the qualifying criteria met by the activity, the area(s) served by the activity, and the date and amount of the activity (including the basis for full or partial consideration). Certain banks previously subject to data collection and reporting under the 1995 CRA framework will continue to report large bank CRA data during the transition period, as specified in OCC Bulletin 2020-99.

The foregoing Compliance Update is for informational purposes only and does not constitute legal advice. As a reminder, the NBA general counsel is the attorney for the Nebraska Bankers Association, not its member banks. The general counsel is available to assist members with finding resources to help answer their questions. However, for any specific legal advice about specific situations, members must consult and retain their own attorney.

July 16, 2021

Vol. XXXVIII, No. 21

OCC “TRUE LENDER” RULE REPEALED

On June 30, 2021, President Biden signed a joint resolution to revoke the Office of the Comptroller of the Currency’s (OCC) “true lender” rule (the “Rule”). Passed in October 2020, the Rule clarified that a national bank was the true lender of a loan if it was the named lender on the loan agreement or funded the loan.

Congress repealed the Rule pursuant to the Congressional Review Act (CRA), under which Congress can review agency rules and regulations, and repeal rules passed in the previous 60 legislative days through joint resolution. The repeal of the Rule fell under the “look back” period, which enables a new Congress to review rules issued in the final 60 days of the previous Congressional session. Under the CRA, the OCC is now prohibited from reissuing the same rule or passing a new rule that is substantially similar to the repealed rule.

The repeal of the Rule adds more complexity for certain fintech and other nonbank lending companies in determining their state regulatory requirements, particularly with respect to state interest rate cap restrictions and other state licensing and consumer credit compliance measures. Determining the true lender status in any given transaction likely will depend on the specific facts of each relationship.

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July 16, 2021

Vol. XXXVIII, No.22

EEOC GUIDANCE – COVID-19 VACCINATION POLICIES

The Equal Employment Opportunity Commission (EEOC) has issued updated guidance related to COVID-19 vaccination policies.

The guidance confirms that a bank or other employer may offer an incentive to employees to voluntarily receive a COVID-19 vaccination. If the employer is administering the vaccine, the incentive may not be “so substantial as to be coercive.”

The EEOC also confirmed that, under the Americans with Disabilities Act, an employer may inquire about or request documentation or other confirmation that an employee obtained a COVID-19 vaccine. In addition, the EEOC stated that an immunocompromised employee who is fully vaccinated for COVID-19 may be eligible for a reasonable accommodation because of a continuing concern that he or she faces a heightened risk of severe illness from a COVID-19 infection, despite being vaccinated.

The EEOC also stated that if an employee chooses not to receive a COVID-19 vaccination due to pregnancy, the employer must ensure that the employee is not discriminated against compared to other employees similar in their ability (or inability) to work.

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July 16, 2021

Vol. XXXVIII, No. 23

TELEPHONE CONSUMER PROTECTION ACT – AUTODIALER DEFINITION

In a unanimous decision, in the case of *Facebook v. Duguid*, the United States Supreme Court has ruled that the Telephone Consumer Protection Act's (TCPA) definition of automatic telephone dialing system (ATDS) does not include equipment that merely stores and dials telephone numbers from an obtained list. In the *Facebook* case, the Plaintiff sued Facebook, alleging Facebook violated the TCPA because he received multiple login notification text messages from Facebook despite not having a Facebook account and not linking his telephone number to an account. Facebook argued its equipment did not qualify as an ATDS because it did not use a random or sequential number generator.

The court ruled that an ATDS under the TCPA must have the capacity to (1) store a telephone number using a random or sequential generator or (2) produce a telephone number using a random or sequential number generator. As a result of the Supreme Court decision, banks' risk of TCPA liability for using efficient dialing technology to place calls or send text messages should be significantly reduced.

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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.

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.



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.

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.

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?



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

1-07/01p/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): NAME	Email Address	Member Fee: First reg - \$315 per person Add'l - \$295 per person Non-Member Fee: \$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

→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 Requenez

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

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.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

Four Ways to Register:

FAX: (402) 474-2148

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

PHONE: (402) 474-1555

WEBSITE:

www.nebankers.org

→Education→

Event Calendar

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# (_____) _____

Please register the following individual(s):		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: _____

Fall IRA Workshops



Register Today!

September 20-21, 2021
Lincoln, Cornhusker Marriott Hotel

September 22-23, 2021
North Platte, Best Western Plus

SCHEDULE FOR IRA WORKSHOPS

8:00 a.m.	Registration \ Continental Breakfast
8:30 a.m.	Session
12:00 p.m.	Luncheon
1:00 p.m.	Session
4:00 p.m.	Adjourn

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed. Attendees should bring a hand-held calculator.

Topics to be discussed:**Introduction and Establishing IRAs**

- Identify the tax advantages of Traditional and Roth IRAs
- Summarize the IRA opening document requirements
- Explain the difference between primary and contingent beneficiaries

IRA Funding

- Compare and contrast Traditional and Roth IRA eligibility requirements
- Explain the regular contribution limit
- Distinguish the regular contribution deadline
- State the rules for prior-year contributions
- Communicate the regular contribution reporting deadlines

IRA Distributions

- Identify federal income tax withholding requirements
- Recognize the exceptions to the early distribution penalty tax
- Summarize the tax consequences of Traditional and Roth IRA distributions
- Define a required minimum distribution and the required beginning date
- Communicate the distribution reporting deadlines

IRA Portability

- Differentiate between a rollover and a transfer
- Recognize rollovers between IRAs and employer-sponsored retirement plans

Who Should Attend?

You should attend this workshop if you need to learn the basics of Traditional and Roth IRAs, or want an updated, general refresher on IRA rules.

Advanced IRAs builds on the attendees' knowledge of IRA basics to address some of the more complex IRA issues their financial organizations may handle. This is an advanced session; previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

Topics to be discussed:**IRA Update**

- Explain recent changes affecting IRA owners
- Recognize how recent changes may affect your financial organization

Advanced Portability

- Summarize the restrictions on the movement between IRAs
- Describe a conversion
- Explain the effect of withholding on a conversion
- Recognize the options available when moving from an employer-sponsored retirement plan to an IRA
- Explain the result of violating the portability and conversion restrictions

Beneficiary Options

- Describe beneficiary distribution options when an IRA owner died before January 1, 2020, or dies on or after January 1, 2020
- Recognize the differences for the various beneficiary types
- Explain beneficiary payment deadlines

Required Minimum Distributions

- Calculate a required minimum distribution (RMD)
- Discuss the RMD rules and reporting requirements

You should attend this workshop if you are:

- an IRA administrator, personal banker, or member services personnel who has a working knowledge of basic IRA operations and wishes to expand your expertise and provide enhanced customer service;
- a financial professional who recognizes that IRAs play an integral role in retirement planning;
- a compliance specialist with procedural oversight of IRA policies and practices; or
- support personnel responsible for promotional materials that describe the services provided by your financial organization.

Registration Information

Advance registration fee for the IRA workshops includes all materials, continental breakfast, break service and luncheon.

The registration breakdown is as follows:

MEMBER FEE:

Program A: IRA Essentials..... \$245.00
 Program B: Advanced IRAs \$245.00
 (Both Program A & B include a luncheon and break service)
Programs A & B: \$460.00*
 * (Only applies to same person at Programs A & B to receive discount)

NON-MEMBER FEE:

Program A or Program B \$735.00 Per Person / Per Program

The deadline for registration and receiving refunds for cancelled registrations is **September 13, 2021**. Registrations received after that date will be an additional \$25 per workshop/per person 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.**

1-06/30/21



2021 Fall IRA Workshops

September 20-21, Lincoln
 September 22-23, North Platte

Financial Institution: _____
 Bank / Branch Address: _____
 City/Town: _____ Zip: _____
 Phone# (_____) _____

Please indicate which of the following programs you plan to attend under the appropriate location:

Member Fee: \$245.00 – IRA Essentials \$245.00 – Advanced IRAs
 \$460.00 – Both Workshops (Only applies to same person at each workshop to receive the discount)
Non-Member: \$735.00 per person / per workshop
 Registrations received after 09/13/21, will be an additional \$25 and are subject to space availability.

Please register the following individual(s): NAME <i>(as you wish it to appear on the badge)</i>	Email Address	LINCOLN Sept. 20 IRA Essentials	LINCOLN Sept. 21 Advanced IRAs	N. PLATTE Sept. 22 IRA Essentials	N. PLATTE Sept. 23 Advanced IRAs

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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Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____
 Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

TOTAL DUE \$ _____

About the Presenters

Ascensus programs are delivered by a group of highly trained retirement plan consultants who thoroughly understand the laws affecting IRAs. Consultants have daily contact with financial organizations that offer IRA products and specialize in providing practical solutions to the most complex IRA issues.

Program Locations

Reservations can be made by calling the program locations directly.

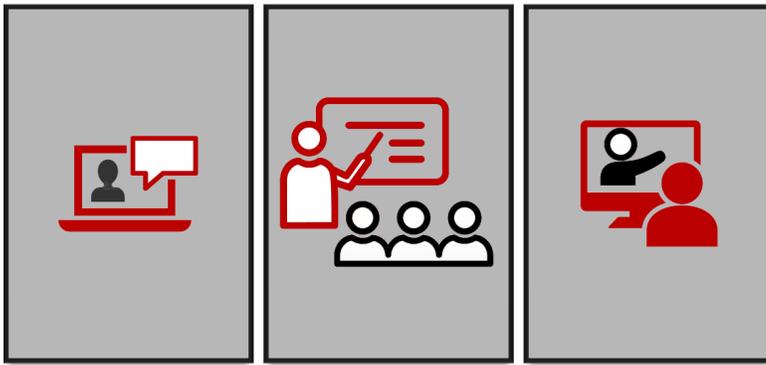
Lincoln, Cornhusker Marriott Hotel
333 S 13th St
(402) 474-7474

North Platte, Best Western Plus
3201 S. Jeffers St
(308) 534-3120

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

NBA Nebraska Bankers Association



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

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

EDUCATION CALENDAR

2021

YBON Annual Conference

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

Real Estate Lending Compliance Conference

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

Opening New Accounts in Nebraska Workshops

8/24/2021 Kearney – Holiday Inn

8/25/2021 Lincoln – Cornhusker Marriott Hotel

Fall Agri-business Conference

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

Essential Teller Issues Seminars

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

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

9/15/2021 Norfolk – Norfolk Country Club

9/16/2021 Lincoln – Cornhusker Marriott Hotel

Fall IRA Workshops

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

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

Annual Convention “Lite”

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

Women in Banking Conference

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

Summit on Regulatory Issues

10/29/2021 Lincoln – Cornhusker Marriott Hotel

Bank Investment Conference

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

Loan Documentation Workshop

11/17/2021 [Virtual](#)

Agriculture & Beyond Workshops

12/07/2021 [Virtual](#)

Operations Conference

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

Mid-Winter IRA Workshops

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

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

Health Savings Account Seminar

2/18/2022 North Platte – Best Western Plus

Supervisor Boot Camp

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

Spring Agri-business Conference

4/05-4/06/2022 Kearney – Holiday Inn

Annual Convention

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

Annual Golf Outing

6/09/2022 Hastings – Lochland Country Club

YBON Annual Conference

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

Real Estate Lending Compliance Conference

8/16-8/17/2022 Lincoln – Cornhusker Marriott Hotel

Fall Agri-business Conference

9/01-9/02/2022 Lincoln – Cornhusker Marriott Hotel

Fall IRA Workshops

9/19-9/20/2022 Lincoln – Cornhusker Marriott Hotel

9/21-9/22/2022 North Platte – Best Western Plus

Summit on Regulatory Issues

10/28/2022 Lincoln – Cornhusker Marriott Hotel

2022

State Government Relations Forum

1/27/2022 Lincoln – Cornhusker Marriott Hotel

Upcoming Webinars

For a complete schedule of NBA webinar offerings, visit www.nebankers.org → Education.

07/12/2021