

Update

Webinar: Inclusion and Financial Capability for Nebraska Students

The NBA, Nebraska Independent Community Bankers, the Federal Deposit Insurance Corporation and Metropolitan Community College are hosting a webinar on the importance of innovative financial education strategies to establish financially capable Nebraska high school students. Teachers, bankers and others will present products, programs and services to equip all teachers with classroom curricula and student economic inclusion best practices.

NBA President and CEO Richard Baier will be participating in the webinar and sharing examples of how banks provide financial education to students. The NBA wants to highlight your bank's efforts on promoting economic inclusion and financial capability. Share your information by emailing Kara Heideman at the NBA at kara.heideman@nebankers.org.

The webinar is on Aug. 31 from 3:00 to 5:00 p.m. CT.

[Register](#)

NBA Provides Comments on Debit Card Interchange Fees Proposal

The NBA submitted a letter in response to the Federal Reserve's (Fed) [debit card interchange fees and routing proposal](#). The letter called the proposal "fundamentally flawed" and called for the proposal to be withdrawn, noting the significant challenges it would create for small community banks. "Expansion of the routing requirement to all card-not-present transactions and the accompanying mandate that PINless transactions be accepted effectively creates a price-ceiling on the revenue community banks receive to participate in these transactions," the letter stated.

[Read the Letter](#)

Help Make the NBA BankPAC Silent Auction A Success

The NBA State BankPAC is accepting donations for the BankPAC Silent Auction, held on Oct. 7 during the NBA's 2021 Convention "Lite" at the Lincoln Cornhusker Marriott Hotel. Last year, more than 40 items were donated and the silent auction raised more than \$11,000. Consider [donating](#) today!

For more information, contact Jennifer Heaton at the NBA at 402-474-1555 or jennifer.heaton@nebankers.org.

PPP Direct Forgiveness

The Small Business Administration released [guidance](#) on Paycheck Protection Program (PPP) loan forgiveness applications directly from borrowers with loans of \$150,000 or below. The direct borrower forgiveness process is an “optional technology solution that SBA is providing to PPP lenders that will leverage SBA’s existing and proven platform,” SBA said.

PPP lenders that opt-in to the direct borrower forgiveness program will be provided with a single secure location for all their borrowers with loans of \$150,000 or less to apply for loan forgiveness through the platform using the electronic equivalent of SBA Form 3508S. Upon receipt of notice that a borrower has applied for forgiveness through the platform, lenders will review the loan forgiveness application in the platform and issue a forgiveness decision to SBA. The SBA also released a [list of lenders](#) participating in direct forgiveness.

[Access the Portal](#)

Eviction Moratorium

The Centers for Disease Control and Prevention (CDC) announced a new federal eviction ban. The ban, which lasts until Oct. 3, applies to counties with “substantial and high levels of community transmission” of COVID-19. In June, the Supreme Court struck down an earlier CDC moratorium but allowed it to remain in place until its planned expiration on July 31. President Biden indicated the new moratorium, even if challenged in court, would provide additional time to allocate federal rental assistance funds.

[Learn More](#)

Leave Tax Credit for COVID-19 Vaccinations

To encourage more Americans to get vaccinated against COVID-19, the Treasury Department announced that it will allow certain eligible employers to claim tax credits for providing paid time off to employees to take a family or household member or certain other individuals to get vaccinated, or to care for a family or household member or certain other individuals recovering from the vaccination.

Earlier this year, Treasury announced a tax credit under the American Rescue Plan Act of 2021 that allows small and midsize employers with fewer than 500 employees to claim refundable tax credits that reimburse them for the cost of providing paid sick leave and family leave to their employees due to COVID-19, including leave taken to receive or recover from COVID-19 vaccinations.

[Learn More](#)

Bill to Study Challenges Faced by Prospective De Novos

The House Financial Services Committee passed H.R. 4590, the Promoting New and Diverse Depository Institutions Act, which was introduced by Rep. Jake Auchincloss (D-Mass.). The legislation would require regulators to conduct a study about the challenges faced by proposed depository institutions seeking de novo bank charters.

[Read the Bill](#)

July Fed Survey on Bank Lending Practices

According to the Federal Reserve’s July 2021 Senior Loan Officer Opinion Survey on Bank Lending Practices, banks eased lending standards across all loan types in the second quarter as demand increased and the economic outlook improved.

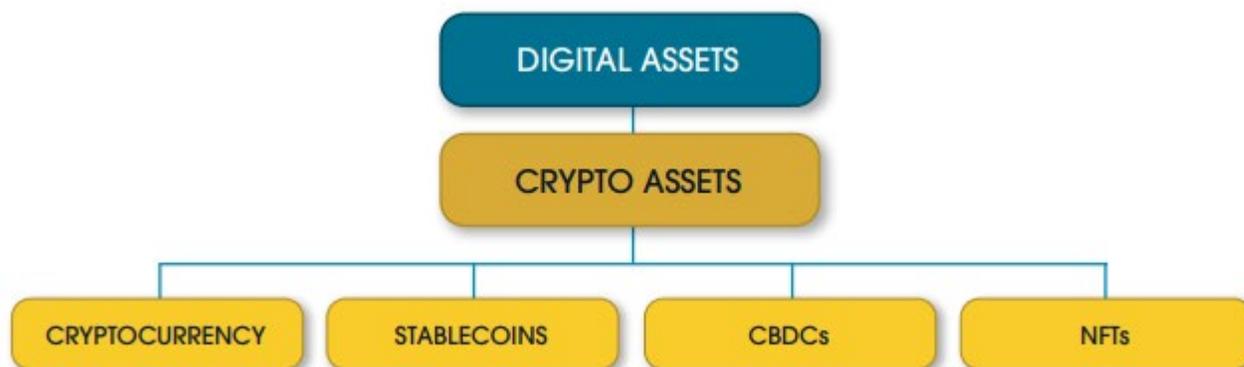
[Learn More](#)

Understanding Cryptocurrency

The American Bankers Association released a white paper on cryptocurrency. The free resource discusses the origins of cryptocurrency, its uses, technological underpinnings and the industry surrounding it. The report also includes information on existing and emerging regulatory issues around cryptocurrency, what to expect in the next year as well as some considerations for banks as they approach the crypto sector.

“Cryptocurrency markets are rapidly evolving, and there is currently a diverse and complex ecosystem of companies offering access to digital asset products,” the report notes. “The digital and programmable nature of these products means they can be used to facilitate many kinds of financial activities that increasingly mirror the products and services offered by traditional financial institutions.”

[Read the Report](#)



Crypto assets generally fall into four broad categories: cryptocurrency, stablecoins, central bank digital currencies (CBDCs) and non-fungible tokens (NFTs).

Source: [Understanding Cryptocurrency](#)

Order Husker Harvest Days Tickets Online

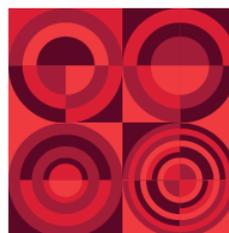
Husker Harvest Days admission tickets have arrived at the NBA office. Use the convenient online payment and order option to get your bank's discounted admission and lunch tickets right away.

[Order Online](#)

There are still volunteer opportunities available at the NBA Husker Harvest Days Booth. This is a great way to connect with your ag customers and help build the future of the industry!

[Volunteer](#)

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



**HUSKER
HARVEST
DAYS® 2021**

Education and Events Calendar

- **Aug. 17-18** - Real Estate Lending Compliance Conference, Lincoln
- **Aug. 24** - Opening New Accounts in Nebraska Workshop, Kearney
- **Aug. 25** - Opening New Accounts in Nebraska Workshop, Lincoln
- **Sept. 2-3** - Fall Agri-business Conference, Lincoln
- **Sept. 14** - Essential Teller Issues Virtual Seminar
- **Sept. 20-21** - Fall IRA Essentials Virtual Workshop
- **Sept. 22-23** - Fall IRA Advanced Virtual Workshop

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



After a year of Zoom, the NBA is thrilled to host speakers like Dr. David Kohl in person. Dr. Kohl will present at the Fall Agri-business Conference.

#BanksNeverAskThat Campaign Returns for 2021

Registration is open for banks of all sizes to participate in the second year of the American Bankers Association's #BanksNeverAskThat anti-phishing campaign. Nearly 1,700 banks participated in last year's campaign. Registered banks will receive a toolkit full of ready-to-use assets including videos, GIFs, social posts, printables and more to help educate and protect bank customers. Participation in the campaign is free and available to all banks regardless of ABA membership. Materials can be used as-is or branded with a participating bank's logo. The campaign will kick off on Oct. 1 as part of National Cybersecurity Awareness Month.

[Learn More and Register](#)



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# (_____) _____

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

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

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

TOTAL DUE \$ _____

Payment Choice (check one):

Four Ways to Register:

☎ FAX: (402) 474-2148

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

☎ PHONE: (402) 474-1555

🌐 WEBSITE:

www.nebankers.org

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Event Calendar

MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

2021
Fall Agri-business
Conference



September 2 – 3, 2021
Cornhusker Marriott Hotel | Lincoln

THURSDAY, SEPTEMBER 2, 2021

8:30 a.m. Registration / Refreshments (*coffee, iced tea, soft drinks*)

9:00 a.m. WELCOME & OPENING REMARKS

Kirk Riley, NBA Chairman, Waypoint Bank, Cozad, NE

9:15 a.m. AGRICULTURAL OUTLOOK - HOW AG IS CHANGING AND WHERE WE ARE HEADED (*virtual*)

Kevin Van Trump, CEO, Farm Direction

Kevin Van Trump is a trusted advisor to farmers and agri-business professionals worldwide. Consistently and clearly connecting the dots while filtering out the noise has set Kevin apart and made him a highly sought-after speaker for business and agricultural events. His professional risk-management strategies and business insights are always welcomed by those looking to improve their operations.

10:15 a.m. Break

10:30 a.m. BANKING THE HEMP INDUSTRY – A PANEL DISCUSSION

Hemp is currently used in over 25,000 products in the United States, ranging from industrial to personal care to oil products. Hemp and hemp-derived products are fast-growing markets, with U.S. crop sales estimated to grow to over \$2.5 billion/year by 2022, and hemp-derived oil (CBD) product sales estimated to grow to \$22 billion/year by 2022.

12:00 p.m. AGRIBUSINESS RECOGNITION LUNCHEON

This year we will recognize recipients for both the 2020 and 2021 awards, who were selected by the NBA's Education Advisory - Lending Subcommittee for their numerous contributions to the state of Nebraska and to the agricultural industry.

2020 Recipient of the

NBA's Agri-business Recognition Award:

Thomas H. Jensen, FNBO, Omaha

2021 Recipients of the

NBA's Agri-business Recognition Award:

Jim and Greg Linder, Linder Stock Farms, Inc., Loomis

1:45 p.m. HOW NATURAL WEATHER CYCLES, SUNSPOT ACTIVITY AND PANDEMICS INFLUENCES GLOBAL CROP PRODUCTION, PRICES AND FOOD SECURITY

Shawn Hackett, President, Hackett Financial Advisors

The single greatest fundamental change in our lifetimes in the Ag space has just begun and it is going to turn the Ag world upside down before it is over. Over the next 40 years, the sun cycles and highly correlated natural weather cycles will be going through a rare 200-year Grande Solar Cycle Minimum phase. The expansion of weather volatility, Ag price volatility is going to be beyond anyone's comprehension.

2:45 p.m. Break

3:00 p.m. THE US & AG ECONOMY IN 2021 AND BEYOND

Matthew C. Roberts, Ph.D., Founder, The Kermantle Group

Dr. Roberts will explain in simple yet entertaining terms how the economy is actually doing, down to the sector and/or regional level if needed, and what it means for Agriculture and your clients. These talks include interest rates, exchange rates, income growth, and how policy decisions will or won't affect it. Given the current DC administration, Dr. Roberts can also discuss the winners and losers from trade, the policies that we do, and don't need, and how trade has fundamentally transformed the lives of every American, from the mom-to-be craving cantaloupe in January to the real reason that we don't produce iPhones in America.

4:00 – Session Adjournment & Reception

5:00 p.m.

Evening is on your own.

8:00 a.m. Refreshments (*coffee, iced tea, soft drinks*)

8:30 a.m. AG POLICY 2021

Mike Pearson, Agriculture Media Host & Commentator

2020 was a year of unrest economically, socially, and politically, and unrest changes our business environment both in the short and long term. As 2021 gets underway, Mike takes listeners on a look at how the world is changing. Some of the lasting impacts of COVID-19 on trade and business will be both regulatory (quarantines/import bans) and social (perhaps a new focus on the outdoors?).

9:30 a.m. Break

9:45 a.m. SUCCESSION AND ESTATE PLANNING FOR AGRICULTURAL BUSINESSES

Elizabeth Workentine, Mike Lafleur, Endacott, Peetz & Timmer

10:30 a.m. AG LENDING IN ROLLER COASTER ECONOMICS

David M. Kohl, Ph.D., Professor Emeritus, Agricultural and Applied Economics, Virginia Tech, Blacksburg, VA

Dr. Dave Kohl is back for another edition of the fall agribusiness conference. The pandemic has resulted in agricultural economics on a roller coaster. The stimulus checks, global economy, and geopolitical trends along with supply chain issues have propelled many agricultural businesses to a financial high after years of margin compression. What's around the corner and down the road? Is this cycle temporary or permanent? Where is the risk and opportunity? What are the trends impacting the business and financial statements? Let's buckle up and double down on the good doctor's perspectives, insights, tools, and techniques for the upcoming renewal season.

11:45 a.m. General Session Adjournment

12:00 p.m. BIG RED LUNCHEON with Guest Speaker

1:30 p.m. Conference Adjournment

1-07/26/21



**2021
Fall Agri-business Conference
Cornhusker Marriott Hotel, Lincoln
September 2 – 3, 2021**

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Please register the following individual(s): NAME	Email Address	Full Registrants: Please check (✓) which functions you will attend:			Member Fee: \$315 per person Non-Member Fee: \$945 per person
		Thursday Luncheon	Thursday Reception	Friday Luncheon	

Please register the following individual(s): NAME	MEMBER SPOUSE/GUEST ONLY		
	Thursday Luncheon \$45 per person	Thursday Reception \$25 per person	Friday Big Red Luncheon \$45 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
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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**

Lending Subcommittee

Amy Baker

First National Bank of Omaha, Omaha

Rory T Bowen

Great Plains State Bank, Columbus

Andrew R Clements

American Exchange Bank, Elmwood

Mark Dekker

First Nebraska Bank, Columbus

Danielle L Johnson

Community First Bank, Maywood

Matt Jones

F&M Bank, Wayne

Tony Kaufman

Platte Valley Bank, Scottsbluff

Christopher J McQuillan

First State Bank of Loomis, Loomis

Cam Moyer

Heritage Bank, Hastings

Kevin J Nordby

Security Bank, Laurel

Troy L Schwanebeck

Frontier Bank, Pender

Rebecca A Thornburg

First Bank and Trust Co., Minden

Brandon J Urban

First Westroads Bank, Omaha

Bill C Wilkinson

Security First Bank, Cozad

Kyle N Wooster

West Gate Bank, Lincoln

Registration Information

Member: \$315 (per person)

Non-Member: \$945 (per person)

**If received by August 26, 2021*

Advance registration for this program includes all conference materials, refreshments, luncheons, break service, and the reception. If you would like to bring a spouse/guest to the Thursday Awards Luncheon, Thursday Reception, and the Big Red Luncheon, the registration fee is \$115 per person. Please indicate on the registration form which function(s) your spouse/guest will be attending.

The deadline for registrations and refunds for cancelled registrations is **August 26, 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. Please indicate that you're with the NBA room block.

Cornhusker Marriott Hotel

333 South 13th Street, Lincoln, (402) 474-7474

***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.

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.*

BANK TRAINING ADVISORS

Barbara A Barr

NebraskaLand National Bank, North Platte

Sherla M Post

Cornhusker Bank, Lincoln

Melissa Karloff

Heartland Bank, Hastings

Renee Rose

Five Points Bank, Grand Island

Jill Keller

Five Points Bank, Grand Island

Margie Shaffer

ACCESSbank, Omaha

Susan K Koranda

Security Bank, Laurel

Tana Wagener

West Gate Bank, Lincoln

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

Essential Teller Issues 2021

**VIRTUAL
Offering**



Essential Teller Issues is rated the most dynamic teller training experience in the country. You will want all your tellers to take part in this high impact seminar. The program zeroes in on six modules that remind your tellers of the importance of what they do, how they do it, what they say, and how they deliver customer service. Essential Teller Issues is an information-packed, attention grabbing fast-paced program. InterAction Training has been providing this program for over 30 years and consistently receives rave reviews. Each participant will leave the program with a renewed commitment to excel on the job and the newest edition of the teller training manual that serves as a guide to the program.

September 14, 2021

1:00 – 3:00 p.m. or 5:00 – 7:00 p.m.

Topics To Be Covered

Professional Maturity

- Gain Flexibility
- Manage Your Image
- What You Say, How You Say It
- Reputation
- Manage Your Emotions
- Confidentiality
- Courtesy, Kindness and Professionalism

Follow Procedure

- Handle Cash Like a Pro
- See to the Details
- Robbery Preparedness
- Maintain Vigilant Compliance

Scrutinize Transactions

- Verification Concerns
- Check Cashing Guidelines
- Identification Rationale
- Examining Endorsements

- Dissecting Less-Cash Deposits
- Fraudulent Schemes & Popular Scams

Provide Extraordinary Service

- Make Their Day
- What the Customer Wants
- Effective Communication
- Five Habits of Highly Effective Tellers

Ace Cross-Selling & Referrals

- Product Knowledge Proficiency
- Be Inquisitive, Engaging and Prepared
- Spot Opportunities; Start Conversations
- Suggest Solutions; Share Information

Master the Balancing Act

- Ten Things You Must Do
- Six Things You Never Do
- Avoid Outages and Interruptions
- Eliminate Transpositions

Who Should Attend

Everyone who works a teller window including part-time, sometimes or all the time tellers plus teller supervisors, branch managers and those responsible for training tellers.

About the Speaker

Vicki Kraai's 25+ years of financial services experience started at the family bank in rural Nebraska, serving as a teller and eventually becoming CEO. Her many years of banking include credit card lending experience where she was a member of the management team that launched the Cabela's credit card program. She has a passion for developing people for success in the financial services industry. Attendee's value Vicki's highly engaging "been there, done that" approach to all facets of her training and speaking engagements. Vicki was named CEO of InterAction Training in 2020.



Registration and Pricing Information

Check here for the MEMBER BANK ALL-ACCESS PASS: \$500 (Need a main contact/registrant)

Member: \$125 (first person)
\$ 75 (each add'l)

Non-Member: \$225 (per person)

Approximately 2 days prior to the program, you will receive a link to the online presentation.

Notice is required for all substitutions/cancellations. If the cancellation request is received by the NBA Education Center by September 7, 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
www.nebankers.org



07/28/2021



Essential Teller Issues

2021

VIRTUAL Offering

September 14, 2021

1:00-3:00 p.m. or 5:00-7:00 p.m.

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Check here for the MEMBER BANK ALL-ACCESS PASS: \$500 (Need a main contact/registrant)

Member: \$125 (first person)/\$75 (each add'l)

Non-Member: \$225 (per person)

Please register the following:			Email Address	Reg Fee	Please choose your Session	
FIRST NAME	MI	LAST NAME			1:00–3:00 pm	5:00–7:00 pm
				\$125		
				\$75		
				\$75		
				\$75		
				\$75		
				\$75		

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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Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

2021 Fall IRA

Workshops – Essentials and Advanced



**VIRTUAL
Offering**

IRA Essentials – September 20 & 21, 2021 – 2 parts

(9:00am-12:00pm both days)

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 – September 22 & 23, 2021 – 2 parts

(9:00am-12:00pm both days)

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;
- are a financial professional who recognizes that IRAs play an integral role in retirement planning;
- are 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

Member Fee: \$225.00 – IRA Essentials \$225.00 – Advanced IRAs
\$420.00 – Both Workshops (Only applies to same person at each workshop to receive the discount)

Non-Member: \$675.00 per person / per workshop

Registrations received after 09/14/21, will be an additional \$25 and are subject to space availability.

Approximately 2 days prior to the program, you will receive a link to the online presentation.

Notice is required for all substitutions/cancellations. If the cancellation request is received by the NBA Education Center by September 14, 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
www.nebankers.org



1-07/28/2021



Mid-Winter IRA & HSA Virtual Programs

September 20 & 21, 22 & 23, 2021

Financial Institution: _____

Bank / Branch Address: _____

City/Town: _____ Zip: _____

Phone# (_____) _____

Member Fee: \$225.00 – IRA Essentials \$225.00 – Advanced IRAs
\$420.00 – Both Workshops (Only applies to same person at each workshop to receive the discount)

Non-Member: \$675.00 per person / per workshop

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Please register the following individual(s):		Email Address	SEPT 20 & 21 IRA Essentials \$225 p/p	SEPT 22 & 23 Advanced IRAs \$225 p/p	BOTH Essentials & Advanced \$420 p/p
FIRST NAME	LAST NAME		Non-Member: \$675	Non-Member: \$675	Non-Member: n/a

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: _____