

# Update

## NBA Seeks Banking Internship Hosts

The NBA works with a number of qualified, energetic college students who are seeking internships at Nebraska banks. Your bank can introduce these students to the career opportunities in banking and help build the banking workforce by hosting an intern. Specifically, university students in Lincoln and Kearney are seeking part-time internships for this fall semester. Other opportunities exist to host interns throughout the state during the summer as well.

If your bank is interested in hosting an intern, please complete this [form](#) or contact Kara Heideman at the NBA at [kara.heideman@nebankers.org](mailto: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 interned this summer at First State Bank Nebraska in Lincoln. She is a senior ag banking and finance major at the University of Nebraska-Lincoln. Learn more about Cassidy's internship experience and other interns [here](#).*

## Congressman Bacon Roundtable

Congressman Don Bacon participated in a roundtable discussion with several Omaha-area NBA members. He serves on the House Agriculture and House Armed Services Committee.

Following the discussion, members presented the Congressman with an NBA BankPAC check to aid his re-election efforts.

For more information on the NBA BankPAC, contact Jennifer Heaton at the NBA at [jennifer.heaton@nebankers.org](mailto:jennifer.heaton@nebankers.org) or at 402-474-1555.



## Senate Passes \$1 Trillion Infrastructure Bill

On Tuesday, the U.S. Senate approved a \$1 trillion infrastructure bill. About \$550 billion of the planned spending is for physical infrastructure like roads, bridges and waterways. Funding to expand broadband deployment is also included.

The bill also includes a provision that would require cryptocurrency trading platforms and other entities to report digital asset transactions to the Internal Revenue Service. The tax-reporting provision is estimated to raise about \$28 billion over 10 years. Despite significant lobbying from the cryptocurrency industry, an amendment to exclude cryptocurrency software developers and miners from the provision was defeated.

During debate on the bill, the American Bankers Association (ABA) and other trade groups sent a [letter](#) to Senate leaders opposing an amendment offered by Sens. Chuck Grassley (R-Iowa) and Patrick Leahy (D-Vt.) that would make changes to the False Claims Act. The groups noted the proposal could lead to increased false claim liability lenders, harm the housing market and affect the distribution of COVID-related rental and homeowner assistance.

Following the passage of the infrastructure bill, the Senate turned its focus to the \$3.5 trillion budget reconciliation bill. The resolution passed early Wednesday on a 50-49 vote after 14 hours of votes on amendments, including one on [new account flow reporting requirements](#) which was not adopted.

## CFPB Issues Juneteenth-Related Interpretive Rule

The Consumer Financial Protection Bureau (CFPB) released an interpretive rule on Juneteenth-related mortgage closing delays and Regulation Z timing requirements. It clarifies that “if the relevant closed-end rescission or TRID time period began on or before June 17, 2021, then June 19, 2021 was considered a business day, but nothing prohibits creditors from providing longer time periods. Therefore, it would also be compliant for creditors to have considered June 19, 2021 a Federal holiday for purposes of these provisions.” The ABA has developed a members-only [staff analysis](#) on the rule.

[Read the Rule](#)

## Federal Reserve Small Business Credit Survey Released

As the COVID-19 pandemic began, traditional financing declined among both non-employer and employer firms. According to Federal Reserve Small Business Credit Survey, the share of non-employer firms that applied for financing declined from 29% in 2019 to 24% in 2020. The percent of employer firms applying for financing declined from 43% in 2019 to 37% in 2020.

Companies without full-time or part-time employees on payroll sought Paycheck Protection Program (PPP) funds most frequently from banks as opposed to online lenders, credit unions or nonbank finance companies. The survey, which was conducted in Sept. and Oct. of 2020, also found non-employer firms were less likely to access COVID-related small business assistance than employer firms.

[Read the Survey](#)

## PPP Purchase Guaranty Procedural Notice

Banking trade groups, including the ABA, sent a letter to the Small Business Administration urging changes to a recent PPP [procedural notice](#) addressing SBA guaranty purchase and lender servicing responsibilities. The groups called for language to more appropriately reflect the “hold harmless” provision and the 100% guaranty.

[Read the Letter](#)

## Last Chance to Register for Bank Compliance School

Sept. 13-17, Manhattan, Kansas, registration deadline extended to Friday, Aug. 20

The Bank Compliance School is designed for compliance, audit and management personnel who monitor, manage or assist with compliance laws and regulations. It includes regulations covered in on-site compliance examinations by federal regulatory agencies. The School is designed at a basic to intermediate level for individuals who already have knowledge of banking terms and practices. It is recommended that attendees have a minimum of two-years banking experience as well as compliance responsibilities.

[Brochure](#)   [Schedule](#)   [Register now via Survey Monkey](#)

## Education and Events Calendar

- **Aug. 17-18** - Real Estate Lending Compliance Virtual Conference
- **Aug. 24** - Opening New Accounts in Nebraska Workshop, Kearney
- **Aug. 25** - Opening New Accounts in Nebraska Workshop, Lincoln
- **Aug. 31** - Webinar: Inclusion and Financial Capability for Nebraska Students
- **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](#).

## Rural Broadband Task Force Seeks Business Community Rep

Nebraska's [Rural Broadband Task Force](#) is looking for a representative of the Nebraska business community with an interest in rural broadband. The task force meets in person approximately four times a year. Members can participate via video conferencing for up to half of the meetings. Much of the task force's work is done through work groups which may meet two to four times a year via video conferencing.

[Apply](#)

## Preferred Vendor: BankMarketingCenter.com

### Step Up Your Bank's Facebook Game

A lack of resources can keep banks from engaging in social media and reaping the benefits that a strong social media presence presents. Yet, being active on social media is as important now as having a website was 20 years ago.

Keeping up with fresh and engaging content is a challenge no matter your bank's size. Our preferred vendor [BankMarketingCenter.com](#) can help solve this problem. Their online marketing portal has an extensive library of customizable Facebook ads on a wide range of banking products, topics and causes. For just \$100 a month, you can *step up your Facebook game*.

Get started by [scheduling your tour](#) of the marketing portal.



## Husker Harvest Days and Husker Football Schedule Cards

Husker Harvest Days is fast approaching. Don't miss out on offering your customers admission tickets and lunch vouchers. You can place your order via the convenient, [secure credit card payment portal online](#). Or, you can fill out [this form](#) and receive an invoice to be paid either by check or credit card info listed on the payment form.

The NBA has shipped nearly 150,000 Husker Football schedule cards to member banks. There's still time to [place your order!](#)

## Compliance Alliance

**Q:** If a bank has three applicants who are denied for a loan and the reasons for denial are different for each, does each borrower need to get an adverse action notice, stating the specific reason for denial for that applicant, or can one adverse action be provided with all reasons to all applicants?

**A:** The Federal Reserve has clarified that Regulation B requires creditors to provide an adverse action notice to each applicant with the specific reasons pertaining to each applicant.

The requirements are different for multiple applicants. According to Regulation B, if multiple applicants submit an application, notice need only be given to the primary applicant if the primary applicant is readily apparent. In the case of multiple applicants under the FCRA, the statute has been interpreted to require notice to all consumers against whom adverse action is taken if the action taken was based on information in a consumer report. If the applicants' credit scores were used in taking adverse action, each individual should receive a separate adverse action notice with the credit score and related disclosures associated with his or her individual consumer report; however, an applicant should not receive credit score information about a applicant. Regulation B does not prohibit delivery of an adverse action notice to each applicant.

<https://consumercomplianceoutlook.org/2013/second-quarter/adverse-action-notice-requirements-under-ecoa-fcra/>

[Live Demo on Tuesday, Aug. 17, 10:00 a.m. CT](#)

[Live Demo on Thursday, Aug. 19, 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, email [info@compliancealliance.com](mailto:info@compliancealliance.com) or call (888) 353-3933 and ask for the Membership Team.

## Review Alliance

Did you know that it's important that your Closing Disclosure states the services selected are in the appropriate sections?

- Services Borrowers DID shop for would include companies not listed on the early disclosures.
- Services Borrowers DID NOT shop for would include companies listed on the early disclosures.

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

# 2021 Real Estate Lending Compliance

**NBA** Nebraska Bankers Association



**VIRTUAL  
3-Part Series**

**Register and receive all 3 parts for one fee & the comprehensive manual!**

In these unprecedented times where in-person training presents an understandable concern to our bankers, **we have converted this program from live to a 3-part webinar series on the topic of real estate lending compliance.**

August 17 – **Part I**

August 18 – **Part II**

August 19 – **Part III**

**8:30 AM – 12:30 PM**

**Each Day**



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 Holzkecht** 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

Member: \$399 (per person)

Non-Member: \$1,197 (per person)

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

**Advance registration includes all 3 sessions for one fee and the comprehensive manual.** Notice is required for cancellation by August 10. Notice is required for all cancellations. If the request is received by the NBA Education Center August 10, 2021, the full fee will be refunded.

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



2-08/10/2021



## Real Estate Lending Compliance

VIRTUAL 3-Part Series

August 17, 18, 19, 2021

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)

→Education→

Event Calendar

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): <b>NAME</b>	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): <b>NAME</b>	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](http://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](http://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](http://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)

<i>Please register the following:</i>			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](http://www.nebankers.org)  
→Education→  
Event Calendar

**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](http://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  
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**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.**

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

**Payment Choice (check one):**

- MasterCard     VISA     Discover     American Exp.

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

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

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