

Update

Credit Union Bank Purchase Objection Hearing Scheduled

The NBA legal team is continuing its work in opposition to GreenState Credit Union's proposed purchase of Premier Bank. The NBA submitted a formal objection to the purchase to the Nebraska Department of Banking and Finance (NDBF). A pre-hearing conference on the matter is scheduled for Aug. 30, and the hearing is scheduled for Sept. 8 at 9:30 a.m. at the NDBF.

Premier Bank has four locations in Nebraska located in Omaha and Nebraska City. GreenState Credit Union, formerly the University of Iowa Credit Union, is one of the nation's largest credit unions with \$7.5 billion in assets and over 280,000 members.

Shhh! We're Having A Silent Auction!

The silent auction is not only fun, but it provides an additional source of funds for the NBA State BankPAC.

You could use this auction as a vehicle to promote products that represent your area of the state or products your very own customers produce. Let your imagination go wild! Remember, the more items we have, the more unique, exciting and successful the auction will be!

Please help us by donating a gift with a value of \$100 or more. To donate an item to the silent auction, to be held at the 2021 NBA Convention "Lite," simply complete an [auction form](#).

National banks cannot donate gifts to the silent auction, but individuals, associate members, state banks, and holding companies of state and national banks are allowed to donate. Contributions or gifts to the NBA State BankPAC are not deductible as charitable contributions for federal or state income tax purposes.

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

NBA Holds Roundtable with Congressman Fortenberry

Congressman Jeff Fortenberry recently participated in a roundtable discussion with several Lincoln-area NBA members.



Congressman Jeff Fortenberry and NBA Chairman-Elect Stephen Stull

EEOC Delays Collection of 2019 EEO-1 Component 1 Data

The Equal Employment Opportunity Commission (EEOC) announced it will again delay the collection of 2019 and 2020 EEO-1 Component 1 data. The new deadline is Oct. 25. The EEOC noted that “this new deadline is the final deadline and all eligible filers must submit data by this date.”

The EEO-1 Component 1 survey requires private employers with 100 or more employees and federal contractors with 50 or more employees to submit data on employees’ gender, race and ethnicity annually to the EEOC.

[Read the Notice](#)

ABA Opposes Bill to Expand Credit Union Membership

The ABA sent a letter to the House Financial Services Committee in opposition to the Expanding Financial Access for Underserved Communities Act. The ABA called the bill a “backdoor effort by the credit union industry to expand its membership rolls at the expense of tax-paying banks.”

[Read the Letter](#)

FinCEN Updates SAR Data Maps, Publishes Filing Trend Data

The Financial Crimes Enforcement Network (FinCEN) updated its interactive Suspicious Activity Reports (SAR) stats webpage, which enables users to visualize aggregated SARs filed by financial institutions in the U.S. The site now includes filing trend data by industry through the 2020 calendar year.

[Access the Data](#)

House Passes \$3.5 Trillion Budget Bill

On Tuesday, the U.S. House of Representatives passed a \$3.5 trillion budget bill. The bill includes a provision in the Senate-passed version of the bill that would require cryptocurrency trading platforms and other entities to report digital asset transactions to the Internal Revenue Service.

ABA Warns Against Re-Codifying 2013 Disparate Impact Rule

The ABA and three other banking and mortgage groups warned against the Department of Housing and Urban Development’s (HUD) suggestion to re-codify the 2013 disparate impact rule. In a letter, the trade groups pointed out that the HUD’s proposed recodification of the 2013 rule would reinstate a legal standard that is inconsistent with the Supreme Court’s ruling. The trade groups warned that the HUD’s proposal would effectively nullify the previous administration’s Sept. 2020 changes to that rule to align it more closely with the Supreme Court’s 2015 decision in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project*. You can read the full letter [here](#).

Personal Economic Program Report Deadline Approaching

If your bank has participated in financial literacy efforts in your community, the NBA wants to hear from you! At the Annual Convention in October, the NBA will recognize outstanding banks and bankers who are providing financial education in their communities. Even though Convention was moved to October, the activity report should still cover your bank’s financial education activities occurring between April 1, 2020, and March 31, 2021. [Complete and remit the report](#) by Aug. 30, 2021. The NBA has created a new financial literacy recognition program for the 2022; the new program will cover activities from Jan. 1 to Dec. 31, 2021. Contact Kara Heideman at the NBA at 402-474-1555 or kara.heideman@nebankers.org with questions.

Only One Week Left to Purchase Husker Harvest Days Tickets

The Aug. 31 deadline to purchase Husker Harvest Days tickets is next week. Don't miss out on offering your customers discounted 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. For questions, please contact Laurie Johnson at the NBA at nbacomunications@nebankers.org or 402-474-1555.

Webinar: Inclusion and Financial Capability for Nebraska Students

The NBA, Nebraska Independent Community Bankers, the Federal Deposit Insurance Corporation, Nebraska Council on Economic Education 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. The webinar is on Aug. 31 from 3:00 to 5:00 p.m. CT. [Register](#)

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.

Education and Events Calendar

- **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
- **Oct. 6-7** – 2021 NBA Convention "Lite"

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

Be Prepared with the Thumbprint Signature Program

The Thumbprint Signature Program is a simple, low-cost deterrent to check fraud. Persons wanting to cash a check are asked to place an impression of their thumbprint on the face of the check. A small, inkless touch pad facilitates the process. Although the touch pad looks and operates just like a traditional inkpad, it leaves no stain or residue on users or clothing. The NBA has affordable touch pads available for members. View details on the [Thumbprint Signature Program](#) and place your order!



Federal Reserve Community Banking Innovation Office Hours

The Federal Reserve Board is partnering with Reserve Banks to host a series of virtual office hours events across the country to facilitate face-to-face discussions about financial innovation. Sessions will be open to all supervised financial institutions, including holding companies, as well as non-bank fintech firms. The sessions will be held from Sept. 28-30, from 9:00 a.m. to 4:00 p.m. CT. Banks can [apply for a one-on-one session](#) or [attend a public event](#). Applications for the public community session are due by Sept. 24; the individual session applications are due by Sept. 14. For more information, visit kansascityfed.org.

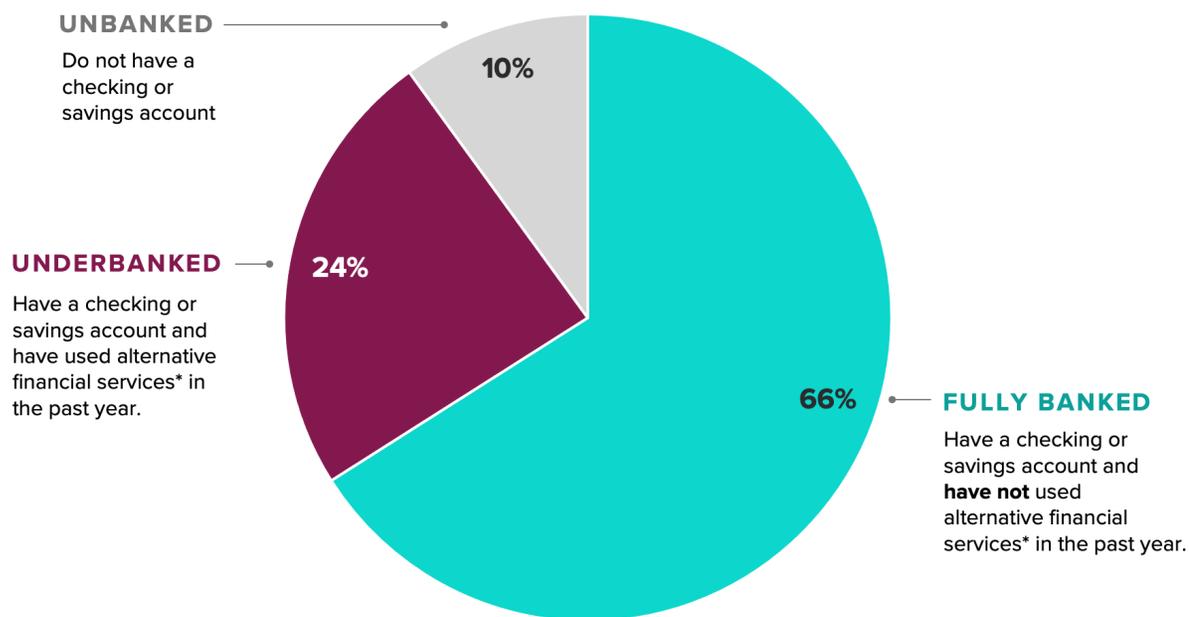
Survey: One in 10 Adults Lack Checking, Savings Account

According to a new survey by Morning Consult, one in 10 U.S. adults say they do not have a checking or savings account. About 5% of adults live in a household without such an account. An additional 24% of adults are underbanked, defined as having purchased a money order, paid bills or cashed a check with a provider other than a bank or credit union in the past year.

The survey found that 53% of unbanked adults were interested in having a bank account, and that they would be somewhat or very likely to open a bank account if it included convenient bank locations, no fees, convenient hours and no minimum balance requirements, among other things.

[Learn More](#)

Share of U.S. adults who are fully banked, underbanked, and unbanked



MORNING CONSULT

*Using alternative financial services is defined as purchasing a money order, paying bills or cashing a check through a service other than a bank or credit union in the past year.

Poll conducted July 29 - August 1, 2021, among 4,400 U.S. adults, with a margin of error of +/-2%.

#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](#)



August 20, 2021

Vol. XXXVIII, No. 25

MORTGAGE SERVICING COVID-19 RULE

I. INTRODUCTION

The Consumer Financial Protection Bureau (CFPB) has issued a final rule (2021 Mortgage Servicing COVID-19 Rule or 2021 Rule) amending certain provisions in Regulation X regarding additional assistance for borrowers experiencing a COVID-19-related hardship.

The 2021 Mortgage Servicing COVID-19 Rule is effective August 31, 2021. A servicer may voluntarily take certain actions discussed in the 2021 Rule before this date for certain provisions. Such pre-effective date actions can be used to establish compliance with the 2021 Rule after the effective date. Additionally, the CFPB does not intend to take supervisory or enforcement action against servicers that offer a borrower a streamlined loan modification based on an incomplete application prior to that date, so long as the modification meets the criteria outlined in the 2021 Rule.

II. BACKGROUND

The Mortgage Servicing Rules provide for early intervention with delinquent borrowers and impose certain loss mitigation requirements, including setting procedures for reviewing loss mitigation applications and providing borrower protections during those reviews.

The 2021 Mortgage Servicing COVID-19 Rule amended the Mortgage Servicing Rules to assist borrowers affected by the COVID-19 emergency. The 2021 Rule includes temporary provisions that: (1) require special COVID-19 loss mitigation procedural safeguards to ensure that a borrower has a meaningful opportunity to apply for loss mitigation before the mortgage account is referred to foreclosure after national foreclosure moratoria have ended; (2) provide servicers the ability to offer borrowers certain COVID-19-related streamlined loan modifications without a complete loss mitigation application; (3) require the provision of additional information promptly after early intervention live contacts are established with certain delinquent borrowers; and (4) establish timing requirements for when servicers must renew reasonable diligence efforts to obtain complete loss mitigation applications from certain borrowers.

III. COVERAGE

The 2021 Rule only applies to a mortgage loan secured by the borrower's principal residence, and as such, generally does not apply to investment properties or second homes. The 2021 Rule does not apply to reverse mortgages, as defined by the Mortgage Servicing Rules. Similarly, small servicers, as defined in the Rules, are generally not subject to the new requirements.

IV. TEMPORARY SPECIAL COVID-19 PROCEDURAL SAFEGUARDS

Currently, the Mortgage Servicing Rules prohibit servicers from making a foreclosure referral (i.e., making the first notice or filing) or completing certain foreclosure actions (i.e., moving for foreclosure judgment or order of sale, making a dispositive motion for foreclosure judgment, conducting a foreclosure sale) in certain circumstances. Generally, a servicer may not make a foreclosure referral until the borrower is more than 120 days delinquent. In addition, if the borrower submits a complete loss mitigation application before foreclosure referral, generally the servicer must wait an additional period before initiating foreclosure in order to satisfy certain conditions to allow the borrower an opportunity to pursue loss mitigation. Specifically, the servicer must determine that the borrower is not eligible for any loss mitigation options and notify the borrower of such, determine that the borrower has exhausted the appeal process, or if a loss mitigation offer is made, the borrower must reject all offered loss mitigation options or fail to perform under a loss mitigation option agreement (the “foreclosure protection conditions”). Similarly, if a borrower submits a complete application after foreclosure referral but at least 37 days before foreclosure sale, the servicer must not complete certain foreclosure actions until these foreclosure protection conditions are met.

The 2021 Rule temporarily adds to the foreclosure protection conditions in certain circumstances. From August 31, 2021, through December 31, 2021, unless an exception applies, before referring certain 120-day delinquent accounts for foreclosure the servicer must make sure at least one of the temporary procedural safeguards has been met.

A. Procedural Safeguards.

The three procedural safeguards are:

1. *The borrower was evaluated based on a complete loss mitigation application and existing foreclosure protection conditions are met.* To meet this safeguard, the servicer must confirm that:

- The borrower submitted a complete loss mitigation application, and the servicer evaluated the application.
- The borrower remained delinquent since submission of the loss mitigation application.
- The foreclosure protection conditions in the existing Mortgage Servicing Rules discussed above, are met, such that a servicer is permitted by the Rules to make a foreclosure referral.

2. *The property is abandoned.* To meet this safeguard, applicable state or local law must consider the property securing the mortgage abandoned when referred to foreclosure.

3. *The borrower is unresponsive to servicer outreach.* To meet this safeguard, the servicer must not have received any communications from the borrower in the 90 days prior to the foreclosure referral and the servicer must confirm:

- It has complied with the early intervention live contact requirements in the Mortgage Servicing Rules during that 90-day period.
- It has provided the early intervention 45-day written notice required by the Mortgage Servicing Rules. The servicer must have sent the notice at least 10 but no more than 45 days before foreclosure referral.
- It has complied with all loss mitigation notice requirements in the Mortgage Servicing Rules during that 90-day period, such as the notice of an incomplete loss mitigation application.
- The borrower's forbearance program, if applicable, ended at least 30 days before foreclosure referral.

B. Exceptions.

The temporary procedural safeguards **are not required** if:

- The foreclosure referral occurs (as permitted by applicable law) on or after January 1, 2022.
- The borrower was more than 120 days delinquent prior to March 1, 2020.
- The applicable statute of limitations will expire before January 1, 2022.

If the servicer has met the temporary procedural safeguards, or if the safeguards do not apply, the servicer may proceed with foreclosure referral, to the extent permitted by other law and the existing foreclosure protections in the Mortgage Servicing Rules. If the temporary procedural safeguards apply, a servicer is required to maintain records that evidence the servicer complied.

V. COVID-19 – RELATED STREAMLINED LOAN MODIFICATIONS

Currently, the Mortgage Servicing Rules generally prohibit the servicer from evading the requirement to evaluate a complete loss mitigation application for all loss mitigation options available to the borrower by offering a loss mitigation option based on the evaluation of any information provide by a borrower in connection with an incomplete loss mitigation application. However, the Rules do offer certain exceptions to this general prohibition, allowing some loss mitigation offers that are not based on the evaluation of a complete application, such as offers of certain short-term payment forbearance programs and certain COVID-19-related loss mitigation options discussed in the Bureau's June 2020 Interim Final Rule.

The 2021 Mortgage Servicing COVID-19 Rule adds a new exception to that list. The 2021 Rule permits servicers to offer certain COVID-19-related loan modification options based on the evaluation of an incomplete application. To qualify for this exception, the loan modification offer must:

1. *Limit loan term extensions.* The loan modification must not extend the loan term

more than 40 years from the date the modification is effective.

2. *Limit periodic payment increases.* The loan modification must not increase the borrower's monthly principal and interest payment beyond the amount that was required prior to the modification.
3. *Prohibit interest accrual on delayed amounts.* If the loan modification allows the borrower to delay payment of any portion of the amount owed until the property is sold, the mortgage is refinanced, the modification matures, or, for FHA insured loans, until the mortgage insurance terminates, then the loan modification must not allow interest to accrue on those amounts. Such amounts could include, for example, forbore periodic payments.
4. *Be available to borrowers with COVID-19-related hardships.* The loan modification must be made available to borrowers experiencing COVID-19-related hardships, although it need not be only available to those borrowers.
5. *End (or be designed to end) preexisting delinquency.* The loan modification must end any pre-existing delinquency when the borrower accepts the modification offer. If a trial period applies, the loan modification must be designed to end any pre-existing delinquency when the borrower satisfactorily completes any trial period requirements and accepts the permanent loan modification.
6. *Not include certain fees.* The servicer must not charge fees in connection with the loan modification and must promptly waive certain existing fees the borrower owes, such as late fees, penalties, or stop-payment fees, that were incurred on or after March 1, 2020.

Once the criteria are met, servicers may offer a loan modification based on an incomplete application. However, if a borrower becomes delinquent, for example under a trial loan modification plan, or requests further assistance, the servicer must immediately resume reasonable due diligence efforts with regard to any loss mitigation application the borrower submitted prior to the trial period and must send an acknowledgement notice if one was not previously provided. The CFPB emphasized that a subsequent submission of a complete loss mitigation application does not count as a duplicative request and that the foreclosure protection conditions must be met before the servicer may make a foreclosure referral or complete certain foreclosure actions.

VI. TEMPORARY EARLY INTERVENTION COMMUNICATION REQUIREMENTS

Currently, the Mortgage Servicing Rules require a servicer to make good faith efforts to establish live contact with delinquent borrowers no later than the borrower's 36th day of delinquency and again no later than 36 days after each payment due date so long as the borrower remains delinquent. Promptly after establishing live contact, the servicer must inform the borrower about the availability of loss mitigation options, although it has discretion to determine if providing this information is appropriate and the level of specificity provided. Separately, the Rules also require servicers to maintain policies and procedures that, among other things, ensure the servicer personnel assigned to a delinquent borrower can identify all loss mitigation options

available from the owner or assignee of the borrower's mortgage, and the actions the borrower must take to be evaluated for those options. The policies and procedures must ensure the servicer has the ability to provide that information accurately.

The 2021 Mortgage Servicing COVID-19 Rule temporarily requires a servicer to provide some delinquent borrowers with specific, additional information. **This requirement only applies until October 1, 2022.**

The final rule divides this section into two categories: borrowers not in a forbearance program and borrowers in a forbearance program.

A. For Borrowers Not in Forbearance Program, servicers must-

1. Inform the borrower that forbearance programs are available for borrowers experiencing COVID-19 related hardships;
2. List and describe applicable forbearance programs available at the time of live contact and the actions the borrowers must take to be evaluated for such programs; and
3. Notify the borrower of at least one way that they can find contact information for homeownership counseling services.

B. For Borrowers in Forbearance Program, servicers must-

1. Notify the borrower of forbearance scheduled end date;
2. List and describe any loss mitigation programs available at the time of live contact and the actions the borrower must take to be evaluated for such programs; and
3. Notify the borrower of at least one way they can find contact information for homeownership counseling services.

The CFPB revised the applicable time period for providing the above information for borrowers in a forbearance program and removed the "last live contact" language. Under the final rule, the servicer must provide the above information during the live contact that occurs 10 to 45 days before the scheduled end of the borrower's program. However, if a plan is scheduled to end between August 31, 2021, and September 10, 2021, the servicer must provide the above information during the first live contact that is made after August 31, 2021.

The CFPB emphasized that nothing in the final rules prevents servicers from sharing additional information with borrowers, such as information about eligibility criteria, investor review standards, or waterfalls.

VII. DUE DILIGENCE REQUIREMENTS FOR BORROWERS IN FOREBEARANCE

Under the final rule, servicers must contact borrowers who remain delinquent in a short-term payment forbearance program no later than 30 days before the scheduled end of the forbearance period to determine if they wish to complete a full loss mitigation application. If the borrower requests further assistance, the servicer must exercise reasonable diligence to complete the application before the end of the forbearance period.

VIII. APPLICATION TO SMALL SERVICERS

The final rule clarifies that “small servicers” are not subject to the requirements of this rule. However, the pre-foreclosure review period in the existing mortgage servicing rule still apply to small servicers, which states that a servicer may not make a first filing or notice for foreclosure unless: (1) a borrower’s mortgage loan obligation is more than 120 days delinquent; (2) the foreclosure is based on a borrower’s violation of a due-on-sale clause; or (3) the servicer is joining the foreclosure action of a superior or subordinate lienholder.

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 specific legal advice about specific situations, members must consult and retain their own attorney.

August 20, 2021

Vol. XXXVIII, No. 26

**TRUTH IN LENDING (REGULATION Z) –
2021 JUNETEENTH HOLIDAY
IMPACT ON CERTAIN CLOSED-END MORTGAGE REQUIREMENTS**

I. INTRODUCTION

The Consumer Financial Protection Bureau (CFPB) has issued an interpretive rule to provide guidance on certain Regulation Z timing requirements related to rescission of closed-end mortgages in the TILA-RESPA integrated disclosures (TRID). These timing requirements are based on definition of “business day” that excludes days that are designated as legal public holidays under Federal law. The interpretive rule explains these timing requirements in light of recent legislation that designated “Juneteenth National Independence Day, June 19” (Juneteenth) as a Federal legal public holiday. Since June 19 fell on a Saturday, it was observed on June 18. The interpretive rule 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.

II. APPLICATION TO SPECIFIC RESCISSION PROVISIONS

Section 1026.23(a)(3)(i) provides that, for closed-end transactions covered by the right of rescission, the consumer may exercise the right to rescind until midnight of the third business day following the last of (1) delivery of all material disclosures; (2) consummation of the loan; and (3) delivery of the notice of the right to rescind to each consumer entitled to rescind. The notice must include the date the rescission period expires.

For purposes of Section 1026.23(a)(3)(i), the rescission period is determined based on the version of the specific business day definition in effect when the rescission period begins. For purposes of Section 1026.23(b)(1)(v), the rescission period expiration date disclosed on the notice of the right to rescind is determined based on the version of the specific business day definition in effect when the rescission period begins. Therefore, if the rescission period began on or before June 17, 2021, for purposes of determining the rescission period and the disclosed rescission period expiration date, Saturday, June 19, 2021, is a business day notwithstanding the addition of Juneteenth as a Federal holiday.

As an example of the application of the interpretation, assume the rescission period began on Wednesday, June 16, 2021. Consistent with the version of the specific business day definition in

effect when the rescission period began, the creditor disclosed June 19, 2021, as the rescission period expiration date on the notice of the right to rescind. Because the rescission period began on or before June 17, 2021, Saturday, June 19, 2021, is a business day for purposes of determining the rescission period and the disclosed rescission period expiration date. In this example, the rescission period expired on Saturday, June 19, 2021; the original rescission period expiration date did not change as a result of the addition of Juneteenth as a Federal holiday. The CFPB notes, however, that for purposes of compliance with Section 1026.23(a)(3)(i) and (b)(1)(v), a creditor may provide a longer rescission period.

III. APPLICATION TO SPECIFIC TRID PROVISIONS

A. *Delivery of Loan Estimate Prior to Consummation*

1. Waiting Period.

Section 1026.19(e)(1)(iii)(B) provides that creditors generally must deliver or place in the mail the Lone Estimate to consumers no later than seven business days before consummation of the transaction. For purposes of TRID's seven-business-day waiting period under Section 1026.19(e)(1)(iii)(B) the waiting period is determined based on the version of the specific business day definition in effect on the date the creditor delivers the Lone Estimate or places it in the mail. For example, if a creditor delivered or placed the Loan Estimate in the mail on Monday, June 14, 2021, the creditor complied with Section 1026.19(e)(1)(iii)(B) if consummation occurred on or after Tuesday, June 22, 2021, because the Loan Estimate was delivered or mailed seven business days (including June 19, 2021) before consummation. The CFPB notes, however, that it would also be compliant for creditors to have considered June 19, 2021, a federal holiday for purposes of Section 1026.19(e)(1)(iii)(B) because creditors may provide the Loan Estimate earlier than seven business days before consummation.

2. Mailbox Rules

Section 1026.19(e)(1)(iv), (e)(4)(ii), and (f)(1)(iii) provide that if the Loan Estimate or Closing Disclosure, as applicable, is not provided to the consumer in person, the consumer is considered to have received the Loan Estimate or Closing Disclosure three business days after it is delivered or placed in the mail when determining compliance with disclosure timing requirements in these sections. For purposes of these sections, the three-business-day period is determined based on the version of the specific business day definition in effect on the date the creditor delivers the disclosures or places them in the mail. For example, if a creditor did not provide the Loan Estimate or Closing Disclosure to the consumer in person but delivered or placed it in the mail on Thursday, June 17, 2021, the consumer is considered to have received the Loan Estimate or Closing Disclosure on Monday, June 21, 2021. It would also be compliant for creditors to have considered June 19, 2021, a federal holiday for purposes of the mailbox rules.

3. Receipt of Revised Loan Estimate and Closing Disclosure Prior to Consummation

Section 1026.19(e)(4)(ii) provides, in part, that the consumer must receive any revised Loan Estimate no later than four business days prior to consummation. Section 1026.19(f)(1)(ii)(A) provides that the creditor must ensure that the consumer receive the Closing Disclosure no later than three business days before consummation. The four- and three-business-day timing requirements are determined based on the version of the specific business day definition in effect on the date the creditor either provides the required disclosures to the consumer in person, or if not provided in person, the date creditor delivers or places the required disclosures in the mail.

For example, if a creditor provided the Closing Disclosure to the consumer in person on Thursday, June 17, 2021, the creditor complied with Section 1026.19(f)(1)(ii)(A) if consummation occurred on or after Monday, June 21, 2021, because the Closing Disclosure was delivered in person no later than three business days (including June 19, 2021) before consummation. The CFPB notes, however, that it would also be compliant for creditors to have considered June 19, 2021, a federal holiday for purposes of Section 1026.19(e)(4)(ii) and (f)(1)(ii)(A), because creditors may provide the revised Loan Estimate or Closing Disclosure earlier than required.

IV. POTENTIAL GAPS IN THE INTERPRETIVE RULE

In instances where the rescission period began after June 17, 2021, June 19, 2021, is not deemed a business day and would not be counted towards the three days rescission period. Specifically, in instances where loan consummation occurred on June 18, 2021, the rescission period would be deemed to expire on June 23, 2021 (since June 19, 2021, and Sunday, June 20, 2021, would not be counted). Banks could incur technical problems for such loans because rescission notices pursuant to Section 1026.23(b)(1)(v) would likely have listed the rescission expiration date as June 22, 2021.

V. EFFECTIVE DATE

The interpretive rule became effective immediately upon publication in the Federal Register. Importantly, the CFPB has explained that the interpretive rule has retroactive application, offering that the interpretation applies to “the legal requirements that were applicable around the time of the Juneteenth holiday in June 2021.” The CFPB also clarifies that by operation of Section 130(f) of TILA, no provision of TILA imposing any liability applies to any act done or omitted in good faith in conformity with the interpretive rule.

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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.

Allan Jenkins, Ph.D., University of Nebraska – Kearney, Retired

Concetta DiRusso, Ph.D., George W. Holmes University Professor Emeritus and Jefferson Science Fellow, UNL

Vanessa Silke, Baird Holm Law Firm

Duane Ohlrich, Industrial Systems & Supply

12:00 p.m. AGRI-BUSINESS 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.

FRIDAY, SEPTEMBER 3, 2021

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 *Doc Sadler, Nebraska Men's Basketball*

1:30 p.m. Conference Adjournment

2-08/17/21



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

→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**

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
→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



1-07/28/2021



Fall IRA Virtual Workshops

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

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
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Event Calendar

Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

GREAT
EXPECTA
ATIONS

#BanksBackNE

2021 CONVENTION “Lite”

October 6 - 7 ● Cornhusker Marriott Hotel - Lincoln

SPEAKERS

Janine Stange, *The National Anthem Girl*

“Discover Your Mission: 4 Lessons From a 50-State Journey”

Comfort zones are not that comfortable, and fears are not that scary. What’s scary? Not moving in spite of them. Janine candidly shares the shifts in her thinking and habits that led her to abandon comfort zones that she occupied for over a decade. Those actions led her on a life-changing 50-state mission that demanded self-motivation, focus, creativity, balance, and follow through.



Andrew Busch, *Political Economist, Author, and Journalist*

“The Future Economy: Opportunities for Growth”

The world is going to see more economic change in the next 5 years than we have seen in the last 100 years. 2021 will be transformational as trends super-charged by the pandemic fully exert themselves on the economy. AI, robots, Zoom, ESG and Bitcoin are just a few of the extraordinary tools being leveraged right now to help business overcome, adapt and thrive.



Matt Roberts, Ph.D., *Expert in Ag, Commodity Markets, Energy Issues and Biofuels*

“Marketing to the Generations in Ag”

Agriculture is the only place where you can be in your late 40’s and still considered ‘young’ but that is the demographics of farmers in the 21st century. As we move into the 3rd decade, we are seeing an increasingly rapid transition of farms to GenX and more and more startup farms run by Millennials



Colonel (ret.) Mark Tillman, *Former Commander of Air Force One on 9/11*

“Zero Fail Mission”

Chosen as the nation’s 12th Presidential pilot, Colonel (ret) Mark W. Tillman served as pilot and commander of Air Force One from 2001-2009. Col. Tillman was at the controls of Air Force One through numerous national events. Most notably, he protected the President on September 11, 2001 by keeping him out of harms way and connecting the flying oval office to the nation’s first responders.



Aron Ralston, *New York Times Best-Selling Author*

“127 Hours: Between a Rock and a Hard Place”

"There is no force more powerful than the will to live," explains Aron Ralston, who faced an unimaginable challenge with his life-or-death decision. An ordinary man who was pushed to the extreme, he demonstrates the human capacity for the extraordinary, proving anyone can survive the most grueling circumstances. A talented storyteller, Ralston recounts his ordeal, shedding new light on the meaning of sacrifice, and on what is truly important.



Frank Abagnale, *Renowned Cybersecurity and Fraud Prevention Expert and Best-Selling Author*

“Cybercrime, Identity Theft and Scams”

Frank Abagnale’s transformation from one of the world’s most notorious con men to a highly sought-after international cyber security consultant is truly fascinating. He tells audiences the real-life stories that inspired his book and Steven Spielberg’s film, *Catch Me If You Can*, and the lessons he’s learned working with the FBI.



AGENDA

WEDNESDAY, OCTOBER 6

10:00 am *(limited spots available)*
NBA Convention Golf Outing
Wilderness Ridge Country Club

6:30 pm
Reception and Dinner for the NBA Board of Directors, NBA Past Chairmen's Club, NBA Leadership Classes of 2020 & 2022, NBISCO Board of Directors, and VEBA Board of Trustees

THURSDAY, OCTOBER 7

7:00 am
NBA Registration Desk Open

7:30 – 8:15 am *(Trade Show open 7:30 am. – 6:00 pm)*
NBA Trade Show Continental Breakfast with Networking Opportunities

8:30 am
Annual Convention Opening Ceremony & NBA Chairman's Remarks
Chris Hove, NBA Chairman (2020)
Nebraska Bank of Commerce, Lincoln

8:35 – 9:35 am
National Anthem & Presentation

"Discover Your Mission: 4 Lessons From a 50-State Journey"
Janine Stange

9:35 – 10:25 am
"The Future Economy: Opportunities for Growth"
Andrew Busch

10:25 – 11:15 am
"Marketing to the Generations in Ag"
Matt Roberts, Ph.D.

11:15 am – 11:45 am
TRADE SHOW BREAK

11:45 am
Awards Luncheon
Join us as we recognize those bankers celebrating 50 years of service to the financial industry and banks celebrating milestone years of service to their communities. We will also pay special recognition to the many bankers who have volunteered countless hours in serving the NBA and their communities, as well as scholarship award recipients.

1:30 – 2:15 pm
"Zero Fail Mission"
Colonel (ret.) Mark Tillman

2:30 – 3:30 pm
"127 Hours: Between a Rock and a Hard Place"
Aron Ralston

3:30 – 4:30 pm
"Cybercrime, Identity Theft and Scams"
Frank Abagnale

4:30 – 6:00 pm
NBA Correspondent Banks' Reception & NBA State BankPAC Silent Auction

6:30 p.m.
NBA Chairman's Banquet
Kirk Riley, NBA Chairman (2021)
Waypoint Bank, Cozad

9:00 p.m.
Entertainment by,

Divas Through the Decades is a musical tribute to some of the most influential female vocalists in American pop music, featuring songs from the 40's, through today's current hits! This show will feature music made famous by various Divas including Tina Turner, Diana Ross and the Supremes, Celine Dion, Aretha Franklin, Gloria Estefan, Madonna, Beyonce, Shania Twain, Taylor Swift, Carrie Underwood, and many more!



SPONSORS

Diamond

NBISCO (Nebraska Bankers Insurance & Services Co.)

Platinum

Bankers' Bank of the West
Bell Bank

KBA/NBA Schools of Banking

Correspondent Reception

Cornerstone Bank

First National Bank of Omaha

Gold

Fiserv

Midwest Independent BankersBank

Silver

BlueCross BlueShield of Nebraska
Cornerstone Bank
FHLBank Topeka

Five Nines
United Bankers' Bank

Bronze

BKD
BOK Financial Solutions

CivITas Bank Solutions, A Bankers' Bank of the
West Bancorp Company
Wellness Partners

EXHIBITORS

Bankers' Bank of the West
Bankers Healthcare Group
Complete Compliance Inc.
Compliance Alliance
Data Business Equipment Inc.
DataVizion LLC
Federal Protection Inc.
Federal Reserve Bank of
Chicago

Graduate School of Banking -
Wisconsin
Graduate School of Banking at
Colorado
Intact Insurance Financial
Services
Money Handling Machines Inc.
NFP Executive Benefits
NuSource Financial LLC
Office of the Comptroller of the
Currency
PMA Funding

Rochester Armored Car Co.
Single Source Architects and
Master Builders
Travelers
United Bankers' Bank
Vantage Point Solutions
Wellness Partners
West Gate Bank

as of 08/17/2021

INFORMATION



To register for the convention, please complete the enclosed Registration Form. Please type or print the full name and nickname for each registrant along with the financial institution/firm name and address. For full registrants, please indicate on the Registration Form in the columns provided the meal functions each registrant plans to attend to help the NBA in determining actual counts for the meal functions.

Early Bird Registration (before September 23, 2021)

Full Registration:

Banker.....	\$405.00*
Associate Member.....	\$405.00*
Wednesday Golf Outing for Members	\$125.00
Accompanying Spouse/Guest	\$205.00*
Non-Member	\$1,215.00*

* Includes admission to all convention events including sessions, reception, meal functions, and entertainment.

Spouse/Guest of Full Registrants Options:

Trade Show Continental Breakfast <u>Only</u>	\$25.00
Awards Luncheon & Guest Speaker <u>Only</u>	\$55.00
Reception/Banquet/Entertainment <u>Only</u>	\$125.00

Non-members must add \$50 to the continental breakfast, \$110 to the awards luncheon, \$250 to reception/banquet/entertainment only, as shown above.

Special note: If you need any special assistance at the convention, please contact the NBA Education Center to make arrangements.

Regular Registration / Cancellation Policy

After September 23, 2021, 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 September 23, 2021, the full fee will be refunded. After that date the refund is subject to a 50% cancellation fee per registrant.

Convention Badges

Registrants may pick up their registration packets at the NBA Registration Desk at the Cornhusker Marriott Hotel, Lincoln. They will not be mailed in advance. Name badges will be required for admission to all NBA events.

REGISTRATION DESK WILL BE OPEN:

Thursday, October 7 7:00 a.m. - 6:30 p.m.

Hotel Accommodations

A room block has been reserved at the Cornhusker Marriott Hotel, Lincoln for the convention. **Please use the online link below** to make your hotel reservations, or you may call the Cornhusker Marriott Hotel, Lincoln directly at (402) 474-7474. When calling, please indicate you are with the NBA room block to receive the group/corporate rate. The room block expires **Wednesday, September 15, 2021.**

Cornhusker Marriott Hotel | Lincoln

333 South 13th Street, Lincoln, NE 68508 | 402-474-7474

Room Rate

Standard King or Double.....	\$109.00
------------------------------	----------

Check-in is at 4:00 p.m.
Check-out is at 11:00 a.m.

Register online more quickly, accurately, and securely! <http://bit.ly/NBA-Hotel>

PAST CHAIRMEN

1890 - E.K. Valentine, West Point
1892 - C.F. Bentley, Grand Island
1894 - C.E. Adams, Superior
1900 - Henry W. Yates, Omaha
1901 - George W. Post, York
1902 - Silas Henry Burnham, Lincoln
1903 - J.T. Trenery, Pawnee City
1904 - J.T. Trenery, Pawnee City
1905 - L.B. Howey, Beatrice
1906 - Philip L. Hall, Lincoln
1907 - J.P.A. Black, Hastings
1908 - Charles E. Burnham, Norfolk
1909 - J.W. Welpton, Ogallala
1910 - George N. Seymour, Elgin
1911 - Frank McGiverin, Fremont
1912 - George F. Sawyer, Western
1913 - John R. Cain, Jr., Stella
1914 - Jesse C. McNish, Wisner
1915 - Thomas Murray, Dunbar
1916 - Dan Morris, Kearney
1917 - W.S. Weston, Hartington
1918 - No Convention
1919 - H.K. Frantz, Eagle
1920 - John M. Flannigan, Stuart
1921 - Charles H. Randall, Randolph
1922 - Dan J. Riley, Dawson
1923 - C.A. Minick, Crawford
1924 - Harold H. McClucas, Fairbury
1925 - I.R. Alter, Grand Island
1926 - Clarence G. Bliss, Elm Creek
1926 - E.C. Davenport, Valentine
1927 - Charles A. Smith, Tilden
1928 - Philip L. Hall, Jr., Greenwood
1929 - A.N. Mathers, Gering
1930 - J.G. Lowe, Kearney
1931 - Edwin N. Van Horne, Lincoln
1932 - R.H. Barber, Paxton
1933 - Emil E. Placek, Wahoo
1934 - Otto Kotouc, Sr., Humboldt
1935 - J.M. Sorensen, Fremont
1936 - Henry A. Schneider, Plattsmouth
1937 - A.J. Jorgenson, Sidney
1938 - E.S. Holcomb, Broken Bow

1939 - Clyde C. Neumann, Oakland
1940 - Carl D. Ganz, Alvo
1941 - O.A. Riley, Hastings
1942 - Robert F. Clarke, Papillion
1943 - J. Dale Milliken, Fremont
1943 - Robert I. Stout, Tekamah
1944 - Edgar McBride, Blue Hill
1945 - Victor E. Dolpher, David City
1946 - Glen T. Gibson, Gibbon
1947 - John O. Peck, Columbus
1948 - James R. Kenner, Sr., Hebron
1949 - W.H. Pierce, Shelby
1950 - Earl H. Wilkins, Geneva
1951 - William N. Mitten, Fremont
1952 - William F. Wenke, Pender
1953 - W. Horton Munger, North Platte
1954 - Edward Huwaldt, Grand Island
1954 - Joseph V. Johnson, Tecumseh
1955 - H.L. Gerhart, Newman Grove
1956 - Fred H. Bruning, Bruning
1957 - Henry D. Kosman, Scottsbluff
1958 - Harold E. Roe, Bennington
1959 - Everett M. Black, Fullerton
1960 - Minor P. Baird, Superior
1961 - Bernard D. Berkheimer, Gordon
1962 - Lyman M. Stuckey, Lexington
1964 - Norbert T. Tiemann, Wausa
1965 - William W. Cook, Sr., Beatrice
1966 - Thomas J. Aron, Crete
1967 - Marion R. Morgan, Elwood
1968 - Henry Gramann, Jr., Adams
1969 - Adon Jeffrey, Wayne
1970 - Harold L. McKibbin, Gering
1971 - John W. Cattle, Sr., Seward
1972 - Roland E. Emmett, Arapahoe
1973 - F. Willard Jackman, Grant
1974 - Richard E. Adkins, Osmond
1975 - Robert E. Burkley, Fairbury
1976 - James I. Black, Pierce
1977 - Harold E. Larmon, McCook
1978 - Karl E. Dickinson, Lincoln
1979 - James W. McBride, Aurora
1980 - Jerry E. Roe, Bennington

1981 - William W. Cook, Jr., Beatrice
1982 - Harold P. Stuckey, Lexington
1983 - Don G. Johnson, Pilger
1984 - Andrew C. Hove, Jr., Minden
1985 - Mel Adams, Ogallala
1986 - C.G. Holthus, York
1987 - Donald E. Blaha, Ord
1988 - Harley D. Bergmeyer, Wilber
1989 - James F. Nissen, Lincoln
1989 - William Brandt (*Honorary*), Unadilla
1990 - Samuel P. Baird, Superior
1991 - Lawrence Comine, Jr., Omaha
1992 - Rodney P. Vandeberg, Falls City
1993 - Alice M. Dittman, Lincoln
1994 - William W. Marshall, III, Grand Island
1995 - Dale E. Pohlmann, Ravenna
1996 - Arvon Marcotte, Nebraska City
1997 - Philip M. Burns, West Point
1998 - Dennis R. Utter, Kenesaw
1999 - Richard E. Adkins, Jr., Laurel
2000 - Thomas H. Olson, Lisco
2001 - Leslie R. Andersen, Bennington
2002 - Michael J. Nelson, Kimball
2003 - Matthew H. Williams, Gothenburg
2004 - Thomas E. Wolf, North Bend
2005 - Mark A. Sutko, Kearney
2006 - Catherine M. Morrissey, Lincoln
2007 - Ronald D. Kranz, Fremont
2008 - Jeffrey W. Krejci, Lincoln
2009 - Michael B. Jacobson, North Platte
2010 - Larry D. Marik, Columbus
2011 - Kendell G. Holthus, York
2012 - Clark D. Lehr, Columbus
2012 - George G. Beattie (*Honorary*), Lincoln
2013 - John P. Stinner, Gering
2014 - Craig G. Brewster, Butte
2015 - Michael Pate, Omaha
2016 - Jerry Catlett, Bruning
2017 - Kristie K. Holoch, York
2018 - David P. Dannehl, Loomis
2019 - Alan D. Emshoff, Exeter
2020 - P. Christian Hove, Lincoln
2021 - Kirk R. Riley, Cozad

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Phone: (402) 474-1555
Education Center Fax: (402) 474-2148
www.nebankers.org

NBA Nebraska Bankers Association

Extraordinary Service for Extraordinary Members

NBA REGISTRATION FORM

Nebraska Bankers Association's
2021 Convention "Lite"

October 6 – 7, 2021
Cornhusker Marriott Hotel, Lincoln

<p>(Please type or print)</p> <p>Bank/Company: _____</p> <p>Address: _____</p> <p>City/State/Zip: _____</p> <p>Phone: _____</p> <p>Main Contact: _____</p> <p>Email: _____</p>	<p>Full Registrants:</p> <p>Banker\$405.00</p> <p>Associate Member\$405.00</p> <p>GOLF OUTING (must be a full registrant).....\$125.00</p> <p>Accompanying Spouse/Guest\$205.00</p> <p>Non-Member\$1,215.00</p> <p>Registration Options for Spouse/Guest of Full Registrants:</p> <p>Trade Show Continental Breakfast Only (No General Sessions)\$25.00</p> <p>Awards Luncheon Only (No General Sessions).....\$55.00</p> <p>Reception/Banquet/Entertainment Only.....\$125.00</p> <p><small>Non-members must add \$50 to Thursday Breakfast, \$110 to the Awards Luncheon, and \$250 to the Reception/Banquet/Entertainment Only, as shown above.</small></p>
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Regular Registration / Cancellation Policy: After September 23, 2021, add \$25 to each registration fee. Requests for refunds of cancelled registrations must be received by the NBA Education Center no later than September 23, 2021 and are subject to a \$25 cancellation charge per registrant. No refunds will be made after September 23, 2021. Substitutions are allowed at any time.

FULL REGISTRANTS (Please type or print)		For Full Registrants:					TOTAL DUE
FIRST NAME	LAST NAME	Full Member Registrant \$405 / \$205	Please indicate which of the following functions you will be attending:				
		Non-Member \$1,215	Continental Breakfast	Awards Luncheon	Evening Banquet	GOLF \$125	
1.							
2.							
3.							
4.							

PARTIAL REGISTRANTS (Please type or print)		Spouse/Guest of Full Registrants: (These options do not include the general sessions)			TOTAL DUE
FIRST NAME	LAST NAME	Continental Breakfast ONLY \$25 p/p	Awards Luncheon ONLY \$55 p/p	Reception, Banquet, Entertainment ONLY \$125 p/p	
1.					
2.					

Three Ways to Register:

- FAX: (402) 474-2148
- MAIL: NBA Education Center,
PO Box 80008, Lincoln, NE 68501
- PHONE: (402) 474-1555

TOTAL DUE \$ _____

Payment Choice (check one):

- MasterCard VISA Discover American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

Preferred Golf Partners: You may request preferred golf partners. The rest of your group will be assigned. **Requests of golf partners are not guaranteed.**

1. _____
2. _____
3. _____
4. _____

save the date

**Don't miss the
Bank Executives
and Directors
Conference!**

**February 27 – March 2, 2022
Turtle Bay Resort
Oahu', Hawaii**



***Watch your email and
Update newsletter for
additional program
details and
registration
information!***

Sunday, February 27, 2022

Reception

Monday, February 28, 2022

General Session

Spouse Brunch

Golf Outing / Optional Tours-Activities

Reception & Dinner

Tuesday, March 1, 2022

General Session

Optional Golf/Tours-Activities

Evening on Your Own

Wednesday, March 2, 2022

General Session

Closing Lunch



NBA Nebraska Bankers Association