

# Update

## Excess Deposit Bond Now Available Through NBISCO

Through the Nebraska Bankers Insurance and Services Company (NBISCO), Nebraska banks can now access an excess deposit bond. It's a cost-effective way to provide depositors with coverage that is over and above FDIC coverage. The bond can be provided for all account and depositor types and puts the depositor in control of their excess deposit coverage. Attract larger deposits, comply with state regulations and avoid pledging securities with the excess deposit bond through NBISCO.

For more information, contact Mitch Florea at NBISCO at 402-904-7014 (direct) or [mitch.florea@nebankers.org](mailto:mitch.florea@nebankers.org).

## NBA, UNL Honor Ag Banking Scholarship Recipients

The NBA and the University of Nebraska-Lincoln Department of Agricultural Economics honored students at the annual Student Scholarship Recognition Dinner on Oct. 28.

The scholarship program and ag banking major was created to offer a formal program of study for students interested in a banking career and to encourage students to return to rural communities in Nebraska upon graduation.

Since 2006, Nebraska banks have provided over \$1 million for the scholarship program, funding 162 scholarships! The program also requires a summer internship at an NBA-member bank. Over 150 interns have completed an internship through the program.



*Ag banking scholarship recipients, internship sponsors and UNL faculty celebrated the scholarship program's success on Oct. 28.*

For more information, contact Kara Heideman at the NBA at [kara.heideman@nebankers.org](mailto:kara.heideman@nebankers.org) or 402-474-1555.

## Federal Reserve Issues FOMC Statement

The Federal Reserve announced [plans](#) to begin tapering asset purchases by \$15 per month.

## Budget Reconciliation, IRS Reporting Proposal

House Democrats have removed the IRS reporting proposal from their draft of the budget reconciliation bill. However, the provision could be added back into legislation at a later date. In a [letter](#) to her Democratic Colleagues, House Speaker Nancy Pelosi announced plans to hold a House Rules Committee hearing today to move their version of the bill forward.

Thank you to the bankers and their customers who made their voices heard in opposition to this ill-conceived proposal. Thank you, also, to Nebraska Sens. Deb Fischer and Ben Sasse and Reps. Don Bacon, Jeff Fortenberry and Adrian Smith for opposing this proposal and cosponsoring legislation against it.

## Report: Stablecoin Issuers Should be Insured Institutions

The Biden Administration's Working Group on Financial Markets, the Federal Deposit Insurance Corporation (FDIC) and the Office of the Comptroller of the Currency (OCC) released its report on stablecoins. Stablecoins are a type of digital asset generally designed to maintain a stable value relative to the U.S. dollar. It calls for legislation that mandates only insured depository institutions can issue stablecoins. The report also calls for a "consistent and comprehensive regulatory framework" to "increase transparency into key aspects of stablecoin arrangements and to ensure that stablecoins function in both normal times and in stressed market conditions."

[Read the Report](#)

## OCC Issues Bulletin on New TILA Exam Procedures

The OCC issued revised interagency examination procedures for the Truth in Lending Act (TILA), implemented by Regulation Z. The changes reflect amendments to Reg Z, including a new general qualified mortgage (QM) definition, a new category of QMs called seasoned QMs and a delay in the mandatory compliance date for the new general QM definition until Oct. 1, 2022. The bulletin rescinds a previous bulletin on TILA exam procedures.

[Read the Bulletin](#)

## ABA Submits Comments on CRA Rule Changes

In a letter to the OCC, the ABA called on the agency to minimize the burden and confusion for banks that would result if the 2020 Community Reinvestment Act (CRA) rule were replaced with the 1995 CRA rule. ABA noted that banks have already implemented some of the provisions from the 2020 rule and that reverting entirely back to the 1995 rule temporarily would be "disruptive and wasteful, particularly since banks will still need to implement a future interagency rule."

[Read the Letter](#)

## FTC Announces Changes to Safeguards Rule

The Federal Trade Commission (FTC) announced updates to the safeguards rule requiring financial institutions to implement and maintain a comprehensive security system to secure customer data. In addition to expanding the rule to include non-banking financial institutions, the updated rule contains specific criteria that financial institutions must implement as part of their information security program.

[Learn More](#)

## Education and Events Calendar

- Nov. 4-5 – Bank Investment, Funding and Economic Outlook Conference
- Nov. 8 – Security Management Virtual Workshop (2 of 2)
- Nov. 10 – Employment Law Compliance for Banks Virtual Workshop
- Nov. 17 – Principles of Commercial/ Ag Loan Documentation Virtual Workshop
- Dec. 7 – Agriculture & Beyond Virtual Workshop
- Dec. 15 – The Three C's for Managing Unconscious Bias Virtual Workshop

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

## Federal Reserve Resources for Banks

During the NBA Regulatory Issues Virtual Summit, the Federal Reserve Bank of Kansas City shared several resources for banks:

- [SCALE Tool for CECL](#) – Optional tool to assist banks under \$1 billion in total assets with developing CECL methodology
- [Federal Reserve Paper Describing Community Bank Fintech Partnerships](#) – Paper that captures insights gathered from extensive outreach with community banks, fintechs, and other stakeholders
- [Interagency Guide for Community Banks Conducting Due Diligence on Fintech Firms](#) – Guide intended to assist community banks in assessing risk when considering relationships with fintech firms
- [Kansas City Fed Community Banking Bulletin](#) – Series of quick-hitting analyses focused on community bank data trends
- [Kansas City Fed Omaha Branch Update](#) – Slides presented at the Summit

## FDIC Flood Insurance Discussion

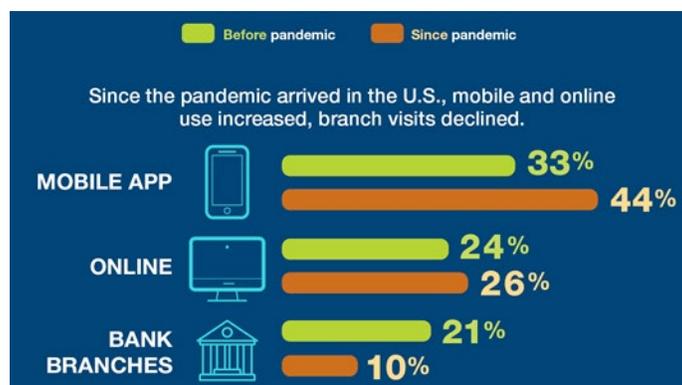
The FDIC's Kansas City Regional Office is hosting an online discussion on flood insurance regulation, focusing on areas where violations have recently been cited. The discussion will include the requirements for lending institutions, including specific requirements for multiple structures, contents coverage, and cross-collateralization. It will also address civil money penalties that may be imposed due to a pattern or practice of noncompliance as well as some best practices regarding flood insurance. The event will be Nov. 29 from 11:00 a.m. to 12:00 p.m. CST and will be held on Microsoft Teams. Contact Special Assistant to the Regional Director Amy Mark at [AmMark@fdic.gov](mailto:AmMark@fdic.gov) or (816) 234-8161 with questions. The event will not be recorded. Additionally, the meeting link will not work until the day of the event.

[Event Link](#)

## Survey: Mobile Banking Apps Popular with Bank Customers

According to a survey by Morning Consult on behalf of the American Bankers Association, 44% of bank customers use apps as their top option for managing their bank account. That's up from 33% pre-pandemic.

[Read the Survey](#)



## Review Alliance

Did you know that when filing SARs it's important to have a very detailed narrative?

- Completing The Who, the What, The When, and the Why are very important components to the narrative.
- Compliance has a great Narrative Cheat Sheet that will walk you through the key parts of writing a narrative.

Review Alliance is an independent group of compliance specialists offering banks deep-dive audits of their existing transactions, recommendations about program enhancements or guidance on future safety and soundness. In 2020, the NBA added Virtual Compliance Officer (VCO) to its compliance offerings. VCO is a new shared service model using bank-dedicated compliance officers perfect for monitoring and guiding your bank remotely. To learn how to put them to work for your bank, contact Jennifer Heaton at the NBA at 402-474-1555 or [jennifer.heaton@nebankers.org](mailto:jennifer.heaton@nebankers.org).

## Compliance Alliance

**Q.** We are considering an arrangement with our construction builder customers where they would get a set amount of "credit" (points) for every spec loan closed with us. The points would be eligible to apply discounts associated for an annual trip with the Bank's travel club. In other words, each spec loan booked with us will give them credit to use on the trip cost. The obvious consideration here is RESPA Section 8, but I do not feel like it is applicable. Although this involves residential construction, since they will all be spec loans, these will all be commercial customers and transactions.

**A.** The main concern here would be RESPA Section 8, but you are also correct that if these are commercial or business purpose transactions, they are exempt from RESPA. Otherwise, there is not a prohibition in a referral program for commercial loans. The bank would want to thoroughly document the program, as always, and be sure to monitor for any potential consumer loans and Fair Lending or UDAAP issues.

"No person shall give, and no person shall accept any fee, kickback or other thing of value pursuant to any agreement or understanding, oral or otherwise, that business incident to or part of a settlement service involving a federally related mortgage loan shall be referred to any person."

Regulation X, § 1024.14(b) - <https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1024/14/#b>

An extension of credit primarily for a business, commercial, or agricultural purpose, as defined by 12 CFR 1026.3(a)(1) of Regulation Z. Persons may rely on Regulation Z in determining whether the exemption applies. Regulation X, § 1024.5(b)(2) - <https://www.consumerfinance.gov/rules-policy/regulations/1024/5/#b-2>

[Live Demo on Tuesday, Nov. 9 at 10:00 a.m. CDT](#)

[Live Demo on Thursday, Nov. 11 at 1:00 p.m. CDT](#)

Compliance Alliance offers a comprehensive suite of compliance management solutions. To learn how to put them to work for your bank, call (888) 353-3933 or email [info@compliancealliance.com](mailto:info@compliancealliance.com) and ask for our membership team.

# Security Management 2021: Everything Has Changed



The Rechel Group has been studying the impact of the events over the last year (an evolution that began much earlier) and has developed an innovative new seminar to assist bankers in navigating through the rapids of the changing world of bank security.

Almost every bank today has developed its physical and financial crime prevention strategies with traditional law enforcement principles underlying many of your policies. Considering the macro changes taking place today, the strategies must be revisited, restructured, and re-energized to respond to the rapidly changing reality of doing business in the future.

**November 1 & 8, 2021**

**1:00 – 4:00 p.m. (CT) Both Days**

## Topics To Be Covered

Implementation in today's world requires fresh ideas, which will be presented in this two-part virtual workshop.

### NOVEMBER 1:

#### **Physical Security Restructured: “Deter, Detect, Delay and Respond”**

The components can stay, but the execution and emphasis must prioritize the components from the eye of the criminal/potential perpetrator. Measures to deter the unwanted behavior must signal that there is a degree of difficulty from a personal perspective that exceeds the benefit.

#### **Security Impact Analysis – (SIA)**

Coordinating with your Business Continuity Plan, the identification of the critical security zones needed to match the risks your employees and customers face, is not dissimilar to the process of identifying the components of your “Business Impact Analysis”. Identify your public access, work areas, restricted work areas, secured and highly secured areas and more to protect what it is you think you are protecting.

### NOVEMBER 8:

#### **Security Practices in Detail**

- Designing a Multi Layered Security Program
- Understanding and Developing Mitigation Timelines
- Addressing the Current Perils and Future Adaptations (Robbery vs Active Shooters and Threats)
- Physical Security and Information Protection

#### **Understanding “Zero Trust” in Physical Security**

IT professionals are gravitating away from “trust but verify” concepts for transactions inside your bank's network to the concept of “Zero Trust”, even when the request is from inside your network. Physical security principles will be analyzed against this new model for new and innovative ideas for your bank to consider for future physical security implementation.

## Who Should Attend

This informative workshop is for all management level personnel with responsibility for security policies within their organization.

## About the Speaker

**Jim Rechel** is president of The Rechel Group, Inc., a risk-consulting firm headquartered in Cincinnati, Ohio. He was a Vice President for a top 10 financial institution and is on the board of The Institute for Criminal Justice Education, Montgomery, Alabama, and a member of numerous national organizations, and is a Certified Financial Security Officer. He is a past local board member of the International Association of Financial Crimes Investigators Association and the American Society of Industrial Security.

## Registration and Pricing Information

**Check here for the MEMBER BANK ALL-ACCESS PASS: \$600 (Need a main contact/registrant)**

**Member: \$235 (per person)**

**Non-Member: \$705 (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 **October 25, 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, NE 68508  
 Phone: (402) 474-1555 | Education Center Fax: (402) 474-2148  
[www.nebankers.org](http://www.nebankers.org)

09/16/2021



### Security Management 2021: Everything Has Changed

**VIRTUAL Workshop**

**November 1 & 8, 2021**  
 1:00 – 4:00 p.m. (CT) Both Days

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

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

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

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

**Check here for the MEMBER BANK ALL-ACCESS PASS: \$600 (Need a main contact/registrant)**

**Member: \$235 (per person)**

**Non-Member: \$705 (per person)**

Please register the following individual:			Email Address	Member: \$235 Non-Member: \$705
FIRST NAME	MI	LAST NAME		

**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)  
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Event Calendar

**Payment Choice (check one):**

- MasterCard     VISA     Discover     American Exp.

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

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

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

# *Employment Law Compliance for Banks*

## *VIRTUAL Workshop*

**November 10, 2021**  
**9:00 a.m. – 1:00 p.m.**

**Cosponsored by**



**Graduate School of Banking**  
at the University of Wisconsin – Madison

**NBA** Nebraska Bankers Association

### **About the Program**

This timely program sponsored by the Graduate School of Banking at the University of Wisconsin-Madison will provide HR professionals with relevant, practical, and up-to-date advice in employment law compliance. Focusing on recent developments in federal law — as well as in federal regulatory agencies and their initiatives — this interactive forum will allow participants to ask questions and discuss solutions while networking with other bank HR professionals.

#### **Topics of discussion include:**

- Recent developments in employment law
- Greatest risks and how to prevent them
- Policies and procedures
- Hiring and termination procedures
- Leaves of absence
- Discrimination and harassment - proper procedures and policies to avoid liability

Participants are also encouraged to have their bank's application forms and/or handbooks available to review during the program.

### **Who Should Attend**

Human resource officers, supervisors, CEOs, and general counsel or in-house legal counsel.

### **About the Speaker**

**Patty Wise** is a nationally known labor and employment lawyer and is certified by the Ohio State Bar Association as a specialist in that area of practice. She has been interviewed by NPR, quoted in the Wall Street Journal and the Economist magazine, and has contributed to media publications from San Francisco to Atlanta. She has testified before a Congressional subcommittee, before the EEOC, and the California State Legislature. She was a member of the EEOC Select Task force on Workplace Harassment.

### **Registration and Pricing Information**

**Check here for the MEMBER BANK ALL-ACCESS PASS: \$700** *(Need a main contact/registrant)*

**Member: \$295** *(first person)*  
**\$245** *(each add'l)*

**Non-Member: \$885** *(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 November 3, 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 on the next page)*



**Employment Law  
Compliance for Banks**  
VIRTUAL Workshop

November 10, 2021

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

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

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

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

**Check here for the MEMBER BANK ALL-ACCESS PASS: \$700 (Need a main contact/registrant)**

**Member: \$295 (first person)  
\$245 (each add'l)**

**Non-Member: \$885 (per person)**

Please register the following individual:			Email Address	Member: \$295/245 Non-Member: \$885
FIRST NAME	MI	LAST NAME		

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**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: \_\_\_\_\_

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)



# Principles of Commercial/Ag Loan Documentation



**VIRTUAL  
Offering**



Poor loan documentation can cost your financial institution thousands of dollars each year. Unfortunately, the importance of effective loan documentation is most apparent when it is already too late. This workshop focuses on the major concepts, specific requirements, and common problems in the specialized fields of **commercial** and **agricultural** loan documentation with emphasis on avoiding loan losses due to faulty documentation. Our “hands-on” approach allows you to return to work and apply what you have learned immediately.

**November 17, 2021**

**8:45 a.m. – 4:15 p.m. (includes a break from 12:15 – 12:45 p.m.)**

## Problem Method

Throughout the program the problem method will be used to challenge the participants in important areas of loan documentation. The instructor will demonstrate the difficulty and challenges often hidden in every day/routine lending transactions by posing problems to the participants based on “real world” situations faced by actual lenders who, unfortunately, documented the loan incorrectly resulting in costly legal challenge. The use of the problem method will involve the participants and challenge their ability to identify documentation errors and deficiencies common in commercial/ag lending transactions.

The program will illustrate how to:

- Perfect security interests under Revised Article 9 of the UCC
- Identify the borrower (including spouses and children involved in family farming operations) and document the authority to borrow
- Understand contract basics: notes, security agreements, mortgages, pledges, and other essential loan contracts
- Use of commitment letters
- Undertake essential pre-loan due diligence
- Understand the effect of non-UCC crop and livestock lien status on the lender taking collateral under the UCC
- Understand the implications of loan default(s)
- Comply with notification requirements under the Federal Food Security Act
- Protect against tax liens and other conflicting encumbrances
- Understand bankruptcy implications
- Recognize and prevent violations of ECOA (Reg-B)

### Essentials of Article 9 of the Uniform Commercial Code

Essentials of Article 9 of the Uniform Commercial Code - including coverage of the 2010 Amendments which became effective in most states on July 1, 2013. Among other changes, these amendments impact how individual debtors are to be identified on UCC financing statements. The revisions to Article 9 of the UCC brought major changes to the area of agricultural security interests.

The program will examine the most common problems encountered with UCC Article 9 and provide practical guidance in critical areas, including:

- Impact of 2010 Amendments effective July 1, 2013
- Identification of individual debtors on UCC financing statements
- Agricultural security interests with an emphasis on perfecting security interests on both tangible and intangible
- Agricultural collateral
- Perfecting security interests in deposit accounts under Revised Article 9
- Cover, in detail, the “where to file” rules under Revised Article 9
- Interaction between Article 9 security interests and state agricultural liens under the expanded scope of Article 9
- Different perfection methods under Revised Article 9 and when to use them
- Lien priorities and lien searches
- Enforcing unperfected security interests
- Gaining priority through purchase money transactions

## Real Estate Mortgages/Deeds of Trust

Participants will learn the basic requirements of securing loans with real estate examining such problems as perfection, future advance clauses and loan renewals. Participants will be exposed to proper "due diligence" procedures when a loan is secured by real estate including the use of title insurance, surveys, and environmental audits.

## Who Should Attend

Anyone involved in the commercial or agricultural lending process, including CEO's, loan officers, credit analysts, attorneys, bank counsel, branch managers with lending authority, loan review personnel, internal auditors, and documentation support staff.

## About the Speaker

**Terri D. Thomas**, EVP currently serves as the Legal Department Director of the Kansas Bankers Association, and manager of its subsidiary, Kansas Bankers Consulting Services, LLC. In these roles, she provides legal and compliance services to Kansas banks. Terri has forty years of experience working in various aspects of the banking industry. She has taught as an adjunct professor at Washburn University School of Law in Topeka, Kansas, as well as the University of Kansas School of Law, and is a frequent seminar presenter for banking associations and schools.

## Registration and Pricing Information

**Member: \$235** (first person)  
**\$195** (each add'l)

**Non-Member: \$705** (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 November 10, 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)*

10/06/2021



### Principles of Commercial/ Ag Loan Documentation VIRTUAL Offering

**November 17, 2021**

8:45am-12:15pm and 12:45-4:15pm

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

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

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

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

**Member: \$235** (first person)/**\$195** (each add'l)

**Non-Member: \$705** (per person)

Please register the following:		Email Address	Reg Fee
FIRST NAME	LAST NAME		
			\$235
			\$195
			\$195

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WEBSITE:

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

→Education→

Event Calendar

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# 2021 Ag & Beyond Virtual Workshop

**NBA** Nebraska Bankers Association



**VIRTUAL  
Offering**



**December 7, 2021**

9:00 a.m. – 12:00 p.m.

## Agricultural Economics & Weather: The Sequel

Eric Snodgrass, also known as the “Weather Guy” and Dr. Dave are back for another virtual edition of Ag & Beyond. This is a great opportunity for bankers, producers, students and other professionals to log in and hear what’s new that will impact business strategy and your life in 2022 and the remainder of the decade. This session will focus on global trade, global weather trends, business and financial strategies and how to use weather in decision making. Don’t miss this opportunity to engage with two of North America’s leading experts on these topics. Thinking globally and acting locally has never been more important in an uncertain but opportunistic environment. Come join us on December 7<sup>th</sup> for this high energy and engaging event sponsored by the Nebraska Bankers Association.

**BANK ALL-ACCESS PASS: \$600**

*Unlimited number of attendees!*

### Hosting idea:

Invite your producers in for breakfast and the program, or the program and lunch!

For those who do not wish to participate in person, you can provide them with the link to join from home.

Join us at this year’s Ag & Beyond series from Cyberville to close down 2021 and kick off 2022.

- Connect virtually with customers and team members
- Learn action items to enhance your business and financial literacy
- Gain wisdom and perspective for everyday business and personal life from Eric and Dr. Dave

## About the Speakers



**David M. Kohl, Ph.D.**  
Professor Emeritus, Virginia Tech

Dr. Dave Kohl is an academic Hall of Famer in the College of Agriculture at Virginia Tech, Blacksburg, VA. Dr. Kohl has keen insight into the agriculture industry gained through extensive travel, research, and involvement in ag businesses. He has traveled nearly 10 million miles; conducted more than 6,500 presentations; and published more than 2,250 articles in his career. Dr. Kohl’s wisdom and engagement with all levels of the industry provide a unique perspective into future trends.

*Sponsored by:*



**Schools  
of Banking**



**Eric Snodgrass**  
Nutrien Ag Solutions

Eric is the Principal Atmospheric Scientist for Nutrien Ag Solutions, where he develops predictive, analytical software solutions to manage weather risk for global production agriculture. He provides frequent weather updates that focus on how high-impact weather events influence global agriculture productivity. He presents his research as a featured speaker at over 50 conferences annually where he provides logistical guidance and solutions to weather sensitive financial institutions, farmers, commodity traders, and other stakeholders.

*Sponsored by:*

**NBA**

Nebraska Bankers  
Insurance and  
Services Company

## Registration and Pricing Information

**NBA Member:** ~~\$175~~ **\$150 per person**

Fee includes presentation materials.

**Ag Customer & Spouse:** \$100 **\$75 per couple**

Fee includes presentation materials.

**Ag Student/Teacher Guest(s):** \$75 **\$50 per person**

Fee includes presentation materials.

**Non-NBA Member:** **\$375 per person**

Fee includes presentation materials.

**BANK ALL-ACCESS PASS: \$600**  
*Unlimited number of attendees!*

**Host your ag customers in the bank or provide them with the link to join from home.**

*Fee includes the OnDemand recording for 30-days plus, presentation materials.*

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

Once registered, notice is required for cancellation **by November 30**. Notice is required for all cancellations. If the request is received by the NBA Education Center by November 30, 2021, the full fee will be refunded.

*(Please register online or use the form on the reverse)*

**NEBRASKA BANKERS ASSOCIATION**  
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)

1-09/17/2021



### 2021 Ag & Beyond Virtual Workshop

December 7, 2021

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

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

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

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

**Check here for the BANK ALL-ACCESS PASS: \$600** *(Need a main contact/registrant)*

<i>Please register the following individual(s):</i>		<b>EMAIL ADDRESS</b>	<b>Banker \$150</b>	<b>Producer \$50</b>	<b>Spouse (Accompanying a producer) \$25</b>	<b>Student/ Teacher \$50</b>
<b>FIRST NAME</b>	<b>LAST NAME</b>					

**ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!**

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

**Four Ways to Register:**

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PO Box 80008, Lincoln, NE 68501
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- WEBSITE: [www.nebankers.org](http://www.nebankers.org)
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- Event Calendar

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

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

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

# *Unconscious Bias*

## *Virtual Workshop*

**NBA** Nebraska Bankers Association



**VIRTUAL**  
**Offering**

December 15, 2021 | 10:00 a.m. – 12:00 p.m. (CT)

### The Three C's for Managing Unconscious Bias

In this engaging presentation, **Dima Ghawi** delves into the intricacies of unconscious bias, uncovering the root of these predispositions and sharing actionable methods for managing these unseen prejudices. The dialogue focuses on three essential messages related to **Curiosity, Courageousness, and Commitment**. These three C's emphasize the importance of:

- Sparking **curiosity** through self-reflection and continued conversations about discrimination and conscious and unconscious biases.
- Finding the **courage** to stand up and challenge the old programming, break free of harmful norms, and become allies for minority groups.
- **Committing** to the continuous journey of self-improvement and taking an active role in being part of the solution.

The presentation will incorporate relatable personal anecdotes and group/individual activities that will keep you engaged. The content includes information about various types of unconscious biases and microaggressions, and highlights the negative impact of these biases in the workplace. Dima's presentation will also include innovative neuroscience research on the effect of biases on our brains and wellbeing, and will provide highlights derived from a variety of workplace surveys with messages essential for managing these biases.

As you gain more self-awareness, you will recognize the importance of managing your biases and grasp the power of allyship. Attendees will leave with actionable takeaways to guide you be more Curious, Courageous, and Committed to current and future diversity, equity, and inclusion initiatives. This results in a positive ripple effect for your personal and professional lives as well as the overall organization and community.

### About the Speaker



**Dima Ghawi**  
Leadership Coach

Raised in the Middle East and taught to be subservient, Dima was fiercely constrained by her culture, community, and family expectations. Her path was predetermined, and her worth was decided by the judgment of others. All that mattered was preserving the honor and reputation of her family. But, in her twenties, Dima dared to shatter the limitations that chained her. With a perilous escape, she left behind an oppressive marriage, controlling family, and confining cultural stigma. Facing the threat of an honor killing, she fled to discover her true self and became the first woman in her family to receive an advanced education with a subsequent rise to corporate leadership.

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