

Update

NBA Financial Literacy Awards Program Updated

The NBA's financial literacy awards program is getting a makeover! To better reflect the many ways that banks engage in financial literacy activities, the Personal Economics Program Awards are now the Leaders in Financial Education (LiFE) Awards.

We know banks are financial education leaders in their communities and want to recognize them for their efforts. Whether it's making school presentations, operating an [in-school savings bank](#) or helping to combat elder financial abuse, banks are leading the way to assist Nebraskans in improving their financial decision-making. The LiFE Awards encompass our members' broad range of financial literacy outreach and activities.

Award applications in the categories as detailed below are due Feb. 25, 2022, but applications will be accepted at any time leading up to and including the due date. The 2022 LiFE Awards will cover projects or programs initiated or ongoing by banks during the 2021 calendar year. Recipients of the LiFE Awards will be honored at the NBA Annual Convention in May.

Visit nebankers.org/life to learn more and sign up for the LiFE Awards mailing list. For more information, contact Kara Heideman at the NBA at kara.heideman@nebankers.org or 402-474-1555.

Award Categories

LiFE Honors List

Banks that meet at least seven of the listed criteria will be named to the LiFE Honors List.

Bank Innovation Award

This award is presented to a bank who implemented an innovative way to improve financial literacy.

Presentation Recognition

One bank from each of the three deposit size categories will receive this award. This will be based on the number of Get Smart About Credit, Teach Children to Save and other financial literacy presentations given by a bank.

Career Award

This award is presented to a banker who has been a valuable asset in leading the bank's financial literacy efforts for at least five years. A bank president, CEO or a banker in a management position must nominate a banker for the Career Award.



PPP Review and Appeals Process Update

The Small Business Administration recently released the following updates on the Paycheck Protection Program (PPP) appeals process:

- The SBA is now manually reviewing every forgiveness decision where the lender denied forgiveness in full (i.e., \$0 was forgiven). In light of the SBA manual review, the borrower does not have the right to request review of the forgiveness decision, as that review will have already taken place. The SBA will cease sending automated Notice of Paycheck Protection Program Forgiveness Payment of \$0, as these notices are not necessary in light of the SBA's manual review of \$0 forgiveness decisions.
- If the borrower received partial forgiveness and would like the SBA to review the decision, the borrower needs to request SBA review. The SBA is preparing a Procedural Notice that will address these circumstances.
- The SBA anticipates issuing affirmative loan review decisions, in place of any automated letters it currently sends, so that lenders know that the loan review process is complete.

Federal Court Issues Vaccine Mandate Stay

A federal appellate court issued an administrative stay of enforcement of the COVID-19 vaccine mandate. The stay pauses the emergency temporary standard developed by the Occupational Safety and Health Administration which required employees at firms with 100 or more employees to be fully vaccinated or test weekly for COVID-19.

The Nebraska Chamber of Commerce is holding a briefing on the mandate on Nov. 11 at noon CST.

[Register for the Briefing](#)

FHA Proposes Changes to Defect Taxonomy

The Federal Housing Administration (FHA) released draft updates on the defect taxonomy for servicing loan reviews. Among the proposed updates are six new defect areas that align with FHA requirements through the servicing lifecycle: servicer operations, account administration, delinquent and default servicing, loss mitigation processing, home retention and home disposition.

[See the Proposed Changes](#)

FinCEN Releases Updated Ransomware Advisory

The Financial Crimes Enforcement Network (FinCEN) released an update to its 2020 advisory on ransomware and the use of the financial system to facilitate ransom payments. The updated advisory reflects information released by FinCEN in its Financial Trend Analysis discussing ransomware trends and includes information on current trends and typologies of ransomware and associated payments, as well as recent examples of ransomware attacks. The advisory also sets out financial red flag indicators of ransomware-related illicit activity to assist financial institutions in identifying and reporting suspicious transactions associated with ransomware payments, consistent with their obligations under the Bank Secrecy Act.

[Read the Advisory](#)

CFPB Urged to Extend Comment Period on Section 1071

The American Bankers Association (ABA) and other financial trade groups sent a letter to the Consumer Financial Protection Bureau (CFPB) requesting an extension on the comment period on the bureau's Dodd-Frank Section 1071 proposal. Section 1071 will require the collection and reporting of credit application data for small business loans, including loans to women-owned and minority-owned small businesses.

[Read the Letter](#)

Education and Events Calendar

- Nov. 17 – Principles of Commercial/ Ag Loan Documentation Virtual Workshop
- Dec. 7 – Agriculture & Beyond Virtual Workshop
- Dec. 8 – Employment Law Compliance for Banks Virtual Workshop (rescheduled from Nov. 10)
- Dec. 15 – The Three C's for Managing Unconscious Bias Virtual Workshop
- Jan. 27, 2022 – State Government Relations Forum

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

2022 NBA Calendar Update

The 2022 Calendars are on the way! They should begin shipping out early next week.

The NBA is pleased to offer to our member banks an annual Scenes of Nebraska Calendar that features photos from across the state taken by Nebraska bankers and their families. With Fall in full swing and Winter on the way, there are more opportunities to capture stunning photos for consideration for the 2023 Calendar. Grab your camera (or phone) and snap some photos! Keep an eye on Update for more information about submitting photos.

Opportunities to Connect with UNL Business Students

Nearly 500 University of Nebraska-Lincoln (UNL) College of Business students will be participating in a virtual practice networking event on Dec. 6-10. The College is seeking professionals to host up to three 10-minute networking sessions between 8:15 and 9:20 a.m. The networking event is a great opportunity to connect with Nebraska Business students.

[Learn More and Register](#)

Registration is now open to reserve your bank's spring semester [Employer in Residence](#) date. Employer in Residence showcases employers who recruit Nebraska Business students and provides engagement opportunities for students, faculty and staff such as information booths, presentations, resume reviews and more.

[Register](#)



NBA staff Kara Heideman and Laurie Johnson participated in Employer in Residence this fall.

Share Your Bank's Story on the America's Banks Website

The ABA's [America's Banks](#) website features stories and data about banks' positive impact on the people and places they serve. The website highlights the industry's role in building careers, providing loans to support individuals and small businesses and making a difference in their communities through philanthropy, investment, innovation and personal service.

Have a story about your bank? ABA wants to hear it. Use the "Submit Your Story" button at the bottom of your state's page at the link below to submit content for consideration.

[Submit Your Story](#)

Older Americans Benchmarking Report

Americans born before age 1965 hold 65% of deposit balances in U.S. banks. According to the ABA Foundation’s 2021 Older Americans Benchmarking Report, 60% of banks offer products with favorable terms to their older customers. These products include no-fee checking accounts, no-minimum balances and senior savings accounts with no fees. Many banks also waive fees for providing paper statements on senior accounts, as some older customers may be less likely than younger ones to use online banking. Banks are also working to prevent fraud attempts against their older customers. Over 90% file suspicious activity reports, flag accounts, close accounts or make a report to Adult Protective Services when elder fraud is suspected. Many banks also provide staff training on detecting and reporting elder financial exploitation.

[Read the Report](#)



Does your bank offer products with favorable terms for older customers? (percentage of banks)

Preferred Vendor: Office Depot

Now through Nov. 29, Office Depot has special offers available:

[\\$15 off of a \\$100 purchase](#)

[\\$20 off of a \\$150 purchase](#)

[\\$50 off of a \\$350 purchase](#)

Not a Synergy/Office Depot customer?

Contact bank.opportunities@officedepot.com to get started.

Please mention you are a member of the NBA.



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

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 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 7th 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:



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:



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

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>		EMAIL ADDRESS	Banker \$150	Producer \$50	Spouse (Accompanying a producer) \$25	Student/Teacher \$50
FIRST NAME	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
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Event Calendar

Payment Choice (check one):

- MasterCard VISA Discover American Exp.

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.

Program Cosponsor

BHHS

BRANDT, HORAN, HALLSTROM & STILMOCK

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 **December 8, 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)

233 South 13th Street, Suite 700
Lincoln, NE 68508
Phone: (402) 474-1555
Education Center Fax: (402) 474-2148
www.nebankers.org



1-09/24/2021



Unconscious Bias Virtual Workshop

December 15, 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		

ONLINE YOU MUST LOGIN TO RECEIVE MEMBER DISCOUNTED PRICING!

TOTAL DUE \$ _____

Payment Choice (check one):

- MasterCard
- VISA
- Discover
- American Exp.

Cardholder Name: _____

Card Number: _____ CVV: _____

Exp. Date: _____ Signature: _____

Four Ways to Register:

FAX: (402) 474-2148

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

PHONE: (402) 474-1555

WEBSITE:

www.nebankers.org

→Education→

Event Calendar

2022

State Government Relations Forum

January 27, 2022 | Cornhusker Marriott Hotel, Lincoln



Nebraska Senators will convene in Lincoln to conduct business for the 2022 Legislative Session. One of the highlights of the year is to gather Nebraska bankers for a discussion of all pertinent banking issues before the Legislature and have lunch with our State Senators.

Program Outline

11:00 a.m.
Registration

11:30 a.m.
Opening Remarks and Introductions
Kirk Riley, NBA Chairman

State Legislative Briefing
Robert J. Hallstrom, NBA General Counsel
Gerald M. Stilmock, NBA Assoc. General Counsel

11:50 a.m.
Nebraska Department of Banking & Finance Update
Kelly Lammers, Director

12:15 p.m.
Lunch with State Senators

1:00 p.m.
Remarks by the Governor
Governor Pete Ricketts (invited)

2:00 p.m.
Adjournment

*** The schedule is subject to change.*

The NBA would like to extend a special thank you to the members of the Government Relations Committee for all of their efforts on behalf of the financial institutions in Nebraska.

Registration Information

There will be no charge for the meeting & luncheon, however, it is very important that you complete the attached form to indicate that you plan to attend so that we may have an accurate count for both the meeting and lunch. The deadline for registration and is **January 20, 2022.**

Location Information

LINCOLN
Cornhusker Marriott Hotel
333 S 13th St, 402-474-7474

(over for registration form)

Please feel free to dress in business, to business casual attire.
To ensure your comfort, please bring a light jacket or sweater to the program.

Notice:
If you have any dietary restrictions or disabilities and need assistance, please email nbaeducation@nebankers.org or call the Education Center at 402-474-1555. We will contact you to discuss accommodations.

P.O. Box 80008
233 South 13th Street, Suite 700
Lincoln, Nebraska 68501-0008
Phone: (402) 474-1555
Fax: (402) 474-2148



1-11/10/21



**2022 State
Government Relations Forum
January 27, 2022**

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

Please register the following individual(s):			Lincoln Cornhusker Marriott Hotel
FIRST NAME	MI	LAST NAME	

Dietary Restrictions or Disabilities – If you have any dietary restrictions or disabilities and need assistance, please email nbaeducation@nebankers.org.

ONLINE YOU MUST LOGIN TO REGISTER!
Please return this form or register online by January 20, 2022.

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