

Update

Small Business Lending Data Collection Survey

The American Bankers Association (ABA) is surveying banks on the costs of implementing the Consumer Financial Protection Bureau's (CFPB) [proposed section 1071 rule](#) (small business data collection). This survey collects information on the one-time costs of preparing to collect and report the 1071 data, as well as the ongoing costs of collecting and reporting the data once the 1071 rule is in effect.

We encourage your bank to participate in this important survey. Answering the questions in the survey will help us formulate a comment letter to the CFPB explaining the impact of the 1071 rule, including, but not limited to, the impact on small banks and on small businesses themselves. The CFPB's estimates of one-time costs were based on a survey of only 100 respondents which was issued before the proposed rule was released, so respondents did not know how broad the rule's scope would be or how many data points would be required. The CFPB based their estimate of ongoing costs on the costs of reporting Home Mortgage Disclosure Act (HMDA) data; we believe there are important differences between mortgage lending and small business lending that require a different assessment of ongoing costs of implementing the 1071 rules.

Please designate a survey coordinator for your institution, if at all possible, so that only one, coordinated response from your institution is received. If you are not able to respond to a question, or if it does not apply to your bank, please skip it and continue with the rest of the survey. Be assured that all financial institution data will be kept confidential.

The survey questions are available [here](#) for your reference, however, please note that to respond to the survey you must use [this link](#). Please complete the survey by Monday, Nov. 22.

[Complete the Survey](#)

Contact Congress: NCUA Oversight

Credit unions are required by law to be in "reasonable proximity" to their customers. A proposal before the National Credit Union Administration (NCUA) would effectively make it possible for credit unions to expand their field of membership on a national basis by loosening the definition of service facility. It would move credit unions even farther from their original mission of serving consumers of modest means united by a common bond.

Tell Congress to hold a hearing on the impact of this proposal.

[Take Action Now](#)

Happy Thanksgiving!

The NBA wishes you and your families a Happy Thanksgiving - we are incredibly grateful for our member banks and all they do! Please note - Update will not be published next week due to the holiday. Additionally, the office will be closed on Friday, Nov. 26.



Sixth Circuit to Hear Challenges to Vaccine Mandate

Last week, the Fifth Circuit Court of Appeals issued a nationwide stay of the enforcement of the COVID-19 vaccine mandate, ordering the Occupational Safety and Health Administration (OSHA) to stop implementation and enforcement actions until further court order. The Sixth Circuit Court of Appeals was randomly selected to hear consolidated [challenges](#) to the mandate brought by several governors and private entities. If enacted, the mandate would require employees at firms with 100 or more employees to be fully vaccinated or test weekly for COVID-19. The ABA has published a members-only [analysis](#) on the mandate.

End of Temporary Mortgage Servicing Flexibility

The federal banking regulators released a joint statement announcing the end of the mortgage servicing supervisory and enforcement flexibility issued in response to the COVID-19 pandemic. Servicers have now had “sufficient time” to adjust operations and work with consumers affected by the pandemic. The regulators will resume addressing noncompliance for violations of Regulation X mortgage servicing rules. They added that when considering any supervisory and enforcement actions, they will continue to consider specific pandemic-related challenges facing servicers and the time it takes to “make operational adjustments” in response to the end of the enforcement flexibility.

[Read the Statement](#)

CFPB to Review HMDA Rules

The CFPB issued a request for information (RFI) on its assessment plan for reviewing the 2015 HMDA Rule.

[Read the RFI](#)

Senators Question USPS Financial Services Pilot

Several Republican Senators asked the U.S. Postal Service (USPS) to provide legal rationale for its financial service pilot program. In a letter to the Postmaster General, they noted, “The unilateral action to implement the pilot program and expand into untested consumer financial services raises significant policy and legal questions, and we must ensure that the Postal Service has not exceeded the applicable statutory authority.”

[Read the Letter](#)

FHFA Releases 2021 Performance and Accountability Report

The Federal Housing Finance Agency (FHFA) released its report on efforts to meet 2021 goals. It also lists future challenges and priorities, including climate risk, fair lending and equitable access to housing.

[Read the Report](#)

FHA: No Plans to Reduce Insurance Premiums

The capital ratio of the Federal Housing Administration’s (FHA) mutual mortgage insurance fund reached a 14-year high of 8.03%. In its report to Congress, the agency did not indicate plans to cut insurance premiums, instead taking a “cautionary approach” due to delinquencies and loan forbearance.

[Read the Report](#)

Governors Call for SAFE Banking Act in NDAA

A bipartisan group of governors urged Congress to include the SAFE Banking Act in the National Defense Authorization Act (NDAA). The Act provides clarity to banks seeking to service legitimate cannabis businesses.

[Read the Letter](#)

Education and Events Calendar

- 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](#).



Dr. David Kohl and Eric Snodgrass return for the 2021 Ag & Beyond Virtual Workshop. Position your ag customers for success in 2022. Register for the bank all-access pass and invite an unlimited number of attendees.

BankPAC...Together We Can Make A Difference!

BankPAC is a very important part of the NBA's government relations efforts. The funds raised are used to make political contributions to candidates for the Nebraska Unicameral, statewide offices and the Nebraska Congressional Delegation. When your contribution is combined with others within the banking industry, it works for the good of the entire industry in Nebraska. 2022 is an election year, and the Nebraska Legislature will have 12 term-limited senators!

**Help us reach our goal –
we’re almost there!**

Goal\$155,000
Received.....\$121,729

Funds needed to reach goal: \$33,271

The NBA BankPAC Committee directs the fundraising efforts and is responsible for determining which candidates receive financial support. The committee would like to encourage all NBA members who have not already made their contribution to participate by urging their officers, directors and employees to support the industry for which they work.

We recognize our members who have made voluntary contributions to NBA BankPAC on the Honor Roll located [here](#). To date, the NBA BankPAC has received \$121,729 towards this year’s campaign goal of \$155,000.

If you have questions about the NBA's political action efforts, please don't hesitate to contact Jennifer Heaton at the NBA at jennifer.heaton@nebankers.org or 402-474-1555.

Reach the Next Generation of Bankers with Connecting the Dots

[Connecting the Dots](#) is an interactive career exploration simulation program designed to help 9th and 10th grade students learn more about careers. Simulations are held 30 to 40 times each year across Nebraska. Bankers are invited to participate in the next simulation at Lincoln Northeast High School during one or more of the four sessions on Nov. 22 and 23.

[Sign Up](#)

Ag Lender Survey: 2021 Borrower Profitability Increased

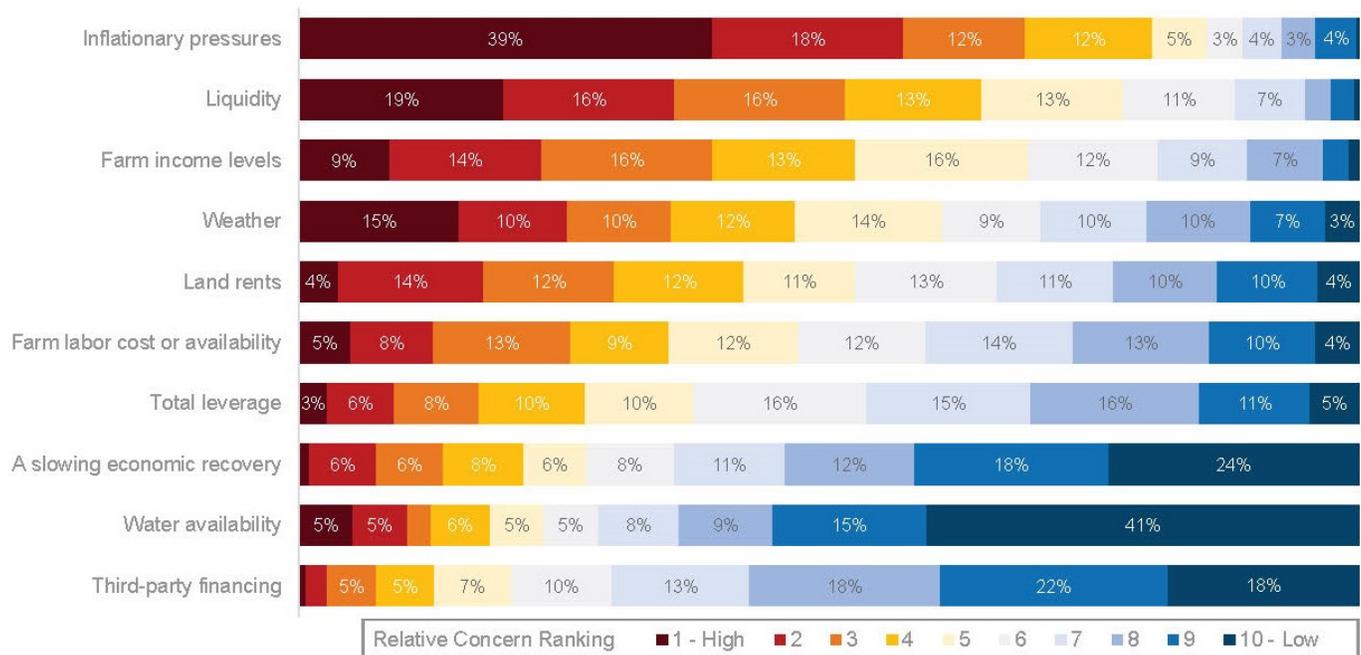
Nearly 70% of respondents to the 2021 ABA-Farmer Mac Agricultural Lenders Survey reported an increase in ag borrower profitability from 2020. This is the first time in the survey’s six-year history that a majority have reported increased profitability.

Inflationary pressures, which was added as a concern option to the survey this year, were cited as the top concerns for producers. Lenders indicated competition with other lenders was their greatest concern, but weak loan demand was cited most commonly. Despite reporting a decline in demand for ag production loans, lenders believe demand will recover as government support for agriculture is expected to decrease in 2022.

The survey was conducted late this summer and includes data from more than 450 bankers from across the country and a range of asset sizes.

[Read the Survey](#)

Lenders’ Top Concerns for Producers



Source: ABA-Farmer Mac Agricultural Lenders Survey August 2021. Mean response to Q3: Please rank your level of relative concern for the following conditions facing your ag borrowers at this time with 1 being the highest concern and 10 being the lowest concern.

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
- Education →
- 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

December 8, 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 December 1, 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

December 8, 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 \$ _____

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PO Box 80008, Lincoln, NE 68501
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- 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: _____

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



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

Dima Ghawi is a Jordanian American award-winning author, leadership keynote speaker, and a three-time TEDx speaker. She is the founder of a global talent development company with a primary mission for advancing individuals in leadership. Through keynote speeches, workshops, training programs, and executive coaching, Dima has empowered professionals across the globe to develop critical business skills and expand their leadership potential. In addition, she has provided guidance to business executives to help them understand the value of gender diverse leadership, and to develop a multi-year plan for advancing quality leaders from within the organization.

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.

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(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



GSB 2022

HUMAN RESOURCE MANAGEMENT SCHOOL



LINKING HR TO THE BOTTOM-LINE

April 4-8, 2022
Fluno Center for Executive Education
Madison, Wisconsin

SCHOLARSHIPS AVAILABLE!

ENROLL TODAY AT GSB.ORG

Sponsored by:



The human resource function directly impacts your bank's bottom-line results. That's why HR professionals in financial services require a working knowledge of the business of banking as well as strong talent management and leadership skills. This school is designed specifically for HR professionals in banking and ties together banking and human resource leadership.

Expand your knowledge of banking, human resource management and employee performance at this respected school—and establish a network of colleagues to exchange ideas for years to come. Topics are timely and relevant, and may include:

- Introduction to the Business of Banking
- Aligning Culture and Strategy
- Diversity and Inclusion
- Negotiating for Success
- Building or Refining the HR Strategic Plan
- Compensation Strategy and Best Practices
- Recruiting and Retaining Top Talent
- Building a Culture of Leaders
- Change Management
- Quantifying HR to the Bottom Line

WHAT'S INCLUDED:

- All instructional materials
- 5 nights lodging at the Fluno Center or nearby hotel, based on availability and date of application
- One evening
- Opportunity to network with faculty and fellow students; and, and invitation to join an alumni-only networking group on LinkedIn
- \$350 non-refundable registration fee
- Support of the GSB staff and faculty throughout the course

Tuition for the 2022 Human Resource Management School is \$3,450.



Graduate School of Banking
at the University of Wisconsin – Madison



GSB 2022

DIGITAL BANKING SCHOOL

Offered Virtually April 11- May 5, 2022
Half Days, Tuesdays and Thursdays



WHO SHOULD ATTEND

Given the scope of all that's involved in digital banking, we encourage broad participation across all various areas of the bank – which is why we priced this school with a single fee for each bank. We encourage community bank CEOs to attend with leadership teams from operations, retail strategy, lending, business development, marketing, technology, project management, cybersecurity and compliance.

WHAT YOU'LL LEARN

The curriculum is divided into eight sessions that will be delivered live online in 3-hour segments – with breaks – over the course of four weeks. Each session will be recorded for ease in scheduling. For detailed curriculum visit GSB.org – modules will include:

- Defining the Game
- Get off the Sidelines – Why Digital Banking?
- Which Version do You Want to Play?
- Create Your Team – The People Factor of a Digital Bank
- What Equipment Do You Need?
- Rules of the Game – Compliance & Cybersecurity
- Promoting Your Digital Bank & Building Your Brand
- Program Wrap-Up: Keys to Success from a Winning Team

PROGRAM FEE AND WHAT'S INCLUDED

- One affordable fee for the bank – allowing multiple employees to participate
- All instructional materials
- Login details for live courses – plus access to recorded sessions for 60 days following completion of the school
- Access to world-class instructors – industry experts and active digital bankers
- Application sessions to apply tactics and strategies learned
- Networking opportunities – including access to an alumni-only LinkedIn group to continue to conversation and networking for years to come.
- Fees for the 2022 GSB Digital Banking School are \$3,200 per bank.

LIMITED TO ONLY 30 BANKS!

ONLINE DELIVERY AND PER-BANK FEES ALLOW ORGANIZATION-WIDE PARTICIPATION

Banking continues to evolve – and as consumer preferences have changed, the demand for digital banking services has grown exponentially.

GSB's Digital Banking School is focused exclusively on helping community banks move into and/or grow their presence in the digital banking space.

ENROLL TODAY AT GSB.ORG

Sponsored by:



Graduate School of Banking
at the University of Wisconsin – Madison