

Update

Apply for the NBA Leadership Program!

Applications are now being accepted for the 14th class of the NBA Leadership Program.

Created in 1996, the Leadership Program enhances the leadership, organizational, and performance skills of highly motivated mid- to upper-level bankers. The two-year program provides a practical, timely look at the real world of banking and politics. In addition to developing a solid understanding of the industry and association, class members attain essential skills to provide immediate, effective leadership within their banking organizations. Furthermore, the bonds these bankers create with their class members through the program result in a stronger, more unified industry and a better Nebraska.



Interested candidates should submit the completed application, along with a letter of recommendation to the NBA by Dec. 31, 2021.

[Learn More and Apply](#)

Cyber Liability Insurance Update

As your bank prepares to renew cyber liability insurance, please be aware of the minimum requirements to secure renewal terms:

- Multi-factor authentication for cloud-based services and all remote access to your network
- Virtual private network for remote access into your network
- Cyber security training provided at least annually to all individuals with access to your network or confidential/personal data
- Critical patches and updates implemented within two months
- Incoming emails scanned for malicious attachments or links
- All network devices protected with anti-virus, anti-malware or endpoint protection software
- Critical data is backed up regularly

For a comprehensive review of your bank's insurance coverage, contact Mitch Florea at NBISCO at 402-904-7014 (direct) or mitch.florea@nebankers.org.

NBA Urges SAFE Banking Act Inclusion in NDAA

The NBA and other state bankers associations sent a letter to Senate leadership urging them 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. A diverse coalition of organizations, including the American Bankers Association, sent a [similar letter](#).

OCC Crypto Interpretative Letter, More Guidance Forthcoming

The Office of the Comptroller of the Currency (OCC) released an [interpretative letter](#) confirming that national banks and federal savings associations may engage in certain cryptocurrency activities. However, the OCC cautioned that banks would be required to “demonstrate, to the satisfaction of its supervisory office that it has controls in place to conduct the activity in a safe and sound manner.”

Additionally, the OCC, Federal Reserve and the Federal Deposit Insurance Corporation (FDIC) released a [crypto asset roadmap](#). The agencies announced new guidance that will clarify the types of crypto-related activities in which banks may engage.

Banking Regulator Nominations Update

Comptroller of the Currency – Saule Omarova – Five Democratic Senators have [indicated](#) they will not support Omarova, likely blocking the nomination.

Federal Reserve Chairman – Jerome Powell – President Biden re-nominated Federal Reserve Chairman Powell to a second term. Powell has served on the Federal Reserve Board since 2012 and was nominated by President Trump to serve as chairman.

Federal Reserve Vice Chairwoman – Lael Brainard – A member of the Federal Reserve Board since 2014, Brainard chairs the following committees: Financial Stability; Federal Reserve Bank Affairs; Consumer and Community Affairs; and Payments, Clearing and Settlements.

Federal Reserve, Vice Chairman for Supervision – Richard Cordray – According to [media reports](#), Cordray, who led the Consumer Financial Protection Bureau (CFPB) from 2013 to 2017, is a top candidate for the role. Senator Ben Sasse has already [announced](#) his strong opposition against the nomination, calling Cordray a “wannabe king who disdains accountability.”

NCUA Approves Field of Membership Rule

The National Credit Union Administration (NCUA) unanimously approved a [final rule](#) expanding field of membership requirements for multiple common bond federal credit unions. The final rule did not include some of the most controversial elements of the proposal.

State Treasurers Promise Action on Bank Climate Policies

State Treasurer John Murante joined 15 other state treasurers in a letter to certain financial institutions regarding their climate policies. The letter states, “We are writing to notify you that we will be taking collective action in response to the ongoing and growing economic boycott of traditional energy production industries by U.S. financial institutions.”

[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)
- Jan. 13, 2022 - 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](#).

Unconscious Bias Workshop Rescheduled

The Three C's for Managing Unconscious Bias virtual workshop that was originally scheduled for Dec. 15 has been moved to Jan. 13, 2022, from 10:00 a.m. - 12:00 p.m. CST.

[Registration](#) is due by Jan. 6.

Dima Ghawi will lead this workshop on curiosity, courageousness and commitment while delving into the intricacies of unconscious bias, uncovering the root of these predispositions and sharing actionable methods for managing these unseen prejudices.



State Takes Action Against Crypto Mining Firm

The Nebraska Department of Banking and Finance issued a cease-and-desist order against Satitech Mining and Machinery, an online crypto mining investment company. The order bans the company from offering or selling securities in Nebraska until the securities are registered with the Department. The company took \$725,000 from a Nebraskan and her mother. A Nebraska broker notified the Department of the fraud after the mother sought \$250,000 for a "clearance fee" to obtain profits from an investment in the company.

The broker took action under the Nebraska Protection of Vulnerable Adults from Financial Exploitation Act, which was passed this year to allow broker-dealers and investment advisors to stop a transaction when they believe an elder or vulnerable adult is a victim of financial abuse. The NBA led the effort to get a similar law passed in 2020 which protects banking customers.

[Learn More](#)

Nebraska Homeowner Assistance Fund

The Nebraska Investment Finance Authority (NIFA) announced progress on the Homeowner Assistance Fund for homeowners who have experienced a financial hardship associated with the coronavirus pandemic by providing funds to prevent mortgage delinquencies, defaults, and foreclosures. NIFA submitted the fund plan to the U.S. Department of Treasury on Nov. 1. The first plan, from the State of New York, was approved in mid-November, and NIFA hopes to hear from Treasury over the next few weeks on the approval of Nebraska's plan.

[Learn More](#)

Nominations Sought for SBA Awards

Nominations are now being accepted for the 2022 National Small Business Week Awards. The Awards recognize the achievements of SBA-assisted small businesses and the contributions they have made to their communities and our nation's economy. The deadline for submission of all nominations is Jan. 11, 2022, by 2:00 p.m. CST. To nominate a small business owner in your area or download related forms, criteria, and guidelines please visit sba.gov/nsbw.

Review Alliance

Did you know that it's imperative to review the bank's policies at least yearly to help ensure that they are accurate?

- Prevents policy violations.
- Helps employees provide better customer service because tasks are performed correctly.
- Corporate laws and regulations change constantly. Compliance teams need to be aware of the changes and know which policies they impact.

Review Alliance, an independent group of compliance specialists offering banks deep-dive audits of their existing transactions, recommendations about program enhancements or guidance on future safety and soundness. In 2020, we added Virtual Compliance Officer - 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 jennifer.heaton@nebankers.org or call 402-474-1555.

Compliance Alliance

Q: What is the current open-end threshold for partial exemptions? When does it change?

A. The partial exemption open-end threshold is currently 500 transactions in each of the two previous years and is not currently scheduled to change. There is currently a full reporting exemption, which is currently set at 500 transactions in either of the two previous years but will be decreasing to 200 transactions on January 1, 2022.

(3) ...an insured depository institution or insured credit union that, in each of the two preceding calendar years, originated fewer than 500 open-end lines of credit...is not required to collect, record, or report optional data as defined in paragraph (d)(1)(iii) of this section for applications for open-end lines of credit that it receives, open-end lines of credit that it originates, and open-end lines of credit that it purchases.

12 CFR 1003.3(d)(3) - <https://www.consumerfinance.gov/rules-policy/regulations/1003/3/#d-3>

The final rule sets the permanent open-end threshold at 200 open-end lines of credit effective January 1, 2022, upon expiration of the temporary threshold of 500 open-end lines of credit.

Home Mortgage Disclosure Rule, p. 3 https://files.consumerfinance.gov/f/documents/cfpb_final-rule_home-mortgage-disclosure_regulation-c_2020-04.pdf

- [Live Demo on Tuesday, December 7th at 10:00 a.m. CST](#)
- [Live Demo on Thursday, December 9th at 1:00 p.m. CST](#)

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 and ask for our Membership Team.

November 19, 2021

Vol. XXXVIII, No. 31

TRUTH IN LENDING ACT ANNUAL THRESHOLD ADJUSTMENTS

The Consumer Financial Protection Bureau (CFPB) has issued a final rule amending the regulatory text and official interpretations for Regulation Z, which implements the Truth in Lending Act (TILA). **The final rule becomes effective on January 1, 2022.**

The Bureau is required to calculate annually the dollar amounts for several provisions in Regulation Z; with the final rule reviewing the dollar amounts for provisions implementing amendments to TILA under the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act), the Home Ownership and Equity Protection Act of 1994 (HOEPA), and the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). These amounts are adjusted, where appropriate, based on the annual percentage change reflected in the Consumer Price Index in effect on June 1, 2021.

The minimum interest charge disclosure thresholds will remain unchanged at \$1 in 2022. The adjusted dollar amount for the penalty fees safe harbor in 2022 will increase to \$30 for a first late payment and \$41 for a subsequent violation.

For HOEPA loans, the adjusted total loan amount threshold is \$22,969, effective January 1, 2022. The adjusted statutory fee trigger for HOEPA loans is \$1,148, effective January 1, 2022.

Effective January 1, 2022, for the purpose of creditor's determination of a consumer's ability to repay a transaction secured by a dwelling, a covered transaction is not a qualified mortgage unless the transaction's total points and fees do not exceed 3 percent of the total loan amount for a loan greater than or equal to \$114,847; \$3,445 for a loan amount greater than or equal to \$68,908, but less than \$114,847; 5 percent of the total loan amount for a loan greater than or equal to \$22,969, but less than \$68,908; \$1,148 for a loan amount greater than or equal to \$14,356, but less than \$22,969; and 8 percent of the total loan amount for a loan amount less than \$14,356.

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.

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)*

Please register the following individual(s):		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
- 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



Unconscious Bias

Virtual Workshop

NBA Nebraska Bankers Association



VIRTUAL
Offering

January 13, 2022 | 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)

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(Please register online or use the form on the next page)

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NBA Nebraska Bankers Association

2-11/29/2021

NBA Nebraska Bankers Association

Unconscious Bias Virtual Workshop

January 13, 2022

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

TURTLE BAY



NBA

Register Today!
February 27 – March 2, 2022
Turtle Bay Resort, O'ahu



2022

Bank Executives & Directors Conference

Conference Sponsors:



Western States
Director Education
Foundation



Program Outline

Sunday, February 27, 2022

6:30 a.m. – 4:30 p.m.

Guided Pearl Harbor USS Arizona Memorial & USS Missouri O’ahu Island Tour Optional Event
(See the enclosure for information on the Optional Events)

6:00 – 7:00 p.m.

Welcome to Hawaii Reception! Turtle Bay Resort

Monday, February 28, 2022

7:00 – 7:30 a.m.

Breakfast for Bankers

9:00 – 10:00 a.m.

Spouse Breakfast Turtle Bay Resort

7:30 – 8:00 a.m.

Opening Remarks and Association Update

Kirk Riley, NBA Chairman and **Richard Baier**, NBA President & CEO

Legislative & State Regulatory Update

Bob Hallstrom, General Counsel, Nebraska Bankers Association

8:00 – 10:30 a.m.

Leadership Matters

Vicki Kraai, Chief Engagement Officer, InterAction Training

Have we created a culture where people are more fulfilled and less miserable? Do we have all the right people in the right seats from leadership to board?

From high performing leaders in your organization to board members, we will step through the barriers and secret sauce of getting this right – One of the best things you can do for the bottom line is to invest in our people! Let's look at ROI from a people portfolio perspective!

10:30 a.m.

General Session Adjournment

(Afternoon on Your Own)

- or -

11:30 a.m. (tee times begin)

Golf Shamble Turtle Bay Resort – Palmer Course

7:00 – 8:00 p.m.

Annual Golf Awards Reception Turtle Bay Resort

Tuesday, March 1, 2022

7:00 – 7:30 a.m.

Breakfast for Bankers

7:30 – 9:00 a.m.

Connection in Disconnection: The Evolution of Digital Banking

Eric Cook, WSI

As consumers have become more comfortable with digital and online alternatives for activities that were performed in person just a short time ago, the world of banking needs to wake up and pay attention. To some this shift to digital has caused a disconnection to traditional means of serving customers, building relationships, and adding value – the reality is the successful community bank will embrace this change and figure out ways to connect in this seemingly disconnected world. During this session, we'll explore many of the trends that are (re)shaping the banking landscape and what you can do to ensure you remain relevant.

9:00 – 9:15 a.m.

Break



9:15 – 10:30 a.m.
Know Me, Like Me, Trust Me . . . Online: Building a Personal Brand in the Digital Age (as a Community Banker)
Eric Cook, WSI
 When it comes to building personal relationships with your customers you may have heard the phrase “people want to bank with their banker, not just a bank”. But for most community bankers building high-quality relationships can be a challenge in today’s online, social networking world. Not to fear... this session will share insights from a “recovering banker” turned digital strategist on how building a personal brand online not only helps the banker, but the bank, to attract and retain more customers in the digital world.

10:30 a.m.
General Session Adjournment *(Afternoon on Your Own)*
 - or -

11:30 a.m. *(tee times begin)*
Optional Golf Tee Times Turtle Bay Resort – Palmer Course
 - or -

12:00 – 3:00 p.m. *(exact times to be determined)*
North Shore Shark Adventure Optional Event
(See the enclosure for information on the Optional Events)

7:00 – 10:00 p.m.
Blue Hawaii Reception & Dinner Turtle Bay Resort
 The evening will include a reception, dinner, and entertainment.

Wednesday, March 2, 2022

8:00 – 8:30 a.m.
Breakfast for Bankers

8:30 – 10:00 a.m.
Bank Executives Round-table Discussion
 This forum will provide an opportunity for attendees to benefit from each other’s skills, experience, and perspective. At each table, you will be provided an opportunity to exchange ideas, dissect challenges, and discuss solutions that can improve the performance of your bank. We will reach out to registrants a week prior to the conference, to seek input on focused topics for the discussion.

10:00 – 10:15 a.m.
Break

10:15 – 11:30 a.m.
Connecting the Dots in a World of Uncertainty
Dan Shaffer, Trader, Speaker, Author & Media Personality
 Global and domestic economic cycles and financial, commodity, and currency market trends are constantly present regardless of what’s heard in the media. Understanding global market cycles and what we can learn from their behavior is the first step for success. Trends in global economies and markets have a direct affect to your bottom line whether you are an investor, trader, advisor, business owner or student. Best to align with natural cycles. Fall of ancient civilizations can tell us quite a bit about our current modern economic and political societies. Presentation includes historical and up to date global and domestic economic and financial charts which are put into context as to current economic and financial cycles. Historical charts and graphs help visualize where the global and domestic economies have been along with financial, commodity and currency markets, and where they may be heading.

11:30 a.m.
General Session Adjournment

11:45 a.m. – 1:00 p.m.
Closing Luncheon with Guest Speaker Turtle Bay Resort

For those departing today, have a safe trip home!

Conference Registration

This conference is currently planned as an in-person event. If we are not able to hold the event in-person due to COVID-19, or you do not feel comfortable attending as we get closer to the date, all attendees may cancel and receive a full refund at any time.

Enclosed you will find the registration form for the **2022 Bank Executives & Directors Conference**, including registration for the golf shambles and optional events. Please complete and return this form to the NBA office by **January 27, 2022**. Since a considerable amount of planning goes into this out-of-state conference, we would appreciate you sending your registration form in today.

Banker/Associate Member \$565.00
Accompanying Spouse/Guest \$395.00
Non-Member \$1,695.00

Banker registration fee includes all NBA-planned receptions, Luau, continental breakfasts, breaks, Wednesday's lunch, plus conference general sessions. The Spouse/Guest fee includes all NBA-planned receptions, Spouse Breakfast, Luau, Wednesday's lunch, plus conference general sessions.

If you have any questions or would like more information, please contact the NBA Education Center at ☎(402) 474-1555 or nbaeducation@nebankers.org.

Hotel Reservations

Room rate: \$445 and a daily resort fee of \$30 per room, per night, plus taxes

A reservation form for your stay at *Turtle Bay Resort* is enclosed. This form should be completed and send to Allure Travel by CTM (*NBA's designated travel agency for the conference*) by January 27, 2022. **Please note that January 27 is the date for our room block cut-off.** We would encourage you to make your reservation by that date to ensure availability. Availability before and after the conference is on an availability basis. If you are planning to spend additional days before or after our conference dates, we would suggest you make your reservations immediately. The hotel requires a deposit, per room, to guarantee accommodations. These deposits will be credited to your individual folio. All guest cancellation notices must be received by *Turtle Bay Resort* at least 7 days prior to your arrival or your deposit will be forfeited.

- Daily Resort Fee** includes two water bottles with refill stations located throughout the resort; use of business center facilities; arrival lei greeting; daily resort activities; use of resort cruisers (45-min per day/per guest, based on availability, 2 cruisers per room); unlimited toll-free local & 60-min of domestic long distance telephone calls; high speed wi-fi, 10mbps; use of beach toys & boogie boards at Kuilima Cove, (based on availability); use of beach umbrellas and chairs at Kuilima Cove, (based on availability); daily basket of range balls, (after 12 noon); admission to a fitness lesson of the day; use of GoPro Camera for up to 24-hours; one hour pickle ball court usage; 45-minute photo session, (images available for purchase); complimentary use of beats pill speaker, (based on availability)

Who Should Attend?

All Bankers, Directors, and Their Spouses/Guests

Bankers, directors, and their accompanying spouses/guests are encouraged to attend all general sessions and evening functions.

The NBA's Education Advisory - Management Subcommittee has helped identify topics of interest for this conference, for the benefit of all who attend.

What to wear!

Hawaiian casual attire (*shorts, t-shirts and muu-muus*) suggested for all events! Sweaters or jackets may be needed for outdoor functions.

If you have any questions or would like more information, please contact the NBA Education Center at (402) 474-1555 or nbaeducation@nebankers.org.

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.

Travel Information

Please call our designated travel agency, Allure Travel by CTM, at (402) 484-4370, for Peg Gullikson (hours 7:30 a.m. – 4:00 p.m. CST) who can assist with your travel needs. Please note that the hotel check-in time is 3:00 p.m. If you arrive prior to that time, you will not be guaranteed check-in until 3:00 p.m. unless your room becomes available earlier. Check-out time is 11:00 a.m.

TRAVEL INSURANCE

Please ask Peg Gullikson with Allure Travel by CTM or your own travel agent before booking your airline tickets.

Rental Car Information

Car rental rates have been negotiated with Alamo through our designated travel agency, Allure Travel by CTM. Please call Peg Gullikson at (402) 484-4370. The discounts will only be available through Allure Travel by CTM. **The NBA will not be providing ground transportation either to or from the airport.**

Nebraska Bankers Association
Phone# (402) 474-1555 Fax# (402) 474-2148

Sunday, February 27, 2022

6:30 a.m. – 4:30 p.m.

Guided Pearl Harbor USS Arizona Memorial & USS Missouri O’ahu Island Tour.....(optional event)



Experience a once in a lifetime tour to Pearl Harbor. National Parks Audio Tour included for a more in-depth experience as you tour the museum and exhibits. Watch a 23-minute documentary film with actual footage of the attack and then board a Navy Boat Launch for a solemn visit to the USS Arizona Memorial and witness the seeping oil referred to as the black tears that still seeps from the USS Arizona. After your visit of Pearl Harbor, we take a 15-minute shuttle across Clarey Bridge to Ford Island, an active military base to visit the Battleship USS Missouri. Visit all 3 decks, a 35-minute guided tour the Main Deck is provided by USS Missouri staff as you witness the actual historical spot where Japan signed the surrender treaty to end World War II. Visit on your own the Below Deck where sailors lived and died, and the Above Deck see the command and control of the ship. Explore all 3 decks.

After your tour of Pearl Harbor and USS Missouri we then drive through Historic City of Honolulu and Punchbowl Crater with a stop at the scenic Pali Lookout for an unforgettable view of Windward O’ahu. Then we take the East Windward to the North Shore with a 15-minute stop at the Mac Nut Tropical Farm to sample macadamia nuts other Hawaiian local treats.

Tour Highlights:

- Round-trip transportation
- All Admissions and Tickets included
- Famous North Shore Beaches
- Pearl Harbor Visitors Center*
- National Parks Audio Tour*
- Pearl Harbor Museum and Exhibits*
- 23-minute documentary movie*
- Boat ride to USS Arizona Memorial*
- Bus Shuttle to Ford Island from Pearl Harbor*
- USS Oklahoma Memorial*
- 30-minute guided tour of USS Missouri*
- Time to explore on your own
- Historic Honolulu
- Grounds of Iolani Palace*
- King Kamehameha Statue*
- Kawaiahao Church
- National Cemetery of the Pacific at Punchbowl Crater
- Pali Lookout*
- H3 - Highway
- East O’ahu
- Tropical Farms Macadamia Nuts*
- Chinaman’s Hat Island
- Kahana Valley

* Denotes stops made

Note: *Tour route is subject to change without notice depending on traffic and weather conditions*

Attire: There is no official dress code for the Pearl Harbor Visitor Center. However, shirts and footwear such as shoes, sandals, or flip flops are required on the USS Arizona Memorial. Swimsuits are not permitted. We recommend dressing comfortably.

Bag Policy: Bags are prohibited at the Pearl Harbor Visitor Center. This includes bags that provide concealment such as purses, backpacks, fanny packs, and luggage with the exception of clear/see-through bags, and bags carrying medical necessities. Bags may be secured in the storage facility located at the Pearl Harbor Visitor Center entrance for \$5 per bag from 6:30 am - 5:30 pm.

Meal Options: Lunch is not included in your tour package. However, lunch is available for purchase at the Pearl Harbor Visitor Center snack shop, the USS Missouri Battleship lunch truck on Ford Island, the small cafeteria near the USS Bowfin Submarine Museum, and the restaurant at the Pacific Aviation Museum.

Cost: \$170.00 per person, inclusive of everything listed above

Tuesday, March 2, 2022

12:00 – 3:00 p.m. (exact times to be determined)

North Shore Shark Adventure..... (optional event)



We'll travel offshore three to four miles to our cage moored in the beautiful cobalt blue water. The visibility is so good (often 150 feet or more) that you can actually see the sharks come up from the deep. Our cage can hold up to 8 people comfortably which allows small families to experience their shark dive together. No chumming is necessary as the sharks are attracted to the sound of our motors which they interpret as a crabbing vessel and a potential food source. Guests are encouraged to bring their own underwater cameras for the opportunity to capture the best footage of Hawaiian sharks anywhere. Disposable cameras and a video option are also available for purchase.

Includes:

- Round-trip transportation
- Cage-diving experience
- All applicable taxes

Note: If you know you have motion sickness or believe you will have motion sickness, please take precautions the day before your shark tour or at least one hour before. We provide masks, snorkels, and cold drinking water. We encourage you to bring towels, swimwear, change of clothes, a hat, sunglasses, eco-friendly suntan lotion, backpack, snacks, still and video camera, and your own mask and snorkel if you want to. You may want to consider taking seasick prevention measures.

Cost: \$155.00 per person, inclusive of everything listed above



Turtle Bay Resort Resort

HOTEL REGISTRATION FORM

Room Reservation Form for
Nebraska Bankers Association's
2022 Bank Executives & Directors Conference
February 27 – March 2, 2022

Name(s): _____
Institution: _____
Address: _____ Phone: () _____
City/State: _____ Zip: _____ E-mail: _____
Arrival Date: _____ Time: _____ Departure Date: _____

**A two-night advance deposit is required to book and guarantee all rooms.
All guest cancellation notices must be received by *Turtle Bay Resort*
at least 7 days prior to arrival and a cancellation number is obtained.**

Rate: \$445 and a daily resort fee of \$30 per room, per night, plus taxes

- Advance deposit amount to be charged to credit card (VISA, MasterCard, Discover, American Express)
- Credit Card # _____ CVV _____ Expiration Date _____
- Card Holder Name _____

(Check-in time is 3:00 p.m./Check-out time is 11:00 a.m.)

Email this hotel registration form to:

Allure Travel by CTM

Attn: Peg Gullikson / peg.gullikson@alluretravel.com / Phone: (402) 484-4370

Rooms will be on a space-available basis only after January 27, 2022.



Introducing the Reimagined Turtle Bay

Deeply rooted in the land, the history, and the layered richness of O'ahu, at Turtle Bay you'll find an authentic connection to a place of uncommon natural splendor and the warm, welcoming community within it. Where your days are filled with constant discovery and moments that touch your soul, allowing you to explore the uncommon depths of this remarkable coast.



O'ahu Is Calling

They say our hideaway on the North Shore is perfect. Truly, this is a destination that engages the spirit and invites the discovery of more than just your surroundings.

Welcome to a place where the most powerful waves in the world crash ashore. Where peaceful bays are perfect for quiet days spent snorkeling and swimming. Where you'll feel drawn to go deeper, explore beyond the ordinary. To find fresh perspective. And a vacation transformed.





NBA Nebraska Bankers Association

Turtle Bay Resort
February 27 – March 2, 2022 • O'ahu

2022 Bank Executive Conference

REGISTRATION FORM

Institution: _____ Address: _____

City/State: _____ Zip: _____ Phone#: (____) _____

Name _____ Email _____ Cell Phone _____

Conference Registration	Please (X) here if spouse/guest and plan to attend the Spouse/ Guest Brunch	SUNDAY Pearl Harbor Tour \$170/person	MONDAY Bankers/Spouse Golf Shamble \$225/person	TUESDAY Shark Dive Tour \$155/person	OPTIONAL GOLF TUES, MAR 2 (use golf form) \$179/person	TOTAL PROGRAM FEES
<input type="checkbox"/> \$565 – Banker/Member						
<input type="checkbox"/> \$395 – Spouse/Guest						

Name _____ Email _____ Cell Phone _____

Conference Registration	Please (X) here if spouse/guest and plan to attend the Spouse/ Guest Brunch	SUNDAY Pearl Harbor Tour \$170/person	MONDAY Bankers/Spouse Golf Shamble \$225/person	TUESDAY Shark Dive Tour \$155/person	OPTIONAL GOLF TUES, MAR 2 (use golf form) \$179/person	TOTAL PROGRAM FEES
<input type="checkbox"/> \$565 – Banker/Member						
<input type="checkbox"/> \$395 – Spouse/Guest						

Contact the NBA Education Center for meal function pricing for children.

\$ _____ is enclosed to cover registration. The registration fee includes all NBA-planned receptions, Luau, continental breakfasts, breaks, Wednesday's lunch, plus all conference general sessions and materials. You may also use this form to register for any of the optional events and golf.

Since a considerable amount of planning goes into this out-of-state conference, we would appreciate you sending your registration form in today. If you would prefer to be billed, please check the box under Method of Payment.

No registration refunds will be made after January 27, 2022.

3 Ways to Register



By Fax – Complete and fax this Registration Form to (402) 474-2148.



By Phone – You can register by calling the NBA Education Center at (402) 474-1555.



By Mail – Mail your check to include registration fees payable to the Nebraska Bankers Association and registration form to:

Nebraska Bankers Association
P.O. Box 80008
Lincoln, NE 68501-0008

Method of Payment

Payment Choice (check one):

- Check made payable to Nebraska Bankers Association
- Bill institution
- MasterCard VISA Discover

Card Holder Name: _____

Card Number: _____ Exp. Date: _____

Signature: _____ CSV: _____

TURTLE BAY RESORT – O’AHU



GOLF INFORMATION/REGISTRATION

Opening in 1992, the Arnold Palmer Course, designed by Arnold Palmer and Ed Seay, was rated one of Golf Magazine’s “Top 10 New Courses” in America and ranked 4th among Golf Digest’s “Best New Resort Courses in America” the year it opened. The Palmer-Seay layout features two very distinct experiences.

The par-72 Arnold Palmer Golf Course measures 6,225 yards from the resort tees. When played from the Palmer (black) tees, this 7,218-yard seaside course presents a stiff challenge to even the best players in the world. Sand traps are plentiful, with more than 70 menacing the fairways and protecting the greens. However, there are five sets of tees on each hole that provide an enjoyable experience for golfers of any ability. We hope you enjoy your round and your experience at Turtle Bay Resort.

Golf Shamble

Turtle Bay Resort – Palmer Course

Monday, February 28, 2022

11:30 a.m. - Tee times for 18 holes of Golf

Name: _____ 18-hole handicap _____ Clubs Needed R _____ L _____

Rate of **\$225.00** per person, includes green fees for 18 holes, cart, driving range, box lunch, and golf service fees.

Please include payment for Golf Shamble on the front side of this form.

Club rentals are available at a rate of \$75 plus tax and includes 2-Turtle Bay logo golf balls, and will be charged at the course. (please indicate above)

Once registered, a 72-hour advance notice of cancellation must be given.

Optional Tee Times

REGISTRATION FORM

If you are interested in reserving an additional tee time on Tuesday, please indicate so below and include in the total amount due on the front.

Tuesday, March 1, 2022 | Foursomes beginning at 11:30 am

TURTLE BAY RESORT – PALMER COURSE

\$179.00 plus tax

Name: _____

2): _____

3): _____

4): _____

Nebraska Bankers Leadership Program

Enhancing the leadership, organizational, and performance skills of highly motivated mid- to upper-level bankers since 1996.

Program Goals & Objectives

To identify, develop, and involve the future leaders of Nebraska banking.

Goal	Focus on banker development.
Objective	Prepare participants to be leaders in their community, industry, and the NBA.
Goal	Provide quality banker education opportunities.
Objective	To enhance and develop leadership, communication, technology skills, and NBA awareness.
Goal	Increase the banker's political awareness.
Objective	To educate about the political, legislative, and regulatory process, and encourage active participation on the state and national level.
Goal	Identify future leaders of Nebraska's banking industry.
Objective	To establish a network of bankers who will serve as leaders of the NBA.

The Nebraska Bankers Association's Leadership Program is a two year leadership development program designed to actively enhance the leadership, organizational, and performance skills of highly motivated mid to upper level bankers. The program establishes a network of future bank leaders who understand and can respond to local and national issues impacting the banking industry and their communities.

Who Should Participate

High-potential, mid- to upper-level bankers who have, or are preparing to take on broader responsibilities. Bankers who have experienced, or will soon undergo the transition from a functional to a general management role. Bankers who have potential for senior management.

Tuition

Tuition for the two-year Leadership Program is \$2,500 and payable in two installments of \$1,250 at the beginning of each class year. This fee includes all six sessions, materials, instructors/speakers, and planned meals and activities. Overnight accommodations and transportation costs are not included in the registration fee.

Session Topics and Schedule

The NBA Leadership Program is practical, hard-hitting, and quality driven with sessions held at various locations across the state. We will focus on developing a solid understanding of the industry and the skills necessary for leadership that participants can put into practice immediately. Attendance for each session is required and include:

- **Leadership Styles, Skills, and Personal Development**
- **NBA Awareness and Involvement/Effective Communication Skills**
- **Government Relations and Advocacy**
- **Emerging Bank Issues, Trends, and Technology**
- **Relationship Building and Business Ethics**
- **Community and Economic Development**

Program Qualifications

Every two years, a class of up to 16 Nebraska bankers are selected to participate in the NBA Leadership Program.

We ask that participants:

- Have a minimum of five years of banking or equivalent financial industry experience;
- Be nominated by a member of the bank's senior management team; and
- Maintain current financial institution membership in the NBA. NBA Associate Members are not eligible.
- Each applicant must complete all six sessions and other assigned events.

Annual Convention: May 4 - 6, 2022

Class Introduction

Session 1: July 12 - 13, 2022

Session 2: October 25 - 26, 2022

Session 3: January 31 - February 1, 2023

NBA Washington Legislative Visit/

ABA GR Summit & Forums: March 20 - 22, 2023

Session 4: July 11 - 12, 2023

Session 5: November 7 - 8, 2023

Session 6: March 12 - 13, 2024

Annual Convention: May 8 - 10, 2024

Class Graduation

Attendance at **all six sessions**, the **2023 NBA Washington Legislative Visit/ABA GR Summit & Forums**, and the **2022 & 2024 NBA Annual Conventions** are mandatory. Attendance at the Fall Group Meetings and Summit on Regulatory Issues are strongly recommended, and the registration fees are waived.

Application Process

Applicants must submit a completed application and a letter of recommendation from their bank's senior management or director by **December 31, 2021**. Following an interview, participants will be selected by the NBA Leadership Program Selection Committee which is made up of past NBA chairmen, NBA board members, and Leadership Program alumnus. Participants will be notified no later than **March 11, 2022**, of their status.

Please contact any past Leadership Program alumni to answer any questions you might have, or contact Ron Arrigo (ron.arrigo@nebankers.org) or Karen Yelden (karen.yelden@nebankers.org) at (402) 474-1555. For complete contact information of past Leadership Program participants please visit the NBA website at http://bit.ly/Leadership_Program.



APPLICATION FORM

Instructions:

1. The application form must be completed in full with signatures of applicant and recommending officer.
2. Letter of recommendation from bank's senior management or director must be attached to application.
3. Attach a current Résumé.
4. Please limit answers to space allowed.
5. Application must be received by **December 31, 2021**.

Applicant Information

(please type)

Name _____ Nickname _____
Last First MI

Home Address _____ City, State, Zip _____

Cell Phone # (_____) _____ Home Phone # (_____) _____

Date of Birth _____ Male Female

Selection criteria is not based upon gender, age, or length of service beyond the minimum requirement.

Employment Information

Bank Name _____

Title _____ Position _____

How Long in Current Position _____ How Long in Banking _____

Bank Address _____ City, State, Zip _____

Bank E-mail Address _____ Bank's Nebraska Deposit Size _____

Bank Phone # (_____) _____ Bank Fax# (_____) _____

Educational Background

Please mark highest level of education completed:

High school graduate College graduate Other _____

Degree/Diploma Received _____ Year _____

School/College or University _____

Describe additional educational activities, formal or informal, in-bank or outside, that will assist in evaluating your qualifications. List attendance at banking educational programs.

Experience

List banking experience below, current position first. (Attach a current Résumé)

From/To	Bank/Institution	City/State	Title/Position
_____	_____	_____	_____
_____	_____	_____	_____

Briefly describe your current duties and responsibilities indicating your major type of bank experience (e.g., branch management, commercial lending, etc.)

List any relevant non-bank working experience

From/To	Company	City/State	Title/Position
_____	_____	_____	_____
_____	_____	_____	_____

Association/Industry/Community Involvement

Please describe your involvement in NBA activities and other industry groups:

Please describe your involvement in your local community:

What do you expect to gain from participating in the NBA Leadership Program and how do you anticipate using what you will learn, both in your bank and personally?

Recommending Officer’s Endorsement

Recommending Officer’s/Director’s Signature _____ Title _____

Are you committed to the program and the time and financial commitment which it requires? Yes No

Applicant’s Signature _____ Date _____

Are you committed to the program and the time and financial commitment which it requires? Yes No

E-mail, Mail or Fax Application no later than December 31, 2021 to:

Karen Yelden, Vice President of Administration
Nebraska Bankers Association
PO Box 80008
Lincoln, NE 68501-0008
Fax: 402.474.2946
karen.yelden@nebankers.org

To use a fillable form go to:
<http://bit.ly/NBA-LEADERSHIP>