

# Update

## Graduate School of Banking Scholarships Available

The NBA is accepting scholarship applications to the Graduate School of Banking at the University of Wisconsin-Madison and the Graduate School of Banking at Colorado. Employees of NBA-member banks who meet the admissions requirements of the graduate banking schools are eligible.

### Graduate School of Banking Wisconsin

*Human Resource Management School*

Criteria: Demonstration of outstanding leadership and commitment to human resource management.

Amount: \$1,050

Due Date: Jan. 21, 2022

Session: April 4 to 8 in Madison, Wisconsin

[Application](#)



Graduate School of Banking  
at the University of Wisconsin – Madison

### Graduate School of Banking Wisconsin

*Prochnow Educational Foundation Scholarship*

Criteria: Demonstration of outstanding leadership and commitment to banking.

Amount: \$4,500 (or \$1,500 per year for each of the three years)

Due Date: March 1, 2022

Session: July 31 to Aug. 12 in Madison, Wisconsin

[Application](#)

### Graduate School of Banking at Colorado

Criteria: Applicants must be employed by an NBA-member bank.

Amount: \$1,500 per year

Due Date: March 1, 2022

Session: July 17 to 29 in Boulder, Colorado

[Application](#)



Graduate School  
of Banking *at Colorado*

For additional information, contact Ron Arrigo at the NBA at [ron.arrigo@nebankers.org](mailto:ron.arrigo@nebankers.org) or 402-474-1555.

## Omarova Withdraws from OCC Consideration

President Biden's nominee to serve as the next comptroller of the currency, Saule Omarova, announced she is withdrawing her name from consideration.

[Learn More](#)

## Effort to Ban SBA from Making Direct Loans Through 7(a)

Legislation that would prohibit the Small Business Administration (SBA) from making direct loans under the 7(a) loan program has been introduced in the House of Representatives. [H.R. 6037](#) was introduced in response to a provision in the House-passed Build Back Better Act. The provision provides nearly \$2 billion for the SBA to establish a direct lending program for businesses seeking a loan of \$150,000 or below.

In a [statement](#) supporting the legislation, the NBA noted, "Congressional proposals to expand the Small Business Administration's direct lending under the 7(a) program are a solution in search of a problem." The American Bankers Association (ABA) also [wrote](#) to the sponsor of H.R. 6037, Rep. Blaine Luetkemeyer (R-Mo.), in support of the bill.

## Court Issues Federal Contractor Vaccine Mandate Injunction

A federal court in Georgia yesterday blocked the federal government nationwide from enforcing its COVID-19 vaccine mandate for federal contractors. Banks that conduct business with the federal government or that have branches on military bases or other federal property may be subject to the vaccine mandate.

## CFPB Releases Overdraft, Fee Revenues Research

The Consumer Financial Protection Bureau (CFPB) released new data on overdraft and non-sufficient funds fees. The [first report](#) was based on 2015 to 2021 Call Report data from banks with assets of more than \$1 billion. In 2020, overdraft maintenance and ATM fees all declined. From 2015 to 2019, overdraft fees increased about 1.7% each year. CFBP Director Rohit Chopra stated, "Rather than competing on quality service and attractive interest rates, many banks have become hooked on overdraft fees to feed their profit model." The Bureau stated it plans to enhance supervisory and enforcement scrutiny of banks that rely heavily on overdraft fees.

CFPB released a second [report](#) covering smaller financial institutions which was based on 2014 information from core processors. Credit unions with an overdraft program earned \$42.33 per account from overdraft fees, while banks earned an average of \$40.37.

The ABA challenged the reports, [stating](#), "The research released today by the CFPB paints an unrecognizable picture of the largest, most diverse financial services marketplace in the world." The ABA noted that 90% of U.S. consumers value their bank's overdraft protection, and a majority find it reasonable for banks to charge overdraft fees.

[Learn More](#)

## SAFE Banking Act Not Included in NDAA

SAFE Banking Act language was not included in the National Defense Authorization Act (NDAA) bill passed by the House of Representatives yesterday. The bill would provide a safe harbor for depository institutions serving cannabis businesses in states where such activity is legal.

## NBA Supports Community Bank Leverage Ratio Bill

The Nebraska Bankers Association and other state bankers associations sent a [letter](#) to the House of Representatives in support of a bill, H.R. 6145, that would set the Community Bank Leverage Ratio between 8.0% and 8.5% between Jan. 1, 2022, and Dec. 31, 2024. Bank efforts to respond to the pandemic have led to significant balance sheet increases. H.R. 6145 would provide necessary relief from higher capital demands.

## Education and Events Calendar

- **Jan. 13** – The Three C’s for Managing Unconscious Bias Virtual Workshop
- **Jan. 27** – State Government Relations Forum, Lincoln
- **Feb. 8-9** – Operations Conference, Lincoln
- **Feb. 14-15** – Mid-Winter IRA Workshop, Lincoln
- **Feb 16-17** – Mid-Winter IRA Workshop, North Platte
- **Feb. 18** – Health Savings Account Seminar, North Platte
- **Feb. 23-24** – Principles of Banking Virtual Seminar
- **Feb. 27 – March 2** – Bank Executive & Directors Conference, O’ahu, HI

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

## 2022 Bank Executives & Directors Conference

The NBA 2022 Bank Executives and Directors Conference is scheduled for Feb. 27 to March 2, 2022, at the Turtle Bay Resort in O’ahu, Hawaii. As the NBA’s annual program for CEOs, presidents, executive management teams and board of directors, this conference will feature hot topics, banking trends and a variety of networking opportunities.

View the [conference page](#) for the agenda and to register. If the event cannot be held in person, or if you do not feel comfortable attending as the event approaches, you may cancel and receive a full refund.

If you have questions about the conference or the cancellation policy, contact the NBA Education Center at [nbaeducation@nebankers.org](mailto:nbaeducation@nebankers.org) or 402-474-1555.

## Find Your Next Hire with the Banking Careers Job Board

The new NBA Banking Careers Job Board has been viewed nearly 19,000 times since it was launched in July. We created a “How-To” video with an overview of the new user interface and steps to post a job. The updated system is more straightforward and easier to use. [Post your jobs today!](#)

Contact Laurie Johnson at the NBA at [laurie.johnson@nebankers.org](mailto:laurie.johnson@nebankers.org) or 402-474-1555 for more information.

## Preferred Vendor: Office Depot

Now through Jan 1, Office Depot has special offers available:

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

[\\$25 off of a \\$200 purchase](#)

[\\$40 off of a \\$300 purchase](#)

Not a Synergy/Office Depot customer?

Contact [bank.opportunities@officedepot.com](mailto:bank.opportunities@officedepot.com) to get started.

Please mention you are a member of the NBA.

The logo for Office Depot, featuring the word "Office" in a large, red, sans-serif font above the word "DEPOT" in a larger, bold, red, sans-serif font. A registered trademark symbol (®) is located at the end of "DEPOT".

## Review Alliance

Did you know that it's important, not just as a best practice, but as a requirement, to include the Lender Identification number, and a best practice to include the loan identifier on flood determinations?

- This will assist in ensuring any time a change is made to the flood map or designation the bank is notified, further ensuring that the bank applies all changes to the appropriate file.

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](mailto:jennifer.heaton@nebankers.org) or call 402-474-1555.

## Compliance Alliance

**Q:** Is a bank required to notify customers of a deposited check being returned?

**A:** Yes, Regulation CC, § 229.33(h), requires providing notice to a customer of a check being returned by midnight of the banking day following the banking day on which the bank receives notice of the check either being returned or nonpayment. A notice provided in accordance with this section may also satisfy the exception hold notice requirements, if the bank will place an exception hold on the basis of the nonpayment notification and otherwise meets the exception hold notice requirements.

Notification to customer. If the depository bank receives a returned check, notice of nonpayment, or notice of recovery under §229.35(b), it shall send or give notice to its customer of the facts by midnight of the banking day following the banking day on which it received the returned check, notice of nonpayment, or notice of recovery, or within a longer reasonable time.

Regulation CC, § 229.33(h) - [https://www.ecfr.gov/cgi-bin/text-idx?SID=35b0b61237b153e41051d2fd905844bb&mc=true&node=se12.3.229\\_133&rgn=div8](https://www.ecfr.gov/cgi-bin/text-idx?SID=35b0b61237b153e41051d2fd905844bb&mc=true&node=se12.3.229_133&rgn=div8)

Home Mortgage Disclosure Rule, p. 2 [https://files.consumerfinance.gov/f/documents/cfpb\\_final-rule\\_home-mortgage-disclosure\\_regulation-c\\_2020-04.pdf](https://files.consumerfinance.gov/f/documents/cfpb_final-rule_home-mortgage-disclosure_regulation-c_2020-04.pdf)

- [Live Demo on Tuesday, Dec. 14 at 10:00 a.m. CST](#)
- [Live Demo on Thursday, Dec. 16 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](mailto:info@compliancealliance.com) and ask for our Membership Team.

# *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)**

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 **January 6, 2022**, 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](http://www.nebankers.org)



2-11/29/2021



## 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](http://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 13<sup>th</sup> 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](mailto: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# ( \_\_\_\_\_ ) \_\_\_\_\_

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

**Dietary Restrictions or Disabilities** – If you have any dietary restrictions or disabilities and need assistance, please email [nbaeducation@nebankers.org](mailto: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

# 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 – 7:45 a.m.

**Opening Remarks**

**Kirk Riley**, NBA Chairman

7:45 – 8:30 a.m.

**The Outlook and Monetary Policy**

**Esther George**, President & CEO, Federal Reserve Bank of Kansas City

8:30 – 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 – 9:00 a.m.

**Association Update**

**Richard Baier, NBA President & CEO**

**Legislative & State Regulatory Update**

**Bob Hallstrom, General Counsel, Nebraska Bankers Association**

9:00 – 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](mailto: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](mailto:nbaeducation@nebankers.org).**

**Notice:** If you have any dietary restrictions or disabilities and need assistance, please email [nbaeducation@nebankers.org](mailto: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
- All applicable taxes
- Cage-diving experience

**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](mailto: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.

<b>Goal</b>	Focus on banker development.
<b>Objective</b>	Prepare participants to be leaders in their community, industry, and the NBA.
<b>Goal</b>	Provide quality banker education opportunities.
<b>Objective</b>	To enhance and develop leadership, communication, technology skills, and NBA awareness.
<b>Goal</b>	Increase the banker's political awareness.
<b>Objective</b>	To educate about the political, legislative, and regulatory process, and encourage active participation on the state and national level.
<b>Goal</b>	Identify future leaders of Nebraska's banking industry.
<b>Objective</b>	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](mailto:ron.arrigo@nebankers.org)) or Karen Yelden ([karen.yelden@nebankers.org](mailto: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](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>