

In Touch

ISSUE 1 2021

Official Publication of the Community Bankers Association of Kansas



6

THINGS YOU NEVER THOUGHT YOU'D SAY: COVID-19 HAS CREATED A LOT OF FIRST-EVER CONVERSATIONS

8

DEVELOPING A DIGITAL BANKING STRATEGY TO SERVE CUSTOMERS AND MITIGATE RISK

“

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”

JAY KENNEDY, FIRST NATIONAL BANK



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CONTENTS

Issue 1 | www.cbak.com

4

FLOURISH

By Rebeca Romero, ICBA

6

THINGS YOU NEVER THOUGHT YOU'D SAY: COVID-19 HAS CREATED A LOT OF FIRST-EVER CONVERSATIONS

By Jim Reber, ICBA Securities

8

DEVELOPING A DIGITAL BANKING STRATEGY TO SERVE CUSTOMERS AND MITIGATE RISK

By Steve Kent, CSI

10

EMPLOYER BRAND AND COVID-19

By Diana Poquette, UNICO Group, Inc.

16

EVALUATING A FINTECH PARTNER

By Nik Vukovich, Upgrade

18

THE 2021 COMMUNITY BANKERS COMPLIANCE PROGRAM

IN EVERY ISSUE:

13 ANNIVERSARIES


14 ANNOUNCEMENTS

20 PRODUCTS AND SERVICES REFERENCE LIST

22 UPCOMING WEBINARS

FLOURISH

BY REBECA ROMERO, ICBA



We can find consistency in what we know to be true in this rapidly changing world: Community banks serve the needs of their communities.

As the calendar flipped to 2021; we didn't magically return to a simpler, pre-pandemic era, unfortunately. We are still grappling with a global health crisis and a hefty amount of ambiguity around what comes next. Amid such uncertainty, it's easy to focus on what we don't know. But, as community bankers, we have a North Star in our mission, and we can find consistency in what we know to be true in this rapidly changing world: Community banks serve the needs of their communities.

Our goal at ICBA is to pave the way for you to do just that by creating and promoting an environment where community banks can flourish. With a new administration in the White House and a new Congress, know that we'll continue to fight on your behalf in Washington in 2021. We'll work toward a level playing field, advocate for regulatory flexibility as we manage the impact of COVID-19 on communities and portfolios, and continue to promote and differentiate the business model of community banking and its importance to this country.

Because in today's landscape, our business model is more important than ever. Based on personal connections and relationships, it speaks to the needs of our society today. And, while relationships may look different in a virtual world, the links they create between people hold firm. No matter if you're serving your customers in a lobby, on the phone, or via a webchat feature, you are working hard to exceed their expectations.

And ICBA walks beside you on that journey. For example, we know that innovation — both for your customer experience and your internal processes — allows your bank to introduce new products and services. So, on Jan. 6, we'll launch the ICBA ThinkTECH Accelerator 3.0 to present you with community bank-centered fintech offerings.

Beyond innovation, ICBA strives to support you and your teams as you expand your knowledge and connection with one another. To that point, we will be offering a new virtual event called ICBA Connect this year. While we won't be able to come together in person, we've reimagined our annual convention to bring you new opportunities to learn, network, and engage with colleagues. This program will allow for the same relationship building and knowledge sharing as ICBA LIVE, and we're excited to engage with you and your entire team in this new way.

So, while this early 2021 environment remains tumultuous, I encourage you to focus on the stability in your continuous attention to your communities' needs. You have an unwavering dedication to those you serve, and that remains true no matter the circumstances.

What you need to know

This year's convention has a new name and format. The all-virtual ICBA Connect on March 9 and 10 will offer a dynamic community experience. Visit icba.org/connect to register and to sign up to receive updates. ✨



Connect with
Rebeca @romerorainey

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THINGS YOU NEVER THOUGHT YOU'D SAY

COVID-19 Has Created a Lot of First-Ever Conversations

BY JIM REBER, ICBA SECURITIES

It may be a gross oversimplification to say this, but in many ways, community banks deal with their favorite broker the same way you deal with your dry cleaner. For one thing, there's repeat business; we're not a durable goods vendor that you visit every three years. For another, fixed-income brokers sell a set of relatively fungible products. For another, since there are plenty of us out there, we're obliged to stay pretty much on-market with our prices.

Over time, a business relationship develops, much of which is a matter of convenience for the busy portfolio manager. And out of this relationship comes dialogue. In 2020, the dialogue has gone places it had not yet visited. So, as the year ends and hopefully the COVID-19-dominated headlines begin to recede, I'd like to recount some questions and comments we've heard for the first time this year.

"I need to get rid of this cash."

To be sure, there has been an avalanche of liquidity that arrived on the doorstep of virtually all community banks this year. We could compose a Venn diagram using loan demand, Fed quantitative easing, investor flight-to-quality and of course, the Treasury's Paycheck Protection Program. All of these conspired to stuff banks full of money, which yields next to nothing.

Bankers, in some cases, have concluded that no cash is better than some cash — even those that have traditionally held more than an ample supply. This is not to say that they've been successful, yet. As of Sept. 30, nearly 25% of all bank assets was "liquidity," meaning due from + unpledged securities + fed funds sold. This is the highest level in about a decade and, in absolute dollars, an all-time high.

"What's wrong with 30-year mortgage paper?"

Portfolio managers have traditionally run, not walked, from the prospect of buying a mortgage-backed security (MBS) that has a 30-year life. In fact, by doing so, they are shunning around 88% of that market. Usually, the reasons are sound; these long-stated final bonds produce little current cash flow and have longer-than-preferred average lives.

In this market however, the long maturities can in fact offer some stability to cash flow that shorter maturities can't. Attendant to this is that many of the 30-year pools can be quite large, "TBA-eligible" pools that the Fed is buying for its own balance sheet. So, a suggestion can be made that Jay Powell and associates are price-supporting this segment of the mortgage market.

"I think we need to do an interest rate swap."

This is a perfect example of the unique challenges facing community banks in this pandemic. Many thousands of balance sheets are now staring down record low yields in which to invest or lend and net interest margins (NIMs) that are narrow and narrowing. We can demonstrate that margins can be improved or at least solidified by executing interest rate swaps on either side of the ledger.

One example is a bank buying a long fixed-rate municipal bond and instantly turning it into a floating rate instrument. Thanks to the relatively flat yield curve, one can convert a 10-year duration

Bankers, in some cases, have concluded that no cash is better than some cash—even those that have traditionally held more than an ample supply. This is not to say that they've been successful, yet.

into a 90-day duration and surrender today only about 50 basis points. In turn, that could free up other opportunities to lock in some longer fixed-rate assets to stanch the bleeding in NIM.

"Remind me why we don't buy revenue bonds."

Traditionally, portfolio managers have preferred general obligation (GO) municipals over revenue bonds because GOs are paid off through property taxes, and not a stream of dedicated income from some type of activity. It's been a good bet over the years, as there have been virtually no defaults of muni issues that are both rated and GO.

In a year like this, revenue bonds can be worth a look, if the source of revenue is an essential service. Yields on "revs" are usually higher than for a similarly rated GO, and we know that incremental yield is a precious commodity today. So, ask your broker to show you a revenue bond that is secured by water or sewer fees, school building leases, or utilities. You may like what you see.

"It's time to extend my portfolio."

To most community bankers, short means good. This is a vestige of their experience with a collection of bonds that are worth 93 cents on the dollar thanks to aggressive tightening by the Fed (circa 2000) or furrowed brows from regulators concerning extension risk and exposure to rising rates.

Not today: rate exposure has clearly flipped. Most banks need to actively manage their maturities back to their intended objectives. This can be done in several ways and most directly by buying "out on the curve." Certain high-quality products with sufficient length can produce yields approaching 2%. Constant attention to the maintenance of the community bank's duration is yet more dialogue that portfolio managers will be having with their dry cleaners. Or, make that investment brokers. ★



Jim Reber (jreber@icbasecurities.com) is president and CEO of ICBA Securities, ICBA's institutional, fixed-income broker-dealer for community banks.

Developing a Digital Banking Strategy to Serve Customers and Mitigate Risk

BY STEVE KENT, CSI



Over the last several years, our world has been leaning further into the digital realm, largely thanks to a younger, more tech-dependent generation. To stay competitive, community banks must digitize and develop strategies for digital-first customers.

Though many institutions re-directed customers to online, mobile and call center channels in response to COVID-19, that tactical pivot — though important — is not a digital banking strategy. Smaller institutions have various reasons for not fully digitizing, including fear of compliance or operational risk repercussions. Not long ago, those excuses seemed valid. Today, however, they embody community banks' greatest risk.

Customers Embrace Digital Banking

Online and mobile banking use has grown over the last few years, and the pandemic is accelerating its adoption even more. Consumers and businesses previously hesitant to rely on digital channels are now enjoying the convenience, speed, and safety they afford.

With consumers fully on board and larger banks already operating in a digital-first mode, community banks have no choice but to adapt or risk being left behind. Here are the three big-picture essentials for a true digital banking strategy:

- 1. Top-down digital mindset:** Digital transformation starts with the institution's leadership embracing the idea of enterprise-wide digitization and investing in the human and technical resources needed to serve customers through digital means.



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2. **CX focus:** Digital strategies must work to continuously improve the bank customer experience (CX). A bank's competitive advantage lies in a frictionless, personalized, and secure experience no matter the transaction processed. This requires rethinking all internal processes with the customer perspective as the focal point.
3. **Self-service and consultation:** The final piece of the puzzle is transitioning digital channels from self-service only transactions to more offerings featuring a consultative layer. Community banks need a digital strategy that provides contextualized consultation around savings, investment, and insurance products and services.

Risk Management in Digital Banking

Even though customers demand digital transformation, making it a reality comes with inherent challenges and risks. The most pressing digital banking risk management issues break down into two categories and should be addressed so that your institution can move forward.

Organizational Challenges:

- Outdated corporate culture: Entrenched processes and perspectives can hold back your digital transformation. Promoting a more forward-thinking culture must be a top-down change.
- Unwillingness to change: KPMG notes that "Current executives and professionals will either become fast believers or they will hold back your progress." The imperative is to identify the former category and empower them to lead your digital transformation.
- Lack of innovative thought leadership: It will take real out-of-the-box thinking to digitally compete with the big banks. If that kind of modern thinking doesn't already exist within your institution, invite it in.
- Misguided beliefs: Squash any notions that a mobile banking app is the only component of a digital strategy or that digital-first means that personalization is no longer needed. Back-end operations and internal processes must fully support a digital environment that effectively identifies and fulfills individual customer needs based on their actions and behaviors.

Regulatory Risks:

- Digital compliance and cybersecurity: Banks operating in a digital environment must still comply with all applicable laws and regulations. This includes paying particular attention to uniquely digital processes that are covered under specific rules, such as electronically signing documents per the E-Sign Act. However, institutions can mitigate overall risk by investing in technology designed to help banks comply with the regulatory framework and strengthen cybersecurity.
- Third-party risk management: Out of necessity, many banks are outsourcing all or part of their digital strategy to third-party vendors. Since institutions are still ultimately responsible for all functions, a robust vendor management program is key to ensuring that no unqualified third-party provider is hired. A provider must understand the applicable regulatory requirements, be able to adhere to them, and guarantee compliance.
- Fraud and identity theft: Community banks can meet challenges of fraud and identify theft by reviewing and strengthening their Bank Secrecy Act/Anti-Money Laundering (BSA/AML), Know Your Customer (KYC), customer due diligence, and other relevant compliance programs. Fortunately, digitizing internal processes yields more data and the ability to use AI to help monitor customer behaviors and more quickly flag potential fraud.

There is no doubt that digitization can increase certain risks for the community banks that do transform, and the answer to this dilemma is enhanced digital banking risk management. ★



Steve Kent is senior director, Digital Strategy, at CSI.



Employer Brand and COVID-19

BY DIANA POQUETTE, UNICO GROUP, INC.

Internal and external communications during the COVID-19 (coronavirus) pandemic can impact how current and prospective employees perceive an employer. Organizations can boost their recruiting efforts by ensuring that their employer brand is resonating with those seeking employment, and importantly, meeting the evolving needs of job seekers.

As the coronavirus threat evolves, it's important to demonstrate a commitment to transparency, adaptability, diversity, and inclusion. Trust is earned when employers show compassion and empathy. When appropriate and authentic for your organization, give back to your community if you're able to. Similarly, you could consider establishing a corporate social responsibility program. A little bit of kindness can go a long way during these times.

Why It Matters

According to the Society for Human Resource Management, job seekers in the post-coronavirus employment market are looking for:

- Safety
- Consistency
- Stability
- Longevity

Social distancing measures have changed how we interact, and there are ways that employers can use technology to engage the job market best. Employers should consider using online platforms, such as LinkedIn, Indeed, and Handshake, to build their employment brand on the same platforms applicants



Social distancing measures have changed how we interact, and there are ways that employers can use technology to engage the job market best. Employers should consider using online platforms, such as LinkedIn, Indeed, and Handshake, to build their employment brand on the same platforms applicants often search for employment opportunities.

often search for employment opportunities. Just as important as external websites, don't forget about your organization's website's careers page either. Organizations can also expand their employer brand's reach by participating in virtual events like career fairs and webinars and can continue to be represented without physically attending events. Ensure your post-coronavirus brand is reinforced through recruiting efforts — both online and offline.

Employers should consider how their brand is resonating with the current employment market — and how their employer brand plays into post-coronavirus plans.

Employer Brand Updates

Employer brand is as important as ever — and your organization's coronavirus response can be effectively communicated to job seekers. When considering updates to your employer brand, topics to consider include:

- **Safety** — At the forefront of concern for current and future talent is safety. While your organization may be going above and beyond to ensure the safety of employees, ensure that these efforts are highlighted in your employer brand. This can be done by:
 - Prioritizing safety in all company branding — both employment and non-employment related
 - Including safety-related expectations in job descriptions and postings
- **Benefits** — Job seekers care about health-related benefits such as sick leave and mental health support now more than ever. As your organization updates any benefits packages, ensure these changes fit into your recruitment efforts.
- **Career focus** — Much of the employment market has recently been laid off or furloughed and hopes to avoid repeating with their next employer. Ensure that the career-orientation of your job openings is clearly part of your employer brand. Job seekers are looking for stability and the opportunity to build a career.
- **Diversity and inclusion** — It's not about just saying you care about people; it's about actively showing that you care and making changes when necessary. A focus on diversity and inclusion is crucial to retain diverse talent and their trust. People want to feel a sense of belonging and value in their communities, and that includes the workplace community. Organizations have a responsibility to build trust and acceptance, which will help create a safe environment for their workforce.
- **Social responsibility** — During the pandemic, organizations are focusing on putting people first. Just as you would support employees and candidates, this is an opportunity to give back and contribute toward economic and societal recovery. If you haven't already, consider implementing initiatives to help your customers, employees, and communities get back on their feet. Be authentic and talk about people, not solely numbers and business.
- **Coronavirus impact** — The pandemic should be a core component of your current employer brand as its significant impact on most people's lives. Job seekers will appreciate this acknowledgment, demonstrating the organization's transparency. Consider dedicating a section of your website

Continued on page 12

Continued from page 11

to the coronavirus, or be prepared to address the topic with prospective employees during screening and interviewing processes. Remain truthful and transparent, but include takeaways such as:

- How did your organization respond to the coronavirus?
- What tough choices has your organization made? Why?
- How has your organization continued to contribute to society?
- How is your organization engaging in safe work practices?

Your organization likely has taken significant steps to be adaptable during this challenging time — so make sure that applicants are aware of your efforts.

Other Considerations

Although you may be focused on recruiting new talent, as the coronavirus threat shifts, it's vital to keep in mind the health, safety, and well-being of employees when making business decisions. The coronavirus pandemic has led to a collective loss of normalcy. As you protect the employer brand from COVID-19 implications, current employees can be the main drivers of your reputation.

Internal communications can help keep employees calm and reduce stress levels. Everyone's been dealing with much uncertainty. There's a need to communicate with employees

openly, honestly and frequently. Along with prospective employees, external audiences may also include your customers and partners.

Employers can continue to consider how their business practices and branding resonate with current employment markets. Recruiting techniques will vary for every employer. Remember that the workplace will continue to change, and employers should be prepared to adjust accordingly. Transparency now builds trust later.

As laws and guidelines related to the coronavirus evolve, employers should consult with legal counsel when updating or changing policies. To learn more about leveraging your company brand to retain and attract talent, contact UNICO Group today. ✦



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FMSI is a small business founded and located in Kansas, specializing in assisting community banks to succeed, a mission consistent with core CBA values. We have partnered with community banks for nearly 25-years providing core advisory services including asset/liability, investment, and liquidity management.

FMSI advisors actively assess market conditions and bank balance sheets of different size, mix, and capital levels. Market conditions are constantly changing presenting opportunities and challenges for CBA member banks. Interest rates are increasing for the first time in nearly a decade and now is a perfect time to partner with a trusted, industry leader.

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ANNIVERSARIES

Congratulations to the banks celebrating January and February anniversaries as chartered institutions!

January

150 years
First National Bank

145 years
Bank of the Flint Hills
Wamego

137 years
Citizens State Bank
Cheney

134 years
The Bank of Holyrood
Holyrood

117 years
Bendena State Bank
Bendena

116 years
Gorham State Bank
Gorham

114 years
Lorraine State Bank
Lorraine

113 years
Citizens State Bank
of Marysville
Marysville

107 years
Cottonwood Valley Bank
Cedar Point

101 years
Farmers State Bank
Dwight

98 years
First Option Bank
Osawatomie

36 years
Heartland Tri-State Bank
Elkhart

February

135 years
Legacy Bank
Wichita

120 years
Denison State Bank
Holton

120 years
Tampa State Bank
Tampa

108 years
Citizens State Bank
Hugoton

ANNOUNCEMENTS

Changing My Role, Not Quite Ready for Retirement:

A Message From Stephen A. English...



Stephen English
Outgoing CEO


I have been blessed with a 50-year career in the trust business, especially the past 30 years leading The Trust Company of Kansas. I have witnessed many changes in the fiduciary world and take great pride in surrounding myself with a competent and dedicated team of professionals seeing us through each and every up and down.

When I reflect on the past, I treasure personal relationships with so many clients whom I

call my friends. These are friendships I will continue to cherish as I change my role at The Trust Company of Kansas (TCK). I am extremely proud that so many have met my successor, my son, Christopher M. English. Effective Jan. 1, 2021, Chris will take over my CEO responsibilities, and I will remain chairman of the board. Retirement is in my future, but I am not quite ready. I love what I do every day, and I want to continue serving my friends. ★



Christopher English
Incoming CEO




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Regional Managing Director

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Rich Bratten has been serving community banks for over two decades and is endorsed by the CBA. His expertise as an actuary and CFA, track record of service, and his support for community banking in Kansas are unparalleled. Call Rich today to schedule a visit.

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Evaluating a FinTech Partner

BY NIK VUKOVICH, UPGRADE

Transparency and Due Diligence “Playbook” Essential for efficient and fast onboarding



Now that consumers are adapting to remote banking, they will expect these same services post-pandemic. With record-low interest rates, financial institutions are managing decreased yield and increased loan originations while also facing increased refinancing demand. To meet this demand, financial institutions should consider digital lending tools to enable self-service, communication, and online servicing that drive ROI in our socially distant environment. When evaluating a digital lending tool, there are many things to consider:

Evaluating the Value Proposition

Holistic partnership

- Evaluating knock-on or complementary benefits to the actual service
- New customer acquisition
- Marketing Benefits
- Credit data/access to market intel
- Diversification

Contact References

- Existing Partners are an excellent source of information and review of a platform. One to two references can speak to performance, integration, and client service
- Talk to peers current utilizing the service/partner

Best-in-Class Due Diligence Review

- Transparency into historical records
- Easy access to all internal policies for all internal teams (online data rooms)
- Audit Support and Preparation

Sample Oversight Checklist

Legal and Compliance

- ☐ Review of partner application flow
- ☐ Review of sample marketing materials
- ☐ Review of borrower agreement, TIL, etc.
- ☐ Review of current licenses
- ☐ Company policies on compliance
- ☐ Complaint handling procedure
- ☐ Training course catalog (and content, on request)
- ☐ Training course assignment matrix
- ☐ Regulatory applicability matrix
- ☐ Red Flags procedures/SAR referral procedure
- ☐ OFAC sanctions procedure
- ☐ SCRA procedure
- ☐ CIP and customer due diligence procedure
- ☐ Privacy procedures

Enterprise Risk

- ☐ Information security policy + training
- ☐ FSSCC ACAT assessment results
- ☐ BCP/Disaster recovery plan
- ☐ Summary of BCP/DR test results
- ☐ Credit risk committee minutes

Vendor Management

- ☐ Vendor management policy
- ☐ Annual vendor audit plan
- ☐ Sample vendor due diligence worksheet

Operations/Servicing

- ☐ Screenshots of borrower application funnel
- ☐ Collections procedure/ bankruptcy procedures

- ☐ Other servicing procedures (as requested)
- ☐ Verification docs
- ☐ PII documentation

Credit

- ☐ Loan charge off policy/charge-off procedure
- ☐ Review of historical performance
- ☐ Underwriting policy
- ☐ Model validation process
- ☐ Adverse action process and sample pieces

Accounting and Treasury

- ☐ Internal account monitoring (are funds comingled)
- ☐ Wireprocess timing, and amounts
- ☐ Treasury controls, wire approvals and receipt

Investor Operations

- ☐ Data package to be received; review with banks' accounting teams to confirm additional data needs
- ☐ Call with operations teams to review data fields and method of data transmission
- ☐ Review of front end portals *



Nik Vukovich, Director of Bank Partnerships
Nik is responsible for Upgrade's bank and financial Institution partnerships in the Western U.S. and is based in Denver, Colorado. He has extensive FinTech traditional banking experience, having spent almost a decade solving bank and fintech charge-off strategies at SquareTwo Financial & Consumer Acquisition and origination growth strategies at SunTrust Bank.



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Your Solution for Compliance Challenges is Here.

THE 2021 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

**There's Never Been a Better Time
to Solve Compliance Challenges.**



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60%**

Already a CBA of Kansas member? **You'll save nearly 60%** off the cost of your enrollment in Community Bankers for Compliance! Instead of paying the full price of **\$3,974.25**, you'll receive a subsidy set aside only for CBA of Kansas members. This means you'll pay only **\$998.00** for one designated banker and a second registrant.

Are you a Member of ICBA, and hold the Community Banker University Compliance Certification? Receive CPE credits for your participation in live events.

CBC Program Membership includes the following:



2 Live Seminars

The live seminar topics are selected based on the most recent industry and regulatory developments, which may have an impact on community banks. Each person attending the program will receive a detailed manual, written in full narrative, that they can take back to the bank as a reference and training tool.



Quarterly Regulatory Update Webinars

Each webinar will discuss current news and regulatory changes that may have an impact on community banks.



Monthly Newsletter

The *Compliance Update* newsletter is sent to program members each month. It provides an update of compliance issues in easy to understand articles. Each issue includes a compliance calendar looking out several months at what is looming ahead that community banks need to be preparing for.



Compliance Hotline

Members of the program may call the Young & Associates' toll-free number or visit their Web site with compliance questions that arise on a daily basis. Young & Associates has many qualified compliance professionals available to answer your questions. This service ensures that your bank is just a phone call or email away from the information you need in order to answer your compliance questions.



CBC Members-Only Web Page

This web page is reserved for banks that are registered members of the CBC Program. In it, you will find timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.



"Most of us expect regulation measures to be tighter in the future, and we have to be ready. Using the CBC program helps our bank handle and control our compliance processes efficiently and more cost effectively."

Tim Matlack, President, FNB Washington, Washington, Kan.



"As a CBC Member, I use the 800-number Compliance Hotline and the team is professional while providing quick answers. This is a very practical and useful feature of the CBC program."

Margaret Nightengale, Senior Vice President, Grant County Bank, Ulysses, Kan.

**CBA of Kansas members receive
60% off the enrollment fee!**



CBA Member Rate:

\$3,974.25 Annual Program Fee
(\$2,976.25) Less CBA Member Subsidy

\$998.00 Total CBC Program Fee

**For additional information,
please contact:**

Yvonna Hansen

Vice President of Member Services

Phone: (785) 271-1404

E-mail: yvonna@cbak.com

cbak.com

Products and Services Reference List

Each asterisk (*) represents an agreement for a specific endorsed product with that company. Not all products that these companies offer are endorsed by CBA. To see a detailed list and explanation of endorsements, visit CBA online at www.cbak.com.

Keep in mind that the services provided by each company on this list may only be a sampling of the many services they offer. By their CBA Associate Membership, these companies have shown their commitment to serving community banks. Please look to these companies first, whenever possible, to meet your banking needs.

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Varney & Associates, CPAs, LLC
Manhattan.....785-537-2202

ACH

***SHAZAM**
Platt City, MO.....816-431-0220

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***Financial Management Services Inc. (FMSI)**
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West Gate Bank Mortgage
Lincoln, NE.....402-434-4080

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First Nat'l Bank of Hutchinson
Hutchinson, KS.....800-293-0683
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***UNICO Group, Inc.**
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Fort Worth, TX.....682-201-5551

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Spencer Fane LLP

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Topeka, KS.....800-933-2988

UPCOMING WEBINARS |



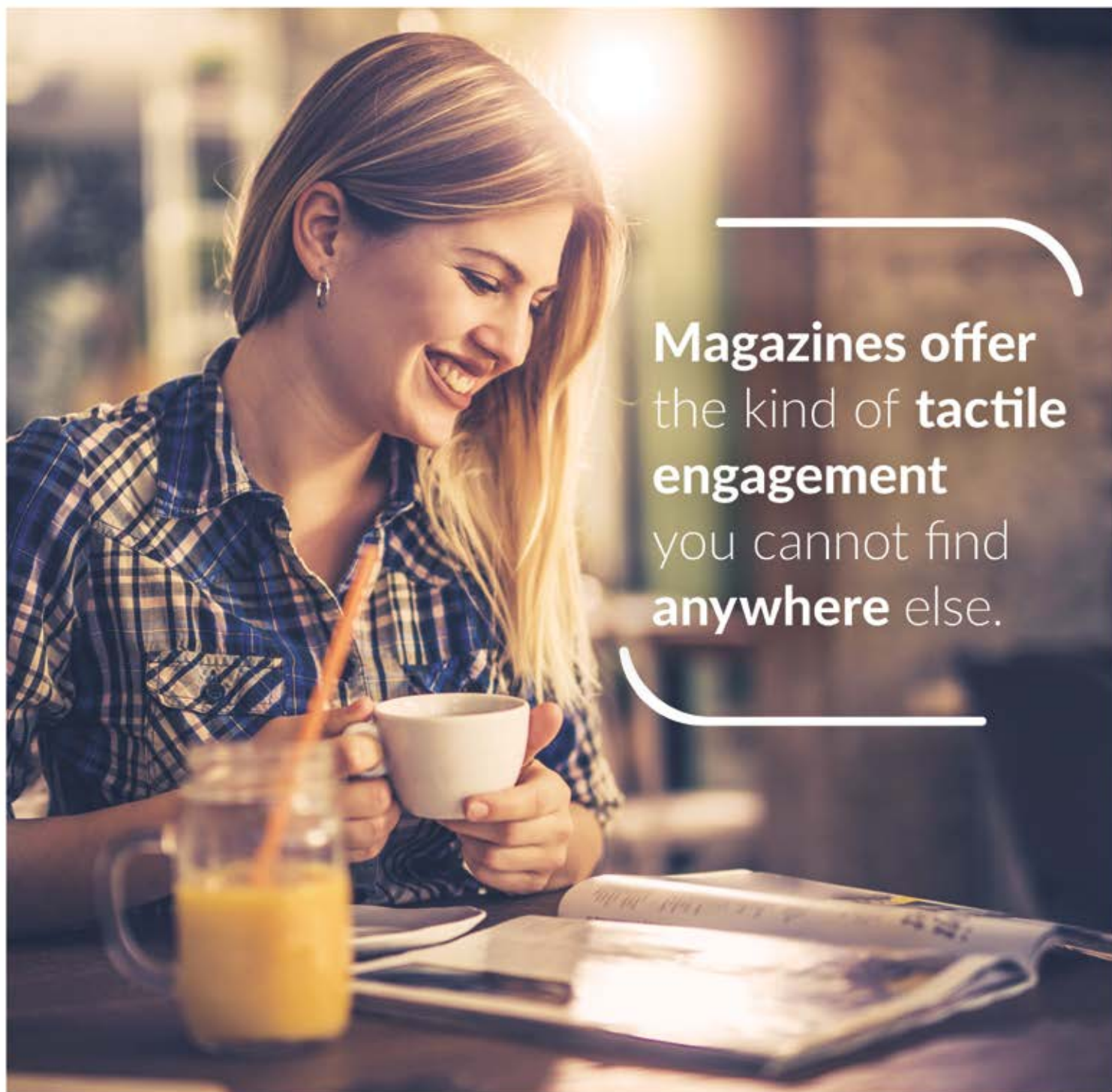
Feb 2 2021	Red Flags in Residential Appraisal Compliance
Feb 3 2021	Flood Series: Flood Compliance Beyond the Basics
Feb 4 2021	Calculating Cash Flow from S-Corporation & Partnership Tax Returns
Feb 9 2021	Remote Workforce Series: Work from Home Risks: How Compliance Can Limit Liability
Feb 10 2021	Overdraft Hotspots Including Regulations, Lawsuits & Guidance
Feb 11 2021	E-SIGN Series: 'No-Contact' Account Opening: E-SIGN Compliance
Feb 17 2021	New Security Officer Training: Your Bank Protection Act Responsibilities
Feb 18 2021	Determining Cash Flow from Personal Tax Returns Part 1: Form 1040, Schedules B & C
Feb 23 2021	Remote Workforce Series: Security Compliance for Work from Home Staff
Feb 24 2021	The Top 10 ACH Exception Handling Questions
Feb 25 2021	The Board's Role in Cyber Security Risk
Mar 2 2021	Advanced BSA Officer Training: In-Depth Risk Issues & Difficult Situations
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Mar 9 2021	ACH Rules Update 2021
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Mar 11 2021	Remote Workforce Series: Making Work from Home Effective
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Mar 16 2021	E-SIGN Series: Virtual Loan Document Delivery & E-SIGN Compliance
Mar 17 2021	Federal Requirements for Tech-Based Marketing: Websites, Social Media, Robo Calls & More
Mar 18 2021	Flood Series: Commercial Flood Insurance Regulations & Compliance
Mar 23 2021	Business Accounts: Who is Authorized to Open, Close, Transact?
Mar 24 2021	Deposit Operations Update 2021
Mar 25 2021	Legal Issues for Right of Setoff on Deposit Accounts & Loans



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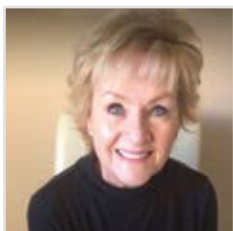
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- ▶ No Annual Forms



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- ▶ Employment Practices Liability
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Account Executive

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