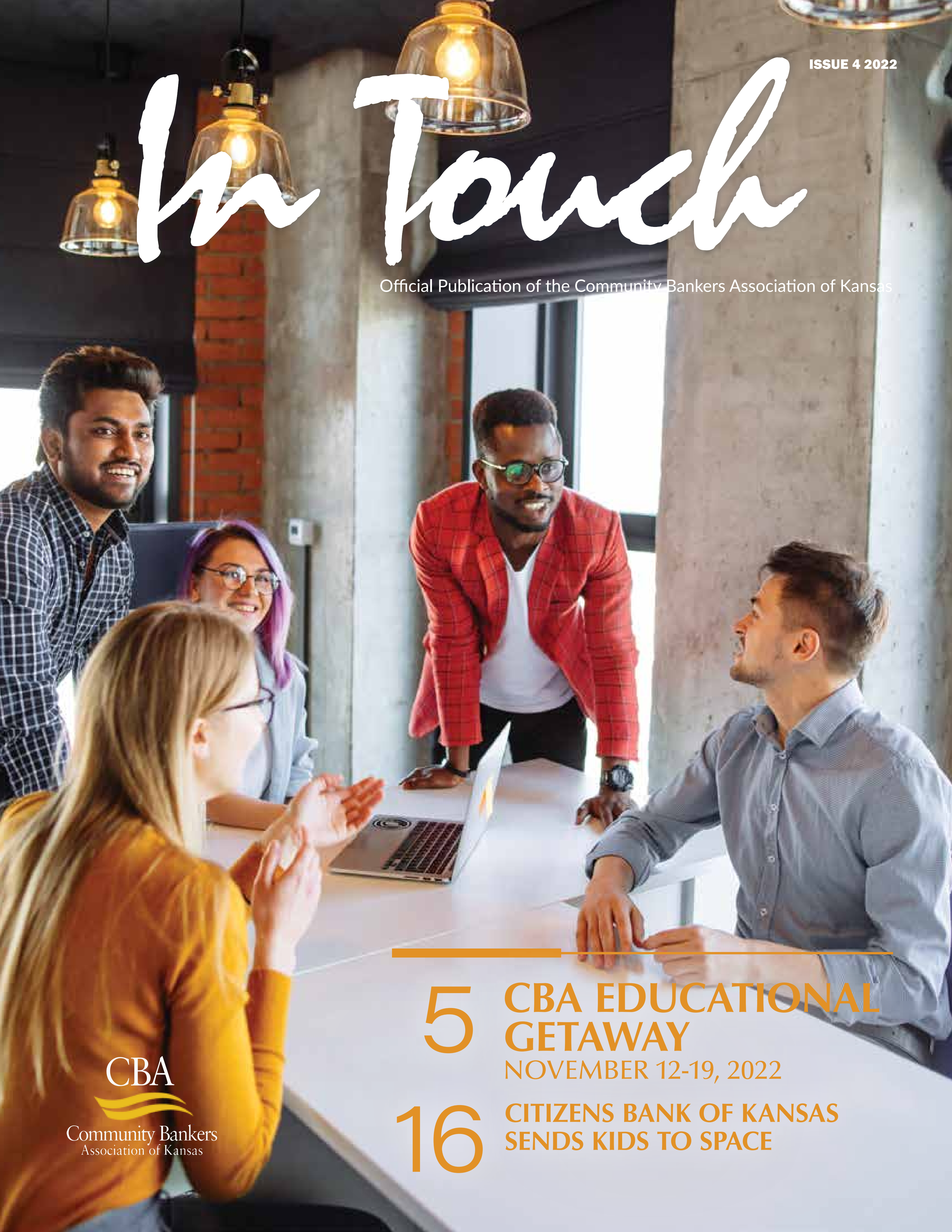

ISSUE 4 2022

# In Touch

Official Publication of the Community Bankers Association of Kansas

5 **CBA EDUCATIONAL GETAWAY**
NOVEMBER 12-19, 2022

16 **CITIZENS BANK OF KANSAS SENDS KIDS TO SPACE**

CBA
Community Bankers
Association of Kansas

# Mortgage Program Assessment

## Take this short quiz to assess your bank's mortgage offering

| | | |
|---|---|---|
| MY BANK DOES NOT OFFER A MORTGAGE PROGRAM | ☐ TRUE | ☐ FALSE |
| MY BANK NEEDS MORE PRODUCT VARIETY IN OUR CURRENT MORTGAGE LOAN PROGRAM | ☐ TRUE | ☐ FALSE |
| MY BANK DOES NOT HAVE ADEQUATE RESOURCES TO PROCESS AND CLOSE MORTGAGE LOANS | ☐ TRUE | ☐ FALSE |
| MY BANK WANTS MORE FLEXIBILITY IN DETERMINING MORTGAGE PRICING AND FEE INCOME EARNED | ☐ TRUE | ☐ FALSE |
| MY BANK NEEDS ANOTHER INVESTOR TO OFFER THE MOST COMPETITIVE PRICING TO OUR CUSTOMERS | ☐ TRUE | ☐ FALSE |

## If you answered TRUE to any of the questions above:

Bankers' Bank Mortgage can help. If you need support to build a mortgage loan program or an additional resource to add product and pricing options to your existing program, we have easy to implement options designed to fit the needs of your bank. No minimum loan amount or number of loans required.

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**1.** Calling us is the first step.

**3.** CVB preparing the loan documents generally within 5 to 10 days.

**5.** CVB wires the funds.


**2.** You email us the appropriate documents of information.

**4.** Meeting the customer. We will come to you to sign loan documents.

**6.** Wow that was easy.

» Call Rick Gerber or Ryan Gerber at 1-866-282-3501 or email

rickg@chippewavalleybank.com
ryang@chippewavalleybank.com

FDIC

EQUAL HOUSING LENDER

# CONTENTS

Issue 4 | cbak.com



## IN EVERY ISSUE:

# CBA EDUCATIONAL *Getaway*

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Juanillo Beach on the Caribbean Sea

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https://www.cbak.com/wp-content/uploads/2022/07/CBAK-travel-brochure_2022-Final.pdf

# FLOURISH

BY REBECCA ROMERO, ICBA

"Healthy debate helps us achieve an outcome where we're all pushed to think beyond what might be readily in front of us."

When's the last time you left a meeting and found yourself saying, "I never thought about it that way before?" For me, the answer allows me to gauge how much I've successfully encouraged differing viewpoints. If I'm not asking myself this question regularly, it's a red flag that I need to be looking for new ways to welcome input.

As leaders, it's our job to create a culture that celebrates and harnesses differing perspectives. But it's not about discussion for discussion's sake; it's about broadening our mindsets. Healthy debate helps us achieve an outcome where we're all pushed to think beyond what might be readily in front of us. This openness to doing things differently and hearing new ideas naturally invites more discussion on topics you may never have realized were there.

Open dialogue is important because, as a community bank, no two scenarios are exactly alike. Having a team that offers a variety of different opinions will allow a bank to think creatively to problem solve. It creates a space where employees ask, "Is this OK, or are we missing an opportunity?" and "How can we better meet the needs of the community?". When you have an environment where it's OK to disagree, you develop a dedicated team, which yields a better outcome.

In addition, healthy debate introduces an element of fun into strategy. When done right, it's engaging, stimulating and inspiring. It also leads to a culture of excellence where staff is encouraged to question the status quo and stretch the organization to grow to new heights.

Take the 40 Under 40 featured in this month's issue. None of these leaders received the distinction by doing things the way they've always been done; they learned to be leaders through example, through education – at events like our LEAD FWD Summit – and through their own experiences. This has driven them to challenge their banks and teams to do better and be better. That makes them shining stars and speaks volumes about the culture their banks have created.

Thinking about our leadership team at ICBA, I'm grateful for the discussions we have. Our complementary perspectives have helped us continue to grow to better serve the needs and interests of our members, and I know all of you seek the same for your communities. So, let's use this as a call to action to keep finding the fun in questioning the status quo. I'm certain it will help us continue to flourish.

**Where I'll Be This Month**
I can't believe I'm saying this, but I will be attending my eldest daughter's high school graduation! I'll also be traveling to a series of meetings for ICBA Bancard, TCM Bank, ICBA Reinsurance and ICBA Securities, and attending the Community Bankers of West Virginia Convention.

*Connect with Rebeca on Twitter @romerorainey*

# UP WITH COUPONS

## LARGER INTEREST PAYMENTS CAN BUILD A FLOOR UNDER YOUR BOND PRICES

BY JIM REBER, ICBA SECURITIES

Up with People, which readers of a certain age may remember, was an organization that had a run of popularity in the 1970s and '80s by promoting wholesome values and positive thinking. Its delivery channel was through song and dance performances, often in large arenas and stadiums. Up with People provided the halftime entertainment for five Super Bowls between 1971 and 1986, though in recent decades, it has been relegated to the dustbin of a bygone era. Today's attitudes toward pop culture, it seems, have little room for this squeaky-clean message; The Simpsons had several episodes featuring a snarky knockoff, "Hooray for Everything."

More salient to the current environment, at least pertaining to community banking, is a simple-to-execute investment strategy: Up with Coupons. This tactic can be employed at any time and in any interest rate scenario. We're talking about it today because it could well be utilized to limit the price volatility and normalize the cash flows of your bond portfolio. As we've seen, market values have been on a one-way trip in 2022, and putting a floor under your investments may strike some as a good idea.

### Moving target

Looking back just a year, we see a totally different rate landscape. It was nearly impossible to buy a bond, particularly an amortizing security, which had a price as low as \$100, much less at a discount. So, going "up in coupon" would seemingly have heaped an additional pile of prepayment risk onto the portfolio at a time when mortgage refinancing was setting its own world records.

For example, in June 2021, a 15-year agency mortgage-backed security (MBS) with a 1.0% coupon would have cost about \$100.00, so if your bank purchased that security back then,

So, going "up in coupon" would seemingly have heaped an additional pile of prepayment risk onto the portfolio at a time when mortgage refinancing was setting its own world records.

your book yield would forevermore be 1%. A similar bond with a higher coupon, say 2.5%, would have cost about \$104.50. Its resultant yield would have been totally a residual of the prepayments, over which an investor has little control. Many portfolio managers opted for the lower coupon, given the need to stabilize the shrinking net interest margins.

### MBS shakeout

Today, of course, we have a completely different set of dynamics; foremost is the lower prices for all things in the bond world. The 15-year 1.0%'s are now worth around 86 cents on the dollar, for a decline of about 14%. The 15-year 2.5%'s are down in price "only" about 10%. This demonstrates how premium (up-in-coupon) pools will experience price compression in low-rate environments, like the bond market of a year ago. When a market sell-off occurs, the price declines will be less acute for the higher coupon cohorts.

Another factor is that average lives and effective durations will remain shorter for the higher coupon securities. Using very recent speeds of our two model pools as examples, the 1.0%

bond now has an expected average life of almost six years, while the 2.5% is around four years. This is part of the reason that the higher coupon's price has declined less than the cut coupon pool. But to be clear, neither of these are expected to have much prepayment activity in the near future, as the collateral for both is plainly out of the money to be refinanced.

## Discount munis: Buyers be alert

Let's shift investment sectors, but stay on message. The tax-free municipal segment of a bank's collection of bonds is an important determinant of overall performance. Certain rules apply to tax-frees purchased at prices below par that you may have forgotten since "discount munis" was an oxymoron for most of the last four years.

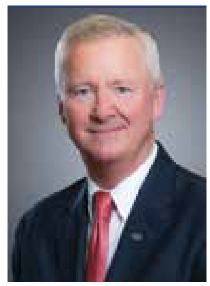
The Internal Revenue Code states that a tax-free bond that came to market either at a par or premium price, which is subsequently purchased in the secondary market at a discount, is subject to capital gains tax to the extent the yield is attributable to the discount. For example, a bond with a 3.0% coupon that came to market at par, and is now priced at a discount to yield 4.0%, will be taxed at the capital gains rate on the 1.0% incremental market yield.

The upshot is a muni priced to yield 4.0% may not yield 4.0%, given its coupon and original price. Your brokers can and should walk you through the ramifications of these matters, which have some subplots that space does not allow to discuss here. The easiest workaround? You guessed it: up-in-coupon bonds. Munis that have higher stated rates, which today mean fours and fives, have built-in cushions against falling prices and avoid capital gains tax liabilities.

Ultimately, multiple applications of this strategy suggested here can make life better for your community bank. Limited price volatility? Probably. More predictable cash flow? Likely. Up with income? Most expectedly.

**New ICBA Securities Directors**

ICBA Securities has added these four leadership bankers to its Board of Directors: Tommy Bates, ICBA Chairman, Legends Bank, Clarksville, Tenn.; Aza Bittinger, Community Bankers Association of Ohio, Columbus, Ohio; Blake Heid, First Option Bank, Paola, Kan.; and Craig Wanichek, Summit Bank, Eugene, Ore.



*Jim Reber is president and CEO of ICBA Securities, ICBA's institutional, fixed-income broker-dealer for community banks. He can be reached at jreber@icbasecurities.com.*

# LENDER SEES KANSAS HOMEOWNER ASSISTANCE FUND HELP ITS CUSTOMERS

## "A BLESSING" FOR LOW-INCOME HOMEOWNERS

BY KANSAS HOUSING RESOURCES CORPORATION


For people who have fallen behind on their mortgage or utilities due to pandemic-related hardship, the Kansas Homeowner Assistance Fund (KHAF) is a great benefit, says loan officer Julie Cannady of Community National Bank & Trust (CNB) in Augusta, Kansas. KHAF, administered by Kansas Housing Resources Corporation, has been allocated $56.6 million through the American Rescue Plan Act to help low- and moderate-income homeowners avoid foreclosure and get caught up. Lender participation is a vital component.

### CNB registered early

CNB is one of the early loan servicer participants approved to receive KHAF payments, which are designed to prevent foreclosures in Kansas. The bank has already received one payment, bringing an elderly customer with health concerns current on her mortgage. "It's a blessing for her," says Cannady. There are four more CNB customer applications in the KHAF pipeline.

Since all payments go directly to the delinquent account, not the homeowner, it's vital for banks, credit unions and other loan servicers to get registered. "It benefits us, too," Cannady says. "It helps the homeowner, and we avoid having a delinquent loan on our books."

"We signed up to be an approved servicer when a customer requested it," says Cannady. A homeowner in need must apply, but applications can only be considered if the lender also participates by registering with the program.

### Register only once

Marilyn Stanley, KHAF Program Manager at Kansas Housing Resources Corporation, says that any bank or other loan servicers with mortgages for homes in Kansas can get set up. "It's easy to get registered, with just a few forms to submit, and then an online portal for payment information," says Stanley. This makes the homeowner application process much smoother and facilitates payments.

### Track progress in real-time

Once a servicer is approved, "The rest is easy," says Cannady. The bank receives an email when a customer has submitted an application. The bank is then required to verify information about an applicant's home loan, any delinquencies and the amount needed to bring the account current. Cannady can log in to the lender portal at any time to check on the status of an applicant. It shows the application pipeline and indicates if any information or action is needed from the bank. Cannady reports that none of CNB's customers who have applied have been denied so far.

## Who qualifies

Stanley encourages all Kansas banks and mortgage lenders to get registered and talk to customers who may benefit from this program. Homeowners must be at least 30 days past due on their mortgage and low- to moderate-income to qualify. They can see if they qualify by answering a few questions in the homeowner application portal.

"Financial instability and the fear of losing your home is traumatic. With KHAF, homeowners may get up to $35,000 in mortgage assistance, which can make a dramatic positive impact. Talk to customers who you think may benefit," says Stanley. "This is a win-win for homeowners and lenders."

## Two ways banks should participate:

1. **Register your bank.**
   Fill out and submit a few brief forms (available online at: https://kshousingcorp.org/kansas-homeowner-assistance-fund-lenders). A link will be sent to you to complete your registration setup so that your institution can receive payments for approved KHAF funds.
2. **Refer delinquent or at-risk customers to the online portal to see if they qualify and help them apply.**
   Homeowners in this situation may be overwhelmed. Your guidance is crucial to help them back to a stable footing. Homeowners can get more information and begin the application process online at: https://kshousingcorp.org/kansas-homeowner-assistance-fund.

## Additional resources

Online help is available with FAQs for homeowners and lenders, a homeowner checklist of needed documents and more on the web pages for lenders and homeowners. Once a lender has registered, more technical assistance and help videos are available on the secure portal.

With limited funds available, early application is encouraged. The program launched April 18, 2022, and will end when all funds have been allocated. ✸

**About KHAF**

*The KHAF program is funded by the American Rescue Plan Act and administered by the Kansas Housing Resources Corporation, with Witt O'Brien's performing service delivery. More information for lenders is online at https://kshousingcorp.org/kansas-homeowner-assistance-fund-lenders/. Or contact the KHAF Call Center to assist both homeowners and lenders, 8 a.m. to 5 p.m., CST, Monday through Friday, at 855-307-KHAF (5423).*

*This project is being supported, in whole or in part, by federal award number HAFP-0140 awarded to Kansas Housing Resources Corporation by the US Department of the Treasury.*

# ADVICE TO BANK LEADERS: DON'T BE REACTIVE ON CREDIT QUALITY

## BANKS HAVE FOUR KEY REASONS TO BE MORE VIGILANT IN 2022 AND THE NEXT COUPLE OF YEARS

BY DAVID RUFFIN, PRINCIPAL, INTELLICREDIT™, A DIVISION OF QWICKRATE

With credit quality metrics at generationally stellar levels, concern about credit risk in 2022 may seem unwarranted, making any deployed defensive strategies appear premature.

For decades, banking has evolved into an orientation that takes most of its risk management cues from external stakeholders, including investors, trusted vendors, market conditions – and regulators in particular. Undoubtedly, becoming defensive prematurely can add challenges for management teams at a time when loan growth is still a main strategic objective. But waiting until credit metrics pivot is sure to add risk and potential pain.

Banks have four key reasons to be more vigilant in 2022 and the next couple of years. These, and the suggested steps prudent management teams should take in their wake, are below.

### 1. The COVID-19 sugar high has turned sour.

All of the government largesse and regulatory respites in response to COVID-19 helped unleash 40-year-high inflation levels. In response, the Federal Reserve has begun ramping up interest rates at potential intervals not experienced in decades. These factors are proven to precede higher credit stress. Continuing supply chain disruptions further contribute and strengthen the insidious inflation psychology that weighs on the economy.

**Recommendation: Bankers must be more proactive in identifying borrowers who are particularly vulnerable** to growing marketplace pressures by using portfolio analytics to identify credit hotspots, increased stress testing and more robust loan reviews.

### 2. Post-booking credit servicing is struggling across the industry.

From IntelliCredit's perspective, garnered through conducting current loan reviews and merger and acquisition due diligence, the post-booking credit servicing area is where most portfolio management deficiencies occur. Reasons include borrowers who lag behind in providing current financials or – even worse – banks experiencing depletions in the credit administration staff that normally performs annual reviews. These talent shortages reflect broader recruitment and retention challenges, and are exacerbated by growing salary inflation.

**Recommendation: A new storefront concept may be emerging in community banking.** Customer-facing services and products are handled by the bank, and back-shop operational and risk assessment responsibilities are supported in a co-opt style by correspondent banking groups or vendors specifically equipped to deliver this type of administrative support.

### 3. Chasing needed loan growth during a credit cycle shift is risky.

Coming out of the pandemic, community banks have lagged behind larger institutions with regards to robust organic loan growth, net of Paycheck Protection Program loans. Even at the Bank Director 2022 Acquire or Be Acquired Conference, investment bankers reminded commercial bankers of the critical link between sustainable loan growth and their profitability and valuation models. However, the risk-management axiom of "Loans made late in a benign credit cycle are the most toxic" has become a valuable lesson on loan vintages – especially after the credit quality issues banks experienced during the Great Recession.

**Recommendation: Lending, not unlike banking itself, is a balancing game.** This should be the time when management teams and boards rededicate themselves to concurrent growth and risk management credit strategies, ensuring that any growth initiatives the bank undertakes are complemented by appropriate risk due diligence.

## 4. Stakeholders may overreact to any uptick in credit stress.

Given the current risk quality metrics, banker complacency is predictable and understandable. But regulators know, and bankers should understand, that these metrics are trailing indicators, and do not reflect the future impact of emerging, post-pandemic red flags that suggest heightened economic challenges ahead. A second, unexpected consequence resulting from more than a decade of good credit quality is the potential for unwarranted overreactions to a bank's first signs of credit degradation, no matter how incremental.

**Recommendation: It would be better for investors, peers and certainly regulators to temper their instincts to overreact,** particularly given the banking industry's substantial cushion of post Dodd-Frank capital and reserves.

**In summary, no one knows the extent of credit challenges to come.** Still, respected industry leaders are uttering the word "recession" with increasing frequency. Regarding its two mandates to manage employment and inflation, the Fed right now is clearly biased toward the latter. In the meantime, this strategy could sacrifice banks' credit quality. With that possibility in mind, my advice is for directors and management teams to position your bank ahead of the curve, and be prepared to write your own credit risk management scripts – before outside stakeholders do it for you.

*David Ruffin is Principal of IntelliCredit, a division of QwickRate. He has extensive experience in the financial industry including a long and pronounced emphasis on credit risk in a variety of roles that range from bank lender and senior credit officer to co-founder of the successful Credit Risk Management, LLC consultancy and professor at several banking schools.*

# CITIZENS BANK OF KANSAS SENDS KIDS TO SPACE

BY LUKE LARSON AND CHAD GILBERT, THE TRUST COMPANY OF KANSAS


Three lucky students can look forward to a Mars experience this summer at the Cosmosphere camp in Hutchinson. Citizens Bank of Kansas in Kingman made the camp scholarships available for the seventh year.

Winners of the Citizens Bank of Kansas essay contest will attend the **Cosmosphere's Mars Academy Camp,** a four-day/three-night overnight camp where students build a habitat for another world, understand, and overcome the challenges of gathering resources, and practice skills like operating robotics and drones. Camp activities culminate in a team space mission using Cosmosphere's spacecraft Astralis, a simulator modeled after the Orion spacecraft, and the Cosmosphere Mission Control Room, based on current NASA Mission Control.

"We are thrilled to provide Cosmosphere Camp scholarships again this year and hope the students will enjoy the experience and learn more about space," said Jane Deterding, Chairman of the Board of Citizens Bank of Kansas. "It's a terrific opportunity – several of our own kids have attended Cosmosphere Camp – and parents should encourage their child to participate in the camps."

The winners of space camp scholarships are **Kenli Rucker** of Sharon, KS, **Taylor Williams** of Augusta, KS, and **Samuel Kearney** of Wichita, KS.

Pictured: Taylor Williams (Augusta) with CBK Branch Manager Mary Williams. Samuel Kearney (Wichita) with CBK Branch Manager Lori McCoy. Kenli Rucker (Sharon) pictured from L-R Megan Rucker mother, Kenli Rucker, CBK Branch Manager Steve Roberts, and Tina Buck science teacher. ✸

*The Trust Company of Kansas (TCK) is pleased to announce the addition of two individuals to its team. Luke Larson – Trust Administrator, after retiring from a career with the Arkansas City Police Department. He will work closely with Vice President & Trust Officer, Tasha Bucher, on the day-to-day administration of her client relationships. Chad Gilbert has been named Vice President & Trust Officer in Hutchinson. Chad will maintain an active role in the administration of client relationships. He comes to us with over 20 years of banking experience in the Hutchinson market, and a willingness to expand his knowledge and expertise in the areas of financial planning, estate planning, taxes, and fiduciary investment management to serve TCK's valued clients.*

# ANNIVERSARIES

## July

**1882** *140 Years* — **The Halstead Bank**, Halstead

**1886** *136 Years* — **Wilson State Bank**, Wilson

**1901** *121 Years* — **Union State Bank**, Everest

**1902** *120 Years* — **First National Bank**, Scott City

**1905** *117 Years* — **Valley State Bank**, Syracuse

**1906** *116 Years* — **Plains State Bank**, Plains

**1906** *116 Years* — **The First State Bank of Healy**, Healy

**1918** *104 Years* — **GNBank, N.A.**, Girard

**1966** *56 Years* — **Garden Plain State Bank**, Wichita

## August

**1877** *145 Years* — **Howard State Bank**, Howard

**1892** *130 Years* — **Baldwin State Bank**, Baldwin City

**1901** *121 Years* — **Lyndon State Bank**, Lyndon

**1999** *23 Years* — **Community Bank of Wichita, Inc.**, Wichita

# UPCOMING WEBINARS

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| | |
|---|---|
| 2-AUG | Emerging Payments: Embracing Same Day ACH, RTP & FedNow |
| 3-AUG | CDD: Creating an Effective Program from the Frontline to the Backroom |
| 4-AUG | Securing Collateral Part 1: Forms UCC-1 & 3: Filing, Perfection, Amending & Terminating |
| 9-AUG | Managing a Borrower's Business Through a Loan Agreement |
| 10-AUG | E-SIGN Act: Electronic Loan Document Delivery |
| 10-AUG | Characteristics of Strong Risk Assessments: Tools to Monitor & Report Results |
| 11-AUG | CECL Implications for Planners & Procrastinators: Deadline January 1, 2023 |
| 11-AUG | Compliance with E-SIGN, E-Statements & E-Disclosures |
| 16-AUG | Mission TRID: Overcoming Examiner-Cited Mistakes |
| 16-AUG | Transitioning Away from LIBOR: Preparation & Practicalities |
| 17-AUG | Managing Zoom, Microsoft Teams, Slack & Other Collaboration Platforms with Effective E-Policies |
| 18-AUG | WSUD vs. Stop Payment: Definitions, Differences, Compliance |
| 23-AUG | Adding the "Wow Factor" to Credit Analysis |
| 24-AUG | Maximizing Recoveries on Charged-Off Loans |
| 25-AUG | Reg CC Check Hold Requirements & Funds Availability |
| 30-AUG | The Way Forward to MORE Time: How to Manage Your Time, Instead of It Managing You |
| 31-AUG | A Cryptocurrency Primer for Banks: Guidance, Risks & Red Flags |

| | |
|---|---|
| 1-SEP | Consumer Lending Regulatory Essentials: Fair Lending, UDAAP, Privacy & More |
| 7-SEP | Job-Specific BSA Training for Frontline |
| 8-SEP | When a Borrower Dies |
| 12-SEP | Fraud Channels: Check & Debit Card |
| 13-SEP | Traditional & Roth IRA Part 1: Eligibility, Contributions, Rollovers & Transfers |
| 14-SEP | Top 10 IT Frauds: Risks & Protection Strategies for Financial Institutions |
| 15-SEP | Troubled Debt Restructuring: What Qualifies & Accounting for TDRs as Credit Improves |
| 20-SEP | Securing Collateral Part 2: Purchase Money Security Interests: Taking Priority Over a Perfected Creditor |
| 21-SEP | Appraisal Reviews: Do You Know What to Look For? |
| 27-SEP | TRID: Recognizing a Changed Circumstance & Issuing a Revised Loan Estimate |
| 28-SEP | Avoiding UDAAP Claims, Errors & Penalties |
| 29-SEP | Checks, Mobile Deposits, Substitute Checks: Indemnities, Endorsements & Timeframes |

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# 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 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.

The following CBA Associate Members are ready to serve you when you need them. Please keep this list handy, and the next time you're looking for a specific service, you'll know where to look first! Remember, this is just a sampling of what each company provides.

## ABSTRACTING

**Security 1st Title**
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## ACCOUNTING/TAX RETURNS

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**The Fullinwider Firm, LLC**
Liberty, MO. . . . . . . . . . . . . . . . . . 816-781-6939
**Varney & Associates, CPAs, LLC**
Manhattan, KS. . . . . . . . . . . . . . . . 785-537-2202

## ACH

***SHAZAM**
Johnston, IA. . . . . . . . . . . . . . . . . . 515-288-2828

## ADVERTISING SPECIALTIES

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## ALARMS & SECURITY PRODUCTS

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**Oppliger Banking Systems, Inc.**
Lenexa, KS. . . . . . . . . . . . . . . . . . 800-487-7875

## ASSET LIABILITY MANAGEMENT

***Financial Management Services, Inc. (FMSI)**
Chuck, Overland Park, KS. . . . . . 913-955-3355
**QwickRate**
Marietta, GA . . . . . . . . . . . . . . . . 800-285-8626

## ATM EQUIPMENT (NEW/USED)

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**Oppliger Banking Systems, Inc.**
Lenexa, KS. . . . . . . . . . . . . . . . . . 800-487-7875

## AUCTION

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## BACK ROOM SERVICE

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Ralston, NE . . . . . . . . . . . . . . . . . 800-592-7500

## BALANCE SHEET CONSULTING

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## BANK OPERATIONS

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**QwickRate**
Marietta, GA . . . . . . . . . . . . . . . . 800-285-8626

## BANK/PEER PERFORMANCE

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## BANKRUPTCY

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**Spencer Fane LLP**
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## BANK STOCK LOANS & LOAN OVERLINES

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## BOND ACCOUNTING

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***ICBA Securities Corporation**
Jim, Memphis, TN . . . . . . . . . . . . 800-422-6442

## COMPLIANCE ASSISTANCE/REVIEWS

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**Allen, Gibbs & Houlik, LC**
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***BHG Bank Group**
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