

# Fostering Relationships



Nebraska  
Independent  
Community  
Bankers

**ANNUAL CONFERENCE & TRADESHOW**

**NOVEMBER 11-12, 2021**

**GRADUATE HOTEL**

**LINCOLN, NEBRASKA**

# JOIN US



Nebraska  
Independent  
Community  
Bankers

Join NICB in Lincoln November 11 - 12, to begin *Fostering Relationships*. This year's conference features hard-hitting topics, exhibits, inspiration, and countless networking opportunities.

The NICB conference is well-worth your time, so send in your registration today.

We look forward to seeing you in Lincoln.

## *NICB Conference and Events Committee*

Rob Anderson - First State Bank, Hordville

Keshia Havelka - Bank of Mead

Michael Eberly - Stanton State Bank

Rebecca Schure - Thayer County Bank, Hebron

Kelly Malone - Bankers' Bank of the West

Eric Hallman - NICB

Tracy Pickering - NICB

## **SAFETY FIRST BEST PRACTICES**

The health and wellbeing of the NICB program participants will be at the forefront of every decision regarding in person programs. Every reasonable effort will be made to ensure a safe and comfortable learning and networking environment.



## **HOTEL RESERVATIONS**

Call GRADUATE HOTEL LINCOLN direct 402.475.4011

Request NEBRASKA INDEPENDENT BANKERS ROOM BLOCK RATE OF \$139 ++ per night. Block expires Wednesday, October 20, 2021

## **REGISTRATION**

Send form by email to [tracy@nicbonline.com](mailto:tracy@nicbonline.com) before **November 4**. Late registrations will be accepted but cannot guarantee meal choices. You can request to receive an invoice and pay by ACH or Credit Card.

Postal Mail payments to: NICB

1001 S 70th Street, Suite 101

Lincoln, NE 68510

## **SUGGESTED ATTIRE**

Business Casual for Thursday Sessions and the Exhibit Area  
Business and Business Casual for Friday Sessions and Lunch. Dress for your comfort level as meeting rooms will be slightly cooler.

# AGENDA

WEDNESDAY, NOVEMBER 10

6:00 PM **NICB Past Chairman's Dinner**  
*sponsored by:*



THURSDAY, NOVEMBER 11

8:00 AM - 4 PM **Registration Desk Open**

8:00 - 9:30 AM **NICB Directors Breakfast Meeting**  
*sponsored by:*



10:00 AM **Welcome by Corby Schweers, NICB Chairman**  
10:00 - 11:00 AM **Digital Assets, Services Taxes  
and Credit Unions**

*Legislative Panel includes*

Banking Committee Senator Matt Williams, Chair,  
Senator Brett Lindstrom, and NICB Lobbyists  
Katie Zulkoski, and Michelle Weber

11:15 AM - NOON **How to Find Loan Growth—and Smartly**  
David Ruffin, Principal, IntelliCredit™

NOON - 1:15 PM **Lunch with Exhibits Open**

1:30 - 2:30 PM **Our Steps as Leaders of the Community**  
Peter Ferguson, Owner, BHS

2:45 - 3:45 PM **Skimming, scammers and security**  
Michael Burke, Senior Robbery and Crisis  
Management Consultant, SHAZAM

THURSDAY, NOVEMBER 11

4:00 - 4:30 PM **Annual Membership Meeting**

5:00 - 7:30 PM **Exhibitor Reception & PAC Auction**  
*sponsored by:*



QwickRate®

FRIDAY, NOVEMBER 12

7:45 - 8:30 AM **Breakfast with ICBA Vice Chair**  
*sponsored by:*



8:30 - 9:00 AM **ICBA Update**  
**Brad Bolton, ICBA Vice Chairman**

9:15 - 10:30 AM **5 Things to be Secure Online!**  
James McQuiggan, CISSP, KnowBe4 USA

10:45 - 11:45 AM **Regulator Panel**  
Nebraska Dept. of Banking & Finance  
Kelly Lammers, Director, Darcy Bailar, Deputy Director  
and Field Examiners

NOON - 2:00 PM **Closing Luncheon with entertainment**  
*sponsored by*



6:00 - 8:00 PM **Virtual Games, Food & Social Mixer**  
*sponsored by*



# THURSDAY SPEAKERS



**DAVID RUFFIN**  
PRINCIPAL

**INTELLICREDIT™, A DIVISION OF QWICKRATE**

It's hard to believe that our biggest lending issue right now is finding loans to make. In this workshop, we'll look at the challenges banks are facing in typical loan opportunity categories and discuss alternative areas where institutions may grow their portfolios in this environment — without inordinate risk.



**MICHAEL BURKE**  
SENIOR ROBBERY AND CRISIS MANAGEMENT  
SHAZAM

Understand how skimming happens and what to do when it does occur. We'll share real world examples and short videos to demonstrate how skimmers work, how data is collected and how easy it is to clone a card from the collected data. Once a card is compromised, learn how to mitigate the risk and ways to fight back.

## LEGISLATIVE PANEL



**BRETT LINDSTROM**  
STATE SENATOR - OMAHA  
BANKING COMMITTEE



**MATT WILLIAMS**  
STATE SENATOR - GOTHENBURG  
CHAIR BANKING COMMITTEE



**KATIE ZULKOSKI**  
ZULKOSKI WEBER LLC  
NICB LOBBYIST



**MICHELLE WEBER**  
ZULKOSKI WEBER LLC  
NICB LOBBYIST

## KEYNOTE



Peter Ferguson is the Owner of Peter Ferguson I.B.H.S. and the Lincoln Public Schools (Lincoln, Nebraska) Coordinator for Youth Development. Ferguson's involvements include adult and youth leadership development, inclusion, diversity, equity work, athletic enrichment, relationship building, and personal growth.

Ferguson will address how positive relationships help build hope, resiliency touching hearts and minds. He will engage and empower attendees to examine the strengths and challenges of a strength-based relationship, how cultural proficiency and bias can impact building relationships, and what can happen even in times of unrest when focused on positive intents and love. Our time will seek to empower you to reflect and be a relationship 'A'.

# FRIDAY SPEAKERS

## REGULATOR PANEL



**KELLY LAMMERS**  
DIRECTOR  
NE DEPT OF BANKING & FINANCE

**DARCY BAILAR**  
DEPUTY DIRECTOR  
NE DEPT OF BANKING & FINANCE

## FIELD EXAMINERS



**BRAD BOLTON**  
ICBA CHAIRMAN-ELECT  
PRESIDENT/CEO, COMMUNITY SPIRIT BANK  
RED BAY, ALABAMA



**CORBY SCHWEERS**  
NICB CHAIRMAN  
EXECUTIVE VICE PRESIDENT  
EKLHORN VALLEY BANK  
WAYNE

## KEYNOTE



**JAMES MCQUIGGAN** has over 20 years of experience in cybersecurity. He is currently a Security Awareness Advocate for KnowBe4, where he is responsible for amplifying the organization's messaging related to the importance of, effectiveness of and the need for new-school security awareness training within organizations.

Searching on Google for the phrase "Humans are the weakest link," one would find almost 100,000 results. However, by properly educating humans and making them aware, they can be the most vital asset and, in turn, become the human firewall for an organization. Cybercriminals are successfully gaining access to organization's systems, data, and infrastructure in various industries worldwide. They are doing it the most common way, tricking the humans into clicking on a link, effectively bypassing the firewalls, and opening the organization's proverbial front door. It is quickly becoming known that Security Awareness Training programs are crucial to reducing the organization's risk of an attack. Users, whether at home, in the office, or working from home, need to understand the dangers of online working, shopping, and safety to protect their organization, finances, and information!

# NETWORKING

THURSDAY, NOVEMBER 12

5:00 - 7:30 PM

**Reception with Exhibitors & PAC Auction**

*hosted by*



During our Exhibitor Reception on Thursday we will be having a Silent and Live Auction to raise funds for our NICBPAC.

Your contributions help NICB engage with Nebraska State Senators who make decisions that not only impact our banks but our communities.

The NICB Legislative Committee has taken an active role in policy discussions this session. A great deal of time has been spent considering Senator Mike Flood's Financial Innovation Act (LB649), which seeks to authorize and attract digital asset depository institutions to Nebraska. Based on legislation passed in Wyoming in 2019, the bill has been touted as a potential economic development tool. NICB leaders have continued their due diligence in examining the bill's implications for Nebraska and considering how to best protect consumers and ensure fairness in regulation of Nebraska's financial institutions.

Consider donating a gift for the auction. Ideas include electronics, artwork, experiences, children's items, and locally produced food or beverages.



FRIDAY, NOVEMBER 12

5:30 - 8:00 PM

**Topgolf and Social**

*hosted by*



Join us Friday night for food and relaxing with your choice of virtual games to experience in each bay at the TOPGOLF Suite located in the Graduate hotel.

We'll make a sport out of socializing with our banking friends. This event is included under the Full Conference experience fee or include it in your individual event fee.



# EXHIBITORS

## **Bankers' Bank of the West**

Traci Oliver, Vice President - Correspondent Services  
TOliver@bbwest.com

## **correspondent bank**

402-476-0400  
toll free: 888-467-5544

## **Bankers Healthcare Group**

Nellie Szczech, EVP, Institutional Relationships  
nellie@bhg-inc.com

## **professional loans**

Since 2001, BHG has originated nearly \$9 billion in loan solutions to top-quality borrowers, which community banks can purchase via The BHG Loan Hub. To date, over 1,300 bank partners have trusted in this program as a proven source of interest income and diversification for their bank.

## **FIPCO**

Jesse Voit, VP Business Development  
jvolt@fipco.com

## **software and technology**

FIPCO helps financial institutions stay compliant in a fast-changing regulatory environment. Our form sets are regarded as the industry standard. Our Compliance Concierge™ loan, mortgage, and deposit software solutions are developed and supported with a meticulous approach to compliance. Our software solutions expand to include ConnectFI cloud-based online lending software, cybersecurity solutions, and more! FIPCO also offers valuable consulting services, including risk management, IT auditing, and ShareFI compliance and management services.

## **ICBA Securities**

Jim Reber, President  
jreber@icbasecurities.com

## **investment solutions**

800-422-6442



ICBA Securities provides a full suite of investment products and services for community banks through its exclusively endorsed broker, Vining Sparks. Included are traditional debt securities, interest rate products, whole loans, and M&A and bank valuation services.

**BOLD TEXT = ASSOCIATE MEMBER**

## **Kirk Gross Company**

Chuck Yagla, Director of Marketing & Public Relations  
chuckyagla@kirkgross.com

Kirk Gross Company is a "One Source" design-build firm specializing in the designing, building, remodeling and furnishing of financial institutions throughout the Midwest.

## **Modern Banking Systems**

Bob Neville, President  
bobn@modernbanking.com

toll-free: 800-592-7500  
www.modernbanking.com

Modern Banking Systems is a leading provider of core banking processing solutions. MBS offers an integrated real-time core solution delivering profitability, efficiency, security, and the latest data processing technology for banks to better serve their clients. MBS is your partner, keeping community banks strong and ahead of the competition.

## **RESULTS Technology**

Robert Headrick, Business Development Manager  
rheadrick@resultstechnology.com

## **IT compliance and Security Provider**

Results Technology is an award-winning provider of IT security, compliance and support to Community Banks across the Midwest. For 26 years, RESULTS Technology has provided comprehensive managed technology service solutions to community banks that helps to fulfill their FFIEC compliance mandates. RESULTS also provides unbiased guidance on all critical IT business decisions including security and compliance risks and IT planning and budgets.

## **SHAZAM**

Matt Morrow, Regional Director of Sales - EFT  
mmorrow@shazam.net

## **debit processing, ATM & core**



SHAZAM is a national member-owned debit network, processor and core provider. Founded in 1976, SHAZAM delivers choice and flexibility to community financial institutions throughout the U.S. and is a single-source provider of the following services: credit card, debit card, core, fraud, ATM, merchant, marketing, training, risk and ACH.

# CONFERENCE REGISTRATION FEES

## NICB MEMBER

BANKER ALL EVENTS .....	\$325
ADDITIONAL BANKER.....	\$280 (SAME BANK)
ASSOCIATE MEMBER ALL EVENTS.....	\$325
ADDITIONAL ASSOCIATE MEMBER .....	\$280 (SAME COMPANY)

## NON-MEMBER

BANKER ALL EVENTS .....	\$480
ADDITIONAL BANKER.....	\$380 (SAME BANK)

## SPOUSE/GUEST

NICB MEMBER BANK .....	\$175
NICB ASSOCIATE MEMBER.....	\$175

SEE REGISTRATION FORM FOR FEE PER EVENT





# 2021 CONFERENCE SPONSORS

## Diamond



## Platinum Level



## Gold



Member FDIC

Friday Breakfast



Friday Lunch

## Silver



Past NICB Chairs Dinner



NICB Directors Breakfast



Friday Lunch



Thursday Reception



TopGolf Suite