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Order 2025 Scenes of Nebraska Calendars

Place your order for the 2025 Scenes of Nebraska Calendar! The calendars feature photographs of Nebraska, captured and submitted by Nebraska bankers and their family members. Sharing these calendars with your customers is a great way to thank them for their business while promoting your bank.



The calendars are \$1.20 each. Orders placed by Aug. 7 will ship by early October, and all orders must be received by Sept. 3.

Ordering instructions:

- Visit the online ordering **portal** and log in or create an account.
- If your bank ordered calendars last year and you have no changes to the design, click "Reorder" in the "My Orders" menu. You can change the quantity and shipping information using the "Edit" link.
- If someone else from the bank ordered calendars last year and you receive their emails, you can request a password reset to access last year's order.
- More information on the ordering process, including an instructional video, is available here.

Contact Luke Finlaw-Draper at the NBA at **luke.finlaw-draper@nebankers.org** or 402-474-1555 for assistance with ordering.

NBA Members Discuss Examination Practices with House Financial Services Committee Staff and Fed Officials

Several NBA members have recently expressed concerns that the Federal Reserve has essentially discontinued the use of "recommendations" in the exam process and is increasingly designating even minor issues as Matters Requiring Attention (MRAs) or Matters Requiring

NBA Update - May 22, 2024

Immediate Attention (MRIAs). NBA Past Chairs Lydell Woodbury (First Nebraska Bank, Valley), Phil Burns (F&M Bank, West Point) and NBA staff participated in a meeting coordinated by Rep. Mike Flood to discuss the issue with staff from the House Financial Services Committee and the Fed's examination team.

The meeting allowed for healthy discussions regarding concerns raised by Nebraska bankers and the issues they are facing in the examination process. The House Financial Services staff clarified that MRAs and MRIAs have recently been made subject to the appeals process for the Federal Reserve system. See the updated supervisory appeals policy **here**.

Staff members also provided contact information for the Fed's **Ombuds**, which assists in mediating concerns, questions and complaints.

Thank you to member banks for drawing these issues to our attention and allowing us to be of assistance in providing clarification regarding the supervisory appeals process.

Legislative, Policy and Regulatory Updates

NBA BankPAC Progress

\$85,920	\$200,000	Learn More or Donate Online
Collected	Goal	

CFPB Funding Structure Upheld

The U.S. Supreme Court ruled 7-2 that the Consumer Financial Protection Bureau's (CFPB) funding mechanism is not a violation of the Appropriations Clause of the Constitution. The bureau is funded directly from the Federal Reserve, rather than from an appropriation from Congress.

Read the Decision

Section 1017 Compliance Deadline Delayed

Last Friday, the CFPB announced new deadlines for compliance with the Section 1071 small business data collection rule. Tier 1 institutions will have until July 18, 2025, to comply; Tier 2 institutions until Jan. 16, 2026; and Tier 3 until Oct. 18, 2026. A federal court in Texas paused the implementation of the rule pending the Supreme Court's decision on the constitutionality of the CFPB's funding. The Texas court directed the CFPB to extend the rule's compliance deadlines to account for the stay period.

Learn More

Congress Approves Resolution to Overturn SEC Bulletin on Digital Asset Accounting

The Senate voted last week to approve a House-passed Congressional Review Act resolution of disapproval, H.J. Res. 109, regarding a Securities and Exchange Commission (SEC) staff accounting bulletin that alters the accounting methods for digital assets held in custody by

banks and other publicly traded entities. Thank you to Rep. Mike Flood for introducing the measure.

Read the Decision

Bank On Your Future

Space is limited for our upcoming intern and student employee events so be sure to register soon. Sign up your students to attend one of the free events on June 5 in Hastings or June 14 in Lincoln. Attendees will learn more about Nebraska's banking industry, the impact of regulations in banking, gain career tips and build connections with their peers.

Educational Opportunities

Upcoming Events

- June 6 Annual Golf Outing, Hastings
- June 11- FDIC Directors College, Lincoln
- June 13 Preparing for Your Next IT Exam, Virtual
- June 25 The Active Shooter, Virtual
- July 16-17 New Account Documentation & Compliance, Virtual
- July 30-31 Business Cash Flow Analysis, Virtual

To see the complete event schedule, visit the NBA Event Calendar.

Banks & Bankers

May 15-21

Email your news, press releases, photos and/or newspaper articles to be published in Banks & Bankers. Send content to **news@nebankers.org**.

NBA Intern Spotlight

Meet Natalie Keller, the summer communications and marketing intern. Natalie is from Seward and is studying marketing at the University of Kansas.

What are you looking forward to in your new role? I am excited to learn new skills to further my understanding of marketing. I look forward to attending the Bank On Your Future video shoot later this summer.

What do you like most about Nebraska? My favorite thing about Nebraska is the sense of community and Runzas.

What are your hobbies? My hobbies include playing pickleball, country line dancing and traveling.



Other News

ABA Webinar on Elder Financial Exploitation Trends

The ABA Foundation is hosting a free webinar on June 13, at 1 p.m. ET on elder financial exploitation trends. Representatives from law enforcement agencies will discuss strategies criminal enterprises are using to steal money from older people, new data about elder fraud from the FBI's Internet Crime Complaint Center and ways that banks can partner with federal agents to protect older customers.

Learn More and Register

Review and Compliance Alliance

Review Alliance

Did you know that only deposit-accepting ATMs must have Funds Availability signage posted? **Learn More**

Compliance Alliance

Q: When providing provisional credit during a Regulation E error investigation, are we permitted to withhold any funds in case some liability can be shifted to the customer? **Learn the Answer**



Nebraska Bankers Association | 233 S 13th St, Ste 700 | Lincoln, NE 68508 US

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NBA Update - May 22, 2024



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