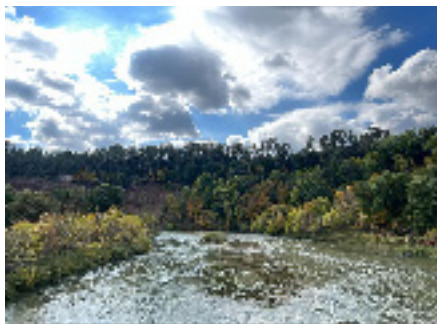


NEBRASKA BANKERS ASSOCIATION



2023-2024 Annual Report

NBA Nebraska Bankers Association

SERVING OUR MEMBERS

As the banking industry navigates the ever-changing regulatory landscape, evolving consumer expectations and the unpredictable economic environment, the NBA is proud to serve as its champion.

Through advocacy, education and fostering a positive perception of banking and its professional opportunities, we can help create an environment where our members can thrive and serve their customers and communities effectively. Thank you for your membership.

Highlights

- Partnered with Zelle HR Solutions to launch **resourceHIVE**, a virtual human resources service
- Announced the **Alice Dittman Trailblazer Award for Women in Banking** to honor the first female NBA Chair and recognize young, female bank leaders
- Oversaw another record-breaking year of **NBA BankPAC** fundraising
- Released the **Bank On Your Future Internship Toolkit** to help member banks implement high-quality internship programs
- Launched the **executive forum network** peer groups
- Partnered with six other states on the **compensation and benefits survey**
- Increased **Agency Services revenue** by more than 50% year-over-year

158

Members

16

Preferred Vendors

100

Associate Members

ADVOCATING FOR BANKING

The past year has been marked by a “regulatory tsunami” of several regulatory proposals that pose significant challenges to our industry.

Your NBA team is diligent in pushing back against these proposals. Additionally, we have enjoyed strong success in advocating for the banking industry at the Nebraska Unicameral, promoting policies that are beneficial for our members and the communities they serve.

Regulatory Advocacy

The NBA submitted comments and participated in industry-wide opportunities to provide federal agencies with perspectives into the potential impacts of their rulemaking on several issues including:

- Regulation II Debit Card Interchange Fees and Routing
- FDIC Standards for Corporate Governance and Risk Management
- FHFA Suspended Counterparty Program
- Department of Labor Overtime rule

NBA BankPAC

NBA BankPAC is the NBA’s political action committee that raises and distributes funds to Nebraska candidates on the state and federal levels.

State Legislative Activities

- Led opposition to **environmental, social and governance** proposals
- Imposed **restrictions on public investment entities** to ensure a level playing field with banks
- Increased fines for **deceptive mailings** directed at bank customers
- Prohibition on political subdivisions or state agencies accepting **central bank digital currency** for payment
- Secured funding for **rural workforce and middle-income housing**
- Adopted updates to **UCC Articles 9 and 12** governing digital assets

3

Bills Introduced on
Behalf of the NBA

596

Bills Reviewed

Federal Legislative Activities

- Opposed the **Credit Card Competition Act** which would impose routing restrictions on credit cards
- Obtained Nebraska delegation support of legislation to curb the sale of **trigger leads** by credit reporting agencies
- Requested lawmakers hold the first **credit union tax exemption** hearing in 20 years

\$173,785

NBA BankPAC Contributions

BY THE NUMBERS

Education

3,418

Attendees

31

Events

The NBA is the leading provider of high-quality, cost-effective professional development training for Nebraska banks. NBA education programs provide an invaluable opportunity to network with peers while staying current on issues affecting the rapidly changing industry.

NBA Foundation

\$160,100

Awarded

The NBA Foundation allocated \$140,100 to the four University of Nebraska campuses for scholarships, professorships and other activities and awarded \$20,000 in scholarships to students attending state or privately-funded colleges in Nebraska.

NBA Benefit Plans

14,740

Enrolled Participants

Approximately 85% of NBA member banks are enrolled in one or more group benefit programs.

NBISCO Agency Services

85+

Agency Affiliates

NBISCO Agency Services provides a variety of markets for insurance agency customers.

Single Bank Pooled Collateral

27

Banks

The program allows a Nebraska bank to establish a pool of securities which are pledged to protect the aggregate amount of deposits maintained at the bank.

NBA Staff

27

Employees

The dedicated NBA and NBISCO staff are committed to working on your behalf,