

# In Touch

January 2011

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## Community Bankers Association of Kansas



## SERENADE OF THE SEAS

NOV. 7-14, 2010

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Community Bankers  
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3003 SW Van Buren, Suite A  
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Ph: 785-271-1404 • www.cbak.com

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## CBA STAFF

Shawn Mitchell  
*President and CEO*  
shawn@cbak.com

Nikki Dohrman  
*Executive Director*  
nikki@cbak.com

Yvonna Hansen  
*Director of Member Services*  
yvonna@cbak.com

Juanita Parker  
*Administrative Assistant*  
juanita@cbak.com

Erin Oplinger  
*Administrative Assistant*  
erin@cbak.com

Tammy Mitchell  
*Communications Coordinator*  
tammy@cbak.com

## BankNews media

### — ADVERTISING & PRODUCTION OFFICES —

5115 Roe Blvd., Ste. 200  
Shawnee Mission, KS 66205  
Ph: 913-261-7000 • Fax: 913-261-7010  
www.banknews.com

Robb Bertels, *National Sales Director*  
rbertels@banknews.com

Scott Englert, *Senior Account Executive*  
senglert@banknews.com



## What Is Your Heritage?

**What is a legacy?** According to Merriam-Webster, a legacy is “a gift of property by will, esp. of money or personal property; a bequest. Also Fig.; as, a legacy of dishonor or disease.” It’s fairly simple to see what your legacy will be; take your assets, subtract your liabilities and decide who gets the toaster.

What about heritage? Also according to Webster, heritage is “practices that are handed down from the past by tradition; a heritage of freedom” or “any attribute or immaterial possession that is inherited from ancestors: the world’s heritage of knowledge.” So what is your heritage? Not such an easy answer is it?

I am a firm believer that we (as a society in general) place much too great an emphasis on what our legacy will be and not nearly enough on our heritage. Which is more important to our children, grandchildren and society? Of course, money is important; we need it to pay our bills, feed our family, spend time vacationing with our loved ones and donate to worthwhile charities that help others less fortunate. Are our possessions truly what make us successful today and remembered after we are gone? Are we destined to be remembered for our legacy, or have we built a heritage that will survive long after us and be realized in the lives of our decedents? I had the great fortune of having a grandfather who loved his wife and family, and lived a life that was worthy of notice. Grandpa

was a simple farmer who worked from dawn to dusk, never appearing to have much interest in material things. His hands were rough and worn from all the manual labor. He was a regular church attendee who sat next to the organ, where Grandma played most Sundays. On more than one occasion, I saw him drop what he was doing to go help a neighbor in need. And he asked for nothing in return. He just lived his life to provide for his family the best he could and to better his community by being involved regardless of the sacrifice. Grandpa was a true servant leader, a quiet man respected by many, who left a strong heritage for his family.

I’ve started to spend more time reading, attempting to better myself and learn more about various topics. I have read several very good books recently, but one in particular stood out from the rest: “Absolutely American — Four Years at West Point” by David Lipsky. The author follows a group of young cadets from their entry into the United States Military Academy at West Point until their graduation and entry into the U.S. Army as officers. Lipsky details their emotional challenges, struggles and daunting responsibilities, ending with their transformations into true leaders. The cadet honor code is this: “A cadet will not lie, cheat, or steal, or tolerate those who do.” They learn it and live it, no exceptions. What is West Point’s legacy? Nothing really. Cadets graduate with a degree and move on to a career in the U.S. Army. But what is West Point’s heritage? It has consistently produced some of the finest leaders in the world, year after year. It educates students as do other colleges and universities, but there’s one significant difference: the honor code. This is my view of West Point’s heritage: Every graduate has agreed to live by the honor code and, therefore, refuses to accept anything short of that code. Without exception, every graduate embodies that code and will live that code throughout their lives. What a heritage; entire generations of graduates bound to such a high level of personal discipline, honesty and integrity.

Continued on page 14

• Anniversaries •

Congratulations to the banks celebrating January anniversaries as chartered institutions!

**140 years**

First National Bank — Fredonia

**135 years**

First National Bank — Wamego

**127 years**

Citizens State Bank — Cheney

**124 years**

The Bank of Holyrood — Holyrood

**111 years**

First Community Bank — Emporia

**109 years**

Freeport State Bank — Harper

**107 years**

Bendena State Bank — Bendena

**106 years**

Gorham State Bank — Gorham

**104 years**

Lorraine State Bank — Lorraine

**97 years**

Cottonwood Valley Bank — Cedar Point

**91 years**

Farmers State Bank — Dwight

**90 years**

Citizens State Bank & Trust, Co.  
— Woodbine

**88 years**

First Option Bank — Osawatomie

**70 years**

First State Bank — Burlingame



## CBA Welcomes New Bank Members

- **Bank of Kansas**  
Hutchinson



- **Tightwad State Bank**  
Reading



# Director Profile

## • Jaret Moyer •



**HOMETOWN** Phillipsburg, Kan. • **FAVORITE SPORTS TEAM** Kansas State • **FAVORITE MOVIE** *Mary Poppins* (I loved it as a kid. I enjoyed watching it with my girls, and the dad is a banker.) • **BOOK YOU'RE CURRENTLY READING OR JUST FINISHED** "The Big Short" by Michael Lewis and "Lords of Finance" by Liaquat Ahamed • **HOBBIES** I've got several years to find one before I retire • **FAVORITE QUOTE** "If you destroy a free market, you create a black market. If you have 10,000 regulations, you destroy all respect for the law." — Winston Churchill

**Jaret Moyer** is a North Central District director for the CBA and president of Citizens State Bank and Trust, Co., in Woodbine, Kan.

### Q What is your background in banking and with Citizens State Bank and Trust?

You could say I grew up around banking, as many community bankers have. I worked

summers and over school breaks before "officially" becoming an employee in December of 1992 at First National Bank and Trust in Phillipsburg. I worked there and at the bank's branch in Long Island until 2003. At that time I moved to the Emporia area to manage my family's ranch. In 2007 my family had the opportunity to become involved in the Citizens State Bank and Trust in Woodbine where I have served as president to date.

### Q What product/service of the bank do you think is most useful to your customers? Why?

The desire to listen is the service I think is most useful to our customers. Because only until we listen to the customer, ask a few questions, and understand their banking needs can we offer the products and services that will fulfill those needs. It starts with listening.

### Q As a smaller community bank, do you think Citizens State Bank is able to better serve its customers than large community banks?

I must admit that there are times I am a bit envious of the number of products and services that a much larger bank has in its quiver. I do think we can definitely compete, however.

### Q With a town as small as Woodbine, is it difficult to attract new customers?

No, and not in the smaller town of Bremen, either, where we have a branch. You have to work at it, yes. I have always thought that the best way to attract new customers is by taking very good care of your existing ones because in a small community what gets a new customer to open an account or to inquire about a loan is the referral by an existing customer. Now you always have to let potential customers know that they are welcome and that

by Alex Peak,  
Assistant Editor,  
BankNews Media

you would like their business, but what really gets them in the door is when that existing customer tells them that I think you would be happier at my bank.

### Q Who is your average customer?

In our size of an institution our customers are individuals, not statistics. I would say our customers are above average, but I might be biased.

### Q What banking changes have affected the bank the most in the last few years?

The second week I was a banker, I attended an area bankers'

dinner meeting with my father. At that meeting I sat across the table from an older banker, who is now gone, and he looked over his glasses at me and said these words: "Boy, I feel sorry for you; during your career you will continue to face more regulation and will have to work harder to earn a solid profit." I've remembered his words more the last few years. It seems that most of the time today what sounds good in Washington or Topeka doesn't echo so well in the lobbies of our small-town community banks. I truly think that it will be only through organizations like CBA and ICBA that we can let some legislators know that they might be a bit out of tune. Plus, I would

like to maybe prove that ol' banker wrong.

### Q What CBA events do you find most beneficial and why?

The annual convention is the most beneficial for me. I've attended many of them since I went with my parents when I was in high school. When I told my girls that I was getting back into banking, their first question was, "Do we get to go to the CBA convention?" For me it is a great place to catch up with old friends, make new ones, and quite possibly learn a new way to provide a service or improve the bottom line. Now, how can you get any better than that? •

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# Director Profile

## • Dan Coup •



**HOMETOWN** Hope, Kan. I graduated from Hope High School in 1965, and married my high-school sweetheart, the farmer's daughter, in 1969 • **FAVORITE SPORTS TEAM** Go K-State • **FAVORITE MOVIE** The last movie I watched was probably an old western on the western channel. • **BOOK YOU'RE CURRENTLY READING OR JUST FINISHED** Thanks to Shawn Mitchell, CBA CEO, I just finished reading Michael Lewis' "The Big Short." Another reason why big financial institutions should be broken up! • **HOBBIES** Although I'm not any good, I love to play golf. But about the only time I play is at bank meetings. Playing with my two grandsons would have to be No.1.

**Dan Coup** is president and CEO of First National Bank in Hope, Kan.

### Q What is your background in banking and with First National Bank?

I graduated from Emporia State University in May 1969 with a bachelor of science degree in business administration. The week

after I graduated, I started work at our bank. I started doing teller work, but I think my main job was as the janitor and lawn boy. My father, Jess Coup, who was president of the bank, told me I probably wouldn't be worth much to the bank for at least five years; I guess he knew I was a slow learner. Furthering my education, I attended Colorado School of Banking and graduated in 1975.

### Q There are a lot of Coups on staff. Does the bank have a family atmosphere?

Yes, I guess you could say so. We are now in our third generation of Coups working at the bank. My brother, Leon, who is now semi-retired and is currently chairman of the board, started in the bank in 1958. His son, Gary, started working full time in the bank in 1991 and is our cashier. Our newest employee is my daughter, Danielle, who just started Nov.1, 2010. Another Coup on staff is my nephew's wife, Debbie, who is a teller/bookkeeper. There is also Dan Emig, who is our senior vice president. Although he's not a Coup, he is my wife's first cousin. First names can also get confusing here. In addition to myself and Dan Emig, Dan Cook is our vice president, and now a Danielle. We also have a Carla and a Karla.

### Q How has your perspective as a banker changed throughout the financial crisis?

The 1980s was our financial crisis! It is ironic that the agricultural economy, which was the crisis of the '80s, is now experiencing record prices for grain and cattle and has insulated us from the current crisis. The fallout affecting us now is in regulatory reform. I'm afraid the forecast for more consolidation in the banking industry may become true, as small banks, such as ours, struggle to keep up with the regulatory burden placed on us.

by Alex Peak,  
Assistant Editor,  
BankNews Media

► *“We are very fortunate to be here in a rural area of Kansas and seeing rising real-estate values rather than declining values.”* ◀

**Q** How do you think community banking is different in a town like Hope, Kan., versus a larger area like Kansas City or Wichita?

When I see a multi-billion-dollar bank advertising how they are a community bank, I have to smile. A true community bank, in my opinion, will make decisions that are not necessarily good for their bottom line, but, instead, are good for the community. I know there are community banks in larger cities like Kansas City or Wichita, but several of them are not true community banks. I think as cities get larger, like banks that get larger and larger, it becomes harder to remain a true community bank.

**Q** What is the bank's relationship with the community of Hope? Does the bank service most of the town?

With a population of approximately 400, I think it is safe to say we do service most of the town. When Hope lost its last grocery store about three years ago, we acquired the building, renovated it and made it into a community center. It also gave us more storage for bank items and a place to park the bank car. The center gets

used more and more for everything from parties and community functions to weddings. Hope is fortunate to still have a K-12 school, and the bank and its employees are big supporters of the school.

**Q** What is your favorite part of being a banker?

Working with people. Helping them buy that first home or first car or starting a new business.

Watching a customer become successful in their job or business is probably the most rewarding.

**Q** Is your bank able to satisfy loan demand for its customers? In the current economic atmosphere, has loan demand been reduced?

We have not had a problem fulfilling the loan demand in our community. Yes, our loan demand is currently down, but it is a result of the positive agriculture economy, and farmers and ranchers reducing their debts and being able to use their own funds for input costs. We are very fortunate to be here in a rural area of Kansas and seeing rising real-estate values rather than declining values. •

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# ODE TO COMMUNITY BANKS

*BY GORDON BOUDREAU*

There once was a girl, and her name was Luanne,  
And her father pressed two shiny coins in her hand.  
He said, "Take these, my darling, and tuck them away.  
And you'll see how they grow if you tend them each day."

So she took the two coins to her piggy-wig bank,  
And she dropped them inside with a promising clank.  
As the years came and went, she repeated the act,  
For Luanne loved the pig. And the pig loved her back.

But one morning she woke up to find the pig gone.  
In its place was a sow that weighed more than a ton.  
"Where's the bank that I love?" cried Luanne in a fret.  
Said the sow, "I devoured it. But don't be upset.

It's better this way, for I'm bigger, you see.  
And bigger is better. (For a nominal fee.)  
Why, observe my great snout! And admire my big tail!  
I'm sure you concur that I'm too big to fail!

Now give me your coins, for we're family, my dear!  
If you feed me, I'll love you. Just sign over here."  
And the sow grinned a grin that was crooked and sleazy.  
And it made our Luanne just a little uneasy.

Well, the weeks came and went, and it seemed to Luanne,  
That the sow never filled, and she couldn't understand  
Why the more the pig ate, and the more that she shared,  
And the more that she gave, the more it disappeared.

She wanted to talk, but the sow didn't care.  
It would shoo her away and gruffly declare  
"Well, there's servicing charges and processing fees,  
And money, Luanne, doesn't grow upon trees."

One day she discovered the sow feeling ill.  
It was pallid and sallow with fever and chills.  
“Please help,” said the sow, as it wiped its wet snout.  
“I’m feeling unwell. Could you please bail me out?”  
  
“But how could this be? For I fed you each day!  
Where’s the money I stowed? Where’s the nest that we made?”  
Said the sow, “I regret that I made some investments  
That didn’t pan out, due to faulty assessments.

But why should we dwell on the ‘whys’ and the ‘hows’?  
Feed me coin, bail me out!” cried the blubbing sow.  
So she did, till the sow landed back on its feet.  
But the very next day, she was in for a treat:

A note in her mailbox, and to her surprise,  
It came from the sow. It said, “Please be advised  
That as of last month you’ve incurred some new fees.  
And we’ve jacked up your interest by 20 degrees.”

She confronted the sow to demand satisfaction.  
But imagine her uncomprehending reaction  
To find that the sow had no face anymore.  
Oh, its head was still there, but not as before.

For the sow had no eyes. It was missing its ears.  
It was missing its mouth. They had all disappeared!  
On its chest hung a sign that read, “If you have questions  
Just dial this number, but never on weekends.

And seldom on Wednesdays. And mornings are surely  
A very bad bet, for that’s really too early.  
And choose the best option that we have afforded,  
From all of the options that we’ve pre-recorded.”

And Luanne clenched her fists. She started to shake  
And she spewed enough venom to fill up a lake.  
Her eyeballs went crossed and she stomped her two feet  
And what spilled from her mouth, well, I dare not repeat.

But she gathered herself till she found the right words.  
And if there’s a God, then perhaps they were heard:  
“You said we were family. And often enough!  
But my family would never default on its love,

Nor raise up my interest and processing fees.  
No. Family is family. And now I can see

That you’re just a fat sow. And it’s really quite clear  
You weren’t too big to fail. You were too big to care.

You were too big to listen through all of your chatter.  
And I’m only a girl and I’m too small to matter,  
But I’m pulling your plug and I’ll close my account  
And I’ll bank on a place where I really do count.

One that looks in my eyes and is never deceitful,  
To decent and honest respectable people.  
Who knows this community inside and out,  
And doesn’t look down from its arrogant snout.

This town wasn’t built up by swindlers and thieves,  
But by bonds that were honored, and timeless beliefs.  
And you came to town, and you filled up your sack!  
But its time, filthy swine, that this village fought back.”

And with that, our Luanne pulled the plug from its hide,  
But alas! All that fell from its belly inside,  
Were the two shiny coins from that long-ago day,  
That her father once gave her to spirit away.

But she took her two coins, and I’m pleased to declare  
That Luanne found a bank that is honest and fair.  
A respectable piggy bank, there in her town,  
That’s faithful and honest, and won’t let her down.

And later one evening, Luanne dined alone  
On a ham so divine, the meat fell from the bone!  
And if you are wise and you’re counting your dimes,  
Be careful to cast not your pearls before swine.

Move out your money. Do it right now.  
And put it in banks that helped nourish your town.  
Community banks, where the money they’ve lent  
Goes back where you live. And that’s money well spent.

Communities thrive when relationships flourish.  
And to rupture those bonds, well, to me that seems boorish.  
So bank where they honor each father and daughter.  
And send the smug porkers out to the slaughter. •

Gordon Boudreau, a corporate poet, wrote this poem for ICBM,  
2010. He can be reached at [gordyboudreau@topperformer.com](mailto:gordyboudreau@topperformer.com).

# President's Message: What Is Your Heritage?

Continued from page 4

We have a unique culture in community banking that promotes growing strong local banks that have the primary purpose of serving their local communities — and, at the same time, building a successful and profitable business. We exist not only to make a profit for our stockholders but to help others grow and thrive, as well. I would argue that we have a very rich heritage of doing what is right for our communities, even in times when doing so is difficult. Many of our banks have continued to donate time and resources to local schools, hospitals, miscellaneous charities. Many have extended credit to their neighbors who simply needed someone to trust them and believe in them, even though their numbers didn't completely fit what the regulators would prefer to see. We all know the regulators are pressuring

us to increase revenue and reduce risk. They don't know our neighbors or our community's needs. We do! That's our heritage!

So how do we live well and stay strong in times such as today? I believe we should worry less about our legacy and expend our energy building upon our heritage. I don't recall what kind of Christmas gift I received when I was 7, or even last year for that matter, but I frequently think of my Grandpa and attempt to emulate the life he led. His lessons will never be forgotten. Therefore, he will never be forgotten. What is your heritage? •



**"Be at war with your vices, at peace with your neighbors, and let every new year find you a better man."**

— Benjamin Franklin



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Lenexa . . . . . 913-634-4570

## DEBT COLLECTION

**South & Associates, P.C.**  
Overland Park . . . . . 913-663-7600

## DIRECTORS & OFFICERS INS.

**CFG, Inc.**  
Topeka . . . . . 785-228-1234

**\*Travelers**  
Overland Park . . . . . 800-255-5072

**\*UNICO Group, Inc.**  
Kansas City, KS . . . . . 800-755-0048

## DIRECTORS EXAMS

**Sims & Riley, LLC**  
Overland Park . . . . . 913-649-8100

**Varney & Associates, CPA's, LLC**  
Manhattan . . . . . 785-537-2202

## DISASTER RECOVERY PLANNING

**\*MPA Systems**  
Sanger, TX . . . . . 888-233-1584

## ELECTRONIC BANKING

**PULSE**  
Mandeville, LA . . . . . 985-674-4484

## EMERGENCY FACILITIES/MODULAR BANK BUILDINGS

**\*MPA Systems**  
Sanger, TX . . . . . 888-233-1584

## EMPLOYEE & EXEC. BENEFITS

**CFG, Inc.**  
Topeka . . . . . 785-228-1234

**Woner, Glenn, Reeder & Girard, P.A.**  
Topeka . . . . . 785-235-5330

## ESCROWS

**Security 1st Title**  
Wichita, KS . . . . . 316-267-8371

## FINANCIAL INST. BOND

**\*Travelers**  
Overland Park . . . . . 800-255-5072

**\*UNICO Group, Inc.**  
Kansas City, KS . . . . . 800-755-0048

## GROUP HEALTH

**Inter-Américas Insurance Corp.**  
Wichita . . . . . 800-333-2525

## IMAGING

Computer Services, Inc. (CSI)  
Lenexa . . . . . 913-634-4570

## INFORMATION TECHNOLOGY

McGladrey  
Kansas City, MO . . . . . 816-753-3000  
Varney & Associates, CPA's, LLC  
Manhattan . . . . . 785-537-2202

## INSURANCE - BANK

*\*Travelers*  
Overland Park . . . . . 800-255-5072  
*\*UNICO Group, Inc.*  
Kansas City, KS . . . . . 800-755-0048

## INTERNET BANKING

*\*ICBA Bancard/TCM Bank*  
Arlington, VA . . . . . 800-242-4770

## INTERNET WEB

*\*Profit Stars*  
Brentwood, TN . . . . . 877-999-2262

## INTEREST RATE RISK SERVICE

The Baker Group  
Oklahoma City, OK . . . . . 800-937-2257  
*\*ICBA Securities Corporation*  
Memphis, TN . . . . . 800-422-6442

## INTERNET WORLD WIDE W.E.B.

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

## IT SECURITY

*\*SecureWorks*  
Atlanta, GA . . . . . 404-327-6339

## INVESTMENTS

The Baker Group  
Oklahoma City, OK . . . . . 800-937-2257  
Commerce Bank  
Kansas City, MO . . . . . 800-821-2182  
DeWaay Financial Network  
Kansas City, MO . . . . . 816-714-3100  
First Bankers Banc Securities  
Overland Park . . . . . 913-469-5400  
*\*ICBA Securities Corporation*  
Memphis, TN . . . . . 800-422-6442

## LEGAL SERVICES

The Banking & Tax Law Group  
Leawood . . . . . 913-397-2071

## LEGAL

Kennedy Berkley Yarnevich &  
Williamson Chtd.  
Salina . . . . . 785-825-4674  
Parker & Hay LLP  
Topeka . . . . . 785-228-5736  
South & Associates, PC.  
Overland Park . . . . . 913-663-7600

## LOAN COLLECTIONS & WORKOUTS

Holman Hansen & Colville, P.C.  
Prairie Village . . . . . 913-648-7272  
Woner, Glenn, Reeder & Girard, P.A.  
Topeka . . . . . 785-235-5330

## LONG RANGE PLANNING

Kennedy and Coe, LLC  
Wichita . . . . . 800-461-4702  
Varney & Associates, CPA's, LLC  
Manhattan . . . . . 785-537-2202

## MARKETING

*\*Bank On Hold*  
Edmond, OK . . . . . 800-460-4653  
*\*Deluxe Financial Services*  
Olathe . . . . . 800-933-2211 x 9293  
Harland Clarke  
Olathe . . . . . 800-382-0818 x 2188

## MERCHANT PROCESSING

*\*SHAZAM*  
Olathe . . . . . 800-554-4157

## MERGERS/ACQUISITIONS

Sims & Company, LLC  
Overland Park . . . . . 913-649-8100

## NETWORK SECURITY

*\*SecureWorks*  
Atlanta, GA . . . . . 404-327-6339

## ONLINE COLLABORATION

cbanc Network, Inc.  
Austin, TX . . . . . 512-685-2056

## OUTSOURCING SOLUTIONS

*\*Profit Stars*  
Brentwood, TN . . . . . 877-999-2262

## OVERDRAFT PRIVILEGE

*\*IMPACT Financial Services, LLC*  
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*Please note, the services listed by companies 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.*

## PORTFOLIO MANAGEMENT

DeWaay Financial Network  
Kansas City, MO . . . . . 816-714-3100

## PROMOTIONAL PRODUCTS

*\*Deluxe Financial Services*  
Olathe . . . . . 800-933-2211 x 9293  
Harland Clarke  
Olathe . . . . . 800-382-0818 x 2188

## REGULATORY ASSISTANCE

Holman Hansen & Colville, P.C.  
Prairie Village . . . . . 913-648-7272

## RETIREMENT PLANNING

CFG, Inc.  
Topeka . . . . . 785-228-1234  
DeWaay Financial Network  
Kansas City, MO . . . . . 816-714-3100  
First Bankers Banc Securities  
Overland Park . . . . . 913-469-5400

## SECONDARY MORTGAGE MARKET LENDING

FHLBank Topeka  
Topeka . . . . . 800-933-2988

## TECHNOLOGY SERVICES

BankOnIT  
Oklahoma City, OK . . . . . 866-867-4579

## TITLE INSURANCE ABSTRACTING

Security 1st Title  
Wichita . . . . . 316-267-8371

## UNIFORM COMMERCIAL CODE

Corporation Service Company (CSC)  
Wilmington, DE . . . . . 800-927-9801

## VENDOR REVIEW

cbanc Network, Inc.  
Austin, TX . . . . . 512-685-2056

## WEBSITE DEVELOPMENT

*\*Profit Stars*  
Brentwood, TN . . . . . 877-999-2262

## WHOLESALE LENDING

FHLBank Topeka  
Topeka . . . . . 800-933-2988

\* Italicized print represents an agreement for a specific endorsed product with that company. Not all products that these companies offer are endorsed by CBA.

# Upcoming Education

## January

19 Performing Your Social Media Risk Assessment

TELE/WEB SEMINAR

20 Director's & Enterprise Risk Management

TELE/WEB SEMINAR

21 FinCEN New Chapter X – BSA Rules Simplification

TELE/WEB SEMINAR

25 Mandatory Compliance Training: Red Flags for Identity Theft

TELE/WEB SEMINAR

27 Deposit Operations Legal Update

TELE/WEB SEMINAR

## February

2 ACH Rules Update

TELE/WEB SEMINAR

3 Denied Loan Fee Income: New Revenue Alternatives

TELE/WEB SEMINAR

3 2011 Anti-Money Laundering & Bank Secrecy Act Compliance Seminar

PBS SEMINAR

4 FDIC Regulatory Guidance on Overdraft Protection Effective July, 2011: Rules, Policy & Operations

TELE/WEB SEMINAR

7 Replacing Lost Fee Income: Consumer, Commercial & Residential

TELE/WEB SEMINAR

8 Monthly Audio Conference

ICBA SEMINAR

9 Certification Quarterly Audio Conference

ICBA SEMINAR



For more information about these seminars, contact the CBA office at 800-258-4589 or [info@cbak.com](mailto:info@cbak.com). Or visit [www.cbak.com](http://www.cbak.com), and click on the Education & Training tab to view seminars by category or by calendar date.

## CBA Legislative Update and Reception

**ALL BANK PERSONNEL ARE INVITED!**

**Monday, February 7, 2011**

**The Capitol Plaza Hotel  
1717 SW Topeka Boulevard, Topeka**

**Legislative Update ..... 4:30pm  
Legislative Reception ..... 5:00pm**

***Don't miss your opportunity to:***

- \$ Discuss important upcoming Banking legislation
- \$ Socialize with other Kansas bankers
- \$ Get acquainted with your legislators



**RSVP to the CBA office (800)258-4589**

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