

# THE KANSAS BANKER

ISSUE 5 2021



## The 2021-2022 KBA Leadership Team

OFFICIAL PUBLICATION OF KANSAS BANKERS ASSOCIATION | SEPTEMBER/OCTOBER 2021

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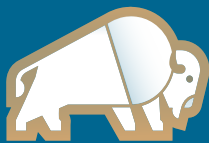
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Koren Kabriel, PT Administrative Legal Assistant



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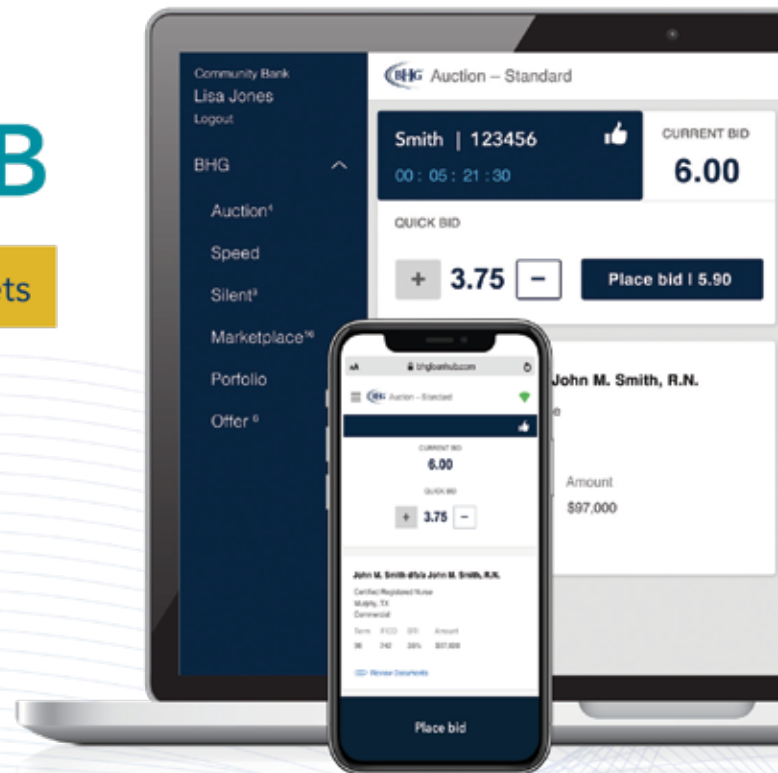
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# CEO Forum Recap



The 2021-2022 KBA Leadership Team (left to right): Doug Wareham, KBA President & CEO; Mark Schifferdecker, Vice Chairman (GNBank, Girard); Shan Hanes, Chairman-Elect (Heartland Tri-State Bank, Elkhart); Mike Ewy, Chairman (Community State Bank, Coffeyville); and Jonathon Johnson, Past Chairman (Home Savings Bank, Chanute).

presentation, the evening concluded with a reception on the Mountain View Terrace.

Friday morning dawned full of sunshine and beautiful Colorado weather for the golfers who played in the Jim Maag Golf Scramble. Meanwhile, those who chose not to golf were treated to our annual banker/spouse/guest breakfast and program, which featured Kat Perkins, a former contestant on *The Voice*. As part of her Fearless 2.0 Campaign, Kat shared an inspiring message about finding your passion, assuming leadership, developing and maintaining a positive attitude, working toward your dreams, and becoming FEARLESS.

The afternoon featured two breakout sessions for bankers to choose from: “Payment Trends and FinTech Disruptors,” led by Tony DeSanctis with Cornerstone Advisors, and “Becoming the Best Place to Work: Strategies to Attract, Develop and Retain Talent” by Joe Micallef from Grow UP Sales. After the breakouts, Buddy Hobart, Founder and President of Solutions 21, shared his topic of “Leadership: The Strategic Advantage – Driving Shareholder Value.”

Friday evening closed with the KBA leadership reception and dinner. Immediately following, U.S. Senator Jerry Moran (R-Kan.) briefly greeted the group with some words on current banking issues at the nation’s capital. Doug Wareham then honored Becky Tongish, Executive Vice President – Chief Strategy Officer, and Ed Griffith, Executive Vice President – Employee Benefits, for their retirements from the KBA. The evening’s entertainment was “Candice and the

**A**fter having the Forum/Annual Meeting virtually in 2020, a near-record number of bankers and their guests joined the KBA staff for our 37th year at the beautiful Broadmoor resort in Colorado Springs for the 2021 KBA CEO Forum and Annual Meeting. This was KBA’s first in-person event in over a year due to the pandemic.

KBA President and CEO Doug Wareham welcomed the attendees on the afternoon of Thursday, Aug. 5, and shared some highlights of the conference ahead and introduced the staff. Chairman Jonathon Johnson from Home Savings Bank in Chanute also welcomed the group, took a few moments to share some insights from his year as chairman, and had KBA staff distribute Flint Factor Challenge Coins to each attendee. As Kansas bankers, we lead the herd and take charge.

Rob Nichols, President and CEO of the ABA, kicked off the conference

speaking on various topics affecting the overall banking industry. Following Rob’s presentation, Doug Wareham and Jonathon Johnson joined him onstage for a Mountainside Chat, where they entertained questions from the audience on a variety of topics affecting bankers. Kansas native Michelle Bowman, Board of Governors at the Federal Reserve Bank, was on hand to join KBA Past Chairman Kurt Knutson, Freedom Bank in Overland Park, and KBA President and CEO Doug Wareham for a discussion from the Federal Reserve perspective.

The opening day of the conference concluded with a riveting presentation by Lt. Col. Dan Rooney, U.S. Air Force, entitled “A Patriots Calling: Leadership, Teamwork and Sacrifice.” Rooney, a University of Kansas alum, is the founder of the Folds of Honor. From humble beginnings above his garage, he started the nonprofit to provide educational scholarships to the spouses and children of wounded or killed military service members. Immediately following his



Business Casual,” a dynamic cover duo from Wichita, Kansas.

Saturday morning, it was back to business at hand as the golf awards were distributed during breakfast. Afterward, the annual business meeting was held, which included the election of officers. Your 2021-2022 KBA elected officers are Chairman Mike Ewy, Community State Bank, Coffeyville; Chairman-Elect Shan Hanes, Heartland Tri-State Bank, Elkhart; Vice Chairman Mark Schifferdecker, GNBANK, Girard; and Past Chairman Johnathon Johnson, Home Savings Bank, Chanute.

The final presenter, economist Elliott Eisenberg, entertained the group with his session on the current conditions of the national and global economies. He also shared his perspective on our current and future fiscal conditions.

Thank you to all our bankers and associate members who attended this year and made this conference such a success. We'd like to remind you to mark your calendars for Aug. 4-6, 2022, for next year's CEO Forum, and be sure to make your Broadmoor reservations now, as our room block will sell out early! 🐾

Photos continued on page 8



Mike Ewy (CEO, Community State Bank, Coffeyville) is inducted as KBA Chairman at the Annual Meeting on Saturday morning.



Economist Elliott Eisenberg during the closing session of this year's meeting.



2020-21 KBA Chairman, Jonathon Johnson (Home Savings Bank, Chanute) gives his final address at which each attendee received a Flint Factor Challenge Coin.



Jonathon Johnson (Home Savings Bank, Chanute) Rob Nichols (ABA President and CEO) and Doug Wareham (KBA President and CEO) team up to discuss issues impacting Kansas bankers.

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Lt Col. Dan Rooney, USAF, Founder of Folds of Honor, shares lessons of faith, teamwork, trust, compassion and triumph.



U.S. Senator Jerry Moran gives a brief preview of items he is currently working on within the banking industry.



KBA President & CEO Doug Wareham gives a toast to Becky and Joe Tongish.



Sharing his thoughts on retirement is Ed Griffith, EVP – Employee Benefits.



Candice and the Business Causal wow the group with their stunning evening performance.



Outgoing Chair Jonathon Johnson (Home Savings Bank, Chanute) receives a gift from incoming Chair Mike Ewy (Community State Bank, Coffeyville).



The championship team at the Jim Maag Golf Classic pose with sponsor Central States Capital Markets. Left to Right: Connor Stepp and Jim McLaughlin, Central States. Winning team: Craig Heideman, Kaw Valley Bank, Topeka; Mark Shifferdecker, GNBank, Girard; Scott Carrithers, Country Club Bank, Leawood; Jeff Steiner, FHLBank Topeka (not pictured); and Dan Stepp, Central States.



# A Century of Family Banking Award Ruggels Family – Southwind Bank



Brady and Vance Ruggels

One of the great strengths of the banking industry in Kansas is the fact that many of our banks have remained under the leadership of the same family for many, many years. To recognize those families, the KBA created a special award – “A Century of Family Banking” – to be given to those banks where members of the same family have held leadership positions in their bank for a century or more.

This year we are honoring another distinguished Kansas bank and banking family – the Ruggels. In 1916, Evert “E.A.” Ruggels joined First National Bank in Natoma, KS, coming from the bank in Codell, KS. Shortly afterward, he was drafted into the Army and spent 1917-1918 at Fort Riley during World War I. He returned to the bank in 1919, and on July 1, 1920, was named active manager. E.A. would manage the bank until 1968. Those 48 years were filled with challenges and opportunities, and E.A. was up to the task. The bank survived and thrived under his

leadership. During his tenure, the bank acquired the Natoma State Bank and the Paradise State Bank, survived the Great Depression, World War II, and successfully navigated many changes in the banking industry. His two sons, Paul and Frank, would join the bank in the 1950s to learn the family trade.

In 1968, E.A.’s son, Paul Ruggels, was elected President and CEO, filling the position upon his father’s retirement. Paul worked alongside his brother, Frank Ruggels, serving as President and CEO for the next 12 years. Paul was proud to have his wife and all four children work in various capacities at the bank. He oversaw the construction of the new bank building in 1979 and was Chairman of the Board when the bank opened its branch in Russell.

Frank passed away in 1984, and Frank’s wife, Barbara, and daughter, Grace, served as directors. Grace is still on the Board today.

In 1980, Paul retired due to health concerns and his wife, Thurlene Ruggels, was elected to replace him as President.

The 1980s were a tremendous challenge for banks in rural Kansas, and like E.A., Thurlene was up for the task. She oversaw the opening of the bank’s branch in Russell, and the bank doubled in size under her leadership. She would serve as President and CEO for 21 years, retiring to serve as Chairman of the Board, where she currently serves. The KBA recognizes and awards her 50 years in banking and honors her commitment to the community and her family bank.

Upon Thurlene’s retirement in 2001, Vance Ruggels, son of Paul and Thurlene, was elected to serve as the new President and CEO. Vance continues in that role today. He has overseen much of the expansion into Russell and has overcome challenges in that new market. During his tenure, the bank has nearly tripled in size. His wife Deena and son Brady also fill prominent roles within the bank. Brady marks the fourth generation of Ruggels to serve Southwind Bank. Many things have changed throughout the past 100 years, but the Ruggels family would like to think that E.A. would be very proud to see what his family has done over the last 100 years.

From the time Evert Ruggels joined the bank in 1916 until today, the Ruggels family has provided extraordinary leadership in their community and the banking industry. Each generation has unselfishly donated their time and energies to the betterment of Kansas banking and the Kansas Bankers Association. For these exemplary efforts, we at the KBA are proud to present to the whole Ruggels family the Kansas Bankers Association’s “Century of Family Banking” Award. 🐾



# 50 Year Club Awards

KBA Honors those who have dedicated 50 years or more to the Kansas Banking Industry



In July 1969, right out of high school, Paul Kallman started his banking career working as an assistant to Walter Boyles, insurance agent at Scandia State Bank. Mr. Boyles was losing his eyesight, and Paul helped him with office tasks and daily work. After working as Boyles's assistant, Paul held several banking positions starting in Jan. 1977: Assistant Cashier, Director, and Secretary to the Board of Directors. In Jan. 2006, he became VP/Cashier; in Jan. 2008, he was Senior Vice President (SVP); and in Jan. 2011, he became SVP and Head of Operations.

Paul is presently the Director of Astra Bank in Scandia. He has been very active in his community and has served on the Board of Kansas Guardianship, President of Republic County Tourism, Past President and active member of US 36 Highway Association, and is the Financial Officer for the Sons of American Legion Association. In the 52 years of his banking career, Paul has noted the biggest changes, from writing with pen and ink to the startup of computers to full data processing that is continuously changing.



Paul Kallman



Growing up in Scott City, Louise Berning started her banking career in July 1971, working as a teller while still in high school. She graduated from the Texas Woman's University in Denton, TX, with a degree in Economics. She has held several banking positions, including teller and assistant cashier, to her current role as VP Trust Officer of Security State Bank in Scott City.

While active in the Scott City community, she served on board positions, including USD 466 President and Vice President, High Plains Educational Cooperative and Northwest Kansas Technical College. Louise enjoyed being involved in communal activities that included Leadership Kansas Class of 2004, being a former city council member and CASA volunteer. Her current memberships are the American Association of University Women, Scott County Historical Society and the Holy Cross Lutheran Church. In her downtime, she enjoys going to auctions and spending time with her six grandchildren.



Louise Berning



In 2020, Larry Henne joined his father, Ivan Henne, as a member of KBA's 50 Year Club after a rich career history at Lorraine State Bank, where he held many titles and positions.

In Jan. 1970, Larry started working part-time at Roxbury State Bank, and became a bookkeeper at the Bank of Holyrood in Feb. 1971. In 1975, he was a cashier at the Bank of Holyrood. In March 1981, he became Executive Vice President at Lorraine State Bank and then Director in Oct. the same year. Following this new title, Larry then took on the role of President, CEO, Secretary and Security Officer of Lorraine State Bank in Jan. 1982.

Larry is a graduate of the H.V. Prochnow Graduate School of Banking at the University of Wisconsin-Madison. He attended an ABA convention in Honolulu, Hawaii, and has been part of regional KBA meetings that included pep talks with Harold Stones.



Larry Henne



Steve Ebert will be celebrating 50 years at Farmer State Bank in Westmoreland this year, where he currently serves as Executive Vice President. After graduating from Kansas State University with a bachelor's in Animal Science and Industries, he began working as an Ag Loan Officer with Ed Moore in 1971.

Steve likes the small hometown atmosphere that his bank has and the opportunity to have closer relationships with his bank's customers. Since Steve began and aided by his passionate ideas and work ethic, Farmers State Bank has increased from \$4 million in assets to \$225 million, 35 employees and three locations, one each in Manhattan, Onaga and of course, Westmoreland.

Over the past 50 years, Steve made many friends throughout his career and has seen several changes in the banking industry, including how banks did not have much compliance early on and written policies that banks have and need today. He has been training Alan Engelken (who has a degree from KSU in Agronomy) to take over many loans. And even though Alan will be taking over a lot of Steve's work, Steve plans to continue working part-time doing loan audits.



In February 1971, Mike Gibson began working at the Miami County National Bank in Paola, KS, after graduating from Kansas State University and being hired by former KBA President W.C. "Dub" Hartley. Mike began work in the bookkeeping department of the \$20 million bank, and progressed through every department, getting his community banking "degree" along the way.

In 1981, then-Vice President Gibson won a national American Bankers Association contest by describing a community bank in 50 words or less. "A community bank is the financial lifeline of the community, providing the resources through which consumer and commercial customers perform the financial transactions of the local economy. These services are rendered personally, confidentially, and economically while striving for community improvement and achievement of the investment return expectations of its shareholders."

In 1986, Mike led a group of inside officers in a leveraged ESOP buyout of the Miami County National Bank, the first ESOP bank buyout in the nation. As President of the resulting holding company, Team Financial, Inc., Mike took it to the market as a publicly traded stock offering in 1999. Upon retirement, Mike invested in and became a director of Merit Bank, in Overland Park, KS. He also invested in and remains a director of the First Security Bank of Overbrook, KS, with former KBA Chairman Kent Needham.



John E Morrissey started his first banking job at First National Bank in Topeka, KS, in May 1968, where he worked as a computer operator through the summer. He received a degree in Business Administration from Emporia State University in 1970, and his education continued with basic training and AIT at Fort Leonard Wood, MO.

On Sept. 15, 1971, John began his employment at First National Bank in Wetmore as a teller then was promoted to Cashier and Executive Vice President. In 1989, when banking law allowed multi-bank holding companies, First National Bank of Wetmore was merged with Kansas State Bank in Holton, and he went on to serve as Senior Vice President and Chief Financial Officer. In 2002, Kansas State Bank was purchased by the Schifferdecker family, where John moved back to Wetmore to serve as Community Bank President and Investment Officer for GNBank. Slowly closing in on retirement, John gave up his duties as President and now serves as an Investment Officer at GNBank.

Continued on page 12



Steve Ebert



Mike Gibson



John E Morrissey

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Nancy Gonser began her banking career with The People's National Bank in August 1971 through a Go-Ed program offered by Clay Center Community High School. Her first assignment was working as a bookkeeper, and upon graduation from CCHS, Nancy continued her banking career with The People's National Bank. During this time, she held additional positions as a teller and secretary/receptionist, to Loan Administrator, a position she has held since 1995.

She has seen many changes in the banking industry during her 50-year career. As a bookkeeper, Nancy's favorite part of the job was running the proof machine. During her years as secretary, Nancy used her high school shorthand skills to take dictation and transcribe outgoing correspondence for the loan officers.

The bank where she works has had several changes in ownership – and names – between 1988 and 2004: People's National Bank, Gold Bank, and now United Bank and Trust. UBT has a fantastic leadership team and is a very family-oriented organization. Nancy feels fortunate and proud to be a part of their team.



Nancy Gonser

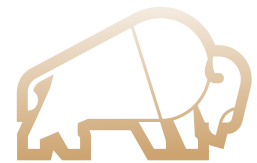


Marjorie Rice is celebrating 51 years in banking with Fidelity Bank & Trust in Dodge City. She started employment with the bank in August 1970 and has been the bank's receptionist since she was hired. Congrats Marjorie! 🐾



Marjorie Rice

**Congrats**  
on a successful  
50 years!



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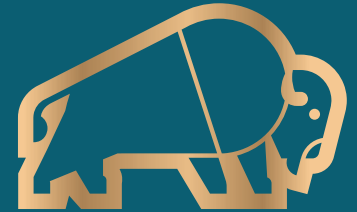


Conferences

Schools

Seminars/Workshops

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## October 2021

- **13 - Information Technology Discussion**– Topeka
- **13 - Compliance Update School** - Manhattan
- **14 - Compliance Update School** - Nebraska
- **14 - Managing Problem Loans & Bankruptcy**– Live
- **20 - 21 - KBA Trust Conference**– Lawrence
- **21 - Deposit Trends & Strategy Outlook**
- **25 - 29 - Commercial Lending School** - Manhattan

## November 2021

- **3 - 4 - Economic Outlook & Risk Management Conference** – Wichita
- **9 - IT Audit Seminar**– Salina
- **15 - IRA Basic** – Wichita
- **16 - IRA Advanced** – Dodge City
- **17 - IRA Advanced** – Hays
- **18 - IRA Advanced** – Manhattan
- **19 - IRA Basic** – Overland Park



## 2022

- **February 7-8 - Bank Technology & Operations Conference** – Wichita
- **February 9 - Public Affairs Conference** – Topeka
- **February 15 - Winter IRA, Basic**– Virtual
- **February 16 - Winter IRA, Advanced**– Virtual
- **February 22-23 - Call Report Review & Update** – Virtual
- **March 2-3 - Kansas Ag Bankers Conference** - Manhattan
- **March 9 - Advanced BSA**
- **March 15, 17 - Account Documentation** - Virtual
- **March 16 - Deposit Compliance** - Virtual
- **March 24-25 - Women in Banking Conference** - Overland Park
- **March 29-30 - Tri-State HR & Marketing Conference** - Overland Park
- **April 6 - Key Ratio Analysis: Calculating and Interpreting the Numbers Correctly**
- **April 7 - Basic Personal & Tax Return Analysis**
- **April 12-13 - Cybersecurity Update**
- **April 20-21 - CRE**
- **April 11-13 - MOKAN Trust Conference** - Overland Park

# Meet the New KBA Board Members



## **Mark Schifferdecker, Vice Chairman**

Mark is the Chairman, President and CEO of GNBANK N.A in Girard, where he has been since 1995. He is a CPA, and prior to returning to his hometown bank, he was a Senior Manager at KPMG, Kansas City. He earned a B.S. in Accounting, Business Management, and Computer Science from William Jewell

College and is a graduate of the ABA Stonier Graduate School of Banking. He was Chairman of the KBA Education/HR Committee and served on the Employee Benefits Committee. He serves on the FHLBank Topeka Board of Directors and is Chairman of the Audit Committee. Previously, he served on the Federal Reserve Bank of Kansas City and the Bankers' Bank of Kansas Boards of Directors. Outside of banking, Mark enjoys traveling, hiking, running, yard work, golf, and is active in his church. He and his wife Nancy reside in Girard and have two children: Sara and Bethany and one granddaughter.



## **Julie Hower, Regional Representative**

Julie has been at Farmers & Drovers Bank in Council Grove for 21 years and has been Chairman and CEO since 2015. She obtained her Bachelor of Science from Kansas State University and a Juris Doctorate Degree from The University of Kansas. She served on the

KBA State Affairs Committee and is a graduate of the BLOK program. Outside of banking, Julie serves on the boards of the Symphony in the Flint Hills, Kansas Golf Foundation and Huck Boyd Institute. She and her husband John live in Council Grove and have two children, Hailey and Ally. In her spare time, she enjoys golf, travel and K-State sports.



## **John Engelbert, At-Large Representative**

John is President and CEO at First State Bank in Norton, where he has been employed since 1989. He earned a B.A. in Economics from Bethany College in Lindsborg and is a graduate of The Graduate School of Banking at Colorado. He has served on KBA's State Affairs,

Federal Affairs and Bank Management Committees and was a prior KBA Board member and a former Bankers' Bank of Kansas Board member. John and his wife, Pam, live in Norton and have five children: Amber, Jared, Kendra, Katelyn and Allison. He enjoys hunting, fishing, golf and spending time with his eight grandchildren.



## **Jay Meyer, Kansas Ag Bankers (KAB) Division President**

Jay is President and Director at Centera Bank in Sublette, where he has worked since 1991. He graduated from Kansas State University with a Bachelor of Science in Ag Economics and graduated from The Graduate School of Banking at Colorado. He currently serves on KBA's State Affairs Committee and has served

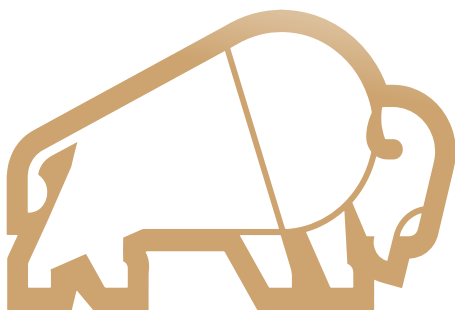
on KBA's Lending Committee. He is also on the USD 374 School Board as well as the Sublette Chamber of Commerce. He is married to Elizabeth, and they have two children, Hannah and Emily, and granddaughter, Lilly. He enjoys K-State sports, listening to music, golf and collecting coins.



## **Brian Dutton, Trust Division President**

Brian is Executive Vice President and Trust/Investment Officer at Community National Bank in Winfield, where he has been employed since 2016. Before that, he was a Trust/Investment Officer at Southwest National Bank. He earned a Bachelor of Science and a Master of

Business Administration degree from Southwestern College in Winfield. He is also a graduate of Cannon Financial Institute. Brian enjoys family time, farm life and riding motorcycles. He is married to Kimberly, and they have three children, Kyndal, Brianna and Marshall.







### Grant Paitz, KBA-Young Bank Officers of Kansas (YBOK) Division President

Grant is an Investment Strategist at INTRUST Bank N.A. in Wichita, where he has been since 2018. Previously, he was AVP – Information Technology at Bankers’ Bank of Kansas, where he started in 2006. Paitz earned a Bachelor

of Science in Management Information Systems and IT from Newman University and graduated from Bank Technology Management School at the University of Wisconsin-Madison. He received his Certified Investment Manager Analyst (CIMA) in 2019, and has served on the YBOK Board for the past seven years. Grant enjoys his kids’ sports, golf, home improvement projects, playing the piano, and traveling. He is married to Laura, and they have three children, Gwen, Drew and Nora.



### Derek Bailey, Chairman’s Appointment

Since 2018, Derek has been a Senior Commercial Lender for Great Western Bank in Shawnee and previously a Vice President at Great American Bank for 12 years prior to that. He obtained a Bachelor of Science in Business Finance from The University of Kansas and has

received numerous lending diplomas/certificates from the American Bankers Association. He is also a graduate of The Graduate School of Banking at Colorado in 2015. He has been actively involved in the Young Bank Officer’s of Kansas (YBOK) since 2018 and has served as Treasurer, Secretary, President and now serves as Past President. Outside of banking, Derek has served on the USD 497 Finance Council, as Chairman of the Bill Self Boy Scout Annual Golf Classic, is a member of the Knights of Columbus and Luncheon Optimists selling Christmas trees annually. He and his wife Jackie live in Lawrence with their two children, Oliver and Britton, as well as their miniature golden doodle, Cupcake. Derek enjoys KU sports, golf, professional sports and is accepting all challengers in Ping Pong. 🐾

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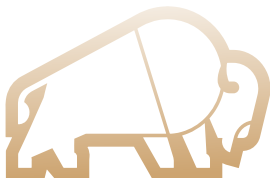
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# Kansas Banks Presented with KBA's Flint Factor Award

**K**BA Chairman Mike Ewy and KBA Immediate Past Chairman Jonathon Johnson recently presented KBA's Flint Factor Award to three Kansas banks in recognition of their extraordinary, pledged contributions to the KBA Strong Capital Campaign. INTRUST Bank, Wichita, and Farmers Bank & Trust, Great Bend, were both recognized at the KBA CEO Forum, while Farmers & Drovers Bank, Council Grove, was recognized at a recent meeting of KBA's Board of Directors.

"On behalf of KBA's Board of Directors, I want to thank these organizations for pledging such strong support for the KBA Strong Capital Campaign and the many, many initiatives that are being supported by this collective investment from Kansas banks," stated Mike Ewy, KBA Board Chairman. "Every dollar contributed by Kansas banks is being put to work, and these resources have significantly improved the effectiveness and capabilities of our Association." 🐃

On behalf of KBA's Board of Directors, I want to **thank these organizations** for pledging such strong support for the KBA Strong Capital Campaign and the many, many initiatives that are being supported by this **collective investment** from Kansas banks.



Accepting the Flint Factor Award being given to INTRUST Bank, N.A., Wichita, Kansas is C.Q. Chandler IV, Chairman of the Board and CEO. Accepting the Flint Factor Award being given to WR Robbins of Farmers Bank & Trust, Great Bend, Kansas is Karesa Harrison, Vice President – Marketing Officer.



Accepting the Flint Factor Award being given to Farmers & Drovers Bank, Council Grove, Kansas is Julie Hower, Chairman and CEO and Steve White, Executive Vice President.

# CONGRATULATIONS 2021 GRADUATES FROM KANSAS

We congratulate you on completing the rigorous 25-month program and joining the more than 20,000 alumni who have gone on to leadership positions in their organizations, associations and the financial services industry. Best wishes for continued success!

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# Banking On Inclusion:

## America's Banks Embrace Bank On Movement

By Rob Nichols, President and CEO, American Bankers Association



America's banks have a longstanding commitment to helping reduce the number of unbanked and underbanked individuals and families in the U.S. July marked a major milestone in that endeavor, with an announcement from the Cities for Financial Empowerment Fund that the number of Bank On certified deposit accounts now available has surpassed 100. At the time this column was written, it was up to 114.

As you may recall, nearly a year ago, I challenged banks of all sizes to offer Bank On certified products, designed to promote access to financial services to the roughly 5% of U.S. households that remain unbanked. To receive Bank On certification, the account must meet specific standards, including low costs, no overdraft fees, robust transaction capabilities via a debit or prepaid card, and free online bill pay. The certification is free and the process is simple.

When I issued that challenge in October 2020, there were 43 banks offering accounts that were Bank On certified. Today, there are more than 90, with plenty more in the process of obtaining certification. In particular, we've seen a significant uptick in the number of community banks offering Bank On certified accounts. This is partly due to ABA's efforts to engage

with 20 of the nation's core technology providers – including Fiserv, FIS, Jack Henry and Associates and Finastra – and encourage them to simplify the process for their bank clients to create and offer these critical products.

Today, Bank On accounts are available in more than 32,500 branches in 99 out of the 100 largest metropolitan markets and all 50 states. They have received plaudits from bank regulators and policymakers alike – and for a good reason. Research suggests that the initiative is working as intended: according to the Federal Reserve Bank of St. Louis, 75% of consumers opening Bank On certified accounts were new customers for that bank. Additionally, while these accounts have widespread appeal, CFE Fund reports that customers opened close to 60% of Bank On certified accounts in communities with 50% or more people of color.

The importance of having a banking relationship has never been more apparent than during the COVID-19 pandemic. From obtaining Paycheck Protection Program loans to receiving economic impact payments quickly, countless stories speak to the benefit of having a trusted banking partner – and the disadvantages of not having one.

“For a long time, we'd known that we have consumers that don't have bank accounts in our market. It could be for cost; it could be for convenience. There could be a lot of reasons. The stimulus checks brought the issue to light a little more,” says Gary Kleer, CEO of First Bank Richmond in eastern Indiana, whose bank recently had its Easy-Fit Checking Account Bank On certified. “When we saw this initiative being offered, we decided to get on board so that we could offer our consumers a more safe and affordable way to handle their money.”

As we strive for a more equitable and inclusive society, one of the most constructive ways banks can help move the needle is to ensure that every American has the opportunity to access the banking system. That's why the Bank On certification is so

important – it signals to those who may be hesitant to come in the door and start that banking relationship that the bank offers a product they can trust to meet their needs.

Many banks are already offering checking account options to meet Bank On standards – but it’s time to go the extra step and get them certified – for free – with the Bank On seal of approval. If you haven’t yet, I encourage you to visit [aba.com/BankOn](http://aba.com/BankOn) to learn more about the Bank On movement, how to certify an account product and why other banks were motivated to get involved. ABA staff is available to meet with your bank about the Bank On process and answer your questions; reach out anytime through our dedicated inbox: [bankon@aba.com](mailto:bankon@aba.com).

Together, we can bring more Americans into the banking system — a crucial step toward ensuring economic prosperity for all. 🐾



Email Rob Nichols at [nichols@aba.com](mailto:nichols@aba.com).

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# 2021 YBOK Annual Conference Recap



2021 YBOK President Derek Bailey from Great Western Bank in Shawnee (center) and Alex Ore, KBA SVP of Government Relations (left), present a \$1,500 check from YBOK's Corporate Citizenship Effort to Chuck Knapp, President & CEO of JAG-K.



2022 YBOK President Grant Paitz, Investment Strategist at INTRUST Bank, NA, enjoyed feeding the giraffes at Tanganyika Wildlife Park after the conference. Dinner and event were sponsored by Security 1st Title.

Sept. 8-10 marked the KBA Young Bank Officers of Kansas (YBOK) Annual Conference, held live for the first time since 2019. The conference was held at the Drury Plaza Hotel Broadview in Wichita, Kansas, where over 100 bankers and associate members attended from across the state. Since the COVID-19 pandemic has decimated in-person events and gatherings for over a year, the KBA staff was excited to welcome attendees to fun and educational networking events and activities.

Wednesday, Sept. 8, kicked off with the Corporate Citizenship Effort Event, where the YBOK Board visited INTRUST Bank in Wichita to welcome the Jobs for America's Graduates-Kansas (JAG-K) students. JAG-K is a nonprofit that partners with public

schools to offer an elective class to provide academic and other positive supports, ensuring students earn their diplomas by exploring career opportunities and practicing soft skills. As a result, students are prepared to transition to post-secondary education, military service, or the workforce following their graduation. The students listened to YBOK President Derek Bailey (Great Western Bank, Shawnee) and YBOK Vice President Grant Paitz (INTRUST Bank, Wichita) talk about their experiences working in the industry and why students should look for careers in banking. The students also had the opportunity to hear from INTRUST Bank President Jay Smith and Chief Human Resources Officer Jeff Morris discuss necessary qualities for prospective employees. They also shared stories on how they arrived where they are today.

The YBOK Welcome Reception started Wednesday evening at the new Riverfront Stadium to watch the Wichita Wind Surge take on the Northwest Arkansas Naturals in the Emprise Bank Pavilion.

YBOK President Derek Bailey opened the conference Thursday, Sept. 9, with welcoming comments and introductions. Next, he invited KBA Board Chairman Mike Ewy, CEO of Community State Bank in Coffeyville, to say a few words about his upcoming term as Chairman. Chairman Ewy thanked all for attending and shared what an important role the Young Bank Officers of Kansas group plays in the future of the Kansas banking industry.

The opening keynote speaker was Kristen O'Shea, who presented "Increasing Your Self Awareness." Kristen increases the performance of



Kansas YBOK member bankers enjoy networking and watching the Wichita Wind Surge Baseball game during the Welcome Reception. The event was held at the Emprise Bank Pavilion at the Wichita Riverfront Stadium.



KBA Chairman Mike Ewy, CEO of Community State Bank in Coffeyville, thanked all for attending the conference and shared what an important role the Young Bank Officers of Kansas group plays in the future of the Kansas banking industry.



Mike Brown, Security 1st Title, and Blake Hemberger, Conway Bank, catch up during break.

individuals and teams through Gallup CliftonStrengths, engagement, and well-being with her company O'Shea Strengths Coaching. She also serves as a Kansas State Senator for District 18 in the Topeka area. Kristen acted as a spotlight, shining a beam onto areas attendees may not know are already strong and how they can hold on to great potential. The group went through a process of self-diagnosis of their most positive and promising traits and were asked, "What if you knew how to be more influential to be your best self more often?"

Next up was Julian Alcazar from the Federal Reserve Bank of Kansas City to talk about "The Consumerization of Payments." His research focuses on consumer protection, financial technology, and payments systems. He spoke about as businesses look to increase revenues, payments have become a lucrative source.

The morning session ended with the Coach and the Cowboy: Brandon Clark, Head Coach of the Derby High School Football Program, and Kevin Chase, retired Chairman and CEO of Verus

Bank in Derby, with their presentation, "The One Degree Compass: Unifying Through Culture." Guests learned about the culture program they developed, which is unifying their Derby community. Their culture is influenced by Coach Clark's experience playing at Kansas State University and Kevin's experience being raised on a Kansas cattle ranch with a career in leading a dynamic community bank.

During their working lunch, YBOK President Derek Bailey and KBA SVP-Government Relations presented a \$1,500 check of funds raised from conference attendees to Chuck Knapp, CEO of JAG-K. YBOK's Corporate Citizenship Efforts help raise funds from those attending the conference to help out a nonprofit and show the collective banker support for those deserving in our state.

"JAG-K is doing fantastic work within our school districts already. The Young Bank Officers of Kansas recognizes the work they're doing, and we see them as partners who we can work with to invest in young people," Alex Orel said. "Workforce development is a serious

issue for all industries, not just banking. We see ourselves as part of the team to help prepare the next generation to pursue their dreams."

Afternoon sessions kicked off with Tyler Walden, YBOK Board Member from Allen, Gibbs & Houlik, L.C. (AGH), moderating the CEO Panel with Alex Williams from The Halstead Bank and Brad Elliott from Equity Bank. Williams and Elliott shared their stories on why they decided to make a career in banking and what advice they could give to the young bankers of the conference. Walden asked a range of questions on topics such as seeing any benefit from the current administration pushing an aggressive IRS reporting agenda and why these reporting requirements have become more of a concern for the federal government. They also gave their opinions about what they think needs to be done industry-wide to improve the public's image of the banking industry.

KC Mathews, EVP/Chief Investment Officer from UMB, was next up with his Economic Update presentation on the current economy and outlook as we recover from the global COVID-19

Continued on page 24

Continued from page 23

pandemic. KC talked about GDP growth, inflation, and risks that bankers need to look for moving forward.

The last speaker of the day was keynote speaker Alex Weber, American Ninja Warrior, with “The Positive Energy Edge: The Key to Record-Breaking Achievement in Any Season.” Attendees learned they need a reliable way to avoid living and working in Unproductive Energy, where stress is high, solutions seem limited, mistakes

are repeated, and perceived challenges only grow stronger. The Positive Energy Edge is a way for them to learn a timeless strategy that allows them to be, achieve and lead at their very best.

The conference ended with a barbecue, snowcones and exotic animals at Tanganyika Wildlife Park and a golf tournament Friday at MacDonald Golf Course. The 2022 YBOK Annual Conference is scheduled for Sept. 14-16 in Manhattan. 🐾



2021 YBOK President Derek Bailey kicks off the conference with welcome and introductions.



JAG-K students were hosted by INTRUST Bank in Wichita for lunch and a bank tour so that students could learn more about the banking industry.



Afternoon sessions kicked off with Tyler Walden, YBOK Board Member from Allen, Gibbs & Houlik, L.C. (AGH), moderating the CEO Panel with Alex Williams from The Halstead Bank and Brad Elliott from Equity Bank.



Vianey Pena and April Grunder, Chisholm Trail State Bank in Wichita, socialize before the conference begins.



The Coach and the Cowboy, Derby High School Coach Brandon Clark and retired banker and rancher Kevin Chase, give their presentation “The Degree Compass “Unifying Through Culture.”



# No Ties Tour Continues



**Correction from July August 2021 Issue 4**

In the previous issue, on page 23 from the No Ties Tour, we incorrectly identified this photo. This was taken at Peoples Bank in Coldwater, not Haviland State Bank.



The Halstead Bank, Halstead

Anne Williams, Executive Vice President; Alex Williams, President & CEO; Mary Taylor, KBA SVP-Communications & Marketing



The KBA Officer Team journeyed to Washington, D.C. to directly reinforce our industry's opposition to the Biden Administration's IRS reporting proposal. KBA's message was well received by U.S. Senator Roger Marshall (center) and other members of the Kansas Congressional Delegation.

# Update From the Hill:

## Preparing for Upcoming Changes

By Collin Thompson, BKD CPAs & Advisors



**W**e may not always enjoy change, but we seem to always be preparing for it. Preparing for proposed changes to tax laws and other compliance issues can be especially frustrating due to the constant changes in what is being proposed versus what is later signed into law. However, implementing proactive tactics and planning in response to key proposals can result in fewer headaches and potential tax savings if implemented correctly. On Sept. 13, 2021, the House Committee on Ways and Means (HCWM) released a multitude of tax proposals as part of the \$3.5 trillion tax and spending package that Democrats and the White House hope to pass this fall.

While there are several proposals being pushed through Congress, perhaps the most notable for C corporation banks is the proposed change to the corporate tax rate. The HCWM is proposing an increase in the corporate tax rate from 21% to 26.5% for corporations with income exceeding \$5 million, maintaining the 21% rate for those with \$400,000 to \$5 million of income and decreasing the rate for those with \$400,000 or less of income. The change is intended to be effective for tax years ending after Dec. 31, 2021.

Regarding S corporation banks and their shareholders, the following two proposals are perhaps the most notable:

- The maximum deduction under Section 199A would be \$500,000 for a joint return, \$400,000 for an individual return, and \$10,000 for a trust or estate. Under current law, there is no cap, and the bank shareholder was potentially receiving a 20% deduction on every dollar earned by the bank, which drove down the shareholder's effective tax rate.
- The net investment income tax (NIIT) would be expanded to cover net investment income derived in the ordinary course of a trade or business for taxpayers with modified adjusted gross income greater than \$400,000 for single filers or \$500,000 for joint filers, as well as for trusts and estates with income subject to the highest tax bracket. Essentially, this change would subject all earnings from pass-through businesses to either the 3.8% of self-employment Medicare tax or the 3.8% NIIT, regardless of whether the income is from a passive or nonpassive activity.

As the old saying goes, "In this world, nothing can be said to be certain except death and taxes." With the mentality that all income will eventually be taxable, the short-term concept

of current-year tax liability can be thrown out and replaced with a total tax liability on all foreseeable income. Should the HCWM's proposals be enacted, a bank and its shareholders could receive permanent tax savings by accelerating income and deferring expenses in 2021.

While you're surely enjoying all of this talk regarding permanent tax savings, there are other (potentially less enjoyable) proposed changes that bankers should be aware of. The HCWM's plan includes a proposal that could affect banks with IRA ownership. The new proposal, intended to be effective for years beginning after Dec. 31, 2021, prohibits IRAs from holding securities that require accredited investor status. This would impact community banks with IRA shareholders to the extent that the beneficiary of the IRA has to represent to the bank that they have a minimum amount of income or assets, have a minimum level of education, or hold a specific license or credential in which case they would be considered an accredited investor. If an IRA does not comply with the new restrictions on its underlying investments, it forfeits its status as of the first day of that taxable year. The proposal allows for a two-year transition period for IRAs holding such investments at date of enactment; as a result, these IRA shareholders would have

to sell or transfer their shares to a qualified shareholder on or before Dec. 31, 2023.

The outlook of the HCWM proposal is subject to change as congressional negotiations are in progress. House Democrats can only lose three votes to pass this bill along party lines in the House, and all 50 Senate Democrats must vote yes on the proposed package to pass the bill in the Senate. To keep updated on proposed changes that may affect your tax planning strategies, visit BKD's Year-End Tax Advisor at <https://www.bkd.com/tax-advisor> 🖱️

*This article is for general information purposes only and is not to be considered as legal advice. This information was written by qualified, experienced BKD professionals, but applying this information to your particular situation requires careful consideration of your specific facts and circumstances. Consult your BKD advisor or legal counsel before acting on any matter covered in this update.*



*Collin is a member of BKD's National financial Services Group providing tax consulting to financial institutions.*

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# Invest in the Health and Well-Being of Your Bank's Organizational Culture

By Josh Heck, Syndeo



**S**ocial and economic unrest can test even the strongest of organizational cultures. Is your bank's culture built to withstand turbulence?

Chances are your culture has been put to the test over the past year, and a half due to all of the challenges organizations face with regard to attracting and retaining talent and navigating all of the uncertainty brought on by the COVID-19 pandemic.

Meeting those or any other organizational difficulties head-on often is made easier when your culture helps place your bank on a solid foundation. Any weaknesses will manifest themselves quickly in times of trouble.

For some, workplace culture is an afterthought. However, those who take the time to foster their culture tend to be best positioned to overcome challenges.

"Having a strong culture is important at all times for any company," says Connor Cross, director of human resources for Syndeo, a Wichita-based outsourced HR provider. "However, in times of crisis or challenges, a strong culture may be the single most important contributor in a company's ability to overcome the challenge or persevere through a crisis."

That's right, the single most important contributor.

Conducting an employee engagement survey at least once a year – perhaps

more frequently if needed – can help you test the health of your bank's culture to determine areas of weakness that should be improved upon.

Cross says an employee engagement survey is easy to use, highly impactful and can be deployed whether an organization is embarking on cultural initiatives for the first time or if they are trying to determine the effectiveness of improvement efforts.

"The easiest way to get this valuable data is to ask employees," she says.

Employee engagement surveys should be as anonymous as possible because, right or wrong, individuals tend to offer a more honest assessment when they don't have their name attached to something. Employee engagement surveys also should ask important questions regarding overall satisfaction with an employee's work environment, pay and benefits. Additionally, those types of surveys should create a channel to gather feedback on things the employer can change, such as job flexibility or division of responsibilities.

Ask thought-provoking questions and don't rely solely on numerical rating scales.

Cross says what employers do with the feedback is more important than just asking the questions. Timely action is key.

Publish the results and communicate them with employees along with any upcoming projects, initiatives or changes that are being brought about from feedback generated through an employee engagement survey.

The Society for Human Resource Management says being responsive to employee feedback can lead to higher retention rates, lower absenteeism, and increased productivity in the workplace. Employees who feel their voices are being heard also typically have higher morale and provide better customer service.

SHRM also encourages managers to use feedback from employee engagement surveys to gain insights into issues affecting their departments or business units. Senior managers need to take the feedback seriously and be willing to act on some or all of the suggestions from their employees.

An internal HR team can facilitate employee engagement surveys. However, you may be better suited eliciting a third-party service provider to customize an employee engagement survey, administer it to employees, and analyze the results if maintaining objectivity is a concern. That same service provider also will be able to make recommendations based on the results of the survey.

### **Other actions to reinforce culture**

Aside from employee engagement surveys, your bank also should incorporate other measures to reinforce its culture.

Promoting the mental health of your employees is one way to contribute to a strong workforce culture. Remove the stigma of talking about mental health and create avenues for people to confide in their co-workers or seek professional

help when needed without fear of repercussions.

Another measure involves organizing company gatherings outside of normal work parameters. That could include organizing a company picnic, an after-work happy hour, or attending a local sporting event as a group. Volunteering to benefit charitable organizations or serving in the community are also aspects that can help reinforce your bank's culture.

Regardless of what you do, make the health of your culture a priority.

It will benefit your bank overall in the long run. 🙌

*About the author: Josh Heck is Syndeo's marketing manager. Reach him at [jheck@syndeohro.com](mailto:jheck@syndeohro.com) or by phone at (316) 440-9940.*



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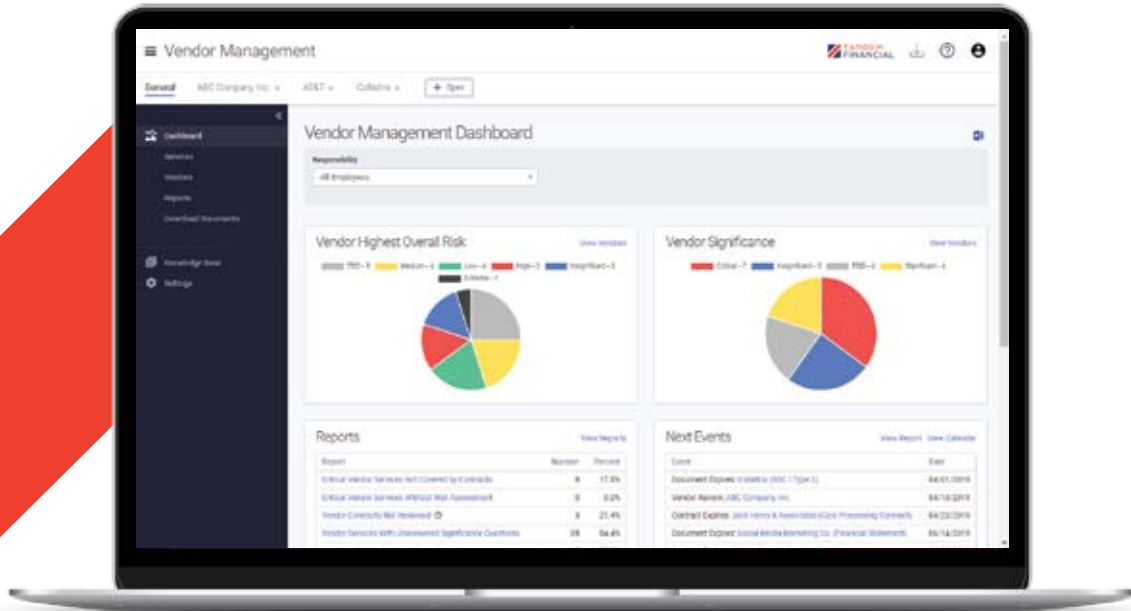
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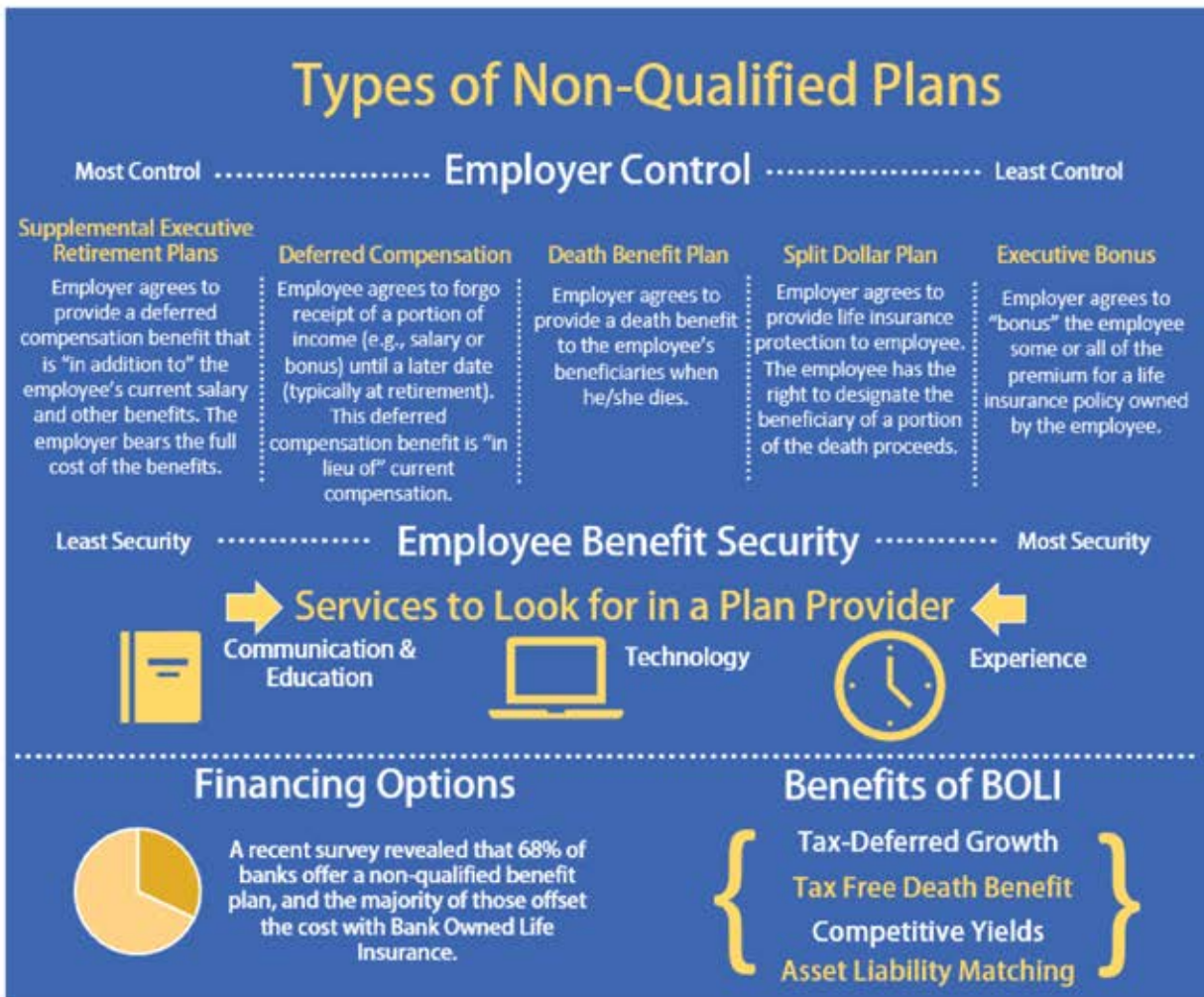
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# Legal and Practical Considerations of Electronic Signatures

By Marci Kawski, Lauren Capitini and Chrissie Simpson

**W**e are over one and a half years into the COVID-19 pandemic, over 500 days and 13,000 hours ... not that anyone's counting. We've all gotten the hang of working from home and managing our business from home. And if you haven't taken steps to serve your customers from home, there's no time like the present. Banks, large and small, are in the unique position of helping consumers and businesses obtain and maintain access to credit during these unprecedented times. Inevitably, your customers have needed to originate new loans; defer, extend, and modify existing loans; and open deposit accounts online, among other things. As a result, the use of "remote channels" has gone from "nice to have" to "need to have." Over the past year, we have counseled many bank clients in their migration to electronic signatures. Below we highlight both practical and legal considerations that may need to be tackled as you consider implementation thereof.

## Electronic signatures

First, if you are considering using e-signatures or increasing use of e-signatures for certain loan types, you should consider the following:

### 1. Are e-signatures lawful?

Yes, e-signatures are generally legal and enforceable pursuant to the Electronic Signatures in Global and National

Commerce Act (E-Sign), governing consumer and commercial transactions, and state laws adopted from the Uniform Electronic Transactions Act (UETA), including in Kansas. There are, however, exceptions to this general principle. Many of those exceptions — such as laws governing wills, codicils, or testamentary trusts — are not relevant in the consumer or commercial financial law context. However, one noteworthy exception is as follows:

- Uniform Commercial Code (UCC). E-Sign and UETA do not apply to contracts governed by the UCC other than Articles 2 and 2A (Sales). However, the UCC has been amended to accept electronic signatures where they are excluded from coverage. The importance of this is that electronic signatures are permissible under relevant provisions of the UCC.
- 2. If I want to begin using e-signatures in a loan transaction, do my customers have to consent to conduct transactions electronically? If so, how do I obtain consent?**

Yes, banks must obtain the appropriate level of consent from the customer before conducting the transaction electronically. The level of consent required depends upon whether your borrower is a business or a consumer. If originating a commercial transaction, consent is driven by UETA where the parties must agree to conduct the transaction electronically. Whether

there has been agreement to conduct the transaction electronically is determined from the context and surrounding circumstances, including the parties' conduct. In practice, consent could occur by simply asking the business customer whether they would like to receive their documents via email or by conducting business via email. Alternatively, banks can obtain consent from business customers, which is typically the case when using an e-signature platform.

If the customer is a consumer, he/she must have affirmatively consented to conduct the transaction electronically (without withdrawing consent) and, prior to such consent, must be provided with E-Sign disclosures per 15 U.S.C. § 7001(c)(1). These disclosures are available in e-signature platforms and may also be provided by your document vendor or loan origination system provider.

### 3. What documents can be signed via e-signatures — for example, can the Promissory Note and Mortgage be signed electronically?

Generally speaking, all documents are valid when signed electronically, unless specifically excluded by E-Sign (as described above) or under UETA. This includes loan modifications, Promissory Notes and recordable instruments. However, as it relates to the Promissory Note and recordable instruments, such as a mortgage, we suggest banks continue to obtain a wet signature for the reasons described below. This may result

in a bifurcated approach in obtaining signatures on documents. For example, you may be capable of using electronic means to send and obtain signatures on documents prior to closing. At closing, however, lenders should consider obtaining wet signatures.

### *The Promissory Note*

Nothing in E-Sign or UETA prohibit use of an e-signature on a promissory note. However, because paper promissory notes are “negotiable instruments” under the UCC, having “possession” of the “original” signed note is legally significant. In order to create parity in an electronic world, E-Sign and UETA set forth special rules as it relates to electronic promissory notes. Specifically, the note must be considered a “transferable record” in order to be considered a negotiable instrument. If the note is a “transferable record,” the person identified as in “control” of the record becomes the equivalent of a “holder” under the UCC. In order to be considered a “transferable record,” the certain criteria must be met, which in part requires “a single authoritative copy of the transferable record” and that each copy of the authoritative copy and any copy of a copy be readily identifiable as a copy. This requires use of an appropriate storage system, be it homegrown or a third-party e-vault, that is capable of meeting the requisite criteria.

Without following the requisite criteria, you could find yourself in court unable to “produce the original Note,” (aka the “authoritative copy”) like during the Great Recession, where lenders were often unsuccessful. As a result, given this significant risk, many lenders require a wet signature on the Note or, alternatively, Notes over a certain dollar threshold or on lower-risk loans in order to minimize this risk.

### *Recordable instruments/real property documents*

Whether or not recordable instruments can be signed electronically is a matter of state law. In Kansas, UETA and the Uniform Real Property Electronic Recording Act (URPERA) allow e-signatures and electronic recording, but Register of Deeds offices are only required to accept e-signatures and electronic recording to the extent that they have the technology to support it.<sup>1</sup> Counties who permit e-recording can be found here. This results in significant variability in acceptance, rendering it nearly impossible for banks to engage in transactions involving real property to accept e-signatures on recordable instruments uniformly.

As a result, banks may reasonably require wet signatures on Notes and recordable instruments, both of which are signed at closing.

### **4. Are there other relevant considerations?**

#### *Investors and institutional lenders*

If you sell or pledge your loans to investors or institutional lenders, you must adhere to their requirements. We are aware of several investors and institutional lenders — including Fannie Mae, Freddie Mac, and the Federal Home Loan Bank — which restrict, to some extent, the documents on which an e-signature can be used. For example, a wet signature on a note and a mortgage is likely required. We suggest reaching out to investors and institutional lenders with which you do business for guidance.

#### *Notary requirements*

For loan documents requiring notarization, banks would traditionally be limited in the ability to execute a

document electronically. However, a remote notarization, which has become more ubiquitous during the pandemic, allows borrowers and notaries to be connected via webcam. In September, Governor Laura Kelly signed into law Senate Bill 106 enacting the Kansas Revised Uniform Law on Notarial Acts (RULONA) which authorizes the use of remote online notarization (RON) as of Jan. 1, 2022. However, because RON does not become effective until the first of the year, RON is not currently permitted as Governor Kelly rescinded the previously-issued executive orders permitting remote notaries and witnesses.

Use of remote notarization will help facilitate remote closings. However, to the extent that your bank is not comfortable with remote closings given the considerations above, a wet signature will be necessary on document requiring a notary.

### **Conclusion**

E-signatures are a useful way to do business, especially during times like these. However, implementation should be thoughtful, including an assessment of risks and other practical considerations. 🐾

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<sup>1</sup> <https://www.sedgwickcounty.org/media/29173/kurpera.pdf>.

# BRIEFLY IN KANSAS BANKING



## **Wilborn Takes New Role at Peoples Bank**

Peoples Bank and Trust of McPherson recently appointed Brian Wilborn to Assistant Chief Financial Officer. Prior to this appointment, Wilborn was the Market President for Barton,

Ness and Rush County locations of Peoples Bank and Trust. He is a graduate of Fort Hays State University, Graduate School of Banking at the University of Wisconsin, and the Kansas Agriculture and Rural (KARL) Leadership program. He has over 30 years of leadership experience in multiple areas of banking.



## **Kristen Wesolowsky Awarded for her Achievements**

Congratulations to Kristen Wesolowsky, VP of Marketing at Legacy Bank in Wichita, on being recognized for her outstanding achievements at the Wichita Business Journal's 2021 Marketing Awards. Kristen serves as Chairman on KBA's newly

formed marketing committee, and is a graduate of the Bank Leaders of Kansas (BLOK) program.



## **Crissy Shumard 40 Under 40 Recipient**

Crissy Shumard, Manager - Small Business Lending at INTRUST Bank, was one of the recipients of the Wichita Business Journal's 40 Under 40 Awards. She is actively involved in her community through

the Board of Directors for Rural Missouri, Inc. (a certified development company), loan committee for Rural Missouri, Inc., past chair and current committee member of the National Association of Government Guaranteed Lenders, a judge in the WSU Shocker New Venture competition, a past judge in the Youth Entrepreneurship Challenge, and SBA Emerging Leaders Program panelist. Crissy's compassionate leadership upholds INTRUST Bank's fundamental values and ensures employees and customers are well served.



## **LaShonda Garnes, Fidelity Bank, Wins Wichita Business Journal 2021 Diversity and Inclusion Award**

LaShonda Garnes, Director of Inclusion, Equity and Diversity at Fidelity Bank in Wichita, received the Wichita Business Journal 2021 Diversity and Inclusion

Award. In February, she was hired in her position at Fidelity, and served almost three years as the Community Development Manager at Wichita State University's Public Policy and Management Center. A news release from the bank said LaShonda leads long-term planning and pushes toward fostering a culture of inclusion.

## **Fusion Bank Ribbon Cutting and Open House**

Fusion Bank (formerly First State Bank) in Overland Park celebrated the renovation of a building at 7800 College Blvd. with a Ribbon Cutting and Open House In September. It became the Kansas City-area base of operations for the 125-year-old bank based in Central Kansas.



**Doug & Janelle Wareham;**  
Doug Briggs,  
Chairman/  
CEO/President;  
and Leigh Briggs,  
Senior Vice  
President

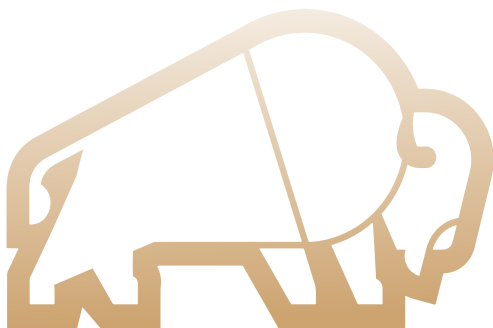
# IN MEMORY

## Robert Dean “Bob” Ames

August 26, 1944 – July 18, 2021



Robert Dean “Bob” Ames, 76, passed away July 18 at his home with his faith in the Lord still strong after a long multi-year battle with Idiopathic Pulmonary Fibrosis. Bob was born on August 26, 1944, in Chanute, Kansas, to James Wilbur and Margaret Lucille (Shorter) Ames. On April 5, 1968, he and Linda Marlene Barlow were united in marriage at Humboldt, Kansas. They remained devoted and happily married for 53 years. Bob graduated from Chanute High School and obtained a Bachelor of Science degree in Agriculture from Kansas State University in 1966, where he was a member of the Alpha Gamma Rho agriculture fraternity. He received an advanced banking degree from the Graduate School of Banking at the University of Wisconsin in 1975. He also served in the Kansas Army National Guard from 1967 to 1973, when he was honorably discharged. Bob’s banking career started at Humboldt National Bank, where he began at the newly created position of Agriculture Loan Officer and finished as a Chairman of the Board and President after a 35-year tenure. He served as the Chairman of the Bank Management committee of the Kansas Bankers Association for three years and also a term on their Board of Directors. Bob also served on the USD 258 School Board and the Neosho County Community College Foundation Board for a number of years.



## Leo Glenn Swogger Jr., M.D.

August 28, 1935 – August 7, 2021



With heartfelt thanks and gratitude, Kaw Valley Bank recognizes the extraordinary contributions of Dr. Glenn Swogger to the bank and the Topeka Community. Dr. Swogger followed his grandfather and father’s leadership roles at Kaw Valley Bank as Chairman of the Board of Directors from 1982 to 2017. During his tenure as Chairman, Swogger was known for truly caring about every Kaw Valley Bank employee. He was very engaging and developed relationships with all members of the Kaw Valley Bank team through steadfast determination, support and leadership. Glenn and his wife, Claire, are ardent supporters of the Topeka Community, touching many with their generosity. Kaw Valley Bank will forever honor the memory and legacy of Dr. Glenn Swogger Jr. He will be missed by all.

## Thomas Michael “Mike” McCauley

April 2, 1954- August 24, 2021



Michael “Mike” McCauley, Senior Investment Officer in First Option Bank’s Financial Services Department and host of the weekly “Market Insights with Mike” series, passed away on August 24, 2021. He has been a part of First Option Bank’s family since 2017 and will be greatly missed. Even though the last eight months of life were not the best, he said he lived an enjoyable life with a good dose of adventure and the hope that he made a difference. Our thoughts and prayers are with his family at this difficult time. 🐾

# PICTURING KANSAS



**T**onya Wildin, First National Bank of Hutchinson, snapped this photo of the Keeper of the Plains statue located at the Veterans Memorial Park in Wichita. Renowned Native American artist Blackbear Bosin donated the Keeper of the Plains to the citizens of Wichita in 1974. Read more about this sculpture at: <https://www.wichita.gov/Arts/Pages/Keeper.aspx>.

How do you picture Kansas? We want your snapshots of Kansas events, landscapes, weather, wildlife and more. Pictures to be submitted for the 2023 calendar need to be taken June 1, 2021 – May 31, 2022. E-mail high-resolution digital files (300 dpi at 4” x 6” in TIFF or JPEG format) to Julie Taylor at [jtaylor@ksbankers.com](mailto:jtaylor@ksbankers.com).

To order official KBA ‘Scenes of Kansas’ calendars, contact Julie Taylor at [jtaylor@ksbankers.com](mailto:jtaylor@ksbankers.com). 🐾

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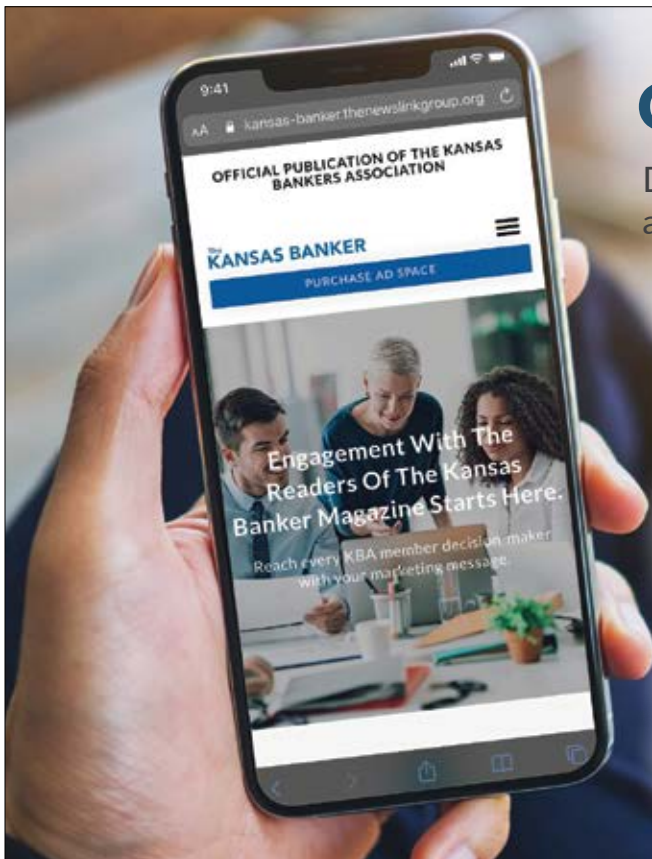
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## Principles for a Better Core Experience:

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IDC FinTech Top 100 • 3-Time BankNews Innovative Solutions Award Winner

