

## NBISCO Products & Services for NBA Members

### Bank Insurance Coverage

- Financial Institution Bond
- Management & Professional Liability (D&O)
- Employment Practices Liability
- Cyber Liability
- Insurance Agency Errors & Omissions
- Fiduciary Liability
- Collateral Protection Program (Lender Placed, Mortgage Errors & Omissions)

Contact Mitch Florea at 402-904-7014 or Jodie Griffiths at 402-904-7022.

### NBISCO Agency Services

NBISCO Agency Services assists in the placement of property and liability insurance for bank customers through the bank insurance agency.

Contact Agency Services at 800-593-3881

### Property & Liability Program

NBISCO's Property and Liability Program has numerous value-added features which offer protection for unique property and liability risks presented by banks. Available insurance coverage includes Mortgage and Automobile Collateral Protection products.

Contact Mitch Florea at 402-904-7014.

### Group Insurance Products

- Health Plans
- Short-term Disability
- Dental Plans
- Long-term Disability
- Vision Plans
- Extra Group Life/Dependent Life
- Group Life
- Employee Whole Life

The health plan is self-insured through Blue Cross Blue Shield of Nebraska. Dental, vision, life and disability plans are fully insured by Ameritas and The Standard.

Contact NBA VEBA at 888-419-8233 or 402-475-8322

### Title Insurance

NBISCO has helped banks form a multi-bank-owned title agency. The agency has 19 member banks participating. The banks share the net income from agency operations.

Contact Scott Yank at 402-904-7013 or Jodie Griffiths at 402-904-7022.

### Preferred Vendors

- **All American Associates:** Supplemental insurance for cancer/specified disease, intensive care, and accident.
- **Ascensus:** Offers fully- and self-administrated IRA and HSA platforms for banks to provide complete administration, operational, and compliance support.
- **Bank Marketing Center:** Web-based platform putting banks in complete control of their marketing production process for a fraction of their current marketing costs.
- **EVERFI Financial Literacy Program:** Digital financial literacy platform bringing much-needed financial education to students, employees, senior citizens, and small businesses.
- **Five Nines Technology Group:** Focuses on technology and the business as it pertains to the risk and burden of managing IT functions.
- **JFC Advisor Network:** Income producing program to assist member banks in setting up retail brokerage services at their institution.
- **KeyState Captive Management:** Program that allows banks with certain assets/earnings to form a wholly owned captive insurance company to finance risks in a tax advantaged way.
- **LERETA:** On-line flood determination program and tax services reporting system.
- **NFP Executive Benefits:** Bank-owned life insurance (BOLI) – implementation and servicing.
- **Office Depot:** Discounted office products/furniture and custom printing services.
- **SBS CyberSecurity:** Provides services to ensure successful IT examinations and promotes good security practices for community banks.
- **Senior Housing Crime Prevention Foundation:** Works with the banking industry to protect seniors and Veterans living in nursing homes.
- **SONTIQ (formerly CyberScout):** Identity theft resolution products.
- **Strunk LLP-Risk Manager:** Offers a comprehensive, easy-to-use, and affordable enterprise risk management system.
- **Zelle Human Resource Solutions:** Provides comprehensive HR consulting by identifying a strategic solution that aligns with the bank's mission, values, culture, and budget.