

## 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 18 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

- **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.
- **Bank Performance Reports:** Quarterly publication providing printed and electronic analysis of bank data by state. Production reports are created using data from the quarterly FFIEC Call Reports, ranking the overall performance of banks headquartered in Nebraska.
- **BHG Financial Loan Program:** Offers banks a fully compliant loan program and transparent due diligence.
- **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 banks in setting up retail brokerage services at their institution.
- **LERETA:** Online flood determination program and tax services reporting system.
- **NFP Executive Benefits:** Bank-owned life insurance (BOLI) implementation and servicing, and Medicare supplemental plans.
- **ODP Business Solutions:** 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.
- **Sontiq (formerly CyberScout):** Identity theft resolution products.
- **Strunk LLP:** Risk Manager offers a comprehensive, easy-to-use, and affordable enterprise risk management system. The Loan and Deposit Pricing Manager provides a fully hosted, web-based solution for banks to deploy to lenders to price loans based on target objectives.
- **Zelle Human Resource Solutions:** Provides HR consulting by identifying a strategic solution that aligns with the bank's mission, values, culture, and budget. Zelle's virtual HR subscription service, resourceHIVE, provides comprehensive services for consulting, virtual training, exit interviews, virtual meetings, and compliance and audit support.