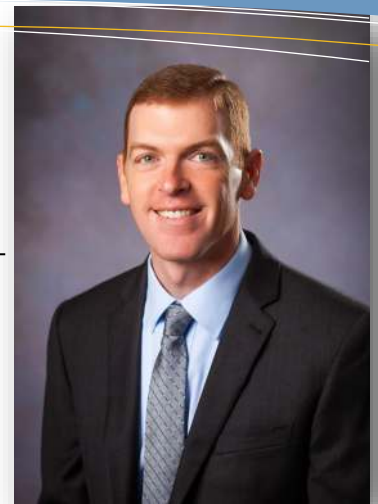


A message from the YBOK Division President Brian Whitesell, Landmark National Bank, Manhattan

The Young Bank Officers of Kansas (YBOK) division of the Kansas Bankers Association continues to build on the positive momentum of ten years of association with the KBA, which was celebrated in 2018. As we embark on the second decade of KBA association the focus continues to be on the career development of community bankers in Kansas by providing opportunities for professional development, education, and networking.



YBOK held a spring conference in Kansas City and a fall conference in Manhattan. The Corporate Citizenship program which was launched in 2018 was continued in 2019. YBOK members made generous financial contributions while the YBOK Division made a matching contribution. This initiative took on a special meaning for many YBOK members in 2019 as the Corporate Citizenship effort associated with the spring conference benefitted the family of former YBOK member Ryan Owenby, who lost his battle with cancer. The Flint Hills Breadbasket was the recipient of the fall Corporate Citizenship efforts. This program provides both a positive public relations opportunity for the community banking industry and demonstrates the willingness and desire to serve others which is at the heart of our business. I believe this effort is a reflection of the truly remarkable community leaders who are associated with YBOK.

2019 also saw the reintroduction of the YoUPro\$per financial literacy app at the fall conference. This app is designed to be presented by bankers in their local high schools. Many thanks to Bryce Porter, Citizens State Bank in Waterville and Alex Orel, KBA for their engaging presentation of the app. As we move into 2020 please be on the lookout for additional information regarding YoUPro\$per. I hope you will consider partnering with your local high schools to bring financial literacy to your communities.

As we look to 2020, change is on the horizon. During the 2019 fall conference it was announced that YBOK would migrate to an annual conference format. The YBOK Board made this decision after consideration of many items including: the desire to improve the quality of programming to increase attendance, human capital constraints of member banks, the new KBA Women in Banking conference set to kick off in May, 2020, and the impact on networking. Specific to networking, YBOK is teaming up with the KBA Public Affairs conference which is slated for February 5th, 2020 in Topeka. This will be an outstanding opportunity for YBOK members to be introduced to the need for advocacy with State and Federal elected officials. With tax equity battles in both Washington, D.C. and Topeka on the horizon, community bankers need to stand up and be heard and YBOK members can be at the forefront of this effort. KBA President & CEO Doug Wareham will present an exclusive Advocacy 101 session to YBOK members at the conference and there will be an evening YBOK networking event to follow. I hope you will plan to join me at the Public Affairs conference.

Thanks to KBA Chairman Kurt Knutson, KBA President & CEO Doug Wareham, and the KBA Board for their continued support of YBOK. A special thanks to Nicole Ortiz and Alex Orel with KBA who work directly with the YBOK Board. Mostly, thanks to the YBOK members throughout Kansas for your participation in our organization, and for your commitment to community banking. I am reminded that the future is bright for Kansas banks every time I have the pleasure of interacting with each of you.

Mark Your Calendars!

2020 YBOK at Public Affairs
February 5th, 2020
Topeka Country Club, Topeka, KS

2020 YBOK Annual Conference
September 09-11, 2020
Wichita, KS

Spring Conference

Kansas City, MO, May 9th -10th

The 2019 YBOK Spring Conference was held May 9-10 at the Downtown Marriott in Kansas City, MO which hosted 98 bankers. Sara Girard, from Central National Bank in Topeka, stepped down from her position as YBOK President, handing it over to Brian Whitesell, from Landmark National Bank, Manhattan. Attendees were welcomed by hostage negotiator, Dan Oblinger, who discussed Leadership from the Ledge and how sometimes its best to just listen. Kyle Tautenhan, Co-founder of BlockEra, joined us with some interesting information on Blockchains and Cryptocurrency and how it is



the way of the future. We also had the pleasure of hearing from our friends Paul Thompson, President & CEO of Country Club Bank, Kansas City and Dan Bolen, President & CEO of Prairie Village, Prairie Village on the important role in leading their communities as well as the challenges that bankers face due to the economy, technology and regulations. Kevin Kush finished out the conference with a motivational speech about the 8 traits of a quality teammate. That evening we headed over to Chicken N Pickle for some pickle ball and some great food that was sponsored by Mike Brown of Security 1st Title. We finished off the conference on Friday with our annual spring golf tournament at the Sunflower Hills Golf Course.

Fall Conference

Manhattan, September 12th-13th

The 2019 YBOK Fall Conference hosted 103 bankers at the Alumni Center in Manhattan on September 12-13. Dennis McIntee a.k.a. The Drama Free Guy opened the conference and discussed how to create a drama free work environment. We had the pleasure of hearing Attorney General Derek Schmidt speak and give us a government relations update. After that, James Carroll shared with us how social networking can be used to compromise your bank and quite frankly, the information that he gave scared most of us and made us think about how we can up our security measures! After lunch, Bryce Porter from Citizens State Bank of Marysville in Waterville, KS and Alex Orel, Senior Vice President - Government relations, Kansas Bankers Association gave a presentation on the YBOK Divisions YouPro\$per App. It was originally created in 2016 and was finalized in early 2018. Bryce shared with the crowd his experience in using the app in local schools within his community and how to better educate our youth about financial literacy. Alex then gave an update on the Tax Equity fight and how important it is to have bankers on board to help up win this fight. Debbie Petterson closed out the conference with a motivational speech about developing a mindset to accelerate meaningful results in their career. That evening we enjoyed some BBQ in the park thanks to Mike Brown from Security 1st Title, Wichita. We finished up the conference with our annual fall Golf tournament at the Manhattan Country Club.



YBOK

Financial Report

Balance Sheet

Comparison of Oct. 31, 2018 and Oct. 31, 2019

	<u>2018</u>	<u>2019</u>
<u>ASSETS</u>		
Cash	\$43,768	\$33,913
CD	\$30,079	\$30,169
Total Assets	\$73,847	\$64,082

LIABILITIES & EQUITY

Beginning Balance	\$58,190	\$51,113
Net Income	\$15,657	\$12,969
Total Liabilities & Equity	\$63,347	\$64,082

2019-2020 Budget

4/1/19 to 3/31/20

REVENUE

Dues	\$12,000
Interest Income	\$ 100
Conferences	\$79,725
Total Income	\$91,825

EXPENSES

Annual Fee/Profit Sharing	\$10,000
Conferences	\$69,697
Scholarships	\$ 4,500
Board Meetings	\$ 3,500
Recruitment/Referral Fees	\$ 0
Printing	\$ 1500
Total Liabilities & Equity	\$89,697
Net Income	\$ 2,128



KBA—Young Bank Officers of Kansas Division 2019-2020 Board of Directors

Brian Whitesell, President, Landmark National Bank, Manhattan
Derek Bailey, Vice President, Great Western Bank, Shawnee
Grant Paitz, Secretary/Treasurer., INTRUST Bank, N.A., Wichita
Sara Girard, Past President, Central National Bank, Topeka

Region 1- Francis Scheuerman, UMB Bank N.A., Kansas City
Region 1 - Laura Polite, Kendall State Bank, Valley Falls
Region 2 - Chris Baker, Bank VI, Salina
Region 2 - Nick Wolfe, United Bank & Trust, Marysville
Region 3- Chelsea Barker, First National Bank of Hutchinson, Hutchinson
Region 3 - Tami Molloy, Citizens Bank of Kansas, Derby

At-Large - Rocky Anderson, Alliance Bank, Topeka
At-Large - Cameron Cooper, Patriots Bank, Garnett
At-Large - Dave Bennett, The University National Bank, Lawrence

Ambassador - Mike Brown, Security 1st Title, Wichita
Ambassador - Kara Cramer, BKD LLP, Kansas City
Ambassador - Tyler Walden, Allen Gibbs & Houlik, LC

*See you at the 2020
Annual Conference!*

September 9-11

Wichita, KS

Special Thanks to our 2019 YBOK Conference Sponsors!



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Graduate School of Banking
at the University of Wisconsin – Madison



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