

KANSAS BANKERS ASSOCIATION

2023 - 2024 Annual Report

Exceptional Service and Effective Advocacy Requires a Financially Strong Association.



KANSAS BANKERS
ASSOCIATION

A MESSAGE FROM OUR PRESIDENT & CEO

Doug Wareham

Hello Kansas Bankers:

Inside my office at KBA's headquarters, you'll find bound copies of every single version of *The Kansas Banker* magazine dating back to the very first edition (Volume 1 – No. 1) published in February of 1911. The very first article in that initial publication was penned by J.R. Mulvane (Cashier for the Topeka National Bank), who coincidentally served as the first Board President of the Kansas Bankers Association from 1887 to 1890. Mr. Mulvane took the opportunity to reflect on the formation of the Kansas Bankers Association in 1887. His inscription noted the hope, faith, and courage displayed by the 56 Kansas bankers who attended the organizational meeting of the KBA, and he proudly conveyed the following:

"That their aspirations were not groundless is evidenced by the present (1911) prosperous condition of Kansas banks and the Kansas (Bankers) Association, which now numbers approximately 1,000 members, is out of debt and has a surplus of over \$15,000."

I firmly believe J.R. Mulvane, who was a first-hand witness to the birth of the KBA, took pride in its financial strength and prosperity in this historic writing twenty-four years later because he knew exceptional service and effective advocacy require a financially strong Association. That simple truth is just as evident as we celebrate our association's 137th year.

As we close the books on the 2023-24 fiscal year (April 1, 2023 - March 31, 2024), I am very pleased to share that KBA is financially strong. I can assure you that KBA's Board of Directors and our KBA staff team remain focused on maintaining a strong Association capable of providing the training, products, and services needed by KBA-member banks and being battle-ready on each and every proposal (state or federal) that would harm or negatively impact our KBA-member banks and their ability to serve their communities.

Within the pages of this annual report you will find highlights of KBA's ongoing commitment to:

- Being the lead advocacy organization for Kansas banks and bankers at the Kansas Statehouse and in Washington, D.C.
- Providing the most comprehensive legal, audit, and compliance services offered by any State Bankers Association in America.
- Delivering the broadest and most economical array of educational and training opportunities for bank employees supporting every level of your organization.
- Serving as your one-stop-shop for all of your bank's bond, insurance, employee benefits, and health care resource needs.
- Showcasing the invaluable role banks play serving and growing communities across Kansas and recruiting the next generation of the banking industry workforce.


I want to thank the KBA Officer Team, KBA's Board of Directors, and the hundreds of Kansas bankers serving on KBA committees and task forces for providing leadership and direction to the KBA this past year. I also want to thank my incredibly talented KBA staff teammates for the honor of working with them as we serve and support this wonderful industry: Kansas Banking.

We're at your service!

Doug



CAPITAL CAMPAIGN UPDATE

	Advocacy	Industry Image	Headquarters	Total
Year 1 Contributions	\$106,935	\$110,436	\$117,024	\$334,395
Year 2 Contributions	\$80,918	\$80,918	\$80,918	\$242,754
Year 3 Contributions	\$68,744	\$68,744	\$68,744	\$206,232
Total Collected Revenue	\$256,597	\$260,098	\$266,686	\$783,381
Expenditure as of 3/31/2024	\$195,914	\$185,106	\$259,714	\$640,734
Fund Balances	\$60,683	\$74,992	\$6,972	\$142,647

KBA FINANCIAL REPORT

Period Covered
03/31/2024 - 12 months

	KBA	KBSI	KBAI	Total	Eliminations	Consolidated Total
Assets						
Current assets	\$ 2,157,548	\$ 419,164	\$ 1,636,362	\$ 4,213,074	\$ -	\$ 4,213,074
Capital campaign	162,647	-	-	162,647	-	162,647
Reserve cash account	-	11,987	-	11,987	-	11,987
Investments	-	816,058	-	816,058	-	816,058
Investments in subsidiary	3,604,158	1,614,288	-	5,218,446	(5,218,446)	-
Fixed assets	-	1,810,146	102,553	1,912,699	-	1,912,699
Other Assets	523,996	54,576	145,001	723,573	-	723,573
Total Assets	<u>6,448,349</u>	<u>4,726,219</u>	<u>1,883,916</u>	<u>13,058,484</u>	<u>(5,218,446)</u>	<u>7,840,038</u>
Liabilities						
Current liabilities	\$ 2,329,857	71,831	269,627	2,671,315	-	2,671,315
Other liabilities	162,647	-	-	162,647	-	162,647
Long-term liabilities	473,996	1,050,230	-	1,524,226	-	1,524,226
Total Liabilities	<u>2,966,500</u>	<u>1,122,061</u>	<u>269,627</u>	<u>4,358,188</u>	<u>-</u>	<u>4,358,188</u>
Net Assets/Stockholders Equity	<u>\$ 3,481,849</u>	<u>\$ 3,604,158</u>	<u>\$ 1,614,288</u>	<u>\$ 8,700,296</u>	<u>\$ (5,218,446)</u>	<u>\$ 3,481,849</u>

Revenues	\$ 3,527,962	\$ 1,928,410	\$ 2,318,684	\$ 7,775,056	\$ (329,808)	\$ 7,445,248
Expenses						
Personnel	2,044,530	1,689,969	785,504	4,520,003	-	4,520,003
Administrative	374,865	654,152	263,820	1,292,837	(329,808)	963,029
Auto & Travel	116,141	15,796	92,747	224,684	-	224,684
Amortization	-	-	72,492	72,492	-	72,492
Committees & Promos	216,377	-	43,042	259,419	-	259,419
Conferences & Seminars	762,988	-	-	762,988	-	762,988
Building	-	169,578	-	169,578	-	169,578
Total Expenses	<u>3,514,901</u>	<u>2,529,495</u>	<u>1,257,605</u>	<u>7,302,001</u>	<u>(329,808)</u>	<u>6,972,193</u>
Revenue over Expenses	<u>13,061</u>	<u>(601,085)</u>	<u>1,061,079</u>	<u>473,055</u>	<u>-</u>	<u>473,055</u>
Equity in Earnings of Subsidiary	459,994	93,379	-	553,373	(553,373)	-
Dividends Received (Paid)	<u>-</u>	<u>967,700</u>	<u>(967,700)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Change in Net Assets/Net Income	<u>\$ 473,055</u>	<u>\$ 459,994</u>	<u>\$ 93,379</u>	<u>\$ 1,026,428</u>	<u>\$ (553,373)</u>	<u>\$ 473,055</u>
Net Assets, beginning of year	<u>3,008,797</u>	<u>3,144,166</u>	<u>1,520,910</u>	<u>7,684,320</u>	<u>(4,665,078)</u>	<u>3,003,574</u>
Net Assets, end of period	<u>\$ 3,481,849</u>	<u>\$ 3,604,158</u>	<u>\$ 1,614,288</u>	<u>\$ 8,700,295</u>	<u>\$ (5,218,451)</u>	<u>\$ 3,481,849</u>

The note to pay off the Defined Benefit Plan has a monthly payment of \$9,700 with a interest rate of 4.25% and is scheduled to mature 11/25/2035.

GOVERNMENT RELATIONS

The Kansas Legislature adjourned the 2024 legislative session at the end of April, and it was a push right up to the end for the Kansas banking industry. During the legislative session, KBA's Government Relations staff actively worked on decreasing the tax burden on you, your institution, and Kansans across the state. This two-year tax battle between the Legislature and Governor Laura Kelly led to the passage of a comprehensive tax package at the very end of the regular session, which includes a 7.14% reduction in the Kansas privilege tax. Governor Kelly ultimately decided to veto the comprehensive bill and instead called Kansas lawmakers back to Topeka for a Special Session to address tax policy and give her a bill that is sustainable, and she is able to sign. The Special Session will convene in early June and your GR team will be there to continue to advocate on your behalf.

The KBA and the OSBC also spearheaded a comprehensive Uniform Consumer Credit Code modernization legislation. The UCCC, last amended in 1999 and 1973, was long overdue for an update. These changes will bring Kansas law back into alignment with federal and state law and make it easier for lenders who work with the UCCC. Additionally, the KBA worked on an update to the minor banking account statutes to clarify that any person, regardless of age, will be responsible for costs and penalties associated with bank accounts and safe deposit boxes.

Finally, KBA Board Chairman Mark Schifferdecker testified before the Kansas House Financial Institutions Committee on the benefits of creating a centralized collateral pool, modernizing our linked deposit loan programs, ways to improve the attractiveness of Kansas banks accessing funds from the Pooled Money Investment Board, the statutory rates set for public funds, and the economic benefits of investing locally. This issue will be at the forefront for the GR team this fall during a special interim study of the legislature and a top priority for next year's legislative session.

Thank you to all Kansas bankers for engaging with your local elected officials. Without your support, the KBA wouldn't be able to do what we do.



KBA Board Chairman Mark Schifferdecker, President & CEO, GNBank, Girard, testified before the Kansas House Financial Institutions Committee.

- ✓ 6 KBA SUPPORTED BILLS BECAME LAW
- ✓ \$172,000 BANKPAC DOLLARS INVESTED IN 2023
- ✓ \$192,000+ BANKPAC DOLLARS RAISED IN 2023
- ✓ 105 BILLS MONITORED

COMMUNICATIONS & MARKETING

The Communications and Marketing Department had a highly successful year. Alongside launching the "Code Word" statewide television and radio campaign, we also introduced the Banker Breakdown with KBA podcasts. We produce a monthly podcast by inviting a rotating cast of industry experts to share their insights and experiences on the mic. Sincere appreciation goes out to the Office of the State Bank Commissioner and the Kansas Bankers Educational Foundation for their generous financial support, aiding us in educating Kansans about combating financial fraud. We will run this statewide TV & radio campaign through June 2024.



FAMILY CODE WORD CAMPAIGN MARCH REPORT MARCH 1 - 31, 2024

TV SPOTS PER DAY

- ✓ MORNING - 107
 - ✓ AFTERNOON - 73
 - ✓ EVENING - 40
 - ✓ LATE NIGHT - 30
- TOTAL TV - 250**

RADIO SPOTS PER DAY

- ✓ MORNING - 420
 - ✓ AFTERNOON - 341
 - ✓ EVENING - 183
 - ✓ LATE NIGHT - 106
- TOTAL RADIO - 1,055**

LEGAL AND COMPLIANCE SERVICES

The KBA Legal Department is proud to offer Kansas banks a variety of legal and compliance services. The KBA's legal and compliance services are industry leaders, providing unparalleled service that continues to keep banks as strong pillars of their communities.

The Legal Department provides free information to all member banks regarding the laws and regulations pertinent to the industry, while KBA's subsidiary, Kansas Bankers Consulting Services, LLC (KBCS), provides a wide range of legal services, including legal consultations, document review and preparation to our Kansas banks paying an additional fee. Our KBCS attorneys are also able to provide advice and assistance on laws in Kansas, Missouri, Nebraska, Colorado, Oklahoma, and Texas to participating banks. The Legal Department's expert team of 16 full-time attorneys and compliance specialists work tirelessly to ensure that Kansas banks continue to provide unmatched service to their communities and be at the forefront of compliance excellence.

Compliance First Banking Solutions, LLC (CFBS) provides banks with outsourced compliance support, compliance consulting, and compliance audit services. From a full audit of lending and deposit services to a one-on-one sit-down conversation about beginning a compliance career, we can customize our support for you. In 2023, CFBS provided 10 banks with outsourced compliance support and did over 65 audits. CFBS expert auditors also presented hot-topic compliance issues to banks in the Quarterly Compliance Forum. With the industry continuing to change and evolve, it is vital to stay ahead of the curve.

In 2023, the KBA Legal Department and Kansas Bankers Consulting Service staff spent over 2,800 hours helping Kansas banks with their pressing legal and compliance issues. That's over 4,700 questions answered. If your bank needs any sort of legal or compliance assistance, please contact us anytime.



"We are happy to have KBCS's legal team helping our bank. KBCS attorneys are knowledgeable, well supported, and easily available for conversations. Having a predetermined fee has been a great option. We don't incur a large unanticipated billing at the end of a project. Budgeting for the bank is easy, and it actually encourages use of the services. Our experience has shown the service is consistently offered as a partnership. We can ask questions, offer suggestions, and sometimes even state we are willing to accept a risk the attorney may present. We cannot imagine receiving better service from a private firm, and the benefits are in line with the expense."

MARK O. THOMAS, SENIOR VICE PRESIDENT - COMPLIANCE MANAGER
SECURITY BANK OF KANSAS CITY

ROBBINS BANKING INSTITUTE - FORT HAYS STATE UNIVERSITY

FHSU's Robbins Banking Institute (RBI) aims to educate students on community banking principles for banking careers. It offers certificate, minor, and undergraduate programs both on campus and online. Recognized by professionals in Kansas and the Midwest, RBI serves as a career launchpad.

Rayanna Breshears has joined the KBA as a full-time employee in the Communications & Marketing Department. She will continue building the strong relationship between KBA and Fort Hays State University.



Rayanna Breshears
Marketing & Strategic
Partnerships Coordinator

COURSES OFFERED

Banking is an applied business discipline. It brings together many different areas of expertise. These include accounting, economics, finance, marketing, management, and computer information systems. The following courses are used to bring everything together.

- [FIN 201 Principles of Banking](#)
- [FIN 642 Bank Management](#)
- [FIN 643 Bank Strategy](#)

ACADEMIC CREDENTIALS

- [Overview: Study Banking at Fort Hays State University \(PDF\)](#)
- [Banking Certificate](#)
- [Minor in Banking](#)
- [B.B.A. Degree in Finance with a Banking Concentration](#)

EDUCATION & CONFERENCES

In 2023, your KBA Education & Conferences team of Brenda L. Unruh, Becky Milne, LeAnn Mott, and Natalie Wareham were delighted to host over 2,800 attendees at our in-person conferences that spanned 11 events and at our thirty-three seminars and workshops that took place. Although our in-person events are nearly back to pre-pandemic numbers, we've seen a significant increase in attendance at our virtual offerings and utilization of our online learning partnership with OnCourse Learning. We were proud to hold our second annual Women in Banking Conference in 2023 and had over 150 amazing women bankers in attendance! Keep an eye on this event as it continues to grow!

As we bid farewell to Becky Milne at the end of 2023, we do so with a deep sense of gratitude for her more than 25 years of dedicated service to the KBA. Her tireless efforts and unwavering commitment have left an indelible mark on not just the KBA, but also on our banks and bankers. As Brenda, LeAnn, and Natalie continue to build on the solid Education & Conferences foundation, we carry forward the legacy of excellence that Becky has helped establish.

The Schools of Banking continued its path of success in hosting 204 Kansas bankers to its eleven programs over 48 days of instruction. Tami Lutzi and Kami Murphy are keenly aware of the training needs of Kansas and Nebraska bankers and continually fine-tune the curriculum to make the Schools of Banking one of the premier schools in the United States.

We eagerly anticipate the opportunity to connect with each of you at our upcoming core conferences, including the Government Affairs Conference, Technology & Bank Operations Conference, Kansas Ag Bankers Conference, the KBA Golf Classic, Women in Banking, MOKAN Trust & Financial Services Conference, CEO & Senior Management Summit & Annual Meeting, YBOK Annual Conference, KBA Trust Division Conference, and the Economic Outlook & Risk Management Forum. We encourage you to visit our website regularly for updates on these events, which are exclusively available to our member banks. And if you're in need of additional products and services, our Strategic Partners, including 19 Endorsed Vendors and over 120 Associate Members, are ready to assist your banks.



Brenda L. Unruh, IOM
SVP - Director of
Education &
Conferences, Strategic
Partnerships



LeAnn Mott
VP - Education &
Conferences



Natalie Wareham
AVP - Education &
Conferences



OVER 4,269 ATTENDEES



11 SCHOOLS



11 CONFERENCES



33 SEMINARS/WORKSHOPS

KBA INSURANCE

KBA Insurance's 2023 - 2024 fiscal year has been a period of significant accomplishment and growth. By surpassing budgetary expectations, expanding market penetration, and prioritizing service excellence, we have fortified our position as a valued resource for Kansas Bankers. As we look ahead, we remain committed to sustaining this momentum, driving continued growth, and delivering value. We extend our sincere appreciation to our members for their guidance and support throughout the year, and we look forward to assisting banks in the years to come.

KBA Insurance offers a variety of products designed specifically for the banking industry's unique needs. It helps member banks stay protected while remaining competitive and profitable. Partnering with KBA Insurance can help reduce administrative struggles because our banker-driven team understands your challenges and can craft benefits plans that meet your goals.

We also want to recognize the loss of valued team member Cari Charter, Assistant Vice President, who lost a courageous battle with cancer in April 2024. Cari will be missed by her KBA family.



Bankers attended the 2024 KBA Insurance Roadshow in Topeka to learn more about employee benefits, wellness, and employee retention.



**NEW HIRE - CLINTON MOORE,
AGENCY SERVICE REPRESENTATIVE**



**100% RENEWAL ON BOND, CYBER &
D&O POLICIES IN 2023**



**95% OF KANSAS BANKS WITH
AT LEAST ONE PRODUCT OR
SERVICE**



INCREASED MARKET SHARE

DIVISION REPORTS

KBA - KANSAS AG BANKERS (KAB) DIVISION

Advocacy and education were the notable themes for the Kansas Ag Bankers Division efforts for 2023.

The KAB Division Board of Directors led its members in a grassroots advocacy campaign to enlist agricultural organizations as supporters of the Access to Credit for our Rural Economies (ACRE) Act. Last fall, Kansas ag bankers across 83 counties advocated to farmers, ranchers, and agricultural organization members how important ACRE is to sustain rural communities. As a result, the Kansas Association of Wheat Growers and the Kansas Corn Growers Association joined the Kansas Livestock Association as agriculture industry supporters of ACRE.

The Rattlesnake Creek Basin Taskforce was created under the KAB Division to focus on education efforts regarding the ongoing water rights dispute in the Rattlesnake Creek Basin. The task force assisted KBA staff in their advocacy efforts to educate Kansas policymakers in Washington, D.C., and Topeka on the economic and agricultural impact of the dispute. These efforts led to enhanced communication with the offices of U.S. Senator Jerry Moran and Kansas Governor Laura Kelly, ultimately leading to an agreement between the U.S. Fish and Wildlife Service and the Kansas Department of Agriculture to collaborate on a new solution to the issue.

The KAB Division continues to support, enhance, and educate the Sunflower State's agricultural banking industry in 2024 and beyond!



Kansas Ag Bankers Board

Front row (left to right): Lucas Sawyer, David White, Tricia Fowler, Julie Voelker, Steve Howland. Back row (left to right): Brad Zimmerman, Evan Whetzal, Robert Rugan, Brett Wicker, Stephen Hendrickson, Mikel Hadachek.

✓ **116 KAB DIVISION MEMBER BANKS**

✓ **CELEBRATING 15 YEARS**

✓ **OVER \$32,000 DONATED TO PRO-AGRICULTURAL PROGRAMS**

KBA TRUST DIVISION

The KBA Trust Division had a productive state legislative session with the passage of the Division's top priority bill in HB 2560, which would make it easier for Kansas banks and trust companies to acquire out-of-state fiduciary accounts. This change will remove an unnecessary burden on multistate trust administration and put Kansas trust business back in competition with our surrounding states. HB 2036, another Division priority bill, passed the Legislature and is on the way to the Governor. This mega tax package includes a provision that would reduce the privilege tax normal rate for banks from 2.25% to 1.94% and 2.25% to 1.93% for trust companies. This would equal a 7.14% reduction (or roughly \$4M) in the tax year 2024.

The mission of the Trust Division of the Kansas Bankers Association is to identify and focus on issues that affect the Trust Division, its members, and its clients. By providing timely information to its members, the Trust Division enhances and promotes the trust industry in Kansas. The KBA Trust Division currently has 36 bank trust departments and trust companies as members!

Our trust division hosts two conferences a year! The 2023 KBA Trust Conference was held in Lawrence, KS at the DoubleTree Hotel, with over 80 attendees and 17 sponsors! The 45th MOKAN Trust & Financial Services Conference was held on May 15-17 at the Sheraton Overland Park Hotel and Convention Center. MOKAN is one of the premier trust events in the country and would not be possible without the expertise and knowledge shared by the planning committee with representation from the KBA Trust Division Board, along with committee members appointed by the banking associations of Missouri, Oklahoma, Iowa, and Nebraska.



Pictured left to right: Chris English, Lori Bone, Grant Paitz, Tasha Bucher, Joe Karnes, Mark Kennedy, Amy Barber, Chris Kuckelman, Susie Roberts, (Not Pictured: Brian Dutton, Sherri Gormley)

✓ **36 KBA TRUST DIVISION MEMBERS**

✓ **MANAGING \$73 BILLION OF KANSAS TRUST ASSETS**

KBA - YOUNG BANK OFFICERS OF KANSAS (YBOK) DIVISION

The KBA's Young Bank Officers of Kansas (YBOK) Division had a successful and productive 2023. The 15th annual conference was held in Mulvane in October, with the largest gathering of young bankers in the division's history. Over 120 bankers and strategic partners heard from speakers including Kansas State Treasurer Steven Johnson, Kansas City Federal Reserve Economist Lee Smith, keynote speaker Debbie Peterson, and more. Attendees also learned about leadership in banking during a CEO Panel with Kansas bankers Eric Kurtz (President & CEO, Union State Bank, Arkansas City), Aaron Bastian (President & CEO, Fidelity Bank, Wichita), and KBA Board Vice Chairman Julie Hower (President & CEO, Farmers & Drovers Bank, Council Grove).

The YBOK Division continued the tradition of giving back to the communities we serve in 2023 through our corporate citizenship efforts. Because of the division's support, we presented a \$1,500 donation to Harbor House – Wichita, a safe shelter for victims and survivors of sexual and domestic violence, during the Annual Meeting held during the Annual Conference in October. YBOK also continued our partnership with Jobs for Americans Graduates-Kansas (JAG-K) in 2023 by participating in visits with students in our local areas to discuss financial literacy workforce development.

The 2024 Annual YBOK Conference will be held in Hays and offer professional development and networking opportunities for young bankers in Kansas! The YBOK Board continues to strive to provide the necessary training for the next generation of the Kansas banking industry. If you are interested in joining YBOK, please reach out to Alex Orel, Natalie Wareham, or Bree Hull at the KBA.



Cameron Cooper, YBOK President, Patriots Bank, presented Harbor House Catholic Charities with a check from the YBOK Corporate Citizenship Efforts donations.

✓ **120+ YBOK CONFERENCE ATTENDEES**
✓ **CONTINUED PARTNERSHIP WITH JAG-K**

✓ **\$1,500 RAISED FOR CORPORATE DONATIONS**

KANSAS BANKERS EDUCATIONAL FOUNDATION (KBEF)

In 1999, the Kansas Bankers Association (KBA) established the Kansas Bankers Educational Foundation (KBEF) with a clear mission: to educate individuals interested in banking careers and raise awareness among nonbankers about the essential role banks play in their communities. In 2022, the KBEF Board conducted a strategic review, revitalizing the foundation's vision and mission to ensure its relevance for the future. We are pleased to announce our dedication to furthering this critical mission, promising lasting benefits for future generations.

In pursuit of our overarching mission, the foundation board has outlined the following objectives: First, to establish banker-supported sponsorships, scholarships, and endowment opportunities tailored for aspiring bankers. Second, we aim to champion financial literacy initiatives within our communities. Third, to implement strategies for workforce development, bolstering the vitality of the Kansas banking industry. Lastly, to enhance the industry's image, fostering greater appreciation for its role and contributions.

We remain steadfast in our commitment to educate and engage individuals who wish to support the foundation through planned or individual giving. All contributions to KBEF are tax deductible, as we proudly operate as a 501(c)(3) educational foundation. We hosted the annual KBA Golf Tournament as a KBEF fundraiser and held our third yearly KBA online auction at the CEO Summit, collectively raising an additional \$46,000 in funds! Moreover, we are grateful to have secured a \$20,000 grant from the Office of the State Bank Commissioner to further our efforts in collaboration with KBA.

The unveiling of our KBEF Legacy Donors Wall this past year is a tribute to those whose unwavering support propels us forward. Yet, we recognize that this is just the beginning. With eyes set on the horizon, we eagerly anticipate building upon the momentum of 2023 to ensure sustained progress and lasting benefits for our industry. Those interested in contributing to the foundation or seeking more information should contact Ron Johnson at the KBA. Together, let's continue to shape the future of banking in Kansas.

"Big thanks to everyone who's already leaped to supporting KBEF! Your dedication fuels our mission of the vitality of the Kansas banking industry. To those who haven't yet jumped aboard, join us in pushing the boundaries and making a difference with KBEF. Let's move the needle together!" - KBEF Ambassador, 2018 KBA Board Chairman Ron Johnson.



Ron Johnson
KBEF Ambassador
2018 KBA Board
Chairman

✓ **\$12,000 IN SCHOLARSHIPS AWARDED TO FUTURE BANKERS**
✓ **\$27,759 GENERATED BY KBEF AUCTION**

✓ **\$18,405 NET PROCEEDS FROM THE KBA GOLF CLASSIC**

KANSAS BANKERS EDUCATIONAL FOUNDATION (KBEF)

2023 - 2024 LEGACY CONTRIBUTORS

MIKE & SHEILA DAY
HOLTON, KANSAS

GOLDEN BELT BANK
HAYS, KANSAS

IN MEMORY OF
MICHAEL A. DYKSTRA
THE KEARNY COUNTY BANK
LAKIN, KS



2023-2024 KBEF – BANK CONTRIBUTORS

Alliance Bank, Topeka; **American Bank of Baxter Springs**, Baxter Springs; **Andover State Bank**, Andover; **Arvest Bank**, Mission; **Astra Bank**, Scandia; **Bank 7**, Woodward; **Bank of Commerce & Trust**, Wellington; **Bank of Denton**, Denton; **Bank of Greeley**, Greeley; **Bank of Holyrood**, Holyrood; **Bank of Prairie Village**, Prairie Village; **Bank of Protection**, Protection; **Bank of Tescott**, Tescott; **Bank of Flint Hills**, Wamego; **Bank of the Plains**, Plains; **Bankers' Bank of Kansas**, NA, Wichita; **Bankwest of Kansas**, Goodland; **Baxter State Bank**, Baxter Springs; **Bendena State Bank**, Bendena; **Bennington State Bank**, Salina; **Carson Bank**, Mulvane; **Centera Bank**, Sublette; **Central National Bank**, Junction City; **Citizens State Bank**, Hugoton; **Citizens State Bank**, Cheney; **Citizens State Bank & Trust**, Ellsworth; **Citizens State Bank & Trust**, Council Grove; **City National Bank**, Lawton; **City State Bank**, Ft. Scott; **Community Bank**, Liberal; **Community Bank of Wichita**, Wichita; **Community First Bank**, Kansas City; **Community National Bank**, Chanute; **Community National Bank**, Seneca; **Community State Bank**, Coffeyville; **Conway Bank**, Conway Springs; **Cornerstone Bank**, Overland Park; **Dream First Bank**, Syracuse; **Elk State Bank**, Clyde; **ESB Financial**, Emporia; **Farmers and Merchants Bank**, Cawker City; **Farmers Bank & Trust**, Great Bend; **Farmers Bank & Trust**, Atwood; **Farmers State Bank**, Westmoreland; **Farmers State Bank**, McPherson; **Farmers State Bank**, Blue Mound; **Farmers State Bank**, Wathena; **Farmers State Bank**, Fairview; **First Bank**, Sterling; **First Bank of Beloit**, Beloit; **First FarmBank**, Greeley; **First Heritage Bank**, Centralia; **First Interstate Bank**, Shawnee; **First National Bank**, Hutchinson; **First National Bank**, Cimarron; **First National Bank**, Dighton; **First National Bank**, Spearville; **First National Bank & Trust**, Phillipsburg; **First National Bank of Kansas**, Burlington; **First Security Bank**, Overbrook; **First State Bank**, Norton; **First State Bank**, Healy; **First State Bank & Trust**, Tonganoxie; **FirstOak Bank**, Independence; **Flint Hills Bank**, Eskridge; **FNB Bank**, Goodland; **Garden Plain State Bank**, Wichita; **GNBank**, Girard; **Golden Belt Bank**, FSA, Hays; **Great American Bank**, Lawrence; **Guaranty State Bank & Trust**, Beloit; **Haviland State Bank**, Haviland; **Home Bank & Trust**, Eureka; **Home Savings Bank**, Chanute; **Impact Bank**, Wellington; **Integrity Bank**, Fowler; **Intrust Bank, N.A.**, Wichita; **Kansas State Bank**, Overbrook; **Kaw Valley Bank**, Topeka; **Kaw Valley State Bank**, Eudora; **Kendall Bank**, Overland Park; **Landmark National Bank**, Manhattan; **Legacy Bank**, Wichita; **Lyons Federal Bank**, Lyons; **Marquette Farmers State Bank**, Marquette; **Mid-America Bank**, Baldwin City; **Mutual Savings Association**, Leavenworth; **New Century Bank**, Belleville; **Ninnescah Valley Bank**, Cunningham; **Peoples Bank & Trust**, McPherson; **Silver Lake Bank**, Topeka; **SJN Bank of Kansas**, St. John; **Solomon State Bank**, Solomon; **Southeast Kansas Bancshares**, Pittsburgh; **Southwest National Bank**, Wichita; **Southwind Bank**, Natoma; **State Bank of Bern**, Bern; **State Bank of Downs**, Downs; **State Bank of Spring Hill**, Spring Hill; **Stockgrowers State Bank**, Maple Hill; **Stockton Bancshares, Inc.**, Stockton; **The Bank**, Oberlin; **The Halstead Bank**, Halstead; **The Peoples Bank**, Pratt; **TriCentury Bank**, De Soto; **Union State Bank**, Uniontown; **Union State Bank**, Olsburg; **United Bank & Trust**, Marysville; **Valley State Bank**, Syracuse; **Valley State Bank**, Belle Plaine; **Vintage Bank Kansas**, Leon; **Walton State Bank**, Walton; **Western State Bank**, Garden City.

BLOK - BANK LEADERS OF KANSAS

The KBA's 2023 Bank Leaders of Kansas (BLOK) class was comprised of twenty Kansas bankers investing their time and energy into becoming stronger advocates for the Kansas banking industry. BLOK's four information-packed training sessions, including a trek to our nation's capital, are designed to provide bankers with the information and confidence they need to be influential with their respective members of Congress and the Kansas Legislature. Members of the 2023 BLOK Class were given the opportunity to become directly involved in the federal and state legislative and regulatory processes that impact Kansas banks. They also learned about the many functions and roles of the KBA and how the volunteer involvement and leadership of individual bankers are paramount to the success of the KBA. Congratulations to this exceptional group of bankers who will be looked to for leadership and insight for many years to come!



2023 BLOK Class at the Wichita State University School of Business.

Congratulations to the 2023 Bank Leaders of Kansas Class!

Amy Barber, Central National Bank, Topeka

Jen Cocking, Capitol Federal Savings Bank, Topeka

Alex Goodpaster, Equity Bank, Overland Park

Kristie Henry, United Bank & Trust, Marysville

Brett Hubka, GNBANK, N.A., Clay Center

Carl Keith, Solutions North Bank, Hill City

Matt Koupal, FHLBank Topeka, Topeka

Katrina Loader, Astra Bank, Abilene

Rex Reynolds, Legacy Bank, Wichita

Justin Sparks, Bankers' Bank of Kansas, Wichita

Crystal Boyer, Kendall Bank, Overland Park

Dena Flach, Stockgrowers State Bank, Maple Hill

Mike Hamilton, Adams Bank & Trust, Colby

Dustin Hickel, INTRUST Bank, N.A., Prairie Village

Sarah Keeny Moon, Citizens Bank of Kansas, Derby

Garet King, Fusion Bank, Overland Park

James Leftwich, Security 1st Title, LLC, Wichita

Victoria Pruitt, First National Bank of Hutchinson, Hutchinson

Elizabeth Roche, Kansas Bankers Association, Topeka

Adeel Syed, Kansas Bankers Association, Topeka

The 2024 Bank Leaders of Kansas Class was also selected last December and will graduate in February 2025! Congratulations to the following for their selection.

Stephen Austin, Bank7, Montezuma

Shannon Beal, Citizens Bank of Kansas, El Dorado

Michael Carlson, Denison State Bank, Holton

Alison Clutter, Bankers' Bank of Kansas, Wichita

Jenny Figge, Kansas Bankers Association, Topeka

Mark Galloway, Bank of Tescott, Salina

Jenell B. Hulse, Bank of the Plains, Salina

Cher McLachlan, First National Bank of Hutchinson, Hutchinson

Billy Skrobacz, Jr., Capitol Federal Savings Bank, Topeka

Taylor Stos, First State Bank & Trust, Tonganoxie

George von Leonrod, First National Bank, Dighton

Gant Welborn, FHLBank Topeka, Topeka

Ali Aylward, Bank of Commerce, Chanute

Brian Berkley, Solutions North Bank, Stockton

Kerry Clark, Kansas Bankers Association, Topeka

Loren Erway, Farmers Bank & Trust, Atwood

Ryan Fleck, Legacy Bank, Wichita

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Jessica Kerr, Golden Belt Bank, Hays

Taylor Sharp, TriCentury Bank, De Soto

Andy Stegman, GNBANK, N.A., Offerle

Lance Tilton, Astra Bank, Chapman

Andy Watkins, INTRUST Bank, N.A., Wichita

Candace Wolke, Vintage Bank Kansas, Conway Springs

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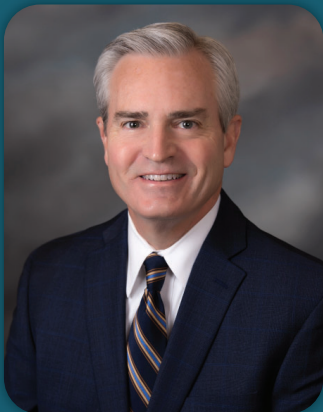
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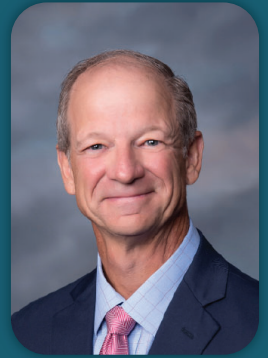
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