

# KANSAS BANKERS ASSOCIATION

## 2024 - 2025 Annual Report

*The Kansas Bankers Association strengthens and supports the Kansas banking industry by advocating for sound financial policies, promoting innovation, and fostering economic growth across the state to ensure a vibrant financial future for all Kansans.*



KANSAS BANKERS  
ASSOCIATION

A MESSAGE FROM OUR PRESIDENT & CEO

*Doug Wareham*

Dear Kansas Bankers:

Defending the interests of Kansas banks and Kansas bankers has always been and always will be an important role of the Kansas Bankers Association (KBA). Fending off government overreach and a wave of burdensome regulations became the norm over the past four years, as a flood of proposals poured out of Washington, D.C. The KBA and its bankers were forced to implement an all-out-blitz against proposals ranging from the 1071 small business reporting rule to proposals designed to gut bank fee income, to politically motivated reforms that threatened the role of the Federal Home Loan Bank system providing liquidity to banks across America.

While I appreciate the famous quote "Defense Wins Championships" that is most widely attributed to legendary Alabama football coach Paul "Bear" Bryant, I know from experience that being forced to constantly play defense can thwart innovation, dampen morale, and even stymie progress and growth. I'm a huge fan of Chiefs Defensive Coordinator Steve Spagnuolo, but I'm guessing even "Spags" would agree that you need a great offense to win the Super Bowl. With that in mind, I'm pleased to share that your Association has been calling offensive plays this past year that would make Head Coach Andy Reid take notice.

Here's a quick summary of KBA's offensive play calling the past year:


- Spearheaded efforts to make adoption of the Access to Credit for our Rural Economies (ACRE) Act a Tier 1 banking industry priority during this session of Congress.
- Pressed for federal legislation to index bank regulatory asset thresholds and prohibit the selling of mortgage trigger leads.
- Modernized public funds statutes to incentivize the reinvestment of Kansas taxpayer dollars back into Kansas communities through local community banks.
- Launched new life and disability insurance products with broader coverage for bank employees and lower premiums for Kansas banks.
- Partnered with Medicare Done Professionally to provide education and guidance on the transition to Medicare for member bankers entering their golden years.
- Invested \$250,000+ in pro-banking state legislative candidates during the 2024 election cycle with a success rate of 98.2%.
- Unveiled a new low-cost HR Solution designed to assist Kansas banks with their human resource needs.
- Secured authorization from the OSBC to begin performing bank directors' audits for state-chartered Kansas banks.
- Delivered access to a Bank Fraud Academy designed to arm bankers with the latest fraud protection and prevention tools for the industry.
- Produced Family Code Word elder protection public service ads in both English and Spanish that ran statewide across Kansas.
- Published, in partnership with the State Treasurer and OSBC, Banks Never Ask That fraud protection radio and television ads that aired statewide.
- Rolled out a new Understanding Bank Performance program to help rookie-level bankers turn pro.

You'll find more details on the positive impact of KBA's offensive and defensive play calling from the past year within the pages of this annual report. I want to thank everyone on Team KBA, including the KBA Officer Team, KBA's Board of Directors, and bankers from across Kansas that serve on KBA committees and task forces. I also want to thank the incredibly talented KBA staff team for blocking and tackling for the industry; we are honored to serve and represent 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 3/31/2025	\$185,915	\$195,106	\$259,714	\$640,735
Fund Balances	\$70,683	\$64,992	\$6,972	\$142,647

## KBA FINANCIAL REPORT

Period Covered  
03/31/2025 - 12 months

	KBA	KBSI	KBAI	Total	Eliminations	Consolidated Total
<b>Assets</b>						
Current assets	\$ 2,339,112	\$ 586,739	\$ 1,746,592	\$ 4,672,443	\$ -	\$ 4,672,443
Capital campaign	142,647	-	-	142,647	-	142,647
Deferred maintenance	-	69,537	-	69,537	-	69,537
Investments	-	1,046,640	-	1,046,640	-	1,046,640
Investments in subsidiary	4,216,723	1,727,868	-	5,944,591	(5,944,591)	-
Fixed assets	-	1,733,614	74,193	1,807,807	-	1,807,807
Other Assets	534,995	273,454	72,501	880,950	-	880,950
<b>Total Assets</b>	<u>7,233,477</u>	<u>5,437,852</u>	<u>1,893,286</u>	<u>14,564,614</u>	<u>(5,944,591)</u>	<u>8,620,023</u>
<b>Liabilities</b>						
Current liabilities	\$ 2,598,412	248,063	165,418	3,011,893	-	3,011,893
Other liabilities	142,647	-	-	142,647	-	142,647
Long-term liabilities	473,996	973,066	-	1,447,062	-	1,447,062
<b>Total Liabilities</b>	<u>3,215,055</u>	<u>1,221,129</u>	<u>165,418</u>	<u>4,601,602</u>	<u>-</u>	<u>4,601,602</u>
<b>Net Assets/Stockholders Equity</b>	<u>\$ 4,018,422</u>	<u>\$ 4,216,723</u>	<u>\$ 1,727,868</u>	<u>\$ 9,963,012</u>	<u>\$ (5,944,591)</u>	<u>\$ 4,018,422</u>

<b>Revenues</b>	\$ 3,893,512	\$ 2,074,125	\$ 2,622,731	\$ 8,590,368	\$ (329,808)	\$ 8,260,560
<b>Expenses</b>						
Personnel	2,361,544	1,866,971	907,865	5,136,380	-	5,136,380
Administrative	470,057	591,488	287,695	1,349,240	(329,808)	1,019,432
Auto & Travel	101,338	11,352	95,863	208,553	-	208,553
Amortization	-	-	72,500	72,500	-	72,500
Committees & Promos	254,800	-	61,529	316,329	-	316,329
Conferences & Seminars	730,340	-	-	730,340	-	730,340
Building	-	163,939	-	163,939	-	163,939
<b>Total Expenses</b>	<u>3,918,079</u>	<u>2,633,750</u>	<u>1,425,452</u>	<u>7,977,281</u>	<u>(329,808)</u>	<u>7,647,473</u>
<b>Revenue over Expenses</b>	(24,567)	(559,625)	1,197,279	613,087	-	613,087
<b>Equity in Earnings of Subsidiary</b>	637,654	138,759	-	776,413	(776,413)	-
<b>Dividends Received (Paid)</b>	<u>-</u>	<u>1,058,520</u>	<u>(1,058,520)</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Change in Net Assets/Net Income</b>	<u>\$ 613,087</u>	<u>\$ 637,654</u>	<u>\$ 138,759</u>	<u>\$ 1,389,500</u>	<u>\$ (776,413)</u>	<u>\$ 613,087</u>
<b>Net Assets, beginning of year</b>	<u>3,405,344</u>	<u>3,579,067</u>	<u>1,589,107</u>	<u>8,573,518</u>	<u>(5,168,183)</u>	<u>3,405,345</u>
<b>Net Assets, end of period</b>	<u>\$ 4,018,422</u>	<u>\$ 4,216,723</u>	<u>\$ 1,727,868</u>	<u>\$ 9,963,013</u>	<u>\$ (5,944,591)</u>	<u>\$ 4,018,422</u>

## GOVERNMENT RELATIONS

The KBA Government Relations team is pleased to report a successful 2025 session! The team drove the modernization of public funds statutes, secured vital tax and regulatory reforms, protected housing tax credit programs, and defeated harmful proposals to the industry. These victories were fueled by Kansas bankers' dedicated engagement with local elected officials. Your advocacy was instrumental in advancing a stronger banking industry. Thank you!



Streamlined the collateralization process for banks and government entities by establishing a single bank collateral pool.



Strengthened the PMIB Bank CD program, unlocking over \$1 billion in potential bank investments to spur economic growth.



Incorporated privilege tax into income tax growth trigger and single-factor apportionment tax legislation.



Successfully blocked state-level interchange fee, merchant category code mandates, and ESG-related proposals.



Raised \$209,003 for BankPAC and invested over \$250,000 in the 2024 election cycle.



Achieved passage of 5 KBA-supported bills into law while monitoring 80+ bills.



Front Row (L-R): Doug Wareham and Alex Orel  
Back Row (L-R): Kelly VanZwoll, JD; Kathy Taylor, JD; J.W. Wells

## COMMUNICATIONS & MARKETING

KBA's Communications & Marketing team continues to play a pivotal role in shaping our public presence through publications, website management, digital outreach, event promotion, and financial education. This year, we saw outstanding success with our statewide financial fraud education initiative, thanks to the invaluable support of the Office of the State Bank Commissioner and the Office of the Kansas State Treasurer—and the Kansas Association of Broadcasters' Public Education Partnership (PEP) program, which allowed us to reach 100% of Kansans at just a fraction of the cost.



(L-R): Rayanna Breshears; Mary Taylor; Brianna Hull

### BANKS NEVER ASK THAT: JULY 1 – AUGUST 31, 2024



\$20,000 Investment, \$74,000 value: 4 to 1 ROI



571 Television spots, 1664 Radio spots: 2235 total



### FAMILY CODE WORD: JANUARY 15 – MARCH 15, 2025



\$20,000 Investment, \$100,440 value: 5 to 1 ROI








896 Television spots, 1862 Radio spots: 2758 total



## LEGAL AND COMPLIANCE SERVICES

The Kansas Bankers Association is proud to provide a variety of legal and compliance benefits to Kansas banks. The services provided by the nineteen full-time legal and compliance specialists are essential in helping member banks serve their communities. Exciting achievements in the 2024-2025 fiscal year include:

-  4,406 legal and compliance questions and projects handled by the KBA Legal Department, BCS, and CFBS team.
-  128 Kansas banks, 1 vendor, 11 Missouri banks contracted for legal and compliance advisory services.
-  BCS and Legal Department staff recovered almost \$100,000 for Kansas banks since tracking began in late 2024.
-  10 banks contracted for outsourced compliance assistance.
-  172 compliance audits performed for 50 banks in Kansas and Nebraska.
-  Change of Kansas Bankers Consulting Services, LLC to Bankers Consulting Services, LLC in order to expand services to banks in other states.
-  CFBS received permission from the OSBC to perform Directors Exams for Kansas state banks.
-  CFBS introduced its newest offering: HR Solutions, providing human resources support to banks.









*Pictured from front to back (L-R): Gwen Hill, JD; Dylan Serrault, JD; Jackie Kuhn, JD; Jeff Narron; Shannon Capps; Kerry Clark, JD; Bobby Young, JD; Lewis Walton, JD; Lindsay Bryant; Jamie Cosgrove, JD; Meridith DeForest; Gabe Walker, JD; Heather Williams; Sarah Weltmer; Adeel Syed, JD; Sarah Lynch-Chaput, JD; Neal Barclay; Tom Thomsen, JD; Terri D. Thomas, JD*

## ROBBINS BANKING INSTITUTE - FORT HAYS STATE UNIVERSITY

Over the past academic year, the Robbins Banking Institute has expanded its impact through student engagement, outreach, scholarships, and partnerships. The purpose and goal of the institute is to teach the principles of community banking to prepare students to pursue careers in the banking industry. These efforts continue to build a strong pipeline of future banking professionals.



**Rayanna Breshears**  
Administration &  
Special Projects Coordinator

-  Partnered with Tiger Media Network to produce the first RBI promotional video featuring students, faculty, and industry leaders.
-  Revised the banking certificate program to require only 12 credit hours, making it more accessible for working professionals.
-  KBA's Young Bank Officers of Kansas (YBOK) donated \$1,500 to fund the RBI / KBA Student Liaison position.
-  Featured RBI in a KBA "Banker Breakdown" podcast episode.
-  Expanded outreach as KBA's Rayanna Breshears promoted RBI at the Western Kansas Career Showcase and through high school visits across Kansas.
-  Hosted Federal Reserve Governor Miki Bowman as the featured speaker for the RBI Lecture Series, engaging students, faculty, bankers, and community members.

## EDUCATION & CONFERENCES

2024 was a highly successful year for the Education and Conferences department! Brenda, LeAnn, and Natalie worked diligently with our Strategic Partners to secure sponsorships to help keep our event costs at affordable and budget friendly rates. Furthermore, our team expanded our partnerships with our sister state banking associations to include additional programming like the Fraud Academy, as well as Understanding Bank Performance. Each year our team also gathers data and publishes our annual Compensation & Benefits Survey in conjunction with Industry Insights and five other state banking associations in the Midwest. We'd like to sincerely thank each of our banker-led committees for helping us plan our many annual events!



12 events/conferences



31 seminars and workshops



2,662 attendees

### SCHOOLS OF BANKING:



10 schools



172 Kansas bankers in attendance

### STRATEGIC PARTNERS:



19 Endorsed Vendors



135 Associate Members



Front Row (L-R): Natalie Wareham and LeAnn Mott  
Back Row: Brenda L. Unruh



SCAN THE QR CODE TO BE  
TAKEN TO THE KBA/ONCOURSE  
LEARNING PARTNER PAGE!

## KBA INSURANCE

KBA Insurance's 2024 - 2025 fiscal year has been another period of growth in both policy count and dividends paid to KBA. The success is a direct result of the continued support of Kansas banks and our associate members. Some highlights from the last year:



Partnership with Medicare Done Professionally to assist members with the transition to Medicare.



Renegotiated life and disability rates to save our bankers money on benefits.



New Hire – Samantha Lee, Employee Benefits Specialist.



New Strategic Boli Partner - BCC.



Expanding services into other states.



Front Row (L-R): Alex Greig; Elizabeth Roche, Jenny Figge, Samantha Lee  
Back Row (L-R): Clinton Moore; Cole Thompson; Kent Owens

97% OF KANSAS BANKS  
HAVE AT LEAST  
ONE INSURANCE PRODUCT.

THANK YOU FOR YOUR CONTINUED SUPPORT OF KBA INSURANCE!








## DIVISION REPORTS

### KBA - KANSAS AG BANKERS (KAB) DIVISION

In 2025, the Kansas Ag Bankers Division conducted a successful annual conference with 304 attendees and prominent speakers, actively engaged in water policy discussions, and advocated for federal agricultural legislation. The Division prioritized professional development and communication, launching a newsletter and sponsoring an educational seminar for ag bankers.



**Front Row (L-R):** Doug Wareham (KBA), Tricia Fowler, Julie Voelker, Steve Howland, Andy Stegman  
**Back Row (L-R):** Evan Whetzal, Greg Saville, Brad Zimmerman, Josh Wolters (SurePoint Ag), Robert Rugan, Stephen Hendrickson, Brett Wicker, J.W. Wells (KBA)  
**(Not Pictured: Mikel Hadachek, Lucas Sawyer, and Shelly Turner)**

-  300+ bankers, strategic partners, and students attended the 2025 Kansas Ag Bankers Conference.
-  Ag bankers participated in Kansas Water Office Local Consult Meetings to address regional water issues.
-  Supported KBA Government Relations in advocating for the Farm Bill, FSA lending programs, and crop insurance funding.
-  Sponsored KBA's Margin Management for Agricultural Lenders seminar, equipping ag bankers with farm risk management and futures market knowledge.
-  Launched the KAB Connection newsletter to update members on the Kansas Ag Bankers Conference, Division activities, and Ag Banking.
-  Donated \$30,000 to pro-agricultural programs.
-  124 KAB Division member banks.

### KBA TRUST DIVISION

The mission of the Kansas Bankers Association (KBA) Trust Division is to address key issues affecting its members and clients while promoting the trust industry in Kansas through timely, relevant information. The division includes 34 members managing over \$84 billion in trust assets. In total, the MOKAN Trust & Financial Services and KBA Trust Conferences drew over 425 attendees, featured 50 sponsors, and offered 22 educational sessions.



**Front Row (L-R):** Tasha Bucher, Lori Bone, Amy Barber, Debbie Newman (Not Pictured: Sherri Gormley)  
**Back Row (L-R):** Mark Kennedy, Joe Karnes, Grant Paitz, Chris English, Chris Kuckelman, Brian Dutton

-  Co-hosted the annual MOKAN Trust & Financial Services Conference, a nationally recognized event, with over 300 attendees.
-  Hosted the KBA Trust Conference, focused solely on Kansas trust institutions, with sessions on management, operations, and other key trust areas, with over 100 attendees.
-  Kept members informed on proposed regulations, legislation, and regulatory changes affecting the trust industry.
-  Provides Trust Board contact list via the KBA website and email ([www.ksbankers.com](http://www.ksbankers.com) | [trust@ksbankers.com](mailto:trust@ksbankers.com)) for peer-to-peer support and answers to trust-related questions.
-  Offered networking opportunities through seminars, conferences, and meetings—connecting members with professionals in similar and related fields.
-  Provides opportunities to earn CLE, CFP, and CTFA credits by attending the MOKAN and KBA Trust Conferences.

## KBA - YOUNG BANK OFFICERS OF KANSAS (YBOK) DIVISION

The KBA's Young Bank Officers of Kansas (YBOK) Division continued to grow and strengthen in 2024 offering 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 or Natalie Wareham at the KBA.



113 attendees, including FHSU Robbins Banking Institute (RBI) students and strategic partners gathered for the YBOK Annual Conference in Hays.



Attendees heard from U.S. Congressman Tracey Mann, Kansas City Federal Reserve Economist Brent Bundick, keynote speaker Neil Stevens, and a CEO Panel featuring leadership insights from Jordan Lauer (President & CEO, Farmers State Bank, Westmoreland) and Chris Wente (President & CEO, Golden Belt Bank, Hays).



13 bank partnerships with JAG-K during April's Financial Literacy Month, educating students on financial literacy and career opportunities in banking.



\$1,500 raised for the Kansas Bankers Educational Foundation (KBEF) to fund scholarships for RBI students.



**Save the date for the 2025 YBOK Annual Conference in Lawrence, October 8-10!**



**Front Row (L-R): Francis Scheuerman; Victoria Pruitt; Beth Masterson; Brock Stuhlsatz; Rocky Anderson; Jenell Hulse; Amanda Williams; Andrew Holtgraves**  
**Back Row (L-R): Nick Wolfe; Jason Hatfield; Tyler Walden; Greg Thiessen; Jordan Lauer; Alex Jones; Tom Sheik**

## KANSAS BANKERS EDUCATIONAL FOUNDATION (KBEF)

The Kansas Bankers Educational Foundation (KBEF) continued to grow and expand its scope of work over the past year, achieving its most successful year since its establishment in 1999. KBEF experienced a record-breaking financial year and is well-positioned to continue meeting its objectives of providing scholarships, strengthening workforce development initiatives, promoting financial literacy, and enhancing the Kansas banking industry's image. Thank you to all Kansas bankers and strategic partners for their commitment to creating a lasting impact on the Kansas banking industry and the communities it serves. Please reach out to Alex Orel at the KBA or KBEF Ambassador Ron Johnson for more information.



Raised over \$50,000 in the Annual KBEF Online Auction & Raffle.



Raised over \$40,000 from nearly 100 KBA Member Banks through their annual dues statement.



Raised over \$20,000 in the Annual KBEF Golf Tournament.



Reached thousands statewide with fraud prevention and financial literacy campaigns like *Family Code Word* and *Banks Never Ask That* via radio, TV, and streaming ads.



Awarded \$16,000 in scholarships to aspiring Kansas bankers.



Launched KBA's Internship Connection Program with 26 banks participating and 161 student applications received.



**Alex Orel, KBA's EVP – Government Relations speaking to a group of students at Benedictine College about the benefits of seeking a career in banking.**



**J.W. Wells, KBA's Government Relations Assistant promoting KBA's Internship Connection Program at Pittsburg State University's Career Fair.**

# KANSAS BANKERS EDUCATIONAL FOUNDATION (KBEF)

## 2024 - 2025 LEGACY CONTRIBUTORS

**MIKE & LESLIE EWY**  
**COFFEYVILLE, KANSAS**

**DOUG & JANELLE WAREHAM**  
**TOPEKA, KANSAS**

**MARK & NANCY SCHIFFERDECKER**  
**GIRARD, KANSAS**

**FRANK & KRIS CARSON**  
**MULVANE, KANSAS**

## 2024-2025 KBEF – BANK CONTRIBUTORS

**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 Prairie Village**, Prairie Village; **Bank of Protection**, Protection; **Bank of Tescott**, Tescott; **Bank of the Flint Hills**, Wamego;  
**Bank of the Plains**, Plains; **Bankers' Bank of Kansas, NA**, Wichita; **Baxter State Bank**, Baxter Springs;  
**Bendena State Bank**, Bendena; **CBW Bank**, Topeka; **Carson Bank**, Mulvane; **Centera Bank**, Sublette;  
**Central National Bank**, Junction City; **Citizens Federal Savings Bank**, Leavenworth; **Citizens State Bank**, Hugoton;  
**Citizens State Bank**, Cheney; **Citizens State Bank & Trust**, Hiawatha; **City National Bank**, Lawton; **City State Bank**, Ft. Scott;  
**Commercial Bank**, Parsons; **Community Bank of Wichita**, Wichita; **Community National Bank**, Chanute;  
**Community National Bank**, Seneca; **Conway Bank**, Conway Springs; **Cornerstone Bank**, Overland Park;  
**Cottonwood Valley Bank**, Cedar Point; **Dream First Bank**, Syracuse; **Elk State Bank**, Clyde; **Equity Bank**, Wichita;  
**ESB Financial**, Emporia; **Farmers Bank & Trust**, Great Bend; **Farmers Bank & Trust**, Atwood;  
**Farmers State Bank**, Westmoreland; **Farmers State Bank**, Blue Mound; **Farmers State Bank**, Wathena;  
**Farmers State Bank**, Fairview; **First Bank**, Sterling; **First Bank Kansas**, Salina; **First Heritage Bank**, Centralia;  
**First National Bank**, Hutchinson; **First National Bank**, Hutchinson; **First National Bank**, Cimarron;  
**First National Bank**, Dighton; **First National Bank**, Dighton; **First National Bank**, Spearville;  
**First National Bank of Kansas**, Burlington; **First State Bank**, Norton; **FirstOak Bank**, Independence;  
**Flint Hills Bank**, Eskridge; **FNB Bank**, Goodland; **Garden Plain State Bank**, Wichita; **GNBank, N.A.**, Girard;  
**Guaranty State Bank & Trust**, Beloit; **Haviland State Bank**, Haviland; **Home Bank & Trust**, Eureka;  
**Impact Bank**, Wellington; **Integrity Bank**, Fowler; **INTRUST Bank, N.A.**, Wichita; **Kaw Valley Bank**, Topeka,  
**Kaw Valley State Bank**, Eudora; **Kendall Bank**, Overland Park; **Lyons Federal Bank**, Lyons;  
**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; **State Bank of Bern**, Bern; **State Exchange Bank**, Mankato;  
**The Bank**, Oberlin; **The Halstead Bank**, Halstead; **The Peoples Bank**, Pratt; **Union Bank & Trust**, Bonner Springs;  
**Union State Bank**, Uniontown; **United Bank & Trust**, Marysville; **Vintage Bank Kansas**, Leon; **Western State Bank**, Garden City.

## BLOK - BANK LEADERS OF KANSAS

In 2024, the KBA Bank Leaders of Kansas (BLOK) class consisted of 24 dedicated Kansas bankers committed to becoming stronger advocates for the banking industry. Congratulations to this outstanding group, poised to provide leadership and insight for years to come, and congratulations to the 2025 BLOK class! If you have any questions about BLOK, or are looking to apply or sponsor, please contact Alex Orel or Sara Blubaugh.



Expanded bankers' understanding of KBA's structure and governance.



Enhanced knowledge of state and federal legislative processes to increase bankers' willingness to actively support and defend Kansas banking.



Increased awareness of state and federal regulatory agencies overseeing the banking industry.



Strengthened leadership and communication skills, defining bankers' roles as volunteer leaders.



Marked the largest BLOK class in KBA history with record-high program applications.



Secured increased program sponsorship, reflecting recognition of its value.



**2024 BLOK Class at the Kansas State Capitol Building in Topeka.**

### *Congratulations to the 2024 Bank Leaders of Kansas Class!*

Stephen Austin, Bank7, Montezuma  
Brian Berkley, Solutions North Bank, Stockton  
Kerry Clark, JD, Kansas Bankers Association, Topeka  
Loren Erway, Farmers Bank & Trust, Atwood  
Ryan Fleck, Legacy Bank, Wichita  
Kate Haverkamp, First Heritage Bank, Centralia  
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

Ali Aylward, Bank of Commerce, Chanute  
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, Community National Bank, Topeka  
George von Leonrod, First National Bank, Dighton  
Gant Welborn, FHLBank Topeka, Topeka

### *Welcome 2025 Bank Leaders of Kansas Class!*

Neal Barclay, Kansas Bankers Association, Topeka  
Dan Duchnowski, Equity Bank, Wichita  
Jared Engelbert, The First State Bank, Norton  
Daniel Hayden, Bankers' Bank of Kansas, Wichita  
Gwen Hill, JD, Kansas Bankers Association, Topeka  
Beth Masterson, Legacy Bank, Wichita  
Joel Milford, First National Bank of Hutchinson, Hutchinson  
Trenton Moore, Equity Bank, Independence  
Susan Rash, Community National Bank, Seneca  
Sarah Sanders, Capitol Federal Savings Bank, Topeka  
Thomas Sheik, State Bank of Bern, Bern  
Bryan VonFeldt, Astra Bank, Hays

Matyson Barnes, Farmers Bank & Trust, Overland Park  
Chris Endicott, FHLBank Topeka, Topeka  
Brandon Grigsby, Stockgrowers State Bank, Ashland  
Cody Heiman, First Bank Kansas, Salina  
Chrissy Lewman, The Union State Bank of Everest, Atchison  
Paige Meader, First National Bank of Kansas, Waverly  
Mazie Mobley, INTRUST Bank, N.A., Wichita  
Kim Parks, ESB Financial, Emporia  
Tyson Reimer, Central National Bank, Junction City  
Kaycie Schilling, FNB Bank, Goodland  
Derek Stephens, First Interstate Bank, Shawnee  
Brandi Zimmer, Guaranty State Bank & Trust Co., Beloit

**The 2025 Bank Leaders of Kansas Class was selected in December 2024 and will graduate in February of 2026!**

### **THANK YOU TO THE SPONSORS OF THE BLOK PROGRAM!**

BANK COMPENSATION CONSULTING  
BLUE CROSS AND BLUE SHIELD OF KANSAS  
INTRUST BANK, N.A.  
KBA INSURANCE, INC.  
SCHOOLS OF BANKING  
UMB BANK, N.A.

BANKERS' BANK OF KANSAS  
FHLB TOPEKA  
INTRUST BANK, N.A.  
PROFESSIONAL BANK CONSULTANTS  
SECURITY 1ST TITLE

## ENDORSED VENDORS



## 2024 - 2025 KBA OFFICERS



**D. Gene Dikeman, II**  
KBA Chairman  
Bank of the Plains  
Hutchinson



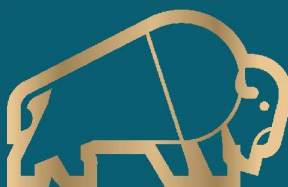
**Julie Hower**  
KBA Chairman-Elect  
Farmers & Drovers Bank  
Council Grove



**Kendal Kay**  
KBA Vice Chairman  
Stockgrowers State Bank  
Ashland



**Mark Schifferdecker**  
KBA Past Chairman  
GNBank, N.A.  
Girard



## 2024 - 2025 KBA BOARD OF DIRECTORS



**Michael Black**  
Regional Representative  
ESB Financial  
Emporia



**Dan Bolen**  
Regional Representative  
Bank of Prairie Village  
Prairie Village



**John Dicus**  
Director Appointed by  
KBA Chairman  
Capitol Federal Savings  
Topeka



**Teri Ginther**  
At Large Representative  
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**Tyler Whitham**  
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