



KANSAS BANKERS  
ASSOCIATION

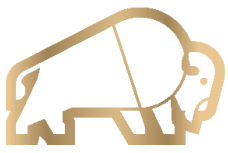


2025 - 2026  
ANNUAL  
REPORT



### OUR MISSION

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.



# MESSAGE FROM PRESIDENT & CEO



## *Doug Wareham*

### *Dear Kansas Bankers:*

The past two decades working in government relations for the Kansas banking industry has taught me that successful advocacy is defined by a very simple formula:

***Preparation + Persistence + Opportunity = Success***

Adoption of the Access to Credit for our Rural Communities Act (ACRE) last summer once again confirmed the merits of this formula. KBA leaders past and present had been laying the groundwork for more than a decade, preparing for the right opportunity to begin closing the tax policy gap between Kansas banks and our tax-exempt competitors. Persistent, thoughtful communications with our Kansas Congressional Delegation and with leaders within the ABA and other key state bankers associations created a rare political opportunity when Congress began considering the One Big Beautiful (Tax) Bill during the summer of 2025. KBA's preparation, persistence, and Congress' consideration of OBBB yielded opportunity and ultimately led to the successful adoption of a 25% ACRE Act deduction.

Now, I'm keenly aware the ACRE Act is far from the final solution

on tax policy reform to level the playing field between banks and our privileged competitors, but I also know accomplishing our ultimate goals required us to achieve a strong foothold that provides our industry with something to build upon. The ACRE Act provides that foothold, and it was a major collective achievement for the KBA this past year. The successful adoption of ACRE reaffirms the collective power of our Association and reminds us that we are strongest when we work together through KBA.

KBA was organized 139 years ago by Kansas bankers that desired a stronger voice on the advocacy front, and I'm confident those founding fathers would be proud of how actively engaged today's bankers are in Topeka and Washington, D.C. I also believe those founders would be incredibly proud of the more than 250 Kansas bankers that invested time this past year helping lead and guide this wonderful organization. Banker leadership and the hard work of the KBA staff team continue to provide best-in-class training, products, and services that banks and bankers across Kansas rely on every day. Those offerings are highlighted throughout this annual report and serve as a testament that your




Association is truly working for Kansas banks and bankers.

I want to thank the KBA Officers, KBA's Board of Directors and the entire KBA staff team for their leadership and commitment to excellence this past year. And I want to thank every Kansas bank and banker for your support and commitment to the KBA. I can assure you that in the coming year our preparation will continue, our persistence will never waiver, and I promise we will embrace every opportunity to serve you to the very best of our ability.

At your service,

*Doug Wareham*

# 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 3/31/2026	\$195,915	\$240,106	\$266,686	\$702,707
Fund Balances	\$60,683	\$19,992	\$0	\$85,675

## KBA FINANCIAL REPORT

### Period Covered


03/31/2026 - 12 months

	KBA	KBSI	KBAI	Total	Eliminations	Consolidated Total
<b>Assets</b>						
Current assets	\$ 2,244,742	\$ 433,407	\$ 2,033,113	\$ 4,711,262	\$ -	\$ 4,711,262
Capital campaign	85,675	-	-	85,675	-	85,675
Deferred maintenance	-	80,020	-	80,020	-	80,020
Capital Improvements Fund	-	60,000	-	60,000	-	60,000
Investments	-	1,351,213	-	1,351,213	-	1,351,213
Investments in subsidiary	4,396,484	1,575,858	-	5,972,342	(5,972,342)	-
Fixed assets	-	1,748,311	118,882	1,867,193	-	1,867,193
Other Assets	349,581	452,036	-	801,617	-	801,617
<b>Total Assets</b>	<u>7,076,482</u>	<u>5,700,845</u>	<u>2,151,995</u>	<u>14,929,322</u>	<u>(5,972,342)</u>	<u>8,956,980</u>
<b>Liabilities</b>						
Current liabilities	\$ 2,492,887	399,203	576,138	3,468,228	-	3,468,228
Other liabilities	85,675	-	-	85,675	-	85,675
Long-term liabilities	349,581	905,158	-	1,254,739	-	1,254,739
<b>Total Liabilities</b>	<u>2,928,143</u>	<u>1,304,361</u>	<u>576,138</u>	<u>4,808,642</u>	<u>-</u>	<u>4,808,642</u>
<b>Net Assets/Stockholders Equity</b>	<u>\$ 4,148,340</u>	<u>\$ 4,396,484</u>	<u>\$ 1,575,858</u>	<u>\$ 10,120,680</u>	<u>\$ (5,972,342)</u>	<u>\$ 4,148,340</u>

<b>Revenues</b>	<u>\$ 4,247,593</u>	<u>\$ 2,286,201</u>	<u>\$ 2,551,730</u>	<u>\$ 9,085,524</u>	<u>\$ (329,808)</u>	<u>\$ 8,755,716</u>
<b>Expenses</b>						
Personnel	2,388,820	2,089,272	947,039	5,425,131	-	5,425,131
Administrative	385,813	682,001	284,211	1,352,025	(329,808)	1,022,217
Auto & Travel	109,651	9,453	117,088	236,192	-	236,192
Amortization	-	-	72,500	72,500	-	72,500
Committees & Promos	422,114	-	66,125	488,239	-	488,239
Conferences & Seminars	927,616	-	-	927,616	-	927,616
Building	-	159,553	-	159,553	-	159,553
<b>Total Expenses</b>	<u>4,234,014</u>	<u>2,940,279</u>	<u>1,486,963</u>	<u>8,661,256</u>	<u>(329,808)</u>	<u>8,331,448</u>
<b>Revenue over Expenses</b>	13,579	(654,078)	1,064,767	424,268	-	424,268
<b>Equity in Earnings of Subsidiary</b>	410,689	64,767	-	475,456	(475,456)	-
<b>Dividends Received (Paid)</b>	-	1,000,000	(1,000,000)	-	-	-
<b>Change in Net Assets/Net Income</b>	<u>\$ 424,268</u>	<u>\$ 410,689</u>	<u>\$ 64,767</u>	<u>\$ 899,724</u>	<u>\$ (475,456)</u>	<u>\$ 424,268</u>
<b>Net Assets, beginning of year</b>	<u>3,724,085</u>	<u>3,985,792</u>	<u>1,511,094</u>	<u>9,220,971</u>	<u>(5,496,886)</u>	<u>3,724,085</u>
<b>Net Assets, end of period</b>	<u>\$ 4,148,340</u>	<u>\$ 4,396,484</u>	<u>\$ 1,575,858</u>	<u>\$ 10,120,683</u>	<u>\$ (5,972,337)</u>	<u>\$ 4,148,340</u>

## 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 seventeen full-time legal and compliance specialists are essential in helping member banks serve their communities. Exciting achievements in the 2025-2026 fiscal year include:

 **5117 questions/projects handled (increase of 711 legal matters handled compared to the prior year.)**

 **127 Kansas banks, 14 Missouri banks, and 1 vendor contracted for Bankers Consulting Services.**

 **\$120,000 fraud loss recovered just in first quarter of 2026!**

 **10 banks contracted for outsourced compliance assistance.**

 **132 compliance audits performed for 50 banks in Kansas and Nebraska.**

 **Contacted other state associations on reaching a partnership arrangement for audits.**



*Pictured from front to back (L-R): Hannah Schroller-Simpson, JD; Katherine Eusey-Zuckerman, JD; Darby Leitch; Sarah Lynch-Chaput, JD; Terri D. Thomas, JD; Bobby Young, JD; Shannon Capps; Lindsay Bryant; Heather Williams; Sarah Weltmer; Jamie Cosgrove, JD; Lewis Walton, JD; Gabe Walker, JD; Dylan Serrault, JD; Meredith DeForest; Tom Thomson; Adeel Syed, JD; Neal Barclay; Jeff Narron  
Not pictured: Gwen Hill, JD*

## BANKERS INSURANCE SOLUTIONS

Bankers Insurance Solutions, formerly KBA Insurance, Inc., had another great year thanks to the support of Kansas bankers. We continue our mission to provide the best insurance products and benefits to our member banks.

 **Exceeded budget by 5%**

 **Increased overall market share by 5%**

 **Single digit health plan increase!!**

 **Over \$1 million dividend to KBA**



*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 BANKERS INSURANCE SOLUTIONS!**

## GOVERNMENT RELATIONS

The KBA Government Relations team had a successful 2026 session! Several KBA priority measures were signed into law, helping strengthen consumer protection and providing Kansans with greater financial security and choice. These victories were fueled by Kansas bankers' dedicated engagement with Kansas elected officials. Your advocacy was instrumental in advancing a stronger banking industry. Thank you!



**DOUG  
WAREHAM**  
KBA President & CEO



**KELLY  
VANZWOLL, JD**  
SVP - Government Relations



**SARA  
BLUBAUGH**  
SVP-Administration  
& Board Secretary



**J.W.  
WELLS**  
Ag Division Coordinator,  
Government Relations  
Assistant



**Protected Kansans from fraud by adding consumer protections for cryptocurrency ATM operators, including required fraud disclosures, fee caps, and daily transaction limits.**



**Provided new tools to combat financial exploitation by allowing customers to designate a "trusted contact" and enabling financial institutions to pause suspicious transactions when appropriate safeguards are met.**



**Enhanced the Kansas Trust Code by establishing the Kansas Community Property Trust Act and adding new provisions that give Kansans greater flexibility in estate planning.**



**Successfully blocked state-level interchange fee legislation, cryptocurrency regulations, and other ESG-related proposals.**



**Raised \$178,568.56 for BankPAC and invested nearly \$200,000 in the 2025-2026 election cycle.**



**Achieved passage of 4 KBA-supported bills into law while monitoring 150+ bills.**

## ROBBINS BANKING INSTITUTE - FORT HAYS STATE UNIVERSITY

The Robbins Banking Institute at Fort Hays State University focuses on providing education, professional development, and equipping students and young professionals with the skills they need to pursue a career in banking and finance. The institute offers hands-on learning opportunities, industry connections, and programs that build practical, real-world expertise.



**Hosted industry leaders Kurt Knutson, Earl McVicker, and Leonard Wolfe as the featured speakers for the RBI Lecture Series, engaging students, faculty, bankers, and community members.**



**Held the first-ever Night of Networking for students and bankers.**



**Members from the Kansas House of Representatives toured the Robbins Banking Institute to learn more about the program, student opportunities, and impact on developing the next generation of banking.**



**Expanded outreach as KBA's Rayanna Breshears promoted RBI at several Kansas high schools, Western Kansas Career Showcases (WKCS), Future Business Leaders of America (FBLA), Jobs for America's Graduates - Kansas (JAG-K), KBA conferences, and more!**



**RAYANNA  
BRESHEARS**  
Administration &  
Special Projects Coordinator



**(L-R) Kurt Knutson, Leonard Wolfe,  
and Earl McVicker**



**(L-R) RBI students Ally Karst, Emily  
James, Lawson Bailey, and Jose  
Amaya attended the annual Ag  
Bankers Conference in Manhattan.**

## EDUCATION & CONFERENCES

In 2026, your Education and Conferences team of Brenda, LeAnn, and Natalie continued to bring the programming you've come to rely on and expect from YOUR association. We continued to work diligently with our Strategic Partners to secure sponsorships to help keep events budget friendly for our member banks, while bringing industry experts to our events as speakers. Furthermore, our team expanded our partnerships with our sister state banking associations to include additional programming like the Fraud Academy, and we continue to enjoy a robust relationship with OnCourse Learning, our online training partner. 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!*



**BRENDA L. UNRUH**  
EVP - Director of Education, Communications & Strategic Partnerships



**LEANN MOTT**  
VP - Education & Conferences



**NATALIE WAREHAM**  
AVP - Education & Conferences

-  **10 events/conferences**
-  **36 seminars and workshops**
-  **4,410 attendees**

### SCHOOLS OF BANKING:






-  **10 schools**
-  **181 Kansas bankers in attendance**

### STRATEGIC PARTNERS:

-  **17 Endorsed Vendors**
-  **109 Associate Members**

## COMMUNICATIONS & MARKETING

The KBA Communications & Marketing team supports the Association's public presence through publications, digital outreach, event promotion, and financial education efforts. By delivering timely content and maintaining a consistent voice, the team helps keep members informed while providing tools that support outreach in communities across Kansas. Key publications and a growing library of communications resources remain central to these efforts.

-  **Produced and distributed core member publications, including The Kansas Banker, E-Source, Legislative Bulletin, and Compliance Corner.**
-  **Supported member engagement through website content, digital communications, event promotion and the Jobs for America's Graduates (JAG-K) with the KBA partnership for financial literacy month.**
-  **Maintained a library of communications resources, including workforce development videos and outreach materials such as Family Code Word, Banks Never Ask That, and Practice Safe Checks.**
-  **Provided ready-to-use fraud prevention and financial education tools for member banks.**
-  **Partnered with the OSBC again this year to provide state-wide digital media and 30-second commercial spots highlighting the Family Code Word Campaign initiative.**



**BREE HULL**  
AVP - Communications & Marketing

## DIVISION REPORTS

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

The KBA's Kansas Ag Bankers (KAB) Division continued its mission to support, enhance, and promote the agricultural banking industry in Kansas. The Division conducted a successful annual conference, supported initiatives to educate ag producers, and strengthened rural Kansas communities through contributions and disaster relief support.



**300+ bankers, strategic partners, and students attended the 2026 Kansas Ag Bankers Conference.**



**Organized the Kansas Ag Bankers Raffle and raised over \$8,900 to support the mission of the Kansas Bankers Educational Foundation!**



**Sponsored KBA's Crop Insurance for Agricultural Lenders Seminar, equipping ag bankers and their farm customers with risk management knowledge.**



**Donated \$37,500 to pro-agricultural programs and events.**



**Contributed to wildfire relief efforts in Southwest Kansas.**



**Recognized Pat Fallon, EVP - Bank of the Plains, Hutchinson, as the 2026 KBA - Kansas Ag Bankers Pioneer Award recipient for his professionalism, leadership, and long-standing commitment to Kansas agriculture and the banking industry!**



Front Row (L-R): J.W. Wells (KBA), Shelly Turner, Tricia Fowler, Julie Voelker

Middle Row (L-R): Kaycie Schilling, Steve Howland, Greg Saville, Brett Wicker

Back Row (L-R): Andy Stegman, Robert Rujan, Stephen Hendrickson, Evan Whetzal

(Not Pictured): Brandon Grigsby, Brad Zimmerman

### KBA TRUST DIVISION

The Kansas Bankers Association (KBA) Trust Division continues to support its members and clients by addressing key issues shaping the trust industry and delivering timely, relevant information statewide.

Representing 33 members overseeing more than \$161 billion in trust assets, the division's signature events—the MOKAN Trust & Financial Services Conference and the KBA Trust Conference—drew more than 425 attendees from 12 states, featured 63 sponsors, and offered 22 educational sessions!



Back Row: Jeff Wacker, Mark Kennedy, Grant Paitz, Joe Karnes

Front Row: Lori Bone, Debbie Newman, Amy Barber, Beth Boldt  
Not pictured: Chris Kuckelman & Sherri Gormley



**Co-hosted the annual MOKAN Trust & Financial Services Conference, a nationally recognized event that drew more than 400 attendees from across the industry.**



**Hosted the KBA Trust Conference, a Kansas-focused event for trust institutions, delivering educational sessions on SECURE 2.0, financial planning, fiduciary compliance, and the digital revolution to more than 100 attendees.**



**Kept members informed on proposed legislation, regulatory developments, and policy changes impacting the trust industry.**



**Offered a trust board contact list via the KBA website and email to support peer collaboration and discussion.**



**Strengthened professional connections by offering networking opportunities through seminars, conferences, and meetings.**



**Supported professional development by offering CLE, CFP, CTFA, CISP, and CRSP credit opportunities at the MOKAN and KBA Trust Conferences.**

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

The KBA's Young Bank Officers of Kansas (YBOK) Division had a successful 2025, growing division membership and hosting events to help members build relationships across the state. The 2025 Annual Conference in Lawrence was the largest event in YBOK history with over 140 attendees! 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 Natalie Wareham or Cole Thompson at the KBA.



As part of the 2025 YBOK Annual Conference, we were honored to present a \$1,500 donation to Growing Food Growing Health, supporting their mission to strengthen community well-being and local food systems in Lawrence.








-  **143 Kansas bankers and strategic partners gathered for the YBOK Annual Conference in Lawrence.**
-  **Attendees heard from KU Men's Basketball Head Coach Bill Self, Kansas City Federal Reserve Economist Lee Smith, keynote speaker Harry Campbell, and a Banking Leadership Panel featuring Julie Hower (KBA Chairman, President & CEO, Farmers & Drivers Bank, Council Grove) and Pat Gideon (Chairman, President & CEO, Silver Lake Bank, Topeka).**
-  **Over 20 bankers connected at the YBOK-hosted networking reception following the KBA Government Relations Conference.**
-  **15 bank partnerships with JAG-K during April's Financial Literacy Month, educating students on financial literacy and workforce development.**
-  **\$1,500 raised for Growing Food Growing Health in Lawrence to support sustainable, local food systems in our communities.**
-  **Save the date for the 2026 YBOK Annual Conference in Manhattan, October 1-2!**

## KANSAS BANKERS EDUCATIONAL FOUNDATION (KBEF)

The Kansas Bankers Education 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 Rayanna Breshears at the KBA or KBEF Ambassador Ron Johnson for more information.



(Left to Right) KBA President & CEO Doug Wareham, KBA & KBEF Chairman Julie Hower, and KBA & KBEF Vice President Kendal Kay attending the annual KBEF Golf Tournament.

-  **Raised over \$50,000 in the Annual KBEF Online Auction & Raffle.**
-  **Awarded \$50,000 in scholarships to aspiring Kansas bankers.**
-  **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.**
-  **Connected with 400+ students at 7 Kansas colleges through the Internship Connection Program.**
-  **Contributed \$50,000 to K-State's Powercat Financial to help launch a teacher certification program that prepares educators across Kansas to teach financial literacy to high school juniors and seniors.**
-  **Raised over \$8,900 in the Annual KBEF Golf Tournament.**
-  **Raised over \$8,900 through the first-ever Ag Bankers Raffle at the Annual Ag Bankers Conference.**



KBA President & CEO Doug Wareham and Ag Division Coordinator & Government Relations Assistant J.W. Wells presented to KSU Finance students on banking policy priorities, banking career opportunities, and an overview of the KBA.

# KANSAS BANKERS EDUCATIONAL FOUNDATION (KBEF)

## THANK YOU TO OUR 2025-26 KBEF LEGACY, SCHOLARSHIP, & CORNERSTONE DONORS

### \$25,000 CONTRIBUTION

#### **CRAIG & PEGGY MEADER**

Waverly, KS

#### **EARL & MOLLY MCVICKER**

Central Financial Corporation, Manhattan, KS

### \$15,000 CONTRIBUTION

#### **RESULTS TECHNOLOGY**

Overland Park, KS

### \$10,000 CONTRIBUTION

#### **LEONARD & BETH WOLFE**

Marysville, KS

#### **KENDAL & KARRIE KAY**

Ashland, KS

#### **BEVERLY GAINES-TIPTON**

First National Bank, Fredonia, KS

#### **HAROLD & PATTY STONES**

Topeka, KS

#### **FIRST STATE BANK**

Norton, KS

#### **GREG & HEATHER SAVILLE**

Phillipsburg, KS

#### **GENE & MARY DIKEMAN**

Hutchinson, KS

#### **JIM & KATHY MAAG**

Topeka, KS

#### **KYLE & KENDRA CAMPBELL**

Abilene, KS

## 2025-2026 KBEF – BANK CONTRIBUTORS

**Andover State Bank**, Andover; **Astra Bank**, Scandia; **Bank 7**, Woodward, OK; **Bank of Commerce & Trust**, Wellington; **Bank of Denton**, Denton; **Bank of Greeley**, Greeley; **Bank of Protection**, Protection; **Bank of Prairie Village**, Prairie Village; **Bank of Tescott**, Tescott; **Bank of the Flint Hills**, Wamego; **Bank of the Plains**, Plains; **Baxter State Bank**, Baxter Springs; **Carson Bank**, Mulvane; **Centera Bank**, Sublette; **Central National Bank**, Junction City; **Citizens Federal Savings Bank**, Leavenworth; **Citizens State Bank**, Hugoton; **Citizens State Bank & Trust**, Hiawatha; **City National Bank**, Lawton, OK; **The City State Bank**, Fort Scott; **Commercial Bank**, Parsons; **Community First National Bank**, Manhattan; **Community National Bank**, Seneca; **Community National Bank & Trust**, Chanute; **Conway Bank**, Conway Springs; **Cornerstone Bank**, Overland Park; **Dream First Bank**, Syracuse; **Elk State Bank**, Clyde; **ESB Financial**, Emporia; **Farmers Bank & Trust**, Atwood; **Farmers Bank & Trust**, Great Bend; **Farmers State Bank**, Dwight; **Farmers State Bank**, Fairview; **Farmers State Bank**, Holton; **Farmers State Bank**, McPherson; **Farmers State Bank**, Wathena; **Farmers State Bank of Westmoreland**, Westmoreland; **First Bank**, Sterling; **First Bank Kansas**, Salina; **First Commerce Bank**, Marysville; **First FarmBank**, Greeley; **First Heritage Bank**, Centralia; **First Kansas Bank**, Hoisington; **First National Bank**, Cimarron; **First National Bank**, Dighton; **First National Bank**, Spearville; **First National Bank of Hutchinson**, Hutchinson; **First State Bank**, Norton; **FirstOak Bank**, Independence; **FNB Bank**, Goodland; **Garden Plain State Bank**, Wichita; **GNBank, N.A.**, Girard; **Guaranty State Bank & Trust Co**, Beloit; **Halstead Bank**, Halstead; **Home Bank & Trust, Co of Eureka**, Eureka; **Impact Bank**, Wellington; **Integrity Bank**, Fowler; **INTRUST Bank, N.A.**, Wichita; **Kaw Valley Bank**, Topeka; **KCB Bank**, Lakin; **Landmark National Bank**, Manhattan; **Lyons Federal Bank**, Lyons; **Marquette Farmers State Bank**, Marquette; **Mutual Savings Association**, Leavenworth; **New Century Bank**, Belleville; **Ninnescah Valley Bank**, Cunningham; **Patriots Bank**, Garnett; **Peoples State Bank**, Cherryvale; **Security State Bank**, Wellington; **Silver Lake Bank**, Topeka; **SJN Bank of Kansas**, St. John; **Solomon State Bank**, Solomon; **Southeast Kansas Bancshares**, Pittsburg; **Southwind Bank**, Natoma; **State Bank of Bern**, Bern; **State Exchange Bank**, Mankato; **Stockgrowers State Bank**, Ashland; **The Bank**, Oberlin; **The Peoples Bank**, Pratt; **TriCentury Bank**, De Soto; **Union State Bank**, Uniontown; **United Bank & Trust**, Marysville; **Valley State Bank**, Belle Plaine; **Vintage Bank Kansas**, Leon; **Western State Bank**, Garden City

# BLOK - BANK LEADERS OF KANSAS





The Kansas Bankers Association continues its commitment to developing future industry leaders through the Bank Leaders of Kansas (BLOK) program. The 2025 and 2026 BLOK classes bring together a diverse group of motivated Kansas bankers who are strengthening their leadership skills and deepening their understanding of the banking industry and public policy environment. These participants are building the knowledge, relationships, and confidence needed to serve as effective advocates and leaders for Kansas banking in the years ahead.



2025 BLOK Class at the Federal Reserve Bank in Kansas City.

KBA congratulates the graduating members of the 2025 class and welcomes the class of 2026! We look forward to their continued impact within their institutions, communities, and the association. For more information about the BLOK program, or to inquire about applying or sponsoring, please contact Kelly VanZwoll or Sara Blubaugh.

## BLOK PROGRAM OUTCOMES:

-  **Deepened understanding of KBA's mission, structure, and governance.**
-  **Greater insight into state and federal legislative processes, empowering bankers to actively support and defend the industry.**
-  **Increased familiarity with state and federal regulatory agencies and their role in banking oversight.**
-  **Enhanced leadership, communication, and advocacy skills to support bankers in their roles as volunteer leaders.**

## THANK YOU TO OUR BLOK SPONSORS!

### PREMIER



### GOLD



### SILVER



### BRONZE



## *Congratulations to the 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**

Kansas Bankers Association, Topeka

### **PAIGE MEADER**

First National Bank of Kansas, Waverly

### **MAZIE MOBLEY**

INTRUST Bank, N.A., Wichita

### **KIM PARKS**

ESB Financial, Emporia

### **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

### **BETH MASTERSON**

Legacy Bank, Wichita

### **JOEL MILFORD**

First National Bank of Hutchinson, Hutchinson

### **TRENTON MOORE**

Equity Bank, Independence

### **TYSON REIMER**

Central National Bank, Junction City

### **KAYCIE SCHILLING**

Adams Bank & Trust, Colby

### **DEREK STEPHENS**

Midland Loan Services, Overland Park

### **BRANDI ZIMMER**

Guaranty State Bank & Trust Co., Beloit

## *Welcome 2026 Bank Leaders of Kansas Class!*

### **MATT ALLRED**

Bankers' Bank of Kansas, Wichita

### **MELANIE BLOCK**

First National Bank of Hutchinson, Hutchinson

### **ETHAN DENEKE**

The Guaranty State Bank & Trust Co., Beloit

### **CHRIS GODWIN**

Farmers Bank of Kansas City, Overland Park

### **JUSTIN HARRIS**

Equity Bank, Wichita

### **LANCE LIBY**

FHLBank Topeka, Topeka

### **RYAN PIERCE**

The Bankers Bank, Oklahoma City, OK

### **CHRISSY RIPPEY**

The Union State Bank of Everest, Atchison

### **MARK STARR**

GNBank, N.A., Holton

### **TASIA ZOUZAS**

Capitol Federal Savings Bank, Topeka

### **DUSTIN BARKER**

First State Bank & Trust, Basehor

### **SHANNON CAPPS**

Kansas Bankers Association, Topeka

### **ANDREW DUNSING**

United Bank & Trust, Seneca

### **AARON GRAF**

INTRUST Bank, N.A., Wichita

### **T.J. HAVERKAMP**

First Heritage Bank, Seneca

### **DAHX MARRS**

Kansas Bankers Technologies, LLC, Salina

### **LUCAS REGIER**

Stockgrowers State Bank, Ashland

### **TONIA SHIRK**

Central National Bank, Wichita

### **CHANSE STEPHENS**

Legacy Bank, Wichita

The 2026 Bank Leaders of Kansas Class was selected in December 2025 and will graduate in February 2027!

# ENDORSED VENDORS



## 2025 - 2026 KBA OFFICERS



**JULIE  
HOWER**  
KBA Chairman  
Farmers & Drovers Bank  
Council Grove



**KENDAL  
KAY**  
KBA Chairman-Elect  
Stockgrowers State Bank  
Ashland



**KYLE  
CAMPBELL**  
KBA Vice Chairman  
Astra Bank  
Abilene



**GENE  
DIKEMAN**  
KBA Past Chairman  
Bank of the Plains  
Hutchinson



## 2025 - 2026 KBA BOARD OF DIRECTORS



**ROCKY  
ANDERSON**  
YBOK Division  
Representative  
Kaw Valley Bank  
Topeka



**MICHAEL  
BLACK**  
Region 1  
Representative  
ESB Financial  
Emporia



**AMY  
BARBER**  
Trust Division  
Representative  
Central National Bank  
Topeka



**JOHN  
DICUS**  
Director's Appointment  
(2024-2026)  
Capitol Federal Savings  
Topeka



**AMY  
FAUSS**  
Director's Appointment  
(2025-2027)  
Busey Bank  
Leawood



**SARA  
GIRARD**  
Region 2  
Representative  
Central National Bank  
Topeka



**TERI  
GINTHER**  
At Large Representative  
Bankers' Bank of Kansas  
Wichita



**JOHN  
HILL**  
Region 1 Representative  
The City State Bank  
Fort Scott



**JULIE  
HUBER**  
Region 3 Representative  
Equity Bank  
Wichita



**SHAWN  
LANCLOT**  
Director's Appointment  
(2024-2026)  
Bank of America  
Wichita



**J.C.  
LONG**  
Region 3 Representative  
The Bank of Commerce  
& Trust Co.  
Wellington



**GREG  
SAVILLE**  
At Large Representative  
First National Bank and  
Trust  
Phillipsburg



**TYLER  
WHITHAM**  
At Large Representative  
Western State Bank  
Garden City



**JILINDA  
WHITE**  
Region 1 Representative  
First State Bank & Trust  
Tonganoxie



**BRETT  
WICKER**  
KAB Division  
Representative  
Central National Bank  
Gardner



**NICK  
WOLFE**  
Region 2 Representative  
United Bank & Trust  
Marysville



**BRAD  
YAEGER**  
Region 3 Representative  
Legacy Bank  
Wichita



**BRAD  
ZIMMERMAN**  
Region 2 Representative  
Farmers Bank & Trust  
Atwood

## SAVE THESE DATES FOR 2027!

FEBRUARY 3, TOPEKA  
GOVERNMENT RELATIONS CONFERENCE

FEBRUARY 9-10, MANHATTAN  
BANK TECHNOLOGY & OPERATIONS  
CONFERENCE & SHOWCASE

MARCH 3-4, MANHATTAN  
KANSAS AG BANKERS CONFERENCE

MARCH 24-25, LAWRENCE  
WOMEN IN BANKING CONFERENCE

MAY 3, NEWTON  
KBA GOLF CLASSIC

MAY 12-14, OVERLAND PARK  
MOKAN TRUST CONFERENCE

AUGUST 5-7, COLORADO SPRINGS, CO  
CEO & SENIOR MANAGEMENT SUMMIT  
AND ANNUAL MEETING

SEPTEMBER 30 - OCTOBER 1, MULVANE  
YBOK ANNUAL CONFERENCE

OCTOBER 21-22, MANHATTAN  
TRUST CONFERENCE

NOVEMBER 4-5, WICHITA  
ECONOMIC OUTLOOK & RISK  
MANAGEMENT CONFERENCE

SCAN  
ME!



SCAN THE QR CODE TO SEE  
ALL OF OUR KBA  
EDUCATIONAL OFFERINGS!



## ONCOURSE LEARNING

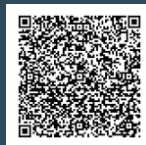


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# BANKERS INSURANCE SOLUTIONS PRODUCTS & SERVICES



## EMPLOYEE BENEFITS

- KBA Vision Plan
- Group Term Life Plan
- Voluntary Life
- Additional Dependent Life
- Long Term Disability Plan
- Short Term Disability
- Voluntary Accidental Death & Dismemberment Plan
- Cancer/Specified Disease/Intensive Care
- Hospital Indemnity
- Accident Insurance
- Pet Insurance
- KBA Felonious Assault Plan



## BANK INSURANCE PRODUCTS

- Financial Institution Bond
- Management Liability Policy
- Cyber Liability Policy
- Property/Casualty Insurance



## COLLATERAL PROTECTION

- Credit Life and Disability Protection
- Term Life Insurance
- Mortgage Impairment Errors and Omissions Policy (MIE&O)
- Lender Placed Hazard Insurance
- Flood Zone Determinations
- Guaranteed Auto Protection (GAP)
- Vendors Single Interest (VSI)
- Residx Residential Property Evaluations



## HEALTH & DENTAL PLAN

- Affordable self-funded health and dental coverage
- Administered by the Kansas Bankers Association and Blue Cross Blue Shield of Kansas
- Full COBRA administration services
- Medication support through Tria Health
- Confidential Employee Assistance Program (EAP)
- Diabetes support through Virta Health

# LEGAL & COMPLIANCE SERVICES



## BANKERS CONSULTING SERVICES

- Deposit and lending policy support
- Legal and compliance guidance
- HR and employment consulting
- Account and transaction document review
- Regulation E and fraud dispute assistance
- Audit correction and compliance support
- Advertising, vendor, and privacy reviews
- Trust, estate, and POA document review
- 10% off CFBS audits
- Free Quarterly Compliance Forum access
- Up to 10 hours per project with unlimited annual support!



## COMPLIANCE FIRST BANKING SOLUTIONS

- Expert banking compliance support
- Custom compliance audits
- Onsite or remote audit options
- Attorneys and certified compliance experts
- Short- and long-term consulting
- Tailored compliance solutions
- Policy, training, and audit support
- Quarterly Compliance Forum access
- Personalized compliance training
- Community bank-focused expertise



## LEGAL DEPARTMENT RESOURCES

- Compliance Corner – weekly email compilation of compliance and legal news updates
- Legal Department Manuals – Published manuals covering Annual Legal Updates, Bank Operations, Lending Fundamentals, Account Documentation, Deposit Compliance, and Record Retention
- Webinars, Conferences and Trainings – variety of topics to use as training tools and team discussions for those who need a refresher

# KANSAS BANKERS ASSOCIATION STAFF



**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.**

