



Letter From the CEO



Colleagues, fellow professionals and friends,

I'm thinking of a special friend today. To use a Latin phrase I picked up in Law School, my friend is *sui generis* which simply means that he is "one of a kind." He is a founder and leader of a successful company, a nationally-recognized rock star among compliance experts, a motivational speaker, an amateur sommelier, a musician, a wood-worker, and a man who recently jumped out of a perfectly good airplane (and survived the thrill of it). My friend is Dave Dickinson, President of Banker's Compliance Consulting.

Why am I thinking about Dave today? Because I'm excited that he will be speaking at our upcoming ABS Users

Conference, October 23-24. In addition to speaking on various compliance topics, Dave will be giving the keynote address about "corporate culture" – something that should interest everyone, no matter what your role is within an organization. "Why is corporate culture so important," you ask? The answer has been summarily stated like this, "Culture trumps strategy, every time."¹ -- meaning, of course, corporate culture is more important than corporate strategy to corporate success.

Some years ago, I heard a story about team culture told from a sports perspective – a football perspective. As the story goes, time was running out and the team was near the goal line. Only a few yards to score the winning touchdown. The team called a time out to pick the "best play" to score. Not able to agree on the best play, the head coach said, "we don't need the best play; *the second-best play run with enthusiasm will work.*"

Corporate culture is multifaceted. Enthusiasm is part of it, but so are other things like team unity, good communication, clear goals, high expectations, openness to change and new ideas, and mutual encouragement. Yet, for every positive element, there are counter influences that can negate efforts to foster a successful culture. That leads me back to Dave Dickinson. His keynote topic will be the power of a unified team and the five enemies of unity.

I hope to see you at our upcoming Users Conference. There is still time to register and make your plans to attend.

I hope this edition of *BankLine* has many items of interest for you.

Sincerely,



James W. Bruce, III
President/CEO and General Counsel
American Bank Systems

1. See N. Merchant, Culture Trumps Strategy, Every Time, Harvard Business Review. March 22, 2011. <https://hbr.org/2011/03/culture-trumps-strategy-every>



American Bank Systems
The compliance company for the banking industry

ABS USERS CONFERENCE 2019
BankManager[®] Elite, CoPilot Loans & Deposits, FastApp

NOAH'S EVENT VENUE
14017 Quail Springs Parkway, OKC, OK 73134

OCTOBER 23 - 24, 2019
Email: phones@abs-ok.com



Union State Bank
Uniontown, Kansas



Annual Independence Day Bash

Union State Bank was founded on April 23, 1901, by a group of investors that included L.E. Holt. From that day through the present, Union State Bank has been owned and managed by L.E.'s



descendants. We work hard to provide the best banking experience you can get by treating everyone like they are the most important customer we have. We believe that our bank will be as successful as the communities in which we live and work, so our employees are active as volunteers in many different facets of those communities. Our most popular community event is our annual Independence Day Bash.

2019 marked the 14th annual Independence Day Bash put on by Union State Bank. The event is held every year on July 3 in the Uniontown, KS City Park. The evening serves as a customer appreciation event, but the entire community is invited to the free event. Activities in the park include inflatables for the kids, live music, free hotdogs, and various clubs and organizations selling drinks and desserts for fundraisers. The park is often full of lawn chairs as folks take in the highlight of the night, the fireworks display.



Spotlight

BankManager Elite

Want to eliminate the need for your filing cabinets? Save time? Obtain more detailed easy-to-understand reporting? Upgrade your current system? Then BankManager Elite is for you!

Still a comprehensive workstation for lenders and customer service representatives as with BankManager® Pro, BankManager Elite features a new and improved reporting engine,

faster deployment across multiple desktops and an easy-to-use favorites button for custom customer lists along with other premium features.

With BankManager Elite, documents, loans, accounts and collateral are self-sufficient, with the ability to stand on their own or be indexed to any customer. Collateral is completely user-defined but will come pre-set based on each bank's policy.

With an improved report design for information organization, BankManager Elite features more detail reporting for user logging and the ability to customize and save report filters for any report per user. Dashboard reports can quickly and efficiently yield instant information pertaining to user history, account details and exception management.

Featuring unlimited custom user permission groups, permissions can be set to show, hide or block any clickable item on any screen. The new imaging engine introduces more features for editing documents, including the ability to drag and drop documents.

Want to see for yourself? Request a BankManager Elite demo today by signing up here: <https://www.americanbanksystems.com/request-a-demo/>.

Acknowledgement

Cody Roberts

Assistant Vice President



Cody Roberts is an Assistant Vice President of ABS Proactive, a Quality Assurance tester for the CoPilot team and an Editor for CompliancePro content. He has been with ABS for 14 years. He feels the best part about his job is working alongside fellow ABS employees.

“One of my greatest industry achievements was attaining the Certified Regulatory Compliance Manager (CRCM) designation.”

Cody grew up in Ardmore, OK and earned a B.S. in Marketing from Oklahoma State University. He is involved in the Institute of Certified Bankers (the sponsors of the CRCM designation) and spends his free time reading. He is married and has one child.

Fun Fact: Cody worked in the defense industry for five years between jobs in banking.



Tips & Tricks

BankManager® Tips & Tricks

Provided by: Cindy Wilhelm, Training Manager

Using Snapshot BankManager® Elite

Preparing customer documentation and files for a bank examiner's review can be a daunting task. Take the stress out of preparing these customer files for examiner review in a matter of minutes using Snapshot in BankManager® Elite! All the information and documentation the examiner requires are included in one well-organized report, eliminating the need for examiners to access and navigate the bank's system!

Snapshot is also ideal for preparing customer files and documentation for:

- Participating banks
- Attorneys
- Auditors
- Loan Officers in order to work at mobile locations

To find out more about using Snapshot in BankManager® Elite, please consult the BankManager® Elite User Guide or contact our ABS Customer Care Team at 405-607-7000.

Systems Webinars by ABS

ABS is offering free webinars on our software solutions. Please see below for details on our offerings for the rest of the year.

CoPilot Loans

CoPilot is a loan documentation system that improves efficiency, accuracy, and compliance. CoPilot handles all types of loans, including complicated real estate loans covered by TRID regulations. CoPilot is backed by our 24/7 customer care team.

CoPilot Webinars:

Alabama Banks

Friday, October 18 at 10:00 am CT

Friday, November 15 at 10:00 am CT

To register, email Carol Ledbetter at cledbetter@abs-ok.com

Georgia Banks

Friday, November 8 at 9:00 am CT

Friday, November 22 at 9:00 am CT

To register, email Carol Ledbetter at cledbetter@abs-ok.com

Kansas Banks:

Tuesdays at 10:00 am CT for the following dates:

October 8, 15, 29

November 5, 12, 19

December 3, 10, 17

To register, email Burt Samples at bsamples@abs-ok.com

Mississippi Banks

Wednesday, October 9, at 10:00am CT

Tuesday, October 29, at 10:00am CT

Thursday, November 14, at 3:00pm CT

Thursday, December 12, at 10:00am CT

To register, email Bill Martin at bmartin@abs-ok.com

Missouri Banks

Thursdays at 1:30 pm CT for the following dates:

October 3, 10, 17, 31

November 7, 14, 21

December 5, 12, 19

To register, email Burt Samples at bsamples@abs-ok.com

Nebraska Banks

Thursdays at 10:00 am CT for the following dates:

October 3, 10, 17, 31

November 7, 14, 21

December 5, 12, 19

To register, email Burt Samples at bsamples@abs-ok.com

Oklahoma Banks

Tuesday, October 8, at 10:00 am CT

Thursday, October 31, at 3:00 pm CT

Wednesday, November 13, at 9:00 am CT

Tuesday, December 10, 2019 at 10:00 am CT

To register, email Bill Martin at bmartin@abs-ok.com

Texas Banks

Tuesdays at 1:30 pm CT for the following dates:

October 8, 15, 29

November 5, 12, 19

December 3, 10, 17

To register, email Jim Pennington at jpennington@abs-ok.com

For more information on CoPilot or to schedule a personalized demonstration, please visit our website, www.americanbanksystems.com or call Sherry Brickell at 816-590-3680.

Announcements

Announcements

To all of our Software Users: Gary Reed and David Walls have taken on new roles.

Gary Reed – VP, Internal Sales -- After 20 years in the Customer Care Team, Gary has taken a new role with the ABS Sales Team. Gary will bring his familiarity with ABS and our software systems to help sell our solutions.

David Walls – VP, Director of Customer Care -- David, another long-time associate with ABS, is our new Customer Care Team Leader. In his new role, David brings a wealth of experience with ABS and our software, including support of our CompliancePro customers, his work with the CoPilot Operations Team, along with his current role as project manager for new customer installations and training. You may reach David by calling him at 405-607-7000 ext. 325 or emailing him at dwalls@abs-ok.com.



Peach Cobbler
Provided By: Martha Dolezal

Fruit Ingredients:

- 3 lbs. peaches (frozen or fresh)
- 2 cups sugar
- ½ cup all-purpose flour
- 3 Tbsp. lemon juice
- Pinch of salt

Topping Ingredients:

- 3 cups all-purpose flour
- 3 heaping Tbsp. sugar plus extra to sprinkle over top
- 1 ½ Tbsp. baking powder
- Pinch of salt
- 3 Tbsp. butter (cold)
- 3 Tbsp. vegetable shortening (cold)
- ¾ cup whole milk
- 2 whole eggs

Steps:

1. Preheat oven to 400 degrees
2. Butter baking dish (13 x 9)
3. For the fruit, in a bowl combine peaches, sugar, flour, lemon juice and salt. Set aside.
4. For the topping, in a separate bowl, combine flour, sugar, baking powder and salt. Add the butter and shortening. Use a pastry cutter to cut cold shortening and butter into dry substances. Beat milk and eggs together. Pour into the flour mixture and stir with a fork just till combined.
5. Pour peaches into the prepared baking dish. Tear off pieces of the dough topping and drop onto the surface of the fruit creating a “cobbled” texture. Sprinkle additional sugar over top (about 1 Tbsp.).
6. Bake until golden brown about 30-35 minutes. Allow to sit for 10-15 minutes.

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Our mailing address is:

14000 Parkway Commons Drive, Oklahoma City, OK 73134

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