



BankLine



American Bank Systems
The compliance company for the banking industry

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Letter From the CEO



Colleagues, fellow professionals, and friends,

*“There is a lot of teaching in conducting, a lot of conducting in playing, and a lot of playing in teaching.”
– Itzhak Perlman¹*

Last year I saw (or perhaps it is better say heard) renowned violinist, Itzhak Perlman, in concert. What a night. The highlight of the evening was Perlman playing John Williams' “Theme from Schindler's List.”

A few weeks ago, a friend sent me a link to an interview with Perlman which quoted him about conducting, playing, and teaching. I have been pondering how Perlman's thought might apply outside the world of music, like say, in the world of business. In a business organization, you have (or should have) a symphony of interaction going on between co-workers where there is conducting, playing, and teaching; or we might rephrase that as leading, working, and training. The important outcome in a symphony is how the musical

composition sounds when everyone plays together. Similarly, in an organization, the important outcome is the collective work of the team — not the isolated work of any single employee — and how the collective work resonates with the organization's customers.

So, what is the key ingredient — the glue — binding together conducting, teaching, and playing in an orchestra? Perlman has the answer for us. It is “listening” — here is how he explains it:

“Well, look, to teach it's obvious you must listen. But when you play an instrument, because you're involved physically, sometimes it interferes with your ability to listen correctly. So, the challenge is to listen and not be affected by how you feel but by how it sounds. And that's kind of tricky. You might think, 'Oh, so what's in that? You can hear so you can hear how it sounds.' Not true. If I were to play a concert and ask my wife, who is my best critic, 'I really felt terrible. How was it?' And she'd say, 'It was terrific.' 'Really?' 'Yes, really.' And the other way around. When you think it sounds really good because you're able to ace everything, it might not be as good as you think....”

How does this translate to a business organization? Co-workers need to be in tune with each other. They need to talk and listen to each other... *what's working, what's not working, where do we need to improve, how are our customers doing, and so on.* “And that's kind of tricky,” as Perlman says. It's tricky because individually we tend to underestimate or overestimate any given situation. But, with feedback from others we can get a clearer assessment of how we are doing.

So, may our companies be like the finest of orchestras: conducting, playing, teaching, and, simultaneously, enjoying the sound of our own work as it melds with the sounds of the work of our associates that, together, produces pleasing music to our audience — our customers.

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<https://www.latimes.com/entertainment/movies/la-ca-cm-conversation-itzhak-perlman-20171221-story.html>



Industry Insights

Interagency Questions and Answers Regarding Flood Insurance

by Elva M. Coffey-Sears, CRCM, CRP
EVP & Chief Compliance Officer

On May 11, 2022, the Agencies (Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Farm Credit Administration, and National Credit Union Administration) issued Revised Interagency Questions and Answers Regarding Flood Insurance (Q & A). Identified in the Agencies' 2017 Joint Report to Congress: Economic Growth and Regulatory Paperwork Reduction Act (EGRPRA) the need for revision to the Q & As was triggered by numerous industry requests for clarification of certain flood requirements and for additional questions relating to amendments implemented under the Biggert-Waters Act of 2012 and the Homeowner Flood Insurance Availability Act of 2014.

This revised Q & A consolidates Q & A proposed in July 2020 with Q & A proposed in March 2021 and it supersedes the 2009 Q & A, including the 2011 amendments, and supplements other guidance and interpretations issued by the Agencies regarding flood insurance rules. The Q & A do not impose regulatory requirements and are intended to provide clarity and guidance relating to various to flood insurance compliance issues. The 2022 Q & A expands content to respond to the requests for additional guidance identified in the 2017 EGRPRA Report and incorporates guidance relating to the 2012 and 2014 amendments, as well as the 2019 rule implementing private flood insurance provisions required by Biggert-Waters.

In addition, the content was reorganized to reflect the flood insurance process and the Agencies made non-substantive changes to provide additional clarity and make technical corrections. The final document provides a chart identifying where the questions/categories from the 2009 Q & A were moved in the 2022 Q & A. It also includes detail of the twenty-two substantive public comments received, the Agencies' response to those comments, a section-by section analysis, and the final Q & A. The document includes a reminder that "In addition to guidance and interpretations issued by the Agencies, lenders should be aware of information related to the NFIP provided by FEMA that may address questions pertaining to NFIP requirements." Throughout the document, cross-references to applicable Agency and FEMA bulletins, letters, and other types of publications addressing flood compliance requirements are included.

The joint press release and a link to the full document is available at:
<https://www.federalreserve.gov/newsevents/pressreleases/bcreg20220511a.htm>

Product Spotlight



BankManager[®]
ELITE

Want to eliminate the need for your filing cabinets? Eliminate mis-filed documents? Save time? Obtain detailed, easy-to-understand reporting? Then BankManager[®] Elite is for you!

BankManager[®] Elite is the industry leader in imaging, document management and tracking for financial institutions. BankManager[®] Elite is designed exclusively for financial institutions and includes the following features:

- Exception and collateral tracking
- Integrates with core systems seamlessly
- Eliminates scanning and indexing with seamless integration to CoPilot[®] and third-party systems Compliance Concierge[™], ComplianceOne[®], and LaserPro
- Pre-set and customized tabs and folders for easy filing and retrieval of documents
- Pre-set and customized document and policy exceptions
- Ease of use for both bank personnel and examiners
- Snapshot feature for electronically gathering and sending documents to examiners and auditors
- Reports generated easily, upon request or auto-generated and emailed to designated recipients
- Collateral is completely user-defined but will come pre-set based on each institution's policy
- Unlimited custom user permission groups, permissions can be set to show, hide, or block any clickable item on any screen
- Upload and drag-and-drop documents
- Optional Accounts Payable[®] and Human Resources Modules available
- Loan Production Pipeline Workflow Module coming
- 24/7 Support
- And much more!

*Want to see for yourself? Request a BankManager[®] Elite demo today by signing up here:
www.americanbanksystems.com/request-a-demo/*

Remote Online Notarization



1110 Market St Suite 402
Chattanooga, TN 37402



ABS is in the process of partnering with **SIGNiX** to provide our customers a **Remote Online Notarization (RON)** experience that is **secure, convenient and fast.**

SIGNiX's Remote Online Notarization platform transforms the traditional in-person notary process into a seamless, completely remote operation using audio and visual technology.



Lori Ellis

Senior Territory Manager



Lori Ellis has been with American Bank Systems for approximately 2 years and is our Senior Territory Manager for Iowa, Kansas, Michigan, Minnesota, Missouri, Montana, Nebraska, North Dakota, and South Dakota. Lori enjoys bringing in new business and loves strengthening relationships with our existing customers by means of meeting and interacting with them. Lori also works closely with our knowledgeable ABS staff members to provide quality service and products.

Lori grew up in Lincoln, NE and attended Kearney State College in Kearney, NE. This is where she met her husband while pursuing a BS in Interior Design. Lori and her husband, Mark, have been married for 37 years and have four amazing children: Jordann (35) and her husband, Danny, live in Lenexa, KS with their two beautiful children, Arthur (4) and Evelyn (2); Brooke (32) lives in Ankeny, IA; Maegan (31) lives in Waukee, IA; and their son Logan (25) recently married his high school sweetheart, Carson, and they live in Topeka, KS. Lori spends many weekends traveling to spend time with each of them.

Lori enjoys photography and scrapbooking. When Lori's kids were growing up, their friends called her "Paparazzi" because she always had a camera in her hand. Lori has over 30,000 pictures on her phone and can't begin to tell you how many more are on multiple external hard drives. If you ask Lori what she truly loves the most, it is spending time with her grandkids and family.

Tips & Tricks

BankManager[®] Elite Date Field

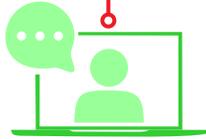
By Carol Parker, Customer Relations & Training



In any date field in BankManager[®] Elite there are 3 options to input a date:

1. Enter day, month, and year without dashes (will need 2-digit number)
Example: Feb 2, 2022 - Enter 020222
2. Click on date calendar to open and select date
3. Use any Hot Keys where applicable
Example: Y = Yesterday's date
T = Today's date
M = 1 month from today's date
Q = Quarterly: 3 months from today's date
S = Semi-Annually: 6 months from today's date
A = Annually: 12 months from today's date
U = UCC: automatically enters 54 months from today's date
(May be changed per Institution)

If you are interested in the BankManager[®] Elite Software, please contact Sherry Brickell at 816-590-3680 or visit our website at www.americanbanksystems.com to request a demonstration.



*ABS is offering free webinars on our software solutions.
Please see below for our offerings.*

CoPilot® Loans and Deposits Systems Webinars

To Register: email Burt Samples at bsamples@abs-ok.com

*All are Central Time

ALABAMA BANKS

7/08/22 - 3:30pm
8/19/22 - 1:30pm
9/02/22 - 10:00am

GEORGIA BANKS

7/15/22 - 10:00am
8/05/22 - 3:30pm
9/30/22 - 3:30pm

ILLINOIS BANKS

7/08/22 - 1:30pm
8/05/22 - 10:00am
9/02/22 - 3:30pm

IOWA BANKS

7/15/22 - 1:30pm
8/19/22 - 10:00am
9/16/22 - 1:30pm

KANSAS BANKS

7/15/22 - 3:30pm
8/05/22 - 1:30pm
9/16/22 - 10:00am

MISSISSIPPI BANKS

6/17/22 - 1:30pm
7/22/22 - 10:00am
8/19/22 - 3:30pm
9/30/22 - 1:30pm

MISSOURI BANKS

6/17/22 - 10:00am
7/22/22 - 1:30pm
8/05/22 - 1:30pm
9/16/22 - 3:30pm

NEBRASKA BANKS

6/25/22 - 10:00am
7/22/22 - 3:30pm
8/05/22 - 1:30pm
9/23/22 - 3:30pm

OKLAHOMA BANKS

6/17/22 - 3:30pm
7/08/22 - 1:30pm
8/05/22 - 10:00am
9/23/22 - 10:00am

TENNESSEE BANKS

7/08/22 - 10:00am
8/19/22 - 3:30pm
9/02/22 - 1:30pm

TEXAS BANKS

6/24/22 - 1:30pm
7/08/22 - 10:00am
8/19/22 - 10:00am
9/23/22 - 1:30pm

If you are unable to attend a webinar, please contact your Territory Manager to schedule a demonstration of CoPilot®:

Jim Pennington – Oklahoma, Texas | jpennington@abs-ok.com | 214-354-8487

Lori Ellis – Iowa, Kansas, Nebraska, Missouri | lellis@abs-ok.com | 402-515-2382

Burt Samples – Alabama, Florida, Georgia, Illinois, Mississippi | bsamples@abs-ok.com | 803-727-6459

Welcome Aboard

Yapi Abouo

Software Development Team Member

Yapi is originally from the Ivory Coast and has been with ABS for approximately 2 months. Yapi has a bachelor's degree in Computer Science from the University of Central Oklahoma in Edmond, OK. We are excited to have Yapi and the knowledge and enthusiasm he brings to our Development Team.



We also offer various paper and electronic forms. To find out more, please contact us at orders@abs-ok.com or visit our website at www.americanbanksystems.com/forms



The Vault

INGREDIENTS

Crust:

- ▶ 2 cups flour
- ▶ 1/2 cup powdered sugar
- ▶ 1/2 tsp salt
- ▶ 1 cup butter

Lime Top:

- ▶ 4 eggs
- ▶ 1/3 cup lime juice
- ▶ 1/4 cup flour
- ▶ 2 cups sugar
- ▶ 2 tsp grated lime peel
- ▶ 1/2 tsp baking powder
- ▶ couple drops of green food coloring (*optional*)
- ▶ 2 tablespoons tequila (*optional*)

Fresh Squeezed Lime Bars

from Seth Keeton

Featured Recipe



Directions

Crust:

1. Combine all the ingredients in a bowl and cut in butter and combine with a pastry cutter
2. Put in a 9x13 pan and pat down evenly to cover bottom of pan
3. Bake in a preheated 350 degree oven for 10 minutes

Lime Top:

1. Whisk eggs, lime juice, flour, sugar, lime peel, baking powder and green food coloring together until thoroughly mixed
2. Pour over cooked crust and return to 350 degree oven until filling is set, approximately 25 minutes

"Fresh Squeezed Lime Bars." Recipe. *farmwifefeeds.com*. N.p., n.d. Web. 25 May 2022.

If you have a delicious recipe you would like to share in future ABS BankLine Newsletters, please forward a copy of your recipe to greed@abs-ok.com