



# BankLine



**American Bank Systems**  
The compliance company for the banking industry

A quarterly Newsletter brought to you by American Bank Systems ————— 4th QTR 2022

## Inside This Issue

- ▶ Letter From the CEO
- ▶ Industry Insights
- ▶ Tips & Tricks
- ▶ Featured Employee
- ▶ Product Spotlight
- ▶ Customer Focus
- ▶ Webinars
- ▶ Welcome Aboard
- ▶ Banking Supplies
- ▶ The Vault

## Letter From the CEO



Happy Holidays to our ABS Customers and Friends!

We send you our “Season’s Greetings” and say “Thank you” for your business and your friendship. We hope that each of you will have a very merry holiday season full of delightfully peaceful places, wherever you may be, with family and dear friends who bring such wonderful colors into our lives.

As an expression of our gratitude, a contribution has been made in the name of each of our Customers to Dinner with Love, a community outreach program that helps provide full Christmas dinners for families who could not otherwise enjoy the blessings of such a meal.

We continue to acknowledge with gratitude the sacrifices for freedom made by our armed forces, as well as the sacrifices made by police officers, firefighters, and other first responders and health care providers who serve our communities.

We pray that peace and economic prosperity will be enjoyed throughout the world in the coming new year. Finally, we acknowledge that we have been richly blessed and trust that we may be united in common goals and act as one people.

We praise our Maker – Giver of life and liberty.

May God continue to bless each of you and all of America.



James W. Bruce, III,  
President & CEO  
on behalf of

The Officers and Staff of  
American Bank Systems  
ABS Consulting Services  
ABS Proactive  
J W Bruce & Associates

[A word about the artwork](#) -- my father, James W. Bruce, Jr., had a tradition of sending Christmas cards that featured one of his paintings. He took great joy in bringing folks into his world of art. With my father's passing on Christmas Day 2020, I take great joy in carrying on his tradition. He called the above painting “The Lilly Pond” – which he painted in Wyoming with some of his “Plein Air” artist friends. In his notes about the scene, he said it was a “[delightfully peaceful place replete with wonderful fall colors.](#)”

Dinner with Love's mission is to share the joy of a complete, holiday dinner with families who do not have the financial means to provide a similar meal for themselves. The organization also helps with resources for those affected by natural disasters. *We applaud their efforts!*



## Industry Insights

### All Good Things Come to Those Who Wait!

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

FEMA has published a revised version of the required Standard Flood Hazard Determination Form (SFHDF). This is FEMA's second attempt at publishing a revised form. The initial revision was approved by the OMB in April 2021 and published to FEMA's website in September 2021. Although FEMA did not issue a bulletin on the issuance of the revised form, it indicated on its website that "Implementation of the mandatory flood insurance purchase requirements of the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, as amended, is the responsibility of the various federal agencies that regulate lenders. Please contact your regulator or lender to determine their requirements."

This first revision to FEMA Form FF-206-FY-21-116 (formerly 086-0-32) modified the formatting and expiration date. However, it also contained a significant error in Section C., Number 2. The form indicates that "Federal Flood Insurance is not available (community participates in the NFIP)." – it should read "Federal Flood Insurance is not available (community *does not* participates in the NFIP)." As a result of this error, most covered persons did not implement the revised form at that time. Neither did any of the regulatory agencies publish implementation requirements or a mandatory compliance date.

It is unclear when FEMA published a corrected form, but the revised form, with the correction to Section C, is now available at <https://www.fema.gov/flood-insurance/find-form/underwriting> (Note: To download the form, right click on "Download File" and select "Save link as." This will put the file on your computer and you should be able to open it using Adobe Reader – it may also automatically open the form, depending on your specific settings).

As of this date, we have not seen any published implementation requirements or a mandatory compliance date, however most vendors are proceeding with implementation of the revised form.

## Tips & Tricks

### CoPilot® Product Admin Mode

By Jessie Nikkel, Director of Customer Experience / Trainer



**(CoPilot® is a loan and deposit account origination system with a user-friendly interface putting you in control. CoPilot Loans® helps banks save money and time. Not every loan needs an expensive legal review. Copilot Loans® does it for you, providing you with documents and processes that are designed to ensure compliance. CoPilot Deposits® is a sophisticated deposit origination system which improves efficiency, accuracy and compliance.)**

Did you know CoPilot® allows a user with Admin rights to customize a product by requiring, hiding, or disabling fields within that product? This customization is beneficial because it reduces screen input, enforces input requirements, and allows for faster processing time.

*To find out more about CoPilot®, please contact our ABS Customer Care Team at 405-607-7000 or visit our website at [www.americanbanksystems.com](http://www.americanbanksystems.com)*

## Rocken Byanjankar / Customer Care Team Member

### Featured Employee



Rocken has worked for American Bank Systems for approximately 3 years as a Customer Care team member. He enjoys helping our clients with any questions or issues they may have and takes great pride in using the knowledge and experience he has gained while working at American Bank Systems.

Rocken was raised in Kathmandu, Nepal and attended The University of Central Oklahoma in Edmond, Oklahoma for his BS in Business Administration and Management. Rocken has a happy and supportive family of 6 and has a recent addition to the family with Myra, his newborn daughter. He is currently serving in the US Army Reserve and has been active for 8 years. Rocken also enjoys mountain biking, hiking, and enjoys exploring anything new.



# ABS Seamless Loan Solution

*the power of*  *connection*

**Streamline** your loan origination process from application to post closing with our integrated solutions. Our **end-to-end solution** helps to increase **efficiency**, significantly reduce the need for duplicate data entry, and ensure a **consistent** loan process.

American Bank Systems solutions are **designed by bankers for bankers** and come with the high-touch **24/7 customer care** that financial institutions across America have come to expect.



## Core System

*Export CIF - Import Loans/Accounts*

## eSign

*Electronic Signature Workflow*



# CoPilot

*The loan and deposit origination system*

*Loan Documentation & Processing*



## BankManager<sup>®</sup>

**ELITE**

*Document Imaging & Exception Tracking*



## FastApp<sup>®</sup>

**Online**

*Online Loan Request*



## BankManager<sup>®</sup>

**ELITE WORKFLOW**

*Loan Origination Workflow*

American Bank Systems has been serving the financial industry since 1969, offering specialized software solutions designed to increase the day-to-day efficiencies for all sized financial institutions.



*Photo of Original Bank at 233 North Main Street*

## **The Pocahontas State Bank** *Pocahontas, Iowa*

The Pocahontas State Bank, more commonly known as “Poky State Bank” was founded on the 20th day of July, 1926 when the Iowa Division of Banking officially issued the Bank’s charter. The Bank has been located at 233 North Main Street, Pocahontas, Iowa, since its inception.

Today's bank is a far cry from the operation that existed here back in the early days as today we are fully computerized and a very efficient operation. Even with the computers though, we still have time to call our customers by name. In 2000, the Pocahontas State Bank was purchased by the Dentel Bancorporation, a multi-bank holding company owned by the Dentel family. Corydon State Bank is our “sister” bank. In 2001, the Pocahontas State Bank acquired the Palmer banking facility and the bank's drive-up branch located in Pocahontas from Commercial Federal. The Pocahontas State Bank has a very proud history, and we all look forward to adding to that history in the years to come.

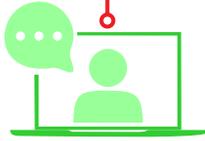


*Present day photo of The Pocahontas State Bank*



*Branch of The Pocahontas State Bank, located in Pocahontas, Iowa*

The Pocahontas State Bank is a rural community bank dedicated to servicing the financial needs of all citizens of the Pocahontas area. The bottom line is that we want to serve the community and make Pocahontas a better place to live. We are involved with the Pocahontas Schools Athletic Boosters, Knights of Columbus, and the Chamber of Commerce. We are proud to live in Pocahontas and we want everyone to wish that they lived here too!



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

**BankManager Elite® Imaging & Tracking Systems Webinars**

To Register: email Burt Samples at [bsamples@abs-ok.com](mailto:bsamples@abs-ok.com)  
\*All are Central Time

1/27/23 - 3:30pm | 2/24/23 - 10:00am | 3/24/23 - 1:30pm

**CoPilot® Loans and Deposits Systems Webinars**

To Register: email Burt Samples at [bsamples@abs-ok.com](mailto:bsamples@abs-ok.com)  
\*All are Central Time

ALABAMA BANKS	GEORGIA BANKS	ILLINOIS BANKS	IOWA BANKS
1/06/23 - 10:00am	1/06/23 - 1:30pm	1/06/23 - 3:30pm	1/13/23 - 3:30pm
2/17/23 - 3:30pm	2/17/23 - 1:30pm	2/17/23 - 10:00am	2/24/23 - 3:30pm
3/17/23 - 1:30pm	3/17/23 - 10:00am	3/17/23 - 3:30pm	3/24/23 - 10:00am
KANSAS BANKS	MISSISSIPPI BANKS	MISSOURI BANKS	NEBRASKA BANKS
12/16/22 - 1:30pm	12/16/22 - 3:30pm	12/16/22 - 1:30pm	12/23/22 - 1:30pm
1/13/23 - 10:00am	1/13/23 - 1:30pm	1/20/23 - 10:00am	1/20/23 - 1:30pm
2/24/23 - 1:30pm	2/10/23 - 3:30pm	2/10/23 - 1:30pm	2/10/23 - 10:00am
3/24/23 - 3:30pm	3/10/23 - 10:00am	3/10/23 - 3:30pm	3/10/23 - 1:30pm
OKLAHOMA BANKS	TENNESSEE BANKS	TEXAS BANKS	
12/23/22 - 10:00am	12/23/22 - 3:30pm	1/27/23 - 1:30pm	
1/20/23 - 3:30pm	1/27/23 - 10:00am	2/03/23 - 10:00am	
2/03/23 - 3:30pm	2/03/23 - 1:30pm	3/03/23 - 1:30pm	
3/03/23 - 10:00am	3/03/23 - 3:30pm		

*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](mailto:jpennington@abs-ok.com) | 214-354-8487

Lori Ellis – Iowa, Kansas, Nebraska | [lellis@abs-ok.com](mailto:lellis@abs-ok.com) | 402-515-2382

Eric Johnson - Alabama, Georgia, Mississippi, Tennessee | [ejohnson@abs-ok.com](mailto:ejohnson@abs-ok.com)

Bryan Dempsey – Illinois, Missouri | [bdempsey@abs-ok.com](mailto:bdempsey@abs-ok.com)

## Welcome Aboard



**Bryan Dempsey**  
*Sales Territory Manager*

Bryan is our new Sales Territory Manager for Illinois, Ohio, Missouri, and Pennsylvania. He lives in Kansas City, Missouri, along with his wife, Amarilis and has two children, Lauren and Matthew. Bryan has experience working with over 500 community banks in 13 different states throughout the Central United States.



**Eric Johnson**  
*Territory Manager*

We are pleased to announce Eric Johnson has joined ABS as Territory Manager for the southeast territory. Eric brings a wealth of banking knowledge and experience from his years in the financial service business and in the digital technology space. He enjoys hiking, biking, and spending time with his two daughters. Eric is looking forward to starting his new chapter in life with ABS.

## Banking Supplies

*As we move toward a more digital age, we will be shifting away from paper format and will instead be offering our forms in electronic format. We will also be downsizing many of our stock tabs. If you would like to know more about electronic forms or would like information about special discounted bulk pricing for remaining stock before it's gone please contact us at [orders@abs-ok.com](mailto:orders@abs-ok.com).*



## Featured Recipe

### INGREDIENTS

- ▶ Canola Cooking Spray
- ▶ 5 cups Old Fashioned Oats
- ▶ 1/2 cup Raisins
- ▶ 1/2 cup Chopped Walnuts
- ▶ 1 tablespoon Ground Cinnamon
- ▶ 2 teaspoons Baking Powder
- ▶ 1/2 teaspoon Iodized Salt
- ▶ 2 cups shredded Carrots
- ▶ 1/2 cup drained Crushed Pineapple
- ▶ 2 large Eggs
- ▶ 5 cups Unsweetened Vanilla Almond Milk
- ▶ 1/4 cup Organic Wildflower Honey
- ▶ 2 teaspoons Vanilla Extract

#### Cream Cheese Glaze:

- ▶ 1/4 cup Cream Cheese, room temperature
- ▶ 2 tablespoons Powdered Sugar
- ▶ 3 tablespoons Unsweetened Vanilla Almond Milk

### Baked Carrot Cake Oatmeal

*from Seth Keeton*



#### Directions

1. Preheat oven to 350°. Coat a 9x13-inch baking pan with cooking spray.
2. In a large bowl, stir together oats, raisins, walnuts, cinnamon, baking powder and salt. Set aside.
3. In a separate large bowl, stir together carrots, pineapple, eggs, almond milk, honey and vanilla extract.
4. Add wet ingredients to dry and stir until combined. Pour into baking pan and bake for 35-40 minutes until set.
5. For the Cream Cheese Glaze: In a small bowl, whisk together cream cheese and powdered sugar until smooth. Slowly whisk in almond milk until combined. Set aside.
6. Serve baked oatmeal drizzled with cream cheese glaze.

*"Baked Carrot Cake Oatmeal." Recipe. [www.aldi.us](http://www.aldi.us). N.p., n.d. Web. 27 October 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](mailto:greed@abs-ok.com)*