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About RMA

The Risk Management Association is a not-for-profit, member-driven professional association whose sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA has 2,500 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the association by more than 18,000 risk management professionals who are chapter members in financial centers throughout North America, Europe, Asia/Pacific, and Australia.

BORROWED TIMES



RMA 2018 Annual Risk Management Conference: Andy Watkins Past Pres. Kansas Chapter, accepts the RMA Chapter Status Platinum Award for the 2017-2018 RMA year.

RMA's Annual Risk Management Conference

This year's national conference was held November 4-6 in National Harbor, MD (outside of Washington, D.C). During key sessions of the conference, industry experts discussed their views regarding the impact another recession may have on credit and ways financial institutions can currently prepare for it.

Attendees participated in breakout sessions on topics that included preparing for the downturn, bank risk culture, third-party risk management, and blockchain, as well as Chief Risk Officer and Chief Credit Officer panel discussions. The OCC, FDIC, and the Federal Reserve hosted separate breakout sessions to share risk perspectives and to hear from their bankers.

Keynote speakers included Richard Clarke, Chairman and CEO, Good Harbor Security Risk Management, LLC,

Joseph Otting, Comptroller of the Currency, OCC, Kathy Pearson, President and Founder, Enterprise Learning Solutions, Inc., and Mark Zandi, Chief Economist, Moody's Analytics.

The annual conference also brings presentation of the Chapter awards. Throughout the year, each chapter is expected to meet certain requirements relative to programming, membership, affinity groups, OE courses, etc. Based on these and other criteria, the Chapters are awarded status with the top being Platinum, followed by Gold, Silver and Bronze. ***The Kansas Chapter once again received PLATINUM status during the 2017-2018 RMA year!*** Only 19 of the over 120 national chapters were awarded Platinum status. Congratulations to Andy Watkins and the entire 2017-2018 RMA Board of Directors for their hard work throughout the year!

Kansas Chapter: Annual Kick Off



Pictured (left to right): Andy Watkins, Kansas Chapter, Joe Rottinghaus, President, Conway Bank

The Kansas Chapter recapped successes from 2017-18 and introduced initiatives for the new year at Larkspur on October 3, 2018. The event began with great food and drinks during a lively networking session prior to the program.

Andy Watkins presented the first annual P.R. "Bob" Mullen Involvement Awards, recognizing the banks and institutions committed to being active in chapter events throughout the year. The inaugural winners were Conway Bank, for 50 employees or less and American State Bank & Trust, for greater than 50 employees. The winners also received an Open Enroll-

ment class voucher granting free admission to one of the 2019 RMA-HQ endorsed all-day courses.

Mollie Smith, President of the Kansas Chapter, addressed the Chapter's goals and a theme for the year of connecting with our community. The theme extends to highlighting local businesses during RMA events as well as promoting RMA programs beyond the current membership base to other individuals that would benefit from inclusion.

The program concluded with a presentation from Shelly Prichard, President and CEO of the Wichita Community Foundation. Shelly shared her unique perspective on our community, the business of non-profits, and the impact of investment.

The Kansas Chapter Board is grateful for the continued support and strong attendance of our members, and we look forward to seeing you at chapter events in 2018-19!

Pictured (left to right): Ian Worrell, Membership Chair Kansas Chapter, Courtney Looney and Shelly Prichard, Wichita Community Foundation, Mollie Smith, Pres. Kansas Chapter



The Kansas Chapter Board would like to thank AGH for sponsoring the 2018-2019 Annual Kick Off Event and Dinner!

Upcoming Kansas Chapter Events:

- February 5, 2019 • [RMA National Open Enrollment Course: Structuring Commercial Loans I](#)
- March 2019 • KS Chapter Women in Business Annual Breakfast - *Information Coming Soon!*
- May 6, 2019 • [RMA National Open Enrollment Course: Commercial Real Estate Lending I](#)
- July 25, 2019 • [RMA National Open Enrollment Course: Construction Loan Management](#)

RMA Young Professionals Host: *Lending Horror Stories*

On Thursday, October 25, Security 1st Title hosted the annual *Lending Horror Stories* event. Panelists included Michael Andrusak, Attorney at Law, Adam Jones Law Firm PA, Brandon Patry, Sales & Relationship Management, Security 1st Title, and James Potts, Chief Credit Officer at American State Bank & Trust Company. The Kansas Chapter was well represented with 45 guest representing 15 different organizations.

The panel delivered some firsthand insight into the challenges lenders and their counsel have when performing their due diligence and appeasing their risk appetite. A specific take-away was making sure to have proper title

insurance, especially when dealing with unknown outside parties. The panel discussed the title dilemma and eventual auction of the former Joyland property. Other examples dealt with ensuring the appropriate lien position is placed on credits. A simple UCC-1 filing or security agreement can make the difference in a collateral dispute in court.

Lastly, the panel stressed collateral inspections and spoke of an embattled cattle rancher whose collateral was sold out of trust. The lender was actually in process of offering an extension, but it was too late. The bank ended up with a loss and no cattle.



A special thank you to Security 1st Title for once again hosting and sponsoring this annual event!

Panelist (left to right): Brandon Patry, Michael Andrusak, and James Potts. YP Committee member Samantha Richardson welcomes the group and introduces the panel.

RMA Kansas Board Members in the Community

Each year the RMA Board and YP committee partner to volunteer at a local charity or non-profit organization. On December 11th, members volunteered their time to United Way GIV (Give Items of Value) Warehouse.

The program accepts donated items from companies and offers them at no charge to nonprofits throughout the state of Kansas.

United Way GIV Warehouse distributes \$400,000 to \$1,000,000 of donated

items each year to more than 100 Kansas nonprofits (including agencies not funded by United Way). Our volunteer group sorted and counted donated items of home goods and furnishings.

For additional information on this program and to find out how your organization may contribute, please visit: <http://www.unitedwayplains.org/give-items-of-value-giv-distribution-center>

(Pictured at right: Board Member Tyler Walden, AGH)



Visit us at: <http://community.rmahq.org/kansas/home>

Member Appreciation Event Cocoa Dolce at New Market Square

The second Annual Member Appreciation Event was held at Cocoa Dolce in New Market Square on December 6th.

The event was attended by over 35 RMA members and supporters. The event featured a presentation from Collin Stieben and Chad Hanson, principals at Cocoa Dolce management company, Birds Eye Holdings. The two offered market insights, addressed challenges and rewards of the business, future growth plans and answered questions from the RMA group. Kristen Khosravipour, store manager at the New Market Square location, talked about the business model, store operations and announced that we were also celebrating their one year anniversary at the New Market Square location! Attendees enjoyed coffee, cocktails, cookies and an assortment of the locally made chocolate treats from Cocoa Dolce's intricate menu.

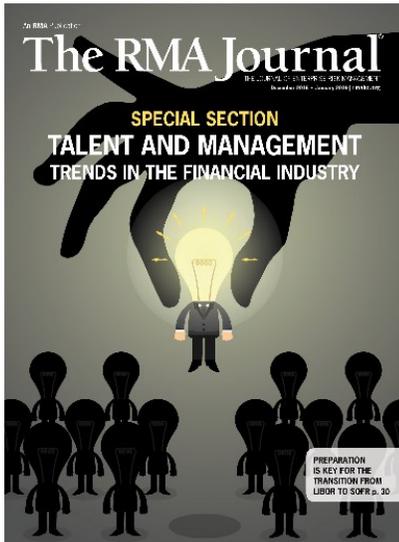
As a charitable tie in, attendees were encouraged to donate canned food, groceries, toiletries and daily necessities for benefit the Center of Hope Homeless Prevention Program. All in, our generous membership filled over 10 grocery sized paper bags with a bulk of goods for those in need.

The event was free of charge to RMA members thanks to the generous sponsorship provided by INTRUST Bank!



Now in their 25th year, The Center of Hope provides emergency financial support to individuals and families in Wichita who may not otherwise qualify for other social service programs. In many cases, clients are referred by other community agencies so this ministry is often their "last hope". Center of Hope also provides on-going case management for long-term solutions to those with special needs.

Learn more about the Center of Hope: <http://www.centerofhopeinc.org/about-us>



OPERATIONAL RISK/TALENT AND MANAGEMENT SPECIAL REPORT

MILLENNIALS HAVE THEIR SAY

BY RACHAEL DIMONT, KYLE GANSAUER, AND MOLLIE SMITH



RMA Kansas Chapter Board Member, Mollie Smith, recently had the opportunity to collaborate with two fellow RMA-National Young Professionals committee members on an article published in the most recent RMA Journal. For a fun, interesting take on the Millennial perspective, check it out:

https://rmajournal.org/rmajournal/december_2018-january_2019/Millennials_have_their_Say

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