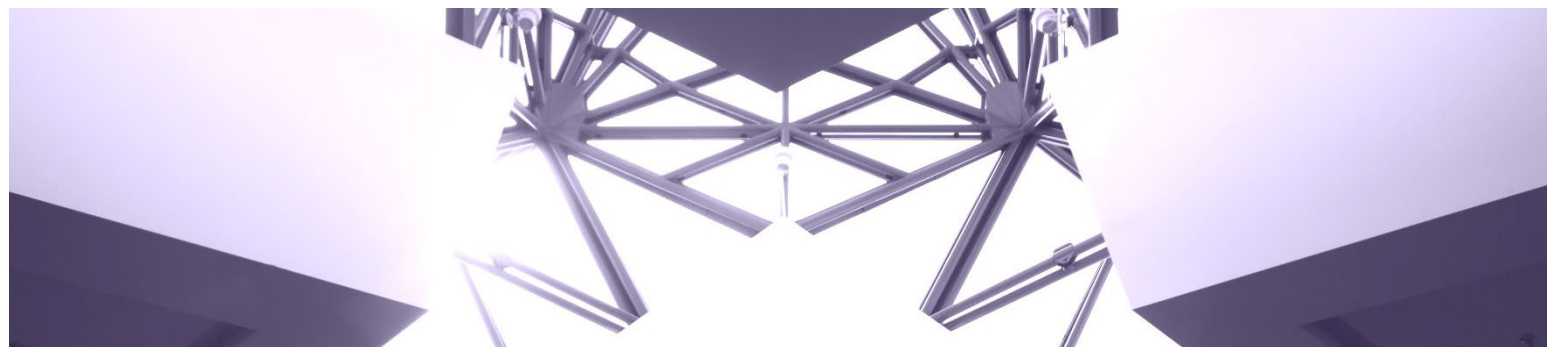


BORROWED TIME\$



PRESIDENT'S CORNER

Dear Fellow RMA Kansas Members:

As we approach the second half of RMA's fiscal year, we are excited about the upcoming events in this newsletter.

We have had a solid first half of the year, including another successful installment of Lending Horror Stories, organized by our Young Professionals Committee.

In January, we held a Chief Credit/Risk Officer panel with our local community bank leaders. This event highlighted current challenges facing each of us in the risk profession. We want to thank you for the excellent attendance!

Jill Castilla, President & CEO of Citizens Bank of Edmond, was our keynote speaker for the annual Women in Business Event held on March 19th. Mrs. Castilla has a rich community banking background,

and we couldn't be happier to have had her in Wichita. This year was one of the most well-attended Women in Business Events to date!

Further events are in planning stages for the late spring and summer 2024 calendar.

On behalf of the RMA Kansas Chapter Board, we want to thank our membership for your continued support. The last few years have been difficult to navigate through the pandemic, but because of our membership we have made it through. As we are now firmly in the "new normal," we look forward to continuing in-person events.

As always, if you are interested in joining the Kansas Board or one of our committees, please reach out to any board member.

-Kyle Womacks, Board President, RMA Kansas Chapter 2023-2024

RMA Journal

TIME WELL SPENT

The RMA Journal includes the latest industry insights and resources to give you a competitive edge. Check out the latest issue [here](#) to read about banking in the age of disruption, community bank stress testing, and more!

You can also view past issues [here](#).



Download the RMA Journal app today to read on the go!

Winter 2023
Spring 2024

IN THIS ISSUE

President's Corner	1
RMA Journal	1
Chief Credit Officer Panel	2
Women in Business	2
Lending Horror Stories	3

RMA Virtual Training	3
RMA Updates	3
Membership	3
'23-'24 Board Members	4
Upcoming Events	4

Past Event Spotlight: Chief Credit Officer Panel

By Mollie Smith Myers

On January 24, over 70 Kansas-RMA members attended the Chief Credit Officer panel at the Advanced Learning Library in Wichita, KS. Attendees were offered valuable insights from Jacob Siegrist (Fidelity Bank), Chad McDaniel (Emprise Bank) and Kelvin Liebelt (INTRUST Bank).

The program kicked off with a broad question about post-Covid outlook, and what industries continue to be impacted. The panel agreed that many of our customers in the restaurant and hospitality spaces have turned the corner from Covid lows. More than anything, the residual effects of the pandemic helped to expose underwriting holes, and some of those lessons were hard learned.

Real estate transactions have been impacted in numerous ways, and interest rate hikes created a particular challenge for that space. Stress-testing transactions is a more relevant practice than ever. Kelvin noted that although the dynamics with office space have changed, we can expect to see repurposing and creative use of some of those spaces moving forward. The panel generally red-flagged transactions for speculative use.

A topic that emerged was the balance between growth mindset and prudent underwriting as we navigate into 2024 and beyond. All panelists spoke to this question, reinforcing the need for structure that allows for recourse, and Jacob suggested limiting or reconsidering non-lead participations. Kelvin emphasized that a deal must show stable, historic, repeatable cash flow to meet underwriting standards.

As our banks leverage technology to offer new products/services to our customers, the panel was asked how we mitigate against the risk of fraud and error. Chad emphasized the importance of educating our customers. Internally, our Banks have controls in place, teams dedicated to IT security, and we perform due diligence. The next integral piece is making sure our customers understand how to use new technology without exposing themselves—or the bank—to scams, phishing, etc.

While the panel was shy to name specific bank roles that could be *replaced* by emerging AI technology, the consensus is that these applications (such as ChatGPT, VPN software) can be used to *enhance the work we do* – to create efficiencies in work processing and decision making (rather than direct job replacement). Even with advances in technology, the need for a human connection remains (and may always remain) for our industry.

For more valuable content and industry insights, be sure to check out RMA-Kansas' upcoming events!



Past Event: Women in Business

By Kristin Johnson

The annual Women in Business Event was held March 19, 2024, at the Petroleum Club. 58 attendees representing 13 different member institutions got together over breakfast to network and hear from Jill Castilla, President & CEO of Citizens Bank of Edmond in Edmond, OK.



Citizens Bank of Edmond operates with just one location, and recently patented the nation's first unmanned banking facility located in Oklahoma City, OK. In 2020, she connected with Mark Cuban by creating technology to help small businesses obtain forgiveness of Paycheck Protection Program loans, launching the program in just a few days. In 2023, Jill was named one of the Most Powerful Women in Banking in 2023.

Mrs. Castilla, a nationally recognized innovator in financial technology, shared her touching story, beginning with her childhood and the perseverance she's had over the years to get where she is today. Jill gave attendees three key takeaways: Do good, do well; Fail small, fail forward; Be accessible, be transparent. Jill encouraged attendees to say yes, support our communities, and believe there is always a way to make things happen!

Winter Event: Lending Horror Stories

By April Grunder, Young Professionals Chair, and Lara Flanders, Young Professionals Committee Member

October brings fall colors and an outpouring of ghosts, goblins, and scary stories of loans gone wrong. Security 1st Title hosted the event, which provided a venue for networking before and after the event. 2023's panel featured tales from Scott Brown, Commercial Title Manager – Security 1st Title, Shawn Eidson, Managing Director of Commodities – INTRUST Bank, and Evan Funk, Vice President – Commercial Lending – Fidelity Bank. The panelists lent their expertise and shared frightening accounts of credits gone wrong, court filing issues, and charge offs.

Shawn reminded us to know our customers and ensure they understand their businesses. Evan detailed that sometimes we need to have the difficult conversations with our customers, while Scott kept us updated on the Kansas Court Filing issues.

RMA Virtual Training

RMA's Virtual Courses

The financial services industry is constantly growing and changing, and so are the risks it faces.

Based on deep industry knowledge from the banking experts who make up RMA's membership, RMA's courses give you the expertise you need to stay ahead.

Register on our new training portal, [RMA Ignite](#), to get started.

Check out the additional [Resources & Content](#) available to you as an RMA member to get the latest industry insights. Access the blogs, podcasts, web recordings and much more to keep you informed.

For inquiries into our all-access institutional pricing, contact your [Relationship Manager](#).

RMA Updates

RMA's Governance, Compliance, and Operational Resiliency (GCOR) XVIII Virtual Conference

Join us virtually on June 18-21, 2024

In today's rapidly changing world, managing operational risk is a necessity not an option. As your professional association, RMA takes great pride in developing practical, thoughtful, and timely programs designed to enhance your skills and increase your value to your institution. GCOR is the only governance, compliance, and operational resiliency conference developed by the industry, for the industry.

[Register Now](#)

BECOME AN MEMBER...FOR FREE!

Did you know that RMA Associate Memberships are now FREE if you are employed by an Institutional Member?

Join today by completing the quick and easy [Associate Membership Application](#) from the RMA website.

Know a peer institution who would benefit from RMA offerings? Invite them to become an RMA member by [applying here](#).

Being a member of RMA gives you access to local events and networking opportunities with like-minded professionals, along with educational courses covering current trends and events in the industry.

2023-2024 KANSAS CHAPTER BOARD MEMBERS

Kyle Womacks, President
Emprise Bank
KWomacks@emprisebank.com



Kristin Johnson, Vice President
INTRUST Bank
Kristin.Johnson@INTRUSTRetirement.com



Kyle Nation, Past President
FNB Hutch
Kyle.Nation@FNBHutch.Bank



Alex Monroe, 2nd Vice President
INTRUST Bank
Alex.Monroe@INTRUSTbank.com



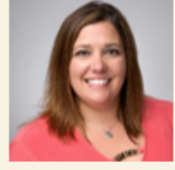
Ryan Henry, Secretary
Fidelity Bank
RHenry@fidelitybank.com



Michelle Arbuckle, Treasurer
Fidelity Bank
MArbuckle@fidelitybank.com



April Grunder, Young Professionals Chair
Stryv Bank
AGrunder@stryvbank.com



Jordan Torres, Education Chair
FirePoint Innovations Center
Jordan.Torres@gofirepoint.org



Julie Graber, Membership Chair
INTRUST Bank
Julie.Graber@INTRUSTbank.com



Michael Keith, Audit Chair
AGH
Michael.Keith@AGHLC.com



Jason Reed, Board Member
McCurdy
JReed@McCurdy.com



Jodi Cox, Board Member
Emprise Bank
JCox@emprisebank.com



John Lawrence, Board Member
Southwest National Bank
John.Lawrence@southwestnb.com



Juan Gutierrez, Board Member
Andover State Bank
Juan.Gutierrez@goasb.com



Misty Jacobsen, Board Member
Emprise Bank
MJacobsen@emprisebank.com



Sarah Ziegler, Board Member
Legacy Bank
SarahZ@legacy.bank



Trina Harmon, Board Member
Sabala, Harmon, & Case CPAs
Trina@shc.cpa



Tyler Paul, Board Member
Biggs Paul
JTP@biggpspaul.com



UPCOMING EVENTS

April 23, 2024 – Small Business Administration (SBA) Update

May 29, 2024 – Interest Rate Swaps

June 2024 – Annual Meeting – details to come!

KEEP IN TOUCH



Risk Management Association: www.rmahq.org

RMA-Kansas Chapter website: <https://community.rmahq.org/kansas/home>



LinkedIn: <https://www.linkedin.com/company/rma-kansas-chapter/>

Kansas Chapter General E-mail: RMA.Kansas@Yahoo.com

Kansas Chapter Board President: KWomacks@emprisebank.com