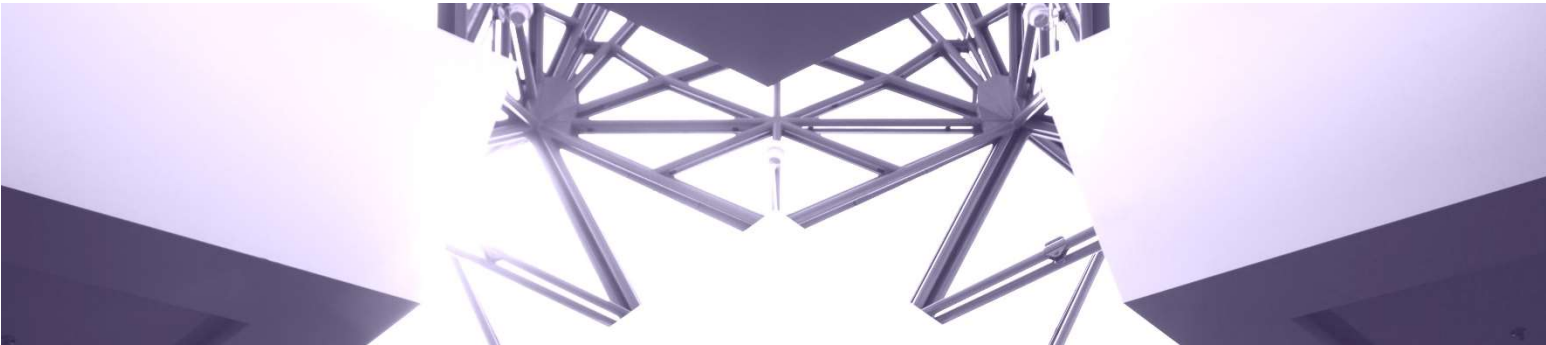


# BORROWED TIME\$



## PRESIDENT’S CORNER

Dear Fellow RMA Members:

Spring is in full swing, and an abundance of activity is happening in RMA, our communities, and certainly the economy. Through each season, appreciation for our members remains unchanged. As we near the last quarter of RMA’s 2024-2025 fiscal year, I am grateful for all of you as I reflect on some of the recent events you’ve helped make a success.

Most recently, our annual Women in Business Event was held in March. Three local business owners shared insights into their career paths, milestones, successes and even trials faced. One thing that stuck with me, and I think we can all resonate with, is that perseverance is vital when pursuing what is important.

Winding back the clock to last fall, another successful lending Horror Stories panel discussion was held with dynamic speakers providing valuable industry insights. The first couple months of 2025 included RMA’s credit manager roundtable and a timely economic update from Jeremy Hill with the Federal Reserve Bank of Kansas City.

On behalf of the RMA Kansas Chapter Board, we thank our membership for your continued support. If you are interested in increasing your involvement with RMA, have questions or suggestions, please reach out to any board member. We would love to hear from you!

-Kristin Johnson, Board President  
RMA Kansas Chapter 2024-2025

## 2024-2025 KANSAS CHAPTER OFFICERS



Kristin Johnson  
President



Alex Monroe  
Vice President



Kyle Womacks  
Past President



Jodi Cox  
2<sup>nd</sup> Vice President



Michelle Arbuckle  
Treasurer



Ryan Henry  
Secretary

**Volume 96.1**  
**Spring 2025**

### IN THIS ISSUE

President’s Corner .....	1
Chapter Officers .....	1
RMA Journal Article .....	2
2024-2025 Calendar of Events .....	2
Upcoming Audio Conferences .....	3

Young Professionals .....	3
RMAHQ Update .....	3
Women in Banking .....	3
Charity Spotlight .....	4
Board Roster .....	5

# Geopolitical Risks on the Rise: Practical Advice for Banks

**August/September 2024 RMA Journal**

Geopolitical risk is becoming an increasingly urgent concern for banks, driven by the growing unpredictability of global events and their far-reaching consequences. In an interconnected world where political volatility, conflicts, and regulatory shifts are more frequent and intense, banks benefit from staying ahead of these challenges.

This is not just a concern for large, multinational banks, either. Community banks are also vulnerable to the ripple effects of global instability. Even institutions that operate primarily on a local level can be impacted by geopolitical developments, particularly when their clients are tied to global supply chains or international markets.

With this in mind, we asked two experts from global risk consultancy Control Risks to identify five key geopolitical issues that banks should closely monitor over the next 12 months. Their insights are crucial for understanding and mitigating the potential risks that could disrupt the financial sector in the year ahead.

**Read the entire article in the August/September 2024 edition of the RMA Journal.**

<https://www.rmahq.org/the-rma-journal/current-issue/>

## Additional RMA Resources

- **Will This Plane Ever Land?** <https://www.rmahq.org/blogs/2024/will-this-plane-ever-land/>
- **Why Check Fraud Is Spreading and So Hard for Banks to Prevent** by Michael Bender <https://www.rmahq.org/journal-articles/2024/october-november-2024/why-check-fraud-is-spreading-and-so-hard-for-banks-to-prevent/?gmssopc=1>
- **Webcast: Navigating IT Risks in the Digital Age: A Focus on Cybersecurity and Regulatory Compliance** <https://www.rmahq.org/webcast-recordings/10-10-2024-navigating-it-risks-in-the-digital-age-a-focus-on-cybersecurity-and-regulatory-compliance/>

## 2024-2025 CALENDAR OF EVENTS

10/03/24.....	Economic Perspectives with Thomas Hoenig
10/23/24.....	Lending Horror Stories
1/23/25.....	Credit Manager Roundtable
2/13/25.....	Economic Update with Jeremy Hill
3/11/25.....	Women In Business

## RMA 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.

[https://learning.rmaignite.com/Saba/Web\\_spf/NA10P1PRD074/guestapp/home](https://learning.rmaignite.com/Saba/Web_spf/NA10P1PRD074/guestapp/home)

## YOUNG PROFESSIONALS

By Jodi Cox

As always, Lending Horror Stories provided an eerie albeit enlightening peek into the horrors that come with risk management. This event has always held a special place among RMA programming, and the 2024 event was no exception. Our panel of veteran banking and legal professionals included James Angell, Managing Partner of Kennedy Berkley Attorneys at Law, Todd Smalley, Senior Credit Officer for Andover State Bank, Thad VanHiel, Manager of Special Assets for INTRUST Bank.



## AFFINITY GROUPS

By Jodi Cox

March is Women's History Month, an annual observance to highlight the contributions of women to history and society. Every year the Kansas Chapter aspires to support and empower women in the local community, and one of the ways we do this is by hosting an annual Women in Business event.

This year our incredible panel included, Leah Dannar-Garcia, owner of RISE and Firefly Farms, Jada Shiya, owner of Frost, and Heather Giesen, owner of GROW Plant Bar, discussed their career path, challenges faced, how they've overcome them, and what advice they have for women pursuing their passions.



## RMA UPDATES

### RMA & BAI Together we're ProSight

Helping leaders act with confidence

Discover ProSight

RMA and BAI have come together as ProSight Financial Association. This strategic combination brings together RMA's expertise in serving commercial banking and its risk management needs and BAI's knowledge in serving retail banking and its regulatory compliance requirements.

The trusted programs and products we provide are delivered with your best interests in mind to help you address the challenges and opportunities you and your organization are facing. You can learn more about our offerings at our new [website](#).

### 2024 Annual Risk Management Virtual Conference

Join Us Virtually December 9-12, 2024

[Risks, Regulations, Opportunities, and Disruptors  
– Preparing for the Uncertainties of 2025](#)

## CHARITY SPOTLIGHT



By Jodi Cox

This year, RMA Kansas Chapter was pleased to support Carpenter Place. Carpenter Place, formerly Maude Carpenter Children's Home provides a loving, stable, healing environment to girls aged 12 to 17 in circumstances caused by issues like illness, addiction, incarceration, and death. They work with both the child and the rest of the family to ensure that these situations don't develop into poor decision making, the development of negative peer influences, and fractured family relationships.



## KEEP IN TOUCH



[Chapter LinkedIn](#)



[Chapter Website](#)



# 2024-2025 Board Roster

**Kristin Johnson, President**  
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**Alex Monroe, Vice President**  
INTRUST Bank

*Alex.Monroe@INTRUSTbank.com*



**Kyle Womacks, President**  
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**Jodi Cox, 2<sup>nd</sup> Vice President**  
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**Ryan Henry, Secretary**  
Fidelity Bank

*RHenry@fidelitybank.com*



**Michelle Arbuckle, Treasurer**  
Fidelity Bank

*MArbuckle@fidelitybank.com*



**Lara Flanders, Young Professionals Chair**  
INTRUST Bank

*Lara.Flanders@INTRUSTbank.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*



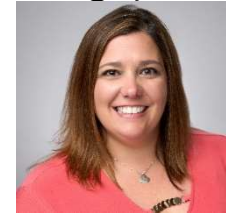
**Jason Reed, Board Member**  
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**April Grunder, Board Member**  
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**Kyle Nation, Board Member**  
FNB Hutch

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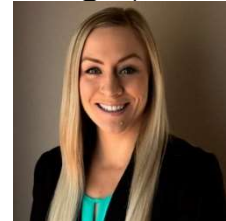
**Juan Gutierrez, Board Member**  
Andover State Bank

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**Misty Jacobsen, Board Member**  
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**Sarah Ziegler, Board Member**  
Legacy Bank

*SarahZ@legacy.bank*



**Gina Case, Board Member**  
Sabala, Harmon, & Case CPAs

*Gina@shc.cpa*



**Tyler Paul, Board Member**  
Biggs Paul

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