

Products & Services for NBA Members

Bank Insurance Coverage

- Financial Institution Bond
- Management & Professional Liability (D&O)
- Employment Practices Liability
- Cyber Liability
- Insurance Agency Errors & Omissions
- Fiduciary Liability

NBISCO Agency Services

NBISCO Agency Services assists in the placement of property and liability insurance for bank customers through the bank insurance agency.

Contact Agency Services at 800-593-3881

Property & Liability Program

NBISCO's Property and Liability Program has numerous value-added features which offer protection for unique property and liability risks presented by banks. Available insurance coverage includes Mortgage and Automobile Collateral Protection products.

Contact Bill Smythe at 402-474-1555

Group Insurance Products

- Health Plans
- Dental Plans
- Vision Plans
- Group Life
- Short-term Disability
- Long-term Disability
- Extra Group Life/Dependent Life
- Employee Whole Life

The health plan is self-insured through Blue Cross Blue Shield of Nebraska. Dental, vision, life and disability plans are fully-insured by Standard Insurance Company.

Investment Program

Income-producing program designed to assist member banks in setting up retail brokerage services at your own financial institution.

Contact Jack Connealy at 402-483-2555

Title Insurance

NBISCO has helped banks form a multi-bank-owned title agency. The agency has 20 member banks participating. The banks share the net income from agency operations.

Preferred Vendors

- **All American Associates:** Supplemental insurance for accident, cancer, and other dread diseases.
- **Ascensus:** Offers fully- and self-administrated IRA and HSA platforms for banks to provide complete administration, operational, and compliance support.
- **Credit Information Systems:** Provides best credit reporting, appraisal management and lending risk mitigation products with unequalled service.
- **CyberScout:** Identity theft resolution products.
- **EVERFI Financial Literacy Program:** Digital financial literacy platform bringing much-needed financial education to students, employees, senior citizens, and small businesses..
- **Five Nines Technology Group:** Focuses on the technology and the business as it pertains to the risk and burden of managing IT functions.
- **KeyState Captive Management:** Unique program allows banks with certain assets and earnings to form their own wholly-owned captive insurance company to finance risks in a tax advantaged way.
- **LERETA:** On-line flood determination program and tax services reporting system.
- **NFP Executive Benefits:** Bank-owned life insurance (BOLI) – implementation and servicing.
- **Office Depot:** Discounted office products and custom printing services.
- **SBS CyberSecurity:** Ensures successful IT examinations and promotes good security practices in community banks.
- **Senior Housing Crime Prevention Foundation:** Works with the banking industry to protect seniors and Veterans living in nursing homes.
- **Strunk LLP-Risk Manager:** Provides an easy-to-use, affordable and comprehensive enterprise risk management system.
- **Zelle Human Resource Solutions:** Provides comprehensive HR consulting by identifying a strategic solution that aligns with the bank's mission, values, culture, and budget.