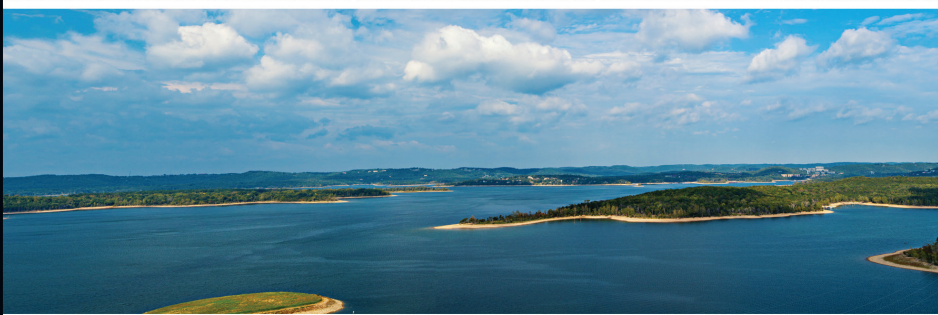


37th ANNUAL CONVENTION

July 16-18, 2015 at the Chateau on the Lake & Convention Center in Branson, Missouri

The Power of Community
The Strength of Community Banking

CBA
Community Bankers
Association of Kansas



Golf Tournament

The LedgeStone Country Club



Thursday, July 16th
shot gun start at 8:30 am.

Golfers should arrive by 8:00
a.m. for team pairings and
tournament preparations.

Sponsored by
First Bankers' Banc
Securities, Inc. and
FHLBank Topeka.

Let'em Roll Casino Night



Black Jack, Craps,
Roulette, Texas Hold'em...
play them all!

Place your bets!



Sponsored by
BankOnIT!

The Power of Community *The Strength of Community Banking*

Dear Friends,

If you have not already blocked out the dates of July 16 to 18 to be in Branson, please do so. The convention committee and CBA staff again have a great convention planned.

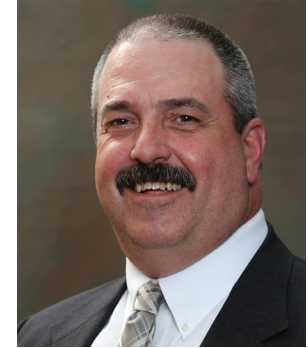
If you have never attended our association's convention, I know that you will discover that the weaving of social, business, family, and educational opportunities you will find here are like no other event. If you attend the convention regularly, you know what I am talking about. Go ahead, get your room booked and registration sent in. If you haven't been for a few years, it would be great to see you there. I know we will all have the opportunity to reconnect with friends, meet some new ones, and enjoy a little time away from the bank.

It has been an honor to serve as your chairman. Shawna and I are looking forward to seeing you at the Chateau on the Lake Resort, July 16-18.

Sincerely,

A handwritten signature in black ink, appearing to read "Jaret L. Moyer".

Jaret L. Moyer
Citizens State Bank & Trust Co. – Reading, KS
CBA Chairman



SCHEDULE & SPEAKERS

WEDNESDAY JULY 15TH

4:00 p.m. Registered guests may check in at the Chateau

4:00 p.m. **CBA REGISTRATION DESK OPEN**
By the Atrium Tree

THURSDAY JULY 16TH

8:00 a.m. **REGISTRATION & CONTINENTAL BREAKFAST**
For golf tournament participants at the Ledge-Stone Country Club at StoneBridge Village.

8:30 a.m. **GOLF TOURNAMENT**
Shot gun start–LedgeStone Country Club

9:00 a.m. **CBA REGISTRATION DESK OPEN**

8:00 p.m. **CHAIRMAN'S WELCOME RECEPTION**
Lake Lugano Hospitality Room.
Sponsored by First National Bank of Hutchinson

FRIDAY JULY 17TH

7:30-8:00 a.m. **CONTINENTAL BREAKFAST**
For bankers and spouses.

8:00 a.m.-12:30 p.m. **GENERAL SESSION**



8:00-8:30 a.m.
KEYNOTESPEAKER
Mark Mayfield
Mirthmaking

Humor in the workplace

Adding humor (*actually mirth*) to your work and life can have profound economic benefits as well as just making it more fun. Learn the value of a good sense of humor and how to improve yours in this outrageously funny, yet very practical program.

HOTTOPICS



8:35-9:00 a.m.

**Improving Your Efficiency
& Minimizing Your Risks**

What Bank CEOs Need to Know

Robert Mendez, BankOnIT

Does your bank have stronger cybersecurity protections than Sony

Pictures or Target? What response would your directors give if examiners asked them about your bank's technology risk? What are a few questions you should ask to gauge the efficiency of your bank's information technology? Cyber attacks are becoming more prevalent, regulators are more focused on information security than ever before and I.T. costs can be substantial. Discover what you as the bank's CEO should know to reduce your bank's technology risk, prepare for increased examiner scrutiny and do so as efficiently as possible.



9:05-9:30 a.m.

The World of BOLI

Rich Bratten

Bank Financial Services Group (BFS)

Rich will discuss the sometimes confusing world of BOLI –is it a benefit? An investment? Insurance? An expense? An Asset? The answers

may surprise you. This will be an engaging session where no question is too simple or too complicated. Get a better “lay of the land” that will help you understand why well over half of the banks in the country continue to own and purchase BOLI. An actuary by training, Rich has done it all from pricing products to filing for insurance department approvals, from large transactions in the tens of millions to individual situations in \$20 mm banks.

SCHEDULE & SPEAKERS

GENERAL SESSION- **HOTTOPICS** (continued)



9:35-10:00 a.m.

Directors & Officers Liability— What's really covered?

Diana Poquette
UNICO Group

Lawsuits are on the rise and litigation expense is increasing. We will discuss Regulatory Coverage, Bankers Professional Liability, and Cyber Risk coverage as well. Diana will share actual claims cases and results.

MID-SESSION BREAK



10:15-10:40 a.m.

EMV & Fraud Prevention

David Edwards
SHAZAM, Inc.

With recent high profile data breaches, and a quickly approaching October 2015 liability shift, EMV discussions have heated up as a way to reduce fraud. The US Debit Card system continues to evolve and it is important for Community Banks to understand the changes and consequences. Hear strategies for implementing EMV, Tokenization, Mobile Payments and Fraud Prevention.



10:45-11:10 a.m.

Marketing to Gen Y

Stephen Nikitas, Harland Clarke

Banks across the U.S. are challenged on ways to attract and retain customers, particularly those who are in the life-stage for the products and services banks offer. This session will describe how to effectively reach out to Gen Y and Gen X consumers and encourage them to establish long-lasting relationships with your bank. At the conclusion of this presentation,

attendees will walk away with a solid understanding of what younger consumers are looking for from their financial institution and how to differentiate your bank from others in order to acquire new and younger customers.



11:15-11:40 a.m.

Incident Response— Are You Prepared?

Jeff Guggenheim
Dell SecureWorks

When a breach occurs, being well-prepared to respond can mean the difference between a minor event and a widespread incident. And as internet threats grow in number and sophistication, having a documented and tested Computer Security Incident Response Plan (CSIRP) in place is paramount to help protect your business, data, customers and employees. During this session, Dell SecureWorks will explain how a CSIRP provides invaluable guidance amidst the chaos and urgency of a security breach. We'll also share 3 incident response tips to help save companies time and money in the event of a breach.



11:45 a.m.-12:10 p.m.

Litigation Lessons & Reflections

Bruce Woner

Woner Glenn Reeder & Girard, P.A.

An update on recent litigation topics and trends from 2014 and 2015 Kansas cases and decisions of interest to community banks.



12:10-12:30 p.m.

KEYNOTESPEAKER

Mark Mayfield

12:30-4:00 p.m. **CBA ANNUAL TRADE SHOW**

12:30-1:30 p.m. **BUFFET LUNCH**

*Sponsored by ICBA Mortgage Solutions and
ICBA Reinsurance*

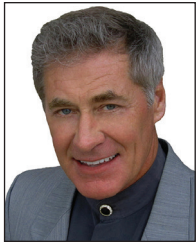
6:00 p.m. **LET'EM ROLL CASINO NIGHT**

SATURDAY JULY 18TH

7:30-8:00 a.m. **CONTINENTAL BREAKFAST**

For bankers and spouses.
*Co-Sponsored by ICBA Securities
& ICBA Bancard/TCM Bank*

8:00 a.m.-12:00 p.m. **GENERAL SESSION**



8:00-8:45 a.m.

KEYNOTE SPEAKER

Mark Mayfield



8:45-9:45 a.m.

***Business Intelligence for
Today's Community Banks***

JP OSullivan

SNL Financial

Most community banks are keenly aware of the complex challenges and pressures that face their bank

today, but many of them also lack timely and accurate insight into how their bank actually manages these challenges and performs. When thinking about business intelligence for community banks, what are the key challenges that business intelligence can solve and how can banks evaluate the tools that are available to help bankers do so? How do the solutions for community banks differ from what the larger banks are demanding? The industry keeps hearing about the need to understand and leverage "Big Data," but how community banks leverage "Little Data" can have meaningful impacts on their business.

MID-SESSION BREAK

*Co-Sponsored by ICBA Securities
& ICBA Bancard/TCM Bank*



10:10-10:30 a.m.

The State of Banking in Kansas

Deryl Schuster

Office of the State Bank Commissioner

Commissioner Schuster will discuss the financial condition of State Banks in Kansas as well as challenges and opportunities facing the banking industry.



10:35-11:15 a.m.

The Power of Outperformance

Jim Reber

ICBA Securities

For all the talk about interest rate risk, declining yield spreads, lack of supply and historically low rates, there has always been a set of community bank investment managers who outperform their peers. We will take a peek behind the curtain to determine the factors creating this advantage, and will make some suggestions for your bank to utilize these same techniques.



11:20-11:45 a.m.

ICBA Update

Cam Fine, ICBA

A native Missourian and career community banker, Fine became president and CEO of ICBA in March 2004. Under Fine's leadership, ICBA advocacy efforts have achieved several legislative and regulatory initiatives that have successfully enacted many core ICBA policy positions including broadening the deposit insurance

assessment base and carving out community banks from most of the Basel III capital rules. A passionate advocate for community bank issues for more than 20 years, he has been recognized by *The Hill* newspaper and *CEO Update* as one of Washington, D.C.'s most effective and influential trade association CEO's and lobbyists for six consecutive years and was recently named one of 100 lobbyists to watch in Washington, D.C.

ANNUAL BUSINESS MEETING

AFTERNOON FREE TIME

No scheduled events. Take advantage of the many activities to enjoy in the area.

5:00-5:45 p.m. FAMILY PHOTOS

Photographer available from 5:00-6:15 p.m.

5:00 p.m. OFFICERS' PHOTOS

5:15 p.m. CHAIRMAN'S RECEPTION

6:00 p.m. CHAIRMAN'S BANQUET

Co-Sponsored by Bankers' Bank of Kansas & Harland Clarke

7:00 p.m. LIVE AUCTION

Auctioneer: Curt Marshall, Bank of Tescott at Salina

9:00 p.m. CHAIRMAN'S FAREWELL NIGHT CAP

Lake Lugano Hospitality Room.

SUNDAY JULY 19TH

6:00-6:30 a.m. CONTINENTAL BREAKFAST

For fishing tournament participants.

6:30-9:00 a.m. FISHING TOURNAMENT

Boats will launch from the Chateau Marina.
Sponsored by Bank Financial Services

RESORT & CONVENTION INFORMATION

HOTEL RESERVATIONS

Hotel accommodations at Chateau on the Lake Resort & Convention Center are not included in your convention registration and should be made directly with the Hotel. CBA has reserved a block of rooms for Wednesday, Thursday, Friday and Saturday nights, July 15-18, 2015. This block of rooms consists of hotel guest rooms. The special block price of \$159/night will be held until Thursday, June 26, 2015. After June 26, neither price nor room availability will be guaranteed, so make your reservations today! Be sure to mention you are with the Community Bankers Association.

Chateau on the Lake
(888) 333-5253

Room Block Price: \$159 (double/single/king)
Check in Time is 4:00 p.m. (price and availability cannot be guaranteed after June 25)

REGISTER EARLY

Win a Free 2 Night Stay and \$50 Towards Dinner for Two!

Register early and be eligible to win a complimentary two night hotel stay and \$50 towards dinner for two to be used anytime after the convention! Registrations must be post-marked on or before June 1, 2015, to be eligible for the prize drawing. The hotel accommodation includes one double/king room for two nights. Only bankers with full convention registrations are eligible to win. The drawing will be held at the General Session on Saturday morning. You must be present to win.

THURSDAY GOLF TOURNAMENT

The Annual Golf Tournament will be held Thursday, July 16, at LedgeStone Country Club at StoneBridge Village. The tournament will mix men and women golfers. The format is a

CBA Tradeshow

Friday, July 17th,
12:30 to 4:30 pm.

Whether it is insurance products, computer services, data processing solutions, or community bank service products, you will experience a variety of contacts to help you find the information you seek.

golf scramble, so even if you haven't had much time to golf this year, you can still have fun and a chance to win some great prizes!

A shotgun start will begin the tournament at 8:30 a.m. Golfers should arrive by 8:00 a.m. for team pairings and tournament preparations. All convention attendees are welcome and encouraged to play. Golf is not included with full convention registration. Use the golf sign-up form included with this brochure to register for the tournament.

THURSDAY NIGHT *CHAIRMAN'S WELCOME RECEPTION*

Join us Thursday evening in the Chairman's hospitality room for an informal get together. The whole family is welcome to attend. Light snacks and beverages will be available. Start the convention off right with a casual gathering of old friends and new friends you have yet to meet. Sponsored by First National Bank of Hutchinson.

FRIDAY TRADESHOW

Few shows compare with the annual CBA Tradeshow. Here you will find a great variety of products and services with community banks in mind. Whether it is insurance products, computer services, data processing solutions, or community bank service products, you will experience a variety of contacts to help you find the information you seek. Bankers, bring plenty of business cards for use in registering for prizes and sharing industry information at the CBA Tradeshow.

FRIDAY LET'EM ROLL CASINO NIGHT

Feeling Lucky? Take a chance and join us for an evening of good friends and good fun at our Casino Night! Black Jack, Craps, Roulette, Texas Hold'em...play them all! Place your bets and hope that lady luck is on your side. CBA will be giving away 3 fabulous prizes as well as providing light hors d'oeuvres and champagne. This evening event is sponsored by BankOnIT!

SATURDAY NIGHT *CHAIRMAN'S RECEPTION & BANQUET*

Join us as we honor and thank our CBA Chairman Jaret Moyer, President of Citizens State Bank & Trust Co., Reading for his year of service and leadership. Laughter and congratulations are the themes of this evening. Sponsored by Bankers' Bank of Kansas and Harland Clarke.

LIVE AUCTION

Action! Unexpected Activity! Laughter! Collectors' items, trendy treasures and perhaps a few unusual finds! We're describing, of course, the annual Live Auction – a favorite of CBA Members. Auctioneer Curt Marshall from the Bank of Tescott, Salina, will be back to bring on the bids and the fun. The Auction will be held following the close of the Chairman's Banquet on Saturday evening. So come sit down and watch the show – a mixture of banter, barter and even a few bargains. You seldom know where the next bid will be coming from in the audience. Come join this fast-paced, down home, entertaining event. Even if you don't want to bid, you can still enjoy the show.

SUNDAY MORNING *FISHING TOURNAMENT*

Join us for this years CBA Fishing Tournament for a Bass fishing experience on Table Rock Lake. Join some of the top fishing guides on the lakes; your guides are specialized in providing professional bass fishing services to amateurs and professionals alike. They have been fishing the lakes since the '80's and have been a licensed fishing guide since 1993. They will provide all of the equipment, all you need to bring is your Missouri fishing license which can be purchased at the Marina right at the resort. Event sponsored by Bank Financial Services Group

WHAT TO WEAR

Be comfortable! Dress for most events is casual – including the Tradeshow and General Sessions. Business dress for men and women will be appropriate for the Saturday evening Reception and Banquet.

FUN FOR THE ENTIRE FAMILY

There are so many things to do in Branson – shopping, museums, wonderful restaurants, live shows, and Silver Dollar City. To find out more information about the city of Branson and available activities, visit them online at <http://www.explore-branson.com>.



Sunday Morning Fishing Tournament

Table Rock Lake

Sunday, July 19th
at 6:00 am

Your guides are specialized in providing professional bass fishing services to amateurs and professionals alike. They have been fishing the lakes since the '80's and are licensed fishing guides. They will provide all of the equipment, all you need to bring is your Missouri fishing license which can be purchased at the Marina right at the resort.

Sponsored by
Bank Financial
Services Group.

THANKYOU

CBA offers special recognition and appreciation to the following companies who have committed to convention sponsorship. If you would like to sponsor a segment of the CBA Convention, please contact Yvonna Hansen in the CBA Office at (785) 271-1404 to inquire about available opportunities. Sponsors are recognized by signage and also publicly acknowledged during their sponsored event. In addition, sponsors receive special mention in the CBA magazine, *In Touch*.



BankOnIT



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First Bankers' Banc Securities, Inc.
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ICBA Mortgage Solutions
ICBA Reinsurance

Profit Stars
SHAZAM, Inc.
Spencer Fane Britt & Browne, LLP
Travelers
UNICO Group, Inc.



Community Bankers
Association of Kansas

1414 SW Ashworth Place, Suite 200 • Topeka, KS 66604
800-258-4589 • www.cbak.com

2015 CBA Convention Events

Don't miss out on exciting opportunities during Convention. Listed below are some events that we want you to be aware of. To register for any or all of these special events please see your Full Convention Registration form.

General Sessions - Friday & Saturday

Friday & Saturday General Sessions are from 8:00am - 12:30pm. Spouses are welcome to enjoy breakfast and hear this year's keynote speakers. Please refer to the enclosed brochure for a complete line up of educational topics and speakers.



Friday Evening Entertainment

Let'em Roll Casino Night

Feeling Lucky? Take a chance and join us for an evening of good friends and good fun at our Casino Night! Black Jack, Craps, Roulette, Texas Hold'em...play them all! Place your bets and hope that lady luck is on your side. CBA will be giving away 3 fabulous prizes as well as providing light hors d'oeuvres and champagne. *This evening event is sponsored by BankOnIT!*



Spouse's

Use this opportunity to receive 10% off your spa services when you make your appointment prior to convention. Take a deep breath and relax at Spa Chateau, their 14,000-square-foot indulgent **Branson spa** where signature treatments blend rich elements of the Ozarks with exotic European therapies. Schedule your appointment any time during convention and let them know you are with CBA.



Children

Crawdaddies Kid's Club has nearly everything a kid could dream of, and a whole lot more! Time spent at Crawdaddies is filled with a variety of fun and exciting indoor and outdoor activities, designed to make your child's stay something they'll always remember. Crawdaddies is open from 9am to 9pm, for children ages 4 - 12. They require a 72 hour advance reservation with a cost of \$12 per hour, per child. To make your reservation call 1.888.333.5253.



CBA ANNUAL GOLF TOURNAMENT

LedgeStone Country Club

Branson West, MO
Thursday, July 16th, 2015



AN ENJOYABLE WAY TO SPEND A DAY!!

This four-person scramble will mix men and women, bankers, company representatives, guests and will be paired according to average score or handicap. You will be notified of your golf pairings the day of the tournament.

Your golf registration includes - greens fee, cart rental, prizes, breakfast and lunch. Golf hole prizes and team prizes will be awarded directly following tournament play.

SHOTGUN START AT 8:30 A.M.

CBA Member Fee (including Mulligans) \$135

Non-Member Fee (including Mulligans) \$175

CBA Convention Golf Registration Form LedgeStone Country Club, Branson West, MO Thursday, July 16th, 2015

Bank: _____ Name: _____

Address: _____ City/State: _____ Zip: _____

Handicap*: _____ Average Score*: _____

- If you do not list an average score or handicap, you will be listed as an 'A' player.

Photocopy this form for multiple registrations. Registration Deadline: July 1st, 2015



Please fax/return this registration form to:
1414 SW Ashworth Place, Ste. 200 · Topeka, Kansas · 66604 · Phone: (785) 271-1404 · Fax: (785) 271-1508



Fishing Tournament



SPONSORED BY:
Rich Bratten with



Join us for CBA's Fishing Tournament, a fully guided Bass fishing experience on Table Rock Lake. Join some of the top fishing guides on the lakes; they specialize in providing professional bass fishing services to amateurs and professionals alike. They have been fishing the lakes since the '80's and have been a licensed fishing guide since 1993.

They will provide all of the equipment; all you need to bring is your Missouri fishing license which can be purchased at the Chateau Marina right at the resort.



SPACE IS LIMITED TO THE FIRST 20 REGISTRANTS

CBA Member Fee: \$135

Non-Member Fee: \$175

Breakfast and Registration in the Barcelona Room

5:30a.m.

Boats Launching at

6:30a.m.

Prizes will be awarded at the Marina

11:00p.m.

CBA Convention Fishing Tournament Registration Form

Table Rock Lake, Branson, MO

Sunday, July 19th, 2015

Photocopy this form for multiple registrations. Registration Deadline: July 1st, 2015

Bank: _____ Name: _____

Please fax/return this registration form to:

1414 SW Ashworth Place, Ste. 200 • Topeka, Kansas • 66604 • Phone: (785) 271-1404 • Fax: (785) 271-1508



2015 CBA Convention Live Auction

Saturday, July 18th
Auctioneer, Curt Marshall

Help make this year's Live Auction a memorable one. CBA appreciates your exceptional support. If you intend to donate an item for the Auction or a bottle of Wine for the Wall, please fax this registration form back to the CBA office by June 20th.

Name of Bank or Individual: _____
(Please state who the donation is from: bank or individual)

Auction Item(s) to be donated

Auction Item: _____ Item Value: _____

Auction Item: _____ Item Value: _____

Auction Item: _____ Item Value: _____

2015 Wall of Wine

The Wall of Wine is back! This event will be held on Saturday in conjunction with the Live Auction. Here's how you participate:

- ◆ Donate a bottle of wine (valued at \$15 or more - donate as many as you would like)
- ◆ You can purchase an opportunity to select a bottle of wine for \$25 each. You can purchase as many opportunities as you'd like.
- ◆ You can make this purchase at the CBA registration desk anytime until the end of the Tradeshow, July 17th at 4:30pm.

All donated bottles of wine will be wrapped to conceal their identity. You and your donated bottle of wine will be recognized by a label placed on all bottles of wine.

Name of Bank or Individual: _____
(Please state who the donation is from: bank or individual)

Bottle(s) of Wine to be donated

Wine Bottle(s) #: _____

Please bring your item(s) to the CBA registration desk prior to the Auction on Saturday, July 18th

THANK YOU!

Please return this form by fax to the CBA office at (785) 271-1508.
If you have any questions please call the CBA office at 1-800-258-4589.



37th Annual CBA Convention

BANKER REGISTRATION FORM

Chateau on the Lake Resort • Branson, MO • July 16th – 18th, 2015

REGISTRATION INFORMATION

Bank: _____

Address (City/State/Zip): _____

Phone: _____ Fax: _____

Please print name as it should appear on name badge - indicate after name if registrant is a banker, vendor, spouse, guest or child. Also, please mark the events you plan to attend to help us obtain a more accurate food and beverage count.

1st Attendee: _____ Banker Spouse Guest Teen Child: age _____

Email Address: _____

General Session (Fri. AM) Casino Night (Fri. PM) General Session (Sat. AM) Banquet (Sat. PM)

2nd Attendee: _____ Banker Spouse Guest Teen Child: age _____

Email Address: _____

General Session (Fri. AM) Casino Night (Fri. PM) General Session (Sat. AM) Banquet (Sat. PM)

3rd Attendee: _____ Banker Spouse Guest Teen Child: age _____

Email Address: _____

General Session (Fri. AM) Casino Night (Fri. PM) General Session (Sat. AM) Banquet (Sat. PM)

4th Attendee: _____ Banker Spouse Guest Teen Child: age _____

Email Address: _____

General Session (Fri. AM) Casino Night (Fri. PM) General Session (Sat. AM) Banquet (Sat. PM)

HOTEL ACCOMMODATIONS

Room Reservations: The room block at the Chateau on the Lake Resort consists of single/double guest rooms starting at \$159/night. Make your reservations early to ensure availability – rooms are limited! Room block expires **June 24th, 2015**. To make reservations call **1-888-333-5253** and let them know you are with the CBA room block. Cancellation Policy: Deposits by individual group members are fully refundable if the room is cancelled 3 days prior to the arrival date.

Pricing and Payment Information on Reverse Side



PRICING AND PAYMENT INFORMATION

PRICING INFORMATION

	MEMBER Before 6/1/15	MEMBER After 6/1/15	NON-MEMBER Before 6/1/15	NON-MEMBER After 6/1/15	= \$ _____
1 st Registrant	\$509	\$624	\$629	\$779	= \$ _____
Additional Registrant	\$469	\$584	\$574	\$719	= \$ _____
Spouse/Guest	\$339	\$454	\$424	\$559	= \$ _____
Teen 13 to 17	\$234	\$252	\$234	\$252	= \$ _____
Children 12 & under	\$ 59	\$ 64	\$ 59	\$ 64	= \$ _____

*Spouses are welcome to enjoy breakfast and listen to the keynote speaker.

A 50% Discount is available to one full registrant if your bank has not attended a CBA Convention in the last 5 years.

ACTIVITIES

Golf Tournament = \$ _____

Fishing Tournament = \$ _____

Total Cost for Convention = \$ _____

PAYMENT METHOD

- I have enclosed a check for my registration fees.
- Please email me my invoice and I will pay by credit card online.

E-mail address: _____

Special Needs – Persons with special needs who plan to attend the convention and who may require auxiliary aids or services are required to contact CBA at least 15 days prior to the Convention so appropriate arrangements can be made. Also, please advise us of any special dietary requirements we need to address. CBA 1-800-258-4589.

Cancellation Policy – Full refund available through June 1st. After June 1st, 20% of the fee will be deducted for costs. Cancellations after June 8th will not receive a refund. Substitutions accepted at no additional cost.

Send completed registration form and fees to:

CBA • 1414 SW Ashworth Place • Suite 200 • Topeka • KS 66604 • Fax: (785)271-1508

Questions? (800) 258-4589