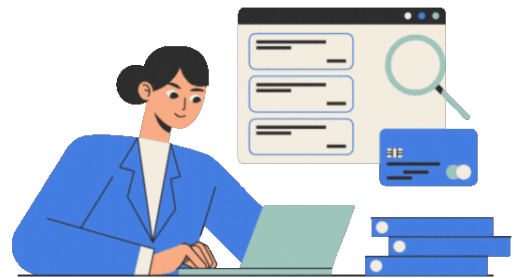




## Announcements, events, tips & more

As you commence 2025 planning and beyond, we encourage you to consider the [wide range of services](#) that Bankers' Bank of Kansas offers - we are eager to assist in exploring potential cost-saving opportunities for your bank!

For more information, contact Bryan Blundell via [email](#) or call: 316.681.9213.



[Click Here to View All BBOK Services](#)

### Bank Holiday

Bankers' Bank of Kansas will be closed on Monday, September 2, 2024, in observation of Labor Day. We will reopen for business on Tuesday, September 3rd.

### Compliance Corner

#### Timeshare Fraud

Financial institutions should stay vigilant to new frauds emerging to better protect their customers. According to the FBI, since at least 2012, the Jalisco New Generation Cartel (CJNG), and other Mexico-based transnational criminal organizations (TCOs), have increasingly targeted U.S. owners of timeshare properties in Mexico.



[Read More](#)

## Meet the Team - Tracy Stewart



Tracy, Business Analyst, has been a part of the BBOK team for 18 years. Known for his "Tracy's Tips", he loves being a confidant to customers and co-workers. "I like being the one everyone comes to when things aren't going well. I love problem solving." While Tracy enjoys being a "go-to" person in the office, he believes that all he has learned from the combined experiences of working with customer banks and his colleagues has been invaluable.

Tracy is no stranger to Kansas. He grew up in the Wichita area and has left his mark here, Lawrence, and even made his way down to Texas for a period of time. An interesting fact about Tracy... he had the opportunity to spend New Years Eve in Times Square in 2003; he has visited New York City several times and has always wanted to live there!



When ordering foreign currency or sending wires in foreign currency for one of your customers, keep in mind that the rate will likely be different from what they can find on the internet (rates published on the internet will often be the market rate). The buy rate is typically higher than the market rate, while the sell rate is usually lower; the spread between the buy and sell rate is the cost of doing business and ensures the foreign exchange companies continue operations. Think of the market rate as the "wholesale" price and the buy or sell rate as the "retail" price.

When converting currency for a client, be sure to provide the customer details of the exchange rate and fees prior to confirming the transaction. If the customer is aware of the exchange rate used and any associated fees, the upfront transparency can help assure that your customer has an exceptional experience.

Additionally, remind your customers that unused currency purchased for a trip abroad will likely be sold back at a lower rate due to the difference in the buy and sell rates.

### Cash Management

Electronic Banking  
toll-free 1.866.258.1430  
PATH@bbok.com

Safekeeping/Investments  
toll-free 1.800.999.5725 Option 3  
Investments@bbok.com

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