

July/August 2024

Official Newsletter of ICBND
COMMUNITY BANKER

ICBND
President
Alexis Baxley

Leadership Change at the Independent Community Banks of North Dakota.

Barry Haugen, President of the Independent Community Banks of North Dakota (ICBND), has announced his retirement effective August 1, 2024, after nearly 10 years at the helm of the trade association that exclusively represents community banks in North Dakota.

The ICBND Board of Directors is pleased to announce that Alexis Baxley has been hired as its new president replacing Haugen. Most recently, Baxley has been the Executive Director at North Dakota School Boards Association for the past seven years. Prior to that, she was the Government Affairs Manager at North Dakota Petroleum Council for over five years. Baxley is a native of Golden Valley, North Dakota, and a graduate of North Dakota State University.

Baxley began her employment as President of ICBND on July 1, 2024. Haugen will remain in a transition role until August 1, 2024.



IRA Workshops

September 25, 2024 - Bismarck, ND
September 26, 2024 - Fargo, ND

ICBND is excited to partner with Ascensus to offer IRA Workshops in Bismarck and Fargo!

IRAs A to Z gives you a comprehensive overview of fundamental IRA concepts. Exercises are included throughout each half-day training to help you apply information to job-related situations. You will leave this session with increased confidence and a better understanding of how to handle most common IRA transactions. Limited IRA knowledge is assumed, but a basic understanding of IRAs is beneficial.

Human Resources Management Training

August 7 -8, 2024
Virtual/In Person-
Memphis, TN

ICBND and Barret is excited to offer virtual and online training for Human Resources Management. Topics include:

- Employee Recruitment, Selection, and Placement
- Structural and Behavioral Interviewing
- Driving Employee Engagement
- Creating an Accountability Culture

icbnd.com

CONTENTS

INSIDE THIS ISSUE:

| | |
|--|--------------|
| ICBND Chairman & Presidents Remarks | 4-5 |
| ICBA News | 14-18 |
| ICBND Educational Opportunities | 25-30 |
| ICBND Members in the News | 34-42 |
| ICBND Classifieds | 43-46 |

Independent Community Banks of North Dakota

1136 West Divide Avenue
PO Box 6128
Bismarck ND 58506-6128
Phone: 701.258.7121
800.862.0672

info@icbnd.com

www.icbnd.com

ICBND Office Hours:

Business Hours

Monday-Friday
8:00am to 5:00pm
701.258.7121

ICBND Staff:

Alexis Baxley

President
alexisb@icbnd.com

Jessie Pfaff

Vice President
jessiep@icbnd.com

Lindsay Kinnischtzke

Office & Marketing Coordinator
lindsayk@icbnd.com
info@icbnd.com

Angie Olson

President of Card Services
angiet@icbnd.com

Bill Walker

Card Services Coordinator
billw@icbnd.com

Charlene Davis

Card Services Specialist
cardservices@icbnd.com

Lacey Kuhn

ICB Marketing Solutions Sales & Marketing Manager
laceyk@icbnd.com

Jess Voegele

ICB Marketing Solutions Office Manager
purchasing@icbnd.com



2023-2024 ICBND Executive Committee:

Jason Johnson

Chairman
First International Bank & Trust, Bismarck
jason.johnson@fibt.com
701.751.8579

Charlotte Aldinger

Chairman Elect
Commercial Bank of Mott
charlotte.aldinger@cbmott.com
701.824.2593

Sarah Getzlaff

Vice Chairman
Security First Bank of North Dakota
sarah@securityfirstbank.bank
701.667.7000

Brad Streifel

Immediate Past Chairman
Liberty State Bank, Powers Lake
bradstreifel@libertystateplnd.com
701.464.5421

Dawn Flaten

Past Chairman
Dakota Heritage Bank, Hope
dflaten@dhbanknd.com
701.945.2397

Consent for Use of Photographic Images – Registration and attendance at, or participation in, ICBND meetings and other activities constitutes an agreement by the registrant to ICBND's use and distribution (both now and in the future) of the registrant's or attendee's image or voice in social media, photographs, videotapes, electronic reproductions, and audiotapes of such events and activities.

ICBND UPCOMING EVENTS

AUGUST 2024

- 7-8** Human Resources Management Training - Virtual or Memphis, TN
- 13-14** ICBND 56th Annual Convention - Bismarck, ND
- 16** CBC Reg Update - Virtual

SEPTEMBER 2024

- 17-18** Emerging Leaders Fall Session - Jamestown, ND
- 25** IRA Session - Bismarck, ND
- 26** IRA Session - Fargo, ND

OCTOBER 2024

- 1** Policies & Procedures Session - Bismarck, ND
- 2** Fraud Symposium - Bismarck, ND
- 15-16** CBC Reg Update Fall Session- Bismarck, ND

NOVEMBER 2024

- 8** CBC Reg Update - Virtual
- 14** Virtual Ag Conference - Virtual



Senator John Hoeven

338 Russell Senate Office Building
Washington DC, 20510
Phone: 202-224-2551
Fax: 202-224-7999

Legislative Assistant: Ty Kennedy
Ty_Kennedy@hoeven.senate.gov

Senator Kevin Cramer

313 Hart Senate Office Building
Washington DC, 20510
Phone: 202-224-2043
Mobile: 202-981-1090

Legislative Assistant: Mary Silverthorn
mary_silverthorn@cramer.senate.gov

Congressman Kelly Armstrong

2235 Rayburn House Office Building
Washington DC, 20515
Phone: 202-225-2611
Fax: 202-226-0893

Legislative Assistant: Joe Ballard
joseph.ballared@mail.house.gov

For information on how to place an ad in the *Community Banker* contact Lindsay at ICBND by calling 701-258-7121, or by emailing info@icbnd.com.

Chairman's Remarks



Jason Johnson
First International
Bank & Trust
ICBND Chairman

Hello Community Bankers! I hope you are gearing-up for the 56th Annual ICBND Convention. We have an action-packed couple of days planned, with great content, activities, fellowship, and two special celebrations. Our Convention theme of “Your Hometown All Stars” is fitting, as community bankers partner with local businesses, farmers and ranchers, non-profits, municipalities, and consumers to create winning teams and communities.

I want to take a quick moment to share some gratitude for the Association, and my fellow Board Members. It has been an absolute honor, and privilege, to server as the Board Chair this past year. Being a part of this group has gotten me more connected to the industry. It has solidified my understanding for the need of advocacy – both at the State and National levels. And it has formed friendships – both personal and professional – that will last for years. Although I will roll-off as ICBND Chair at this year’s Convention, I plan to stay active within Association, and support our industry and community banks.

A couple of other notable items of business:

(1) On behalf of ICBND, and the Board of Directors, I want to thank Barry for his tremendous leadership of our Association for the past 10 years. He has been a true soldier for the industry, and our community banks. Enjoy your next chapter in life.

(2) I also want to extend a warm welcome to our new leader, Alexis Baxley. Alexis joined the Association on July 1, and has hit-the-ground-running. She is a North Dakota native, has an extremely strong background, and a real passion for community. We look forward to a bright future with Alexis at the helm. As you see her throughout the Convention, take a minute to introduce yourself to her.

Again, I look forward to seeing you at the Convention. Safe travels.



Jason

ICBND NEWS

President's Remarks



Alexis Baxley
ICBND President

I hope you have enjoyed summer thus far – while it started out wet and cool, it has become pretty pleasant. I am thrilled to be writing this first message as ICBND President, and I am grateful to the ICBND Board of Directors for the opportunity to be a part of such a fantastic organization. I am excited to meet so many of you at our Annual Convention in just a couple of weeks.

The ICBND Convention Committee and staff are in the home stretch (third period? fourth quarter?) of preparations for the 56th Annual Convention. All puns intended: this year's convention is titled "Community Banks: Your Hometown All Stars!" with a hometown/high school sports theme. The agenda is filled with fun and informative sessions, and I can't wait for Tuesday evening's theme party. Please come dressed in your best hometown sports gear. With three-class basketball making a reemergence, I'm hoping to see some old logos that have become new again or maybe a vintage uniform or two. Either way – I have a feeling that the rivalry trash talk won't stay contained to the UND/NDSU bidding war!

I want to take a moment to thank the ICBND Board of Directors for their leadership and participation in ICBND over the past year. One of the most attractive things about ICBND as I looked to join the organization was the obvious passion and dedication of its leadership. I also want to thank Jason Johnson for his service as your ICBND Chairman over the past year. I know that both Barry and I have been grateful for his steadfast leadership during this time of transition for the organization.

Finally, I need to thank Barry Haugen for his leadership of ICBND, his generous sharing of knowledge and wisdom over the past month of transition, his trust, and his friendship. Congratulations on your well-earned retirement!

I hope to see you all at the Annual Convention on August 13-14 in Bismarck!



ICBND Holds Annual School of Agricultural Lending and Graduates 9 Bankers

Nineteen community bankers from North Dakota and Montana, recently attended a weeklong Independent Community Banks of North Dakota (ICBND) School of Agricultural Lending. The session was held at the National Energy Center of Excellence on the Bismarck State College (BSC) campus in Bismarck, ND. This is a two-year course that was developed by ICBND with assistance from the Ag Departments of BSC and North Dakota State University (NDSU), and ICBND member agricultural bankers. Classroom size is limited to ensure in-depth classroom participation when working on case studies. Instructors include professors from BSC, NDSU, ICBND member bank ag officers, and ICBND Associate Members. This year also included a presentation and tour of the Northern Great Plains USDA Research Center, in Mandan. The group also enjoyed an evening at a Bismarck Larks Baseball game.

The ICBND Board of Directors recognized the need for further training in the agricultural lending area. Many North Dakota banks are finding it difficult to hire experienced agricultural lenders, especially in the rural areas, and felt the need to develop training that would help newer lenders develop their skills in the ag field. A committee of local ag lenders, university professors and ICBND staff was put together to develop the session. Two scholarships are offered to current BSC, NDSU, and Dickinson State University (DSU) students who are currently enrolled in an ag curriculum. This was done in hopes that these students would also consider a career in ag lending at an independent community bank. The scholarship recipients receive the two-year ICBND School of Agricultural Lending at no cost, \$1,000 towards their first-year tuition and \$2,500 towards their final year tuition as long as they continue in the agricultural field.

Of the nineteen attendees this year, nine were second year students and received their certificate of graduation plaque at the end of the session. Graduates included:

- Andrew Sampsel – First International Bank & Trust
- Brian Richardson – First International Bank & Trust
- Connor Levorsen – First International Bank & Trust
- Daniel Yale – First Western Bank & Trust
- David Dukart – First International Bank & Trust
- Jayden Leiseth – First International Bank & Trust
- Karla Moser – Security First Bank of North Dakota
- Tod Graeber – BNC National Bank
- Tyler Meidinger – Choice Bank



ICBND NEWS

Ag School



ICBND EMERGING LEADERS DEVELOPMENT GROUP SUMMER LEADERSHIP CONFERENCE

The ICBND Emerging Leaders Development Program held its Summer Leadership Conference in Legendary Medora, on June 25-26, and it was one for the record books! The group enjoyed a round of golf at Bully Pulpit Golf Course, Clifton Strengths training with Kacie Weber, a tour of the Life Skills Center in Medora, a hard hat tour of the Theodore Roosevelt Presidential Library, a backstage tour of the Medora Musical and then finished off the evening taking in the Medora Musical and Pitchfork Fondue!

The ELDG is an amazing group of bankers from around our state. ICBND encourages all our members to register at least one of your up and coming bankers for annual membership. This group was designed specifically for the future community bank leader. It will develop strong performers who will drive growth, innovation and change for their community banks. Members of ELDG will benefit through individual self-discovery, personal and professional growth, career development and amazing networking opportunities.



ICBND NEWS

Summer Emerging Leaders

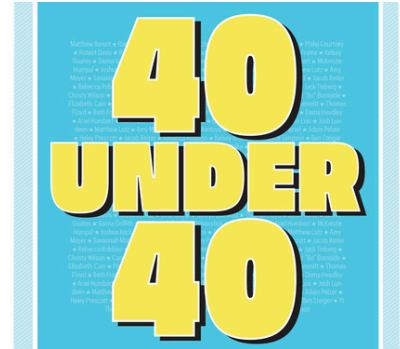


ICBA Independent Banker

Congratulations!

40 Under 40: 2024's Community Bank Leaders

Our sixth annual 40 Under 40 community bank leaders awards recognize an insightful group of professionals who have continuously stepped up to lend a hand, offer a new perspective or make a difference in their communities.



Kelan Oster, 34
VP, senior compliance officer
Western State Bank
West Fargo, N.D.

Kelan Oster understands that community banks need to take risks in order to adapt. He is committed to analyzing the risks associated with implementing new technology and plans to continue developing new and existing partnerships with fintech companies.

Hi-tech heroes

These hi-tech community bankers are the pacemakers for digital initiatives. At their respective community banks, they have implemented processes that reduce workflow friction, streamline customer interactions and combat cyber threats. By Bridget McCrea

The eyes and ears of the digital world

Q: What digital initiative has made the biggest difference to your bank's operations?

Kelan Oster: We've recently incorporated a customer relationship management (CRM) system to better serve our customers in a consistently proper fashion. This is a huge technology step for a bank our size, and we believe it will assist significantly in our growth.

[\(Click here to continue reading in the Independent Banker\)](#)

Congratulations!

Who are ICBA's Top Lenders of 2024?

Whether it's navigating tumultuous markets or providing employees with remote work options, flexibility is a key component in the success of this year's ICBA top lenders. These community banks have stepped up to thoughtfully support customers' goals from application to completion. [Click here](#) to continuing reading in the Independent Banker.

★ **ICBND Bank Members:** *McIntosh County Bank, Dakota Heritage Bank, Bravera, Dakota Community Bank & Trust, First Western Bank & Trust, and Western State Bank made the list.*

| Agriculture: Less than \$300M in assets | | | | |
|---|-------------------------------------|------------|-------|-----------------|
| Rank | Bank name | City | State | Ag lender score |
| 1 | The First State Bank | Boise City | OK | 97.2 |
| 2 | Ultima Bank Minnesota | Winger | MN | 96.1 |
| 3 | McClave State Bank | McClave | CO | 95.6 |
| 4 | The Bank Of Protection | Protection | KS | 95.3 |
| 5 | Campbell County Bank | Herreid | SD | 95.2 |
| 6 | Corn Growers State Bank | Murdock | NE | 95.1 |
| 7 | The First National Bank Of Hereford | Hereford | TX | 94.7 |
| 8 | Nebraska State Bank | Bristow | NE | 94.7 |
| 9 | The First National Bank Of Dighton | Dighton | KS | 94.0 |
| 10 | The First National Bank Of Fleming | Fleming | CO | 93.9 |
| 11 | Prairie Sun Bank | Milan | MN | 93.7 |
| 12 | Ergo Bank | Markesan | WI | 93.5 |
| 13 | State Bank of Bottineau | Bottineau | ND | 93.4 |
| 14 | Home State Bank | Royal | IA | 93.0 |
| 15 | First State Bank in Temple | Temple | OK | 93.0 |
| 16 | McIntosh County Bank | Ashley | ND | 93.0 |
| 17 | Stockgrowers State Bank | Ashland | KS | 92.9 |
| 18 | Bank of Cave City | Cave City | AR | 92.8 |
| 19 | Nebraska State Bank | Lynch | NE | 92.6 |
| 20 | The State Bank Of Toledo | Toledo | IA | 92.6 |

| Agriculture: \$300M to \$1B in assets | | | | |
|---------------------------------------|-------------------------------------|-------------|-------|-----------------|
| Rank | Bank name | City | State | Ag lender score |
| 1 | Banner Capital Bank | Harrisburg | NE | 96.6 |
| 2 | Longview Bank | Ogden | IL | 96.1 |
| 3 | First Iowa State Bank | Albia | IA | 94.7 |
| 4 | Security State Bank | Scott City | KS | 94.7 |
| 5 | Dakota Heritage Bank | Hunter | ND | 92.3 |
| 6 | First Southern Bank | Florence | AL | 92.2 |
| 7 | BankNorth | Arthur | ND | 91.7 |
| 8 | Security State Bank | Sutherland | IA | 90.5 |
| 9 | First Independent Bank | Russell | MN | 89.6 |
| 10 | HNB National Bank | Hannibal | MO | 89.5 |
| 11 | Anchor D Bank | Texhoma | OK | 88.8 |
| 12 | Dream First Bank | Syracuse | KS | 88.7 |
| 13 | Thumb Bank & Trust | Pigeon | MI | 88.7 |
| 14 | Iowa State Bank | Algona | IA | 88.5 |
| 15 | Exchange Bank of Missouri | Fayette | MO | 88.5 |
| 16 | American Bank, National Association | Le Mars | IA | 88.2 |
| 17 | The Bank | Oberlin | KS | 87.8 |
| 18 | Bank of Eastern Oregon | Heppner | OR | 87.8 |
| 19 | Citizens State Bank | Lena | IL | 87.7 |
| 20 | Peoples Bank | Rock Valley | IA | 87.2 |

| Agriculture: More than \$1B in assets | | | | |
|---------------------------------------|---|--------------|-------|-----------------|
| Rank | Bank name | City | State | Ag lender score |
| 1 | First Financial Bank | El Dorado | AR | 91.3 |
| 2 | BTC Bank | Bethany | MO | 87.3 |
| 3 | Bravera Bank | Dickinson | ND | 87.1 |
| 4 | American State Bank | Sioux Center | IA | 87.0 |
| 5 | Midwest Bank | Pierce | NE | 86.7 |
| 6 | American Bank & Trust | Sioux Falls | SD | 85.8 |
| 7 | Independence Bank | Havre | MT | 85.1 |
| 8 | Peoples Bank | Lubbock | TX | 85.0 |
| 9 | Citizens Alliance Bank | Clara City | MN | 84.9 |
| 10 | Dakota Community Bank & Trust, National Association | Hebron | ND | 84.0 |
| 11 | Elkhorn Valley Bank & Trust | Norfolk | NE | 82.9 |
| 12 | Blue Sky Bank | Pawhuska | OK | 82.5 |
| 13 | First Western Bank and Trust | Minot | ND | 81.1 |
| 14 | Iowa State Bank | Orange City | IA | 81.1 |
| 15 | BankWest, Incorporated | Pierre | SD | 81.0 |
| 16 | The First National Bank In Sioux Falls | Sioux Falls | SD | 80.9 |
| 17 | Two Rivers Bank & Trust | Burlington | IA | 79.9 |
| 18 | Dacotah Bank | Aberdeen | SD | 79.3 |
| 19 | Plains Commerce Bank | Sioux Falls | SD | 78.9 |
| 20 | First Bank of Berne | Berne | IN | 78.8 |

| Commercial: More than \$1B in assets | | | | |
|--------------------------------------|---|--------------|-------|-------------------------|
| Rank | Bank name | City | State | Commercial lender score |
| 1 | Blue Sky Bank | Pawhuska | OK | 97.6 |
| 2 | SouthPoint Bank | Birmingham | AL | 95.5 |
| 3 | State Bank of Texas | Irving | TX | 95.4 |
| 4 | Southwestern National Bank | Houston | TX | 93.5 |
| 5 | Sunwest Bank | Sandy | UT | 93.4 |
| 6 | Shore United Bank, National Association | Easton | MD | 92.9 |
| 7 | Southern States Bank | Anniston | AL | 92.5 |
| 8 | Security National Bank of Omaha | Omaha | NE | 92.1 |
| 9 | Western State Bank | Devils Lake | ND | 91.1 |
| 10 | Stifel Bank | St. Louis | MO | 90.7 |
| 11 | The First, A National Banking Association | Hattiesburg | MS | 90.3 |
| 12 | Stearns Bank National Association | Saint Cloud | MN | 89.9 |
| 13 | Community National Bank | Midland | TX | 89.4 |
| 14 | Metropolitan Commercial Bank | New York | NY | 89.3 |
| 15 | Bank Five Nine | Oconomowoc | WI | 88.2 |
| 16 | Sabine State Bank and Trust Company | Many | LA | 88.1 |
| 17 | Live Oak Banking Company | Wilmington | NC | 87.9 |
| 18 | Cache Valley Bank | Logan | UT | 87.4 |
| 19 | Lake Ridge Bank | Cross Plains | WI | 87.2 |
| 20 | Horicon Bank | Horicon | WI | 87.1 |

EARN MORE MONEY

WHILE WE DO THE WORK FOR YOU!

CALL OR EMAIL DAN OR GREG TO LEARN WHY OVER 100+ PARTNERS RELY ON OUR MORTGAGE EXPERTISE EVERYDAY!



DAN VAN WINKLE

MORTGAGE CONSULTANT, NMLS 8495
DAN@FIRSTCLASSCORP.COM



GREG DEAN

MORTGAGE CONSULTANT, NMLS 8499
GREG@FIRSTCLASSCORP.COM

First Class
MORTGAGE

NMLS 2520 | 701.356.9898

2300 13TH AVE. SOUTH | FARGO, ND
WWW.FIRSTCLASSCORP.COM



**North Dakota Recorders
Information Network -
To preserve and protect North
Dakota land records for future
generations.**

NDRIN welcomes all users, from real estate brokers to attorneys, bankers, oil and gas/coal industry personnel, abstractors and others. As in the previous 100 plus years, the North Dakota Recorders have been dedicated to the people of North Dakota in preserving, protecting and providing access to the county real estate records. NDRIN hopes to continue to serve the public into the 21st century and beyond. With new methods and techniques, modern technology is moving Recorders forward as progressive players in the world of e-commerce.

Visit us on our website: <https://ndrin.com>

Our Mission Is to Help You Succeed

Partner with us for:

- Loan participation purchases and sales*
- Bank stock financing
- Bank executive and employee financing

Bell  Bank

Member FDIC | *We do not re-participate loans.

Callie Schlieman

Call me at 701.433.7430

Based in Fargo, N.D

Specializing in bank stock and Regulation O lending



38760



THE TEAM WITH 150+ YEARS' EXPERIENCE


Here at The Advantage Network, our team has more than 150 years of combined banking experience. That means we have the expertise and industry know-how to help financial institutions like yours with debit card services, card production, marketing support, ATM services, fraud monitoring, and everything in between.


From conversion onto the Network to daily operations, we'll be there every step of the way. Scan the QR code to learn more, or give us a call and let's start a conversation!



The
advantage
Network

 100 South Phillips Avenue, Sioux Falls

 (605) 335-5112

 advantage-network.com

FLOURISH



REBECA ROMERO RAINEY
PRESIDENT AND CEO, ICBA

Rebeca Romero Rainey is president and CEO of the Independent Community Bankers of America® (ICBA), the leading advocacy organization exclusively representing community banks.

"It's not about trying to buck guidance, but rather seeking to ensure appropriate regulation that provides suitable safeguards while retaining flexibility."



Remaining nimble against a litany of regulation

Flexibility: It's one of the characteristics that sets our community banks apart, enabling us to meet the needs of distinct communities in unique ways.

However, the converse of flexibility is rigidity, and unfortunately, regulation fits that definition and hampers the ability of community banks to meet the individual needs of our communities. The more than 7,000 pages of new regulations that have been thrust upon us over the past year enforce a one-size-fits-all approach to banking. Not only do community banks need to ingest and decipher new guidance and then apply it to their business operations; they also must consider halting certain actions or offerings for fear of running afoul of a new regulatory model or requirement. In the end, it is the consumer and small-business owner who lose out because of it.

That's why ICBA continues to fight for tiered regulation. It's not about trying to buck guidance, but rather seeking to ensure appropriate regulation that provides suitable safeguards while retaining flexibility. Proportionate regulation will allow community banks to continue their strong record of safety, soundness and adherence to compliance standards, while enabling the nimbleness necessary to serve their communities.

Fortunately, opportunities exist for us to demonstrate the importance of tiered regulation. Consider the Economic Growth and Regulatory Paperwork Reduction Act (EGRPRA) review process. This effort offers a way for bankers to identify where regulatory burden is disproportionate to the cost of its management, and it opens the opportunity to say, "Here are areas that are impacting our ability to serve our customers." Whether derived from a regulation's implementation costs or adverse effect on customers, we must continue to serve up examples so policymakers understand the downstream implications of regulations. So, keep sharing your stories with us as we keep you informed about the EGRPRA process through NewsWatch Today and our social media channels.

As you read this month's budget issue, I also encourage you to think not just about the cost of compliance in your bank, but how one-size-fits-all constraints negatively affect your ability to serve your communities. Share that feedback with ICBA and your regulators because your voice matters. We continue to see examples of new rules that include exemptions for community banks to allow for greater flexibility, precisely because we have effectively demonstrated the negative impacts of excessive regulatory burden. As we look to the future, we intend to build upon that solid foundation and seek out tiered regulation, one nimble step at a time.

Twitter

Connect with Rebeca @romerorainey

Where I'll Be This Month

I'm taking time this month to visit a few of our members to gain insights and firsthand accounts of the influence regulatory burdens have on their customers and communities.

FROM THE TOP



LUCAS WHITE
CHAIRMAN, ICBA

**Lucas White is the president of
The Fountain Trust Company in
Covington, Ind.**

"With fintechs, the more you get involved, the more you learn. There's a whole continuum of fintechs out there that support community bank needs."

Getting comfortable with fintechs

When I first got involved with ICBA's ThinkTECH Accelerator, I must admit that I believed fintechs were scary. However, what I learned is that "fintech" is a buzzword. Fintech companies are not necessarily different from other solution providers. The "fintech" title serves as a way to designate an innovative company. And don't we all want modern partners for our banks?

So, before I knew it, I was engaging with fintechs at my bank. We do business with two Accelerator alums: BotDoc and Beauceron Security. With BotDoc, we moved from a clunky, secure mail product no one wanted to use to a simple solution that is seamless for both our staff and our customers. Then, Beauceron helped us upgrade our internal fraud-detection training. Both are "fintechs," and both provide first-class, innovative solutions that meet our needs.

We have always tried to do things differently at my community bank, and with modern technology, we wanted to do it ourselves by creating and implementing solutions in-house. We prided ourselves on having the expertise on our team. But in today's dynamic banking landscape, that perspective has shifted. As things get busier and we get bigger, we realized outsourcing certain functions can help greatly.

But as we look for external partners, I depend upon my community bank colleagues to make recommendations. If I don't know that a banker I trust uses a company, it's unlikely that I would use it.

That's where ICBA steps in. We can rely on their due diligence to know we're collaborating with a legitimate company. Any of the providers in ICBA's Solutions Directory offer peace of mind; community banks know they are vetted by ICBA and can have an initial level of comfort with them.

With fintechs, the more you get involved, the more you learn. There's a whole continuum of fintechs out there that support community bank needs, and you can start by making minor changes before you dive into bigger solutions.

So, as you look at your budgets, what's next for your bank and where you want to go, I encourage you to consider attending—virtually or in person—ICBA's ThinkTECH Accelerator to get a sense for what's out there. I can assure you that even if you decide not to employ a fintech solution, it's worth the time to see what's possible. It will blow your socks off to see what's available for community banks. At the very least, your views on what the term "fintech" means will change for the better and open doors to new opportunities.

Top 3 travel accessories

Here are my must-haves for travel season:

1. AirPods for quiet
2. iPad for work
3. Magazine to read



PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

**Jim Reber, CPA, CFA
(jreber@icbasecurities.com), is
President and CEO of ICBA
Securities, ICBA's institutional,
fixed-income broker-dealer for
community banks.**

"As of March 31, the average tax-equivalent [portfolio] yield was up to 2.83% after bottoming out in September 2021 at 1.77%."



Moving on up

Bond portfolios' yields are beginning to catch up.

By Jim Reber, ICBA Securities

Finally, mercifully and happily, community banks are beginning to book respectable returns from their collection of bonds. And it stands to reason: Fed funds have been stuck at a 23-year high for every bit of a year. We can use tired old yarns about the burgeoning improvement—rising tides, blind hogs, etc.—but the fact remains this is an environment that you'll probably be wishing for in the future.

This factoid may surprise you: Community banks' portfolio yields are now at their highest level since at least 2007. There are reasons why it doesn't seem like the bonds are carrying their share of the weight. For one thing, portfolios have shrunk in the past two years. According to the FDIC, total investments owned by community banks are down 15% since 2022, even as total assets have pretty much run in place.

Another reason—more tangibly—is that costs of funds have skyrocketed, so the spread between income and expense has dwindled. Still, there are lots of opportunities and plenty cause for hope as we enter the third quarter of 2024.

Rarely, if ever

The Figure 1 graph (location TK) shows just how far the bond market has run in front of bank securities portfolios. The data series for portfolio yields come from the more than 400 community banks who use Stifel, ICBA's exclusively endorsed broker, for their bond accounting. When compared with the historical yields for the three-year treasury note, we again are in new territory. Historically, a bank's own bonds yield more than similar-maturity treasuries, which makes perfect sense. Most bond portfolios consist of securities that have yield spread over and above treasuries, such as mortgage-backed securities (MBS) and tax-free municipals.

Since 2022, however, quite the opposite has been the case. Not only are treasuries available at higher returns than seasoned "spread" product; the difference is also quite noticeable. While all of this may be painfully obvious to you portfolio managers out there, this does drive home the point that current market yields are historically very attractive.

Take MBS

A similar cause-and-effect is taking place in the housing finance market. The rapid rise in costs for any and all mortgage products in 2022 and beyond has had profound effects on community banking at several levels.

For institutions that have full mortgage lending operations, loan volumes for both new purchases and refinances have been barely a trickle of that experienced in 2020–21. In turn, the dearth of refis and new closings has caused seasoned loans, and seasoned MBS pools, to throw off next to no cash flow in the past two years. The entire 30-year mortgage market, which accounts for 85% of all loans on single family residences, has averaged annual prepayments of barely 5% for more than a year.

This also is nothing new. What makes the story a little bit different this cycle is just how far out-of-the-money most current mortgage loans are from being "refinanceable." At the moment, the gap between 30-year loan rates and the average outstanding borrowers' rates is well over 300 basis points (3%), which is really more of a yawning gulf, and on that may be around for quite some time. A couple of Federal Reserve easings, when and if they come, will narrow that gap, but with all that ground to cover, it looks like we're in for a long road trip.

Getting better all the time

So, believe it or not, portfolio yields have recovered pretty well. As of March 31, the average tax-equivalent yield was up to 2.83% after bottoming out in September 2021 at 1.77%. Every month, some bonds with 1%-something yields are rolling off and hopefully being replaced with "five handles" (5%-plus yields).

As a final reminder, call protection, in the form of non-callable bonds or those with deep discount prices, will probably be your friend in 2025. That can help your portfolio not just to catch up but to get ahead.

INNOVATION STATION



CHARLES POTTS, ICBA
SENIOR VICE
PRESIDENT, CHIEF
INNOVATION OFFICER

Charles Potts
(charles.potts@icba.org) is ICBA
executive vice president and
chief innovation officer.

4 natural advantages of solution provider partnerships

By Charles E. Potts

I have been evangelizing for a while about the importance of strategic partnerships, and now, we've come to a place where these very relationships are bolstering community banks' businesses. Solution provider partnerships create ways to capitalize on opportunities and address mounting, conflicting priorities. Here are four practical advantages of partnering with a solutions provider.

1. Enable you to compete in today's digital-first environment

Digital transformation remains a priority for community banks as customer demand for a seamless experience grows. With this shift, we also are seeing increased competition from neo-banks, large banks, direct-to-consumer technology providers and others. The good news? As ICBA, our aggregated buying power allows us to continually look at community banker needs and identify new solution providers that address business challenges and opportunities.

2. Offer systems to address regulatory change

Regulatory change is only getting more complex, which makes solution provider partnerships even more valuable to community banks. With the right technology partner, community banks can focus on key areas and utilize companies, like recent ThinkTECH Accelerator participant Azimuth, to simplify compliance requirements.

3. Introduce more strategic, cost-effective solutions for operational and business needs

I've said this even from the days when I was building solutions: Bankers and banks need to be good at banking, but it's hard to stay on top of the technology and the evolution in financial services simultaneously. Strategic solution provider partnerships offer a best-of-breed technology approach, allowing bankers to spend more time nurturing customer relationships. When solution providers directly target problems community banks face, their products become viable, cost-effective solutions. In addition, the knowledge they acquire with community banks as their chief clients breeds clarity that allows for more rapid product deployments and quicker ROI for banks.

4. Address staffing demands

Staffing and talent are persistent challenges for all banks, but leveraging technology to become more efficient and effective allows you maximize the potential of your existing staff. New solutions, including intelligent automation offerings like what's presented from ThinkTECH alum HuLoop, complement staff efforts and allow banks to augment or grow business without adding headcount as quickly as would have been necessary in the past.

We have reached an interesting inflection point for community banks: A chance to turn up the volume, strategically lean into partnerships and acquire the natural advantages that come with partnering. So, I encourage you to take another look at ICBA's Solutions Directory and identify a provider who can support your bank. Taking that action today may just be the first step toward the future of your business.



LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,
GROUP EXECUTIVE VICE
PRESIDENT OF
COMMUNITY BANKER
UNIVERSITY

Lindsay LaNore
(lindsay.lanore@icba.org) is
ICBA's group executive vice
president and chief learning
and experience officer.

7 essentials for your leadership backpack

By Lindsay LaNore

It's August, and—for many of us—it's time to get back to school. Supply lists are on their way, reminding us to get organized for the coming year. That means it's time for the annual trip to the store to fill backpacks with colorful composition notebooks and pencils or, further down the road, scientific calculators and combination locks.

For those of us who are no longer in school, it's still a transitional time. Summer travels are coming to an end, and it's a moment for renewed focus back at the office. So, if you're packing your metaphorical leadership backpack, what will you need?

1. Pencils

Let's start with the basics: pencils and a sharpener. If your pencils are blunt, it's much harder to write. The same goes for leadership skills. If you're not taking the time to sharpen them by reading a new book, listening to a fresh podcast or simply reflecting on your ideas, then you may be missing out on the opportunity to keep growing. (So, don't buy the pre-sharpened box!)

2. New crayons or markers

Throw out your dried-out markers and recycle your broken crayons. As French artist Henri Matisse once said, "Creativity takes courage." This is so important for leaders. With an environment that is constantly evolving, leaders must keep creativity top of mind and be bold in their pursuit of it. Give space to the team, encourage creativity and prompt thinking beyond the norm. And sure, why not give each team member a set of markers to embrace creativity (and color outside the lines)?

3. Spiral notebook

Every coach creates "plays" to help them win the game. The same goes for a leader. Strategies, plans and ideas must be cultivated and written down then shared with a team so everyone is on the same page. Coaching others is something that great leaders incorporate into operations each day. So, write your thoughts down and share them.

4. Eraser

As leaders, we make mistakes—and that's OK! But knowing how to embrace those mistakes, and learn from them, helps leaders take on a growth mindset. Good things come from mistakes if we take the time to reflect on what went wrong. It builds a learning culture for the team. Just make sure to buy a decent eraser. Smudgy erasers are a false economy.

5. Ruler

Buy one. Don't be one. Great leaders know that everyone is an essential part of the team and contributes to getting the job done.

6. Box of tissues

Empathy has always been an important skill for leaders, and in some ways it's more important than ever. Empathetic leadership creates a team environment where everyone feels heard, valued, understood and included. Practice excellent communication and active listening skills. And always have tissues on hand, just in case of emergencies.

7. Glue stick

On the same note, think about team bonding. Connection builds trust, and trust supports success. Bring everyone together regularly. Meaningful engagement ensures that your glue stick never runs out!



BradyMartz

Choosing a partner to help your financial institution achieve success is a big decision. You need a trusted advisor who is experienced, attentive, and invested in helping you accomplish your goals. Brady Martz & Associates has a dedicated team of experts with the capacity to assist you as little or as often as you need.



Ryan Bakke, CPA
Financial Institutions
Practice Segment Lead

Connect with Ryan to discuss your journey to a brighter financial future.

701-852-0196

ryan.bakke@bradymartz.com

- Financial Statement Audits
- Tax Planning & Preparation
- Technology Consulting
- Payroll Services
- Directors Examinations
- Succession Planning
- Fraud Examinations
- Estate Planning
- Business Valuation
- Loan File Reviews
- Compliance Consulting
- Agreed-Upon Procedures
- Mergers & Acquisitions

Make Every Day Count | www.bradymartz.com



Does your business rely on the internet?

How much money do you lose when your internet goes down?

Carrier diversity – having two different service providers – ensures you always have internet access and reduces costs while increasing flexibility.

Since 1996, Dakota Carrier Network has been a dedicated internet provider, guaranteeing 99.999% uptime. As part of your team, we're here when you need us.

Want to learn more? Call us at 800-814-3333 or drop us a note at dakotacarrier.com/icbnd.

Carrier Ethernet • Cloud Services • Co-location & Data Center • Cybersecurity Solutions • Dedicated Internet • Data Storage & Recovery • Private Line • SD-WAN • Wavelength Services

DCN
dakotacarrier.com



Expand bank profitability

Earn 9% on loan portfolio diversifiers



Keith Gruebele
EVP, Institutional Relationships
954.263.6399
kgruebele@bhg-inc.com



Sweet Partnership

Together we can help more North Dakotans achieve homeownership.



Night Deposit with Teller Receiving Safe



Bullet Resistant Window with Teller Deal Drawer



Pneumatic Tube System with Optional Video & Audio Customer Unit
Teller Unit
Video/Audio Counsel

Local Sales, Service and Support of Drive-up Equipment, Safes, Vaults and Under-counter Cabinets Provided by the Worlds Leading Manufacturers.

Mandan | Fargo | Minot | Billings www.datrue.com | 800-279-7493

Untangling Those Tricky IRA Withholding Rules

By Chad Neumann, CIS, CIP, CISP, CHSP, CPTD, MCCT

Financial organizations must offer federal withholding on all IRA distributions that may be subject to income tax.

Are You in Your 70s? The What, Who, and How of Delaying RMDs

By Kristoffer Aas, EdM

Every year, retirement savers in their 70s are faced with either starting or delaying their required minimum distributions (RMDs): whether it be from an employer-sponsored retirement plan or an individual retirement arrangement (IRA). The required beginning date (RBD) determines how long an account owner can delay taking an RMD. As different RBDs may apply, the topic is notoriously confusing. But we are here to help.

Escheatment: When to Send IRA Assets to the State

By Debbie Shipman, CIP, CISP, CHSP

The very nature of IRAs can make them more susceptible to becoming dormant. For example, because IRAs are meant to provide income during retirement, some individuals may keep their IRAs open for years with little to no activity. Other individuals may forget that they have an IRA or may not know that they have one (e.g., IRA beneficiaries or missing plan participants).

How to Report Late IRA/HSA Contributions in Federally Declared Disaster Areas

By Jodie Norquist, CIP, CHSP

You may have noticed an increase in clients making late IRA transactions because they live or work in a federally declared disaster zone. This disaster relief can affect your financial organization and how you report certain IRA transactions.

Post-Severance Compensation vs. Severance Pay

By Kristoffer Aas, EdM

A widely discussed but frequently misunderstood topic that is critical to a qualified plan's operations and compliance is post-severance compensation.



CYBER SAFETY *Tips*

Invest in advanced threat detection to identify and mitigate potential risks proactively.

Utilize MFA (Multi-Factor Authentication) for system, device, application, and remote login.

Employ modern defense technologies like SOC, SIEM, and XDR.

Have your network assessed and penetration tested by our security professionals.

Call: 952-890-6661
Email: Sales@bankersequipment.com

Build a better benefits plan
WHEN YOU CARRY BLUE.

ND

Find out how at bcbsnd.com/carryblue

CARRY BLUE. CARRY ON.

Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross Blue Shield Association



wildcrg.com Let's talk about your bank. 701.293.8106



Announcing **BND 101**

Join us to learn more about Bank of North Dakota programs and the unique relationship we have with banks and credit unions in North Dakota.

Register today to reserve your seat in the upcoming webinars.

bnd.nd.gov/bnd101

BND 101 Schedule October 2024

All sessions are held from 1:30-2:30 p.m. C.T.

Session 1 | October 2
Commercial loan and agriculture loan programs

Session 2 | October 9
BND's role in North Dakota and treasury, operations and retail bank services

Session 3 | October 16
Collateral Valuation Services

Session 4 | October 23
Student loans and SmartWithMyMoney.nd.gov – Banking's role in making North Dakota the most financially literate state in the country

BND 101 is open to all banking and economic development professionals and is held virtually on Wednesdays during the month of October.



ICB Services Credit Card Program

VISA everywhere you want to be

If your bank does not currently offer credit cards, we can help you start a Visa card program with minimum entry costs. If your bank already offers credit cards, we can also facilitate a conversion from another processor, through a different program.

To learn more about the ICB Services Credit Card Program please contact:
 Angie: angiet@icbnd.com, or
 Bill: billw@icbnd.com
 or call (701) 258-8326

ICB SERVICES, INCORPORATED
 (701)258-8326 | [Angie: angiet@icbnd.com](mailto:angiet@icbnd.com) | [Bill: billw@icbnd.com](mailto:billw@icbnd.com)



Announcing RiskScout's New BSA/AML Solution

RiskScout + **UBB**

ICBND EDUCATIONAL OPPORTUNITIES

AUGUST 7-8, 2024

HUMAN RESOURCES MANAGEMENT

VIRTUAL (ZOOM)/IN PERSON



BARRET
SCHOOL OF BANKING

Schedule: 9AM- 4:00PM CST

- Employee Recruitment, Selection, and Placement
- Structural and Behavioral Interviewing
- Driving Employee Engagement
- Creating an Accountability Culture

CPE/HRCI Credit available!

Cost:

Virtual (via zoom): \$595

In Person: \$695



Instructor, Kerry Sauley, is the Marjorie B. Ourso Excellence in Teaching Professor at Rucks Department of Management, Louisiana State University, Baton Rouge, LA.

AUDIENCE:

- Human Resource Managers
- Branch Managers
- Department/ Division Managers
- Management/ Hiring/Coaching/ Counseling

Click image for more info or to register:



HR Management 2024
Employee Recruitment, Selection, and Placement in this section, participants will learn the importance of a proper recruiting process, how to select the

ICBND EDUCATIONAL OPPORTUNITIES

ICBND 56TH ANNUAL CONVENTION



**COMMUNITY BANKS
YOUR HOMETOWN ALL STARS!**

AUGUST 13-14, 2024

**BISMARCK HOTEL & CONFERENCE CENTER
BISMARCK, ND**



ICBND EDUCATIONAL OPPORTUNITIES

TENTATIVE AGENDA

Monday, August 12

2:00 pm - 3:00 pm
ICB Services Board Meeting - *ICBND Office*

3:00 pm - 4:00 pm
ICBND Board Meeting - *ICBND Office*

3:00 pm - 7:00 pm
Exhibitor Set Up

9:00 pm
Hospitality Room Opens #1258

Tuesday, August 13

8:00 am - 7:00 pm
Registration Desk Opens

8:00 am - 8:45 am
Blue Ribbon Committee Meeting

8:00 am - 8:45 am
Full Buffet Breakfast

8:45 am - 10:00 am
Opening General Session
Guest Speaker: Alice Frazier, ICBA Vice Chair
Guest Speaker: Johnny Quinn

11:00 am - 4:00 pm
ICBND Annual Golf Scramble
Prairie West Golf Course, Mandan

11:30 am - 4:00 pm
Non-Golfer Event

- Lunch at La Cantina, Mandan
- Cornhole Tournament at Send-It!, Mandan

11:00 am - 3:00 pm
Exhibitor Set Up

5:00 pm - 10:00 pm
Theme Party, Exhibits & PAC Raffle

- PAC Auction, Heads or Tales, Walk-A-Thon, Preferred Customer, Bidding War
- Golf Awards Presentation
- Booth Prize Drawings
- Buffet Dinner/Beverages
- Please dress in your best "Hometown Sports," attire! The best dressed banker at this year's convention will receive a FREE registration to the 2025 Convention!

10:00 pm Exhibitor Tear Down

10:00 pm Hospitality Room Opens #1258

Wednesday, August 14

8:00 am - 6:00 pm
Registration Desk Opens

8:00 am - 8:30 am
Full Buffet Breakfast

8:30 am - 9:30 am
Annual Prayer Breakfast
Guest Speaker: Bob Upgren

9:45 am - 10:45 am
Keynote Speaker: George Campbell

11:00 am - 12:00 pm
ICBA Securities

12:15 pm - 2:00 pm
ICBND Business Luncheon & Annual Meeting
Guest Speaker: Alice Frazier, ICBA Vice Chair
Guest Speaker: Jason Johnson, ICBND Chairman
INVITED Speaker: Governor Doug Burgum
INVITED Speaker: Senator John Hoeven
INVITED Speaker: Senator Kevin Cramer
INVITED Speaker: Congressman Kelly Armstrong

2:00 pm - 3:00 pm
Closing General Session
Guest Speaker: Kelly Swanson

5:00 pm - 6:30 pm
Retirement Social for Barry Haugen

6:30 pm
56th Annual ICBND Banquet

- Banquet Attire: Jacket & Tie
- Presentation of ICBND Board of Directors
- Service Awards
- Chairman's Remarks
- Distinguished Community Banker Award
- Entertainment by Deuces Wild Dueling Pianos
- Walk-A-Thon & Preferred Customer Drawings

10:30 pm Hospitality Room Opens #1258

Prize Opportunities

Walk-A-Thon: Each bank attendee that would like to participate will be given an exhibitor map and must ask each exhibitors to initial their booth space on the map. Once completed, they are eligible for cash prizes. Grand prize is \$2,500 cash!

Preferred Customer: Bank attendees that set up a meeting with an exhibitor for a time outside of the Convention will be eligible for a \$1,000 cash prize!

**Convention Agenda Subject To Change. All events are at the Bismarck Hotel unless otherwise specified.*

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



| July 2024 | DATE | TIME |
|---|-----------|--------------|
| ACH Warranties & Indemnities | Tue 07/02 | 10:00 AM CDT |
| Identity Theft Red Flags & FACT Act Compliance | Wed 07/03 | 10:00 AM CDT |
| Real Estate Loan Documentation Basics | Tue 07/09 | 10:00 AM CDT |
| CIP & CDD: Regulations, Exam Procedures & FAQs | Wed 07/10 | 10:00 AM CDT |
| AI Policy Design & Implementation | Mon 07/15 | 10:00 AM CDT |
| Wire Transfers: Establishing Strong Internal Controls | Tue 07/16 | 10:00 AM CDT |
| Reg CC: Check Holds, Check 21, Remote Deposit Capture & Reg D | Wed 07/17 | 10:00 AM CDT |
| Advertising Compliance Part 1: Text, Print, TV & Radio | Thu 07/18 | 10:00 AM CDT |
| Contacting Delinquent Borrowers: Following the Spirit & Intent of the FDCPA | Tue 07/23 | 10:00 AM CDT |
| Commercial Lending: Risks, Rewards, Controls & Common Mistakes | Wed 07/24 | 10:00 AM CDT |
| Five Vital Financial Factors All Credit Analysts & Lenders Must Master | Thu 07/25 | 10:00 AM CDT |
| Handling Trusts & Other Fiduciary Accounts | Tue 07/30 | 10:00 AM CDT |
| Managing Instant Payment Risk & Fraud in the FedNow & RTP Networks | Wed 07/31 | 10:00 AM CDT |

| August 2024 | DATE | TIME |
|---|-----------|--------------|
| Understanding Call Report Regulatory Capital | Thu 08/01 | 10:00 AM CDT |
| Active Shooter & Workplace Violence: Avoiding Deadly Mistakes | Fri 08/02 | 5:00 AM CDT |
| ATR/QM Rules: Documenting Compliance | Tue 08/06 | 10:00 AM CDT |
| The Business Banking Blues: Handling Business ACH Exceptions | Wed 08/07 | 10:00 AM CDT |
| Advertising Compliance Part 2: Electronic Advertising, Including Social Media, Internet & Texting | Thu 08/08 | 10:00 AM CDT |
| Credit Reporting on Delinquent Loans | Mon 08/12 | 10:00 AM CDT |
| Vendor Due Diligence & Effective Vendor Management | Tue 08/13 | 10:00 AM CDT |
| New Reg CC Threshold Changes Effective July 1, 2025 | Wed 08/14 | 10:00 AM CDT |
| Managing & Monitoring High-Risk Account Holders | Thu 08/15 | 10:00 AM CDT |
| 10 Junk Fee Mistakes to Avoid | Mon 08/19 | 10:00 AM CDT |
| Opening Deposit Accounts Online: Rules, Risks & Best Practices | Tue 08/20 | 10:00 AM CDT |
| Record Retention in the Digital Age: What to Keep, When to Destroy, What Holds Up in Court? | Wed 08/21 | 10:00 AM CDT |
| Recognizing Employment Law Red Flags: Supervisor Training | Thu 08/22 | 10:00 AM CDT |
| Changing or Closing Deposit Accounts for Consumers & Businesses | Tue 08/27 | 10:00 AM CDT |
| Capital Planning in Uncertain Times | Wed 08/28 | 10:00 AM CDT |
| Common Problems in Opening Accounts & Lending to Trusts | Thu 08/29 | 10:00 AM CDT |
| From Frontline to Hotline: Confidently Navigating Account Holder Mental Health Issues | Fri 08/30 | 1:00 AM CDT |
| FDIC Updates: Signage, Trust Account Insurance & Advertising Requirements | Fri 08/30 | 10:00 AM CDT |

Visit <https://financialedinc.com> for all 2024 Bank Webinars

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



| September 2024 | DATE | TIME |
|--|-----------|--------------|
| Proper Handling of Government Reclamations & Garnishments | Tue 09/03 | 10:00 AM CDT |
| Deposit Compliance Deep Dive: Beyond the Basics of Reg CC, Reg DD, Reg E, UDAAP & More | Wed 09/04 | 10:00 AM CDT |
| Confidential & Sensitive Information Policy: Safeguarding the Privacy & Integrity of NPI, PII & Business Records | Thu 09/05 | 10:00 AM CDT |
| CFPB Enforcement Actions: Lessons Learned | Mon 09/09 | 10:00 AM CDT |
| Managing Workplace Threats: When to Call the Police, a Professional, an Attorney | Tue 09/10 | 10:00 AM CDT |
| Check Fraud & Scams | Wed 09/11 | 10:00 AM CDT |
| Banking Ethics, Conflicts of Interest & Compliance for Staff | Thu 09/12 | 10:00 AM CDT |
| Conducting a BSA Audit | Mon 09/16 | 10:00 AM CDT |
| Unpacking E-SIGN Compliance for Loans & Deposit Accounts | Tue 09/17 | 10:00 AM CDT |
| Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers | Wed 09/18 | 10:00 AM CDT |
| Debt Service Coverage Calculations in Underwriting | Thu 09/19 | 10:00 AM CDT |
| Preventing & Addressing Crime: Cyber, Human Trafficking & Disaster Relief | Mon 09/23 | 10:00 AM CDT |
| Common Mistakes in Consumer Collection | Tue 09/24 | 10:00 AM CDT |
| Avoid Adverse Action Danger Zones: Requirements & Responsibilities After Loan Origination | Wed 09/25 | 10:00 AM CDT |
| Top 10: Focusing on the TRID Issues that Matter Most | Thu 09/26 | 10:00 AM CDT |
| October 2024 | DATE | TIME |
| Empowering Financial Marketers: Harness the Power of AI in Your Marketing Strategy | Tue 10/01 | 10:00 AM CDT |
| Three Key Risk Assessments in Your ERM Program: ERM, IT & Internal Controls | Tue 10/01 | 10:00 AM CDT |
| Five Steps to Annual MLO & SAFE Act Compliance | Wed 10/02 | 10:00 AM CDT |
| Loan Documentation for All Legal Entities | Thu 10/03 | 10:00 AM CDT |
| Deposit Operations Year-End Wrap-Up & Update | Mon 10/07 | 10:00 AM CDT |
| Auditing Call Reports: Compliance, Regulator Expectations & Best Practices | Tue 10/08 | 10:00 AM CDT |
| When a Depositor Dies: Actions to Take, Mistakes to Avoid | Wed 10/09 | 10:00 AM CDT |
| Executive Total Compensation: Strategies to Motivate & Incent the Right Behaviors | Thu 10/10 | 10:00 AM CDT |
| Traditional & Roth IRAs Part B: Distributions, Taxation, Withholding & Penalties | Tue 10/15 | 10:00 AM CDT |
| Auditing Consumer Real Estate Files | Wed 10/16 | 10:00 AM CDT |
| Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks | Thu 10/17 | 10:00 AM CDT |
| BSA Officer & Staff Year-End Wrap-Up | Mon 10/21 | 10:00 AM CDT |
| Taking the Mystery Out of Loan Stress Testing | Tue 10/22 | 10:00 AM CDT |
| Harnessing ITMs & VTMs: Risks, Implementation Considerations & Compliance | Wed 10/23 | 10:00 AM CDT |
| Robbery: Plan, Prevent, Prevail | Thu 10/24 | 10:00 AM CDT |
| The Board Secretary's Role: Organizing, Planning, Tracking & Maintaining Accurate Minutes | Tue 10/29 | 10:00 AM CDT |
| Electronic Payment Fraud: When Is Your Institution Liable? | Wed 10/30 | 10:00 AM CDT |
| ACH Disputes Part 1: Reg E vs. ACH Rules Before 60 Days | Thu 10/31 | 10:00 AM CDT |

Visit <https://financialedinc.com> for all 2024 Bank Webinars

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



| November 2024 | DATE | TIME |
|--|-----------|--------------|
| Managing Loan Concentrations: CRE & More | Mon 11/04 | 10:00 AM CST |
| Lending Exam Targets Locked: Preparing Your TRID, Fair Lending & CRA Programs for Increased Scrutiny | Wed 11/06 | 10:00 AM CST |
| Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More | Thu 11/07 | 10:00 AM CST |
| Hottest IRA Issues: Reporting, Compliance & Required Minimum Distributions | Tue 11/12 | 10:00 AM CST |
| Legal Issues of Checks | Wed 11/13 | 10:00 AM CST |
| Consumer RE Appraisals: Ordering, Controls, Thresholds, USPAP Requirements & Compliance | Thu 11/14 | 10:00 AM CST |
| 10 Reg CC Myths | Mon 11/18 | 10:00 AM CST |
| Return to Sender: Selecting Relevant ACH Return Reason Codes | Tue 11/19 | 10:00 AM CST |
| When a Borrower Dies: Actions to Take, Mistakes to Avoid | Wed 11/20 | 10:00 AM CST |
| Corporate Tax Returns: Analysis, Limitations & Red Flags | Thu 11/21 | 10:00 AM CST |
| ACH Disputes Part 2: Reg E vs. ACH Rules After 60 Days | Tue 11/26 | 10:00 AM CST |
| December 2024 | DATE | TIME |
| Head Tellers & Branch Managers: Handling the Critical Aspects | Tue 12/03 | 10:00 AM CST |
| No-Nonsense Notary Legal Perspective | Wed 12/04 | 10:00 AM CST |
| Internal Compliance Monitoring & Risk Assessment | Thu 12/05 | 10:00 AM CST |
| Elder & Dependent Adult Financial Abuse | Tue 12/10 | 10:00 AM CST |
| Opening Nonresident Alien Accounts | Wed 12/11 | 10:00 AM CST |
| Compliance with E-Statements, E-Disclosures & E-SIGN | Thu 12/12 | 10:00 AM CST |
| ECOA & Fair Lending: Examiner Hot Buttons | Wed 12/18 | 10:00 AM CST |
| Overdraft Programs & Disclosures: 12 Ways to Avoid Exam Issues | Thu 12/19 | 10:00 AM CST |

Visit <https://financialedinc.com> for all 2024 Bank Webinars

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JULY 2024 EDITION

Beat the Summer Heat

Summer heat can be more than uncomfortable; it can threaten your health, especially for older adults and children. Hot and humid weather can make it more challenging for your body to cool down, leading to heat-related illnesses. If left untreated, heat-related illnesses can become life-threatening. In fact, heat-related deaths have been on the rise in the United States.

The CDC reports that heat-related deaths in the country have been increasing, with approximately 1,602 occurring in 2021, 1,722 in 2022, and 2,302 in 2023.



Exposure to abnormal or prolonged heat and humidity without relief or adequate fluids can cause various heat-related illnesses. Here are some common types of illnesses to keep an eye out for this summer:

Heat cramps

are a mild form of heat illness consisting of painful muscle cramps and spasms. These occur during or after intense exercise and sweating in high heat, so moving to a cool place to rest and stretch cramped muscles is important.

Heat exhaustion

occurs when a person cannot sweat enough to cool the body, usually due to not drinking enough fluids during hot weather. A person suffering from heat exhaustion must move to a cool place and drink plenty of water.

Heatstroke

occurs when your body temperature reaches 104°F or higher within minutes. The person may also become confused or lose consciousness. The condition is the result of untreated heat exhaustion and a serious medical emergency that must be treated quickly by a professional.

Don't let the summer heat get the best of you. Consider these tips to prevent heat-related illness:

- Drink plenty of fluids, but avoid alcoholic and caffeinated beverages (e.g., coffee, tea and soda) that can lead to dehydration.
- Eat light, refreshing foods.
- Wear lightweight, light-colored and loose-fitting clothing.
- Apply sunscreen and wear a wide-brimmed hat and sunglasses.
- Do chores or other outdoor activities in the morning or evening.
- Stay indoors as much as possible, or take breaks from being outside.

Remembering these tips can help you beat the heat. Contact a doctor if heat-related symptoms don't improve within an hour and seek immediate medical attention if the person has heatstroke.

Zywave, 2024.

This newsletter is for informational purposes only and should not be construed a medical purposes. © 2023 Zywave, Inc. All rights reserved.



LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JULY 2024 EDITION



MONTHLY RECIPE

LEMON PEPPER SALMON PATTIES

Makes: 5 servings

Grilling Safety Tips

Although grilling is a popular way to prepare food in the summer, it can also be dangerous. According to the National Fire Protection Association, an average of almost 11,500 home fires involve grills, hibachis or barbecues each year. May, June, July and August are the most active months for grill fires, with July being the top month.

Keep the following safety suggestions in mind when grilling:

- Keep your grill at least 10 feet away from other objects, including your house, decks and overhanging branches.
- Set up the grill on a flat surface, and don't bring it into an unventilated or enclosed space (e.g., garage or porch).
- Only use starter fluid with charcoal grills—never with gas grills.
- Keep children and pets at least 3 feet away from the area.
- Never leave your grill unattended.
- Clean the grates and trays to remove grease and fat buildup.
- Overall, practicing vigilance and taking proper precautions can help reduce fires and associated burn injuries caused by grills.

Safe Food Temperatures

Prevent foodborne illnesses by grilling food to the USDA's proper internal temperatures.

- Poultry: 165°F
- Ground meats (including burgers and hot dogs): 160°F
- Steaks, roasts and chops: 145°F
- Fish: 145°F

INGREDIENTS

- ¾ cup breadcrumbs
- ¼ cup reduced-fat mayonnaise
- 1 egg, slightly beaten
- ½ tsp. lemon pepper
- 7 oz. frozen salmon (thawed, drained and finely chopped)

PREPARATIONS

1. Mix the breadcrumbs, mayonnaise, egg and lemon pepper in a medium bowl. Add the salmon and mix.
2. Measure ⅓ cup of salmon mixture and form it into a round patty. Repeat until you have five salmon patties.
3. Spray a skillet with cooking oil and set the stove to medium heat.
4. Place the salmon patties in the skillet and cook until light brown, about 5–7 minutes. Flip the patties and cook on the other side until brown. Salmon should reach a final internal cooking temperature of 145°F, measured with a food thermometer.

NUTRITIONAL INFORMATION

(per serving)
Total calories: 190
Total fat: 11 g
Protein: 11 g
Sodium: 246 mg
Carbohydrate: 12 g
Dietary fiber: 1 g
Saturated fat: 2 g
Total sugars: 1 g

Source: MyPlate

Healthy Lifestyle May Offset Genetic Risks by 62%

Genetics may put some people at greater risk for a shorter lifespan or premature death; however, a healthy lifestyle could help significantly combat it. A new study found that risk could be mitigated by about 62% in people with a genetic predisposition. Furthermore, those individuals could extend their lifespan by up to 5.5 years with a healthy lifestyle. The study identified four lifestyle factors that offered better benefits for counterbalancing genetics and prolonging the human lifespan: No current smoking, regular physical activity, adequate sleep duration and a healthy diet. Building a healthier lifestyle may sound challenging, but small changes can make a difference. Contact your doctor for additional guidance.

Zywave, 2024.

This newsletter is for informational purposes only and should not be construed a medical purposes. © 2023 Zywave, Inc. All rights reserved.





Join us...

August 2024 Webinars

Boost your emotional health by joining us for live webinars led by Learn to Live's clinical team.

Raising Future Ready Kids 1: Resilience & Grit: Kids face challenges ranging from peer pressure to criticism and that's not going to change anytime soon. Future ready kids will need both resilience—the ability to bounce back from hard things—and grit—the ability to stick with difficult tasks. Learn to Live's clinical team shares proven strategies to help you support your kids in bouncing back from life's challenges for now and the future.

[Tuesday, August 6th: 12-12:30pm CST/1-1:30pm EST](#)

[Wednesday, August 21st: 9:30-10am CST /10:30-11am EST](#)

Raising Future Ready Kids 2: Anxiety and Depression: Childhood anxiety and depression have been on the rise for over a decade now. As parents, watching a child struggle with anxiety and depression can be overwhelming. Learn to Live's clinical team will provide you with information on what anxiety and depression might look like for the kids in your life and share with you effective Cognitive Behavioral Therapy (CBT) strategies to help you and your children overcome these challenges.

[Tuesday, August 13th: 11-11:30am CST/12-12:30pm EST](#)

[Wednesday, August 28th: 12-12:30pm CST/1-1:30pm EST](#)

Time Management: Capturing our Time Thieves: Struggling to get it all done each day and feeling overwhelmed? Juggling workload, family obligations, squeezing in time to see our friends and set aside some time for ourselves? It can be a lot! But chances are, we can accomplish our goals with just a few adjustments to our approach. We'll explain how we get off track and provide practical tools for achieving our goals when it feels like there is never enough time.

[Friday, August 23rd: 11-11:30am CST/12-12:30pm EST](#)

To Register:

Click the link for the webinar of your choosing and use the access code **BLUEND**. Upon registering, you will receive a confirmation email from Zoom.



ICBND MEMBERS IN THE NEWS

American State Bank & Trust Co.



Shiloh Wilburn

American State Bank & Trust Company President/CEO Dave Hanson recently announced the addition of **Shiloh Wilburn** to the Bank's Trust Department as Trust Operations Officer. Wilburn coordinates the work of Trust Department administrative staff to ensure operations are effective, efficient, and compliant in the delivery of services to Trust customers.

Wilburn has 10 years of banking experience, including Trust Department experience. She is currently pursuing an accounting degree from Western Governor's University.

Vice President and Trust Department Manager Jeramy Hansen said, "We are so fortunate to have Shiloh join our staff. She brings a wealth of knowledge and excellent operations skills to our Trust Department team."

Wilburn is originally from Wyoming and has lived in Williston for more than 18 years. She and her husband, Cory, have three children. In her free time, she enjoys kayaking and spending time with family and friends.

Bank of North Dakota



Karen Schaeffer

Congratulations are extended to Karen Schaeffer. She has been promoted to Recoveries Specialist. Karen has been with BND since February of 2005.



ICBND MEMBERS IN THE NEWS

Bell Bank

Bell Bank's Matched Support Funds \$1 Million of \$2.3M Grant to Beyond Shelter, Inc.

Celebrating 25 years of affordable housing development, Fargo-based nonprofit says revolving fund will strengthen ability to develop affordable housing for those in need.

FARGO, June 3, 2024 – The year 2024 marks 25 years of impact for Beyond Shelter, Inc., and celebrating this important milestone is made all the sweeter by a massive grant of \$2.3 million through the Federal Home Loan Bank of Des Moines (FHLB). Through its Member Impact Fund, FHLB offered a leveraged program specific to affordable housing and community development initiatives, with a 3-to-1 match opportunity.

Bell Bank, one of the nation's largest family- and employee-owned banks, has worked with Beyond Shelter since Dan Madler started with the nonprofit in 2003, when the bank was still known as State Bank of Fargo.

"Bell Bank has always been there for us," said Madler, chief executive officer for Beyond Shelter. Along with several other partners in the region, Bell Bank in Fargo kicked in \$250,000 for Beyond Shelter. With FHLB matching \$3 to every \$1, the grant from Bell Bank and FHLB swelled to \$1 million. With additional matched grants from other partners, Beyond Shelter received a total of \$2.3 million.

"That's huge," acknowledged Madler. "We have received prior grants for specific projects, but I have never seen this type of grant run to this level. Almost 50% of the \$2.3 million is because of Bell's generous donation, and I cannot thank Bell and the FHLB enough."

Specifically, Madler and Beyond Shelter were looking to create a revolving fund for predevelopment – a costly phase requiring due diligence on site selection, land acquisition, then holding the land until the planned affordable housing project is fully approved and funded.

"Predevelopment involves a lot of up-front costs," said Madler. "This revolving fund will help us research and respond to the market, acquire land when it is available, and handle related holding costs. We can also put more equity down. Eventually, the money comes back and is reinvested for the next project."

Beyond Shelter has developed affordable housing projects in Fargo and elsewhere in North Dakota, in Moorhead and Fergus Falls on the Minnesota side, and in Aberdeen, South Dakota.

Eric Halvorson, Bell Bank's senior vice president/commercial banking director in Fargo, worked with Madler to secure funding from Bell and FHLB.

"When Dan called, I told him we'd see what we could do," Halvorson said. "We know affordable and accessible housing is a continued and growing need, and Beyond Shelter has been doing important work in this area for a quarter of a century. We're proud to be part of this grant."

"When I got the call from Eric about how much Bell was going to donate, I almost fell out of my chair," added Madler. "I know what it will mean in the long run for what we want to do. This revolving fund will have a meaningful impact on Beyond Shelter's ability to develop affordable housing for those most in need."

ICBND MEMBERS IN THE NEWS

Bravera Bank

Bravera Bank Named to ICBA's Independent Banker Top Lenders List

DICKINSON, N.D. – Bravera Bank is named number 3 of the top 10 Agriculture lenders for community banks with more than \$1B in assets in this month's issue of Independent Banker, the award-winning magazine of the Independent Community Bankers of America® (ICBA) and the number-one source for community banking news. "Community banks are pillars of their communities and work hard every day to serve the unique needs of their local customers," ICBA President and CEO Rebeca Romero Rainey said. "These top lenders should take pride in this recognition, knowing that their work makes a positive impact in helping their communities flourish."

The July issue of Independent Banker highlights how these top agriculture, commercial, and consumer and mortgage loan producers are navigating the evolving economic environment while meeting the needs of their customers. This year's standout performers have demonstrated remarkable flexibility and ingenuity while maintaining strong community ties that have contributed to their success and strong, prosperous communities.

"We appreciate this recognition by ICBA Independent Banker, which acknowledges the value of relationship banking," said Ryan Beck, Chief Operating Officer of Bravera Bank. "We're proud to make a difference in driving prosperity to our customers."

Using FDIC data for 2023, Independent Banker calculated a lender score out of 100 for each community bank. The score combines the average of the bank's percentile rank for lending concentration and loan growth in each lending category over the past year, adjusted for loan charge-offs at certain percentile thresholds.

This year's standout performers are featured in the July issue of Independent Banker magazine.



ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Branden Rasmussen

Branden Rasmussen, cloud services specialist at Dakota Carrier Network, recently earned Veeam Certified Architect (VMCA) certification, enhancing DCN's ability to effectively manage and protect customers' virtual environments.

The VMCA certification validates Rasmussen's expertise in managing and protecting virtual environments using Veeam backup, disaster recovery, and data management software. To earn certification, he had to demonstrate a high level of technical proficiency in gathering, designing, and making decisions when designing a Veeam environment. This is the highest level of Veeam certification.

Rasmussen holds numerous other industry certifications including Veeam Certified Engineer, VMware Certified Professional - Data Center Virtualization 2023, and numerous CompTIA and Microsoft certifications.

DCN

Dakota Carrier
NETWORK

Independent Banker



Your host, ICBA Chief Innovation Officer Charles Potts, speaks candidly with community banking leaders to glean actionable insights and inspiration on everything from managing talent and advocacy to the demands of the ever-shifting financial technology landscape.

LISTEN IN



icba.org/podcast

AN ICBA PODCAST

ICBND MEMBERS IN THE NEWS

Heartland Trust Company



Hannah Lorentz

New Hires:

Hannah Lorentz- Administrative Associate / Personal Trusts

Hannah, who grew up in rural Dent, MN, and graduated from Perham High School, brings a wealth of experience to our team. She earned a Bachelor's Degree in Business Administration from Minnesota State University Moorhead and has a professional background in real estate marketing and Title/Escrow Services.



Barb Hilde

Barb Hilde- Administrative Associate / Personal Trusts

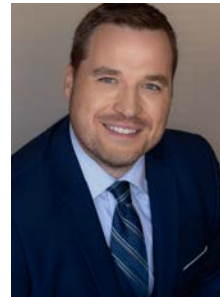
She graduated from Mayville State with an AA degree in Legal Secretary. After graduating, she started her banking career in Grafton, ND, where she was born and raised. She moved to Fargo in 1988 and continued her career in the banking and finance industry.



Kim Hovland

Kim Hovland- Administrative Associate / Personal Trusts

Kim, originally from Grafton, ND, graduated from North Dakota State University. She brings strong administrative skills and an even stronger passion for helping others and building relationships.



Kevin Wangen

Promotions:

Kevin Wangen- Wealth Management Officer

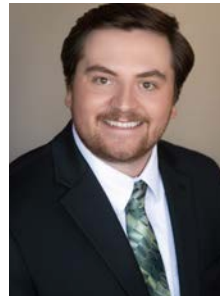
Kevin Wangen joined Heartland Trust Company in 2013 and has been promoted to Wealth Management Officer. In this role, he will work directly with our Director of Investments and clients, focusing on financial planning tools. Kevin recently successfully completed his CFP® certification.



Brianna McAleer

Brianna McAleer- Trust Officer

Brianna, a native of Moorhead, MN, earned her BS in Economics from Colorado College and later obtained her JD from the University of North Dakota School of Law, where she served as an Associate Editor of the Law Review. She brings extensive experience in tax, succession planning, consulting, and real estate management.



Ethan Linder

Ethan Linder- Wealth Management Associate

Ethan Linder joined Heartland Trust Company in 2020 and has been promoted to Wealth Management Associate. In this role, he will work directly with our Director of Investments and Wealth Management Officer.

ICBND MEMBERS IN THE NEWS

Network Center



Jeff Healy

Network Center, Inc., continues to grow in many ways: longtime Infrastructure Engineer **Jeff Healy** earned two esteemed partner certifications, and **Ian Friswold** joined the team as a Sales Development Representative.

Jeff's 23 years in IT has been marked with providing the best possible experience for the customer. His expertise across various industries & roles includes healthcare and law. Today, he is an Infrastructure Engineer with NCI and continues to grow his IT toolbox.



Ian Friswold

Building on his nine years of service in the United States Navy, Ian is a dedicated professional with a background in IT. He's driven by continuous learning, making a positive impact, and is always looking for new challenges and opportunities to grow.



Starion Bank



Craig Larson

Starion Bank has named **Craig Larson**, Chairman of the Board of Directors, as interim Chief Executive Officer while the bank searches for a new executive leader.

Don Morgan, Starion's CEO since 2022, was recently appointed as the new President/CEO of the Bank of North Dakota. Morgan spent more than ten years serving in various executive and leadership positions at Starion Bank.

"On behalf of all of us at Starion Bank, I'd like to thank Don for his valuable contributions and congratulate him on his achievement. It's wonderful to know he'll be leading an organization that is such a good partner to community banks like Starion." says Larson.

Craig Larson joined Starion in 1985 and served as CEO from 1997 through 2021. In this time, the bank grew significantly and expanded its reach to Dunseith, Rolla, Bottineau and Fargo, North Dakota, and Madison, Wisconsin. As Chairman of the Board, Larson has continued developing the overall vision, strategy, and governance for the community bank.

ICBND MEMBERS IN THE NEWS

Starion Bank



Troy Hilz

Starion Bank has promoted **Troy Hilz** to Business Banking officer in their Mandan branch.

Hilz joined Starion Bank in 2022, bringing previous finance and sales experience. He began as a Universal Banker and quickly moved up to Credit Analyst. In his new role as a Business Banking Officer, Hilz will develop relationships with local agricultural producers and business owners who are looking for banking products and services that match their unique needs.

Hilz graduated from North Dakota State University with a degree in Agricultural Economics. In his time away from work, he enjoys hunting, fishing and anything outdoors.



Go local with

ICB MARKETING SOLUTIONS

WE OFFER DISCOUNTS ON ALL OF YOUR FINANCIAL, OFFICE & PROMO PRODUCTS!

- Apparel
- Business Cards
- Calendars
- Checks
- Copy Paper
- Customer & Staff Appreciation Gifts
- Edible Gifts
- Envelopes
- Financial Forms & Tickets
- Fire Files
- Folders/Binders
- Imprinted Cups & Napkins
- Letterhead
- Office/Breakroom Supplies
- Office Furniture
- Order Forms
- Personalized Greeting Cards
- Posters
- Promotional Items
- Trade Show Displays
- Writing Instruments & Much More!

For additional savings look to our affiliated partners:



Follow us on Facebook for new ideas and special offers!



ICBND MEMBERS IN THE NEWS

The Bank of Tioga

The Bank of Tioga's commitment to community through student-led banks

Tioga, ND, Monday, May 31, 2024 - As the academic calendar draws to a close, The Bank of Tioga's in-school student-led banks celebrate the culmination of another rewarding year. Established in 2016 as part of The Bank of Tioga's ongoing commitment to financial wellness, these programs have been instrumental in shaping the financial wellness landscape in northern North Dakota.

The Bank of Tioga's two local student-led banks in both Tioga and Crosby, have continued to thrive. Nearly 945 deposits were made by students this year with over \$10,365 saved, contributing to the financial education of over 1,000 students annually.

Since its inception, the program has seen remarkable growth. The DC Branch with Divide County Community School District kicked off in 2018 and the Pirate Branch at Central Elementary with Tioga School District opened in 2021.

The approach goes beyond traditional banking. Students are introduced to financial concepts through hands-on training, empowering them to make sound money decisions from an early age.

"I've seen many students save significantly over the last three years at the Pirate Branch. Their excitement about saving and getting into a weekly routine is wonderful. Additionally, it's encouraging to see the overall positive effect the presence of the school bank has on students," shared Feliciano King, The Bank of Tioga Universal Banker. "I have always been enthusiastic about education, and the financial wellness program fascinated me and have grown to love the program so much. It is something that has allowed me to be more involved in the community, and as someone who is not from the area, it has blessed me with the opportunity to meet so many wonderful people."

Beyond school partnerships, The Bank of Tioga continues to champion financial wellness within the community and is dedicated to empowering individuals to make informed decisions and secure their financial future.

"Each week I see the excitement when students save and see their balances grow. By educating students on the importance of saving, I've been able to attract new depositors throughout the year. Moreover, I've witnessed the profound impact on our student bankers, some of whom may face personal challenges and now have so much confidence. Seeing these students grow and thrive in their roles as bankers each week has been incredibly rewarding year over year," added Brittany Smithberg, The Bank of Tioga Assistant Branch Manager.

In reflection on another successful year, The Bank of Tioga remains committed to building a brighter, more financially savvy future for our community.

To learn more about our mission, visit thebankoftioga.com/about/our-mission.

ICBND MEMBERS IN THE NEWS

United Bankers' Bank

RiskScout Partners with United Bankers' Bank to Launch Comprehensive BSA/AML Solution for Community Banks

BLOOMINGTON, MN – RiskScout, a financial regulation technology company, is excited to announce its comprehensive BSA/AML solution designed to help financial institutions grow more efficiently and profitably while keeping their communities safe from financial crime. This innovative suite of tools streamlines BSA compliance tasks and reduces costs, all while unlocking new revenue streams for community banks and credit unions.

"Despite BSA/AML being a requirement for all US banks and credit unions, the market has long been plagued with outdated solutions, poorly supported offerings, and inefficient systems that lead to inflated compliance work and expenses," said RiskScout Co-Founder and CEO Justin Fischer. "RiskScout, in collaboration with UBB, provides financial institutions with the tools they need to manage BSA compliance effectively and focus on their core business - serving communities."

Key Features of RiskScout's BSA/AML Solution:

- **Tailored Transaction Monitoring:** Customize your rules-based system and adjust alert thresholds to align with your unique customer/member risk profile.
- **User-Friendly System:** Designed by BSA professionals for BSA professionals, our platform is intuitive and easy to understand.
- **Rapid Efficiency Gains:** Achieve efficiencies within days of contract signing, eliminating months of waiting to see a return on investment.
- **Real-Time Communication and Collection:** Don't rely on the front line and unanswered emails for document collection and case investigation - communicate securely with customers & members for faster resolutions and documented evidence.
- **Market Expansion:** Grow your deposits by working in new and underserved markets while feeling confident with your risk management.
- **Integrated KYC/KYB:** Eliminate the need to buy additional data services to scan for sanctions, watchlists, adverse media, business structure, and licensing with baked-in automated ongoing monitoring and onboarding assistance.

"We are thrilled to partner with RiskScout to bring a more robust and innovative BSA/AML solution to our customers," said John Peterson, Executive Vice President Chief Marketing Officer of UBB. "This collaboration underscores our commitment to providing banks with cutting-edge tools that enhance compliance efficiency and operational excellence. We believe RiskScout's comprehensive solution will empower our clients to navigate the complexities of BSA compliance with greater ease and effectiveness."

For more information about RiskScout's BSA/AML solution or to see the solution in action, please visit www.riskscout.com or contact the UBB sales team at www.ubbrequest.com.

ICBND CLASSIFIEDS

Bank of North Dakota

Education Outreach Coordinator

Salary Range: \$57,853 - \$72,309

Location: Remote within the state of ND.

Deadline: August 5

Job Summary

This position will be actively involved in identifying, researching, and creating programs in conjunction with BND leadership and strategic partners to deliver information and provide assistance on all Education Market-related topics with an emphasis on financial literacy. The qualified candidate will build, maintain, and nurture relationships with new and existing partners and stakeholders including middle and high schools, colleges, financial institutions, various organizations, and employers to build awareness and deliver BND education related programs.

Minimum Qualifications

This position requires a bachelor's degree in journalism, English, communications, public relations, or marketing and two years of related professional work experience. Additional work experience as described may substitute for the education requirement on a year-for-year basis.

[Click here to apply.](#)

First Western Bank & Trust

Commercial Banker

Position Overview

Develop new commercial loan business for First Western Bank & Trust through securing, structuring, and closing loans; maintain and service existing commercial lending portfolio.

Essential Job Functions

- Conduct sales calls and meet with prospective and existing customers to establish new loan business
- Represent the bank in local community at meetings and events to market the bank's products and services
- Administer individual loan portfolio including commercial and other assigned loans
- Interview loan customers to determine lending needs
- Work with the Small Business Administration and Bank of North Dakota to qualify customers for participation lending programs
- Negotiate direct lending terms as well as collateral and payment structures
- Maintain customer relationships through regular communication and follow up contact
- Meet with customers to request information for loan applications, including appraisals, credit reports, background checks and other information needed for loan evaluation

Instructions on how to apply are as follows:

- Go to www.firstwestern.bank/careers/
- Once there, click the SEE JOB POSTINGS button. The open positions will be listed.
- Select the position and, once it opens, there is an APPLY button at the bottom.

ICBND CLASSIFIEDS

Starion

Ag Banker in Oakes

Summary of Work

Start new banking relationships and grow existing ones through:

1. Proactive sales calls, community engagement, and collaboration with Starion colleagues, and
2. Diligent, data-driven administration of loan portfolios that complies with all bank policies and regulatory standards.

You should be:

In the know—always keeping up with both local business news and philanthropic projects, as well as national economic trends

Analytical—with top-notch financial and credit analysis skills

Self-aware—including highly intentional about your decision-making processes, and skilled in communicating them to diverse colleagues and customers

Customer-focused—happy to help others, genuinely curious about an array of industries, and hungry to learn new sales best practices at any stage of your career

[Apply online at www.starionbank.com/careers.](http://www.starionbank.com/careers)

Ag Banker in Mandan

Summary of Work

Start new banking relationships and grow existing ones through:

1. Proactive sales calls, community engagement, and collaboration with Starion colleagues, and
2. Diligent, data-driven administration of loan portfolios that complies with all bank policies and regulatory standards.

You should be:

In the know—always keeping up with both local business news and philanthropic projects, as well as national economic trends

Analytical—with top-notch financial and credit analysis skills

Self-aware—including highly intentional about your decision-making processes, and skilled in communicating them to diverse colleagues and customers

Customer-focused—happy to help others, genuinely curious about an array of industries, and hungry to learn new sales best practices at any stage of your career

[Apply online at www.starionbank.com/careers.](http://www.starionbank.com/careers)

Starion Bank

Insurance Account Manager in Mandan

Summary of Work

In this role, you will be responsible for managing personal lines, retain new and existing clients, and maintain a partnership with producers to support business development. You will also

- Provide excellent customer service in person and over the phone
- Maintain relationships with insurance companies
- Conduct renewals for existing customers
- Obtain information and documentation from customers
- Resolve customer issues
- Promote insurance products
- Properly document the details of customer and company conversations

You should be:

- Customer-focused—happy to help others, genuinely curious about an array of industries, and hungry to learn new sales best practices at any stage of your career
- Detail Oriented - give tasks undivided attention and catch mistakes, errors or changes
- In the know—always keeping up with policies, procedures and regulations
- Self-aware—including highly intentional about your decision-making processes, and skilled in communicating them to diverse colleagues and customers

Apply online at www.starionbank.com/careers.

Insurance Operations Supervisor in Bismarck/Mandan

Summary of Work

- In this role, you will be responsible for day-to-day operations of the insurance support team to ensure high quality customer service, efficient work flow and compliance.
- Training, overseeing, advising and coaching employees
- Provide and manage a variety of accounting functions
- Manage database to ensure accuracy, proper documentation, and timeliness of data
- Develop and run reports to assist with agency sales goals
- Assist with other administrative duties

You should be:

In the know—always keeping up with local and national trends and products and services

Self-aware—including highly intentional about your decision-making processes, and skilled in communicating them to diverse colleagues and customers

Customer-focused—happy to help others, genuinely curious about an array of industries, and hungry to learn at any stage of your career

Apply online at www.starionbank.com/careers

Starion Bank

Bank Secrecy Act (BSA) Analyst

Summary of work:

- Work closely with the Bank's FinTECH relationships ensuring compliance with BSA rules
- Complete sampling of transaction monitoring and CIP related data
- Research suspicious activity identified by the FinTECH
- File necessary suspicious activity reports
- Provide necessary sanctions data for FinTECH relationships to search their data bases and report any potential matches

Position Requirements:

- Minimum of three to five years of BSA experience
- A general knowledge of FinTECH businesses
- Bachelor's degree in accounting, finance, economics, or related field preferred
- Ability to work independently, multitask, and work cooperatively with others
- Strong verbal and written communication skills
- Proficiency with Excel, Word, PowerPoint and Outlook.

Apply online at www.starionbank.com/careers.

Commercial Loan Servicer

Responsible for:

- Funding-boarding of new and renewed commercial-ag operating & real estate loans
- Maintenance of existing loans due to modification or Change in Term Agreements
- Ongoing monitoring of UCC filings, final title work, insurance, and real estate taxes for tickler management.
- Participation payments, wires, and maintenance.
- Balancing of applicable GL's and various internal accounts
- Keeping up to date with ongoing compliance regulations and changes and bank guidelines, policies and procedures.

You should have:

- One to three years similar experience and the equivalent of an associate's degree
- Strong organization, time management, and problem-solving skills
- Demonstrated ability to prioritize work, multi-task, and work independently
- Excellent oral and written communication skills
- Exceptional customer service skills
- Computer skills including Outlook, Word, Excel and Power Point

Apply online at www.starionbank.com/careers.

WELCOME TO ENTERPRISE AND NATIONAL



Enterprise Rent-A-Car and National Car Rental have been selected as the preferred provider for car rental services for business travelers of your company.

➤ HOW TO BOOK

| ENTERPRISE RENT-A-CAR | NATIONAL CAR RENTAL |
|--|---|
| ➤➤ Click here for Enterprise Rent-A-Car business use rentals at www.enterprise.com | ➤➤ Click for National Car Rental business use rentals at www.nationalcar.com |

➤ HOW TO ENROLL

| EMERALD CLUB. |
|--|
| Two brands. One loyalty club. One great business solution. |
| Don't forget to use your Emerald Club number when booking with either brand. |

➤ HOW TO CONTACT

If you have specific questions relating to your company's corporate car rental plan, please contact your in-house travel administrator 1-877-541-1286. Emerald Club member services may be reached at 800-962-7070.

