

Official Newsletter of ICBND
COMMUNITY BANKER

**2025
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The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

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- CBC Live Seminars
- Quarterly Regulatory Update Webinars
- Monthly Newsletter
- Compliance Hotline
- CBC Members Only Web Page



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ICBND UPCOMING EVENTS

NOVEMBER 2024

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

JANUARY 2025

- 22** Essentials of Banking- Session 1: Money, Banking, and My Career - Virtual

FEBRUARY 2025

- 2** CBC Reg Update - Virtual
- 12** Emerging Leaders Day at the Capital - Bismarck, ND
- 19** Essentials of Banking- Session 2: Banking History, Regulators, and Risk Management - Virtual

MARCH 2025

- 7** Emerging Leaders Development Group - Winter Session - Grand Forks, ND
- 19** Essentials of Banking- Session 3: Banking Products and Services - Virtual
- 25** Supervisory & Performance Management - Virtual



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ICBND NEWS

Chairman's Remarks



Charlotte Aldinger
Commercial Bank
of Mott
ICBND Chairman

Dear ICBND Members,

As we approach the close of another remarkable year, I wanted to take a moment to express my heartfelt thanks to each of you. Your dedication, hard work, and unwavering commitment to our mission have made this year a resounding success. Together, we've achieved so much, and I am incredibly grateful for your contributions.

As the holiday season draws near, I know many of us are preparing for the busy days ahead—filled with celebrations, family time, and the hustle of year-end activities. Let us take this time to reflect on all we've accomplished and look forward to the opportunities that lie ahead in the new year.

May this season bring you moments of peace, joy, and renewal, and may you embrace the busy weeks ahead with the same enthusiasm and grace you bring to everything you do. I look forward to continuing our work together in the coming year and wish you all a wonderful holiday season!

With deepest gratitude,

Charlotte Aldinger



ICBND NEWS

President's Remarks



Alexis Baxley
ICBND President

Happy Thanksgiving! I hope each of you had a wonderful Thanksgiving, and you find yourself with a fridge full of leftovers. Not because you were short on friends and family to celebrate with, but because like me, you just couldn't limit yourself to making only one pie. Three pies for four people is exceptionally bad math (guilty), but when else is pie for breakfast acceptable if not the week after Thanksgiving?

In any case, I want to share my gratitude for each of you. Thank you for allowing me to join this wonderful association, thank you for continuing to be a member of and supporting ICBND, and thank you for serving your communities. I'm so excited to see what we do together in the future.

Speaking of excitement, it's almost time for another legislative session in North Dakota. The 69th Legislative Assembly of the North Dakota Legislature will convene on January 7, 2025. While this session will see 21 freshman legislators (though 3 have served previously), it will also feature newly elected Governor Kelly Armstrong. Governor-elect Armstrong served in the State Senate previously and returns from Congress to a state legislature with an overwhelming Republican majority (House 83-11, Senate 42-5). We can anticipate Armstrong will be eager to get to work and get things done. Both majority leaders Lefor and Hogue are returning, and committee chairmen will be appointed soon (maybe by the time you read this). The association will be at the Capitol reviewing each bill for issues that could affect community banks and their customers. I will continue provide a Friday legislative update as you are accustomed to. My apologies in advance for the increasingly punchy jokes as day 80 approaches.

Nationally, the appointment of Governor Burgum to lead the Department of the Interior and the newly formed National Energy Council by president-elect Trump has created plenty excitement of its own in Bismarck.

But perhaps most exciting of all is the potential for a new regulatory environment under a new administration. Now that's a reason to be merry!

Merry Christmas and Happy New Year! See you in 2025!

Alexis



ICBND NEWS

Featuring ICBND'S Newest
Associate Members

We appreciate our associate members and encourage all of our member banks when looking for a specific product or offering to refer to your associated members first to fulfill your growing community bank's needs. Support those that support your association!

OUR NEWEST MEMBER:

ICBND would like to introduce our newest associate member to the ICBND Family:

Card Care Systems, Inc.

Card Care Systems, Inc.

2100 Main Avenue East
West Fargo, ND 58078
Phone: (701) - 235-7590
Website: <https://www.cardcaresystems.net/>



Contact: Brian Jones
Email: brian@cardcaresystems.net

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- Discounted advertising rates in our newsletter the Community Banker. This newsletter is electronically sent to over 800 email addresses.
- Submit articles of industry importance for placement in the Community Banker free of charge.
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- An exclusive opportunity to exhibit at the annual ICBND Convention and Exposition.
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ICBND NEWS

2025

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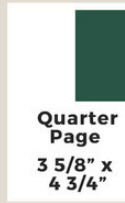
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FLOURISH



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.

“Community bankers are focused on the long term.

We cultivate an environment that grows and gets stronger each year, as it’s nurtured along the way. We focus on building connections that will stand the test of time.”



Nurturing the community bank ecosystem

As I reflect on the impact community banks have had this year, I revel in this notion that we have created something special, a dynamic ecosystem that centers on people. We have taken the time necessary to invest in relationships and their development, growth and long-term sustainability, and that is what sets us apart from others in financial services.

Embracing a larger community

I have attended numerous events across the country this year, and at each, I come together with a community bankers, their board members, vendor partners, associate members, state executives and more. These are the people who make up our dynamic ecosystem. While there are some differences in their makeup and the challenges and opportunities they face, they share a common denominator: these strong connections, the relationships and people and the why behind what we do. I am always struck by the similarities despite the differences and how community bankers are committed to making sure our communities thrive.

Yet, those communities aren’t insular. While our customers are our priorities, the people-first mentality we live by extends to all of our relationships. Community bankers invest the time in partnerships with vendor providers, regulators and others who offer unique insights into how to enhance this ecosystem. These organizations have worked in hundreds of different environments, and they provide a lens from which to see where our strengths lie and where we can enhance our efforts.

Our teams also make up an internal ecosystem. Community banks work to create an environment where everyone can succeed and thrive, and we witness both tangible and intangible results, impacts on people and the community. We hire those who share our vision and values, and, by extension, we become great places to work.

In it for the long haul

Yet, building this kind of interconnected, thriving ecosystem does not happen overnight. It takes care and feeding and a commitment to success. Fortunately, community bankers are focused on the long term. We cultivate an environment that grows and gets stronger each year, as it’s nurtured along the way. We focus on building connections that will stand the test of time.

So, as we approach 2025, I look forward to what the future holds. I hope end-of-year reflections remind you of the profound effect you’ve had on your customers’ and communities’ lives, and you take time to honor that. From all of ICBA, I thank you for all you do for this ecosystem and wish you a wonderful holiday season!

Twitter

Connect with Rebeca [@romerorainey](https://twitter.com/romerorainey)

Where I’ll Be This Month

I’ll be supporting our ecosystem, first by hosting groups in Washington D.C. for meetings, including our ICBA and Community Bank State Association’s leadership, and then heading to The Fountain Trust Company in Covington, Ind., to visit with ICBA chairman Lucas White. I’ll also be visiting our offices in Sauk Centre, Minn., and TCM Bank in Tampa, Fla.

FROM THE TOP



LUCAS WHITE
CHAIRMAN, ICBA

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

"I'm realizing that every community bank is a best place to work. We put people first and challenge ourselves to grow for the betterment of our teams, customers and communities, and we stand apart from all other employers."



The heart of the community bank

This year's list of Best Community Banks to Work For made me think about what it takes to be a great employer. No two community banks are exactly alike, but we share a common sense of purpose, a focus on relationship banking and a dedication to our roles—and those three elements boil down to caring about people.

As employers, community banks thrive because we put people first. Sure, we have to meet budget and achieve revenue goals, but at the end of the day, we care about people more. We focus on building relationships with our teams, customers and communities more than on maximizing profits.

A culture of caring

This innate sense of connection drives community bank cultures. I look at my bank and see an environment that celebrates family, offers a collegial, playful atmosphere and encourages people to work hard and have fun while they do it. That lighthearted spirit is palpable in everything we do.

Of course, it's not all play, but when you value your team as individuals, not cogs in the banking wheel, they enjoy it that much more. Many businesses had to force their teams back to the office after COVID remote work, but members of our team asked to come back because they missed their colleagues. I imagine that many of you can say the same.

Evolving to meet needs

That's all because we care about balancing the work of community banking with the people behind it. We don't want to be stagnant; we want to provide a flourishing environment that sparks enthusiasm from our employees and drives business engagement.

From the board and leadership to every individual employee, it takes dedication and passion to enable our banks to grow, adapt and transform, and an enthusiastic, engaged team equals success in today's environment.

Reflecting on all of this, I'm realizing that every community bank is a best place to work. We put people first and challenge ourselves to grow for the betterment of our teams, customers and communities, and we stand apart from all other employers. I'm proud to be a community banker, not just for the work that we do but for the lives we touch. It's a true honor.

On a personal note, this holiday season, I hope you'll make the time to wind down, connect with loved ones and be truly present for those in your life. Because work will always be here, and after all, isn't it the people who make the difference?

My top 3

The holidays bring with them family traditions, including these personal favorites:

1. Seeing our Christmas tree lit up at night
2. Opening presents early in the morning with spiced tea
3. Making eggs benedict while having a mimosa

PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

**Jim Reber, CPA, CFA
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President and CEO of ICBA
Securities, ICBA's institutional,
fixed-income broker-dealer for
community banks.**

"Portfolio managers should have some sandbags ready in the form of call protection to guard against any incoming waves of cash flow. Since today's portfolios are still on balance underwater by about 6%, there's room for them to appreciate in value if they have any staying power."



Will the wave return?

Falling rates should boost cash flows.

Remember "the wave?" It's that spontaneous yet somewhat choreographed activity by sports fans in stadiums to ramp up the enthusiasm level. The most succinct description I can find is from Wikipedia: "The wave ... is a type of metachronal rhythm achieved in a packed stadium or other large seated venue, when successive groups of spectators briefly stand and raise their arms. Immediately upon stretching to full height, the spectator returns to the usual seated position." So, there you go. And don't expect to see "metachronal" in this column ever again.

Before you turn the page, I promise that the wave is relevant to community bank portfolio management.

Flash back to 2020 at the outset of the COVID-19 pandemic, when the central banks attempted to stave off the impending economic collapse. "Cut interest rates to zero and motivate the consumer to consume," went the reasoning, "and maybe we will limp our way through until we can get back outside."

Didn't see it coming

The result of the aggressive monetary action was, of course, a tsunami of liquidity being dumped on community banks. This was aggravated by the phenomenon known as "flight to quality" as depositors everywhere sought sanctuaries to park their savings, and there was no better place to do so than community banks. However, a lot of the cash was organically generated. Most of the bonds owned by banks have either an implicit or explicit call feature, which means borrowers (bond issuers) can pay them back early if rates fall after issuance.

Although it's not widely remembered, at the onset of the pandemic we were still in a pretty low-rate environment. Fed funds, for example, were never higher than 2.50% in the entire previous decade and were just 1.75% at the start of 2020. The totality of the rate cuts was only 150 basis points (1.50%), so most portfolio managers could be forgiven for thinking their investments were well insulated against falling rates and the attendant call risk.

Across the curve

Those assumptions might have been valid had the Fed stopped at cutting just overnight rates. It also bought a ton of bonds in the open market, primarily treasury securities and mortgage-backed securities (MBS), pushing down yields to near-record lows across the maturity spectrum. As we know, borrowers will refinance their debt when it makes economic sense to do so; in short order, the call notices started rolling in virtually each business day for several years.

For an example of the ferocity of the prepayment push, let's look at one MBS cohort. In 2019, there was around \$328 billion of 30-year FNMA 3.0% pools issued. The average borrowers' rate (gross WAC) was 3.87%, which is a bargain in 2024. However, within a year of the 2019 issuance, mortgage rates had fallen enough for even these seemingly low-rate loans to start converting. By the time they were two years old, more than half of the entire cohort was gone.

Extrapolating that over an entire community bank bond portfolio, including its callable agency, corporate and municipal bonds, we can see why the entire collection possibly turned over several times in 2020 and 2021.

Here we go

And now we begin the much-anticipated easing phase of the interest rate cycle. While the speed and extent of the rate cuts will ultimately determine how much cash flow is unleashed from your community bank's collection of investments, there are some factors that will make 2025 and beyond different than 2020—not the least of which is that banks had more liquidity on hand five years ago, so an initial dose of calls and prepayments will be welcome to most community bank balance sheets.

Also, while today's portfolios yield a bit more than they did five years ago, their durations are much higher (4.3 years versus 2.9). This means that the flood of cash may take longer to materialize than it did in 2020. On the plus side, since today's portfolios are still, on balance, underwater by about 6%, there's room for them to appreciate in value if they have any staying power.

One final thought: Through September 2024, the year-to-date volume of calls being exercised on agency bonds totaled \$300 billion, compared with \$330 billion through the first nine months of 2020. This speaks to the "higher-for-longer" rate cycle just concluded. It also suggests that portfolio managers should have some sandbags ready in the form of call protection to guard against any incoming waves of cash flow.

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.

Banking and staffing Gen Z into the future

As Gen Z (born between 1997 and 2012) graduates into the full-time workforce, they are looking to community banks as financial partners as well as potential employers. The characteristics this demographic seeks in both kinds of relationship are consistent: They want personal connection and digital solutions. Fortunately, that technology-forward, relationship banking model is community banks' sweet spot.

When it comes to identifying a financial partner, research shows Gen Z values a personalized banking relationship. In fact, according to a Capco study, 75% rated personalization as "highly important," making it a significant differentiator and opportunity for community banks.

In addition, Gen Zers are digitally influenced. They place much more emphasis on mobile banking than other generations; Fiserv notes that 56% of them cite it as their top priority when selecting a primary financial institution.

These numbers tell a story and give community banks clear direction: Digital solutions and a personalized experience matter. That's one reason ICBA brought Rego Payments, a white-labeled family digital wallet for financial institutions and their customers, into the latest ThinkTECH Accelerator cohort. Rego gives community banks a platform to create a continuum of services that progress experiences from teenagers to senior citizens with a curated journey.

But this journey also needs to apply to Gen Z as employees. Community banks need to consider how this generation will support them from a staffing perspective. Thankfully, the customer of the future and the employee of the future are not dissimilar.

Both are digital natives, tech-forward and tech-enabled, and with a high-tech, high-touch model, community banks are well positioned to establish themselves in a desirable place to lead the financial needs of this generation.

As the competitive job market continues, offering a work environment that speaks to Gen Z's core needs will draw them in as employees. Community banks already share values with this generation by offering a community-centric, local-based approach to banking. A recent study from American Student Assistance reported that one-third of Gen Z would define a successful career by the ability to help their community—which bodes well for community banks as employers.

So, as we move into the new year, do so with optimism about what your future holds. Your digitally supported, personal relationship banking model resonates more than ever, solidifying you in the minds and hearts of current and future generations. And as 2024 winds down, I hope you take the time to reflect on your successes and look forward to what's to come, because community banks are poised to lead financial services in the new year. In the meantime, have a very happy holiday season!



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.



How to be a memorable employee

Last month, we looked into what makes a leader memorable. And now, we're turning the tables: What makes an employee memorable? In addition to being leaders, most of us are also employees, so this question applies to almost everyone within the bank.

In the spirit of the season, let's start by talking about snow. In wintertime, frozen water molecules arrange themselves in an infinite number of ways and, like each individual snowflake, every employee is unique. That's what makes us remarkable; there's no cookie-cutter definition of the perfect employee.

So, find and celebrate your uniqueness. Think about what makes you stand out from the crowd, but also think about the qualities that you respect in others—the qualities you might look for when hiring new employees.

Here are a few thoughts. A memorable employee is:

1. Skilled

This is the obvious one. It always helps to have a great resume, with an impressive list of qualifications and experience. But think beyond the credentials: What are your soft skills like? What are the character traits and interpersonal skills that make you, or any employee, successful?

2. Committed

A memorable employee is dedicated to their job, and what sets them apart is their alignment with the goals and mission of the bank. Believing in what you do every day brings motivation, which is essential to performing any role effectively.

3. Enthusiastic

Enthusiasm is a key motivator, and motivators are held in high esteem by others. Plus, who doesn't like being around someone with a positive attitude?

4. Optimistic

Throw in a little optimism, especially in the face of adversity, and you've got a winning combination. Moods are contagious—why not spread a good one?

5. Curious

Being open to change leads to innovative thinking, which is great for growth and making a difference in your business. Curiosity breeds resourcefulness and helps with problem solving. Never stop asking questions.

6. Organized

A great employee is focused, with an eye for detail. Staying on task, preparing for and consistently attending meetings, and finishing projects on time are all habits that add to the effectiveness of the workplace.

7. Trustworthy

Great employees are reliable, punctual and consistent. They also demonstrate strong values and principles throughout the workplace.

8. Communicative

The ability to communicate effectively is another obvious skill. But beyond writing a good email, it's important to be a good listener, observe non-verbal cues, share the room with others and ask thoughtful questions.

9. Confident

Confidence isn't arrogance. It's far more subtle and can often be quiet. A confident employee is a great self-starter and has self-awareness.

10. Collaborative

A memorable employee plays well with others. They work towards the same goals, showing respect for others and lifting them up.

Obviously, nobody expects perfection. (However, if you find the above unicorn, please let us know!) The point is, we don't all have the same skills in the same doses. Maybe you aren't always the best at communicating, you're occasionally late for meetings or you're too enthusiastic. But like those flakes of snow, it's the unique combinations of these qualities—plus the unexpected extras—that make us memorable.

BradyMartz

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Ryan Bakke, CPA
Financial Institutions
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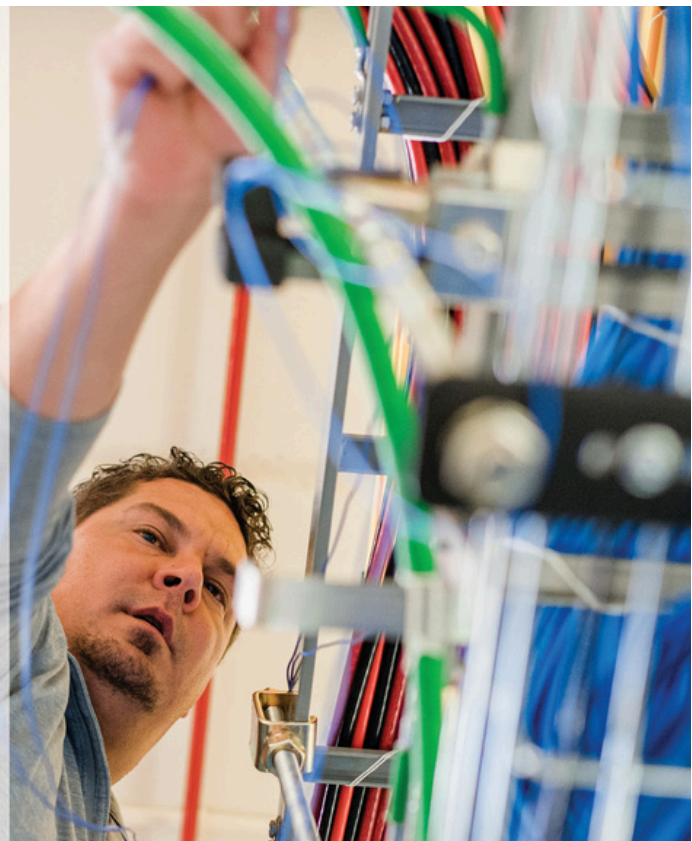
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May the magic and the wonder of the holiday season stay with you throughout the coming year!

Merry Christmas!
JEB Marketing Solutions
Lacey and Jess

SEP and SIMPLE IRA Plans for Minors

By Michelle Freiholtz, MBA, QPA, QKC, QKA®, CIP

Can an employer establish a SEP or SIMPLE IRA for a minor child employee? Short answer, yes.

Understanding HSA Beneficiary Options

By Kristiana Rodriguez

Financial organizations are responsible for paying out HSA assets to beneficiaries after an HSA owner's death and properly reporting these distributions to the IRS, so your role as an HSA administrator is important. And because HSA beneficiary options differ from IRA and employer plan beneficiary options, it's a good idea to familiarize yourself with the options and distribution process.

What to Do With Abandoned Accounts?

Kimberly DeMenge, JD, QKA

A plan administrator must take all necessary steps, as determined by the facts and circumstances of the participant's situation, to determine if the participant is truly missing or nonresponsive.

Choosing Vesting Requirements for Qualified Retirement Plan Purposes

By Kristoffer Aas, QKA®, EdM

While vesting standards have long existed to retain and reward employees, a financial literacy gap can prevent participants from maximizing their vesting opportunities and employers from reusing the nonvested (or forfeited) contributions when an employee terminates employment.

Outsourcing: Getting to Go/No-Go

If retirement plan administration isn't a core capability or key business objective, it can still be a positive lever for your business. Large and small institutions are finding a flexible partnership model enables them to reduce or eliminate the cost and risk of functioning on outdated systems, while freeing revenue and capacity to focus on higher value relationship management and cross solutioning. Wherever you're at in your decision tree, and whatever administration pain points you're encountering, the most recent white paper from Ascensus reviews key questions to ask and capabilities to look for in a strategic growth partner.

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Todd Holzwarth

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Boosting Bank Profitability* **
Financial Statements***
Human Behavior* **
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Mktg & Business Dvp.***
Compliance Management
Operations Management
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Cybersecurity

Total Hours: 43

Exam at week's end:
*Home Study Problem **Case Study

Year Two

Asset/Liability Management
Bank Performance Mgmt***
Banking Industry Update
Commercial Lending***
Economic Environ. of Banking**
Investment Portfolio Management
Emotional Intelligence***
Strategic Planning

Total Hours: 43

Exam at week's end:
*Home Study Problem
**Case Study

Year Three

Balance Sheet Management
Loan Portfolio Management
Risk Management
Bank Simulation**
Leadership Development
Digital Marketing**
Executive Learning Lab
Bank Management

Total Hours: 44

**Case Study

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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
Beneficial Ownership Outreach Toolkit: Action Steps	Fri 11/15	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
What Are the UDAAP Risks in 2025?	Mon 11/25	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
BSA Consent Orders: Lessons Learned for Smaller Institutions	Fri 12/06	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
Game Plan for 1071 Rules	Tue 12/17	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

January 2025	DATE	TIME
Wisdom Gained from the EEOC's Biggest Rulings of 2024	Mon 01/06	10:00 AM CST
BSA Officer Part 1: BSA Update for BSA Officers	Tue 01/07	10:00 AM CST
Consumer Lending Regulatory Compliance	Wed 01/08	10:00 AM CST
Regulatory Update for the Credit Analyst	Thu 01/09	10:00 AM CST
Crisis Management in the 24-Hour News Cycle	Fri 01/10	10:00 AM CST
2024 HMDA Submission Due March 1, 2025: Updates, Challenges & Real-Life Examples	Mon 01/13	10:00 AM CST
Call Report Series: 2025 Call Report Update & Avoiding Costly Mistakes	Tue 01/14	10:00 AM CST
Frontline Series: Comprehensive Teller Training: Checks, Compliance, Security & BSA	Wed 01/15	10:00 AM CST

Visit <https://financialedinc.com> for all 2024/2025 Bank Webinars

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



January 2025 (CONTINUED)	DATE	TIME
2025 Compliance Outlook: Regulator Expectations	Thu 01/16	10:00 AM CST
IRA Series: Final IRA RMD Regulations, Deadlines, Calculations, Reporting & More	Tue 01/21	10:00 AM CST
Marijuana Update: On-Boarding, Payments, Monitoring & Schedule III Change Implications	Wed 01/22	10:00 AM CST
IRA Series: IRA & HSA Update: The Latest Changes & Issues	Mon 01/27	10:00 AM CST
Consumer Loan Documentation: Developing a Comprehensive Checklist	Tue 01/28	10:00 AM CST
Simplifying the FFIEC's Architecture, Infrastructure & Operations (AIO) IT Booklet	Wed 01/29	10:00 AM CST
1071 Rule FAQs: Are You IN or OUT in 2025?	Thu 01/30	10:00 AM CST
February 2025	DATE	TIME
UCC Financing Statements: Completing, Filing, Amending & Renewing	Mon 02/03	10:00 AM CST
Simplifying the Compliance Function: Tools & Checklists to Stay on Track	Tue 02/04	10:00 AM CST
BSA Exam Manual Series: History, Risk Assessments, Training, Audits, Internal Controls & BSA Officers	Wed 02/05	10:00 AM CST
Frontline Series: Opening Deposit Accounts for Nonprofit Organizations	Thu 02/06	10:00 AM CST
Deciphering Tax Returns Part 1: Form 1040, Schedules B & C	Tue 02/11	10:00 AM CST
New Interagency Guidance on Reconsiderations of Value	Wed 02/12	10:00 AM CST
Website Compliance: ADA Requirements, Common Issues & Best Practices	Thu 02/13	10:00 AM CST
Agricultural Lending Update	Tue 02/18	10:00 AM CST
10 Ways to Prevent New Account Fraud	Wed 02/19	10:00 AM CST
Dealing with Employee Discipline, Complaints, Performance Issues & More	Thu 02/20	10:00 AM CST
Treasury Management: A Powerful Tool to Increase Deposits & Fee Income	Mon 02/24	10:00 AM CST
Deciphering Tax Returns Part 2: Form 1040, Schedules D, E & F	Tue 02/25	10:00 AM CST
Business Accounts Beyond Basics: Multi-Tiered, Beneficial Ownership, CIP & CDD	Wed 02/26	10:00 AM CST
Beginning Collector: What to Know on Day 1 & Beyond	Thu 02/27	10:00 AM CST
March 2025	DATE	TIME
Beginning Security Officer: Dos, Don'ts & Compliance	Mon 03/03	10:00 AM CST
BSA Exam Manual Series: CIP, CDD & High-Risk Customers	Tue 03/04	10:00 AM CST
Writing a Teller Training Program	Wed 03/05	10:00 AM CST
TRID: Auditing the LE & CD for Compliance	Thu 03/06	10:00 AM CST
Commercial Loans: Foreclosing on Your Security Interest in Collateral	Mon 03/10	10:00 AM CDT
IRA Series: IRA Beneficiary Designations & Distributions: Options, Best Practices & Compliance	Tue 03/11	10:00 AM CDT
Frontline Series: Opening & Maintaining Consumer Accounts	Wed 03/12	10:00 AM CDT
BSA Officer Part 2: BSA Reporting to the Board	Thu 03/13	10:00 AM CDT
New Funds Availability Limit Update: Preparing for Reg CC Changes Effective July 1, 2025	Mon 03/17	10:00 AM CDT
Intermediate Collector: Refining Skills Beyond the Basics	Tue 03/18	10:00 AM CDT

Visit <https://financialedinc.com> for all 2024/2025 Bank Webinars

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



March 2025 (CONTINUED)	DATE	TIME
Comprehensive Employee Onboarding Using Innovative Techniques	Wed 03/19	10:00 AM CDT
2025 ACH Rules Update	Thu 03/20	10:00 AM CDT
Open Banking, Banking as a Service & Lessons from Recent Enforcement Actions	Mon 03/24	10:00 AM CDT
Job-Specific BSA Training for Lenders	Tue 03/25	10:00 AM CDT
FedNow Beyond Basics: Getting the Most Out of Instant Payments	Thu 03/27	10:00 AM CDT
April 2025	DATE	TIME
Flood: Auditing for FDPA Compliance	Tue 04/01	10:00 AM CDT
Liquidity & ALM Audit Issues	Wed 04/02	10:00 AM CDT
Succession Planning for Leadership Continuity	Thu 04/03	10:00 AM CDT
SBA Update, Including Lessons Learned from 7(a) Loan Program Changes	Mon 04/07	10:00 AM CDT
Health Savings Accounts 101: Basic Operations, Plan Establishment, Eligibility & Contributions	Tue 04/08	10:00 AM CDT
BSA Exam Manual Series: SARs & CTRs: Program Management & Exemptions	Wed 04/09	10:00 AM CDT
Construction Loans: Framing a Strong Compliance Program	Thu 04/10	10:00 AM CDT
Loan Participation Agreements	Mon 04/14	10:00 AM CDT
HELOC Compliance: Disclosures, Documentation, Advertising, Amending & More	Wed 04/16	10:00 AM CDT
Compliance Management System Overview & Best Practices	Thu 04/17	10:00 AM CDT
Call Report Series: Call Report Fundamentals for New Preparers & Reviewers	Mon 04/21	10:00 AM CDT
Security Officer Reports to the Board: Timing, Contents & Requirements	Tue 04/22	10:00 AM CDT
Frontline Series: Minor Accounts: Ownership, CIP, Access, Changes & Transactions	Wed 04/23	10:00 AM CDT
Defaults on Consumer Mortgage Loans: Next Steps, Mitigation, Foreclosure Alternatives & More	Thu 04/24	10:00 AM CDT
Ways to Optimize & Maximize Your Website	Mon 04/28	10:00 AM CDT
Commercial Loan Documentation: Developing a Thorough Checklist	Tue 04/29	10:00 AM CDT
Business Writing Boot Camp, Including Critique of Your Own Writing Sample	Wed 04/30	10:00 AM CDT
May 2025	DATE	TIME
Credit Push Scams: Return Requests & Reversals	Thu 05/01	10:00 AM CDT
Mortgage Servicing Rules for Small Servicers	Mon 05/05	10:00 AM CDT
CECL: What Auditors & Regulators Will Expect	Tue 05/06	10:00 AM CDT
BSA Exam Manual Series: Monetary Instrument Records, Funds Transfers, 314a, 314b & OFAC & Special Measures	Wed 05/07	10:00 AM CDT
Strategic Marketing: Connecting with Diverse Generations	Thu 05/08	10:00 AM CDT
Force-Placed Flood Insurance: Timing, Monitoring & Documenting	Mon 05/12	10:00 AM CDT
Timely & Accurate Check Adjustments: Reducing Risk & Loss	Tue 05/13	10:00 AM CDT
Risk Management & Artificial Intelligence: Innovations, Challenges & Future Trends	Wed 05/14	10:00 AM CDT
Effective Management of Credit Report Disputes	Thu 05/15	10:00 AM CDT

Visit <https://financialedinc.com> for all 2024/2025 Bank Webinars

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

DECEMBER 2024 EDITION

Prioritizing Your Emotional Well-being During the Holidays

While the holiday season and end-of-year festivities can be fun, they can also be stressful and take a toll on your emotional well-being. Putting your emotional wellness on the backburner may cause mood changes and feelings of irritability, hopelessness and isolation.

An American Psychological Association poll revealed that nearly 9 out of 10 Americans anticipate excessive stress during the holidays.



Consider the following tips to help prioritize your emotional well-being during the holiday season:



- **Practice healthy habits.** Maintaining a consistent sleep schedule and eating a balanced diet will help ensure you have enough physical and mental energy to tackle responsibilities and challenges.
- **Stick to a routine.** It's important to keep a daily schedule for both work and personal time. Checking items off your to-do list can also help you feel accomplished on a daily basis.
- **Decrease caffeine and alcohol use.** Although alcohol and caffeine often appear at celebrations, these substances can provoke feelings of depression, anxiety or other mental health challenges.
- **Maintain your boundaries.** Your calendar may quickly fill up with work, personal and social events. Get comfortable saying "no" and reducing extra activities or tasks so you aren't overloaded.
- **Incorporate positive activities.** Get into the habit of taking care of yourself and doing activities that make you happy. During a fast-paced month, it's vital to slow down and prioritize self-care.
- **Recognize your holiday stress triggers and relievers.** Financial pressures and personal demands are common triggers. Stress may cause you to lean on harmful stress relievers and fall into unhealthy habits like smoking or drinking. Becoming aware of your triggers and unhealthy coping mechanisms allows you to prepare healthy strategies to reduce stress.

It's essential to stay in tune with your feelings and care for yourself. If you have concerns about your emotional well-being, contact a mental health professional or call the Substance Abuse and Mental Health Services Administration's National Helpline at 800-662-HELP (4357).

Zywave, 2024.

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MONTHLY HEALTH & WELLNESS NEWSLETTER

DECEMBER 2024 EDITION



MONTHLY RECIPE

APPLESAUCE COOKIES

Makes: 12 servings

Giving Your Favorite Recipes a Healthy Makeover

Food is part of holiday traditions, and your family may look forward to certain recipes. Luckily, there are some ways to make your favorite recipes a bit healthier. Consider these ways to transform your holiday recipes:

- **Fat**—When baking, use half the butter or oil and replace the other half with unsweetened applesauce, mashed banana or Greek yogurt.
- **Salt**—Gradually cut back the salt to see if you can taste the difference. You can reduce salt by half if baked goods don't require yeast.
- **Sugar**—Reduce the amount of sugar by one-third to one-half. Instead, add spices like cinnamon, cloves, allspice and nutmeg, or vanilla or almond extract to boost sweetness.
- Healthy swaps can also increase the nutritional value of your classics. Get creative and experiment with other ways of creating healthy recipes for your most beloved holiday traditions.

Sugar Substitutes

- **Stevia**—Swap out 1 cup of sugar for 1 teaspoon of stevia.
- **Honey**—Add in a quarter of the amount of sugar listed.
- **Coconut sugar**—Use an unrefined sugar cup for cup.

Poor Sleep in Your 40s Can Accelerate Brain Aging

Sleep is good for your overall health, and new research focuses on how it's important for brain health too. Researchers from the University of California San Francisco and other institutions found that sleep deprivation can make the brain age faster. The study revealed that people in their 40s with poor sleep quality have a brain age that's 1.6 to 2.6 years older by the time they're in their 50s, compared to those who consistently get quality sleep.

To combat this, focus on building healthy sleep habits. Try to fall asleep and wake up at the same time every day, aiming to get at least seven hours of sleep. Cultivate a quality sleep environment by keeping the room cool, dark and quiet and avoiding devices before bed. If you have concerns about your sleep habits, talk to a doctor.

Zywave, 2024.

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INGREDIENTS

- 1 cup sugar
- 1/2 cup margarine (or butter or shortening)
- 1 egg
- 2 tsp. baking soda
- 2 1/2 cups all-purpose flour
- 1/2 tsp. salt
- 1 tsp. cinnamon
- 1 1/2 cups unsweetened applesauce
- 1 cup raisins
- 1 cup nuts (optional)

PREPARATIONS

1. Preheat oven to 350 F. Grease the cookie sheet.
2. Cream together the sugar, margarine and egg.
3. In a separate bowl, combine the baking soda, flour, salt and cinnamon. Mix well.
4. Stir the flour mixture into the margarine mixture just until moist.
5. Add the applesauce, raisins and nuts (if using).
6. Drop dough by a heaping teaspoon several inches apart on a greased baking sheet. Bake for 10 to 12 minutes.

NUTRITIONAL INFORMATION

(per serving)

- Total calories: 282
- Total fat: 8 g
- Protein: 4 g
- Sodium: 377 mg
- Carbohydrate: 50 g
- Dietary fiber: 2 g
- Saturated fat: 2 g
- Total sugars: 27 g

Source: MyPlate



ND BANKS
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Join us...

December 2024 Webinars

Embrace your emotional health this fall with a live webinar led by Learn to Live's clinical team.

What is Anxiety and What Can I Do About It?: Do worried thoughts command all your attention and steal your joy? Or does your body tell you that you're troubled with an upset stomach, trembling hands, and sweat on your forehead? Even when they seem like they're coming out of nowhere, these can be symptoms of anxiety. The Learn to Live clinical team will help you better understand anxiety and introduce you to evidence based cognitive-behavioral strategies. These strategies will help you address anxiety symptoms and improve your well-being.

[December 5th: 2-2:30pm CST/3-3:30pm EST](#)

Grief: Coping with Loss: We all encounter loss in life. We lose friends, jobs, opportunities, and yes, loved ones. Grief is the process of working through our loss. The grief process may look different for different people, but there are still four main tasks associated with grief. Join us as we explain the four tasks of the grief process and teach you how to grieve well.

[December 6th: 11-11:30am CST/12-12:30pm EST](#)

Retrain Your Brain: The Case for Gratitude: Research shows that strengthening your gratitude muscle can lower stress and improve mood...and building this muscle actually feels good! We will share ways you can strengthen your gratitude muscle and retrain your brain with practical ideas for every day.

[December 10th: 3:30-4pm CST/4:30-5pm EST](#)

[December 11th: 12-12:30pm CST/1-1:30pm 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



Jessica
Prescott Wood

American State Bank & Trust Company President/CEO Dave Hanson is pleased to announce several updates within the organization's team that reflect the bank's dedication to growth and exceptional service.

Promotion Announcement
Jessica Prescott Wood has been promoted to Customer Service and Sales Assistant Officer, a position to supervise the customer service team, effective October 7, 2024.

Prescott-Wood joined the ASB team in May of 2020 as a Teller and was promoted soon after to Teller Supervisor. Jessica is originally from Washington and has been living in Williston since 2012.

"Jessica's exceptional customer service skills and knowledge of the bank's products and services make her an excellent choice to lead the customer service team." Hanson said.



Adam Coughlin

ASB is proud to announce that Mineral Services Officer, **Adam Coughlin**, has earned the Registered Mineral Manager (RMM) certification from the National Association of Royalty Owners (NARO).

The RMM certification is designed for individuals looking to deepen their foundational understanding of mineral ownership and management concepts. To qualify, RMM candidates must successfully pass Exam 1 and complete at least 50 educational credit hours, which must be preceded by 1 hour of ethics education credit.

"American State Bank & Trust Company provides exceptional financial services to our community and encourages continued professional development within our team. We congratulate Adam for his dedication to achieve the RMM certification to better serve our customers and the community." Hanson said.



ICBND MEMBERS IN THE NEWS

American State Bank & Trust



Naomi Hinojos

We are excited to welcome **Naomi Hinojos** as our new Human Resource Officer. Hinojos came to ASB from Howard Lake, Minnesota with a BA in Communication.

"I am excited for the opportunity to work with a community bank that puts their values in everything they do. ASB is committed to the community, giving back, and consistently showing appreciation for their staff." Said Hinojos. "It is an honor to be part of such a great team and work hand in hand with the bank to continue making Williston a great place to live, work, and do business."

With over seven (7) years of HR experience, Naomi is excited to bring her knowledge to our organization.

"We are happy to have Naomi join ASB and look forward to incorporating the experience and creativity she brings to the team." Hanson said.

Hinojos enjoys listening to music, cooking, and spending time with her family.



ICBND MEMBERS IN THE NEWS

Bell Bank



Brian Schumacher

Bell Bank to Build in Grand Forks, with Schumacher as New Market President

Brian Schumacher has joined Bell Bank as Grand Forks, N.D., market president and wealth management director, and the company has announced plans to expand its banking footprint into Grand Forks beginning in early 2025.

A native of Thompson, N.D., and a graduate of Concordia College in Moorhead, Minn., Schumacher has more than two decades of experience in the financial sector, most recently as director of consumer banking and wealth management at Alerus.

“Brian has deep ties to the northern Red River Valley and has been part of the fabric of the Grand Forks community,” said Patrick Chaffee, Bell’s executive vice president of banking, wealth management and insurance. “We couldn’t be more excited about having Brian lead the charge in bringing Bell’s unique brand of banking and financial services to Grand Forks and the surrounding area.”

Bell already has a significant insurance presence in Grand Forks, with nine team members already working in the Bell Insurance office at 4303 S. Columbia Road. Chaffee said Bell plans to lease additional space and make renovations to the current Bell Insurance location in order to provide full-service banking there starting in early January. Plans are also underway for construction of a brand new, full-service bank nearby that will eventually house retail and commercial banking, insurance, wealth management and mortgage. That project will break ground next spring, with anticipated completion in summer 2026 – at which time the team will move from the retrofitted offices to the new site.

“Grand Forks continues to grow, and the city has developed a strong, diversified economy that will be a tremendous fit for us at Bell,” Chaffee said. “With the presence of Bell Insurance, Brian’s leadership and so many Bell team members with connections in the area, we’re confident there are opportunities not only for our company, but for the individuals and businesses we’ll be able to serve in Grand Forks and the northern valley.”



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ICBND MEMBERS IN THE NEWS

Bravera Bank

Bravera Holdings Corp. Expands Footprint with Proposed Acquisition of VISIONBank

DICKINSON, N.D. – Bravera Holdings Corp., the holding company for Bravera Bank, Bravera Wealth and Bravera Insurance, has agreed to acquire VISIONBank, which operates three branches in Fargo, N.D. VISIONBank, with approximately \$265 million in assets, is expected to join Bravera, an institution with \$3.2 billion in bank assets, pending regulatory approval and other customary conditions. The acquisition is anticipated to be completed in late 2024.

VISIONBank, known for its strong local presence and commitment to customer service, will continue to operate under its current name, with no immediate changes to its branch locations or staff. Bravera Bank's President and CEO, David Ehlis, will work with Dan Carey, President and CEO of VISIONBank, to integrate VISIONBank into the Bravera network.

"We are excited to welcome VISIONBank to the Bravera team," Ehlis said. "This is a strategic move to enhance our service capabilities and extend our reach in the Fargo region. VISIONBank's established reputation, dedication to customer service, and community engagement align perfectly with our values, and we are committed to ensuring a smooth transition for their customers and employees."

Dan Carey expressed enthusiasm about the merger. "Joining Bravera is a great opportunity for VISIONBank, our values align closely with Bravera, and we are pleased to partner with a very progressive bank," Carey said. "We have always been committed to providing exceptional service and personalized solutions to our clients. This partnership will enable us to offer an even broader range of financial services and resources, enhancing our ability to meet our customers' needs."

As part of the integration process, Bravera plans to leverage its extensive resources to provide additional financial products and services, while maintaining the high level of service that VISIONBank's customers have come to expect.

To learn more about Bravera, visit bravera.bank. To learn more about VISIONBank, visit visionbanks.com.



ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Aparna Subramanian

Aparna Subramanian and **Branden Rasmussen**, members of the Dakota Carrier Network information systems team, have recently earned industry certifications. Both are based in Bismarck and serve customers throughout the state.

Subramanian completed Optical Communications Associate (OCA) certification through Ciena. This certification equips professionals with essential skills in optical network design and optimization, focusing on increasing network capacity and efficiency.

Subramanian has served as DCN's information systems manager since 2021. She joined DCN in 2014 as ethernet/IP technician. In 2017, she was promoted to sales engineer and moved into the role of systems engineer in January 2020. Subramanian holds numerous professional certifications including Certified Information Systems Security Professional, Nokia Network Routing Specialist II, and Carrier Ethernet Certified Professional v2.0.



Branden Rasmussen

Rasmussen, who has been with DCN since 2021, is cloud services specialist. He recently completed CompTIA Linux+ certification. This certification also includes CompTIA Systems Support Specialist and CompTIA Linux Network Professional. Earning this validates Rasmussen's skills in managing, securing, optimizing, and troubleshooting Linux systems, covering configuration, cloud operations, containerization, automation, and scripting.

He also holds numerous industry certifications including Veeam Certified Architect, Veeam Certified Engineer, VMware Certified Professional – Data Center Virtualization 2023, and numerous CompTIA and Microsoft certifications.



ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Barb Pfeifer

Barb Pfeifer and **Logan Mitchell**, ethernet/IP technicians at Dakota Carrier Network, have recently earned Nokia Certified Network Routing Specialist I (NRS I) certification. Both technicians are based in Bismarck and serve customers throughout the state.

NRS I certification recognizes proficiency in managing and maintaining Nokia's advanced network infrastructure in order to optimize network performance, enhance security, and address any network-related challenges. Having this knowledge means a more robust, efficient, and secure network, which in turn means better, more reliable services for DCN customers.

Pfeifer joined DCN in 2011 as a network support representative and became an Ethernet/IP technician in 2014. Prior to DCN, she held various roles with a national telecommunications company for nearly 20 years. She earned a bachelor's degree in office administration from Concordia College (Moorhead) and is also an MEF Carrier Ethernet Certified Professional (CECP).



Logan Mitchell

Mitchell, who has been with DCN since March, is a graduate of Bismarck State College and holds an AAS in cybersecurity and computer networks. He also earned certificates in computer networking and security and hacking from BSC, as well as Foundational Cybersecurity Technologies from GIAC (previously Global Information Assurance Certification).



ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Trudy Boelter

Dakota Carrier Network (DCN) has promoted two members of the sales team. **Trudy Boelter** has been named sales support lead and **Lisa Fisher** has been named wholesale/wireless sales analyst. Both are located in the Fargo office.

As sales support lead, Boelter provides direction and supervision of the sales support team while supporting the day-to-day activities of the sales account executives and other sales staff. She also serves as a liaison with the accounting department to ensure accurate and timely billing. Boelter joined DCN in February 2024 with more than 20 years' experience in the telecommunications/broadband industry. She holds an associate degree for network support specialist and is a MEF Carrier Ethernet Certified Professional.



Lisa Fisher

In the wholesale/wireless sales analyst position, Fisher supports the wholesale/wireless manager with quoting and entering opportunities into Salesforce. She also coordinates wireless upgrades and wireless new site builds and maintains DCN's lit building list/price book in ConnectBase. Fisher has been a DCN sales support representative since January 2017. Prior to DCN, she worked at a national broadband company for almost three years and at a national office supplies retailer for nearly a decade. She attended North Dakota State University and is certified as a Project Management Professional through the Project Management Institute.



ICBND MEMBERS IN THE NEWS

First Western Bank

First Western Bank Celebrates 6th Annual Volunteer Days to Support Local Communities

MINOT, N.D. – First Western Bank is excited to announce their 6th Annual Volunteer Days, October 7th – 11th. The week-long initiative unites employees with local charities, non-profits, and community organizations to make a positive impact in the communities they serve.

Building on the success of previous years, First Western employees are set to contribute over 1,000 hours of service during the Volunteer Days. Activities will range from packing meals at local food banks and cleaning up our community's streets and buildings, to creating tie blankets for shelters and delivering cold-weather gear to schools in need.

First Western's founder, J.H. 'Jack' Hoeven Jr., set a strong precedent for community involvement, instilling a spirit of giving back that remains integral to the bank's mission over the last 60 years. "Volunteer Days has become something our employees look forward to each year. This tradition embodies the commitment of our employees to their communities," said Brenda K. Foster, Chairman, President, & CEO of First Western Bank. "We are proud to continue this legacy and make a meaningful difference in the lives of those around us."

With approximately 350 employees across 19 locations in North Dakota, Minnesota, and South Dakota, First Western Bank takes pride in its role as a community bank to make an impact in the communities they serve. Throughout Volunteer Days, employees will engage in activities that honor Mr. Hoeven's enduring legacy and reinforce the bank's dedication to enhancing the quality of life in the communities it serves.



ICBND MEMBERS IN THE NEWS

First Western Bank

First Western Celebrates 60 Years of Community Banking with 100 Acts of Holiday "Cheer"

MINOT, N.D. – As the Christmas season approaches, First Western Bank is excited to kick off its 10th annual "100 Cheers" week on Monday, December 9, 2024. This holiday tradition showcases the bank's commitment to being a community partner and spreading cheer across the seven regions First Western serves.

First launched in 2014 as part of First Western's 50th anniversary celebrations, the "100 Cheers" campaign began with the tagline "100 Cheers for 50 Years," featuring random acts of kindness to bring holiday cheer. The initiative has grown into a tradition that resonates with employees, customers, and local community members.

In 2024, First Western Bank is dedicating the week to completing 100 acts of "cheer" in only five days. These tasks range from volunteering and surprising individuals by paying for meals to writing cards and delivering small gifts to brighten someone's day.

"100 Cheers has always been about giving back to the communities we serve during the holiday season," said Brenda K. Foster, President & CEO of First Western Bank. "This year is especially meaningful as we celebrate both the 10th anniversary of this tradition and 60 years of community banking. We're honoring our legacy of giving back and continuing to build connections in the communities we've served since 1964."

Community members are encouraged to follow along with the 100 Cheers campaign by visiting @bankfirstwestern on Facebook and Instagram throughout the week.



ICBND MEMBERS IN THE NEWS

First Western Bank



Mike Bannach

Mike Bannach joined First Western Bank in West Fargo, North Dakota, on October 24, 2024.

Mike is an SVP Commercial Banker. He brings 34 years of experience to First Western and has a wealth of knowledge in banking and finance.

Mike is originally from Grand Forks, ND, where he attended the University of North Dakota and received his Bachelor's degrees in Accountancy and Business Administration. He is also an avid volunteer and has held leadership positions within organizations such as the Knights of Columbus and Lake Agassiz Certified Development Corporation.



FIRST WESTERN
BANK & TRUST

Heartland Trust Company



Michelle Senger

Michelle Senger joined HTC in September 2024. A native of Crookston, MN, she holds a Bachelor of Science in Business Administration from the University of North Dakota. With over 20 years of combined experience in nonprofit foundation management and financial services. Michelle is actively involved in her community, serving as treasurer of her local Rotary Club and the Sacred Heart Finance Council, and chairs the Sacred Heart Athletic Club's Lenten Fish Fry events. She and her husband, Tom reside in East Grand Forks.



HEARTLAND
TRUST COMPANY

ICBND MEMBERS IN THE NEWS

The Bank of Tioga

The Bank of Tioga contributes \$7,500 to support Live Well Tioga community health initiative

Tioga, ND, October 18, 2024 – The Bank of Tioga is proud to announce a donation of \$7,500 in support of Live Well Tioga, a new community health initiative launched in partnership by Tioga Medical Center and the Tioga Area Economic Development Corporation. This program is designed to provide Tioga residents with essential wellness education and resources, helping them lead healthier, more fulfilling lives.

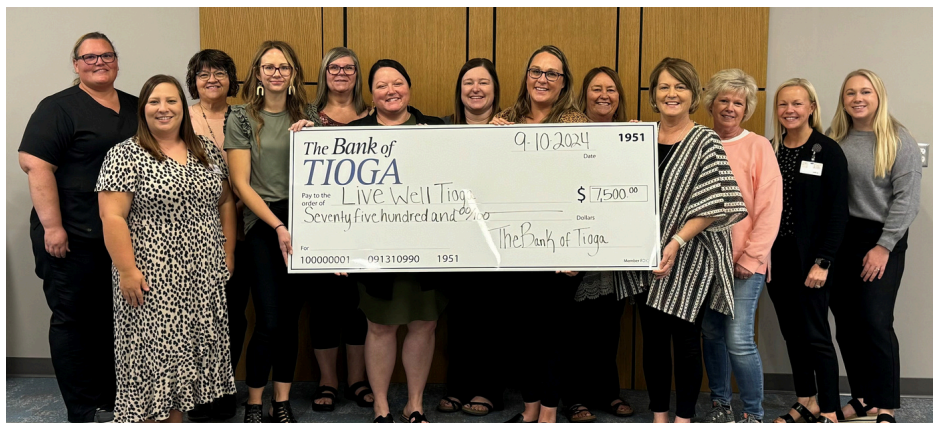
"We believe that building a strong, healthy community is fundamental to the growth and prosperity of our region," said Wendy Lenzen, Tioga Area Economic Development Corporation board president. "By supporting Live Well Tioga, we are investing in the well-being of our community members, and we are excited to see how this initiative will empower others to take charge of their health."

The Live Well Tioga initiative offers a series of monthly "Lunch and Learn" events, featuring wellness experts from Mayo Clinic covering topics like meal planning, exercise, stress management, better sleep habits and more. These sessions will be free and open to the public, with the first event kicked off in June at the Tioga Medical Center Wellness Center.

"On behalf of Tioga Medical Center, I would like to extend our heartfelt thanks to the Bank of Tioga for their generous donation to the Live Well Tioga initiative. Your support plays a vital role in promoting health and wellness in our community, helping us make meaningful strides toward a healthier future. Together, we are building a stronger, more vibrant Tioga, and we are deeply grateful for your commitment to our mission," said Jamie Eraas, President and CEO of the Tioga Medical Center.

Through Live Well Tioga, community members will gain the tools they need to make informed choices about their health, prevent chronic illnesses, and achieve a higher quality of life. The Bank of Tioga is excited to be a part of this transformative initiative

To learn more about the overall initiative or upcoming "Lunch and Learn" events visit, www.tiogahealth.org/livewelltioqa.



ICBND MEMBERS IN THE NEWS

United Bankers' Bank



Craig Bantz

BLOOMINGTON, MN—Barb Fugate, Executive Vice President and Chief Information Officer, retired from United Bankers' Bank on November 4th, 2024. "We have been fortunate to have Barb as a key member of our team these past eight years," commented Dwight Larsen, President and CEO. "Her unwavering dedication to UBB's mission, vision, and values was evident in every project she led for our bank. We express our heartfelt gratitude for her service and wish her the best in her future endeavors."

Craig Bantz joined UBB in September to succeed Barb as the Chief Information Officer. Craig brings over 20 years of IT experience, most recently with CB Shared Service and the Metropolitan Council. He graduated with a Master of Science in Management of Technology and a Bachelor of Science in Political Science from the University of Minnesota. He is a member of the Association for Computing Machinery (ACM), Information Systems Audit and Control Association (ISACA), the Internet2 consortium, and Educause.

Independent Banker



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ICBND CLASSIFIEDS

Bank of North Dakota

Loan Servicing Associate III

Location: Bismarck or remote in ND

Status: Full-Time

Deadline: December 16

Minimum Qualifications:

This position requires an associate degree in finance, business, or a closely related field of study and four years of work experience in commercial, agriculture, or real estate loan documentation or lending. Additional work experience as described may substitute for the education requirement on a year-for-year basis.

Job Summary:

The selected candidate will be responsible for reviewing loan documentation prior to funding, funding all direct and participation loans and providing ongoing loan servicing to the portfolio. This individual will review all loan documents to ensure accuracy, completeness and compliance with BND terms and conditions. They will verify rates, terms, loan amounts, borrowers and guarantors are correct based on the approved loan presentation and the terms set forth in the note, loan agreement and guarantee documents are accurate. The individual in this role will ensure correct lien position of collateral by reviewing security agreements, lien searches and UCC filings for non-real estate secured transactions.

Apply online at:

https://www.cnd.nd.gov/psc/recruit/EMPLOYEE/HRMS/c/HRS_HRAM_FL.HRS.CG_SEARCH_FL.GBL?Page=HRS_APP_JBPST_FL&Action=U&FOCUS=Applicant&SiteId=11000&JobOpeningId=3029446&PostingSeq=1

Starion Bank

Retail Manager - Fargo

Responsibilities:

- Lead and direct daily retail operations for three locations
- Coach, develop and train retail staff
- Leadership, Management & Accountability (LMA), staffing, monitoring performance, ensuring compliance with regulatory requirements and organizational mission, vision, values and strategic priorities
- Ensure quality customer service, achieve assigned metrics and goals, address complex customer issues
- Develop long-term relationships with consumer and business customers as well as maintain existing customer relationships

Qualifications

- Eight to ten years of experience in retail banking, including management and sales coaching.
- Experience with digital banking strategies
- Excellent customer service, problem solving and relationship management skills with ability to convey a positive attitude and maintain a high degree of confidentiality, diplomacy, tact and salesmanship

Apply online at www.starionbank.com/careers.

2024 STAND PROMOTION

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The PURELL® brand is recognized for effectively killing germs on surfaces and hands and for creating formulations people can feel good about using.

The same innovative dispensing technology and trusted formulations are available in convenient stands, so you can place America's #1 hand sanitizer brand¹ where guests and staff need it most.

When you place PURELL® stands at every entrance, guests will immediately know they're in good hands.

PURELL® Floor Stand - Sanitizer - 1200 mL	Mfr. No.	Staples No.	Quantity
PURELL® ES10 Dispenser Floor Stand with Graphite Dispenser	8214-DS	24581811	1
PURELL® ES6 Dispenser Floor Stand with Graphite Dispenser	7216-DS	24475192	1
PURELL® CS6 Dispenser Floor Stand with Graphite Dispenser	7416-DS	24460243	1

Effective Dates: 1/1/2024 - 12/31/2024

To order, visit [StaplesAdvantage.com](https://www.staplesadvantage.com), your online ordering system or contact your Account Manager.

For Distributor rebate use:
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Agreement #1000100400

One case of refills per stand must be purchased to qualify. Stands to be purchased at to stock cost and submitted with proof of purchase for the refills via the standard rebate process for reimbursement. Promotion runs 1/1/2024 to 12/31/2024 or until inventory is depleted, whichever comes first. GOJO reserves the right to terminate or modify this program at any time without notice. Proof of purchase for the refills must be submitted via the normal rebate process.

1. IRI Total U.S. - Multi Outlet. For 52 Week Period Ending 7/31/22, Retail Dollar Sales, Total Hand Sanitizer Liquids; Online survey of 1,000 US adults, October 2021, MR#006-110.

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