

Official Newsletter of ICBND  
**COMMUNITY BANKER**

**2025**

**Associate  
Membership  
Renewals**

ICBND Associate Memberships will be emailed in November. Membership is \$700 annually and your Associate Member profile will be included in the 2025 Associate Member Directory that is updated on a regular basis.

ICBND is an association of independently owned community banks in North Dakota who have joined together for common interests such as legislative, group purchasing, a credit card program, educational programs and the opportunity for general networking. We are partially funded through memberships paid by both our community bank members as well as our associate members. We currently service over 40 member banks across North Dakota ranging in total asset size of \$35 million to \$10 billion. We also have an associate member base of over 70 businesses. Our bank members refer to our associate members list frequently in regards to businesses that can meet their growing needs.



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**2025**

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# ICBND UPCOMING EVENTS

## SEPTEMBER 2024

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

## OCTOBER 2024

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

## NOVEMBER 2024

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



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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](mailto:info@icbnd.com).

## Chairman's Remarks



**Charlotte Aldinger**  
Commercial Bank  
of Mott  
ICBND Chairman

It is with great honor and enthusiasm that I step into the role of Chair for ICBND. This position represents not just a leadership role, but a commitment to each of you—our members—who tirelessly support and empower the communities we proudly serve. I want to thank you, the members, for giving me the opportunity to serve as your Chair for the upcoming year. It is a great honor to be a part of this team, and I will do my best to promote community banking.

Our association's legacy is built on trust, personalized service, and local impact, and I intend to uphold and advance these values. In today's rapidly evolving financial landscape, community banks play an essential role, providing personalized service, fostering local economic growth, and helping to shape stronger, more resilient communities. My goal as chair is to ensure we continue to lead this charge by advocating for policies that support our mission, embracing innovative technologies, and deepening our connections with the communities we serve.

Over the coming months, I look forward to working alongside each of you to continue building on our strong foundation. Together, we will continue to navigate challenges and embrace opportunities to ensure the sustained success of community banking.

Thank you for your trust and support. Here's to an exciting year ahead!

Warm regards,

Charlotte Aldinger



# ICBND NEWS

## President's Remarks



**Alexis Baxley**  
ICBND President

As September wraps up, North Dakota sure seems to be in the midst of its annual fall identity crisis. Bismarck hit a high of 96 degrees just yesterday, and tonight much of the state is in a freeze watch. Here's hoping we can squeeze a little bit of true fall weather in before winter hits, and the trick or treaters don't have to fit their costumes over snow pants.

This time last year we were getting ready to gear up for a special legislative session after the North Dakota Supreme Court ruled SB 2015 unconstitutional. Thankfully, the rest of the interim has been a little bit more typical, and we are now just a little over a month out from the November 5 election. In addition to the presidential, federal, statewide, legislative, and local elections, North Dakotans will vote on five ballot measures.

In August, the ICBND Board of Directors voted to join Keep it Local, a statewide coalition against Measure 4, the measure that seeks to abolish property tax in North Dakota. Keep it Local is a broad group with 110 members and a central goal of maintaining local control and keeping our communities great places to live. While ICBND has numerous concerns with the measure, chief amongst them is the absence of a factual, well-vetted plan to make up the \$1.575 billion/year necessary to cover property taxes in order to fund essential services. Please feel free to visit [keepitlocal.org](http://keepitlocal.org), email me at [alexisb@icbnd.org](mailto:alexisb@icbnd.org), or give me a call if you have any questions about the coalition or ICBND's position on Measure 4.

The team at ICBND still has one more education session remaining on this year's calendar, the "Community Bankers for Compliance Fall Regulatory 2-Day Seminar" on October 15-16. We're also in the planning stages of some new and exciting educational offerings for 2024, so stay tuned!



# ICBND NEWS

## Emerging Leaders Fall Session

The ICBND Emerging Leaders Development Group held their final meeting of the year in Jamestown, ND. The two-day event kicked off with a brewing experience at Drift Prairie Brewing, where co-owner, Nick Bruns, walked the group through the full brewing process. Attendees were also able to assist the master brewer during various steps of the process and had wonderful evening.

The second day of the program started with a visit to the Jamestown/Stutsman County Development Corporation, where the group heard from the CEO Corry Shevlin, about current events and development projects underway in the area. From there, the group toured the Dakota Spirit Ag Energy Ethanol plant, at Spiritwood, and then finished the day with an in-depth tour of the brand-new Anne Carlsen Center, in Jamestown.

ICBND encourages all its member banks to register at least one up-and-coming banker for annual membership in the Emerging Leaders Development Group Program. This group was designed specifically for the future community bank leader, and it will develop strong performers who drive growth, innovation and change for their community banks. Members of the program benefit through individual self-discovery, personal and professional growth, career development and amazing networking opportunities.



## ASSOCIATE MEMBER OPPORTUNITIES



**Become an ICBND Associate Member and we will help you market your company to our members. Here are just some of the benefits to being an ICBND Associate Member:**

- We will help promote your business by referrals to all our bank members.
- Company description, logo, and contact information listed in the ICBND Associate Member Directory. This directory is distributed and available online for all of our bank members. Our bankers use this directory FIRST when selecting their suppliers and consultants.
- 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.
- Discounted member rate for all educational offerings which include live sessions and webinars.
- An exclusive opportunity to exhibit at the annual ICBND Convention and Exposition.
- Sponsorship opportunities at the Annual Convention to get your name in front of our attendees even more.
- Discounted hotel rates through participating hotels.

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# ICBND NEWS

# 2025

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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.

“By sharing information ... we can stop fraud in its tracks for the benefit of our banks, customers and the industry at large.”



## Communication is key to mitigating fraud

Cybersecurity and fraud mitigation remain significant priorities for community banks as attacks get more creative and targeted. While today's technologies assist with anomaly detection, flagging rogue transactions and spotting those that need greater scrutiny, at the end of the day, one of the main methods of mitigating this risk is to Know Your Customer (KYC).

For community banks, saying this is like preaching to the choir. Our relationship-banking model ensures that we know who we are dealing with and what constitutes “normal” for those accounts. In fact, with the surge in check fraud, I've heard countless stories of community banks holding up transactions because they seem out of character, only to find out that they were looking at washed checks being pushed through the system. Many of these stories have one common denominator: big banks as the bank of first deposit.

Fraudsters have figured this out. They can go to a big bank—where they can be anonymous and where the detailed KYC present at the community bank level doesn't happen—to open accounts with minimal effort. Those fraudulent transactions slide through. It's an issue that's playing out in check fraud and other areas, and we're talking with the heads of agencies and Congress to ensure they understand the imbalance between big banks and community banks on KYC. Because true KYC requires the personal connection and relationship that community banks maintain—one that often gets lost in a larger institution.

Yet, community banks still must deal with the rise in fraud, and increasingly, communication is the best mitigation tactic. Whether it's bankers on our check fraud task force informing our efforts, others sharing lessons learned in ICBA Community (community.icba.org) or bankers working more closely with law enforcement, communication helps us get ahead of the fraudsters.

ICBA stands ready to support those efforts. We continue to encourage community bankers to share your insights on the challenge of check fraud at [checkfraud@icba.org](mailto:checkfraud@icba.org). At the end of July, we were alerted by several members about a new form of fraud: check fraud related to home equity lines of credit. Within a day, we were able to issue a warning to community bankers and offer tips for safeguarding HELOCs.

Communication is vital, because knowledge is power. When we are aware of new scams or attacks, we can better protect our banks and customers. So, use ICBA as a facilitator of communication. By sharing information, we not only help one another fight back against fraud,; we can also stop fraud in its tracks for the benefit of our banks, customers and the industry at large.

### Twitter

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

### Where I'll Be This Month

I'll be attending the Virginia Association of Community Banks' Annual Convention, and then I'll be holding our fall leadership meetings with all of our volunteer committee leaders in Salt Lake City.

# FROM THE TOP



LUCAS WHITE  
CHAIRMAN, ICBA

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

"Requiring solutions like Positive Pay, offering ongoing education and putting caps on the size of checks that can be deposited remotely are all strategies that can help mitigate our risk."



## Conquering check fraud one check at a time

We have seen check fraud ramp up over the past two years. Fraudsters have turned their attention to check rails, reintroducing older forms of attack. And check imaging drove the shift.

When you're looking at a physical check, there are clear fraud markers. But with imaging, it's more complicated to assess the veracity of what you're seeing—and fraudsters know it. They recognize how to game the system and have figured out it's harder to catch it.

At this stage, most of us have experienced the effects of check fraud. At my community bank, we had a business customer get hit for \$30,000 at the end of 2023; the fraudster had simply altered the payee and amount. That constituted significant financial damage for the business and, ultimately, a loss for the bank when we made the decision to make them whole.

Further compounding the issue is the fact that in these scenarios, the bank of first deposit is most commonly one of the nation's largest banks. The bank of first deposit holds the liability for check washing and other major forms of check fraud because they warrant that the check is authentic. It's their customer depositing a check on our customer's account. Yet, when we submit a Uniform Commercial Code warranty claim, we either can't track down the right person, get ignored or are dismissed by lawyers.

ICBA continues to work to support us on this front by connecting us with industry organizations like Nacha that maintain directories to help us find the right contacts, offering solutions like the check fraud guide ([icba.org/advocacy](https://icba.org/advocacy)) to help us make our cases, and convening community bankers in a check fraud task force—which ICBA launched in March—to address these issues on behalf of the community.

However, our best defense remains a good offense. We must continue to focus on helping our customers thwart fraud in the first place. Requiring solutions like Positive Pay, offering ongoing education and putting caps on the size of checks that can be deposited remotely are all strategies that can help mitigate our risk.

But a word of advice: When you're communicating details of your fraud mitigation strategies to your customers, anything you post publicly will also be seen by fraudsters. Don't publicly share the specifics of limits and other points of your strategy unless you want to start seeing forged checks circumventing those safeguards.

It boils down to this: In today's banking landscape, we need to be ever vigilant. Fortunately, we have ICBA in our corner to help us do just that.

My Kids' 3 best Halloween costumes

Check fraud's not the only frightening thing bubbling up this month: It's also Halloween season. Here are my boys' top three favorite costumes:

1. Pirate's parrot
2. Cowboy
3. Ninja

# 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.**

"Using the S&P 500 as a benchmark, the calendar month of October produced net advances in 20 months, and next retreats in only five. That is an arithmetical landslide."



## October, effectively

How have the financial markets performed in the tenth month?

As we embark on the fourth quarter of 2024, there are a lot of wild cards in the community banking deck that could be dealt in the very near future: national elections, expiring tax cuts, commercial real estate and geopolitics, just to name a few. Let's quickly recap just the previous nine months of 2024:

- The 10-year treasury note's yield—which ended 2023 well below 4%—quickly ran up to 4.70% before more than retracing itself by the start of August.
- The bond market's expectation of aggressive rate cutting by the Federal Reserve was quickly proven wrong. At the start of the year, fully seven rate cuts for the year were in the Fed Funds Futures numbers. It turns out there were none until September. Currently, there are a total of four cuts in the numbers for 2024. However, this can change quickly!
- By and large, equity markets have done pretty well, especially considering that we were supposed to be in a recession by now. All the major indices had positive returns through August, though that too could change before year-end.

## Recent history

October has a reputation of a month that should be approached with extreme caution. If you have memories of the aughts, the start of the Great Recession in 2008 contained several watershed events in October of that year. The sound bite "Red October" appeared in print early and often, and in fact, the S&P 500 index lost 16.9% in that one month. Those with grey (or no) hair who were in the financial circles in 1987 still have "Black Monday," Oct. 19, etched indelibly in their memories. That date remains the largest one-day meltdown in history, as the Dow Jones Industrial Average dropped 22.6% in that one trading session. There's even a term in the lexicon of market pundits called "The October Effect," which is the notion that equity prices tend to decline this month.

But it's worth asking if the facts support this supposed phenomenon. A look back a quarter century to 1998, reveals some surprising (to me, at least) results. Using the S&P 500 as a benchmark, the calendar month of October produced net advances in 20 months, and next retreats in only five. That is an arithmetical landslide. As the research website Investopedia concludes, "The October Effect is considered to be more of a psychological expectation than an actual phenomenon, as most statistics counter the theory."

## Direct impact

Let's turn our attention now to what is of more import to your community bank: interest rates. Again using the last quarter century as our window, what have short- and long-term rates done in October? These results may surprise you, too.

First, we'll look at Federal Open Market Committee activity. As we know, the FOMC directly controls overnight rates, and on occasion—like most of the past 16 years—has influenced longer tenors through its intervention in the open market. Since 1998, it has not raised the target rate of fed funds in October. Conversely, it has cut rates five times (in 1998, 2001, 2007, 2008, and 2019).

This may seem disingenuous to Fed watchers for a couple of reasons. First, interest rates have had a secular trend toward lower levels in the last quarter century, the past three years notwithstanding. Secondly, in many years, there isn't an FOMC meeting in October, depending on how the calendar falls. Still, it's a bit of a statistical outlier that there has been not a single October rate hike in the past 25 years.

## Farther out there

This last point is especially driven home when we look at the yield history of the 10-year treasury note. The 10-year has an outsized influence on economic activity in the U.S. because of its correlation to 30-year mortgage rates. Unlike fed funds, the 10-year note has had a variety of outcomes since 1998.

Longer-term rates (using the 10-year as a proxy) have <i>risen</i> in fully 17 of the past 25 years, even though the Fed has not tightened even once in the previous 25 Octobers. Stated another way, an interest rate curve steepening has happened in about two-thirds of the time in recent years. What this tells me is that bond investors have considered economic vitality to be generally good as we enter the fourth quarter, equity markets aside.

Will this happen in 2024? It's highly unlikely we'll see the FOMC cut rates as it doesn't convene until November. So, will longer-term rates rise, and the curve steepen? Stay tuned. And you equity investors: buckle up.



The Fed has begun to ease its restrictive monetary policy stance as the FOMC recently reduced overnight rates by 50 bps and signaled an additional 150 bps of cuts by year-end 2025. Depositories will likely benefit from lower funding costs over time. However, the gradual pace of planned rate cuts combined with short-term rates remaining ~150 bps over 3- to 5-year Treasury yields could limit a rapid expansion in net interest margins.

As year-end quickly approaches, please join us for a webinar regarding the current economy, market conditions, and strategies designed to assist your institution with opportunities to improve earnings for 2025 and beyond.

**In this webinar you will learn about:**

- Investment portfolio and balance sheet trends
- Year-end investment strategies
- Funding and swap strategies
- Positioning the balance sheet for 2025

**ICBA and Stifel**

This webinar is being presented for state associations and other community banks by ICBA Securities and its exclusively endorsed broker/dealer, Stifel.

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Attendees who meet registration and participation requirements can earn 1 CPE credit for this session. For additional questions regarding this webinar, concerns and/or cancellation policies, please email us at [fixedincomeevents@stifel.com](mailto:fixedincomeevents@stifel.com).

**Cost**

There is no cost to attend this webinar. Due to this program being offered free of charge, there will be no refunds issued.

**Prerequisites**

Those working as CEOs, CFOs, investment managers, directors, and anyone responsible for balance sheet or investment portfolio management who have the working knowledge necessary to benefit from the content of this webinar.

**Instructions for Audio/Video**

You will receive instructions to access the webinar after your registration is confirmed. If you do not receive a registration confirmation email, please contact your Stifel representative.

**Additional Information**

Field of Study: Specialized Knowledge  
Advance Preparation: None  
Program Level: Intermediate  
Delivery Method: Group Internet-Based  
Participants can earn 1 hour of CPE credit

# 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.



## Tackling fraud with technology

For years, community banks have made digital transformation a top priority. From engaging with fintechs to introducing new payments solutions, bank leadership has embraced technology to address operational efficiencies and future-proof customer experiences.

But as you have explored these digital transformation initiatives, you have also had to consider them from a fraud mitigation perspective. Cybersecurity and fraud prevention are no longer programmatic elements that can be separated out: Every aspect of a bank's technology enterprise—especially where they service and interact with customers—must have a risk and fraud mitigation narrative surrounding them.

## An enterprise approach

Fraud mitigation has become table stakes for everything a community bank does. When it comes to business continuity, cybersecurity and risk management, those threads weave through every product, service and area of the bank. If you're standing up a new digital account onboarding solution, you must ask, "What's my fraud and risk mitigation strategy to dovetail with that?"

This intense, enterprise-level focus has ensured that fraud mitigation and cybersecurity are now part of every bank personnel's responsibility. The work to thwart attacks no longer falls on the chief security officer and risk team alone; it requires all employees at all levels of the bank to safeguard both the bank and its customers.

Fortunately, it's not just community bankers who are aware of this requirement; fintech providers themselves are building solutions with fraud and cybersecurity in mind. If I am offering a commercial loan origination platform, I'm building the solution with

consideration for the elements inherent to reducing fraud.

As new products enter the marketplace, fraud mitigation has become a chief consideration in their design and build.

## Layered solutions

But it's not just about having the new, shiny solution protected; as we've all seen, check fraud has spiraled to near-historic heights. We're now looking for new ways to build layers of protection around a legacy payments solution.

Layered protections are key to addressing the increasingly complex forms of fraud and cyber attacks. In today's landscape, no one silver bullet or single fraud solution exists to address it all; it's about taking an aggregate approach and applying layers of defenses to fill holes.

For instance, predictive analytics, the precursor to today's emerging artificial intelligence tools, has been employed at the core of fraud pattern recognition for decades, particularly as it relates to credit card fraud. We are now seeing tools emerge that take that a core approach and apply it to other areas of the business. We are becoming better at monitoring behaviors to reduce and mitigate all types of fraud—and it's become a central focus for every community bank.

But as you consider how to shore up your systems, know that you are not alone. The beauty of this industry is there are bankers out there who have had similar experiences and can share input and offer advice. In the meantime, ICBA will continue to ensure that you have the information, tools and resources you need to build out your fraud toolbox. It takes a community to hold fraud at bay, and fortunately, we have a network of community bankers prepared to do just that.

# LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,  
GROUP EXECUTIVE VICE  
PRESIDENT OF  
COMMUNITY BANKER  
UNIVERSITY

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

## 5 values to look for in prospective leaders

When it comes to identifying future leaders within any organization, it's easy to resort to clichés. Soon-to-be leaders are the team members who take charge without being asked, they're the ones who have the answer to every question in meetings, or perhaps they're the ones with the MBAs. But are those assumptions correct?

It's entirely possible that those team members could be your future leaders, but the truth is a little more complex and subtle. Here are a few key values that your next generation of leaders should hold.

### 1. Communication

It's essential that emerging leaders are good communicators. In team meetings, they're the ones who share thoughtful insights. They also ask questions, and they are willing to risk asking questions that others don't, without worrying about sounding naïve. Most importantly, they can share their thoughts without dominating the conversation, which means they are less likely to alienate their quieter colleagues.

### 2. Collaboration

This leads directly to the next factor: collaboration. Playing well with others is a leadership superpower. Emerging leaders jump straight into the trenches with their co-workers, but more importantly, they respect the opinions of others and make time to listen to them. They accept feedback and even actively seek it out. They know how to pitch in, share the workload and delegate tasks, all while elevating others.

### 3. Compassion

Another key quality is compassion. Future leaders are empathetic, putting themselves in the shoes of others, and they look for ways to help their co-workers progress alongside them. They're also genuinely interested in the opinions of others and encourage discourse with diverse perspectives. This kind of compassion, when displayed in a way that is truly authentic, builds team rapport and trust in work relationships.

### 4. Curiosity

Workers on the leadership track look for chances to grow. This means grabbing learning opportunities, volunteering to try new things, taking on new projects and leading new initiatives. They're curious and adaptable. They're problem solvers. They're prepared to get uncomfortable and embrace challenges. Consider how they respond when they are told "no." Can they sit with ambiguity and learn from failure?

### 5. Conviction

In addition to all these qualities, future leaders have strong opinions and take a stand for what they believe in. They can (and do) back those opinions up with data and facts, which means they show up at meetings prepared.

Of course, an emerging leader is also a work in progress, and making the most of potential is the goal. To that end, celebrate their curiosity by offering them opportunities for further learning. Those who wish to expand their knowledge can visit [icba.org/education](https://icba.org/education) for more resources.







WE'VE MOVED!

# JOIN US FOR AN OPEN HOUSE!

We are excited to announce that we have moved to a new office space in Bismarck! You are invited to stop by and say “hi” during our Open House on October 8.

During our open house, we will also be holding a coat drive to give back and celebrate our success as a business. After all, we must do good for the communities that have served us well.

We look forward to seeing you!



TUESDAY  
**OCTOBER 8**



STOP BY  
**4:00 - 6:00 PM**



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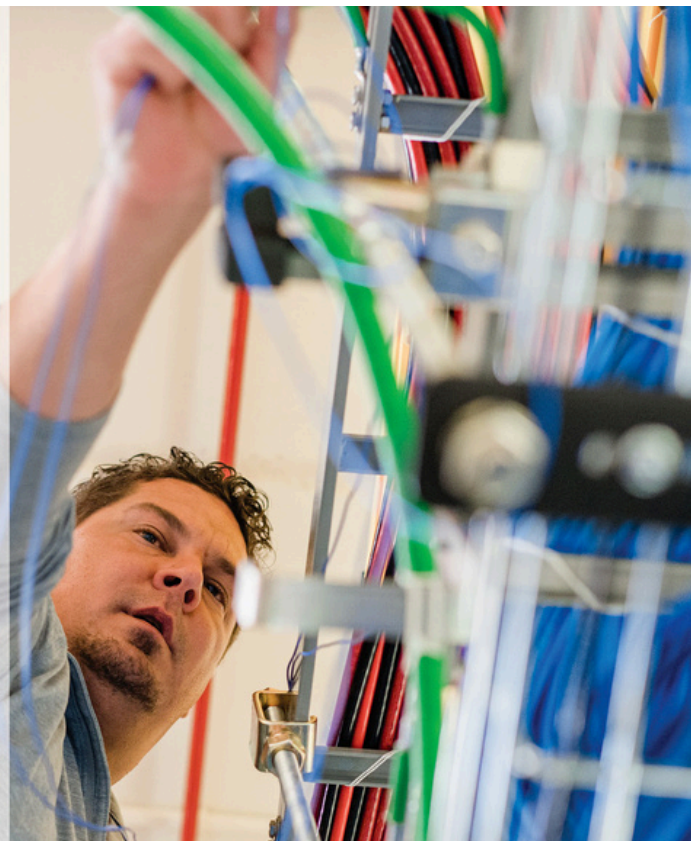
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# BHG Financial National Seminar

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### **Qualified Charitable Distributions: Why Your IRA Clients Might Be Requesting QCDs**

By Kristiana Rodriguez

As the end of the year approaches, some of your clients may start requesting qualified charitable distributions (QCDs).

### **Why and How to Recharacterize an IRA Contribution**

By Kristiana Rodriguez

A recharacterization is a transaction that allows an IRA owner to “undo” a regular Traditional or Roth IRA contribution and to treat it as though it had been made to the opposite type of IRA.

### **HSAs and Medicare**

By Stacy Torkelson, CISP, CHSP, CFCI, QKA, SDIP

It is not turning age 65 that makes people ineligible to contribute to HSAs, but rather enrollment in Medicare that prevents HSA owners from making further contributions. And while most people do enroll in Medicare when they turn 65, it is not necessarily required.

### **Navigating a Break-in-vesting Service? What You Need to Know About Your Qualified Retirement Plan**

By Kristoffer Aas, QKA, EdM

Unlike breaks-in-eligibility service that can delay an employee’s ability to participate in an employer’s retirement plan, breaks-in-vesting service can delay or even prevent a participant’s ability to fully vest and become entitled to employer contributions if she is subject to a vesting schedule.

### **New Guidance Released on Matching Contributions for Qualified Student Loan Payments**

By Ascensus

Recent legislation passed by Congress includes several provisions that enhance the ability of workers to increase their retirement savings. One of these provisions, Section 110 of the SECURE 2.0 Act of 2022 (SECURE 2.0), also enhances the ability of employers that sponsor a 401(k), 403(b), governmental 457(b), or a SIMPLE IRA plan to supplement workers’ retirement savings by providing matching contributions to employees who make qualified student loan payments (QSLPs) in 2024 and later plan years.



# ICB Services Credit Card Program



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:  
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# 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](https://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

Student loans and SmartWithMyMoney.nd.gov – Banking’s role in making North Dakota the most financially literate state in the country

### Session 2 | October 9

Collateral Valuation Services

### Session 3 | October 16

Commercial loan and agriculture loan programs

### Session 4 | October 23

BND’s role in North Dakota and treasury, operations and retail bank services

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

# ICBND EDUCATIONAL OPPORTUNITIES



## YOU'RE INVITED



### FRAUD SYMPOSIUM 2024

## STAY AHEAD OF THE FRAUDSTERS

Brought to you in cooperation with the Financial & Retail Protection Association (FRPA) & Independent Community Bankers of North Dakota (ICBND), this symposium is designed to provide you with the latest information regarding financial crimes and the most up-to-date solutions for fraud prevention.

**OCTOBER 1**  
**IN PERSON EVENT**  
**BISMARCK, NORTH DAKOTA**  
**8:30 AM - 4:30 PM CT**

**Location: DCN Training Room**  
**4202 Coleman St, Bismarck**

**REGISTER BY SEPT 23**

Member: \$340  
Non-Member: \$680

**REGISTRATION AFTER SEPT 23**

Member: \$365  
Non-Member: \$705

## Symposium Topics

Regional Fraud Trend

Discussions | Check Fraud | Fraud Panel | Fraud Prevention Realities

**Expert speakers from the following organizations:**

North Dakota Department of Financial Institutions | US Attorney District of North Dakota | Assistant Attorney General North Dakota Office | First International Bank and Trust

Topics and speakers are subject to change.

Brought to you in cooperation with:



# ICBND EDUCATIONAL OPPORTUNITIES

**TIME TO CREATE  
OR UPDATE YOUR  
ACH POLICY &  
PROCEDURES?**

Join us in  
Bismarck for an  
In-Person  
Workshop



## **ACH POLICY & PROCEDURES WORKSHOP**

**10.02.24**

**9am-3pm CST**

Member Price: \$275

Non-Member Price: \$550

Location: DCN Training Room  
4202 Coleman St, Bismarck

### **TOPICS INCLUDE:**

ACH Risk and ACH Policy | RDFI Procedures – Posting, Prenotes, Stop Pays, NOCs, and Returns | ODFI Procedures – Origination, Reversals, and Rules Enforcement | Federal Government Reclamation Procedures vs. Commercial Reclamation Procedures



This workshop is brought to you by:





# ICBND EDUCATIONAL OPPORTUNITIES



**Thursday, November 14**  
**9:00 am - 12:30 pm**

Join us at this multi-state virtual event on current issues in agribusiness, co-hosted by:



# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



## DATES

**Q3:** October 15, 2024  
10:00 AM - 4:30 PM  
*Registration begins at 9:30 AM*

**Q4:** October 16, 2024  
8:30 AM - 3:00 PM

## LOCATION

ICBND Office  
1136 West Divide Ave  
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# 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
New Required Minimum Distribution Regulations, Effective January 1, 2025	Tue 09/17	2:00 PM 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
Annual MLO Training & 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

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

# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



	DATE	TIME
<b>October 2024 (CONTINUED)</b>		
ACH Disputes Part 1: Reg E vs. ACH Rules Before 60 Days	Thu 10/31	10:00 AM CDT
<b>November 2024</b>		
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
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
<b>December 2024</b>		
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
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

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

# LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

SEPTEMBER 2024 EDITION

## Cholesterol and You

Cholesterol is a waxy substance found in your blood that your body needs to build cells; however, too much can pose a problem. Cholesterol travels through the blood on proteins called lipoproteins. There are two types of lipoproteins:

1. Low-density lipoprotein (LDL), known as bad cholesterol, makes up most of your body's cholesterol. High levels of LDL cholesterol can increase your risk for heart disease and stroke.
2. High-density lipoprotein (HDL), known as good cholesterol, absorbs cholesterol and carries it back to the liver to be flushed from the body.

More than 40% of U.S. adults with high cholesterol don't know they have it, according to a study published in JAMA Cardiology.



High cholesterol usually has no symptoms, so the American Heart Association (AHA) recommends that adults age 20 or older have their cholesterol checked every four to six years. Bad cholesterol can be elevated by age, family history, certain health conditions (e.g., Type 2 diabetes and obesity) and lifestyle factors. While you can't control all those risk factors, you can take steps to lower your risk for high cholesterol with the following lifestyle changes:



### Eat a heart-healthy, balanced diet.

Saturated and trans fats can increase your cholesterol, so focus on monounsaturated fats (e.g., olive oil, nuts and avocados) and polyunsaturated fats (e.g., salmon, herring and margarine). Also, limit red meat, fried foods, processed meats and baked goods.

### Exercise regularly.

The AHA recommends individuals get at least 150 minutes of moderate aerobic exercise each week. Adding resistance exercises to your routine at least twice a week can further help.

### Avoid or quit smoking.

Smoking tobacco increases LDL cholesterol, decreases HDL cholesterol and can result in cholesterol buildup in one's arteries.

### Limit alcohol use.

If you consume alcohol, do so in moderation. For men, this typically means up to two drinks per day, and for women, one drink per day.

### Maintain a weight that is healthy for you.

Having excess weight or obesity can increase your risk of developing high cholesterol levels. A doctor can help determine a sustainable weight management plan.

The only way to know whether you have high cholesterol is to check your levels. Visit your doctor for a cholesterol screening and to discuss lifestyle risks.

Zywave, 2024.

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ND BANKS  
BENEFIT TRUST

# LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

SEPTEMBER 2024 EDITION



## MONTHLY RECIPE

### RICE BOWL BREAKFAST WITH FRUIT AND NUTS

Makes: 2 servings

#### INGREDIENTS

- 1 cup cooked brown rice
- ½ cup nonfat milk
- ½ tsp. cinnamon
- 1 cup chopped fruit (e.g., apples, bananas, raisins, berries and peaches)
- 2 Tbsp. chopped nuts (e.g., walnuts and almonds)

#### PREPARATIONS

1. Combine cooked rice, milk and cinnamon in a microwave-safe bowl. Microwave on high for 45 seconds. Stir and heat for another 45-60 seconds or until the rice mixture is heated.
2. Divide the rice mixture between two bowls. Top with fruit and nuts. Serve warm.
3. Refrigerate any leftovers within two hours.

#### NUTRITIONAL INFORMATION

(per serving)  
Total calories: 203  
Total fat: 5 g  
Protein: 6 g  
Sodium: 31 mg  
Carbohydrate: 35 g  
Dietary fiber: 4 g  
Saturated fat: 1 g  
Total sugars: 10 g

Source: MyPlate



## Are You Prepped for a Disaster?

**Disasters such as hurricanes, tornadoes, floods and earthquakes can strike with little or no warning.** September is National Preparedness Month, making it a good time for you and your household to make a plan if you need to evacuate your home or get trapped inside for days. The Federal Emergency Management Agency (FEMA) recommends discussing the following questions when creating an emergency plan:

- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- What is my household communication plan?
- Do I need to update my emergency preparedness kit?

You'll also need to consider your household's specific needs, make an emergency plan and practice it with your family members. These tips pertain to your home, but remember that emergencies can happen anywhere. Visit FEMA's website, [Ready.gov](https://www.ready.gov), to learn more about preparing for emergencies at home, at work and on the road.

### Emergency Supply Kit Checklist

- Water
- Nonperishable food
- Flashlight
- Whistle
- Dust mask
- Local maps
- Manual can opener
- Battery-powered radio
- First-aid kit
- Pet supplies

## Don't Forget About the 988 Mental Health Crisis Hotline

**The 988 Suicide and Crisis Lifeline (988) was launched nationwide in July 2022.** Like dialing 911 for medical emergencies, people in emotional distress or suicidal crisis can call or text 988 to connect with counselors who will listen, provide support and connect them to resources. Since 988's launch, counselors have answered over 10 million calls, texts and chats. Despite the volume, a new poll revealed that only 23% of Americans are at least somewhat familiar with 988.

988 provides immediate and accessible care to anyone experiencing mental health-related distress, including thoughts of suicide, mental health or substance use crisis, or other emotional struggles. It's vital to continue spreading the word about 988. People can also call if they are worried about a loved one who may need immediate support.

Zywave, 2024.

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# ICBND MEMBERS IN THE NEWS

## American State Bank & Trust



Rochelle Villa

American State Bank & Trust Co. President & CEO Dave Hanson recently announced that **Rochelle Villa** has joined the Bank as its Marketing Officer.

Villa is originally from Brown's Town, Jamaica, and has lived in Williston for the past 12 years. Prior to coming to the Bank, she was the Membership & Engagement Manager for the Williston Area Chamber of Commerce and a Program Manager for the North Dakota Women's Business Center.

"Rochelle brings a wealth of marketing and customer service experience to ASB. She is a great addition to the staff as we continue to promote our hometown community Bank relationships and offer the best in financial services to the community," Hanson said.

Villa holds a Bachelor of Arts degree in Journalism from the University of the West Indies. She has completed the Leadership Williston program through the Chamber, is a board member of the Williston Downtowners Association and on the planning committee for Brew Your Business.

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- Writing Instruments & Much More!



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# ICBND MEMBERS IN THE NEWS

## Bravera Bank

### Bravera Bank to open new branch in Helena

HELENA, MONT. – To provide more convenience for customers, Bravera Bank is opening a new branch in Helena, Mont. This branch opens Oct. 23 and is located at 1135 Euclid Ave.

In addition to traditional banking services and a drive through, this branch will offer access to experts, such as relationship bankers, a mortgage officer, a business banker and a Bravera Wealth advisor.

“We look forward to being part of this community, playing a role in local economic development and serving customers at this new location,” said Helena Market President Jeff Arbizzani.

This will be Bravera’s sixth location in Montana with one branch in Glendive, two in Billings and two in Great Falls.



**Nada Hieb**

**Nada Hieb** has joined Bravera Wealth Bismarck in the role of Financial Advisor. She has been working in the financial industry since 2021 and is originally from Glendive, Mont.

In this role, she provides a wide variety of services, including financial planning, wealth accumulation planning, portfolio managing and college saving. Nada has the knowledge and experience needed to create personalized plans for reaching her clients’ financial goals.

Nada earned her master’s and bachelor’s degrees from the University of Mary. She has completed the Securities Industry Essentials (SIE), Series 6 and Series 63 registrations along with life, health and annuity licenses.





# ICBND MEMBERS IN THE NEWS

## Dakota Business Lending



**Shelby Kraemer**

Dakota Business Lending (DBL) is pleased to welcome **Shelby Kraemer** to their team as an Underwriter. Kraemer will work with DBL's underwriting team to develop and analyze credit requests for all loan program funds. In addition, she will assist in supporting several other areas of loan operations.

A native of eastern South Dakota, Kraemer has a bachelor's degree in finance and brings with her over nine years of experience in SBA and other business financing programs, five of which were spent at a 504 certified development company like Dakota Business Lending. She has joined the DBL team to continue to help small businesses across their footprint access the SBA 504 loan program as well as their other non-financing resources to help businesses grow. She was drawn to the organization due to their positive culture and strong team filled with individuals who are passionate about small business. In her free time, Kraemer enjoys traveling, spending time outdoors with her family, and reading a good book.



## Dakota Carrier Network



**Shelby Jorgenson**

DCN has hired **Shelby Jorgenson** as executive/office assistant in the Bismarck office.

In this role, Jorgenson provides high-level administrative support to the chief executive officer as well as managing day-to-day office responsibilities such as ordering supplies, creating purchase orders, preparing documents for electronic signature, and managing the reception desk. She also provides administrative support to all departments within the company as needed.

Most recently, she was a business administrative specialist at a local engineering firm. Prior to that, she owned and managed a shipping store for a decade. Jorgenson studied graphic design and communications at Bismarck State College.



# ICBND MEMBERS IN THE NEWS

## Dakota Carrier Network



**Sam Aannerud**

Dakota Carrier Network (DCN) has hired **Sam Aannerud** as an Ethernet/IP technician I.

In this role, Aannerud is part of the Network Operations Center team, supporting DCN's state-of-the-art carrier Ethernet and IP networks. Responsibilities include network monitoring and provisioning, trouble analysis, receiving and resolving trouble reports, and administration of equipment. He is based out of DCN's Network Operations Center in Bismarck and serves customers throughout the state.

A Minot native, Aannerud is a graduate of Minot State University with a bachelor's degree in management information systems and a certificate in cyber defense. While at Minot State, he also earned PC Pro and Network Pro certifications from TestOut Corporation and was a participant and mentor in the Roger Looyenga Leadership Program. In addition, Aannerud completed technical internships at SRT Communications in Minot and DCN.



**Adam Simmonds**

Dakota Carrier Network (DCN) has hired **Adam Simmonds** as its new chief financial officer (CFO).

Simmonds, a certified public accountant, brings an accomplished background to DCN. For more than a decade, he has served in finance-related leadership roles at construction companies in North Dakota and Illinois, and most recently as client accounting and advisory services office leader/controller at CliftonLarsonAllen, the eighth-largest accountancy firm in the United States.

At DCN, the CFO is an integral part of the executive team, accountable for a comprehensive set of financial responsibilities. The CFO establishes and maintains the company's financial policies and procedures, providing operational and administrative direction for accounting, budgeting, purchasing, billing, collections, and cash management. As CFO, Simmonds is also responsible for ensuring soundness of the company's financial structure and managing DCN's relationships with financial institutions and governmental agencies. He is based out of corporate headquarters in Fargo.

# ICBND MEMBERS IN THE NEWS

## First Western Bank & Trust



**Susan Eichhorn**

**Susan Eichhorn** joins First Western Bank in West Fargo, North Dakota, as a Loan Administrator. Susan has 27 years of banking and financial experience. She grew up in Bismarck, ND, graduated from Bismarck High School, and received her bachelor's degree from Dickinson State University.



**Barty Ogbu**

**Barty Ogbu** joins First Western Bank in West Fargo, North Dakota, as a Commercial Banker. Barty is originally from Nigeria and moved to Bismarck, North Dakota, in 2014. He graduated high school from Shiloh Christian School and holds a bachelor's degree in Business Administration from NDSU and a master's degree in Public Administration from UND.



## Western State Bank



**Katlyn DeBauche**

**Katlyn DeBauche** was recently promoted to Customer Service Manager at Western State Bank. DeBauche joined the bank in March 2024 as a Customer Service Representative. She helps customers with transactions, assists them in finding the right products and services to fit their needs, resolves customer service issues, and provides exceptional customer service.

DeBauche is originally from Leeds and resides in Devils Lake with her husband.



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