

Official Newsletter of ICBND

THE COMMUNITY BANKER





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Chairwoman's Remarks

Happy Holidays!

I am excited for the holidays. I'm going to say it again and hopefully be more convincing. I am excited for the holidays. 'Tis the season for too many deadlines, too many treats and too many social obligations. I've got work, Christmas shopping, kids' sports, Christmas parties, and 2:00am panic attacks when I wake up and realize I forgot to move the Elf on the Shelf. If I have a nervous breakdown, it will be Chippy's fault. December is stressful.

Before you gift me a Scrooge name tag for our next event, let me also share that my December will be full of joy and goodwill and gratitude. I will survive another holiday season and year-end; I just need a plan and some extra effort. I remind myself to take a deep breath, make a list and appreciate the many moments of joy that are sprinkled about in abundance this time of year.

As community bankers, we are really good at putting forth extra effort - making intentional, thoughtful plans to help our customers, our communities and our coworkers. The longer I've been in banking and the more involved I've become with ICBND, the more I recognize we are also really good at showing up for and lifting up other community bankers. I have been blessed with many lasting friendships over the years through ICBND and I truly appreciate each one. I am grateful every day of the year, but especially during this holiday season, to be surrounded by an amazing group of bankers. Bankers who understand what the role of Community Banker entails and intentionally make my days brighter.

I hope you enjoy the season, appreciating the company of friends and family, and sharing gratitude for the communities we belong to. I am excited for the holidays.

Wishing you a joyful December!

Sarah



SARAH GETZLAFF

ICBND Chairwoman
Security First Bank of North Dakota



ICBND UPCOMING EVENTS

JANUARY

- 21 ▶ Essentials of Banking - Session 1, Virtual
- 22 ▶ Loan Structure, Documentation & Compliance Training, Virtual

FEBRUARY

- 6 ▶ Community Bankers for Compliance: - Regulatory Update, Virtual
- 13 ▶ Emerging Leaders - Spring Session, Grand Forks
- 18 ▶ Essentials of Banking - Session 2, Virtual
- 19 ▶ Intermediate Credit Training, Virtual
- 24 ▶ The Resilient Banking Leader: Conflict Management - Session 1, Virtual

MARCH

- 18 ▶ Essentials of Banking - Session 3, Virtual
- 24 ▶ Supervisory & Performance Management, Virtual
- 25 ▶ Universal Banker Certification - Session 1, Virtual
- 26 ▶ Intermediate Credit Training, Virtual
- 31 ▶ The Resilient Banking Leader: Managing Difficult Employees - Session 2, Virtual

FOR DETAILED EVENT INFORMATION OR TO REGISTER,
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For information on how to place an ad in
The Community Banker, contact Rebecca at ICBND
by calling 701-258-7121,
or by emailing rebeccap@icbnd.com

Share your exciting news with us.
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and press releases to Rebecca at rebeccap@icbnd.com



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McIntosh County Bank

Dawn Flaten
Dakota Heritage Bank

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Peoples State Bank of Velva

Kris Ahmann
Bank of North Dakota

The Independent Community Bank Services, Inc. (ICBS, Inc.) was formed in August 1989 to create an organization that would help any bank provide the best financial services for their community. ICBS, Inc. provides our member banks with a comprehensive menu of cutting-edge products that make running a card program easy and efficient. ICBS, Inc. is a bank service corporation serving the Independent Community Banks of North Dakota (ICBND), and is governed by its own Board of Directors.

President's Remarks

I hope this message finds each of you refreshed (ha!) and in the holiday spirit after enjoying the Thanksgiving festivities. My husband and I traveled to see some of his family in western North Carolina over the holidays. While cooking a Thanksgiving meal in an AirBnB is a unique challenge, the Great Smoky Mountains are exceptionally peaceful this time of year.

As we wrap up 2025 and prepare for 2026, I am thankful for the opportunity to represent ICBND and North Dakota's community banks. I'm proud of our accomplishments this past year during the 69th Assembly of the North Dakota Legislature, including holding our first Day at the Capitol in many years. With over 40 community bankers in attendance, it was a great success and will certainly be back in 2027.

Our Annual Convention also left Bismarck for the first time in many years. I am grateful for your enthusiasm and support of the move to Medora, and we've eagerly begun the plans for an even bigger and better 2026.

While it's been a more difficult year for the ICB Services team navigating the P1C conversion, I am thankful for their dedication and am confident in the direction provided to us by the ICBND and ICB Services Boards of Directors. I'm certain that there are great things to come for the Card Services program and your association. Over the next several months, we'll be sharing what we have planned for 2026.

Through all of it – the successes and the challenges – I get to see community bankers come together in collaboration and support of their industry, their association, their customers, and their communities. Whether you are solving problems today or building friendships that will help you solve tomorrow's problems and create success, I am grateful to work for and with such a talented and dedicated industry. For me, the holiday spirit is about the joy of community, and there is plenty of that to go around here.

As we wrap up the year, you'll want to keep an eye out for our new team member – Rebecca. She's already hard at work spiffing things up around here (like this newsletter), and we're very excited about the skills she adds to our team. Please stop by to say, "Hi!"

I hope you and your families have a wonderful holiday season, and we'll see you in the New Year.

Merry Christmas!

Alexis



ALEXIS BAXLEY
ICBND President

WELCOME TO THE TEAM, REBECCA!

Independent Community Banks of North Dakota (ICBND) is pleased to welcome Rebecca Pelkey as the Communication and Member Specialist.

Rebecca will be leading the Association's communications efforts. She will serve as editor and prepare the newsletter for publication, create and manage content for social media as well as oversee the organization's website.

She will also lead member retention and recruitment for ICBND, plus assist with logistical arrangements for educational programming and events.

Rebecca comes to ICBND from the Bismarck Mandan Chamber EDC, where she worked for nearly 12 years as the Communications Specialist.

Originally from Napoleon, ND, Rebecca has a bachelor's degree in Mass Communications from the University of Mary. She is happily married to her husband, Jessup. They have a 1-year-old daughter named Riley, and a yellow lab named Gordie.

For advertising opportunities in The Community Banker, please email Rebecca at rebeccap@icbnd.com.



REBECCA PELKEY
Communication &
Member Specialist

YOUR BANK PARTNER MORTGAGE EXPERTS

Greg Dean

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Dan Van Winkle

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MARCHING INTO 2026 ON THE ADVOCACY FRONTLINE

Looking back on the past year, we have advocacy successes to celebrate. From tax reform and the ACRE tax deduction for interest earned on agricultural real estate loans to President Donald Trump signing into law legislation to bar credit reporting agencies from selling “trigger leads” when consumers apply for a residential mortgage, we have seen developments that signal a deeper understanding of the role community banks play.

We’ve also witnessed a rising awareness of the ways community banks differ from other financial institutions. Rulewriting that speaks to a more level playing field has begun to emerge, and reforms at the banking agencies and Consumer Financial Protection Bureau are more accurately addressing the unique role community banks play in the financial services ecosystem. These and other wins mean our message is resonating in Washington and beyond.

But we are far from done.

LET’S DIVE DEEPER

These wins only mark the tip of the iceberg; there’s a whole foundation of issues that we need to dive deeper to address. That’s why we implore you to get involved in our advocacy efforts. When you speak up on behalf of community bankers, you truly make an impact.

For instance, on trigger leads, I heard from a bank leader who said he had a residential lender in the bank who was appalled at what was happening. This lender got involved with ICBA, came to ICBA’s Capital Summit and met with her legislators to talk about the issue, and saw the issue resolved, in part because she took the time to speak up. Now, she’s shared that she’ll be a community bank advocate for life.

PUSHING INTO THE FUTURE

So, as we close out the year, we should take a moment to reflect with pride on our successes, but then we must move on to what’s next. We cannot and will not let up on the pressure we must exert on policymakers to ensure we have a level playing field to better support our communities.

We must lean in further and harder to represent the industry. In this world where everyone wants to call themselves a bank, we have to make sure legislators and regulators all understand the community bank difference.

We need you to engage to become even bigger advocates to ensure all of our communities have access to the financial services they deserve. So, rest up and enjoy this holiday season. We will see you in the starting lineup in January 2026.

On behalf of everyone at ICBA, I wish you a wonderful holiday season and prosperous start to the new year.



REBECA ROMERO RAINEY
ICBA President and CEO



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



JACK E. HOPKINS

Chairman
ICBA



Jack E. Hopkins is president and
CEO of CorTrust Bank in Sioux
Falls, SD.

IT'S A WONDERFUL (COMMUNITY BANKING) LIFE

While I may be biased, I believe that being a community banker is the best profession there is. There's just something about watching your customers realize their dreams—whether buying their first home, opening a small business or starting their kid's college fund—that is second to none. Every day, we get to make an important contribution to the lives and happiness of those we serve, and that's a unique gift.

But that feeling is mutual. I have had customers come up and thank me publicly for helping them out. For example, one time I was out in our local mall, and a contractor whom the bank had helped came up and introduced me to his daughter, saying, "Without Jack and his bank, we wouldn't have the nice things we have now." It was a moving experience and one that makes me honored to be part of this industry.

THE EMPLOYEE EXPERIENCE

That sense of community extends to our employees as well. We take a very family-oriented approach to the work environment. We want our employees to feel like we are their second family, and we want them to feel the depth of commitment that we have to our community. So, we encourage them to serve on nonprofit boards, school boards and other opportunities to be an integral part of the great people we serve.

At some point, every community bank employee comes to the realization that small businesses are engines of the economy and community banks are the gasoline. They realize that what they are doing makes their community a better place to live, work and do business. In fact, a while back, we recruited a commercial lender from one of the larger banks in town. She decided to come work for us with the stipulation she'd only stay five years and then take an early retirement. Well, 15 years later at her retirement celebration, she told us that she'd wished she'd come to work for us long before she did, because working in community banking gave her the best 15 years of her career.

So, this December, as you reflect on the past year, take a minute to appreciate all those ways you have served your community. Recognize that every time we are able to help a customer, we're empowering them to fulfill their dreams, a feat not many other professions can claim. Coming from that perspective, I guess what they say is true: As community bankers, we really do have a wonderful life.

Wishing you and yours the very happiest of holiday seasons!

MY TOP 3

Best things about working at a community bank:

1. The customers
2. The employees
3. The communities we serve

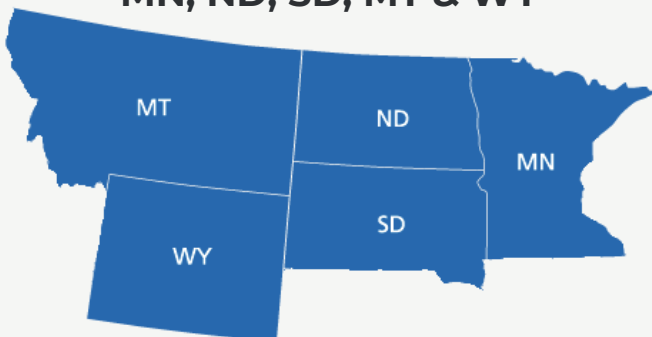


SERVICE—Our Last Name, Our First Priority

With Professional Computer Services (PCS) joining Bankers Equipment Service (BES), we're bringing more services to your community. From ATMs & ITMs to Teller Cash Recyclers, we've got you covered.

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WE'RE MAKING PROGRESS IN THE FIGHT AGAINST FRAUD

Fraud and scams thrive not through any single vulnerability but through intricate webs connecting criminals, technology platforms, financial institutions and, unfortunately, victims.

Addressing check fraud, for example, demands coordination among mail and shipping services, underground marketplaces, financial institutions, law enforcement agencies and regulatory bodies at every level of government.

Community banks, ICBA and our affiliated state associations have emerged as crucial advocates in this fight. We've driven meaningful legal and regulatory reforms, championed law enforcement engagement, advocated for appropriately scaled technology solutions and developed targeted education programs for bank staff and customers.

Progress has required sustained effort across multiple fronts, building knowledge of criminal enterprises and approaches to prevention, detection and mitigation, as well as coordinating stakeholder efforts and developing effective messaging.

Headline-grabbing victories include momentum toward changes in the Uniform Commercial Code, the federal transition from paper Treasury checks to electronic payments, and a multi-agency request for information on payments fraud from the OCC, Federal Reserve and FDIC.

But equally important have been the quieter wins: stronger working relationships with policymakers, fraud prevention technologies for institutions of all sizes, educational resources and improvements in interbank fraud recovery.

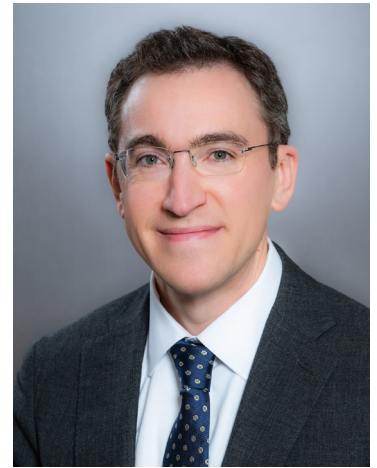
As we examine where regulatory efforts have succeeded and where gaps remain, community banks should take stock of their own preparedness. Reassess key elements of your strategy around fraud and scams, such as your technology stack. Newer fraud detection tools powered by AI have become more accessible and affordable, offering advanced capabilities with bottom-line results.

Also, consider your relationships with stakeholders.

First, assess your customer education efforts to make sure you're communicating proactively about emerging scams and ways customers can protect themselves. Second, strengthen relationships with local law enforcement and post inspectors, perhaps by designating a fraud liaison who maintains regular contact with these agencies.

Finally, continue to engage with ICBA, your state banking association and other industry groups. Regulatory momentum will likely continue into the new year, and community banks benefit when they contribute perspectives to these discussions. Whether it's commenting on proposed rules or sharing real-world fraud experiences, your voice matters in shaping practical, effective regulations.

One principle guides our path. Fraud prevention demands unified action with shared responsibility across the entire financial ecosystem. Community banks that take proactive steps today will be better positioned to protect their customers and institutions tomorrow.



SCOTT ANCHIN

Senior Vice President,
Strategic Initiatives & Policy



Scott Anchin is vice president of senior operational risk and payments policy at ICBA.



JIM REBER
President & CEO
ICBA Securities



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

LIES AND STATISTICS

I think most bankers, being numbers people by trade, have some familiarity with the phrase in this headline, which is often associated with Mark Twain. At times, it has been suggested that your correspondent, a certified public accountant, can take numbers and analyses to a different (and possibly lower) level than the average financial professional. For the next four minutes, I am going to attempt to weave some observations about the current posture of community bank bond portfolios into a cogent column.

Spoiler alert: What follows is mostly positive commentary. As I have stated before, I hold portfolio managers in high regard. There are years of data that demonstrate how bankers can see opportunity and, just as importantly, looming risk, and then adjust on the fly. Which is not to say they collectively act compulsively. It's clear community bankers have a highly developed sense of risk/reward dynamics.

WHERE WE'VE BEEN

The table at right displays some key bond portfolio statistics going back a decade. Our data comes from the bond accounting population of ICBA Securities' endorsed broker-dealer, Stifel. For a refresher, let's recall where the community banking industry stood in 2015. It's a good point to pick up this conversation, as it signaled a new phase in monetary policy for the Fed. The FOMC raised the target level of fed funds from 0.25% to 0.50% in December 2015, which was the first change since the advent of the Great Recession in 2008.

The table reveals several residuals of that long stretch of low market yields. To wit: short durations, high levels of short-term principal cash flow and tax-equivalent yields that were not, shall we say, ambitious. It's interesting that yields didn't really get any better until 2018, even though the Fed hiked overnight rates nine times in that three-year window. As low market rates endured for an extended period in the "teens," average book prices consistently hovered in the 102 range.

WHAT'S HAPPENING NOW

For the past three years or so, a different set of variables has emerged. The most durable (and cringe-inducing) metric is the unrealized loss. As of September 30, the average portfolio had a 7%+ loss. Since we're finally embarking on a rate-cut cycle, those numbers should improve (shrink), though that's largely dependent on how the long end of the yield curve reacts. Two positive and notable developments are the continued improvement in yields, which are now over 3% for the first time in at least a decade, and the normalization of the 24-month principal cash flows to the longer-term run rate of around 25% of the total bond portfolio. Effective durations are still longer than most community banks' preferences but have declined since 2022, reflecting another positive trend.

WHAT ELSE WE'VE SEEN

The "higher for longer" rate cycle has produced a couple of other benefits. The average portfolio's book value is effectively par (100.00), which hasn't been the case since pre-Great Recession, around 18 years ago. This means that rate shocks, should they occur, won't have a profound effect on book yields, since neither discount accretion nor premium amortization will be significant.

From the same chapter: The collection of bonds on hand can actually appreciate several percentage points before hitting the premium compression wall. If a group of bonds are owned at, say, 102 cents on the dollar, a drop in market yields will pull up the prices far less than if they're owned at 100 cents on the dollar. So, the desirable element of convexity could come into play in 2026.

There is our update on the Xs and Os of well-built bond portfolios. It's quite evident ICBA members' balance sheets are managed with care and thought. Portfolios are larger than they've ever been, but there's no yield grab, and bankers have been patient with the unrealized losses, which continue to decline.

I'd like to wend back to the estimable Mr. Twain for a closing thought: "Substitute 'damn' every time you're inclined to write 'very'; your editor will delete it, and the writing will be just as it should be." Or not.



January 2026 Webinars

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

*** NEW * This Time I'm Really Going To Do It: Making our Resolutions Stick:** When it comes to setting goals, do you find yourself in a cycle of starting off strong and then slowly veering off course? Or maybe one day you find yourself completely derailed from your goal without realizing how you got so far off track. The Learn to Live clinical team will discuss what nudges us to successfully make change, how avoiding or dismissing emotions can actually make progress harder, and ways to enhance our motivation. These concepts and proven strategies can help you stay on track and maintain momentum toward your goals..

[Friday, January 16th: 11-11:30am CST/12-12:30pm EST](#)

[Wednesday, January 21st: 12-12:30pm CST/1-1:30pm EST](#)

Mindful Eating: The Learn to Live Clinical team explains how certain triggers can lead to mindless eating, what mindful eating can look like and its advantages, and some next steps to consider for success when thinking about food and eating.

[Friday, January 23rd: 12-12:30pm CST/1-1:30pm EST](#)

Habits: Building the Good, Breaking the Bad: We live much of our lives without even thinking. Exciting new findings show that we can build new healthy habits and break old ones with less effort to improve our lives. Join the Learn to Live Clinical team to learn how to take your next big step toward a better life.

[Thursday, January 29th: 2-2:30pm CST/3-3:30pm EST](#)

20 attendees from each live session will be chosen at random to receive Learn to Live swag as a reminder of the helpful tips highlighted in the webinars!

To Register:

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

If you cannot attend a live session, you can still register to receive a link to the recording.



Monthly wellness materials are part of a comprehensive health and wellness platform, BlueElements.

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

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support on behalf of BCBSND.



BND-24-0709480 • 12-25

Upcoming Webinar Schedule



December 2025

	DATE	TIME
New IRS Auto Loan Rules Effective January 31, 2026: Vehicle Qualification & Interest Reporting Details	Mon 12/15	2:00 PM CST
Branch Manager & Head Teller Training: Developing, Motivating & Onboarding Team Members	Tue 12/16	10:00 AM CST
Real-Time Payments (RTP) Unveiled	Wed 12/17	10:00 AM CST
Overdraft Litigation: Trends & Accepted Procedures	Thu 12/18	10:00 AM CST

January 2026

	DATE	TIME
HSAs: Tackling Common Administration Headaches & Mistakes	Mon 01/05	10:00 AM CST
2026 BSA Update for BSA Officers	Tue 01/06	10:00 AM CST
20 Types of Legal Ownership Plus CIP, CDD & Beneficial Ownership	Wed 01/07	10:00 AM CST
New FDIC Signage Requirements Coming 2027	Thu 01/08	10:00 AM CST
Sweepstakes, Contests & Lotteries: Navigating Compliance Issues	Mon 01/12	10:00 AM CST
2026 IRA & HSA Update: The Latest Trends	Tue 01/13	10:00 AM CST
Opening UTMAs: Lessons Learned	Wed 01/14	10:00 AM CST
2026 Call Report Update	Thu 01/15	10:00 AM CST
2025 HMDA Submission Due March 1, 2026: Updates, Challenges & Real-Life Examples	Tue 01/20	10:00 AM CST
Marijuana Policy & Best Practices: Handling Employee Medical & Recreational Use	Wed 01/21	10:00 AM CST
Stablecoin Compliance & Regulation: What You Must Know Now	Thu 01/22	10:00 AM CST
Consumer Real Estate Loans: Step-by-Step	Thu 01/22	2:00 PM CST
Deposit Regulations Update & Review for Branch Staff	Fri 01/23	10:00 AM CST
What the Withdrawal of CFPB Guidance Means for Financial Institutions	Mon 01/26	10:00 AM CST
Artificial Intelligence & Its Impact on the Future Organizational Structure of the Banking Industry	Tue 01/27	10:00 AM CST
BSA Risk Assessment: New Risks & Policy Review	Wed 01/28	10:00 AM CST



SCAN TO REGISTER TODAY

Community Bankers Webinar Network (Powered by FinEd) partners with community bankers associations throughout the country to deliver quality webinar training for bankers in all 50 states. The synergy of these relationships allows us to successfully deliver more than 200 live and on-demand webinars, with more being added throughout the year.



You don't want to miss these Fintech Education Opportunities!

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- January 20, 2026 - Fintech Stablecoin

Join the B3 Group discussions.

- Fargo | April 7-8, 2026
- Medora | October 6-7, 2026

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BND
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DCN NAMED CONNECTBASE MOST VALUABLE PROVIDER

Dakota Carrier Network (DCN) has been recognized as the Connectbase Most Valuable Provider (Regional), for its leadership and innovation in using the platform to enhance network operations, collaboration, and service delivery. Cora Schlinger, DCN network design specialist whose work laid a solid foundation for implementation of the system, accepted the award at the Connectbase Customer Summit in Chicago.

DCN utilizes Connectbase's Connected Infrastructure Management (CIM) system to document network assets that power its carrier Ethernet, cloud, data center, dedicated internet, private line, and wavelength solutions. The detailed circuit records generated within CIM are shared with DCN's customers and Owner companies and serve as essential resources for the Network Operations Center during service activations and troubleshooting. In addition, DCN leverages CIM for trouble ticketing, outage management, and maintenance notifications.

"This award is a testament to our team's dedication to operational excellence and customer service," said Seth Arndorfer, CEO of DCN. "By integrating Connectbase technology, DCN continues to deliver reliable, high-performance connectivity that supports North Dakota's businesses and critical infrastructure."



Schlinger, second from left, accepts the award from Connectbase representatives Gabe Venturi, Ed.D., SVP of business operations; Jessica Noyes, director of service delivery; Heidi Juarez, VP of customer care.

The Connectbase Most Valuable Provider (Regional) is given to a leader in their region, interconnecting providers and partners and providing best-in-class network inventory management using the CIM system.

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In today's fast-paced business world, staying connected is more important than ever. Our broadband solutions ensure that your business runs smoothly.

At DCN, uptime isn't just a promise, it's a *guarantee*.

Let's talk about how we can partner to strengthen your business.



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AMERICAN STATE BANK & TRUST COMPANY AND WILLISTON STATE COLLEGE CELEBRATE ONGOING PARTNERSHIP AND COMMUNITY INVESTMENT

American State Bank & Trust Company (ASB) and Williston State College (WSC) came together this week to celebrate their continued partnership and shared commitment to investing in the future of education in the MonDak region. Following last year's announcement of a \$260,500 investment, representatives from both institutions gathered to mark the second installment of the multiyear commitment.

The \$260,500 commitment – announced in November 2024 – supports several major projects on campus, including the Well and it's Center Court scoreboard, the Turf Fields Project, and the new Healthcare Training Facility. This recent gathering reflects not only the progress being made, but also the deep ongoing partnership between ASB and WSC.

"This partnership reflects our belief in investing locally and supporting the institutions that shape our community's future" said CEO/President of ASB, Dave Hanson said. "We're proud to walk alongside WSC as these exciting developments continue to unfold."

"ASB has been a significant part of WSC's story for many years," said Dr. Bernell Hirning, President of WSC. "Their continued support allows us to provide new opportunities for our students and strengthen our community impact."



Dave Hanson, President & CEO of ASB and Pat Sogard, Chairman of ASB Board with Dr. Bernell Hirning, President of WSC, Dr. Zahi Atallah, VP for Academic Affairs, and Hunter Berg, Executive Director of the WSC Foundation & Alumni Association, in front of the Healthcare Training Facility set to open in November 2025.

American State Bank & Trust Company and Williston State College have worked together since the college's inception in 1961, building a relationship rooted in shared values, student success, and community growth.

SAVE THE DATES!

JANUARY 21 ▶ Essentials of Banking - Session 1, Virtual

JANUARY 22 ▶ Loan Structure, Documentation & Compliance Training, Virtual

FEBRUARY 6 ▶ Community Bankers for Compliance - Regulatory Update, Virtual

FEBRUARY 13 ▶ Emerging Leaders Development Group - Spring Session, Grand Forks

FEBRUARY 18 ▶ Essentials of Banking - Session 2, Virtual

FEBRUARY 19 ▶ Intermediate Credit Training - Session 1, Virtual

FEBRUARY 24 ▶ The Resilient Banking Leader - Session 1: Conflict Management, Virtual

MARCH 18 ▶ Essentials of Banking - Session 3, Virtual

MARCH 24 ▶ Supervisory & Performance Management Virtual Workshop, Virtual

MARCH 25 ▶ Universal Banker Certification - Session 1, Virtual

MARCH 26 ▶ Intermediate Credit Training - Session 2, Virtual

MARCH 31 ▶ The Resilient Banking Leader - Session 2: Managing Difficult Employees, Virtual

APRIL 14-15 ▶ Community Bankers for Compliance - Spring Session, Virtual

APRIL 21 ▶ Universal Banker Certification - Session 2, Virtual

APRIL 22 ▶ Essentials of Banking - Session 4, Virtual

APRIL 27 ▶ The Resilient Banking Leader - Session 3: Developing Teams, Virtual

APRIL 29 ▶ Intermediate Credit Training - Session 3, Virtual

APRIL 29-30 ▶ Women in Community Banking Summit, Bismarck

MAY 1 ▶ Community Bankers for Compliance - Regulatory Update, Virtual

MAY 13 ▶ Universal Banker Certification - Session 3, Virtual

MAY 19 ▶ FDIC Directors College

MAY 20 ▶ Essentials of Banking - Session 5, Virtual

JUNE 15-19 ▶ School of Agriculture Lending, Bismarck

JUNE 17 ▶ Essentials of Banking - Session 6, Virtual

JUNE 24 ▶ Universal Banker Certification - Session 4, Virtual

JUNE 24-25 ▶ Emerging Leaders Development Group - Summer Session, New Town

JULY 31 ▶ Community Bankers for Compliance - Regulatory Update, Virtual

SEPTEMBER 21-23 ▶ ICBND 58th Annual Convention, Medora

OCTOBER 8 ▶ Advanced Credit Training - Session 1, Virtual

OCTOBER 20-21 ▶ Community Bankers for Compliance - Fall Session, Bismarck

OCTOBER 23 ▶ Community Bankers for Compliance - Regulatory Update, Virtual

OCTOBER 29 ▶ Advanced Credit Training - Session 2, Virtual

NOVEMBER TBD ▶ Midwest Ag Summit, Virtual

DECEMBER 17 ▶ Advanced Credit Training - Session 3, Virtual

ONGOING EVENTS

Educational Webinars

Powered by FinEd

Online courses through
Barret School of Banking

2026 Education Opportunities

For detailed event
information, please visit:
icbnd.com

* Schedule subject to change



ICBND
INDEPENDENT COMMUNITY BANKS
of NORTH DAKOTA

BRAVERA DONATES \$25,000 TO GREAT PLAINS FOOD BANK IN RESPONSE TO GOVERNOR ARMSTRONG'S CALL FOR SUPPORT

In response to Governor Kelly Armstrong's recent directive allocating emergency state funds to support food programs during the federal government shutdown, Bravera is proud to announce a \$25,000 donation to the Great Plains Food Bank. This contribution will help bolster the organization's emergency efforts to source and distribute additional food across North Dakota.

"As a community bank rooted in the Upper Midwest, we believe in forging paths that strengthen the places we call home," said Dave Ehlis, President and CEO of Bravera. "Supporting the Great Plains Food Bank is a natural extension of our purpose to build and strengthen our communities, especially during times of uncertainty. We're honored to stand alongside Governor Armstrong and others answering the call to help."

Bravera has long supported Great Plains Food Bank's Regional Distribution Center in Bismarck through both financial contributions and volunteerism. Each quarter, Bravera employees roll up their sleeves at the local distribution center to pack and prepare food. This hands-on involvement reflects Bravera's commitment to building stronger communities through action and advocacy.

"Our partnership with the Great Plains Food Bank has grown over the years thanks to the dedication of our team and the shared belief that no one should go hungry," said Kevin Dykema, Bismarck Regional President at Bravera. "This donation is just one way we continue to forge ahead together, ensuring families across North Dakota have access to the nourishment they need."

Bravera encourages others to join in supporting local food pantries and nonprofits during this critical time. Together, we can help ensure that no North Dakotan faces hunger alone.

INDUSTRIAL COMMISSION ANNOUNCES TWO AGRICULTURE RELIEF LOAN PROGRAMS

The Industrial Commission today announced two new agriculture relief initiatives to support agriculture producers: the 2026 Farm Financial Stability Loan Program and the 2026 Grain Inventory Loan Program. The programs are offered through Bank of North Dakota (BND), and ag producers should consult with their local lender, who will handle the application process.

Producers are facing an unusual convergence of challenges including the severe weather of summer 2025, high input costs, trade policy uncertainty, and low commodity prices – all leading to increased financial stress across the agriculture sector. "Agriculture is a foundational pillar of North Dakota's economy," said the Industrial Commission in a joint statement. The Industrial Commission, comprised of Gov. Kelly Armstrong as chairman, Attorney General Drew Wrigley and Agriculture Commissioner Doug Goehring, oversees BND. "These programs provide the confidence producers need to plan for the 2026 season in these uncertain times."

The 2026 Farm Financial Stability Loan Program is designed for ag producers with an operating shortfall in 2024 or 2025, and can be used to replenish working capital, term out operating carryover or restructure existing term debts. Loans will be at a fixed interest rate of 3.75% for five years for BND's share. The local lender's share of the loan may not exceed BND's Base Rate plus 1.00%. BND has set aside \$300 million for the program.

The 2026 Grain Inventory Loan Program is for North Dakota ag producers to provide short-term financing of remaining grain inventory. BND will provide funds with a variable interest rate at 0.75% below its Base Rate which is determined at the time of funding. The local lender's share of the loan may not exceed BND's Base Rate plus 1.00%. BND set aside \$100 million for this program.

"BND is committed to supporting our ag producers as they navigate these rapidly changing times," stated BND President/CEO Don Morgan. "Local lenders know their producers best, and partnering with them ensures these programs reach the people who need them. Their insight has been invaluable in shaping both loan offerings."

To access either of the loan programs, producers should contact their local lender to submit an application. The program application period will open Dec. 9, 2025, at 12 p.m. CT, and will close June 30, 2026. More information on the program from BND can be found at bnd.nd.gov/ffslp and bnd.nd.gov/gilp.

BRAVERA COMMITS \$140,000 TO SUPPORT NEW GYM FLOOR FOR MINOT YMCA AND PRAIRIE GRIT ADAPTIVE SPORTS

Bravera is proud to announce a pledge of \$140,000 to the Minot Family YMCA and Prairie Grit Adaptive Sports to fund the replacement of the north gym hardwood floor. This investment will strengthen a vital community space that hosts thousands of youth and adults each year through various programs, including adaptive sports for individuals living with physical and mental disabilities.

The Minot YMCA serves as a cornerstone for health and wellness in the region, offering programs that build strong kids, strong families, and a strong community. Through its partnership with Prairie Grit Adaptive Sports, the facility provides inclusive opportunities such as wheelchair basketball, sports camps, and adaptive fitness classes—programs that impact nearly 37,000 individuals annually.

“Bravera is committed to building communities and helping people forge their path,” said Bravera Minot Regional President Kelly Perrin. “This project is about more than a gym floor—it’s about creating a space where everyone can belong, play, and thrive. We’re honored to support the YMCA and Prairie Grit in their mission to make wellness and participation accessible to all.”

The new floor will ensure safe, high-quality programming for youth leagues, adult fitness classes, and adaptive sports events. Prairie Grit’s work is especially critical in rural North Dakota, where resources for individuals with disabilities are limited. Their programs remove barriers and empower participants to discover their potential through sports and therapy.

Bravera’s pledge reflects its long-standing commitment to community reinvestment. As an employee- and director-owned financial institution, Bravera prioritizes local partnerships that strengthen the communities it serves across North Dakota, Montana, and Minnesota.

For more information about the Minot Family YMCA, visit ymcaminot.org. To learn more about Prairie Grit Adaptive Sports, visit prairiegritsports.com. Details about Bravera’s community impact can be found at bravera.bank.



BradyMartz

Professional Development & Excellence Academy

The Brady Martz Professional Development & Excellence Academy serves as a core development practice for future leaders and provides a framework to help employees reach their full potential. The aim of the Academy is to assist employees in their current role, aid in the progression of their career plans, and provide opportunities for succession planning.

Connect with Kelly today to learn how we can create a customized plan to meet your unique needs.



Kelly Hoeven, CCBIA CBVM
Manager

701-223-1717
kelly.hoeven@bradymartz.com



LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

20
25

DECEMBER 2025 EDITION



The American Psychological Association reports that the holiday season brings added stress for 2 out of every 5 people.

Preventing Burnout During the Holiday Season

Everyday life can be hectic enough without the added pressure of the holidays, which can also be a source of major stress and burnout for many people. Burnout isn't just about being tired; it's emotional, mental and physical depletion caused by prolonged stress. However, with some planning and self-care, you can protect your mental and physical well-being while still enjoying the festivities.

Consider these tips to help prevent burnout:

- **Set realistic expectations.** Social media and cultural norms often create pressure. Focus on meaningful experiences rather than flawless decorations, trendy outfits or extravagant gifts. Gratitude journaling can help shift your mindset toward what truly matters.
- **Start early.** No matter your holiday plans, spreading out your tasks and starting early will help with stress levels. This way, you won't be waiting until the last minute to complete tasks and rushing through responsibilities.
- **Take time to recharge.** Self-care during the holidays isn't indulgent; it's essential. Regular breaks from daily stressors can prevent burnout by helping your body and mind relax and recharge. Rest restores your energy, boosts your mood and increases productivity.
- **Maintain boundaries.** Boundaries protect your emotions and your physical space. They can be a healthy strategy as you navigate the holiday season and a full calendar. Only commit to the invitations or requests that truly matter to you and let go of the rest.
- **Make a list of all visible and invisible tasks.** Often, the mental load of holiday planning falls on one person and can go unnoticed. For example, "buying a gift" includes making a budget, understanding interests or sizes, deciding on a gift, purchasing it and wrapping it. When invisible labor becomes visible, it's easier to delegate tasks and ask for help.

While these practical strategies can help address some holiday stressors, you should also seek further support from a doctor or mental health professional

Mindful Holiday Eating

The holiday season often means more parties and gatherings—and an abundance of festive food and drinks. However, practicing mindful holiday eating can help you savor the season without overdoing it. This healthy approach encourages focusing on preparing and consuming food in a distraction-free environment. Mindful eating offers physical and mental health advantages, such as better body cue recognition, overeating prevention, healthier food choices, stress reduction and weight loss.

Consider the following mindful eating tips:

- Honor your hunger and satiety cues.
- Start with small portions.
- Use all five senses when you eat.
- Take small bites and chew slowly.
- Limit distractions while eating.
- Don't skip meals.

Mindful eating doesn't mean avoiding your favorite holiday foods. It's simply about bringing more awareness and enjoyment to your food. You can also try to prioritize the social aspect of gatherings and engage in meaningful conversations to reduce your focus on food.

By practicing mindful holiday eating, you can enjoy the season and create lasting memories. Contact a dietitian if you need guidance on mindful eating.

Zywave, 2025.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice. © 2025 Zywave, Inc. All rights reserved.



ND BANKS
BENEFIT TRUST

BANK OF NORTH DAKOTA AND FISERV PARTNER TO LAUNCH "ROUGH RIDER COIN," NORTH DAKOTA'S FIRST STABLECOIN

Fiserv, Inc. (NYSE: FI), a leading global provider of payments and financial services technology, in partnership with the Bank of North Dakota, today announced the Roughrider coin, North Dakota's first stablecoin. Fully backed by U.S. dollars, the Roughrider coin will be the first U.S. state stablecoin to launch on the Fiserv digital asset platform.

Honoring Theodore Roosevelt and his Rough Riders, the Roughrider coin will aim to increase bank-to-bank transactions, encourage global money movement, and drive merchant adoption. The coin will be available to banks and credit unions in North Dakota in 2026.

The Fiserv digital asset platform, announced in June along with a new white-label stablecoin, FIUSD, presents Fiserv customers with access to a new, more efficient, and interoperable digital asset payment service for their banking and payment flows. The Roughrider coin will leverage the FIUSD digital asset platform and is expected to be interoperable with other coins.

"As one of the first states to issue our own stablecoin backed by real money, North Dakota is taking a cutting-edge approach to creating a secure and efficient financial ecosystem for our citizens," said Governor, Kelly Armstrong. "The new financial frontier is here, and The Bank of North Dakota and Fiserv are helping North Dakota financial institutions embrace new ways of moving money with the Roughrider coin."

As a trusted infrastructure provider with approximately 10,000 financial institution clients and six million merchant locations processing 90 billion transactions annually, Fiserv understands the opportunities and challenges of digital asset integration for both banks and merchants and is uniquely positioned to drive the adoption of bank-friendly stablecoins, and Roughrider, among the payments industry and North Dakota's financial institutions.

"We're entering a new era where payments are instant, interoperable, and borderless," said Takis Georgakopoulos, COO at Fiserv. "With Roughrider Coin, we're bringing together the reliability of traditional finance and the innovation of blockchain to deliver faster and smarter digital payments. North Dakota's vision and leadership in launching this initiative show how forward-thinking policy can drive real progress in digital finance. We are pleased to be selected as their partner."

"We have a 106-year history of commitment to North Dakota agriculture, commerce, and industry through our financial institution partnerships," said Don Morgan, chief executive officer of the Bank of North Dakota. "The development of the Roughrider coin reflects that commitment, capitalizes on recent changes in federal law, and ensures the continued health, resilience, and relevancy of the North Dakota financial industry for its citizens."



Accepted by 99%
of ND doctors.

CARRY BLUE. CARRY ON.



ND



JEFF TUPPER

VANTAGE POINT SOLUTIONS EXPANDS MODEL VALIDATION TEAM WITH AML EXPERT JEFF TUPPER, CAMS

In response to growing demand for specialized model validation services, Vantage Point Solutions is pleased to welcome Jeff Tupper, CAMS, to its Financial Services Compliance and Model Validation team.



Jeff joins Vantage Point Solutions as an AML Audit & Model Validation Consultant, bringing more than 30 years of financial services experience — including over 20 years focused exclusively on anti-money laundering (AML) compliance. A Certified Anti-Money Laundering Specialist (CAMS) and active member of the ACAMS Upper Midwest Chapter, Jeff has completed more than 100 AML model validations across leading systems such as Verafin, Abrigo BAM+, Yellow Hammer, Fiserv FCRM, and AI Oasis Patriot Officer. With his background in evaluating model performance, optimizing detection capabilities, and ensuring institutions meet regulatory expectations, Jeff strengthens Vantage Point Solutions' ability to help clients reduce risk, improve compliance, and adapt to evolving financial crime threats.

Jeff will provide independent validation services for Anti-Money Laundering (AML) programs at Vantage Point Solutions, helping financial institutions ensure their detection systems are compliant, effective, and responsive to emerging risks. Jeff holds an MBA from the University of St. Thomas and has delivered AML compliance solutions to financial institutions nationwide.



VICTORIA HOPPE

ASB PROMOTES VICTORIA HOPPE TO COMMERCIAL LOAN MANAGER

American State Bank & Trust Co. (ASB) President & CEO Dave Hanson recently announced the promotion of Assistant Vice President and Commercial Loan Officer, Victoria Hoppe to Commercial Loan Manager.



Hoppe began her banking career in 2016 in Roseau, MN, where she excelled as a commercial/ag credit analyst and commercial lender. She joined the ASB team in March 2022 as a Commercial Loan Officer and quickly established herself as an excellent lender. She holds a Finance degree from Liberty University and was recently named the 2025 Small Business Development Center's Lender of the Year.

Originally from Warroad, MN, Hoppe moved to Williston in 2022 where she and her husband enjoy outdoor activities like hiking, fishing, hunting and snowboarding, and spending time with their dogs.

DCN'S HARDY EARNS CERTIFICATION

DCN Systems Administrator Cole Hardy recently earned CompTIA Server+ certification.

This technical certification validates skills in the areas of server hardware installation and management; server administration; security and disaster recovery; and troubleshooting hardware, software, networks, and disaster recovery. CompTIA is the largest vendor-neutral credentialing program for technology professionals, and this certification is the industry standard for professionals working in data centers, on-premises, and hybrid environments.

Hardy, based in DCN's Bismarck office, joined the company in August 2025 and his primary responsibilities relate to supporting the technical needs of the DCN team. He earned an A.S. in computer science and cybersecurity from Bismarck State College and a B.S. in computer science from the University of North Dakota.



BRAVERA WELCOMES AG BANKER JARED SCHUMACHER

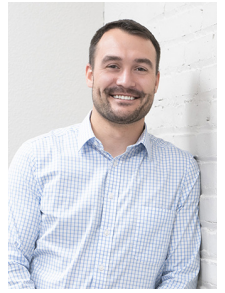


BRAVERA

Jared Schumacher recently joined Bravera Bank in Mandan in the role of agricultural banking officer. He has worked in the industry since 2020. Prior to joining Bravera, he worked for the U.S. Department of Agriculture Farm Service Agency in Pierre, S.D., and a bank in Herreid, S.D.

As an agricultural banking officer, Schumacher provides farmers and ranchers with banking and financing services that can help them manage risk and grow their operations.

He grew up working on his family's feedlot, ranch and farm operation near Zeeland. Schumacher understands the demands each enterprise requires and the challenges that come with the ever-changing environment of the agricultural industry. He can also relate to the hard work, time and financial commitment it takes to make an operation succeed. He earned a bachelor's degree in animal science and agricultural economics from North Dakota State University.



JARED SCHUMACHER

BND WELCOMES NEW LOAN SERVICING ASSOCIATE III



Mikaela Gawley accepted the Loan Servicing Associate III - Training Specialist position. Mikaela started her career at Bank of North Dakota in May 2023 as a Loan Servicing Associate III and had recently moved into the Portfolio Admin role.



MIKAELA GAWLEY



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**ICBND WILL BE CLOSED
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IN OBSERVANCE OF CHRISTMAS.**

**ICB SERVICES WILL BE OPEN
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AND CLOSED ALL DAY ON DECEMBER 25.**



JOIN OUR TEAM AS AN EXECUTIVE ASSISTANT AT STARION BANK IN BISMARCK!

Are you a customer-focused, disciplined, and ethical individual with a passion for inspiring others? If so, we want you on our team at Starion Bank!



WHY STARION BANK?

As a growing community bank, we pride ourselves on local leadership, personalized service, and deep community loyalty. We're not just a bank; we're a place where you can thrive both professionally and personally.

Position: Executive Assistant

Location: Bismarck, North Dakota

KEY RESPONSIBILITIES:

- Provide administrative support to the President
- Schedule appointments, meetings and other events, make travel arrangements, prepare and maintain documents and reports.
- Prepare, process and track expense reports, invoices, and reimbursements
- Draft correspondence and ensure timely and accurate communication on behalf of the President
- Serve as liaison between President and internal/external stakeholders, always maintaining confidentiality.

QUALIFICATIONS:

- Demonstrated experience in administrative assistant tasks and confidentiality, typically acquired through three to five years of similar or related experience.
- Excellent organizational, multitasking skills and time management skills
- A team player with strong written and oral communication skills
- Demonstrates adaptability and self-direction

WHAT WE OFFER:

- Competitive Salary: Your hard work deserves great pay!
- Comprehensive Benefits: Including health, life, dental, vision, and a health savings account.
- Retirement Planning: 401K and profit-sharing options.
- Incentives: Annual Incentive Compensation Program available for all benefit eligible employees
- Work-Life Balance: Paid vacation and holidays.

Starion Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.

APPLY TODAY!

FIRST WESTERN BANK & TRUST SEEKING COMMERCIAL BANKER

POSITION OVERVIEW:

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

ESSENTIAL JOB FUNCTIONS, DUTIES AND RESPONSIBILITIES:

- Conduct sales calls and meet with prospective and existing customers to establish new loan business
- Represent the bank in local community at meetings and events to market the bank's products and services
- Administer individual loan portfolio including commercial and other assigned loans
- Interview loan customers to determine lending needs
- Work with the Small Business Administration and Bank of North Dakota to qualify customers for participation lending programs
- Negotiate direct lending terms as well as collateral and payment structures
- Maintain customer relationships through regular communication and follow up contact
- Meet with customers to request information for loan applications, including appraisals, credit reports, background checks, and other information needed for loan evaluation
- Compile financial information including income tax records, balance sheets, and other data to create loan spreads
- Analyze applicant financial status and conduct collateral evaluations to make lending decisions
- Approve credits up to lending authority and prepare those credit requests that exceed lending authority for loan committee and/or Board approval
- Assemble and maintain complete loan files
- Conduct loan reviews on existing customers annually
- Collaborate with management on loan policies and procedures and make recommendations for improvement
- Participate in the bank's loan committee
- Review loan reports to determine the status of payment and work with customers to collect outstanding balances
- Ensure documentation complies with bank policy as well as State and Federal Regulations
- Ensure compliance with banking laws, regulations, and the Bank's policies and procedures, including Bank Secrecy Act
- Maintain continuing education related to lending certification and compliance standards



FIRST WESTERN
BANK & TRUST

JOB TITLE:
Commercial Banker

CLASSIFICATION:
Exempt, Officer

DEPARTMENT:
Lending

STATUS:
Full-Time

REPORTS TO:
Market President - Bismarck

LOCATION:
Bismarck Downtown Bank

OTHER DUTIES:

- Conduct site visits and collateral inspections, as necessary
- Other duties, responsibilities, and activities may be assigned with or without notice

EDUCATION AND/OR EXPERIENCE:

- Bachelor's degree in business or finance related field
- Experience in bank lending, loan review, compliance, or finance is preferred
- Strong understanding of financial statements and credit standards
- Knowledge of business management principles preferred

SKILLS/ABILITIES:

- Excellent oral and written communications skills
- Demonstrate professionalism in working with the public and all levels of management
- Ability to define problems, facts and draw valid conclusions
- Strong analytical, problem solving, and decision-making skills
- Computer proficiency, especially in Microsoft Excel

First Western Bank & Trust is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, sexual orientation, gender identity, national origin, age, disability, genetic information, marital status, or veteran status.

APPLY TODAY!

DECEMBER 2025 EDITION

Learning Your Family Health History

Most people have a family history of at least one chronic disease. Your family health history is one of the most powerful tools for understanding your risk for disease and conditions like heart disease, diabetes and certain cancers. Knowing this information can help you and your health care provider make informed decisions about screenings, lifestyle changes and preventive care.



A 23andMe survey revealed that although 9 out of 10 Americans agree that knowing family health history is important for knowing their own health risks, fewer than half (38%) actually know it.

The holiday season is a great time to gather or update family health history information so you can take charge of your health in the new year. Consider asking your family members these questions:

- What is your family's ancestry or ethnic background?
- Do you have any chronic diseases, such as heart disease, diabetes or obesity?
- Do you have any health conditions, such as high blood pressure, high cholesterol or asthma?
- Have you been diagnosed with any other serious health issues, such as cancer, stroke or Alzheimer's disease?
- How old were you when each of these diseases or health conditions was diagnosed?

Remember to ask about the cause and age of death for relatives who have died. It's important to record your family health history and continually share updates with family members. The U.S. surgeon general's web-based tool, My Family Health Portrait, can help you keep track of information. If you have health concerns, talk with your doctor.

Zywave, 2025.

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MONTHLY RECIPE

PARMESAN CHIVE BISCUITS

Makes: 12 servings



INGREDIENTS

- 2 cups biscuit mix
- cup 2% reduced-fat milk
- 4 Tbsp. butter (melted)
- ¾ cup Parmesan cheese (freshly grated)
- ½ Tbsp. fresh chives (finely chopped)

PREPARATIONS

1. Preheat oven to 400 F.
2. Combine all ingredients in a large bowl.
3. Stir together to mix well. Do not overmix.
4. Turn out onto a floured board. Roll to a 1-inch-thick square.
5. Cut into 12 squares. Bake on a cookie sheet, spaced slightly apart, for 12 to 15 minutes.

NUTRITIONAL INFORMATION

(per serving)

Total calories	153
Total fat	9 g
Protein	4 g
Sodium	348 mg
Carbohydrate	15 g
Dietary fiber	0 g
Saturated fat	4 g
Total sugars	3 g

Source: MyPlate



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- Freshly painted in 2024
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- Asking price of \$135,000



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