

JANUARY/FEBRUARY 2025

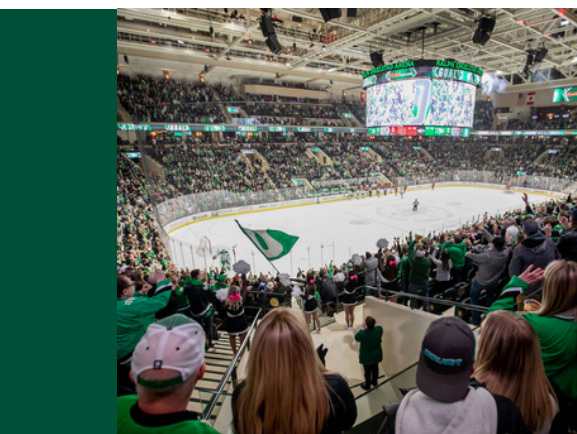
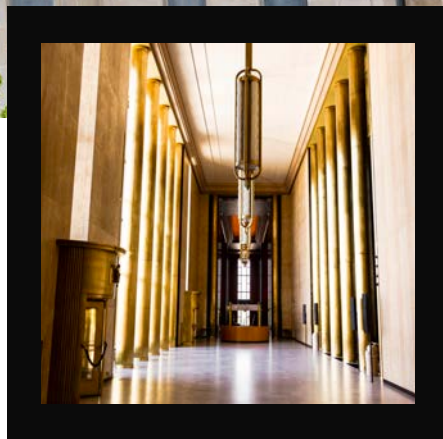


Official Newsletter of ICBND COMMUNITY BANKER



Emerging Leaders Day at the Capitol: February 12, 2025 – Bismarck, ND

This is a new event this year! Emerging Leaders and the ICBND Board of Directors will spend the day at the North Dakota State Capital to take in a day of the 69th Legislative Assembly. The schedule includes attending committee hearings, floor sessions, and exclusive meetings with high ranking North Dakota officials.



Emerging Leaders Spring Session: March 7, 2025 – Grand Forks, ND

Our meeting sponsor, associate member Shazam, will conduct two education sessions for attendees. They will present on AI and the future of payments, as well as emotional intelligence. The education session will be held at First State Bank, and the evening event will be held in the Green Room at the Ralph Engelstad Arena. The evening event includes dinner and reserved corporate seats for the UND vs Omaha hockey game.

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ICBND UPCOMING EVENTS

JANUARY 2025

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

FEBRUARY 2025

- 4** Front-Line Retail Banking Certification - 1st Session - Virtual
- 6** CBC Reg Update - Virtual
- 12** Emerging Leaders Day at the Capitol - Bismarck, ND
- 19** Essentials of Banking- Session 2: Banking History, Regulators, and Risk Management - Virtual

MARCH 2025

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

- 26** Front-Line Retail Banking Certification - 1st Session - Virtual

APRIL 2025

- 2** Small Business Lending Seminar - Bismarck, ND
- 16-17** CBC Spring Session - Bismarck, ND
- 23** Essentials of Banking- Session 4: How Banks Make Money and Risk Management - Virtual
- 30** Women in Community Banking Summit - Bismarck, ND



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ICBND NEWS

Chairman's Remarks



Charlotte Aldinger
Commercial Bank
of Mott
ICBND Chairman

Dear ICBND Members,

As we step into a new year, I want to take a moment to thank each of you for your dedication to community banking and the communities we serve across North Dakota. With a new year comes fresh opportunities, a new budget, and important legislative initiatives that will shape the future of our industry. Our work as independent community bankers remain vital in supporting local businesses, families, and communities. The economic landscape continues to evolve, and we must stay engaged to ensure that community banks remain strong, competitive, and resilient.

This legislative session presents key opportunities for us to shape policies that impact our industry. ICBND is actively working to ensure that the voice of community banks is heard. From regulatory relief to rural economic development, we remain committed to policies that foster growth and stability for our customers and communities. I encourage all members to stay informed, reach out to your representatives, and participate in our advocacy efforts.

Beyond policy, our strength lies in our deep ties to the communities we serve. Whether it's supporting local events, financial literacy programs, or economic development initiatives, community banks are at the heart of North Dakota's success. ICBND will continue to champion these efforts and provide resources to help our members make an impact at the local level. As an association, our commitment to advocacy, education, and innovation remains at the forefront in 2025. We will continue to provide valuable resources, training, and networking opportunities to support our members in navigating an ever-changing landscape. Your engagement and support make a difference, and I look forward to working together to build on our successes.

Thank you for your dedication to ICBND – Let's make 2025 a year of progress, collaboration, and community impact!



Sincerely,
Charlotte

ICBND NEWS

President's Remarks



Alexis Baxley
ICBND President

Happy February, community bankers! Just one month ago, the 69th Legislative Assembly of the State of North Dakota. It's been a busy month, and by the time you read this almost all bill introduction deadlines will have passed. While it doesn't look like legislators will have introduced the previously anticipated 1400+ bills, the House did its share of the heavy lifting by introducing 629 bills and resolutions. That's the highest total introduced by the body since 1989.

So far, banks are fairing ok, but please stay alert as the tide can change at any moment, and we have a lot of session left on the calendar. Legislators always prefer hearing directly from industry; your emails and phone calls are the most impactful advocacy tool we have.

While we are working to maintain a business-friendly environment here at home, we are grateful for our partners at ICBA and their work on the fast-moving regulatory issues in Washington, D.C. We're excited to join them at the upcoming ICBA Convention (March 10-14) in Nashville, TN and the ICBA Capital Summit (May 12-15) in Washington, D.C. We hope to see you at an evening reception we are hosting for North Dakota bankers registered for ICBA Live at SixtyVines on Tuesday, March 11. You can find more information about the reception at www.icbnd.com. Both events are great for networking with your counterparts across the country and advocating for community banking in Washington, D.C.

We also have a fantastic calendar of events put together for 2025; our Education Team really knocked it out of the park. While many of your usual favorites are back (shout out compliance!), we have added a handful of new offerings to the lineup that I think you are really going to love. A summary of these events is below:

- *Emerging Leaders Annual Program*
- *Community Bankers For Compliance Annual Program*
- *February 12: Day at the Capitol, Bismarck*
- *March 25: Supervisory & Performance Management Workshop, Virtual*
- *April 2: Small Business Lending Seminar, Bismarck*
- *April 30 - May 1: Women in Community Banking Summit, Bismarck*
- *June 9 -13: School of Agriculture Lending, Bismarck*
- *July 9 - 10: Networking Forum, Bismarck*
- *September 15 - 17: ICBND 57th Annual Convention, Medora*
- *October 8, November 5, December 10: Credit Analysis Bootcamp, Virtual*

We are so grateful for your continued support of our events and advocacy efforts. Thank you! The days are getting longer, the temperatures are getting warmer, and we can't wait to see you soon!



Alexis

CONNECTIONS COMMUNITY SPIRIT



A home for the citizens of Mott

The Commercial Bank of Mott set out to plan, fund and build a community center that will serve as a new hub for all locals to enjoy. By Kendra Beasley

It's not every day that an entire community comes together for the benefit of the greater good. But that's exactly what happened in the small town of Mott, N.D., home to \$143 million-asset Commercial Bank of Mott.

With a population of just over 600, Mott is a quaint town known for being a great retirement community and home to a vibrant population of active families with children. However, the town relies on various makeshift

venues for its communal activities, such as the school gymnasium or the local armory, because it lacks a true community or fitness center. Because the school's needs take priority, the community members are rarely able to use those spaces. The Commercial Bank of Mott and its leadership sought a solution.

A vision for expansion

In October 2023, Charlotte Aldinger, president of the Commercial Bank

of Mott, made it her goal to find a way to fund and build a new community center dedicated to the needs of the local community, rather than taking up space at the school.

"We'd done everything we could to make do with what we had," says Aldinger. "But we wanted to make something possible so not just the school could benefit but also the whole community. Because everyone wants and needs to be able to have that health and wellness

Rendering: Jared Twiggood of GT Architecture

Next: ICBA certifications bolster a bank auditor's career

dynamic in their life.”

This new center would provide a welcoming space for all residents to enjoy the social, cultural and recreational activities they engage in, but making the plans a reality wouldn't be an easy task.

Since there wasn't a dedicated person for economic development in Mott, Aldinger attended an Economic Development of North Dakota State Conference in September 2023 to “figure out what we don't know.” It was there that she found even greater passion for the project and understood that it was going to take a village. Upon her return, she began work with the mayor of Mott to figure out how to make the dream of a community center come true.

Setting the plan in motion

Of course, the prospect of a community center relied heavily on one thing: funding. The team found its opportunity in the Inflation Reduction Act of 2022, specifically the Department of Energy's Transmission Siting and Economic Development grant. This \$371 million initiative was created to support community infrastructure projects along new and upgraded transmission lines.

The next step was for Aldinger to write a compelling grant proposal.

QUICK STAT

\$14M

The grant amount that the town of Mott received to build its community center



“Everyone wants and needs to be able to have that health and wellness dynamic in their life.”

—CHARLOTTE ALDINGER, COMMERCIAL BANK OF MOTT

However, the grant-writing process is competitive and demands a clear vision, detailed planning and impeccable documentation. She admits, “I didn't exactly know what I was doing. I was not a professional grant writer, but I was going to put my heart and soul into it.”

John Marshall, a fellow community bank president at First State Bank in Grand Forks, N.D., connected Aldinger with an experienced writer who could help. Aldinger then worked side-by-side with the writer to complete and deliver a grant proposal worthy of not only consideration but approval.

With the proposal underway, the next step was to plan the construction of the community center. Over the course of seven months, Aldinger collaborated with a construction firm and architect who volunteered their services. A neighboring school provided blueprints from a similar project, and a community member donated five acres of land on which the community center will be constructed.

“All these pieces just came together,” says Aldinger, “and it came from relationships, talking to other people with a shared vision of wanting to make a difference and wanting to make this work.”

This community effort resulted

in the concept for the Cannonball Community Complex, a multipurpose building with a large gym, kitchen space for catering and concessions, and a community area that can accommodate up to 500 people.

The center will also serve as an emergency shelter and a base for essential services in emergency situations.

Looking to the future

The town of Mott received good news in July 2024: Its grant request had been approved. “At the Commercial Bank of Mott, we are all just so excited,” says Aldinger. “All of our employees are so community-driven and believe this is a huge opportunity for our community. Knowing the bank and myself are part of something like this ... it just makes us all proud.”

While timing for construction has not been announced, Aldinger hopes that next steps and activities toward development of the community center will begin to pick up soon, likely in 2026.

In the meantime, she says, “There's excitement in the community ... because it is not just an opportunity for Mott—this is an opportunity for our county, for southwest North Dakota and for our region.”

Kendra Beasley is a writer in Virginia.

ICBND NEWS

UMACHA Board Members

UMACHA welcomes new board members from ICBND Bank Members, Western State Bank, **Kelan Oster** and First International Bank & Trust, **Jim Haug**.



UMACHA WELCOMES New Board Members

Shelly Doll, Larry Fatima & Kelan Oster












We are thrilled to announce the addition of several accomplished professionals to the UMACHA Board of Directors. Each brings a wealth of experience and unique perspectives that will help guide our organization into the future of payments.

We're excited to work with this diverse and talented group of directors as we continue to lead in education, regulatory issues, and compliance across all payment channels. please join us in welcoming them to the UMACHA Board!

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ICBND NEWS

Featuring ICBND'S Newest
Associate Members

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

OUR NEWEST MEMBER:

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

Finance Scope

Finance Scope

1325 Highway 75 North
Breckenridge, MN 56520
Phone: (877) 687-1444
Website: <https://financescope.com/>

Contact: Troy Vosberg, President/CEO
Email: TroyVosberg@financescope.com



Finance Scope was designed over six years ago to offer equipment Dealers alternative outlets of financing and leasing for their customers all under one platform. We currently serve business customers in the Agricultural, Construction, Forestry, and Mining industries. Since our beginning in 2018, we have realized we can help community banks expand their service offerings without taking on additional risk or straining their resources. Our mission for members of the ICBND is to act as an alternative to assist them in keeping valuable commercial clients whose financing needs might have outgrown the bank's capacity, but do not want to lose their deposit relationship. Also, while introducing refinancing opportunities, working capital products, and alternative sources to fund their current customers' requests. With these additional options we are hoping we can provide you with an effective way to compete with larger institutions.

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- Discounted advertising rates in our newsletter the Community Banker. This newsletter is electronically sent to over 800 email addresses.
- Submit articles of industry importance for placement in the Community Banker free of charge.
- 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.
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ICBND NEWS

2025

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Jan/Feb	Deadline: Closing date for display ad copy is the 15th of the issue month. Example, For the March/April issue, the deadline would be March 15th.
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REBECA ROMERO RAINEY
PRESIDENT AND CEO, ICBA

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

"Community banks set the tempo for our communities, serving as the constant drum line that anchors those around them."

Marching to the beat of community banking

There's a rhythm to community banking, a steadiness amid a sea of change that keeps us centered and focused on the customers and communities we serve. When we're hit with new types of fraud, increasing regulatory burden, escalating customer demands and more, we stay the course, continuing on the path that advances our support of our customers and communities.

As I think about that rhythm, it's about maintaining a solid beat regardless of what's going on in the world. Community banks set the tempo for our communities, serving as the constant drum line that anchors those around them. Through the good times and challenging times, community banks provide liquidity for our nation's small businesses, help their customers achieve their dreams and serve as the underlying tempo that propels the economy forward.

Now is the time to amplify that message. We need to be telling the stories of how our strength and resilience has helped to grow our communities. We want to cut through the noise of today's financial services landscape to ensure legislators, regulators, businesses and consumers truly understand the community bank difference.

That starts by calling out the proactive work we do each day. It's about being loud and proud about how we serve our communities, and ICBA's Marketing Resource Center ([icba.org/mrc](https://www.icba.org/mrc)) provides the tools, tips and resources to help you do that.

But we also need to focus on how we, as ICBA, can support your momentum and help you build on it in today's environment. For one, we need to offer networking and education opportunities that provide insights into new opportunities and what's next. In addition, our continued focus on innovation and growth in our programming will help you connect directly with the new solutions and ideas that can evolve your offerings to align with your business strategies.

Fortunately, when you attend ICBA LIVE, you get a one-stop solution to address your business needs. Through programming that speaks to innovation, education and opportunity, LIVE will help you grow and evolve. But don't just take my word for it: 98% of attending community bankers report being extremely or very satisfied with ICBA LIVE, due to its education, networking opportunities and access to offerings that support the industry.

So, as you consider your bank's rhythm for 2025, don't miss a beat. Attend ICBA LIVE. I know you'll be inspired by your colleagues and, in turn, come back to your bank with new ideas for amplifying your value to your community now and into the future.

Twitter

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

Where I'll Be This Month

I will be hosting our new incoming board members for orientation in our Washington D.C. office and joining the Wisconsin Bankers Association for their annual meeting.



FROM THE TOP



LUCAS WHITE
CHAIRMAN, ICBA

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

"The more we know about
fraud, the more we will be
able to prevent it."



Tackling fraud with technology and education

Community bankers consistently rank cybersecurity and fraud among our highest internal risks, and those risks are growing. From implementing more sophisticated technology in attacks to preying on victims' insecurities, fraudsters have leveled up their activities. Community bankers need a combination of education and technology to thwart them.

Bankers must introduce a multifaceted approach to fraud mitigation to address today's concerns. We must focus on understanding the sources and types of fraud, educating our customers and implementing new technology to screen for it. The more we know about identifying potential activity, the more we will be able to stop it.

That's why this year my community bank is focusing on implementing upgrades to our technology stack that will enhance our fraud prevention offerings. We are also exploring AI-based tools, because we believe they will play a role in fraud mitigation in the future.

At the same time, we are working to keep our employees and customers up to speed on the latest scams. This type of education takes persistence and repetition. To see results, you have to spend time and resources to raise awareness and understanding. It must be a business priority, because our employees and customers truly are our first line of defense.

ICBA can also help. At ICBA LIVE next month, numerous technology providers will share solutions geared toward fraud mitigation—from companies in the Expo to those demoing in the ThinkTECH Showcase.

In addition, LIVE will offer sessions including "Unveiling Fraud: Navigating Banking Risks" and "AI-Powered Imposters: The Rise of Synthetic Identity Fraud" to raise community bankers' awareness of established and emerging risks, helping us to better shore up our defenses.

As new threats emerge, ICBA also provides resources and recommendations on how to address them. Take, for example, the latest guide produced by ICBA's Check Fraud Task Force, *Check Fraud: Engagement With Federal Bank Regulators*, which offers suggestions on when to contact regulators, how to frame feedback and where to direct your communication based on the experiences of peer community bankers.

It takes a village to combat today's threats. Fraud is nothing new; it has always been a part of banking. But in the current environment, our biggest challenge lies in identifying the trends and new types of fraud early, so that we can mitigate it more quickly. Through a multifaceted approach that incorporates technology solutions and ongoing education—with support from ICBA—we can better protect our banks, customers and communities.

My top 3

February is the height of winter. Here are my favorite things to do to enjoy the winter season:

1. Go downhill skiing
2. Pull my kids on their sled with our UTV
3. Cozy up in front of the fireplace

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.

"The good news is that there are mountains of documentation regarding historical spreads for virtually any bond sector that is suitable for community banks, as well as for current offerings."



Spreading the good news

Incremental yield can indicate relative value.

What does "spread" mean to you? In Las Vegas, it's an indication of by how many points a sports team is favored to win. For foodies, it could be a tasty schmear across a Ritz cracker. Sticking with the food theme, it's sometimes an obtuse reference to one's midsection, especially post-holidays. As a verb, it indicates a dispersion over an increasingly wide area (think: viral). And in fixed-income investing, it means the additional yield over and above that of a risk-free instrument of the same duration.

For community bank portfolio managers, yield spread is one of the most important indicators of value. The good news is that there are mountains of documentation regarding historical spreads for virtually any bond sector that is suitable for community banks, as well as for current offerings. This column will look back at several months, which take us through some swings in market rates, to arrive at suggestions about what holds relative value as we get going in 2025.

Recent past

If we can travel back to the third quarter of 2024, here's how the bond market was situated. The Federal Open Market Committee met on Sept. 17 and 18 and pulled the trigger on a 50-basis point (0.50%) rate cut, the first since the opening days of the COVID pandemic in 2020. Since the Fed had clearly telegraphed its intentions using forward guidance, the bond market barely moved on announcement day. However, within two weeks, there began a steady barrage of better-than-expected economic releases, including a blowout non-farm payroll number on Oct. 4.

Treasury rates then began a steady climb, and even though the Fed pushed through another 50 basis points in rate cuts by the end of 2024, rates remained closer to where they were in June and July than in September, as expectations for aggressive Fed action in 2025 eroded. Why this matters to community banks is that often, yield spreads run in the opposite direction of Treasury rates. Did this happen late last year?

The big three sectors

We'll examine the spread action on three separate bond types that are popular with community bankers: callable agencies, mortgage-backed securities (MBS) and tax-free municipal bonds. Collectively, they comprise about 60% of bank portfolios and have done so for many years. The reasons for their appeal are obvious: plenty of market depth, high degrees of liquidity and price discovery, and diversification from the loan portfolio.

Prior to Sept. 18, the five-year treasury note was trading around 3.50%. At the same time, a five-year agency with two years of "lockout" that can then be called away periodically (in the vernacular, a "5-2 Bermudan") yielded about 3.90%, for a yield spread of 40 basis points. Fast forward to the end of the year, and the relative numbers were 4.36%/4.66%, for a spread of 30 basis points.

In MBS land, I've selected a FNMA 15-year 4.5% pool. In mid-September, they were priced around 101.00, which produced a yield to maturity (YTM) of about 4.15% and a yield spread of .71%. By year end, the price had fallen by nearly 2% to about 98.5, and the YTM had risen to 4.82% at a spread of .54%.

On the other hand, the tax-exempt market had some volatility late in 2024 thanks to the general election. As has been the case recently, a lot of muni issuers rushed to the market in October to get their proceeds before any potentially adverse yield action in the election aftermath. This caused November and December supply to shrink and yield spreads to constrict even further.

It's fair to remind readers that the tax-free muni sector really hasn't had much relative value for C Corps since the tax cuts that went into effect in 2018 and may be extended further this year.

For the record, in mid-September, a 10-year municipal bond produced a tax-equivalent yield of about 3.70%, which was .14% less than a comparable treasury. By year end, the available muni yields had not changed much, so their "negative spread" had grown to -.50%. This sector clearly is the domain for individuals and S Corps. Alternatively, they may be ideal candidates for sources of liquidity.

Rational expectations?

What to make of all of this? First, taxable securities are easily more attractive than nontaxables for most community banks. Secondly, yield spreads have widened out in the past several months on agencies, even though general market yields have risen, which is unusual. Thirdly, and as a refresher, if yields are going to trend lower this year, you can expect incremental yields to widen. This will compensate investors for increased exposure to bonds being called away.

And finally, keep in touch with your favorite brokers to identify where pockets of "spread" may be found. No surprise that another definition of the term is "a bountiful feast."

STIFEL

2025 Webcast Calendar for Banks

	<i>Date</i>	<i>Time</i>	<i>Title</i>
JANUARY	Thursday - 1/30	1:00 pm ET	Economic Insight Live
FEBRUARY	Thursday - 2/6	1:00 pm ET	Quarterly Bank Strategy*
MARCH	Thursday - 3/6	1:00 pm ET	Stifel Solutions for Balance Sheet Management and Your Loan Portfolio* (Presented in coordination with ICBA)
APRIL	Thursday - 4/3	1:00 pm ET	Stifel Solutions* (Presented in coordination with ICBA)
	Thursday - 4/10	1:00 pm ET	Economic Insight Live
MAY	Thursday - 5/8	1:00 pm ET	Quarterly Bank Strategy*
JUNE	Tues-Thurs - 6/10-12	1:00 pm ET	Virtual Bond School*
JULY	Thursday - 7/10	1:00 pm ET	Economic Insight Live
	Thursday - 7/17	1:00 pm ET	Stifel Solutions for Balance Sheet Management* (Presented in coordination with ICBA)
AUGUST	Thursday - 8/7	1:00 pm ET	Quarterly Bank Strategy*
SEPTEMBER	Thursday - 9/25	1:00 pm ET	Hedging Strategy Workshop
OCTOBER	Thursday - 10/16	1:00 pm ET	Economic Insight Live
	Thursday - 10/30	1:00 pm ET	Stifel Solutions for Year-End Planning* (Presented in coordination with ICBA)
NOVEMBER	Thursday - 11/13	1:00 pm ET	Quarterly Bank Strategy*

*CPE Credits Offered

Continuing Professional Education

Stifel Fixed Income is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org

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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.

The innovations we'll see in 2025

They say the only constant is change, and 2025 is shaping up to prove that point. We are in for a dynamic year, influenced by customer demand, product accessibility and partner potential. Specifically, this year:

1. We expect wider adoption of the FedNow Service. After a couple of years on the market, use cases are starting to solidify and become tangible—from earned wage access to bill pay and more.
2. We'll see more community banks embracing strategic fintech partnerships to increase digital offerings and operational efficiencies.
3. We'll establish an increased focus on maintaining a customer-centric view to ensure a stellar customer experience this year and beyond.
4. We anticipate an emphasis on managing the cost of funds and developing new innovative deposit strategies to support the bottom line.
5. We predict personalized products and services and mobile experiences will garner greater attention as community banks look to expand customer relationships at the digital level.

Of course, there's much more that the year will bring, and we'll remain nimble, shifting programming and solutions to address what emerges. From the ThinkTECH Accelerator (see sidebar) to our role in BankTech Ventures and beyond, our goal is to continue to fuel the community bank innovation pipeline with the companies that you need to address growing challenges and opportunities.

To that point, education continues to be critically important to embracing the full extent of today's technology. This is the year to roll up your sleeves, get your hands dirty and embrace ways to advance your solutions—and ICBA Innovation will offer new opportunities to do just that.

Watch out for news on programs that will help you combine theoretical and practical hands-on engagement for your innovation journey.

In the meantime, make sure you're at ICBA LIVE, March 11–14, in Nashville, Tenn. You'll get the latest on our innovation efforts, meet with fintechs specifically geared toward your needs and learn more about what continued digital transformation can do for your bank.

In this year of change, you need to be armed with the new ideas that can take your offerings to the next level, and ICBA Innovation is your partner in ensuring success.

2025's first ICBA ThinkTECH Accelerator Join our first cohort of the new year as we work through the technologies community banks need to flourish. This cohort includes companies seeking to support community banks in their digital transformation journeys for improved operational efficiencies, reduced risk exposure and enhanced customer interactions.

ICBA members are invited to sign up for banker visits during the Accelerator program—scheduled for January 13 to March 6—to help shape the future of community bank innovation. To learn more and join us, complete the form at icba.org/innovation



LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,
GROUP EXECUTIVE VICE
PRESIDENT OF
COMMUNITY BANKER
UNIVERSITY

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

"Leaving a challenging situation to blow over—or worse, brushing it under the carpet—doesn't solve the underlying problem. Avoiding festering issues is bad for morale, and ultimately, that's bad for the bank."



8 healthy habits for conflict resolution

We're all different. We work differently, and we have different opinions, biases and values. Some of us thrive under pressure, while others shy away from confrontation. Put enough people together in the workplace, even the most harmonious one, and conflict is bound to happen from time to time.

It's never fun to address it, but conflict resolution is an essential leadership skill. Leaving a challenging situation to blow over—or worse, brushing it under the carpet—doesn't solve the underlying problem. Avoiding festering issues is bad for morale and therefore bad for the bank. That's why you need to train your team in conflict resolution, if possible, and set the tone as the leader of your organization. Try out these tips the next time you face a challenging situation.

1. Stay calm

Yes, this means taking that deep breath as needed! You have more control over your own reactions than you have over other people's actions. Switch to problem-solving mode, and keep your personal feelings out of the dispute.

2. Think through all the issues in the conflict

Break down the conflict's issues by considering the needs of the individuals involved, the team's needs and the bank's needs.

3. Keep your focus

Pay attention to the conflict at hand, not past ones. Dredging up the past isn't going to help in most situations.

4. Be an unbiased mediator

If you are mediating a disagreement, make sure you don't take sides or that you could be seen as taking sides. If you feel like you can't be impartial, find a neutral party to mediate the situation.

5. Keep lines of communication open

Listen carefully and actively. Give everyone space to share their perspectives and describe their needs. Be patient with one another.

6. Pay attention to phrasing and nonverbal cues

When dealing with conflict, listen to the other person's phrasing of words. Consider responding using their same phrasing. This demonstrates you were listening carefully. And if the person's nonverbal cues or body language aren't matching what is being said, ask for clarification to ensure the facts and feelings of the situation are shared openly.

7. Look for common ground

Do all parties in the conflict ultimately have the same goals? Find a way to pull them back to that place. Establishing agreement in goals before moving to resolution can help keep the resolution on track. Then, discuss options and take time for each party to sit with those options. In some instances, you'll have to find a compromise. For example, if two team members want to take on the same role in a project, split the role into two and make them co-leaders, with slightly different focuses.

8. Decompress as needed

Have breaks in the discussion to help alleviate the tension. Give everyone room to breathe. However you resolve the conflict, act quickly and stay positive. Set the tone for an open and transparent work environment, and encourage healthy discussions, even if getting through them can be painful at times!

What is your bank doing to help North Dakota become the most financially literate state by 2027?

Join the statewide effort to help our residents learn their money personality and apply it to improve their financial well-being.




Take your customers, ages 15 and up, to a new level of financial literacy with SmartWithMyMoney.nd.gov.

This is a free resource available to all North Dakotans. You can co-brand promotional materials and social media posts to encourage your customers and community. Consider presentations to your local business customers with our established PowerPoint.

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or call Janel Schmitz at 701.328.5880.



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Happy 50th Birthday, Traditional IRAs: A Look Back at a Half-Century of Retirement Savings

By Jodie Norquist, CIP, CHSP

Traditional Individual Retirement Accounts, better known as IRAs, were created by the Employee Retirement Income Security Act of 1974 (ERISA) and have revolutionized how Americans save for their golden years. They became available on January 1, 1975.

Roth IRA Beneficiary Options and Reporting Requirements

By Kristiana Rodriguez

Although IRAs are meant to provide individuals with a source of income during retirement, many clients may want to incorporate their IRAs into their overall estate planning. In such cases, while making clear that you are not providing tax or legal advice, you may find yourself discussing IRA beneficiary options with clients. Beneficiary options—especially for Roth IRAs—can be confusing.

Prevailing Wage Contributions in Defined Contribution Plans

By Kristoffer Aas, QKA, EdM

During the Great Depression, a common practice among contractors bidding for federal contracts was reducing workers' wages; and thereby, their labor costs, to win bids. While prevailing wage laws had existed on a state and local government level for more than three decades at this time, the first and most significant federal law—protecting the workers' and their families' welfare—was the Davis-Bacon Act of 1931.

RMD Regulations' Year-of-Death Rules Yield Both Answers and Questions

By Mike Rahn, CISP

IRS final required minimum distribution (RMD) regulations were published on July 19, 2024, more than four years after enactment of relevant statutory changes in the SECURE Act of 2019. Especially noteworthy are provisions affecting those who inherit an IRA whose owner had not yet satisfied the RMD for the year in which they died. Ironically, these provisions have the potential to both simplify and to complicate the process by which beneficiaries meet year-of-death RMD obligations.

ICBA Dividend Program Nears \$85 Million Distributed Since Inception

Washington, D.C. (Jan. 14, 2025) — The Independent Community Bankers of America (ICBA) today announced that the Travelers ICBA insurance program will distribute its 23rd consecutive dividend to participants in the Policyholder Safety Group Dividend plan, bringing the total amount distributed since the program's inception to nearly \$85 million. Almost 1,100 community banks across the country will benefit from this year's dividend based on their 2023 program involvement.

"As an ICBA Preferred Service Provider, Travelers consistently delivers outstanding value to our members by helping them protect their investments," said Senior Vice President of ICBA Innovation Adam Mahone. "The program's continued success underscores its vital role in helping community banks manage risk and safeguard their financial stability, enabling them to focus on their mission of serving customers and strengthening communities."

Since its launch, the Travelers ICBA insurance program has supported thousands of community banks in managing and mitigating risks through an extensive suite of insurance products. These include property, general liability, auto, workers' compensation, crime, cyber risks, fiduciary liability, employment practices liability, bankers' professional liability, and directors' and officers' liability, among others. Travelers' financial strength, coupled with its team of industry experts ranging from underwriters to claims professionals, ensures robust protection for community banks.

"Supporting community banks in managing their insurance needs is fundamental to our work," said Camie Snell, vice president of financial institutions at Travelers. "This relationship with ICBA highlights our shared commitment to the success of community banks, which are vital in fostering small businesses and boosting local economies across the nation. We are proud to collaborate on this significant program."



Do you know a veteran or active duty military entrepreneur looking to expand or start a small business?

Lewis & Clark Development Group is now offering the **VetLoan Advantage** program, which helps lower SBA 504 Loan costs for military-connected small business applicants - veterans, active-military, and their spouses.



Learn more at lcdgroup.org or contact Ashley Hruby at (701) 667-7607.

SAVE THE DATES!

JANUARY 22: Essentials of Banking - Session 1, **Virtual**
 FEBRUARY 2: Compliance - Regulatory Update, **Virtual**
 FEBRUARY 4: Front-Line Retail Banking Certification - Session 1, **Virtual**
 FEBRUARY 12: Day at the Capital, **Bismarck**
 FEBRUARY 19: Essentials of Banking - Session 2, **Virtual**
 MARCH 7: Emerging Leaders - Spring Session, **Grand Forks**
 MARCH 19: Essentials of Banking - Session 3, **Virtual**
 MARCH 25: Supervisory & Performance Management Workshop, **Virtual**
 MARCH 26: Front-Line Banking Certification - Session 2, **Virtual**
 APRIL 2: Small Business Lending Seminar, **Bismarck**
 APRIL 16-17: Compliance - Spring Session, **Bismarck**
 APRIL 23: Essentials of Banking - Session 4, **Virtual**
 APRIL 30-MAY 1: Women in Community Banking Summit, **Bismarck**
 MAY 2: Compliance - Regulatory Update, **Virtual**
 MAY 21: Essentials of Banking - Session 5, **Virtual**
 JUNE 9-13: School of Agriculture Lending, **Bismarck**
 JUNE 17-18: Emerging Leaders - Summer Session, **Minot**
 JUNE 25: Essentials of Banking - Session 6, **Virtual**
 JULY 9-10: Networking Forum, **Bismarck**
 AUGUST 1: Compliance - Regulatory Update, **Virtual**
 SEPTEMBER 15-17: ICBND 57th Annual Convention, **Medora**
 OCTOBER 8: Credit Analysis Bootcamp - Session 1, **Virtual**
 OCTOBER 14-15: Compliance - Fall Session, **Bismarck**
 OCTOBER 31: Compliance - Regulatory Update, **Virtual**
 NOVEMBER 5: Credit Analysis Bootcamp - Session 2, **Virtual**
 DECEMBER 10: Credit Analysis Bootcamp - Session 3, **Virtual**
 ONGOING: Education Webinars Powered by FinEd, **Virtual**

2025 Education Opportunities

For detailed event information, please visit: icbnd.com



Schedule subject to change

ICBND EDUCATIONAL OPPORTUNITIES

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COMMUNITY BANKERS FOR COMPLIANCE

*Guiding Community Banks to Achieve
Effective In-House Regulatory Compliance*

2025 PROGRAM DETAILS

Dates
April 16 - 17, 2025
October 14 - 15, 2025

Location
ICBND Office
1136 West Divide Ave
Bismarck, ND 58501

Registration begins 30 minutes prior to seminar. Day 1 seminar will run from 10:00am - 4:30pm; Day 2 seminar will run from 8:30am - 3:00pm

ICBND EDUCATIONAL OPPORTUNITIES

ABOUT THE CBC PROGRAM

Independent Community Banks of North Dakota (ICBND) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country.

In today's constantly evolving regulatory environment, staying informed is crucial. The CBC Program keeps your bank ahead of the curve with up-to-date insights on ever-changing regulations and offers expert guidance for structuring and maintaining a robust in-bank compliance program. This program also fosters a collaborative environment, where compliance professionals can connect, share experiences, and exchange ideas with fellow community bankers.

CBC BASIC MEMBERSHIP

Basic membership to the CBC Program consists of the following:



SEMI-QUARTERLY SEMINARS

A compliance seminar is provided semi-annually. The main topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks. Regulatory Updates are held quarterly, which allows persons new to compliance and seasoned professionals to remain current regarding changes in the world of compliance.



MONTHLY NEWSLETTERS

CBC Members receive the *Compliance Update* newsletter at the beginning of each month. The newsletter provides an update of compliance issues that impact community banks.



COMPLIANCE HOTLINE

Members of the CBC may call Young & Associates' toll-free number or visit their website for compliance questions that arise on a daily basis. Young & Associates has many qualified professionals available to answer your questions. This service ensures that your bank is just a phone call away from the information you need in order to answer your compliance questions.



CBC MEMBERS-ONLY WEB PAGE

This webpage (www.younginc.com/cbclogin) is reserved for banks that are registered members of the CBC Program. A shared user ID and password (case sensitive) are provided to each CBC Member annually. CBC Member Banks have access to the latest information from the regulatory agencies on this page, in addition to the *Compliance Update* newsletters. This information can be used to enhance the regulatory compliance function at your bank.



EMERGING LEADERS DEVELOPMENT PROGRAM



The ICBND Emerging Leaders Development Program was designed specifically for the future community bank leader. This program aims to support North Dakota's community banks in developing their employees into impactful leaders of influence for the bank, themselves and their communities.

ICBND EDUCATIONAL OPPORTUNITIES



ABOUT THE PROGRAM

The ICBND Emerging Leaders Development Program prepares today's independent bank leaders with the necessary skills to ensure bank profitability. The Emerging Leaders Development Program provides members the opportunity to develop lifetime business relationships with the best and brightest community bankers in North Dakota. From networking with peers to political advocacy, members will develop the skills needed to ensure the future of the North Dakota community banking industry.

Program Benefits

- Access to a tremendous network of community bankers with a vast background of knowledge and experience who are willing to share in a non-competitive environment.
- Reinforces the importance of the community banking philosophy to our industry and to our local communities.
- Offers greater knowledge of the importance of ICBND's legislative efforts in North Dakota and Washington, D.C., and teaches best practices to use when communicating with elected officials.
- Participants learn the skills needed to be a respected member of their community, and a contributing officer of their bank with the ability to handle increasing responsibility.
- One Emerging Leader is elected as a liaison to the ICBND Board of Directors. This individual will join ICBND and other member bank leaders at the ICBA Washington, D.C. Capital Summit (\$2,500 value), and ICBA Lead Forward Summit (\$1,350 value). Trip expenses will be paid by ICBND.
- Annual members to the Emerging Leaders Development Program will receive a free registration to the ICBND Annual Convention in September. (\$650 value)

Annual Program Registration & Pricing

Discounted Annual Membership Pricing *

\$850 for 1st attendee
\$700 for each additional attendees

*Includes registration for the following sessions:

Feb. 12: Day at the Capital - Bismarck
March 7: Spring Session - Grand Forks
June 17-18: Summer Session - Minot
Sept. 15-17: 2025 ICBND Annual Convention - Medora

Individual Session Pricing

\$200 Day at the Capital
\$300 Spring Session
\$450 Summer Leadership Conference
\$650 ICBND Annual Convention

***There is no limit on the
number of attendees from
each institution!***

ICBND EDUCATIONAL OPPORTUNITIES



2025 PROGRAM CALENDAR

**Schedule subject to change.*

Day at the Capital: February 12, 2025 Bismarck, ND

This is a new event this year! Emerging Leaders and the ICBND Board of Directors will spend the day at the North Dakota State Capital to take in a day of the 69th Legislative Assembly. The schedule includes attending committee hearings, floor sessions, and exclusive meetings with high ranking North Dakota officials.

Spring Session: March 7, 2025 Grand Forks, ND

Our meeting sponsor, associate member Shazam, will conduct two education sessions for attendees. They will present on AI and the future of payments, as well as emotional intelligence. The education session will be held at First State Bank, and the evening event will be held in the Green Room at the Ralph Engelstad Arena. The evening event includes reserved seats for the UND vs Western Michigan hockey game, parking passes, VIP credentials, a delicious buffet meal, and open bar. We have limited tickets to this event and will be inviting the ICBND Board of Directors, ICB Services Board and our staff members to join us. We are currently only offering the event tickets to members. If we have extra tickets, we will open it up to spouses/guests.

Summer Leadership Conference: June 17-18, 2025 Minot, ND

We are working on an excellent lineup of speakers and events for the annual Summer Leadership Conference. Speakers will focus on leadership development and economic growth. The group will also be attending a Minot Hot Tots Baseball game on the first evening. You do not want to miss the events we have planned for this session!

ICBND Annual Convention: September 15-17, 2025 Medora, ND

That's right! The 2025 ICBND Annual Convention will be held in legendary Medora! We have an excellent Annual Convention line up with lots of great speakers, entertainment and networking opportunities. Education sessions will focus on personal development, leadership and hot topics affecting the banking industry. Of course, there will be lots of fun with our Exhibitors and PAC Raffles. This is a historic change in location that you're definitely going to want to be a part of!

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ICBND EDUCATIONAL OPPORTUNITIES

ICBND DAY AT THE CAPITOL FEBRUARY 12, 2025

7:00 am Breakfast on the 18th Floor of the Capitol Building

Join ICBND's Board of Directors and Emerging Leaders for an exclusive breakfast on the 18th Floor of the State Capitol. Invited guest speakers include:

***North Dakota Governor Kelly Armstrong
Legislative Leadership
DFI Commissioner Lise Kruse
BND President & CEO Don Morgan***

8:30 am Committee Hearings

Attend House and Senate Industry Business and Labor Committee hearings, as well as other committees that will be hearing legislation pertinent to ICBND.

11:30 am Lunch at The Capitol Cafe

Enjoy lunch at The Capitol Cafe, compliments of ICBND.

12:30 pm House & Senate Floor Session

Attend House and Senate afternoon Floor Sessions. This is the last scheduled event for the day and attendees are free to leave following the Floor Sessions.



ICBND EDUCATIONAL OPPORTUNITIES

ESSENTIALS OF BANKING SERIES



**DATES: JANUARY 22,
FEBRUARY 19, MARCH 19,
APRIL 23, MAY 21, JUNE 25
VIRTUAL**

About This Session

Essentials of Banking is a six-part, interactive, virtual learning series designed to provide a complete overview of banking principles and operations. Each session is 3 hours in length.

Who Should Attend?

New bank employees in all roles/departments and bank directors new to banking, management trainees, and bank veterans who are looking to broaden their banking knowledge.

Attendees are required to:

- Interact with facilitator and other participants in a live, virtual environment
- Actively participate
- Complete assignments
- Have full, working computer microphone and speakers or phone access
- Participate in discussions

Benefits of the Series:

- Establish a strong foundational knowledge of banking in the United States
- Expand banking skills and knowledge in a focused learning environment
- Interact and network with other bankers in a virtual environment
- Understand the variety of banking career opportunities
- Improve cross functional contributions and performance
- Prepare for Graduate Schools of Banking
- Know how your bank makes money
- Interpret your bank's financial statements
- Define commonly used banking terminology
- Develop a mindset of service to all stakeholders
- Contribute to your bank's growth and profitability

Session Dates & Topics:

- January 22 – Session 1: Money, Banking & My Career
- February 19 – Session 2: Banking History, Regulators & Risk Management
- March 19 – Session 3: Banking Products & Services
- April 23 – Session 4: How Banks Make Money & Risk Management
- May 21 – Session 5: Banking Compliance Overview
- June 25 – Session 6: WOW! Service & Growing the Bank

Registration

- **BUNDLE & SAVE**
Full Series of All 6 Sessions:
\$1200/person
- **Individual Sessions**
\$350/person/session

Instructors



Christie Drexler
Owner of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking.



Josh Collins
Drexler Consulting, LLC, has 13 years of banking experience serving in various leadership roles in retail banking, human resources, and talent development.

ICBND EDUCATIONAL OPPORTUNITIES

FRONT-LINE RETAIL BANKING CERTIFICATION



FEBRUARY 4 & MARCH 26
9:00 AM–4:00 PM
VIRTUAL

About This Session

This two-day certification program focuses on the essentials for today's Retail Banker in providing exceptional service, problem solving, making referrals, and building profitable relationships. The program is packed full of checklists, job aids, examples, and real-world situations. Attendees who complete the program will receive a Certificate of Completion.

This is a live, interactive, virtual training program. As such, it is highly recommended that all participants have their cameras on for the duration of the program and, therefore, have access to a computer with video capabilities.



Key Objectives

- Understanding How Retail Banking is Changing
- Defining and Developing Today's Retail Banking Roles
- Professionalism and Brand Building
- Speaking the Customer's Language
- Becoming the One Source for the Exceptional Customer Experience
- Moving from Order Taker to Relationship Builder
- Maximizing the Customer On-Boarding Experience
- Making Referrals
- Building Client Loyalty
- Networking
- Identifying and Preventing Fraud
- Effectively Managing Difficult Customer Situations
- Handling Transactions Efficiently

Who Should Attend?

All retail banking team members in customer contact roles.

Instructors



Christie Drexler
Owner of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking.



Josh Collins
Drexler Consulting, LLC, has 12 years of banking experience serving in various leadership roles in retail banking, human resources, and talent development.

Registration

- **ICBND Member:**
 - \$475/person
- **Prospective Member:**
 - \$675/person

With significantly reduced in-branch transactions and customer visits, and rapidly progressing technology, Front-Line Retail Team Members must transform the way they meet client needs and deliver service excellence. Today's lean branch and customer service center staffing models require that all team members are more knowledgeable, more client-focused, more flexible, more efficient, and more proactive than ever. Retail team members must be prepared to both serve the traditional client who visits the branch for transactional needs and the modern client who only contacts a banker when they need help addressing complex needs, such as fraud resolution. To grow and prosper the bank, Retail Bankers must have the skills and acumen to move beyond order-taking to problem solving, advising, and proactively developing loyal client relationships.

ICBND EDUCATIONAL OPPORTUNITIES

Emerging Leaders Development Program Spring Session March 7, 2025 Grand Forks, ND Session Sponsored by SHAZAM



AGENDA

9:00 a.m.-12:00 p.m. - Education Session (First State Bank, 2500 32nd Ave S, Grand Forks, ND 58201)

1:15 p.m.-3:00 p.m. - Tour of ND Mill & Elevator (1823 Mill Road, Grand Forks, ND 58203)

4:45 p.m. - Green Room Social & UND vs Omaha Hockey Game (Ralph Engelstad Arena)

9:00 a.m.-12:00 p.m. Education Session - Lunch is Provided

Patrick Dix - Vice President of Strategic Alliances, SHAZAM



Patrick leads SHAZAM's relationships and partnerships with more than 70 industry organizations and trade associations. The focus of SHAZAM's strategic alliances is to support the advocacy work of association partners and ensure community financial institutions have a strong voice in the payments industry. Before joining SHAZAM Patrick spent 25 years as a broadcast journalist including 16 years as the senior morning news anchor at the NBC affiliate in Des Moines, Iowa.

Jackie Rolow - Executive Vice President & Chief HR Officer, SHAZAM



Jackie's infectious energy and engaging personality will inspire you to make your workplace a destination for the best talent in your industry. She has a gift for empowering employees to find their passion and creating a stronger and more effective working environment. Jackie brings expert HR perspective on strategic change, the constantly evolving legal and regulatory issues surrounding human resources, and effective goal setting to her high energy presentations.

1:15 p.m.-3:00 p.m. Tour of North Dakota Mill & Elevator

The North Dakota Mill & Elevator began operating on October 22, 1922 and is the only state-owned milling facility in the United States. The mission of the North Dakota Mill is to promote and provide support to North Dakota agriculture, commerce and industry. Provide superior quality, consistency and service to our customers. Grow the business and provide a profit to our owners -the citizens of North Dakota. Please wear closed toed shoes and if you have long hair, please wear it in a ponytail.

4:45 p.m. Meet at Ralph Engelstad Arena

We have to be escorted to the Green Room as a group, so please meet in the front lobby by the ticket window/office, at 4:45 p.m. sharp.

5:00 p.m. Green Room Social in the Ralph Engelstad Arena

We will have food and drinks available in the Green Room, and corporate section seating during the game.

6:36 p.m. UND vs Omaha Hockey Game

The Emerging Leaders Development Group is designed for career-aspiring community bankers who are committed to preserving and enhancing community banking and its philosophies. We encourage all bankers to attend!

Registration

ICBND Emerging Leader Annual Member	FREE
ICBND Emerging Leader Alumni	\$250
ICBND Member - Non Emerging Leader Member	\$300
Prospective ICBND Member	\$350*

Cost includes session and all meals.

*Eligible non-member banks may apply the difference of the non-member registration fee minus the ICBND member registration fee towards their current year membership dues.

ICBND EDUCATIONAL OPPORTUNITIES

SUPERVISORY & PERFORMANCE MANAGEMENT WORKSHOP



MARCH 25, 2025
9:00 AM-4:00 PM
VIRTUAL

About This Session

This is a one-day, interactive, live virtual training for managers and aspiring managers seeking to acquire or develop their management and leadership skills and to optimize individual and team performance.

Who Should Attend?

All managers, supervisors and aspiring bank managers/supervisors at all levels of experience. Candidates for this training include Human Resource Managers, and HR Team Members, Executive and Sr. Level Managers, Sales and Service Managers, Deposit and Loan Operations Managers, Head Tellers/Universal Bankers, and all Team Leaders and Department Managers.

Program Benefits

- Implement plans for team member growth and development
 - Effectively communicate vision, purpose, strategies and consequences for your team
 - Define and implement a high-performance culture
 - Effectively address underperformers
 - Hire, promote, retain and cultivate top talent
 - Balance serving your team members and protecting the bank
 - More confidently hold difficult conversations
 - Increase productivity and results through higher team engagement
 - Understand how to clearly address and document performance gaps
- And much more!

Agenda

- Management Challenges
- Four Key Skills of Great Managers
- Effectively Providing Positive and Constructive Feedback
- Performance Management Tools
- Coaching for Impact, Connection and Results
- Documenting to Encourage Behavioral Change
- Hiring, Promoting and Retaining Top Talent
- Effective Interviewing
- Creating Team Member Engagement
- Key Needs and Motivations of Today's Workforce
- Prioritizing Leadership and Action Planning

Registration

- ICBND Member:
 - \$475/person
- Prospective Member:
 - \$675/person

Instructors



Christie Drexler
Owner of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking.



Josh Collins
Drexler Consulting, LLC, has 13 years of banking experience serving in various leadership roles in retail banking, human resources, and talent development.

ICBND EDUCATIONAL OPPORTUNITIES

APRIL 3RD & 10TH, 2025

UNDERSTANDING BANK PROFITABILITY

VIRTUAL/LIVE TRAINING



A highly interactive seminar allowing the participant to use their bank's balance sheet and income statement to calculate various financial ratios and to show how changes in various line items impact key ratios, the culture, and overall bank profitability.

Topics include:

- "The Language of Banking" – terms and ratios bankers use in managing the financial performance of the bank.
- Peer group financial analysis utilizing the UBPR. Ratios discussed include the Efficiency Ratio, Return on Assets, Return on Equity, and Net Interest Margin.
- Improving profitability through competitive advantage strategies, differentiation, and technology.
- Best practices across the industry in improving profitability.

Audience:

- Branch and department managers
- Recently hired outside directors
- Emerging leaders within the bank

Schedule:

Part 1: April 3, 2025 9:00-12:00 Central

Part 2: April 10, 2025 1:00-3:00 Central

Instructors



Wayne Miller

SVP Innovation Programs
ICBA



Byron Earnheart

Programming Director at
the Barret School
of Banking

Cost: \$295

Register: <https://barretbanking.org/landings/understanding-bank-profitability-2/>

Helping build a **#superherocommunitybanker**

ICBND EDUCATIONAL OPPORTUNITIES



Barret Executive Leadership Academy

Announcing our newest program...the Barret Executive Leadership Academy (BELA). This is a cohort-based immersive bank sim, a program that connects you in an on-going community of peers and mentors, with the goal of creating the holistic banker.



In-person
Christian Brothers University
Memphis, TN

With ample resource material for employment law, performance review essentials and disciplinary systems. Once you register, we will provide you with access to the training materials by email.

WHO'S THIS FOR?

- New Bank CEOs/Presidents
- New Bank C-Suite Execs
- C-Suite Execs "In-Waiting"

COHORT TOPICS INCLUDE

- Realistic Bank Simulation Situations
- Emotional Intelligence and Culture Creation
- Balance Sheet and Financial Management
- Leadership in Community Banking
- Corporate Governance, Board Management, etc.
- Best Practices from Subject Matter Experts on Cybersecurity, Technology, and Innovation

PRICE: \$1695

Additional 20+ hours of virtual content, along with the in-person cohort are included

Register or more info: <https://barretbanking.org/landings/bela-landing/>

ICBND EDUCATIONAL OPPORTUNITIES



Women in Community Banking Summit AGENDA

Day 1 • Wednesday, April 30

6:30 pm Evening Social & Trivia

Come in early for the Summit and enjoy an evening of food, fun and laughter. Fill your plate with delicious hors d'oeuvres, grab the beverage of your choice and then sit down and get ready for an exciting round of trivia with Bismarck's Trivia Takeover!

Day 2 • Thursday, May 1

8:00 am Registration & Breakfast

9:00 am Dawn Kincaid "Banking Update"



Dawn has nearly two decades of experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently, Dawn served as the Sr. VP of Bank Operations for a central Ohio based community bank, where she created and refined the bank's policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services.

10:15 am Break

10:30 am Kelsey Buell "Prioritize With Purpose"



As a society we "praise the hustle" and are proud when we say yes to everything. Unfortunately, this can end up back firing and getting us into trouble such as not being able to produce quality work. There is power in a thoughtful pause and taking time to think about how you are prioritizing your work. In fact, it can even increase your self confidence - by allowing you to be in control of your schedule and work. Kelsey is an authentic and enthusiastic team builder. She is also an accomplished violinist and singer having performed in front of audiences as large as 15,000. She has given hundreds of presentations on goal setting, preventing burnout, stress management, and leadership skills. As a former corporate recruiter, she conducted over 2,000 candidate interviews. And through her experience, she uncovered the fact that many people are disengaged in their jobs. This led to her strong passion for training and development. She sees the value in investing in yourself and your team. Kelsey's goal is to help you discover ways to flourish in all areas of your life - both personally and professionally.

12:00 pm Lunch

1:00 pm Patrick Metzger "The Culture Investment: Banking on Transparency, Accountability & Leadership"



In the banking industry, trust isn't just a value—it's currency. A strong, high-performing workplace culture isn't an expense; it's an investment—one that pays dividends in employee engagement, performance and long-term success. Yet too many organizations operate with a culture deficit, struggling with misalignment, lack of clarity and disengaged teams. Patrick will dive into how leaders can bank on transparency, accountability and leadership to create a thriving, high-trust workplace. Patrick will share real-life examples in the 100+ companies he's coached on how they've reduced turnover, generated higher productivity and stronger team cohesion, and ultimately, a competitive edge in the marketplace. By the end of this session, attendees will walk away with actionable steps to transform their workplace culture into one that drives growth, trust and long-term success. Because in today's world, the best investment isn't just in financial capital—it's in people and culture.

2:30 pm Break

2:45 pm Kay Frances "Humor You Can BANK On!"



We all know that we should manage our stress, but we don't necessarily know why or how! It's Kay Frances to the STRESS-cue! She literally wrote the book on stress! With this energetic, upbeat presentation, attendees laugh while they learn without straining their brains. Kay Frances combines her years of standup comedy, her education, and her passion for her message to offer a unique skill set not often found in one speaker. It's clean, relatable humor-with-a-message at its funniest!

ICBND EDUCATIONAL OPPORTUNITIES



BARRET
SCHOOL OF BANKING
Paul W. Barret, Jr. School of Banking • Memphis, TN

What makes us **the best**
Graduate Banking Education
value found **anywhere?**

Tuition

Barret's \$2,195 tuition is the **lowest** in the industry, thanks to a large endowment that allows for over 60% tuition subsidies for all students.

Approximately 1/3 of the cost of other banking schools at LSU, SMU, Wisconsin, and Colorado.

Education

Outstanding and innovative curriculum.

ICBA and ICBND Endorsed.

Superb faculty including nationally known speakers in the industry.

Lecture Series

Featuring nationally distinguished speakers:

- Dr. Robert Gates
- Coach Mike Krzyzewski
- Coach Tony Dungy
- Newt Gingrich
- Coach Tony LaRussa
- Kat Cole
- Daymond John
- Fred Smith
- Kurt Warner

Convenience

One-week resident session means employees spend less time away from the job and family.

Experience

More than 50 years in existence.

Attendees come to Barret from 40+ states.



Visit us at barretbanking.org for more info, and to fill out your online application today!

Make sure to listen to our Main Street Banking Podcast!

Barret Graduate School Curriculum in Brief

One week per year for three years • 130+ hours of core classroom study • Nine on-campus case studies • Eight home study problems.

Over the three year graduate program, participants will have access to 200+ hours of training.

Year One

Financial Institutions & Markets
Boosting Bank Profitability* **
Financial Statements***
Human Behavior* **
Developing a Sales Culture
Mktg & Business Dvp.***
Compliance Management
Operations Management
Technology, Payments, &
Cybersecurity

Total Hours: 43

Exam at week's end:

*Home Study Problem **Case Study

Year Two

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

Total Hours: 43

Exam at week's end:

*Home Study Problem
**Case Study

Year Three

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

Total Hours: 44

**Case Study

***An additional 25+ hours of electives are available to all participants each year.

Barret's Annual Graduate School program: **May 18-23, 2025**

Barret School of Banking • 650 East Parkway South • Memphis, TN 38104 • (901) 321-4000 • Fax: (901) 321-4099 • barret@barretbanking.org

ICBND EDUCATIONAL OPPORTUNITIES



ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



January 2025	DATE	TIME
Wisdom Gained from the EEOC's Biggest Rulings of 2024	Mon 01/06	10:00 AM CST
BSA Officer Part 1: BSA Update for BSA Officers	Tue 01/07	10:00 AM CST
Consumer Lending Regulatory Compliance	Wed 01/08	10:00 AM CST
Regulatory Update for the Credit Analyst	Thu 01/09	10:00 AM CST
Crisis Management in the 24-Hour News Cycle	Fri 01/10	10:00 AM CST
2024 HMDA Submission Due March 1, 2025: Updates, Challenges & Real-Life Examples	Mon 01/13	10:00 AM CST
Call Report Series: 2025 Call Report Update & Avoiding Costly Mistakes	Tue 01/14	10:00 AM CST
Frontline Series: Comprehensive Teller Training: Checks, Compliance, Security & BSA	Wed 01/15	10:00 AM CST
2025 Compliance Outlook: Regulator Expectations	Thu 01/16	10:00 AM CST
IRA Series: Final IRA RMD Regulations, Deadlines, Calculations, Reporting & More	Tue 01/21	10:00 AM CST
Marijuana Update: On-Boarding, Payments, Monitoring & Schedule III Change Implications	Wed 01/22	10:00 AM CST
Speeding Ahead: Instant Payments for Tomorrow's Transactions	Thu 01/23	10:00 AM CST
IRA Series: IRA & HSA Update: The Latest Changes & Issues	Mon 01/27	10:00 AM CST
Consumer Loan Documentation: Developing a Comprehensive Checklist	Tue 01/28	10:00 AM CST
Simplifying the FFIEC's Architecture, Infrastructure & Operations (AIO) IT Booklet	Wed 01/29	10:00 AM CST
1071 Rule FAQs: Are You IN or OUT in 2025?	Thu 01/30	10:00 AM CST
February 2025	DATE	TIME
Today's Board Essentials Module 1: Director Liability: Fiduciary Duty & Duty of Care	Mon 02/03	1:00 AM CST
Today's Board Essentials Module 2: Reg O: Insider Lending & Self-Dealing	Mon 02/03	1:00 AM CST
Today's Board Essentials Module 3: The Board's Role with BSA/AML/OFAC	Mon 02/03	1:00 AM CST
Today's Board Essentials Module 4: Implementing a Compliance Management System	Mon 02/03	1:00 AM CST
Today's Board Essentials Module 5: Fair Lending for Directors	Mon 02/03	1:00 AM CST
Today's Board Essentials Module 6: The Board's Role with Cyber Security	Mon 02/03	1:00 AM CST
Today's Board Essentials Module 7: Incentive-Based Compensation & Executive Compensation	Mon 02/03	1:00 AM CST
Today's Board Essentials Module 8: Technology & Vendor Management	Mon 02/03	1:00 AM CST
Today's Board Essentials Module 9: Strategic & Succession Planning	Mon 02/03	1:00 AM CST
UCC Financing Statements: Completing, Filing, Amending & Renewing	Mon 02/03	10:00 AM CST
Simplifying the Compliance Function: Tools & Checklists to Stay on Track	Tue 02/04	10:00 AM CST
BSA Exam Manual Series: History, Risk Assessments, Training, Audits, Internal Controls & BSA Officers	Wed 02/05	10:00 AM CST
Frontline Series: Opening Deposit Accounts for Nonprofit Organizations	Thu 02/06	10:00 AM CST
Troubled Agricultural Borrowers: Identifying & Managing	Mon 02/10	2:00 PM CST
Deciphering Tax Returns Part 1: Form 1040, Schedules B & C	Tue 02/11	10:00 AM CST
New Interagency Guidance on Reconsiderations of Value	Wed 02/12	10:00 AM CST
Website Compliance: ADA Requirements, Common Issues & Best Practices	Thu 02/13	10:00 AM CST

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

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



February 2025 (CONTINUED)	DATE	TIME
Agricultural Lending Update	Tue 02/18	10:00 AM CST
10 Ways to Prevent New Account Fraud	Wed 02/19	10:00 AM CST
Dealing with Employee Discipline, Complaints, Performance Issues & More	Thu 02/20	10:00 AM CST
Treasury Management: A Powerful Tool to Increase Deposits & Fee Income	Mon 02/24	10:00 AM CST
Deciphering Tax Returns Part 2: Form 1040, Schedules D, E & F	Tue 02/25	10:00 AM CST
Business Accounts Beyond Basics: Multi-Tiered, Beneficial Ownership, CIP & CDD	Wed 02/26	10:00 AM CST
Beginning Collector: What to Know on Day 1 & Beyond	Thu 02/27	10:00 AM CST
March 2025	DATE	TIME
Beginning Security Officer: Dos, Don'ts & Compliance	Mon 03/03	10:00 AM CST
BSA Exam Manual Series: CIP, CDD & High-Risk Customers	Tue 03/04	10:00 AM CST
Writing a Teller Training Program	Wed 03/05	10:00 AM CST
TRID: Auditing the LE & CD for Compliance	Thu 03/06	10:00 AM CST
Commercial Loans: Foreclosing on Your Security Interest in Collateral	Mon 03/10	10:00 AM CDT
IRA Series: IRA Beneficiary Designations & Distributions: Options, Best Practices & Compliance	Tue 03/11	10:00 AM CDT
Frontline Series: Opening & Maintaining Consumer Accounts	Wed 03/12	10:00 AM CDT
BSA Officer Part 2: BSA Reporting to the Board	Thu 03/13	10:00 AM CDT
New Funds Availability Limit Update: Preparing for Reg CC Changes Effective July 1, 2025	Mon 03/17	10:00 AM CDT
Intermediate Collector: Refining Skills Beyond the Basics	Tue 03/18	10:00 AM CDT
Comprehensive Employee Onboarding Using Innovative Techniques	Wed 03/19	10:00 AM CDT
2025 ACH Rules Update	Thu 03/20	10:00 AM CDT
Open Banking, Banking as a Service & Lessons from Recent Enforcement Actions	Mon 03/24	10:00 AM CDT
Job-Specific BSA Training for Lenders	Tue 03/25	10:00 AM CDT
FDIC Sign Compliance: Deadline May 1, 2025	Wed 03/26	2:00 PM CDT
FedNow Beyond Basics: Getting the Most Out of Instant Payments	Thu 03/27	10:00 AM CDT
ACH Origination for the Frontline	Mon 03/31	10:00 AM CDT
April 2025	DATE	TIME
Flood: Auditing for FDPA Compliance	Tue 04/01	10:00 AM CDT
Liquidity & ALM Audit Issues	Wed 04/02	10:00 AM CDT
Succession Planning for Leadership Continuity	Thu 04/03	10:00 AM CDT
SBA Update, Including Lessons Learned from 7(a) Loan Program Changes	Mon 04/07	10:00 AM CDT
Health Savings Accounts 101: Basic Operations, Plan Establishment, Eligibility & Contributions	Tue 04/08	10:00 AM CDT
BSA Exam Manual Series: SARs & CTRs: Program Management & Exemptions	Wed 04/09	10:00 AM CDT
Construction Loans: Framing a Strong Compliance Program	Thu 04/10	10:00 AM CDT

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

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



April 2025 (CONTINUED)	DATE	TIME
Loan Participation Agreements	Mon 04/14	10:00 AM CDT
HELOC Compliance: Disclosures, Documentation, Advertising, Amending & More	Wed 04/16	10:00 AM CDT
Compliance Management System Overview & Best Practices	Thu 04/17	10:00 AM CDT
Call Report Series: Call Report Fundamentals for New Preparers & Reviewers	Mon 04/21	10:00 AM CDT
Security Officer Reports to the Board: Timing, Contents & Requirements	Tue 04/22	10:00 AM CDT
Frontline Series: Minor Accounts: Ownership, CIP, Access, Changes & Transactions	Wed 04/23	10:00 AM CDT
Defaults on Consumer Mortgage Loans: Next Steps, Mitigation, Foreclosure Alternatives & More	Thu 04/24	10:00 AM CDT
Ways to Optimize & Maximize Your Website	Mon 04/28	10:00 AM CDT
Commercial Loan Documentation: Developing a Thorough Checklist	Tue 04/29	10:00 AM CDT
Business Writing Boot Camp, Including Critique of Your Own Writing Sample	Wed 04/30	10:00 AM CDT

May 2025	DATE	TIME
Credit Push Scams: Return Requests & Reversals	Thu 05/01	10:00 AM CDT
Mortgage Servicing Rules for Small Servicers	Mon 05/05	10:00 AM CDT
CECL: What Auditors & Regulators Will Expect	Tue 05/06	10:00 AM CDT
BSA Exam Manual Series: Monetary Instrument Records, Funds Transfers, 314a, 314b & OFAC & Special Measures	Wed 05/07	10:00 AM CDT
Strategic Marketing: Connecting with Diverse Generations	Thu 05/08	10:00 AM CDT
Force-Placed Flood Insurance: Timing, Monitoring & Documenting	Mon 05/12	10:00 AM CDT
Timely & Accurate Check Adjustments: Reducing Risk & Loss	Tue 05/13	10:00 AM CDT
Risk Management & Artificial Intelligence: Innovations, Challenges & Future Trends	Wed 05/14	10:00 AM CDT
Effective Management of Credit Report Disputes	Thu 05/15	10:00 AM CDT
BSA Officer Part 3: BSA/AML Deep Dive for the New BSA Officer	Tue 05/20	10:00 AM CDT
Frontline Series: Opening & Maintaining Business Accounts	Wed 05/21	10:00 AM CDT
Military Lending Act & Servicemembers Civil Relief Act	Tue 05/27	10:00 AM CDT
Internal Fraud: A Look at the Thieves from Within	Wed 05/28	10:00 AM CDT
Building the Best Board Meeting: From Agenda to Action Steps	Thu 05/29	10:00 AM CDT

June 2025	DATE	TIME
Advanced C&I Lending: Optimize & Expand Your Portfolio	Mon 06/02	10:00 AM CDT
ACH Fundamentals & Best Practices	Mon 06/02	10:00 AM CDT
Proven Steps to Successful Business Development in Any Economic Environment	Wed 06/04	10:00 AM CDT
Mastercard Debit Card Chargebacks: Rules, Rights & Challenges	Thu 06/05	10:00 AM CDT
Identifying ACH Third-Party Senders	Mon 06/09	10:00 AM CDT
Writing Concise, Complete & Effective Loan Presentations	Tue 06/10	10:00 AM CDT
Medallion & Signature Guarantee Risks, Rules & Best Practices	Wed 06/11	10:00 AM CDT

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KEEP YOUR BUSINESS IN FRONT OF CUSTOMERS 365 DAYS A YEAR

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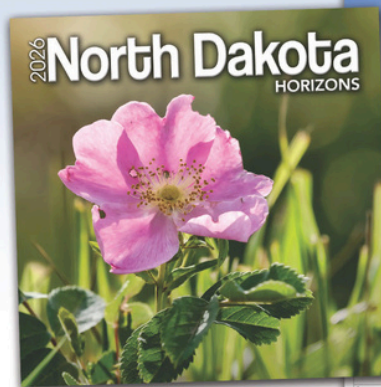
HORIZONS

2026
Scenic Calendar



- Calendar size 12"x 24" when fully open
- Generous appointment squares
- Shrink-wrapped for your convenience
- Envelopes available for mailing
- Minimum order of 200 is required

ICB Marketing Solutions has teamed up with *North Dakota Horizons* to provide you discounted prices for the 2026 North Dakota scenic calendar. Give your customers or business associates a copy of this calendar as a holiday gift or year-end expression of appreciation. These customized calendars spotlight your business and keep your logo in front of your customers year-round. What a great way to promote your business and North Dakota at the same time! Each calendar will cost you \$9.25, unless orders exceed 1,000, after which the price is \$9. Retail price for the calendar is \$14.95.



2026 HORIZONS CALENDAR ORDER FORM

Please return this
order form by **March 17**.

Mail to:
ICB Marketing Solutions
PO Box 6128
Bismarck, ND 58506
or call 701-258-8748
Or:
E-mail order information
and artwork to:
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Bank Name _____

Mailing Address _____

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Phone _____ Fax _____

Color choice for logo imprint: ☐ Blue ☐ Red ☐ Green ☐ Black

Quantity _____ # of envelopes _____
@ 49¢ each

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

20
25

JANUARY 2025 EDITION



One out of 4 Americans completed Dry January in 2024, according to a CivicScience tracking poll.

Dry January: Are You In?

As the holidays end, some people give up alcohol in what's known as "Dry January." The month long wellness challenge can serve as a reset after overindulging during the holidays or as an opportunity to reassess one's relationship with alcohol. While a month of sobriety can seem overwhelming to some, it can provide multiple advantages.

Alcohol can also contribute to various health conditions, such as high blood pressure, kidney or liver problems, heart disease and certain cancers. Furthermore, a study published in JAMA Network Open reported that alcohol consumption is a leading preventable cause of death in the United States. As such, a period of sobriety can positively affect one's well-being and overall health.

People may experience health-related benefits when taking a brief break from moderate to heavy alcohol consumption. Dry January participants often report sleeping better, having higher energy levels, being in a better mood and feeling more focused. Some also experience weight loss and clearer skin.

Tips for a Successful Dry January

The goal of Dry January is to consciously drink less, even if you don't give up alcohol fully. Consider these tips for a successful month without alcohol:

- Think about potential challenges during the month, such as social events or stress triggers, so you can plan how you'll handle these situations without alcohol.
- Stay busy and engage in activities that don't involve drinking. You may discover a new hobby, exercise more or spend quality time with others in alcohol-free settings.
- Stock up on nonalcoholic beverages that you enjoy. Many great options include sparkling water, functional sodas, mocktails, and nonalcoholic beers and wines.
- Let friends and family know about your goal so they can offer support or even join you.
- Pay attention to the positive health and mental changes you notice, as they can reinforce your commitment.

Participating in Dry January can be a great way to start the new year on a healthy note. If you have any questions or concerns about your alcohol consumption, talk to a health care professional.

Protect Your Skin During the Winter

The changing of the seasons can impact your skin. Specifically, winter weather brings colder and less humid conditions, leaving your skin prone to issues such as dryness. Dry skin symptoms can include itchiness, flakiness, redness, cracking and bleeding. Dry skin may not seem like the most concerning health problem, but not treating dry skin can result in itchiness, cracked or painful skin, eczema and dermatitis.

The following tips can help care for your skin during the winter months:

- **Adjust your shower routine.** The length and temperature of your showers can make a big difference in the dryness of your skin. Long and hot showers during the cold months can strip the natural oils in your skin, drying it out. Try short and cold showers instead.
- **Use moisturizer.** Applying moisturizer, especially after showering, can help keep your skin hydrated and prevent dryness.
- **Avoid products with fragrances.** Often, the better a product smells, the more irritating it can be for your skin. As such, consider choosing fragrance-free skin products and laundry detergents.
- **Use a humidifier.** Humidifiers can return moisture to the air in your home, helping prevent and relieve environmental dryness.
- **Stay hydrated.** Make sure you're drinking enough water throughout the day to improve the appearance of your skin and make it less susceptible to drying out.

Contact your doctor if you have any skin concerns.



ND BANKS
BENEFIT TRUST

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

20
25

JANUARY 2025 EDITION

January Is National Blood Donor Month

Winter is one of the most difficult times of the year to collect enough blood products and donations to meet patient needs. That's why National Blood Donor Month is celebrated every January.



It's vital to have plenty of blood banked to meet the demand. Blood is needed for surgeries, traumatic injuries, cancer treatment and chronic illnesses. On a daily basis, roughly 29,000 units of red blood cells, 5,000 units of platelets and 6,500 units of plasma are required. Blood and platelets cannot be made synthetically, so voluntary donations are necessary.

It's vital to have plenty of blood banked to meet the demand. Blood is needed for surgeries, traumatic injuries, cancer treatment and chronic illnesses. On a daily basis, roughly 29,000 units of red blood cells, 5,000 units of platelets and 6,500 units of plasma are required. Blood and platelets cannot be made synthetically, so voluntary donations are necessary.

Consider the following health benefits of donating blood regularly:

- **Health problem detection**—Donated blood is tested to determine if there are any irregularities. You must also undergo a quick health screening before giving blood.
- **Heart disease risk reduction**—Donating can help eliminate any excess buildup of iron in the blood, which can lower blood pressure and the risk of a heart attack.
- **Caloric burn**—The blood donation process typically burns up to 650 calories.

Before you roll up your sleeve and commit to being a regular blood donor, check if you meet the American Red Cross' requirements (redcrossblood.org/donate-blood/how-to-donate/eligibility-requirements) to donate blood safely.

MONTHLY RECIPE

BEEF AND CABBAGE

Makes: 4 servings



INGREDIENTS

- 1 green cabbage head (washed and cut into bite-sized pieces)
- 1 medium onion (chopped)
- 1 lb. 90% lean ground beef
- 2 sprays of nonstick cooking spray
- 1 tsp. garlic powder
- ¼ tsp. black pepper
- Salt (to taste, optional)
- Red pepper flakes (to taste, optional)

PREPARATIONS

1. Chop the cabbage and onion; set them aside.
2. In a large skillet, cook the ground beef on medium heat until browned. Drain the fat. Set the beef aside.
3. Spray the skillet with nonstick cooking spray. Cook the chopped onion on medium heat until soft.
4. Add the cabbage to the chopped onion and cook until the cabbage starts to brown.
5. Stir the beef into the cabbage and onion mixture.
6. Season with garlic powder, black pepper and salt (optional). Add red pepper flakes (optional) to the cabbage if you like it spicy.

NUTRITIONAL INFORMATION

(per serving)

- Total calories: 248
- Total fat: 10 g
- Protein: 25 g
- Sodium: 107 mg
- Carbohydrate: 16 g
- Dietary fiber: 6 g
- Saturated fat: 4 g
- Total sugars: 8 g

Source: MyPlate

Zywave, 2025.

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ND BANKS
BENEFIT TRUST



February 2025 Webinars

Join us and embrace your emotional health with a live webinar led by Learn to Live's clinical team

Promoting More Helpful Self-talk: Advanced Strategies to Address the Core of Your Thinking: Our self-talk influences our emotions and impacts our overall well-being. Join us for an enlightening webinar that delves into transforming the core beliefs that silently drive our self-talk. In this interactive session, you'll learn advanced strategies to shift the core beliefs underlying our negative self-talk to feel more capable, valuable, and confident.

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

Good News about the Winter Blues: For many of us, the winter months can feel awfully long with colder temperatures and far less sunshine. Motivation and mood can drop, either subtly or so significantly that even usual day-to-day activities feel impossible. But, in this 15-minute webinar, we will share the good news: that there are research-supported steps we can take to live fully, even through wintertime challenges.

[Wednesday, February 19th: 4-4:30pm CST/5-5:30pm EST](#)

[Friday, February 28th: 11-11:30am CST/12-12:30pm EST](#)

Resilience: The Role of Optimism in Overcoming Life's Challenges: Will we succeed or fail? Will tomorrow be bright or gloomy? Many of us don't realize that how we view our past can have a huge impact on our future. In this webinar, we'll share a new lens for viewing setbacks in order to build resilience & create optimism for the future.

[Thursday, February 20th: 12-12:30pm CST/1-1:30pm EST](#)

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 • 5-24



ND Banks Benefit Trust Working to Keep You Informed

The NDBBT Board of Trustees, working with our Financial Strategy Team at Brown & Brown, approved the utilization of our reserve fund to buy down the health premiums increase for the 2025 plan year.

The board approved the use of \$445,195 from the reserve fund to lower the overall increase for all Trust members by 2.2%. This lowered the annual premium increase from 7.1% down to 4.9% for 2025. This still leaves the Trust in a very strong financial position with reserve funding available for the Incurred But Not Recorded (IBNR) claims and any unexpected increases in the health plan funding outside of the budget.

In 2024, the NDBBT began offering the CALM App (sleep, meditation and relaxation) and HINGE Health (on-line physical therapy) to our Member Bank employees at no cost.

The Trust appreciates your membership as we continue to provide our members with best-in-class coverage at affordable rates.

THANK YOU FOR YOUR SERVICE ON THE NDBBT BOARD OF TRUSTEES!



Rick Beall Jr., Nancy Petersen and Carrie Zubke

The NDBBT would like to thank Rick Beall Jr., CEO, Peoples State Bank of Velva, Nancy Petersen, SVP Human Resources, Cornerstone Bank and Carrie Zubke, CHRO, Bravera Holdings Company for their service on the NDBBT Board of Trustees. Their time and dedication over the last ten years plus has been paramount in the growth and success of the NDBBT.

- Nancy Petersen served as the NDBBT Vice Chairman from 8/1/2014 to 12/31/2019, and Chairman from 1/1/2020 to 12/31/2021.
- Rick Beall Jr. served on the Investment Committee from its inception to 12/31/2024.
- Carrie Zubke served on many review committees throughout her service.

YOU WILL BE MISSED! THANK YOU!



ND Banks Benefit Trust 2025 Board of Trustees

The NDBBT is pleased to introduce the 2025 Board of Trustees:

- Ilene Baker, Chairman
First Western Bank & Trust – Minot, ND
- Natalie Murch, Vice Chairman and Treasurer
BankNorth – Arthur, ND
- Lindsay Mack, Cornerstone Bank – Fargo, ND
- Holly Stromsodt, Bravera – Dickinson, ND
- Jared Hanson, First State Bank of Harvey – Harvey, ND
- Rob Koppinger, Kirkwood Bank & Trust Co. – Bismarck, ND
- Joan Larson, First United Bank – Park River, ND
- Linda Stoterau, Unison Bank – Jamestown, ND
- Rick Clayburgh, NDBA – Bismarck, ND (Plan Sponsor)
- Alexis Baxley, ICBND – Bismarck, ND (Plan Sponsor)

For more information on **ND Banks Benefit Trust**,
contact Angi Day at (701) 527-4298 or
angi@ndba.com.



ICBA
Advocacy



Make Your Mark. Shape the Future of Community Banking.

ICBA Capital Summit
May 12–15, 2025 | Washington, D.C.

Join community bankers from across the country in Washington, D.C., to champion the role of community banking. Connect directly with lawmakers and regulators, share the real-world stories behind your work, and influence policies that strengthen your community.

This is your opportunity to create meaningful change.

Registration is free for all of our Nation's community bankers.

REGISTER TODAY → [ICBA.ORG/CAPITALSUMMIT](https://icba.org/capitalsummit)

ICBND MEMBERS IN THE NEWS

American State Bank & Trust

American State Bank & Trust Co. Donates \$4,000 to Support Restoration of the Historic Old Armory Steps.

WILLISTON ND--American State Bank & Trust Company President/CEO Dave Hanson is pleased to announce the bank's donation to the Historic Old Armory Step Up fundraising initiative to restore the iconic steps of the 109-year-old building in downtown Williston.

"The Old Armory is a vital part of downtown Williston and a cherished landmark in our community for decades. ASB&T is honored to continue its investment in a legacy that will inspire generations to come." Hanson said.

The fundraiser was launched by the Veterans and Friends of the Old Armory in an effort to restore the west staircase of the Old Armory that has deteriorated beyond repair.

The Old Armory was the home of Company E 164th Infantry. It was designed by renowned architect Robert Stacy-Judd and became listed on the National Register of Historic Places in 1985 after being retired from military armory service in 1957. The building has served as home to many organizations and became the home of Entertainment, Inc!, Williston's community theatre organization in 1986.



ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Erik Brousseau

Carrier Network (DCN) has promoted **Erik Brousseau** to transport engineer.

In his new role, Brousseau is responsible for leading the planning, implementation, and maintenance of DCN's state-of-the-art network infrastructure. This includes providing input for building and improving the transport network, preparing specifications for new equipment, and overseeing network changes or upgrades as well as installation of equipment. He is based in the DCN Network Operations Center in Bismarck.

Brousseau has been a transport technician at DCN since 2013. Prior to that, he was a customer data technician for a multi-state telecommunications company for 13 years. Brousseau earned AAS degrees in electronics and power plant technology from Bismarck State College and is certified as an Optical Communications-Professional through Ciena and Certified Fiber Characterization Engineer through Light Brigade. In addition, he has certification in DC power and grounding.



ICBND MEMBERS IN THE NEWS

First International Bank & Trust

FIBT's Nikki Davy and Brian Iverson Named to Prairie Business' 40 Under 40 List

First International Bank & Trust (FIBT) Director of Human Resources Nikki Davy and Corporate Controller Brian Iverson were named among Prairie Business' annual 40 Under 40 List. The list features 40 exceptional business professionals who are under the age of 40 in the North Dakota, South Dakota, and Minnesota region. The criteria for this award include service and giving back to the community, significant impacts and excelling in their profession, as well as leadership and dedication to their industry.

Nikki Davy began her career at FIBT in 2014 as a Corporate Trainer where she conducted training and development programs to improve both individual and organizational performance. Since then, she has been promoted through several HR-related roles including Recruiting Administrator, Talent Development Manager, and Human Resources Manager. Nikki continues to exceed expectations. She has led the organization through many major initiatives including profit sharing programs, back-to-the-office initiatives, simplifying the performance process, several benefit enhancements, and more.

Brian Iverson began his banking career in 2011 and has been with FIBT since 2020. First introduced to the industry as a staff accountant, Brian has worked his way through various accounting and finance roles over the years. Today, he serves as FIBT's Corporate Controller and leads the accounting and finance team, with team members spanning four states. Brian received his bachelor's degree in accounting and master's degree in business administration from the University of Mary. Brian is also a graduate of the Dakota School of Banking, and the Graduate School of Banking's Financial Manager Program.

"I'm honored to be named on this list among such talented individuals," says Nikki Davy. "It's a testament to the collaborative spirit at our bank and the relationships we've built with each other and our customers."

"Being recognized on Prairie Business' annual 40 Under 40 list is a humbling experience," adds Brian Iverson. "This recognition reflects the dedication of our entire team and the amazing community we serve every day. We both look forward to contributing to the bank's growth and making a positive impact in the Bismarck area and beyond."



ICBND MEMBERS IN THE NEWS

First International Bank & Trust

First International Bank & Trust Announces CEO Transition to Fourth Generation of Family Leadership

S. Peter Stenehjerm to step into CEO role effective January 1, 2025; also marking the bank's 115th year in service

WATFORD CITY, N.D.-First International Bank & Trust (FIBT), a full-service, independent community bank, announced today a leadership transition and significant milestone in its 115-year history. Effective January 1, 2025, S. Peter Stenehjerm will succeed his father, Stephen L. Stenehjerm, as CEO, becoming the fourth generation of the Stenehjerm family to lead the institution. Steve, who has served as CEO for 34 years, will continue as Chairman of the Board, remaining actively involved in guiding the bank's leaders and supporting strategic initiatives.

Reflecting on this transition, Steve Stenehjerm shared, "It is rare to see a business not only operate for more than a century but also remain owned and managed by the same family. For 114 years, our family has been deeply committed to serving our customers and communities with integrity and care. I am confident Peter's vision, dedication and philanthropic spirit will ensure that legacy continues well into the future."

Peter has spent his career at FIBT, learning from industry leaders and taking on various roles across the organization including his current tenure as the bank's president. His efforts have significantly contributed to the bank's growth and success, earning him the respect of colleagues, customers and community members alike.

"First International Bank & Trust brings an unwavering dedication to its clients and communities," said Peter Stenehjerm, president and incoming CEO of FIBT. "It is a great honor to step into a role that's been shaped by over a century of commitment, resilience and community focus. I am committed to upholding this legacy, with deep respect for FIBT's history and focus on continued success in the years to come."

Over the last 34 years under Steve's leadership, FIBT has become 100x larger with the bank's total assets growing from just under \$49 million to over \$5 billion. From its humble beginnings in Arnegard, North Dakota, FIBT now has locations across four states, including North Dakota, South Dakota, Minnesota and Arizona, and serves more customers than ever before.

"As we enter this new era, I look forward to working with our talented team to maintain the high standards of excellence, innovation and client care that have defined our success," Peter added. Alongside my siblings Erik, Kira, and Kristen, I am proud to carry forward the traditions and values instilled by the three previous generations. Together, our family will ensure First International Bank & Trust thrives for the next 115 years and beyond."

The leadership transition underscores the Stenehjerm family's dedication to fostering stability, innovation and service. The bank will continue its mission to help individuals and businesses "live first" by giving back time, talent and resources to the communities it serves.

To view the Stenehjerm family's full video remarks, visit <https://www.fibt.com/livefirst/news/fibt-announces-transition-to-fourth-generation-family-ceo/>.

ICBND MEMBERS IN THE NEWS

First Western Bank

First Western Bank Celebrates Community with Special Gifts for Trinity Hospital's Newborns

Minot – First Western Bank is proud to announce a heartfelt initiative to give back to the community by supporting the newest and smallest members of our community. Every baby born at Trinity Hospital over the next year will receive a complimentary onesie as a token of our gratitude for the families that make up our vibrant community.

In addition, all babies in Trinity's Neonatal Intensive Care Unit (NICU) will be gifted a \$25 educational certificate of deposit to support their future learning and development.

This effort is part of First Western Bank's ongoing commitment to support Trinity Hospital and its NICU. In the past, the bank donated \$50,000 toward the development of the new NICU facility, and we are thrilled to find new ways to continue this partnership.

"As a community bank, we believe in celebrating and supporting the moments that matter most to our families," said Brenda Foster, President and CEO of First Western Bank. "Welcoming a new baby is a moment of joy, and we're honored to be part of these families' journeys by offering a small token of our appreciation. For the NICU families, we hope our gift represents our deep belief in the bright future of every child."

Marcela Samson, VP Marketing Manager at First Western Bank, added, "The work Trinity Hospital does in our community is invaluable, particularly in the NICU. By contributing to these families' beginnings, we're investing in the strength and future of our community as a whole. We're excited to continue building this partnership in meaningful ways." First Western Bank remains committed to supporting initiatives that foster growth and positivity in our community.



ICBND MEMBERS IN THE NEWS

Lewis & Clark Development Group

LCD Group now offering VetLoan Advantage discount program

North Dakota military-connected small business owners and their spouses are eligible (MANDAN, ND – January 22, 2025) – Lewis & Clark Development Group (LCD Group) is proud to announce its participation in the new Vet Loan Advantage Program, which offers discounted rates to SBA 504 Loan applicants who are military veterans, active-duty military, or the spouses of veterans or active-duty military.

LCD Group is offering the program through its membership in the National Association of Development Companies (NADCO).

“Membership has its benefits. In this case, these benefits can help thousands of military-connected North Dakotans realize their small business dreams,” says LCD Group Executive Director Brent Ekstrom. “VetLoan Advantage is another example of how LCD Group is able to provide unique financing options because of our extensive national network.”

Ashely Hruby, LCD Group senior lending director, said the VetLoan Advantage program will not only help those eligible, but it may further spur small business owners looking to start or expand their business to apply for an SBA 504 Loan.

About the SBA 504 Loan

The SBA 504 Loans are only available through Certified Development Companies like LCD Group. An SBA 504 Loan provides fixed-rate financing for long-term assets such as land, buildings, and equipment as well as assisting with eligible closing costs. All SBA 504 loans are made in conjunction with a borrowers’ local financial institution, which provides a first mortgage for up to 50 percent of the project cost.

Qualifications for VetLoan Advantage Program

According to Hruby, a military-connected small business owner – veteran, active-duty, or a spouse – with a minimum ownership of 20 percent in an operating company is eligible to apply for VetLoan Advantage. Those with gross debentures under \$1.5 million will see their processing fees reduced from 1.5 to 1.0 percent. Applicants with debentures over \$1.5 million will see fees go down from 1.5 to 1.25 percent.

“VetLoan Advantage is an innovative program that helps those who have served our country start and expand their small businesses, which are the backbone of local economies across our state,” says Hruby.

ICBND MEMBERS IN THE NEWS

The logo for Main Street, Inc. is a dark green, horizontally-oriented oval shape. Inside the oval, the text "Main Street, Inc." is written in a white, sans-serif font, centered horizontally and vertically.

Main Street, Inc.

25 Years Strong, Main Street Inc. Launches New Branding to Reflect Innovation and Growth

BIRMINGHAM, Ala., Jan. 21, 2025 /PRNewswire-PRWeb/ -- Main Street, Inc., the trusted provider for community banks and credit unions, is excited to announce a comprehensive rebranding initiative reflecting its evolution and future direction. Building on a strong 25-year legacy, the company is unveiling a new logo, an updated website, and expanded products and services in 2025. This transformation underscores Main Street's commitment to staying ahead of industry trends and meeting the evolving needs of its clients.

Founded in 1998, Main Street Inc. has partnered with more than 2,100 financial institutions to enhance account-holder relationships with comprehensive print solutions such as business and personal checks, high security and custom checks, and other print materials and banking supplies. In 2017, the company expanded its offerings to include turnkey, data-driven marketing solutions to meet the needs of its customers. In 2020, Main Street acquired Onovative, a marketing software platform to support data management, consumer lifecycle management, and consumer acquisition and retention strategies.

Today the company is poised to become an innovation partner to support the growing need for digital transformation in the financial industry. The new Main Street branding represents a commitment to growing community banks and credit unions by extending their product line and introducing its next generation communication platform. In addition, the company will continue to provide industry-leading customer service and extend their professional services portfolio with new marketing services to become an extension of their clients' marketing team.

The new branding honors the former vintage gas streetlamp design originally designed to capture Main Street's commitment to providing the traditional values of service – putting customer needs first, providing transparency in the business relationship, and the integrity of a handshake. The logo mark features four segments representing the four pillars of the company: print solutions, digital solutions, data management, and professional services, with lines indicating an intersection of these components, and celebrates the company's namesake of 'Main Street America'.

"This rebranding initiative is an exciting opening of the latest chapter for Main Street, Inc.'s evolution," said Ted Walton, President. "We are redefining how we support our clients by expanding our capabilities and aligning our company vision with the demands of a rapidly evolving market. Our new brand, combined with innovative products and services, positions us to deliver even greater value to our customers while staying true to our core values."

The new Main Street logo will feature prominently on a relaunched website this coming spring. The Birmingham-based company, located in the city's trendy Uptown district, will also update exterior signage to reflect its new identity.

ICBND MEMBERS IN THE NEWS

North Dakota Housing Finance Agency

Agency retains top FHA Loan Servicer ranking

BISMARCK, ND – North Dakota Housing Finance Agency (NDHFA) was ranked a Tier 1 Federal Housing Administration (FHA) loan servicer for FY 2024 by the U.S. Department of Housing and Urban Development's (HUD) National Servicing Center.

"North Dakota Housing Finance Agency offers affordable financing options, including government-backed loans, that allow individuals and families with modest incomes to purchase a home with as little as \$500 down," said Dave Flohr, the agency's executive director. "In addition to being cost-effective, our homeownership programs are serviced locally, ensuring our borrowers have direct access to a real person whenever they have questions or need assistance."

Loan guarantees provided by HUD reimburse lenders for their loss in the event that a homeowner defaults. Of the nearly 13,500 loans NDHFA currently services, 42 percent are FHA guaranteed.

Loan servicers receive quarterly scores that are averaged to produce a final fiscal year-end score. NDHFA's FY2024 score is 94.15 percent, up from 93.53 the previous year. The agency was one of 87 loan servicers ranked as Tier 1 for FY2024. There were 495 FHA servicers nationwide.

The ranking system measures FHA servicer compliance with guidelines and intervention requirements, loss mitigation engagement, and reporting. The intention of the ranking is to protect borrowers and alert HUD to potential problems. A high work-out ratio shows a servicer's effectiveness in working with delinquent borrowers to keep them out of foreclosure. The National Servicing Center has ranked NDHFA a Tier 1 servicer for seven years running.

A self-supporting and mission-driven agency, NDHFA is dedicated to making housing affordable for all North Dakotans. The North Dakota Industrial Commission, consisting of Governor Kelly Armstrong as chairman, Agriculture Commissioner Doug Goehring and Attorney General Drew Wrigley, oversees the agency. More information about NDHFA is available online at www.ndhfa.org.

ICBND MEMBERS IN THE NEWS

Starion Bank



Reed Hendrickson

Starion Bank is proud to announce the promotion of **Reed Hendrickson** to Business Banking Officer, VP in the downtown Bismarck branch.

Hendrickson joined Starion in 2018 as a Business Banking Officer. He was promoted to Business Banking Officer, AVP in 2022. In his role, Hendrickson prides himself on developing relationships with new and existing commercial customers, advising them on financing and other Starion Bank products and services that fit their unique needs.

Hendrickson studied at Bismarck State College and Bemidji State University.



Liz Holmstrom

Starion Bank is proud to announce **Liz Holmstrom** as the new Chief Financial Officer. Holmstrom's career with Starion began in 2015 following the acquisition of WPS Bank in Monona, Wisconsin. Since then, she has consistently demonstrated leadership, strategic vision, and has proven instrumental in Starion's growth and success.

As the new executive financial leader, Holmstrom will oversee all financial operations for Starion Bank and its holding company Starion Bancorp. She also serves on the bank's Executive Committee, helping to develop strategy, initiate key actions within the organization, review financial data and set major project priorities.

Holmstrom graduated from University of Michigan-Whitewater with a degree in Finance



ICBND MEMBERS IN THE NEWS

Starion Bank



Laken Moore

Starion Bank announces the promotion of **Laken Moore** to Controller/Cashier.

Moore joined Starion in 2012 as an Accounting Specialist, was promoted to Finance Specialist in 2014, and steadily rose through the ranks. In 2022, she was promoted to Financial Reporting Manager, overseeing the Finance Specialists and Treasury Analysts. In her new role as Controller/Cashier, Moore will manage financial operations and reporting.

Moore earned a bachelor's degree in finance and management from Minot State University and an accounting degree from the University of Mary.



Tiffany Bakan

Starion Bank is pleased to announce that **Tiffany Bakan** has joined Starion as a Senior Universal Banker. She will be located at the Bismarck South branch.

In her role, Bakan will supervise Universal Bankers at the Bismarck South and Bismarck Main locations, as well as managing the day-to-day responsibilities. She comes to Starion with more than 10 years of experience in banking, along with previous experience in customer service and cash handling.

Bakan graduated from AIB College of Business with associate degrees in business administration and finance, and a bachelor's in business administration.



ICBND MEMBERS IN THE NEWS

Western State Bank



Angie Hogge

Devils Lake, North Dakota – **Angie Hogge** has joined Western State Bank as a Personal Banker. She helps customers open accounts, loans, understand bank products, and resolve issues. She also serves as the Good Neighbor Club Director.

Hogge brings several years of experience in the banking industry. She is active in the community and volunteers at local food shelters.

Originally from Keokuk, Iowa, Hogge now resides in Devils Lake with her husband. They have four adult children.



Independent Banker



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

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AN **ICBA** PODCAST

ICBND CLASSIFIEDS

Bank of North Dakota

Business Banking Associate III

Hiring Range: \$59,588 - \$74,479

Location: This position may be located in Bank of North Dakota's Bismarck office location; or has the option to work remotely while located within the State of North Dakota.

Minimum Qualifications:

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

The hiring authority may underfill as a Business Banking Associate II if the applicant pool dictates. Level two requires an associate degree and 18 months of work experience in banking. Hiring range is \$50,418 - \$63,026.

Preferred Qualifications:

Knowledge of banking software systems to include documentation preparation systems and documentation imaging software.

Excellent interpersonal and communication skills and demonstrated ability to work in a team environment with diverse colleagues and customers.

Proven capability to handle multiple high priority tasks.

Previous experience with loan file review.

Click here to apply.

Starion Bank

Retail Loan Processor

This position can sit in any of our markets:
North Dakota: Bismarck/Mandan, Fargo, Oakes, Ellendale, Dunseith, Rolla, or Bottineau

Wisconsin: Middleton, Sun Prairie, or Monona

Responsibilities:

- Provide loan support including preparation of consumer loan documentation
- Decision consumer loans
- Data entry and maintenance of consumer loans
- Process consumer paid loans
- Balance various general ledger accounts
- Respond to internal and external customer inquiries
- Service consumer mortgage loans including real estate taxes and insurance
- Process construction draws

Qualifications:

- One to three years of retail loan or loan processing experience
- Prefer a bachelor's degree in accounting, business, or finance,

Apply online at www.starionbank.com/careers.

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