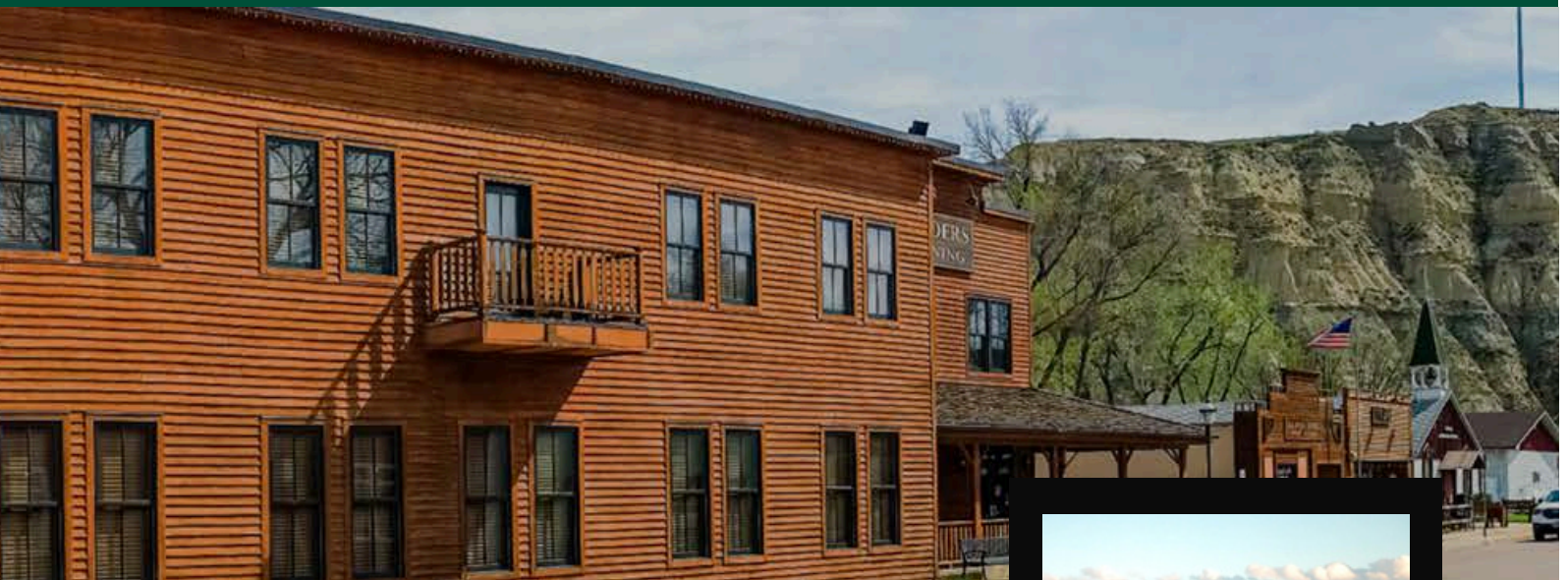


JULY/AUGUST 2025

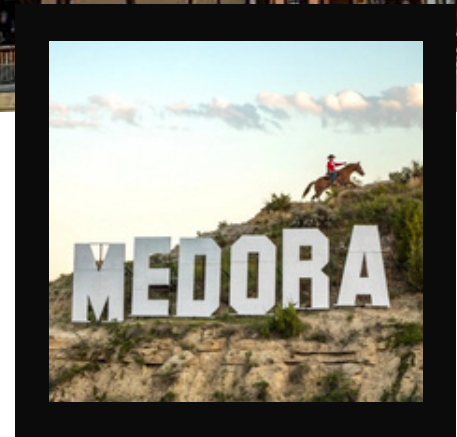


# Official Newsletter of ICBND COMMUNITY BANKER



## **ICBND PAC Fundraiser 57th ICBND Annual Convention September 15, 2025 – Medora, ND**

The ICBND PAC auction is our most successful way of raising money for our PAC account. This fund is used exclusively to support candidates in legislative races from both political parties in the state of North Dakota. The PAC auction will be held during the Monday evening Theme Party.



## **Networking Groups: Leadership Cohort October 9, 2025 – Bismarck, ND**

This is a high-level, interactive forum designed for banking executives seeking to enhance their leadership capabilities and elevate their organization's growth trajectory. This program offers two distinct, yet complementary tracks focused on Culture & Strategic Planning and Business Growth, with an emphasis on practical implementation and real-world strategies.

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#### **Sarah Getzloff**

Chairman Elect  
Security First Bank of North Dakota  
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#### **Jordan Nelson**

Vice Chairman  
Peoples State Bank of Velva  
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#### **Jason Johnson**

Immediate Past Chairman  
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jason.johnson@fibt.com  
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#### **Brad Streifel**

Past Chairman  
Liberty State Bank, Powers Lake  
bradstreifel@nccray.net  
701.464.5421

# ICBND UPCOMING EVENTS

## AUGUST 2025

- 1** CBC Regulatory Update - Virtual

## SEPTEMBER 2025

- 15-17** ICBND 57<sup>th</sup> Annual Convention - Medora, ND

## OCTOBER 2025

- 8** Credit Analysis Bootcamp - Session 1, Virtual
- 9** Networking Groups: Leadership Cohort
- 14-15** Compliance Fall Session - Bismarck, ND
- 29** Small Business Lending Seminar - Bismarck, ND
- 31** CBC Regulatory Update - Virtual

## NOVEMBER 2025

- 5** Credit Analysis Bootcamp - Session 2, Virtual

## DECEMBER 2025

- 10** Credit Analysis Bootcamp - Session 3, Virtual



### Senator John Hoeven

338 Russell Senate Office Building  
Washington DC, 20510  
Phone: 202-224-2551  
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Legislative Director: Tyler Hardy  
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For information on how to place an ad in the *Community Banker* contact Lindsay at ICBND by calling 701-258-7121, or by emailing [info@icbnd.com](mailto:info@icbnd.com).

# ICBND NEWS

## Chairman's Remarks



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

### A Grateful Farewell and a Look Ahead

As my term as Chairwoman of ICBND comes to a close, I want to extend my deepest thanks to each of you—our dedicated community bankers across North Dakota. Serving in this role has been one of the most rewarding experiences of my career. Your support, insight, and unwavering commitment to your communities have been both inspiring and humbling.

I also want to thank the ICBND staff for the work they do on a daily basis promoting, and, in some cases, defending our community banking model. I look forward to honoring your hard work at the 2025 Annual Convention in Medora. For those bankers that haven't yet committed to joining us, please register soon!

This past year has reinforced what we already know to be true: community banks are the backbone of rural America. We've stood strong in the face of ongoing digital transformation, regulatory reform, and economic uncertainty. Yet through it all, we've remained focused on what matters most—our people. I continue to be encouraged by how each of you finds new and meaningful ways to serve your neighbors, support small businesses, and strengthen the places we call home.

As we head into the busy months of late summer—with back-to-school preparations, harvest season approaching, and families shifting into high gear—I encourage all of us to stay grounded in the values that have always set us apart. Technology may change how we do business, but it can never replace the human relationships that define community banking. Our work doesn't stop at the branch door—it stretches into classrooms, farm fields, food pantries, and main streets.

Let's continue to show up. Let's continue to listen. And let's continue to lead with heart.

Thank you again for the honor of serving as your Chairwoman. I'm proud of all we've accomplished together and excited for what's ahead.



# ICBND NEWS

## President's Remarks



**Alexis Baxley**  
ICBND President

It seems like storm chasers have become regulars around North Dakota this summer. That's not a development I'm excited about. If mother nature is taking custom orders, I'd like to keep the rain, but send back the hail, derechos, tornadoes, and Reed Timmer (no offense, Reed), please. I hope that you and your customers have benefitted from the moisture and escaped largely unscathed from the rest of it.

A quick trip to Target last night made it clear that we are nearing the end of summer – just after the messy rows of school supplies were several early Halloween displays (ugh) – and entering the month of August. That means we are just about a month and a half away from the 57<sup>th</sup> Annual ICBND Annual Convention: Discover Community Banking. The theme is a riff on our new location – Medora, ND, and we are excited to discover all the convention agenda has to offer with you on September 15-17! As usual, there may be a costume or two at the annual PAC party on Monday night. Lean into the discovery theme – think archeologist, adventurer, Lewis & Clark, or just straight up Indiana Jones. We're so excited to take the convention to Medora, and we hope to see you there. If you haven't registered or made hotel reservations yet, you can find more information at [www.icbnd.org](http://www.icbnd.org).

As we approach the association's annual meeting during the convention, I want to thank all of you who participated in advocacy efforts at the state and federal level this year. While it was a successful session at the state level, community banks have absolutely seized the opportunity to make some real progress in regard to regulatory reform at the federal level. You have played a significant role in the successes on things like the inclusion of ACRE provisions in the Big Beautiful Bill and delayed compliance of the CFPB's 1071 small business reporting rule.

I also want to thank the ICBND Board of Directors for their active participation in the association this past year, particularly Charlotte Aldinger for her dedicated service as your ICBND Chairman. She has done a tremendous job providing direction and leadership for ICBND, and it has been a delight to spend my first year at ICBND working with her.



I hope to see you all in September in Medora!



Congratulations!

## Independent Banker

*Your source for community banking news*



### 40 Under 40: 2025's Community Bank Leaders

ICBA seventh annual 40 Under 40 community bank leaders awards shine a light on inspiring people who take bettering their workplaces to the next level, offering thoughtful ideas for improved efficiencies, digital innovations, community involvement and more. No matter the challenge, these individuals put in the work.



#### **Emily Touchton Schock, 36**

Loan processor  
Peoples State Bank of Velva  
Velva, North Dakota

Connection is Emily Touchton Schock's priority. Her personal connections with bankers, businesses owners and customers help foster lasting community relationships. She has organized events for local North Dakota business networks to explore opportunities and resources by targeting communities that traditionally lack access to business resources compared with those available in bigger cities.

Congratulations!

## Celebrating Excellence: 2025 Prairie Business Leaders & Legacies honorees announced



**Joan McCusker**  
**Executive Vice President,**  
**Operations and Corporate**  
**Strategy**  
**Blue Cross Blue Shield of**  
**North Dakota**  
**Fargo, N.D.**



Joan McCusker deserves recognition as both a leader and a legacy because of the meaningful and lasting contributions she has made throughout her career. Serving in executive leadership roles across multiple industries, she has shaped organizations with clarity, empathy and a deep sense of purpose.

At Blue Cross Blue Shield North Dakota, she has led three critical divisions – Human Resources, Strategy, and the Operations Member Experience division. In each role, McCusker worked to align teams, systems, and decisions with the organization's mission. She transformed the company's approach to strategic planning, moving it from a set of internal goals to a framework guided by the company's four strategic pillars: simplifying health care, ensuring affordability, elevating well-being, and enhancing talent and operational effectiveness, a nominator wrote.

She elevated the HR department into a strategic partner by embedding leadership development, succession planning, employee engagement, and leadership competencies into the company's broader initiatives and goals. McCusker ensured that talent development was not an afterthought, but a core driver of business success. Through her leadership of Operations Member Experience, she helped teams focus on service delivery that reflected the company's values and strengthened the connection between internal operations and customer experience. As a leader, McCusker listens deeply, encourages diverse perspectives and creates space for others to grow. She is steady, thoughtful and genuinely invested in the people around her. Her influence can be seen in the culture she helps shape and the leaders she leaves behind.

Her experience in finance, HR, technology and operations gives her a unique ability to see the big picture while paying attention to what makes people and organizations thrive. She's been recognized as Minnesota CFO of the Year and was inducted into the UND Accounting Hall of Fame. She has built systems that last and help others succeed long after her role has changed.

In her community, she shows up with purpose and gives of her time and expertise without seeking recognition. McCusker has served as CFO and vice president of administration for a nonprofit focused on behavioral health and social services at the Amherst H. Wilder Foundation in the Twin Cities. She's served on the boards of several mission-driven organizations, including the National Kidney Foundation, the Leukemia and Lymphoma Society, and the Lee Carlson Center for Mental Health and Wellbeing. She has also mentored business students at Minnesota State University Moorhead and served with the Northern Lights Council for Boy Scouts of America.

McCusker will retire in July and her legacy will continue to ripple outward for years to come.

Congratulations!

## **Celebrating Excellence: 2025 Prairie Business Leaders & Legacies honorees announced**



**Peter Stenehjøm**  
**Chief Executive Officer**  
**First International**  
**Bank and Trust**  
**Watford City, N.D.**



Peter Stenehjøm, a fourth-generation community banker, has dedicated more than two decades to First International Bank & Trust. He began his career at FIBT as a teller and has since held a variety of leadership roles, including commercial lender, Fargo market president, chief retail banking officer, and president. In January 2025, Stenehjøm stepped into the role of chief executive officer at FIBT. Throughout his career, he has been recognized for his leadership and impact in the banking industry. He was named to Prairie Business Magazine's 40 Under 40 in 2016 and Independent Community Bankers of America's 40 Under 40 in 2020. In 2021, he received the Young Alumni Achievement Award from the University of North Dakota Alumni Association & Foundation.

In addition to his responsibilities as CEO, Stenehjøm serves on the board of directors for First International Bank & Trust and Watford City Bancshares, Inc., and is a member of the bank's Strategic Planning Committee.

"Watching Peter step into the CEO role has been one of the greatest honors of my life, not just as his father, but as someone who has devoted his career to FIBT," said Stephen L. Stenehjøm, chairman of the board and former CEO at First International Bank & Trust. "Peter brings a sharp mind, a steady presence, and a deep-rooted sense of purpose to the bank. I know he'll lead with the same values that have guided our family for generations, while steering FIBT into its next chapter of growth and innovation."

Beyond banking, Stenehjøm is an active entrepreneur. He has been involved in several ventures, including Alati Energy, Stenehjøm Holdings, Stonehome Brewing Company, Outlaws Bar & Grill and JL Beers, and serves as a managing partner of Stenehjøm Development.

He earned his degree in Banking & Financial Economics from the University of North Dakota in 2007 and completed graduate banking school at the University of Wisconsin-Madison in 2014.

Peter and his wife, Stacey, currently reside in Wayzata, Minnesota, with their two children, Evelyn and James.



# ICBND NEWS

Congratulations!

## **Celebrating Excellence: 2025 Prairie Business Leaders & Legacies honorees announced**



**Kathy Torske**  
**President and CEO**  
**Bravera Wealth**  
**Bismarck, N.D.**



Kathy Torske is the president and CEO of Bravera Wealth in Bismarck, North Dakota. Her rise from a part-time bank employee while in high school to leading multi-division financial organizations is a testament to her work ethic and leadership acumen. She's been described as "one of the most well-liked and respected people in the company." She is not afraid to tackle challenges head-on and does so with dignity and respect, consistently earning admiration and loyalty.

She exemplifies leadership through her integrity, humility and strong sense of responsibility. Her leadership style is defined by transparency, approachability and an innate curiosity that drives continual learning and organizational growth. Torske builds trust at every level, a nominator wrote, whether with clients, colleagues or the broader community.

After working in banking throughout college and then as a CPA at Eide Bailly, she joined Bravera Wealth in 2005 (then known as American Trust Center) as an administrative officer and steadily rose through the ranks. Torske became CEO in 2011, when the organization managed approximately \$135 million in assets. Under her leadership, Bravera Wealth has grown to manage more than \$2.4 billion in assets and expanded into new markets across Minot, Fargo, Montana and Minnesota.

Torske was asked to take on the additional role of leading Bravera Insurance as interim president/CEO in 2021. She guided that division for more than two years until a permanent leader was found for the position. She earned the respect and trust of the entire organization by assuming the interim role.

Throughout her tenure, she has been instrumental in shaping the operational foundation of Bravera. She implemented key policies, audit structures and corporate governance strategies.

Torske's commitment to her community is evident through years of active service with organizations such as the Good Shepherd Lutheran Church, where she's served on the church council in several officer roles, as well as treasurer of the Legacy High School boys basketball team. She's also been involved in the Bismarck Optimist Club, Western Dakota Estate Council, Girl Scouts financial committees, and volunteer efforts with St. Alexius Medical Center and United Way.

Her industry involvement includes serving on the board of the North Dakota Bankers Association from 2018-2022, and as chair from 2022-2023.

Torske is a role model for balancing professional excellence with genuine care for her community. Whether volunteering, mentoring professionals or leading statewide industry groups, her impact is far-reaching and heartfelt.

# 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:

### Botdoc

#### Botdoc

BOTDOC • iO 

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Monument, CO 80132  
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Website: <https://botdoc.io/>

Contact: Tracy Fox  
Email: [Tfox@botdoc.io](mailto:Tfox@botdoc.io)

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### **ICBND Holds Annual School of Agricultural Lending and Graduates 10 Bankers**

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

Two scholarships are offered to BSC, NDSU, and Dickinson State University (DSU) students who are currently enrolled in an ag curriculum. This was done in hopes that these students would also consider a career in ag lending at an independent community bank. The scholarship recipients receive the two-year ICBND School of Agricultural Lending at no cost, \$1,000 towards their first-year tuition and \$2,500 towards their final year tuition, as long as they continue in the agricultural field. We were excited to award the 2025 scholarship to BSC student and third generation community banker, Parker Rime of Langdon, ND.



# ICBND NEWS

## School of Agricultural Lending

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

**Bailey Stoveland – Bravera Bank**  
**Bryce Bott – Stockman Bank of Montana**  
**Kaitlin Dixon – Bravera Bank**  
**Leslie Grubb – Liberty State Bank**  
**Levi Hofer – First International Bank & Trust**  
**Linda Burbidge – ND Farm Management Education**  
**Megan Egenes – First International Bank & Trust**  
**Morgen Willson – Farmers & Merchants Bank of North Dakota**  
**Travis Baumiller – Bravera Bank**  
**Tyler Hereim – Stockman Bank of Montana**



## SAVE THE DATES!

ICBND School of  
Agricultural Lending will be  
June 15-19th, 2026



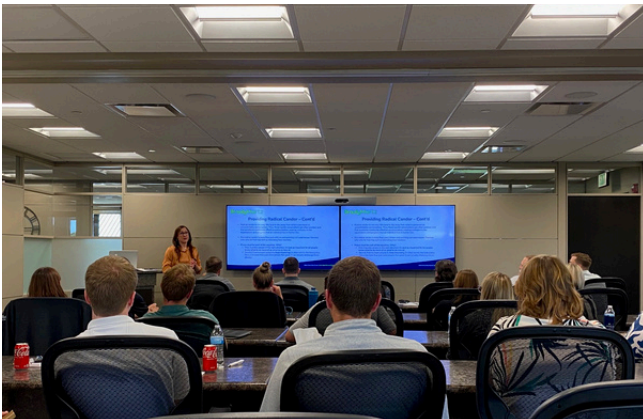
## Summer Emerging Leaders

### ICBND EMERGING LEADERS DEVELOPMENT GROUP SUMMER LEADERSHIP CONFERENCE

The ICBND Emerging Leaders Development Program held its Summer Leadership Conference in the “Magic City” of Minot, on June 16-17, and it was one for the record books! The group kicked off the event with dinner at Whiskey Nine and then tried their hand at the indoor golf simulator. The following day's education session was hosted by First Western Bank, and started with an in-depth panel discussion with ICBND Leadership on the importance of involvement. Panelists included Brenda Foster and Jersey Benson of First Western Bank, and Rick Beall and Jordan Nelson of Peoples State Bank of Velva. The group then heard from President and CEO of the Minot Area Chamber EDC, Brekka Kramer, and Minot Hot Tots Baseball Owner and General Manager, Monica Hocking, on the exciting business developments happening in Minot. Event sponsor, Kelly Hoeven with Brady Martz, presented on the power of mentorship, and Tahnee Magnus, also with Brady Martz, shared current trends in fraud and how to implement efficient fraud risk management best practices, especially as it relates to AI. The education session wrapped up with long time ICBND Associate Member and supporter, Chris Kelly with Barret School of Banking, who taught the group how to ride the leadership rollercoaster and covered topics including engagement, work/life balance and work culture. Attendees finished off the evening with VIP seating at the Minot Hot Tots Baseball Game!

ICBND thanks Event Sponsor Brady Martz for their continued support of this association and community banking!

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







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## The Hidden Costs of Oracle Java SE “Employee” Licensing

In early 2023, Oracle overhauled its Java SE licensing model, adopting a new “employee-based” subscription metric that has caught many CIOs and procurement teams off guard. What initially sounds like a simple, enterprise-wide license has become a costly trap for organizations of all sizes.

| Total Employees | Cost per Employee (per month)    |
|-----------------|----------------------------------|
| 1 – 999         | \$15.00                          |
| 1,000 – 2,999   | \$12.00                          |
| 3,000 – 9,999   | \$10.50                          |
| 10,000 – 19,999 | \$8.25                           |
| 20,000 – 29,999 | \$6.75                           |
| 30,000 – 39,999 | \$5.70                           |
| 40,000 – 49,999 | \$5.25                           |
| 50,000+         | Contact Oracle (special pricing) |

### The Hidden Costs of Java SE “Employee” Licensing



Under this model, companies must pay for every employee, even those who never use Java, dramatically inflating Java licensing fees. Many enterprises face multi-fold budget increases, surprise compliance risks, and aggressive sales tactics. This article examines the hidden costs and pitfalls of Oracle’s Java SE employee licensing metric in an independent, customer-centric manner.

We’ll explain how the metric works, why it’s so costly (especially for global organizations), the compliance and audit risks involved, and how to protect your organization’s interests.

We aim to empower CIOs and procurement leaders with practical insights and examples so you can manage this licensing change on your terms.

Oracle’s new Java scheme may be designed to maximize Oracle’s revenue, but with the right approach, you can avoid being caught off guard.

Let’s dive into what you need to know.

**[Click here for the article.](#)**



## Community Bank-Relevant Provisions of H.R. 1

H.R. 1 was signed into law on July 4, 2025. Below are the provisions of relevance to community banks.

### Permanent extension of expiring Tax Cuts and Jobs Act provisions, including:

- Individual rate structure.
- Section 199A deduction of 20 percent for certain passthrough businesses, including Subchapter S banks.
- Estate tax deduction slightly increased to \$15 million per individual (\$30 million per married couple). Future increases are indexed.
- Higher AMT exemption.
- Mortgage interest deduction for loans with principal of less than \$750,000. (This is not indexed.)

### SALT deduction

- Capped at \$40,000 per taxpayer in 2025, increasing by 1 percent per year through 2029. Deduction phases out for taxpayers with income above \$500,000. Cap drops to \$10,000 without indexing in 2030.
- No changes to corporate SALT or state law “workarounds” used by pass-throughs.

### ACRE

- 25 percent exclusion for interest earned on loans secured by agricultural land.
- Available to loans made after the date of enactment.
- Provision is permanent law.
- Refinancings. A loan does not qualify for the ACRE exclusion if the proceeds of the loan are used to refinance a loan made before the date of enactment, or, in the case of any series of refinancings, the original loan was made on or before such date.

### Business provisions

The provisions below are permanent law.

- Section 179 expensing cap approximately doubled to \$2.5 million, indexed. Phasedown begins when the cost of the property exceeds \$4 million.
- R&D expensing. Smaller businesses (gross receipts of \$31 million or less) can retroactively expense back to 12/31/2021.
- Bonus depreciation for short-lived investments.
- EBITDA-based limitation (as opposed to EBIT) on business interest deduction. Deduction may not exceed 30 percent of EBITDA for businesses with gross receipts of more than \$25 million.
- 100 percent expensing of qualifying structures, with the beginning of construction occurring after Jan. 19, 2025, and before Jan. 19, 2029, and placed in service before Jan. 1, 2031.

### Remittance tax carveout for banks

- H.R. 1 applies a 1 percent tax on all remittances (not only those sent by non-citizens) to be collected by the sender and remitted to Treasury.
- The tax does not apply to remittances funded by a deposit held at a financial institution or by a U.S. issued debit or credit card.

### Opportunity Zones and New Markets Tax Credit Program Are Permanently Extended

### New tax relief for individuals

All below provisions expire at year end 2028.

- **Tips.** Above-the-line deduction of \$25,000. Phases out at \$150,000 income (\$300,000 for joint returns).
- **Overtime.** Above-the-line deduction of \$12,500 (\$25,000 for joint returns). Phases out at \$150,000 income (\$300,000 for joint returns).
- **Car loan interest.** Above-the-line deduction of \$10,000 on new cars “finally assembled in the U.S.” Phases out for single taxpayers at \$100,000 or \$200,000 for joint returns. Lenders will be required to send Form 1098 to borrowers.
- **Senior deduction.** Additional \$6,000 deduction per individual over age 65. Phases out at \$75,000 (\$150,000 for joint returns).

# FLOURISH



REBECA ROMERO RAINEY  
PRESIDENT AND CEO, ICBA

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

"With innovation, ROI is about looking through the lens of overall impact, not just how it will affect us financially in the year ahead."

## **Conversations must determine our innovation budgets**

Innovation is one of those line items that can be hard to wrap our heads around. There's no formula or silver bullet to determine how much to spend, so we annually face that Goldilocks conundrum of determining what's too little, what's too much and what's just right.

Yet, when faced with that uncertainty, I've found that dialogue can be the answer. Conversations with our leadership teams, full staffs and customers will spark ideas that can help us focus on our true needs and evaluate where our priorities lie.

Those discussions start with determining how we define return on investment (ROI). With innovation, ROI is about looking through the lens of overall impact, not just how it will affect us financially in the year ahead.

Ultimately, budgeting for innovation requires us to reverse-engineer our thinking and consider the price of not acting. We can't just look at the fees for the technology or the integration; we also need to evaluate the cost of maintaining the status quo. That will help make the innovation investment more concrete and provide guidance for our decision-making.

We need to take a particular pain point, evaluate what it currently costs us in terms of staff time, customer attrition or other relevant variables, consider what may shift in the future and evaluate both the short- and long-term impact. That analysis helps us gain concrete awareness to make informed decisions.

And sometimes not acting is the right choice. Not every solution is going to work for everybody, but thoughtful conversations result in a conscious, strategic decision versus one informed by a reaction to a product price tag.

This dialogue is critical to creating an innovation-centric culture, which is more about the process than the product. Brainstorming with our teams leads to valuable decision making, and the ROI comes out of the time we spend in discussion and proactive approach to problem solving.

Innovation is a journey, not a destination. It's about enabling a mindset and culture that's open to considering something different and continuing to shift with the needs of our customers and communities.

As the financial services industry continues to evolve, we will increasingly be faced with the challenge of balancing investment in innovation against budgetary constraints. Thoughtful discussions with our teams will shed light on the best approach for our individual banks. It's in these discussions that we will chart a course that's right for our organizations, one investment at a time.

## **Twitter**

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

## **Where I'll Be This Month**

I'll be attending the Community Bankers Association of Ohio convention, and I'll be working with the ICBA team to get ready to move to our new D.C. office on Sept. 2.





# FROM THE TOP



**JACK E. HOPKINS**  
CHAIRMAN, ICBA

**Jack E. Hopkins is president and CEO of CorTrust Bank in Sioux Falls, S.D.**

"If ICBA has included them [as a Preferred Service Provider or Corporate Member], we know they are a source that can be trusted."

## **Turning vendors into partners with ICBA**

We've all been there: We identify a technological or operational need in our banks, and the work to find a provider begins. That effort extends far beyond identifying a fitting, affordable solution. We also seek out a vendor who provides a real relationship and the same level of service we offer our customers.

And that's where we may find trouble. Vendors abound, but true partners are few and far between. Yet, ICBA offers the path to finding the right fit. With ICBA Preferred Service Providers and the Corporate Member Directory, the legwork to narrow the field is already done. If ICBA has included a vendor, we know they are a source that can be trusted and one that truly "gets" community banks.

For instance, when my bank was seeking a new operating system, we used ICBA as a primary source of potential partners. We came back from ICBA LIVE with a shortlist of eight to nine different firms, researched them more extensively through the Corporate Member Directory, and selected five for interviews. As far as due diligence, having access to these providers at LIVE and in the directory saved a ton of time, because we knew they already had been vetted on the front end and were legitimate companies with experience working with community banks.

We also include input from other community bankers as part of our process. When we know a colleague has used a particular vendor, we reach out to hear firsthand about their experience, and now ICBA Community has become another source of information.

Increasingly, discussions about solutions and vendors are popping up, particularly relating to fraud monitoring and detection as we strive to address new and emerging threats.

In my experience, engaging ICBA Preferred Service Providers and Corporate Members leads to a deeper relationship. They know relationships are our priority, and they make it theirs as well. They strive to build connections, customizing their solutions to our individual operational flows and addressing our unique needs, and in that process, they shift from solution providers to partners.

This demonstrates exactly how ICBA supports us. Whether we look at emerging solutions coming out of our ThinkTECH programs, learn about new technologies as part of our education programs, or identify a vendor through the directory, ICBA offers tangible ways to help our banks across advocacy, education and innovation.

In short, ICBA makes sure we have what we need and our voices are heard. In my mind, that is the definition of a true partner.

*My top 3*

Summer activities

1. Spending time at the lake
2. Getting out on bikes
3. Any activity where you get to be outside



# FRAUD WATCH



SCOTT ANCHIN  
SENIOR VICE  
PRESIDENT, STRATEGIC  
INITIATIVES AND  
POLICY, ICBA

**Scott Anchin is senior vice president, strategic initiatives and policy for the Independent Community Bankers of America (ICBA).**



## How to prevent wire fraud

With electronic payments increasingly the norm, wire fraud is becoming more common and varied in format. Wire fraud generally involves the use of electronic communication to defraud another person by phone, fax, telegram or, most commonly now, the internet.

Notable scams to watch out for include romance scams on dating apps and social media; advance-fee scam emails promising rewards for financial help; phishing emails claiming account information has been compromised, with a link to input credentials; and hiring scams, where prospective “employers” request personal information like birth dates and Social Security numbers, or a “processing fee.”

Community banks must remain vigilant, as prosecutors or regulators may act against financial institutions that fail to recognize or prevent cases of wire fraud.

Banks can launch awareness campaigns to educate customers on avoiding scams. Encourage them to:

- Use strong passwords and multifactor authentication.
- Double check the identity of anyone requesting funds. For example, call a family member directly if “they” ask for financial help via social media before responding.
- If the request is for an “urgent” transfer of funds, that is a red flag. Don’t rush to pay it.
- Don’t click on links. If you receive an email that appears to be from your bank, check the email address or go (separately) to the bank’s website to verify the request.
- Watch for hiring scams offering unrealistically high salaries and complicated onboarding processes that involve requests for money.

Banks can also work internally to protect customers from wire fraud by doing the following:

- Have a clear plan for responding to suspected fraud, from freezing transactions to notifying law enforcement.
- Train bank employees to spot red flags, like urgent requests for money and changes in vendor payment information.
- Use multifactor authentication for access to financial systems.
- Create clear wire transfer protocols within the bank.
- When a wire transfer is requested, especially a new one, use multiple verification steps like multifactor authentication, callbacks or confirmation pop-ups.
- Monitor real-time transactions using advanced algorithms and AI to flag suspicious patterns.
- Look for (and flag) unusually large amounts being transferred or consider setting limits for wire amounts.
- Look for transfers to countries at risk for financial fraud and money laundering (refer to the Financial Action Task Force’s black and gray lists).
- Require two individuals to verify high-value transfers.
- Place holds on unusual transfers, allowing time for potential fraud to be caught.
- Conduct regular internal audits to make sure the whole team is in compliance.

Wire fraud is just one of many fraud and scam typologies. Community banks should integrate wire fraud education and internal controls into a comprehensive enterprise strategy. Proactive measures and ongoing vigilance can turn fraud prevention into a competitive advantage that builds lasting customer trust.

# PORTFOLIO MANAGEMENT



JIM REBER  
PRESIDENT AND CEO OF  
ICBA SECURITIES

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

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## High anxiety

Yield curve shape reflects bond market's mood.

Let's start this month's column with a dose of banality: Be careful what you wish for. For at least four years, all manners of bond market participants—including analysts, consultants, pundits and, not least, investors—have been predicting and hoping for a normally sloped yield curve. Though the longest-on-record inversion finally corrected itself last September when the Fed first cut rates, we did not see a positive slope of even 50 basis points (0.5%) until May. (Trivia fans: The average difference between twos and 10s was a nice neat 100 basis points for the past 15 years.)

Most community bankers I've spoken with this year have been hoping for a steeper curve. Even though the interest rate risk of most banks is well insulated against relatively small rate shocks, the feeling is that a more normal curve shape would help loan officers and liquidity managers to price relative risk. Aligned with this is the notion that we're in a secular falling rate environment, as evidenced by Fed funds futures that have been projecting between one and four rate cuts by the end of 2025.

And now? Wholly unrelated from economic factors come trade policy and fiscal issues to drive interest rates. It's possible the Fed will stay on the sidelines for a good long while. And the yield curve? It's gotten some slope all right—compliments of a “bear steepener.”

## What it looks like

Bear steepeners are interest rate maneuvers in which rates rise and longer tenors increase more than shorter ones. They are relatively rare, as most of the time the curve steepens, it's the result of anticipated or actual rate cuts by the Fed. Why is this? First, I should repeat myself (hackneyed again) that all rates have trended lower since the 1980s, the last three years notwithstanding. Also, think about what the Fed is trying to accomplish when it employs rate hikes: It is trying to slow down the economy and/or stamp out inflation. Both of those are reasons for the curve to flatten.

And now? Longer investors (say five years and more) are highly concerned about inflation reigniting and about the projections of escalating national debt. The Fed for its part is having to take a wait-and-see approach, so it's wholly unclear when or if it will make a change to monetary policy. The result is the 2025 bear steepener, in which the longest rates are hitting multiyear highs.

## 2013 hissy fit

In the lexicon of veteran portfolio managers and community bankers is the “Taper Tantrum.” This came about in 2013, when the U.S. economy was still working through the Great Recession. The Fed, then chaired by Ben Bernanke, was in the middle of a quantitative easing (QE) phase of buying a lot of bonds in the open market. The chairman made some comments about slowing down the scale of the purchases, which the market was not expecting, and longer bonds had a hard sell-off. The 10-year note's yield rose well over 100 basis points in four months, and all the while, the Fed was still into QE.



# PORTFOLIO MANAGEMENT



JIM REBER  
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([jreber@icbasecurities.com](mailto:jreber@icbasecurities.com)), is  
President and CEO of ICBA  
Securities, ICBA's institutional,  
fixed-income broker-dealer for  
community banks.

Continued from page 21.

It turned out the Fed didn't taper its purchases for over a year following the bombshell press conference. In fact, its forward guidance continued to suggest an accommodative monetary policy. Bond market yields eventually retreated to pre-Tantrum levels, as inflation never reared its head. That period of history remains a benchmark example of a bear steepener in the fixed income market.

## What could work

What if short rates remain anchored at or about where they are now, and longer rates remain annoyingly elevated? First, and to stay on the rapid track, I'd like to point out the obvious. Your community bank's bond portfolio will continue to be underwater, and mortgage lending will remain a challenge. Cash flows from your mortgage securities will be limited, and not many bonds will be called away by the issuers.

Finally, for some good news: It's possible that longer-duration securities are reaching the point of being oversold. The 30-year Treasury has touched levels in 2025 that haven't been seen in 18 years. If the Fed is forced to delay rate cuts, floating rate securities could offer relative value, even if the yield curve has some slope. The suggestion therefore is a tried-and-true strategy: the barbell. Roughly equal amounts of short and long bonds, employed in this uncertain environment, will likely produce some tactical wins. To conclude, here's one more cliché: "Slow and steady wins the race."

## Education on tap

### Community bank conference in November

ICBA and Stifel announce the inaugural Community Bank Symposium, Nov. 12-14 in Hilton Head, South Carolina. This event will feature discussions about industry trends and opportunities and a presentation from ICBA's Government Relations team. A variety of social activities are offered. For more information or to register, contact your Stifel rep or visit [icbasecurities.com](http://icbasecurities.com)

### Bank strategies webinar this month

Stifel will present its Quarterly Bank Strategy webinar Aug. 7 at 1 p.m. Eastern. Several speakers will discuss current economic and balance sheet topics. Up to 1.5 hours of CPE are offered. To register, contact your Stifel rep.



# STIFEL

## 2025 Webcast Calendar for Banks

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

\*CPE Credits Offered

### Continuing Professional Education

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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 process of bringing innovation to you

Technology has become an integral part of success in banking. With the demand for immediacy from customers and the need for more robust risk management tools, community banks increasingly rely on their technology provider partners to help them satisfy customer requirements.

That's one reason why ICBA Innovation takes a multipronged approach to meeting community bank needs. From our education events—including our solution forums and webinars—to our collaborative endeavors—like ICBA's own ThinkTECH Accelerator—our goal is to ensure that community banks have access to the most robust and beneficial solutions on the market. In fact, we review nearly 1,500 companies per year to fill our pipeline with products that directly speak to community banks and your unique requirements.

Community bankers play heavily in our recruitment of these solutions by sending us leads and information on challenges and opportunities. You also share information on the trends you're seeing, and we seek out the companies that address them—all of which goes into selecting promising solutions to fast track for community bank consumption.

Case in point: Our most recent ThinkTECH Accelerator cohort includes several AI-based solutions that support your growth needs. AI has an ability to take out a lot of the inefficient, costly activities that happen in the back office, improve decisioning and risk management around fraud/AML/BSA, and drive customer growth through optimization strategies. What you can do with AI tools just gets more interesting, profound and real every day.

Notably, these companies may not have been chosen without your input. For the Accelerator alone, Selection Committee members spend more than 50 hours vetting potential candidates. These bankers willingly give up that time to help select the companies that will resonate with your needs.

To borrow a point from ThinkTECH Accelerator Selection Committee member Tony Gorrell, CEO of \$1.6 billion-asset Sutton Bank, in Attica, Ohio: Community bankers want products that will help them either make money or save money. And when interviewing Accelerator companies, the Selection Committee focuses on that, as well as questions related to pricing, core integration and compliance. Bankers also explore how coachable the company's founders are, because the same way you build relationships with your customers, you build relationships with entrepreneurs. Ultimately, that exchange makes the products and services better.

So, while the team at ICBA Innovation drives programs forward, this community of community bankers shapes their direction. We invite you to participate, attend ICBA Innovation events and join interviews during our next Accelerator cohort. The work you do with ICBA Innovation will not only benefit your bank today; it will also influence the future of community banking. To me, that seems like a commitment worth making.



# LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,  
GROUP EXECUTIVE VICE  
PRESIDENT OF  
COMMUNITY BANKER  
UNIVERSITY

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

## Why following up after training matters

We all know how important training programs are. Education is critical for keeping up to date with new developments and expanding skill sets, plus it's often a great boost to morale. However, there's a crucial step in the learning process that's often overlooked by both leaders and employees: the follow-up.

As a leader, plan to check in with members of your team after they have attended training sessions—and do it as promptly as possible.

There are several reasons to follow up. Doing so sends a message about how important training is at your bank. It demonstrates your investment in—and care for—your team. The follow-up, if it involves a discussion or presentation, also reinforces the content of the training program, helping participants retain and apply the knowledge and skills they've learned.

If this new knowledge is shared with the rest of the team, it creates a "ripple effect" allowing for that mindful investment to spread across the team or organization in a positive way. Don't miss this opportunity to share knowledge companywide!

For follow-ups, some leaders have lunches with team members upon their return. Others send emails asking "Can you send me a quick email explaining what you learned?" Others plan team meetings and invite learners to share their experience with others.

Whatever form the follow-up takes, be curious. Ask questions like "How was it? What did you learn? What was the most surprising thing you learned at the training program? What can we apply to the bank, and how? What do we need to change?"

Encourage application of these newly learned skills. Have a discussion on whether new or different supportive resources might be needed to apply the new learnings. Direct attention goes a long way, and it makes the learner feel good.

Having said that, be clear about your expectations in advance, to save any confusion or conflict. Leaders or managers should give employees a heads-up that they plan to connect with them after the training program. This gives the employee notice and time to prepare, plus it indicates true interest from the manager. It might also give the participant extra motivation to pay close attention in the learning process!

For those employees who knock it out of the park and embrace the learning experience, recognition is always welcome. Try suggesting that the newly energized employee takes on a new project to demonstrate their understanding.

And finally, remember that the follow-up is not meant to be filled with pressure. Instead, it's another tool in creating a culture in which learning is recognized and celebrated. Have fun with it!



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- Your business clients to take on the challenge with their staff. Consider running a contest to see who can achieve the highest percentage of staff members taking the challenge and reward the winners with a plate of cookies!
- Your local Chamber or EDC office to implement communitywide.



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[bnd.nd.gov/challenge](https://bnd.nd.gov/challenge)

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### **Six Best Practices to Maximize Your BOLI Program's Effectiveness**

**By Newport, an Ascensus company**

Financial institutions are faced with constant challenges, especially when it comes to funding employee benefits. One of the big challenges is attracting and retaining key talent, and one solution is to offer more comprehensive savings options, including nonqualified plans.

### **Key Changes in OBBBA Enhance Saving Options**

**By Lisa Haberman, Ed.D., QKA, ChFC, CLU**

The One Big Beautiful Bill Act (OBBBA), passed by Congress on July 3, 2025, introduces several significant changes aimed at enhancing retirement savings options and financial security for individuals. Here are the key provisions that retirement savers should be aware of.

### **SIMPLE IRA Plans: They Aren't Always So Simple**

**By Mike Rahn, CISP**

Ironically, given their official name, SIMPLE IRA plans have a number of elements that are anything but simple. Congress has altered the governing rules from time to time over the last three decades. As a result, some would say that SIMPLE IRA plans—while still a fine small employer plan option—are getting less and less simple.

### **Do-It-Yourself Compliance Audit**

**By Kristiana Rodriguez, CIP**


No one wants to be caught unprepared by an IRS audit. Because the best defense is a good offense, here are some tips and tricks to review your own files so you can learn what areas may need your attention.

### **How to Go From Outdated to Upgraded**

**By Ascensus**

Discover how modern technology can transform retirement plan systems without a full-scale replacement. Learn strategic approaches to improve efficiencies, enhance client relationships, and mitigate risks.

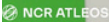





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# ICBND EDUCATIONAL OPPORTUNITIES



## CONVENTION AT-A-GLANCE\*

### Monday, Sept. 15

- 8:00 am Registration Desk Opens
- 8:00 am - 3:00 pm Exhibitor Set Up
- 10:00 am ICBND Annual Golf Scramble  
Bully Pulpit, Medora
- 5:00 pm Theme Party & PAC Auction
- 10:00 pm Exhibitor Tear Down

### Tuesday, Sept. 16

- 8:00 am Registration Desk Opens
- 8:00 am Full Buffet Breakfast
- 8:45 am Opening General Session  
*Lucas White, ICBA Immediate Past Chairman*
- 9:45 am Guest Speaker Etay Maor  
*"Advanced AI"*
- 11:00 am Guest Speaker Michael Erhardt  
*ICBA Securities*
- 12:15 pm Lunch

### Cont'd Tuesday, Sept. 16

- 1:00 pm Guest Speaker Etay Maor  
*"Thinking Like a Cybercriminal"*
- 2:00 pm Guest Speaker, Judson Lapily  
*"Evolution of Dance"*
- 5:00 pm Social
- 6:00 pm Annual Banquet & Entertainment  
Tjaden Terrace, Medora

### Wednesday, September 17

- 8:00 am Registration Desk Opens
- 8:00 am Blue Ribbon Committee Breakfast
- 8:30 am Breakfast
- 9:00 am Annual Prayer Breakfast Speaker  
*Guest Speaker Bill Sorensen*
- 10:00 am Annual Business Meeting  
State of the Association, *Alexis Baxley*  
Emerging Leaders Liaison,  
*Cole Anderson*
- 12:00 pm Adjourn

\*Convention Agenda Subject To Change. All events are at the Showhall unless otherwise specified.



# ICBND EDUCATIONAL OPPORTUNITIES

OCTOBER 6-10, 2025

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- Loan policy concepts and risk ratings
- Loan pricing concepts
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- Introduction to business financial statements and tax returns
- Real estate lending fundamentals
- Business development and sales skills

### Features:

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- Enrollment will be limited to ensure greater interaction with the instructor case leaders and peers.
- Tuition is \$1,195



Instructor  
**Richard Hamm**  
President of Advantage  
Consulting and Training  
Huntsville, AL.

### AUDIENCE:

- Branch managers
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- Personal and private bankers
- Entry level lenders
- Mid-level lenders needing a refresher course
- Any employee assuming commercial lending responsibilities

### Register:

<https://barretbanking.org/landings/cla/>

# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



| July 2025   | DATE      | TIME         |
|---|-----------|--------------|
| Are You Liable? Forgeries, Remotely Created/Deposited Items, Fraudulent ACH, Unauthorized Electronic Withdrawals & More | Tue 07/01 | 10:00 AM CDT |
| Fair Lending Audits & Risk Assessments  | Wed 07/02 | 10:00 AM CDT |
| Handling Court-Ordered Accounts: Estates, Guardianships, Conservatorships & Bankruptcies                                | Mon 07/07 | 10:00 AM CDT |
| Managing the Repossession Process, Including Notice & Sale  | Tue 07/08 | 10:00 AM CDT |
| A to Z on Endorsements  | Wed 07/09 | 10:00 AM CDT |
| AI/ChatGPT, Email, Social, E-Collaboration, Web & Mobile Policies   | Thu 07/10 | 10:00 AM CDT |
| Advanced CTR Completion: Beyond Basic Transactions  | Mon 07/14 | 10:00 AM CDT |
| Call Report Series: Loan Reporting Part 1: Loan Coding Basics   | Tue 07/15 | 10:00 AM CDT |
| Dormant Accounts & the Unclaimed Funds Process: Best Practices for Overcoming Challenges                                | Wed 07/16 | 10:00 AM CDT |
| Visa Debit Card Chargebacks: Rules, Rights & Challenges   | Thu 07/17 | 10:00 AM CDT |
| How Artificial Intelligence Changes Customer Service  | Fri 07/18 | 10:00 AM CDT |
| Competing for Frontline Talent in Today's Marketplace   | Mon 07/21 | 10:00 AM CDT |
| Using Data to Enhance Accountholder Relationships   | Tue 07/22 | 10:00 AM CDT |
| BSA & Beneficial Ownership Update for Your Business Customers   | Wed 07/23 | 10:00 AM CDT |
| Troubled Loan Modifications: Evaluation, Tracking & Reporting   | Thu 07/24 | 10:00 AM CDT |
| Inherited IRAs: Rules Update & Thorough Policy Review   | Mon 07/28 | 10:00 AM CDT |
| Powers of Attorney: Reviewing, Accepting, Scams & Red Flags   | Tue 07/29 | 10:00 AM CDT |
| Deposit Reg Series: Regulation DD - Truth in Savings Act  | Wed 07/30 | 10:00 AM CDT |
| Check Warranties & Indemnities: Understanding UCC 3 & 4   | Thu 07/31 | 10:00 AM CDT |
| August 2025   | DATE      | TIME         |
| Performance Reviews: Practicalities, Best Practices & Landmines   | Fri 08/01 | 10:00 AM CDT |
| Debit Card Fraud: Tips, Tools & Tested Procedures   | Mon 08/04 | 10:00 AM CDT |
| Determining When to File a SAR  | Tue 08/05 | 10:00 AM CDT |
| BSA Training for Board & Senior Management  | Wed 08/06 | 10:00 AM CDT |
| Effectively Managing Wire Transfer Fraud  | Thu 08/07 | 10:00 AM CDT |
| Frontline Impact on Sales Culture   | Mon 08/11 | 10:00 AM CDT |
| Credit Analysis & Lending Series: Cash Flow Analysis: Debt Service Coverage, Global Cash Flow & More                    | Tue 08/12 | 10:00 AM CDT |
| SARs: Line-by-Line & Writing a Good Narrative   | Wed 08/13 | 10:00 AM CDT |
| Escrow Excellence: From Loan Estimate to Annual Analysis  | Thu 08/14 | 10:00 AM CDT |
| Harness the Power of AI in Your Marketing Strategy  | Mon 08/18 | 10:00 AM CDT |
| Record Retention Policy & Timeframes  | Tue 08/19 | 10:00 AM CDT |
| Opening Deposit Accounts Online: Risks, E-SIGN, Compliance  | Wed 08/20 | 10:00 AM CDT |
| CRA Today: Enhancing Your Policy, Procedures & Program  | Thu 08/21 | 10:00 AM CDT |

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



# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



| August 2025 (CONTINUED)   | DATE      | TIME         |
|---|-----------|--------------|
| Negotiating Vendor Contracts: Key Provisions, Market Terms & Due Diligence                    | Mon 08/25 | 10:00 AM CDT |
| Mastering the CRE Appraisal Process from A to Z: Analysis & Best Practices for Lenders        | Tue 08/26 | 10:00 AM CDT |
| Deposit Reg Series: Regulation CC   | Wed 08/27 | 10:00 AM CDT |
| Dishonored, Corrected & Contested ACH Returns   | Thu 08/28 | 10:00 AM CDT |
| September 2025  | DATE      | TIME         |
| AI & Ransomware: Can You Outsmart the Next Big Hit?   | Tue 09/02 | 10:00 AM CDT |
| FDCPA: What's Expected as a Debt Collector?   | Wed 09/03 | 10:00 AM CDT |
| Dealing with Difficult Customers: 5 Foolproof Techniques                                      | Thu 09/04 | 10:00 AM CDT |
| Remote Deposit Capture 360: Efficiencies & Management   | Tue 09/09 | 10:00 AM CDT |
| Advertising Compliance: Web, Text, Print, TV & Radio  | Wed 09/10 | 10:00 AM CDT |
| Job-Specific BSA Training for Operations Staff  | Thu 09/11 | 10:00 AM CDT |
| Dissecting the One Big Beautiful Bill Act for Financial Institutions                          | Fri 09/12 | 10:00 AM CDT |
| Provisional Credit Under Reg E: Rules, Best Practices & FAQs                                  | Mon 09/15 | 10:00 AM CDT |
| Credit Analysis & Lending Series: Deeper Cash Flow Analysis, Balance Sheet & External Factors | Tue 09/16 | 10:00 AM CDT |
| The CFPB on Overdrafts, Junk Fees & Other Depository Issues                                   | Wed 09/17 | 10:00 AM CDT |
| IRA Series: Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers | Thu 09/18 | 10:00 AM CDT |
| ACH Reclamations & Garnishments   | Mon 09/22 | 10:00 AM CDT |
| 20 Common Mistakes in Consumer Collections  | Tue 09/23 | 10:00 AM CDT |
| Deposit Reg Series: Regulation E  | Wed 09/24 | 10:00 AM CDT |
| TRID Basics for Lenders & Processors  | Thu 09/25 | 10:00 AM CDT |
| Closing Deposit Accounts: Reasons, Rights, Responsibilities                                   | Fri 09/26 | 10:00 AM CDT |
| Flood Protection for Complex Structures   | Mon 09/29 | 10:00 AM CDT |
| Mortgage Lending Compliance Overview  | Tue 09/30 | 10:00 AM CDT |
| October 2025  | DATE      | TIME         |
| Unpacking Adverse Action Requirements   | Wed 10/01 | 10:00 AM CDT |
| Consumer Bankruptcy - Chapters 7 & 13: Special Rules, Cramdowns & Risks                       | Thu 10/02 | 10:00 AM CDT |
| Conducting Your Annual ACH Audit  | Tue 10/07 | 10:00 AM CDT |
| HMDA Part 1: Application Basics   | Wed 10/08 | 10:00 AM CDT |
| Responding to Subpoenas, Garnishments & Levies  | Thu 10/09 | 10:00 AM CDT |
| Credit Analysis & Lending Series: C&I Lending for CRE Lenders                                 | Tue 10/14 | 10:00 AM CDT |
| Checks, Mobile Deposits, Substitute Checks: Indemnities, Endorsements & Timeframes            | Wed 10/15 | 10:00 AM CDT |
| Call Report Series: Loan Reporting Part 2: Risk Weighting, Modifications & Multiple Schedules | Thu 10/16 | 10:00 AM CDT |
| BSA Referrals: From Business Lines to the BSA Dept.   | Fri 10/17 | 10:00 AM CDT |

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

# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



| October 2025 (CONTINUED)  | DATE      | TIME         |
|---|-----------|--------------|
| IRA Series: Traditional & Roth IRAs Part B: Distributions, Taxation, Withholding & Penalties          | Tue 10/21 | 10:00 AM CDT |
| 1099 Reporting: Foreclosures, Repossessions & Debt Settlements  | Wed 10/22 | 10:00 AM CDT |
| The Board Secretary Role: Organizing, Planning, Tracking & Maintaining Accurate Board Meeting Records | Thu 10/23 | 10:00 AM CDT |
| Debit Card Disputes & Reg E Requirements  | Mon 10/27 | 10:00 AM CDT |
| HMDA Part 2: Demographic Collection   | Tue 10/28 | 10:00 AM CDT |
| Deposit Reg Series: Regulations D, P & GG   | Wed 10/29 | 10:00 AM CDT |
| Performance-Based Compensation Strategies for Banks   | Thu 10/30 | 10:00 AM CDT |
| November 2025   | DATE      | TIME         |
| ECOA & Fair Lending, Including AI in Lending, Exam Hot Spots & More                                   | Tue 11/04 | 10:00 AM CST |
| Compliance with E-SIGN, E-Statements & E-Disclosures  | Wed 11/05 | 10:00 AM CST |
| A Year in the Life of a Compliance Officer  | Thu 11/06 | 10:00 AM CST |
| Opening Trusts & Fiduciary Accounts   | Mon 11/10 | 10:00 AM CST |
| When Enhanced Due Diligence Is the Standard: MRBs, MSBs, NRAs, Charities & More                       | Wed 11/12 | 10:00 AM CST |
| Credit Analysis & Lending Series: Collateral Analysis: Evaluation, Weaknesses & Monitoring Values     | Thu 11/13 | 10:00 AM CST |
| IRA Series: IRA Year-End Wrap Up: Hottest Issues, Compliance & Reporting Responsibilities             | Mon 11/17 | 10:00 AM CST |
| Elder Exploitation: Warning Signs & Safe Harbor   | Tue 11/18 | 10:00 AM CST |
| When a Depositor Dies: Actions to Take, Mistakes to Avoid   | Wed 11/19 | 10:00 AM CST |
| HMDA Part 3: Commercial Loans   | Thu 11/20 | 10:00 AM CST |
| AI in Credit Analysis for CRE, C&I & Ag Loans   | Mon 11/24 | 10:00 AM CST |
| ACH Return Reason Codes Explained   | Tue 11/25 | 10:00 AM CST |
| December 2025   | DATE      | TIME         |
| Payment Apps, Disputes & Reg E  | Tue 12/02 | 10:00 AM CST |
| 10 Common Errors on Nonresident Alien Accounts  | Wed 12/03 | 10:00 AM CST |
| Domestic Wires: Navigating the U.S. Payment System  | Thu 12/04 | 10:00 AM CST |
| When a Borrower Dies: Actions to Take, Mistakes to Avoid  | Tue 12/09 | 10:00 AM CST |
| SAR Fraud Narrative Templates: Check Fraud, Elder Fraud, Cyber Crimes & More                          | Wed 12/10 | 2:00 PM CST  |
| Preparation, Risk & Critical Robbery Training   | Thu 12/11 | 10:00 AM CST |
| Branch Manager & Head Teller Training: Developing, Motivating & On-Boarding Team Members              | Tue 12/16 | 10:00 AM CST |
| Real-Time Payments(RTP) Unveiled  | Wed 12/17 | 10:00 AM CST |
| Overdraft Litigation: Trends & Accepted Procedures  | Thu 12/18 | 10:00 AM CST |

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**ICBND**

We will be closed on Monday, September 1st,  
in observance of

**LABOR DAY**



Bank Webinars

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# LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

20  
25

AUGUST 2025 EDITION



Wellness goes beyond physical health. It encompasses mental clarity, emotional resilience and a sense of balance in daily life.

## Taking Care of Yourself During National Wellness Month

National Wellness Month, recognized annually in August, is meant to encourage people to prioritize self-care, build healthy routines and support their physical, mental and emotional well-being.

When we invest in our well-being, we're better equipped to handle stress, maintain relationships and perform at our best— both personally and professionally. This month is an opportunity to slow down and focus on the following key well-being components:

- **Movement**—You don't need a gym membership to stay active. Stretch in the morning, take the stairs or go for a walk during lunch. Movement boosts mood and energy.
- **Nutrition**—Fuel your body with whole foods, stay hydrated and avoid skipping meals. Even small changes, such as swapping soda for water, can make a big difference.
- **Mindfulness**—This skill involves focusing on being present. Try meditation apps, journaling or simply taking a few deep breaths during stressful moments.
- **Self-care**—It's important to take time each day to do something just for you. Whether it's reading, listening to music or having a cup of tea, self-care helps you recharge.
- **Stress management**—Identify your stress triggers and create healthy coping strategies. These could include setting boundaries, unplugging from screens or talking to a friend.

You can start taking small steps now to prioritize both your body and mind. Over time, these habits build a foundation for a healthier, more balanced you. If you're struggling with any aspect of your wellness, seek help from health care professionals, including therapists, counselors or wellness coaches. They can provide tailored guidance and support for your personal needs.

## Understanding Your Cortisol Levels

Cortisol levels continue to trend on social media as people want to understand energy levels, manage stress and boost their overall well-being. So, what exactly is cortisol? It's your body's primary stress hormone, helping regulate various functions, such as metabolism, blood sugar, blood pressure, immune response and energy. While it's normal for cortisol to fluctuate throughout the day (usually going up in the morning and slowly down during the day), consistently high or low levels can cause health issues. Ideal cortisol levels fall within a specific range that varies slightly based on the time of day and the type of test used.

To get a better understanding of your cortisol levels, seek the advice of a medical professional who can administer a cortisol test that measures the cortisol in your blood, urine or saliva. Standard blood panels generally don't test for cortisol levels. Cortisol testing is usually ordered separately by a physician to learn more about your health conditions.

Understanding how cortisol works can help you stay aware of potential symptoms that could indicate an imbalance. Talk to your doctor to learn more.



Zywave, 2025.

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# LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

20  
25

AUGUST 2025 EDITION

## Medications That Make It Hard to Handle the Heat

Commonly prescribed medications can impact people more in the heat, causing dehydration or sun sensitivity or limiting the body's ability to regulate body temperature. As such, these medications have heat intolerance, photosensitivity or similar documented side effects:

- Antibiotics and nonsteroidal anti-inflammatory drugs like ibuprofen may make you more sensitive to sun exposure, resulting in severe sunburn or rashes.
- Antidepressants can cause excessive sweating, dehydration and UV light sensitivity. They could also decrease sweat production, preventing the body from cooling down.
- Antihistamines can make your body produce less sweat, making it difficult to regulate body temperature in hot weather.
- Blood pressure medications can increase sweat production and dehydration. Sun exposure can cause a blood pressure dip, too.
- Decongestants like pseudoephedrine can decrease the blood flow to the skin, making it more difficult to sweat and regulate.
- Stimulants can increase your metabolic rate, impairing the body's ability to cool down.

Keep in mind that the heat can also degrade certain medications like insulin, inhalers and EpiPens.



The first sign of heat intolerance is feeling hot or uncomfortable. You may also experience headaches, dizziness, cramps, nausea or vomiting, weakness or flushed skin. If you experience heat-related symptoms, go inside immediately and try to cool down. In addition to monitoring for symptoms, it's important to stay hydrated, limit your exposure to direct sunlight and wear protective clothing.

If you have questions about your medications or potential side effects, talk to your doctor. Also, don't discontinue taking any prescribed medications without talking to them first.

## MONTHLY RECIPE

### CUCUMBER SALAD WITH TOMATOES

Makes: 4 servings



#### INGREDIENTS

- 2 cups cucumber (diced)
- 1 cup tomato (seeded and diced)
- ¼ cup sweet onion (chopped)
- 2 cups couscous (cooked)
- 2 tsp. dill weed (chopped)
- ½ cup low-fat Italian salad dressing

#### PREPARATIONS

1. Toss together the cucumbers, tomatoes, onions, couscous, dill and salad dressing.
2. Chill for 1 hour.
3. Serve.

#### NUTRITIONAL INFORMATION

(per serving)

Total calories: 137  
Total fat: 2 g  
Protein: 4 g  
Sodium: 252 mg  
Carbohydrate: 25 g  
Dietary fiber: 2 g  
Saturated fat: 0 g  
Total sugars: 5 g

Source: MyPlate

Zywave, 2025.

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## August 2025 Webinars

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

**Setting Boundaries for Well-Being: the Art of Assertiveness:** Do you ever say "yes" when you really want to say "no"? Maybe you struggle to speak up or feel guilty setting limits with others. If so, you're not alone. In our time together, our clinical team will explore the four communication styles, how to practice assertiveness, and ways to create healthy boundaries that protect your well-being and allow you to live your life more fully.

[Thursday, August 7th: 10-10:30am CST/11-11:30am EST](#)

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

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

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

[Friday, August 15th: 12-12:30pm CST/1-1:30pm EST](#)

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

[Wednesday, August 20th: 11-11:30am CST/12-12:30pm EST](#)

**Raising Future-Ready Kids 3: Empowering Parents in a Social Media World:** Do you ever feel like you're sailing on stormy seas when it comes to your kids and social media? In a world where our kids are getting more depressed, more anxious and more isolated, there's a clear link, and parents may be the key to turning the ship around. In this webinar, the Learn to Live clinical team will share common challenges parents face today and offer simple, research-backed tips to help you set healthy tech limits—while still giving your child room to explore.

[Wednesday, August 27th: 11-11:30am CST/12-12:30pm 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 • 8-25

# ICBND MEMBERS IN THE NEWS

## Bell Bank



**Ben Watkins**

**Ben Watkins** has been hired as Wahpeton, N.D., market president at Bell Bank, one of the nation's largest family- and employee-owned banks.

A native of LaMoure, N.D., and a graduate of the University of Jamestown, Watkins has more than a decade of experience in the financial sector, most recently serving as branch president at First Community Credit Union in Wahpeton. His experience includes consumer, commercial and ag banking.

"Ben has great connections in the southern Red River Valley and the Wahpeton-Breckenridge community," said Todd Zabel, Bell's senior vice president of community banking. "We are excited to have him lead the continued growth and success in the Wahpeton area."

Bell Bank opened in Wahpeton in 2007 and moved into a newly constructed building at 717 2nd Avenue North in 2013. The bank has consistently received local awards including Best Place to Work and Bank with the Friendliest Tellers. In his role, Watkins steps into the shoes of longtime Wahpeton banker Rick Steckler, who retired from Bell earlier this year.

## Dakota Carrier Network



**Landyn Meidinger**

**Landyn Meidinger** of Mandan has joined Dakota Carrier Network as an application analyst intern.

In this position, he will work with team members in the DCN Network Operations Center on the installation, implementation, administration, and support of software and creating reports based on statistical information.

Meidinger recently earned his AAS in cybersecurity and networking from Bismarck State College. While at BSC, he completed a mentorship at DCN, competed in the National Cyber League, and was a member of the BSC Cyber Club.



# ICBND MEMBERS IN THE NEWS

Bank of North Dakota



## Special Workshop for Invited Guests Only: A Sense of Place and Story

Presented by Emmy-Award Winning writer,  
producer and journalist John Hubbell

**Date:** Monday, August 11, 2025

**Location:** North Dakota Heritage Center Russell  
Reid Auditorium, 612 E Boulevard Avenue,  
Bismarck, ND 58505

**Time:** 8:30 a.m. to 4:30 p.m. with a 90-minute break  
for lunch on your own 11:30 a.m. – 1 p.m.

### Charge:

No charge to North Dakota  
state agency communications  
professionals, banking  
communications professionals  
and invited guests

### Who should attend:

Communications directors,  
writers, videographers, social  
media writers – any staff members  
who are involved with sharing  
the story of your organization

### Sponsored by:

Bank of North Dakota (BND)

### Questions?

Contact Janel Schmitz, BND  
Communications & Marketing  
Manager [janelschmitz@nd.gov](mailto:janelschmitz@nd.gov) or  
701.328.5880

### Registration:

Registration limited to 225 attendees.  
<https://www.eventbrite.com/e/special-workshop-for-invited-guests-only-a-sense-of-place-and-story-tickets-1310421539099?aff=oddtcreator>

### Prepare to be inspired by John Hubbell on engaging ways to share your agency's or bank's story.

As we work for to gain the attention of restive audiences in today's hectic world, the right approach can seem confusing. But beyond the grip of TikTok and dreams of "going viral," the fundamentals of great storytelling endure — in our communities, our histories and the rich, shared experience of our uniquely American lives.

Let's come together for a conversation that connects past, present and future, exploring themes, methods and strategies that make stories stick. Even as we pay special attention to the growing, highly effective medium of short-form online video and take in some engaging examples, insights from our focus there will often be useful in other areas.

Moreover, we'll bring grand themes of the American experience home to North Dakota, perhaps finding opportunities in unexpected places. Your ideas and impressions will serve as valuable guides for discussion, and suggestions will be welcome in advance. We will also cover specific, practical techniques — from character selection to scripting, interviewing and production tips — that will help you find and tell great stories in the place you call home.

Indeed, home sits at the center of how we define a sense of place and, in turn, a sense of ourselves. As we sharpen and share them with the world, brighter futures for our communities move closer to reality.

# ICBND MEMBERS IN THE NEWS

## Bank of North Dakota



**Erin Kay**

**Erin Kay** joined BND May 15 as the new Student Loan Origination Representative. Erin comes to BND from Williston State College where she was a Financial Aid Specialist. Erin has a bachelor's degree in business administration from University of Nebraska at Kearney.



**Truman Lund**

**Truman Lund** retired in June after 15 years of dedicated service to BND. He operated as the Facilities Manager.



**Richard Klingfus**

**Richard Klingfus** rejoined BND May 27 as the new Retail Banking Specialist II. Richard previously worked in this role until his move to Minnesota two years ago. In his time away he worked at Bremer Bank as a Consumer Banker Senior.



**Cindy Lund**

**Cindy Lund** retired in June after 43 years of dedicated service to BND. During her time at BND, Cindy worked in the residential real estate department as a program housing specialist, a collections officer in special assets, and business banking associate in lending.



**Alison Okerlund**

**Alison Okerlund** joined BND June 11 as the new Loan Quality Control Specialist. Alison comes to BND from Starion Bank where she was a Commercial Loan Servicer III. She has a bachelor's in communications from St. Cloud State University.



# ICBND MEMBERS IN THE NEWS

## Bankers Equipment Service

### **BANKERS EQUIPMENT SERVICE ACQUISITION OF PROFESSIONAL COMPUTER SERVICES (PCS)**

Burnsville, MN — We're happy to announce that on July 1, Bankers Equipment Service acquired Professional Computer Services (PCS) and both will now operate as Bankers Equipment Service.

This partnership brings together two customer-focused, Midwest-based organizations with decades of experience supporting financial institutions, casinos, and retail operations. For nearly 90 years, Bankers Equipment Service has built a reputation for reliability, trust, and innovation—and this merger is the next chapter in our mission to deliver more of what our customers value most.

"By joining forces, we're enhancing our capacity to serve the region with more products, enhanced support, and the same familiar faces our clients know and trust." - Brian Steele, President of Bankers Equipment Service

PCS technicians will continue serving their existing clients, now backed by the resources and expertise of the BES team. This means uninterrupted support with expanded offerings.

We're grateful to the customers and partners who've trusted us over the years.

For more information or to ask a question, please contact us at 952-890-6661 or visit [www.bankersequipment.com](http://www.bankersequipment.com).



# ICBND MEMBERS IN THE NEWS

First International Bank & Trust

## **First International Bank & Trust Ranked #6 on American Banker's 20 Top-Performing Banks List Third Consecutive Year of Top Performance Among \$2B–\$10B Banks**

WATFORD CITY, ND – First International Bank & Trust (FIBT) is proud to announce its inclusion on American Banker's 20 Top-Performing Banks with \$2B to \$10B in Assets list for a third consecutive year. The North Dakota-based bank was ranked at #6 on the list, up four spots from prior year.

Banks on the list were ranked based on their three-year return on average equity. These top 20 institutions also reported higher net interest margins, stronger efficiency ratios, and healthier returns on average assets when compared to peer banks of similar sizes.

"It's a significant honor to be recognized as one of the best-performing banks of our size in the nation," said S. Peter Stenehjelm, CEO of First International Bank & Trust. "First International Bank & Trust has spent 115 years working diligently to help our customers and communities thrive, and this distinction from American Banker is a reflection of that hard work! We take great pride in the way we do business, and the positive outcomes we help our friends and neighbors achieve."

"Our inclusion on American Banker's list of high-performing banks sends a clear message: that relationship-based community banking is the right way to do business," said Stephen L. Stenehjelm, FIBT's Board Chairman. "I am proud of our hard-working employees, grateful for our loyal customers, and more optimistic about the future of our organization than ever."





# ICBND MEMBERS IN THE NEWS

## First Western Bank

### First Western Bank Announces Election of Ryan Ackerman to Board of Directors

MINOT, NORTH DAKOTA – First Western Bank is pleased to announce the election of **Ryan Ackerman** to its Board of Directors. As a long-standing business leader, Ryan brings strategic insight, a strong understanding of the region's needs, and deep experience in engineering and business development.



**Ryan Ackerman**

Ryan currently serves as President and CEO of Ackerman-Estvold, an architectural and civil engineering firm headquartered in Minot, North Dakota. He co-founded the firm and has held leadership roles since its inception in 2003. Under his guidance as CEO, Ackerman-Estvold has completed four acquisitions, opened three additional branch offices, increased its appraised share value by 400%, and expanded its ownership group by 150%.

In addition to his work at Ackerman-Estvold, Ryan serves as Vice President of Aksal Group, where he leads design and construction efforts to revitalize historic properties in the heart of downtown Minot, such as Citizens Alley and 1st & Central. He also dedicates time to coaching and mentoring emerging entrepreneurs.

Ryan is a proud graduate of North Dakota State University in Fargo, where he earned a Bachelor of Science in Civil Engineering.

"Ryan's leadership in both business and community development makes him a strong addition to our Board," said Brenda K. Foster, Chairman, President & CEO of First Western Bank. "His experience growing companies and improving local communities aligns with First Western's mission to support lasting success in the communities we serve."



# ICBND MEMBERS IN THE NEWS

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The logo for the North Dakota Housing Finance Agency (NDHFA) is a dark green, horizontally-oriented oval with the acronym "NDHFA" in white, sans-serif capital letters centered within it.

NDHFA

## **Agency Awards Funds to Support Homelessness Initiatives in North Dakota**

BISMARCK, ND – North Dakota Housing Finance Agency (NDHFA) announces the selection of 2025 funding recipients for the federal Emergency Solutions Grant (ESG) and the state North Dakota Homeless Grant (NDHG).

“These funds help provide essential services to those in need, helping to pave a pathway to stability for those experiencing homelessness in North Dakota communities,” said NDHFA Executive Director Brandon Dettlaff.

The need for assistance in addressing homelessness and housing insecurity in North Dakota is substantial. Since NDHFA assumed administration of ESG and NDHG in 2023, both programs have been oversubscribed, with the demand for support far exceeding the funding available.

ESG focuses on providing funding for emergency shelters, outreach services, homelessness prevention, and rapid re-housing assistance. NDHFA received 18 applications, requesting over \$2.4 million in funding. NDHFA awarded a total of \$731,980 to seven agencies.

Modeled after ESG, NDHG was allocated a total of \$10 million for the biennium, with \$5 million available for the first year. NDHFA received 26 applications requesting over \$7.5 million in funding and awarded 18 applications, fully committing the funds available.

For more details on these programs, the application process, allocation plan, or awards list, please visit [NDHFA’s website](#).

NDHFA is a self-supporting and mission-driven state agency 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 H. Wrigley, oversees the agency.

# ICBND MEMBERS IN THE NEWS

## United Bankers' Bank



**Jim Amundson**

BLOOMINGTON, MN – United Bankers' Bank (UBB) and its holding company United Bankers' Bancorporation (UBBI) is pleased to announce the appointment of **Jim Amundson** as CEO and **Jen Severson** as President.

Jim Amundson joins UBB with a remarkable career dedicated to community banking. Most recently, Jim has served as President and CEO of BankIn Minnesota, where he has been a strong advocate for Minnesota's community banks since 2016. Before his time at BankIn Minnesota, Jim spent 25 years as a community banker. He was the founding CEO of First Advantage Bank, a de novo bank launched in 2003. Under Jim's leadership, First Advantage successfully navigated the startup phase, the challenges of the Great Recession, recovery, and, ultimately, a merger with another community bank in 2015.



**Jen Severson**

Jen Severson has more than 23 years of banking experience, four of which as UBB's Chief Financial Officer. Prior to joining UBB, Severson was the Chief Financial Officer and Chief Operating Officer at Stonebridge Bank, supporting the bank through its acquisition by

American National Bank where she continued as the Senior Vice President and Senior Director of Minnesota Credit Strategy. Her banking career has also included roles in client service, credit, and commercial real estate lending in Minnesota, Colorado and Massachusetts.



**Scott King-Ellison**

BLOOMINGTON, MN – United Bankers' Bank (UBB) is pleased to announce the appointment of **Scott King-Ellison** as Director of ALM Strategy to the Asset Liability Management (ALM) Team.

Scott joins UBB with over 15 years of experience working with financial institutions in asset liability management, interest rate risk management and fixed income portfolio. He holds a Bachelor of Business Administration in business management and finance from the University of Minnesota – Duluth, FINRA Series 7, 63 and 65 licenses and is a certified blockchain expert.





# ICBND CLASSIFIEDS

## Bravera

### Human Resources Generalist- Bismarck

The primary purpose of this position is to provide assistance to Human Resource team members with day to day staffing and tasks such as recruiting, onboarding, terminations, etc. Will assist with HR projects as time allows.

#### Primary Duties and Responsibilities:

1. Provide staffing support to the HR Officers including posting jobs, conducting employment screenings, scheduling / coordinating interviews, completing employment references, assisting with employee onboarding, providing assistance with job fairs and other recruiting activities and events, etc.
2. Responsible for completing checklists for staffing changes: recruiting, onboarding, organization transfers, terminations, and others.
3. Coordinate monthly HR Team meetings including scheduling meetings, recording minutes and action items, etc.

#### Qualifications:

- Qualifications
- Education: Bachelor's degree in Human Resources, Business, or other related area
- Experience: 1-3 years' experience in HR or related field
- Skills/ certifications: HR Certification preferred
- OR
- Acceptable combination of education and experience

**[Click here to apply.](#)**

## First Western Bank & Trust

### Mortgage Banker

Develop new mortgage loan business for First Western Bank & Trust by developing a community network, soliciting business, responding to customer inquiries, and contacting mortgage referrals; oversee the mortgage loan process from application to closing; provide ongoing customer support with mortgage customers; and provide training for Mortgage Bankers as needed.

#### ESSENTIAL JOB FUNCTIONS, DUTIES AND RESPONSIBILITIES:

- Assist the mortgage loan process from application to closing
- Promptly respond to all inquiries and online applications
- Interview prospective borrower to analyze financial and credit data
- Determine customer's financing objectives and advise customer of product/pricing and guidelines
- Take detailed loan applications, turn completed files to processing team and help

#### Education and/or Experience:

- Bachelor's degree in degree in accounting, finance, business related field; or equivalent work experience
- Minimum 3 years of banking/lending experience
- Knowledge of the secondary mortgage market
- Knowledge of lending and lending policies & procedures
- Knowledge of government loan programs preferred
- Able to be licensed and registered by the National Mortgage Licensing System (NMLS).

**[Click here to apply.](#)**

# ICBND CLASSIFIEDS

Starion Bank

## Fraud Analyst

**Locations:** This position can be filled in any of our North Dakota or Wisconsin branches. This position may be eligible for remote work (physical location must be within 200 miles of one of our locations in ND or WI).

### Key Responsibilities:

- Identify and monitor fraudulent and suspicious activities bank-wide
- Monitor systems, accounts and financial transactions
- Handle escalated fraud claims and lost/stolen reports
- Ensure effective internal controls and reporting
- Partner with stakeholders such as bank executives, management, employees, customers, law enforcement, regulatory agencies

### Qualifications:

- Demonstrated experience with fraud functions of a bank
- A minimum of one to three years of banking experience, fraud experience, or similar experience
- A college degree

**[Click here to apply.](#)**

## Marketing Project Manager

**Location:** Mandan, North Dakota

### Key Responsibilities:

- Manage the day-to-day operations of the marketing function of the bank to include supervising Marketing staff
- Managing marketing projects and analyzing effectiveness. Own the end-to-end delivery of marketing projects from intake and planning through execution and post-launch evaluation. Track the effectiveness of marketing and customer experience projects using KPIs, timelines, budgets and team feedback.
- Cross-functional collaboration. Act as a connector – ensuring clear communication and expectations across departments.
- Customer-centered campaigns. Help translate strategic ideas into tangible actions that connect with customers and solve for their needs.
- Process Optimization. Build smarter workflows and repeatable systems for how projects are scoped, prioritized, and delivered.

### Qualifications:

- Demonstrated experience in marketing, project management, customer experience, digital or creative environments, along with solid leadership skills are required.
- Must have a strong knowledge of Google Analytics, Google Tag manager and web analytics tools.
- Proven track record of managing multiple complex projects at once, familiarity with marketing solutions, reports and platforms

**[Click here to apply](#)**





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