

MARCH/APRIL 2025



# Official Newsletter of ICBND COMMUNITY BANKER



## *Women in Community Banking Summit*

### **Women in Community Banking Summit: April 30 - May 1, 2025 - Bismarck, ND**

The 2025 Women in Community Banking Summit is designed for all levels of female community bankers and women in business who are looking to develop their skills and grow within themselves.



### **School of Agricultural Lending: June 9-13, 2025 - Bismarck, ND**

The Independent Community Banks of North Dakota (ICBND) is excited to partner with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 9-13, 2025 at the National Energy Center of Excellence, on the BSC campus.

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# ICBND UPCOMING EVENTS

## MARCH 2025

- 7** Emerging Leaders Development Group -  
Spring Session - Grand Forks, ND
- 19** Essentials of Banking- Session 3: Banking Products  
and Services - Virtual
- 25** Supervisory & Performance Management - Virtual
- 26** Front-Line Retail Banking Certification - 1st  
Session - Virtual

## APRIL 2025

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

## MAY 2025

- 1** Women in Community Banking Summit -  
Bismarck, ND
- 2** CBC Reg Update - Virtual
- 21** Essentials of Banking- Session 5: How Banks  
Make Money and Risk Management - Virtual



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# ICBND NEWS

## Chairman's Remarks



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

### Spring 2025: A Season of Growth and Opportunity for Community Banks

As the fields across North Dakota begin to thaw and farmers prepare for another season of planting, we in the community banking industry recognize the vital role we play in supporting our local producers, small businesses, and rural economies. Spring is a season of renewal—not just for agriculture, but also for our commitment to serving the financial needs of our communities.

### Supporting Farmers Through Planting Season

Spring planting is one of the most critical times of the year for our farmers and ranchers. With fluctuating commodity prices, unpredictable weather patterns, and increasing input costs, we understand the financial pressures our producers face. Community banks continue to be the backbone in offering personalized solutions and local expertise that national institutions simply cannot match.

### Industry News and Updates

Once again, regulatory discussions at both the state and federal level continue to impact our industry. Please consider joining many of your ICBND peers at the ICBA Capital Summit being held May 12-15 in Washington, D.C. Together, we must remain actively engaged in advocating for policies that support independent financial institutions and the communities we serve.

### Looking Ahead

As we move further into 2025, we remain committed to strengthening our relationships with customers, businesses, and fellow community banks. We encourage everyone to take advantage of the networking, training, and advocacy resources offered by ICBND. Our association has some of our most successful events approaching, including the Women's Summit, Ag Lending School, Summer ELDG, and of course, our Annual Convention. Our association continues to be stronger when we work together, and we look forward to seeing you soon.

On behalf of ICBND, I wish you all a productive planting season and a prosperous spring. Thank you for the trust you place in our association—we are here to help you grow.

Warm regards,  
Charlotte





# ICBND NEWS

## President's Remarks



**Alexis Baxley**  
ICBND President

Happy spring, everyone! Just when I think it's finally arrived, someone tells me that we're due for another cold spell. We can hardly complain, however, as both the weather and the legislators have been pretty mild so far this year.

The 69<sup>th</sup> Assembly of the North Dakota Legislature is inching towards completion, and unlike 2023, it has been relatively quiet for banks thus far. We had a few significant issues to beat back early, like mandated escrow interest payments, and we have some business climate issues we're working late. The Legislature has been largely focused on other issues like property taxes. We're grateful for knowledgeable legislators who understand our issues and make them easier to work when they do arise, but these people are going to become scarcer as term limits start to hit in 2027 and 2029.

I recently attended a meeting with several other lobbyists where we discussed the upcoming term limits. As we were working through current legislators serving in both bodies, the stark reality sunk in. One example to sum it up: of all currently sitting Bismarck/Mandan-area legislators (Districts 7, 8, 30, 31, 32, 33, 34, 35, and 47) just ONE is eligible to serve in their seat in the 2031 session. It's a similar situation statewide. It is going to be absolutely critical that the business community continue to be active participants in our local politics and even increase our activity. Finding, supporting, and even growing our own business-friendly candidates is going to be crucial over the next decade. ICBND has been lucky, through your generosity, to historically have a healthy PAC fund. I cannot overstate how critical it will be to maintain and grow that fund.

But it isn't all doom and gloom! We have a great list of North Dakota bankers registered for the ICBA Capital Summit being held May 12-15 in Washington, D.C, but there is always room for more! This high energy event gives us the opportunity to share the community banking message with our Congressional delegation and regulators. Check [ICBA Capital Summit](#) for more information or just give us a call if you have interest in attending.

Finally, one more piece of exciting news to note: ICBND's 57<sup>th</sup> Annual Convention will be held September 15-17 in Medora, ND. Please note the new dates and location! Registration and hotel information will be available at [www.icbnd.com](http://www.icbnd.com) this month. I can't wait to see you in Medora!



Alexis

# ICBND NEWS

## ELDG Day at the Capitol

Nearly 50 community bankers gathered together in Bismarck, on February 12, for ICBND's Day at the Capitol! Emerging Leaders and Board Members started the day bright and early with breakfast on the 18th floor of the North Dakota State Capitol Building, where they heard from Governor Kelly Armstrong, Senator Dale Patton, Senator Jeffrey Barta, Rep. Johnathan Warrey, Rep. Dan Vollmer, DFI Commissioner Lise Kruse and BND CEO Don Morgan.

It was a wonderful day for ND legislators to see this grassroots community bank association participating in the legislative process!



# ICBND NEWS

## ELDG Spring Session

The ICBND Emerging Leaders Development Group held its Spring Session in Grand Forks, on March 7, 2025.

The day started with an education session at First State Bank, where Patrick Dix and Jackie Rolow of SHAZAM gave presentations to the group. SHAZAM is one of ICBND's valued associate members and was gracious enough to sponsor the evening event at the UND hockey game. Patrick Dix, Vice President of Client and Association Engagement, gave an update on faster payments and discussed the future of fintech companies in banking. Jackie Rolow, Executive Vice President and Chief HR Officer, shared about the importance of emotional intelligence and how to have difficult conversations in the workplace.

Following the education session, the group toured the North Dakota Mill and Elevator. The North Dakota Mill & Elevator began operating on October 22, 1922 and is the only state-owned milling facility in the United States.

The final event of the evening was the UND vs Omaha hockey game. Prior to the game, the group along with members of the ICBND Board of Directors, ICB Services Board of Directors, and ICBND staff gathered for food, drinks and networking in the Green Room on the ice level at the Ralph Englestad Arena.

ICBND would like to extend its thanks to SHAZAM for sponsoring this event!



# 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:

### Mariner

#### Mariner

1313 N Webb Road, Suite 200  
Wichita, KS 67206  
Phone: (316) 371-7084  
Website: <https://www.marinerwealthadvisors.com/>

# MARINER

Contact: Gaylyn McGregor  
Email: [gaylyn.mcgregor@mariner.com](mailto:gaylyn.mcgregor@mariner.com)

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To personalize the experience, we limit the number of clients each wealth advisor has, which means our wealth advisors are solely focused on partnering with their clients to help them navigate their financial future.



# 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:

### American Security & Privacy

#### American Security & Privacy

6200 South Flat Creek Ave

Sioux Falls, SD 57108

Phone: (605) 270-4427

Website: <https://www.americansecurityandprivacy.com/>



Contact: Kevin Streff

Email: [kstreff@amsecpriv.com](mailto:kstreff@amsecpriv.com)

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- Submit articles of industry importance for placement in the Community Banker free of charge.
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# ICBND NEWS

# 2025

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# FLOURISH



REBECA ROMERO RAINEY  
PRESIDENT AND CEO, ICBA

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

"Every phone call we make to our members of Congress, every trip to Capitol Hill and every letter we send falls on open ears and has an impact."



## Your advocacy impact

Sometimes in life, we're fortunate enough to see our labor yield results, and that's precisely what's been happening with our advocacy efforts. The first quarter of 2025 has boasted great successes for community banking, including:

We saw congressional efforts to overturn the Consumer Financial Protection Bureau's 1071 and overdraft rules. ICBA-supported legislation introduced by House Committee on Small Business chairman Roger Williams (R-Texas) would repeal the statute that underlies the CFPB's Section 1071 rule, while Senate Banking Committee chairman Tim Scott (R-S.C.) and House Financial Services Committee chairman French Hill (R-Ark.) have introduced ICBA-backed Congressional Review Act resolutions to overturn the CFPB's overdraft rule.

- The first House Financial Services Committee hearing of the year focused solely on community banking. At the "Make Community Banking Great Again" hearing, I was able to testify and highlight policy proposals from our "Repair, Reform and Thrive" advocacy plan.

- The first House Committee on Small Business hearing of the year focused on small business lending. At the "Hope on the Horizon" hearing, ICBA chairman-elect Alice Frazier—president and CEO of Bank of Charles Town, in Charles Town, W.Va.—encouraged policymakers to pass chairman Roger Williams' 1071 Repeal to Protect Small Business Lending Act, preserve and expand a pro-growth tax environment by extending Section 199A of the Tax Cuts and Jobs Act for pass-through business, and more.

Moments like these affirm the importance of community banking to our nation's economy and in the halls of Congress. We need to keep this momentum, driving forward the issues of right-sized regulation, a level regulatory playing field and flexibility to support our communities.

Now more than ever, our successes serve as a call to action: Every phone call we make to our members of Congress, every trip to Capitol Hill and every letter we send falls on open ears and has an impact. We must maintain continued and persistent engagement to ensure our issues remain a priority in today's legislative landscape.

With that in mind, I hope you will join us for Capital Summit ([icba.org/capital-summit](https://icba.org/capital-summit)) taking place May 12–15 in Washington, D.C. When we come together on Capitol Hill, it demonstrates to members of Congress just how serious we are about advancing community banking for the betterment of their districts and our communities, and we need your voice.

Hard work is what it takes to achieve results. And with more hard work on our part, the rest of the year will just get better for community banking.

## Twitter

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

## Where I'll Be This Month

I will be attending the New Jersey Bankers' Annual Conference and speaking at a SHAZAM Forum.

# FROM THE TOP



JACK E. HOPKINS  
CHAIRMAN, ICBA

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

"We power the future, one  
local economy at a time,  
and we need members of  
Congress and agency  
leads to understand that."



## Amplifying the community bank mission

As I take on the role of ICBA chairman, I do so with humility, honor and pride in this industry and our mission as community bankers. Small businesses and agricultural enterprises are the engines that drive our economy, and community banks are the gasoline that fuels those engines. While small businesses provide most of our nation's jobs, it's community banks that stand behind them and enable a thriving economy.

Those are the facts, but all too often—and to the detriment of our communities—we encounter unbalanced regulation, disruptive rulemaking and policy decisions that hinder our work. In the face of these challenges, it is our duty to stand up and advocate on behalf of our customers and communities, because without us in their corner, they would cease to thrive.

That's why we continuously work to ensure that those who hold positions of legislative and regulatory authority truly understand the community bank difference. Regulators and policymakers alike must recognize that community banks hold outsized roles in fueling small businesses and local economies, and what we do has a reverberating impact on the state of this nation's economy.

Fortunately, this year, we're seeing signs of a growing awareness of the community bank impact. From Congress listening and responding to calls for regulatory reform, to shifts in agency leadership that are leading to a fuller understanding of the importance of tiered regulation, opportunities lie ahead. This is our time to shine and stand up for our communities.

Because our voices matter. In fact, not too long ago I had a senator tell me, "If I don't hear from you, I assume there isn't a problem." That was a call to action if I've ever heard one. We all need to be vocal this year and articulate how proposed legislation and regulation will affect not just our banks but also the consumers and small businesses we support.

So, I hope to see you and members of your team at the ICBA Capital Summit, May 12–15, in Washington. Legislators need to hear from every area of our banks to fully comprehend the trickle-down effects of unbalanced regulation and how they negatively influence our ability to address customer needs.

There's more work to be done. We power the future, one local economy at a time, and we need members of Congress and agency leads to understand that. By coming together and vocalizing who we are and what we do, we can make a difference for our banks, customers and communities. At the end of the day, isn't that our main mission?

### My top 3

Priorities as ICBA chairman:

1. Championing regulatory action
2. Getting regulatory and tax relief bills passed
3. Encouraging more community bankers to be involved in advocacy



# PORTFOLIO MANAGEMENT



JIM REBER  
PRESIDENT AND CEO OF  
ICBA SECURITIES

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

"Community banks own a lot of debt securities issued by Fannie and Freddie; nearly half of all the bonds in bank portfolios are obligations of the two GSEs."



## Fannie and Freddie 3.0

The Trump administration begins the process of reprivatizing the housing GSEs.

Sept. 7, 2008, was a watershed in the history of housing finance. On that day, as housing market conditions deteriorated, Fannie Mae and Freddie Mac, the two massive housing government-sponsored enterprises (GSEs), were placed in "temporary" conservatorship. The shareholders, both common and preferred, were essentially wiped out. The bondholders, who included community banks, ironically had their positions preserved, as the federal government all but guaranteed the GSEs' debt.

Fast forward to 2025, and not much has changed. You and I still own Fannie and Freddie. Their bonds, still a staple of community bank investment portfolios, are considered safe by investors and banking regulators. What *has* changed is the new presidential administration, which seems highly interested in completing the job of reprivatizing these entities. We'll investigate what this strategy may look like, and how this could affect your community bank.

## Ending the GSE conservatorship

During the first Trump administration, Treasury secretary Steven Mnuchin and Federal Housing Finance Agency (FHFA) director Mark Calabria initiated the process of ending the conservatorship but were not able to complete it. However, they did finalize a robust capital framework for the GSEs and directed the GSEs to retain earnings to build capital.

Under the Biden administration's watch, with no new actions to end the conservatorship, the GSEs continued to build capital in accordance with the Enterprise Capital Framework, which calls for very robust levels of capital and will make exiting the conservatorship easier. Currently, the GSEs have far more capital than in 2008, before they were placed into conservatorship.

We should clarify that the GSEs are not government agencies. Rather, they are government-chartered, shareholder-owned private companies, like national banks. However, during the past 16 years, their regulator, FHFA, has run both companies. Imagine if the Federal Reserve or Office of the Comptroller of the Currency (OCC) did that to banks.

Like many private companies—including some automobile manufacturers, insurance companies, and Wall Street firms—the GSEs received government assistance to help them through the worst of the Great Recession. And like those other entities, the GSEs paid their bailout back in full.

Unlike those other entities, the government never relinquished control of the GSEs, even though they repaid their federal assistance plus an additional \$100 billion in earnings. Also, in exchange for government assistance, the GSEs gave the Treasury stock warrants equating to 79.9% ownership—which are, in a sense, senior preferred stock. This means that once they are released from conservatorship, the government will again benefit from selling all or some of those preferred shares.

The Trump administration has indicated it wants to finish the job of releasing the GSEs from a perpetual conservatorship, which would be great news for taxpayers and the housing market in general. Taxpayers would no longer be on the hook if any future housing bubbles resulted in exposure for the GSEs, and Fannie and Freddie would be free to support the secondary mortgage market as publicly owned enterprises.



# PORTFOLIO MANAGEMENT



JIM REBER  
PRESIDENT AND CEO OF  
ICBA SECURITIES

**Jim Reber, CPA, CFA  
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community banks.**

"Community banks own a lot of debt securities issued by Fannie and Freddie; nearly half of all the bonds in bank portfolios are obligations of the two GSEs."



**Continued from page 16.**

So, now what needs to happen? First, the Treasury and the FHFA need to formally agree to end the conservatorship. The new Treasury secretary will need to work with the new FHFA director to amend the federal preferred stock purchase agreements and resolve the government's ownership, which would declare the bailout paid in full and the sweep of GSE earnings eliminated. This would allow the GSEs to access the capital markets, raise equity, become fully recapitalized and, finally, exit conservatorship.

Once this occurs, FHFA's role in the operations of the companies will end. Its role will convert to that of a prudential regulator responsible for safety and soundness.

## **Bond market considerations**

Before we start a game of "what if," let's look at "what is." Community banks own a lot of debt securities issued by Fannie and Freddie; nearly half of all the bonds in bank portfolios are obligations of the two GSEs. This includes all manner of mortgage-backed securities, as well as straight agency bonds.

Immediately after their default in 2008, Fannie's and Freddie's debt values plummeted. This was despite Treasury bonds' prices spiking, in a classic flight to quality. It took both the Treasury and the Federal Reserve to calm down the debt markets.

The Treasury, under Hank Paulson, all but guaranteed the GSEs' debt in an arrangement that remains in place today, while the Fed, then chaired by Ben Bernanke, began buying then-record sums of bonds through open market operations. By mid-2009, credit spreads had returned to pre-panic levels.

Back to the current era. If the GSEs successfully navigate the road back into private hands, what will bond investors demand for adequate compensation? The feeling is, "It depends." It depends on if implied government backing of Fannie and Freddie's debt is underwritten into their recapitalization. Other factors include how much regulatory oversight is mandated, as well as more traditional measures of safety and soundness, such as levels of capital and subordinated debt. The GSEs' capital framework requires almost bank-like capital requirements, which should put their ratings similar to those of the largest national banks.

However, the bigger question for the U.S. economy is if the GSEs under private ownership will be able to provide efficient housing finance. Somewhat wider credit spreads for a time should be expected. Headwinds already exist for homebuyers due to high prices and elevated rates, so this could add another challenge to the housing market. It could also be years before this complicated offloading is finally completed.

The best outcome would be a trifecta: 1. The GSEs move off taxpayers' balance sheet; 2. The federal government reaps a windfall on the transaction; 3. Fannie and Freddie continue to subsidize mortgage rates. Here's hoping for a successful third iteration of the housing GSEs.

# 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* (Presented in coordination with ICBA)
<b>APRIL</b>	Thursday - 4/3	1:00 pm ET	Stifel Solutions* (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* (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



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INNOVATION OFFICER

Charles Potts  
(charles.potts@icba.org) is ICBA  
executive vice president and  
chief innovation officer.

## Putting the “person” in personalized banking

Today, personalization reigns supreme. According to Deloitte, about half of Gen Zers and millennials find personalized experiences very or extremely important in their banking and business relationships—an emphasis that’s only increased over the past few years.

Personalization isn’t about simply adding a first name to an email; it’s about creating a real connection. Fortunately, relationship banking is what community banks do best. Your customers choose to bank with you because you create a personal experience for them, and that same connected touch should flow through your digital solutions.

With technology solutions geared to support a more customized experience, community banks have new tools in their arsenal to enhance their customer relationships. But to ensure it feels authentic to the customer, community banks must answer three important questions before onboarding and deploying a new personalization technology:

**1. Who are the customers we are targeting?** Audiences differ, and as you look to diversify your clientele, it may be true that the customers you’re trying to retain don’t want the same experiences as those you want to attract. Build out the personas of your target audiences and understand who those customers are and what services they want. It will help you create and market offerings that speak directly to their needs.

**2. What does the data say about what my customers need?** I’ve said this before, but the answers to many of your marketing questions lie within your existing data. Where do your customers send money every month? Are there products that you can introduce that speak to these behaviors and deepen connections with them? Consider tailored rewards products: 73% of consumers want loyalty program rewards that feel personalized, according to Deloitte.

**3. Are we available when and where they need us?** If you’re going to create a true relationship with any customer, there has to be a two-way dialogue that supports that connection. Deloitte’s survey found that 57% of consumers want personalized customer support through a mobile app. But, if you enable this in the digital realm, you’d better be ready to respond. Your customers want to know they are being heard, and you have to walk the talk in the digital realm to ensure they are.

Relationship banking is the bread and butter of community banking and is what we do best. Now, we just need to extend those efforts to ensure our customers feel as seen and heard in the digital environment as they do in the physical one to continue growing. It’s about putting the “person” in personalized banking, one customer experience at a time.



# 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.

## How to bridge gaps with fellow employees

In a diverse world, one of the greatest skills a leader can have is the ability to talk to people with different perspectives. This goes beyond making space for diversity of background, experience or opinion; it's about listening and learning. Teams are made up of people from diverse walks of life and with different life experiences, and they all have valuable contributions to make.

Here are some tips on how to encourage productive conversation between diverse team members, and how to turn difference into an asset.

1. **Avoid making assumptions about people.** We all have our preconceptions, but push beyond them. You may be surprised by what you discover about your team members, and you may unearth skill sets that are useful to the bank.
2. **Create an environment where everyone feels safe sharing their opinions.** Encourage every team member to contribute to discussions, but at their own level of comfort. Obviously, pushing introverts to speak up in group contexts might not always be the most effective strategy. Offer support and encouragement where possible.
3. **Use clear, unambiguous language.** Avoid jargon or expressions that could alienate others.
4. **Curiosity is a powerful tool.** Tap into yours by asking questions about your colleagues' experiences. Ask open-ended questions that require longer answers than "yes" or "no." For example, "Can you tell me how you reached that conclusion?" Dig deeper and encourage wider-ranging discussions.
5. **Practice active listening.** Let your colleagues speak without interruption but acknowledge the points they are making. Then briefly repeat back to them what you understand from what they shared. Also, be mindful of nonverbal cues.
6. **Listen on an emotional level.** Beyond words, what are they expressing? How would you feel if you were in their shoes? Acknowledge their feelings.
7. **Be open-minded.** If you're surprised by any of their opinions or perspectives, challenge yourself and your preconceptions. Be aware of your own biases. Even if you don't agree, recognize that what others are feeling matters to them.
8. **Share your own experiences.** Return the favor; it's important to make the dialogue mutual.
9. **Stay positive and focus on solutions.** Don't dwell on things you disagree about.
10. **Celebrate achievements together.** What you achieve is a tribute to the different talents and skills within your team. Make a strength out of that, and foster team spirit by celebrating your wins.

Whether it's in person, through emails or over video call, our work life is consumed by communication. So, why not explore the different perspectives in your team? Learning how to communicate effectively on diverse issues helps to build stronger—and more motivated—teams that can fuel even greater workplace success.







# Thank you for entrusting us with your collateral valuation needs.

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“

I just wanted to say thank you for the timeliness and thoroughness of your report. The collateral valuation service that BND is offering is a much needed and valuable service for community banks like us!


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701.328.5852 or [bndvaluation@nd.gov](mailto:bndvaluation@nd.gov).

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

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



Learn more at [lcdgroup.org](http://lcdgroup.org) or contact Ashley Hruby at (701) 667-7607.



### **Understanding IRA Prohibited Transactions**

By Ascensus

The prohibited transaction rules are in place to ensure that IRA transactions are managed in a way that benefits the IRA itself in the long run, rather than providing short-term gains to the IRA owner.

### **IRA Contribution Reporting Requirements**

By Mary Hopkins, CISP, CHSP

As you may have already guessed, this is typically the busiest time of the year for many financial institutions. During the next few months, your staff may be juggling different tasks—including preparing the 2024 IRA reporting forms and answering a higher amount of calls from clients.

### **When to Fund and Deduct Employer Contributions**

By Kristoffer Aas, QKA, EdM

With tax season upon us, many employers are determining when to fund and deduct the employer contributions that they've allocated to their retirement plans. Different contribution deadlines apply based on the type of contribution being made and the business tax return due date.

### **The 10-Year Rule is Here to Stay**

By Ascensus

The SECURE Act—officially known as the Setting Every Community Up for Retirement Enhancement Act of 2019—made significant changes to IRA and retirement plan rules, including to the beneficiary payout options. One of the most noteworthy changes involves the 10-year rule, which requires a total distribution of inherited assets by December 31 of the year containing the 10th anniversary of the account owner's death.

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**SAVE THE DATES!**

**JANUARY 22:** Essentials of Banking - Session 1, *Virtual*  
**FEBRUARY 2:** Compliance - Regulatory Update, *Virtual*  
**FEBRUARY 4:** Front-Line Retail Banking Certification - Session 1, *Virtual*  
**FEBRUARY 12:** Day at the Capital, *Bismarck*  
**FEBRUARY 19:** Essentials of Banking - Session 2, *Virtual*  
**MARCH 7:** Emerging Leaders - Spring Session, *Grand Forks*  
**MARCH 19:** Essentials of Banking - Session 3, *Virtual*  
**MARCH 25:** Supervisory & Performance Management Workshop, *Virtual*  
**MARCH 26:** Front-Line Banking Certification - Session 2, *Virtual*  
**APRIL 16-17:** Compliance - Spring Session, *Bismarck*  
**APRIL 23:** Essentials of Banking - Session 4, *Virtual*  
**APRIL 30-MAY 1:** Women in Community Banking Summit, *Bismarck*  
**MAY 2:** Compliance - Regulatory Update, *Virtual*  
**MAY 21:** Essentials of Banking - Session 5, *Virtual*  
**JUNE 9-13:** School of Agriculture Lending, *Bismarck*  
**JUNE 17-18:** Emerging Leaders - Summer Session, *Minot*  
**JUNE 25:** Essentials of Banking - Session 6, *Virtual*  
**JULY 9-10:** Networking Forum, *Bismarck*  
**AUGUST 1:** Compliance - Regulatory Update, *Virtual*  
**SEPTEMBER 15-17:** ICBND 57th Annual Convention, *Medora*  
**OCTOBER 8:** Credit Analysis Bootcamp - Session 1, *Virtual*  
**OCTOBER 14-15:** Compliance - Fall Session, *Bismarck*  
**OCTOBER 29:** Small Business Lending Seminar, *Bismarck*  
**OCTOBER 31:** Compliance - Regulatory Update, *Virtual*  
**NOVEMBER 5:** Credit Analysis Bootcamp - Session 2, *Virtual*  
**DECEMBER 10:** Credit Analysis Bootcamp - Session 3, *Virtual*  
**ONGOING:** Education Webinars Powered by FinEd, *Virtual*

**2025 Education Opportunities**  
For detailed event information, please visit: [icbnd.com](https://icbnd.com)




**ICBND**

\*Schedule subject to change\*

# ICBND EDUCATIONAL OPPORTUNITIES

## COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



### DATES

**Q1:** April 16, 2025  
10:00 AM - 4:30 PM  
*Registration begins at 9:30 AM*

**Q2:** April 17, 2025  
8:30 AM - 3:00 PM

### LOCATION

ICBND Office  
1136 West Divide Ave  
Bismarck, ND 58501

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# ICBND EDUCATIONAL OPPORTUNITIES

## CBC PROGRAM: Q1 2025 SEMINAR

### SEMINAR AGENDA

#### Main Subjects – Live Seminar

- Regulation CC: Expedited Funds Availability Act
- Right to Financial Privacy
- Regulation B: Subpart B – 1071 Commercial Loan Data Collection and Reporting

#### On-Demand Webinars

- Regulation P: Privacy
- Regulation E: Subpart B, Requirements for Remittance Transfers
- Regulation C: HMDA, Selected Topics

#### ABA EDUCATION CREDIT AVAILABLE

CBC Q1 2025 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

### SEMINAR PRESENTER: **VERONICA MADSEN**



Veronica is a seasoned consultant with a robust legal background and decades of banking experience. Her career began at a financial institution trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided compliance services to financial institutions. She has also created and managed a compliance management system at a fintech company and has overseen the Bank Secrecy Act training program at a large bank.

### WHO SHOULD ATTEND?

This seminar will benefit anyone in your institution with a wide range of responsibilities. The live presentation will be useful for compliance officers, commercial loan personnel at all levels, auditors, and any other interested parties. The recorded webinars will benefit a variety of bank personnel, depending on the subject.

### FUTURE PRESENTATIONS & SUGGESTIONS

Subjects for future seminars are shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to ensure you receive the most current and accurate information possible.

The subject matter for these presentations is often determined by regulatory actions and/or issues that are problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Please email suggestions to Bill Elliott, CRCM, at [bille@younginc.com](mailto:bille@younginc.com).

# ICBND EDUCATIONAL OPPORTUNITIES

## CBC PROGRAM: Q2 2025 SEMINAR

# 2

### SEMINAR AGENDA

#### Main Subjects – Live Seminar

- Fair Credit Reporting Act and Regulation V
- Implementing Change
- Reviewing Your Deposit Policies
  - Regulation D
  - Regulation DD
  - Regulation E
  - Regulation CC
  - Privacy

#### ABA EDUCATION CREDIT AVAILABLE

CBC Q2 2025 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

### SEMINAR PRESENTER: **VERONICA MADSEN**



Veronica is a seasoned consultant with a robust legal background and decades of banking experience. Her career began at a financial institution trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided compliance services to financial institutions. She has also created and managed a compliance management system at a fintech company and has overseen the Bank Secrecy Act training program at a large bank.

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May 2, 2025  
Regulatory Update  
10:00 am (CT)



# ICBND EDUCATIONAL OPPORTUNITIES



## EMERGING LEADERS DEVELOPMENT PROGRAM



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



# ICBND EDUCATIONAL OPPORTUNITIES



## ABOUT THE PROGRAM

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

### Program Benefits

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

### Annual Program Registration & Pricing

#### Discounted Annual Membership Pricing \*

\$850 for 1st attendee

\$700 for each additional attendees

#### \*Includes registration for the following sessions:

Feb. 12: Day at the Capital - Bismarck

March 7: Spring Session - Grand Forks

June 17-18: Summer Session - Minot

Sept. 15-17: 2025 ICBND Annual Convention - Medora

#### Individual Session Pricing

\$200 Day at the Capital

\$300 Spring Session

\$450 Summer Leadership Conference

\$650 ICBND Annual Convention

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

# ICBND EDUCATIONAL OPPORTUNITIES



## 2025 PROGRAM CALENDAR

*\*Schedule subject to change.*

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

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

### Spring Session: March 7, 2025 Grand Forks, ND

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

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

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

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

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

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# ICBND EDUCATIONAL OPPORTUNITIES

## ESSENTIALS OF BANKING SERIES



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

### About This Session

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

### Who Should Attend?

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

#### Attendees are required to:

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

### Benefits of the Series:

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

### Session Dates & Topics:

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

### Registration

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

## Instructors



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



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



# ICBND EDUCATIONAL OPPORTUNITIES

APRIL 3RD & 10TH, 2025

**UNDERSTANDING BANK PROFITABILITY**

**VIRTUAL/LIVE TRAINING**



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

## Topics include:

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

## Audience:

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

## Schedule:

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

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

## Instructors



**Wayne Miller**

SVP Innovation Programs  
ICBA



**Byron Earnheart**

Programming Director at  
the Barret School  
of Banking

**Cost: \$295**

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

Helping build a **#superherocommunitybanker**

# ICBND EDUCATIONAL OPPORTUNITIES



## Barret Executive Leadership Academy

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



In-person  
Christian Brothers University  
Memphis, TN

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

### WHO'S THIS FOR?

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

### COHORT TOPICS INCLUDE

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

**PRICE: \$1695**

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

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



The poster features a light pink background with a subtle gold shimmer and delicate illustrations of pink and green leaves in the corners. The ICBND logo, consisting of a stylized leaf above the letters 'ICBND', is prominently displayed. Below it, the event title 'Women in Community Banking Summit' is written in a large, elegant script. The dates 'APRIL 30 - MAY 1, 2025' are centered in a bold, sans-serif font. The venue information, 'LADY J'S CLUB & CATERING, 930 N GRIFFIN ST, BISMARCK, ND', is also centered. The sponsors are listed at the bottom: 'SPONSORED BY: BradyMartz' in a large, bold, dark blue font, and 'EideBailly' with its logo (a yellow arrow forming a circle) in a smaller, grey font.

**ICBND**

*Women in Community  
Banking Summit*

**APRIL 30 - MAY 1, 2025**

**LADY J'S CLUB & CATERING**  
930 N GRIFFIN ST  
BISMARCK, ND

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# ICBND EDUCATIONAL OPPORTUNITIES

## AGENDA

### Day 1 • Wednesday, April 30

#### 6:30 pm Evening Social & Trivia

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

### Day 2 • Thursday, May 1

#### 8:00 am Registration & Breakfast

#### 8:30 am Dawn Kincaid "Banking Update"



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

#### 9:30 am Women in Leadership Panel Discussion



**Charlotte Aldinger**  
Commercial Bank  
of Mott



**Christie Obenauer**  
Union State Bank



**Kelly Hoeven**  
BradyMartz



**Sarah Getzlaff**  
Security First Bank  
of North Dakota

#### 10:15 am Break

#### 10:30 am Kelsey Buell "Prioritize With Purpose"



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

#### 12:00 pm Lunch

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



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

#### 2:30 pm Break

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



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

# ICBND EDUCATIONAL OPPORTUNITIES



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- Newt Gingrich
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- Kurt Warner

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## Barret Graduate School Curriculum in Brief

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

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

### Year One

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

Total Hours: 43

Exam at week's end:

\*Home Study Problem \*\*Case Study

### Year Two

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

Total Hours: 43

Exam at week's end:

\*Home Study Problem  
\*\*Case Study

### Year Three

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

Total Hours: 44

\*\*Case Study

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

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

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



# ICBND EDUCATIONAL OPPORTUNITIES



## School of Agricultural Lending June 9-13, 2025

National Energy Center of Excellence, at BSC  
Bismarck, ND

The Independent Community Banks of North Dakota (ICBND) is excited to partner with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 9-13, 2025 at the National Energy Center of Excellence, on the BSC campus.

**The ICBND School of Agricultural Lending will provide:**

- Practical, hands on curriculum designed for learning by doing and for easy application at the bank
- Case studies - AgBank Simulator
- Tour of Menoken Farm
- Small class size to increase networking opportunities and personalized instruction
- Designed and governed by bankers and taught by experienced bankers, consultants and college professors
- Reasonable enrollment fees and an academic atmosphere conducive to a stimulating learning experience

The curriculum for the ICBND School of Agricultural Lending is designed to provide you with the practical aspects of agricultural credit and finance, farm management, marketing and related subjects. The core curriculum was developed by local North Dakota community ag lenders in conjunction with NDSU and BSC Agribusiness faculty.



# ICBND EDUCATIONAL OPPORTUNITIES



## School of Agriculture Lending Registration

### Registration Fee

ICBND Member	\$1,650 per student per year
BankIn Minnesota Member	\$1,650 per student per year
Independent Community Bankers of South Dakota Member	\$1,650 per student per year
Montana Independent Bankers Member	\$1,650 per student per year
*Prospective ICBND Member	\$3,300 per student per year

*\*Eligible prospective members may apply the difference of the nonmember registration fee minus the ICBND member registration fee towards their current year membership dues if they choose to join the association after the session.*

### Tuition

Tuition includes all class materials, breaks, noon meals Tuesday-Thursday, Bismarck Larks Baseball Game package and Thursday social event.

### Cancellation Policy

Individuals cancelling 15 days prior to the seminar date will receive a 100% refund; 14-7 days prior to seminar date will receive a 50% refund; less than seven days prior to seminar date will receive no refund.

### Schedule *\*Subject to Change*

#### Monday

- 12:30 PM: Registration
- 1:00 PM - 5:00 PM: Class
- Evening: On Your Own

#### Tuesday

- 8:30 AM - 4:00 PM: Class
- Evening: Social at The Lodge
  - Appetizers & Drinks Provided

#### Wednesday

- 8:30 AM - 4:45 PM: Class
- Evening: On Your Own

#### Thursday

- 8:30 AM - 12:00 PM: Class
- 1:30 PM - 5:00 PM: Tour of Menoken Farm
- 6:00 PM: Bismarck Larks Baseball Game
  - Tickets, Food & Drinks Provided

#### Friday

- 8:30 AM - 12:00 PM: Class

#### Meals

- Lunch will be provided at BSC Tuesday - Thursday as part of your tuition.
- Both Tuesday and Thursday evening events/meals are part of your tuition and no additional fee will be charged. Family members and guests are welcome to both of these events.

#### Housing

- A block of rooms has been secured at the Hampton Inn & Suites, 2020 Schafer Street, Bismarck, ND.
- **Call 701-751-5656 to reserve a room in the ICBND block, or visit the booking link [here](#).**
- The block will be held until 4 PM (CT), on May 26, 2025.

# ICBND EDUCATIONAL OPPORTUNITIES





# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



March 2025	DATE	TIME
Beginning Security Officer: Dos, Don'ts & Compliance	Mon 03/03	10:00 AM CST
BSA Exam Manual Series: CIP, CDD & High-Risk Customers	Tue 03/04	10:00 AM CST
Writing a Teller Training Program	Wed 03/05	10:00 AM CST
TRID: Auditing the LE & CD for Compliance	Thu 03/06	10:00 AM CST
Commercial Loans: Foreclosing on Your Security Interest in Collateral	Mon 03/10	10:00 AM CDT
IRA Series: IRA Beneficiary Designations & Distributions: Options, Best Practices & Compliance	Tue 03/11	10:00 AM CDT
Frontline Series: Opening & Maintaining Consumer Accounts	Wed 03/12	10:00 AM CDT
BSA Officer Part 2: BSA Reporting to the Board	Thu 03/13	10:00 AM CDT
New Funds Availability Limit Update: Preparing for Reg CC Changes Effective July 1, 2025	Mon 03/17	10:00 AM CDT
Intermediate Collector: Refining Skills Beyond the Basics	Tue 03/18	10:00 AM CDT
Comprehensive Employee Onboarding Using Innovative Techniques	Wed 03/19	10:00 AM CDT
2025 ACH Rules Update	Thu 03/20	10:00 AM CDT
Open Banking, Banking as a Service & Lessons from Recent Enforcement Actions	Mon 03/24	10:00 AM CDT
Job-Specific BSA Training for Lenders	Tue 03/25	10:00 AM CDT
FDIC Sign Compliance: Deadline May 1, 2025 (Complimentary)	Wed 03/26	2:00 PM CDT
FedNow Beyond Basics: Getting the Most Out of Instant Payments	Thu 03/27	10:00 AM CDT
ACH Origination for the Frontline	Mon 03/31	10:00 AM CDT
April 2025	DATE	TIME
Flood: Auditing for FDPA Compliance	Tue 04/01	10:00 AM CDT
Liquidity & ALM Audit Issues	Wed 04/02	10:00 AM CDT
Succession Planning for Leadership Continuity	Thu 04/03	10:00 AM CDT
SBA Update, Including Lessons Learned from 7(a) Loan Program Changes	Mon 04/07	10:00 AM CDT
Health Savings Accounts 101: Basic Operations, Plan Establishment, Eligibility & Contributions	Tue 04/08	10:00 AM CDT
BSA Exam Manual Series: SARs & CTRs: Program Management & Exemptions	Wed 04/09	10:00 AM CDT
Construction Loans: Framing a Strong Compliance Program	Thu 04/10	10:00 AM CDT
Loan Participation Agreements	Mon 04/14	10:00 AM CDT
HELOC Compliance: Disclosures, Documentation, Advertising, Amending & More	Wed 04/16	10:00 AM CDT
Compliance Management System Overview & Best Practices	Thu 04/17	10:00 AM CDT
Call Report Series: Call Report Fundamentals for New Preparers & Reviewers	Mon 04/21	10:00 AM CDT
Security Officer Reports to the Board: Timing, Contents & Requirements	Tue 04/22	10:00 AM CDT
Frontline Series: Minor Accounts: Ownership, CIP, Access, Changes & Transactions	Wed 04/23	10:00 AM CDT
Defaults on Consumer Mortgage Loans: Next Steps, Mitigation, Foreclosure Alternatives & More	Thu 04/24	10:00 AM CDT
Ways to Optimize & Maximize Your Website	Mon 04/28	10:00 AM CDT
Commercial Loan Documentation: Developing a Thorough Checklist	Tue 04/29	10:00 AM CDT

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



# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



April 2025 (CONTINUED)	DATE	TIME
Business Writing Boot Camp, Including Critique of Your Own Writing Sample	Wed 04/30	10:00 AM CDT
<b>May 2025</b>	<b>DATE</b>	<b>TIME</b>
Credit Push Scams: Return Requests & Reversals	Thu 05/01	10:00 AM CDT
Mortgage Servicing Rules for Small Servicers	Mon 05/05	10:00 AM CDT
CECL: What Auditors & Regulators Will Expect	Tue 05/06	10:00 AM CDT
BSA Exam Manual Series: Monetary Instrument Records, Funds Transfers, 314a, 314b & OFAC & Special Measures	Wed 05/07	10:00 AM CDT
Strategic Marketing: Connecting with Diverse Generations	Thu 05/08	10:00 AM CDT
Force-Placed Flood Insurance: Timing, Monitoring & Documenting	Mon 05/12	10:00 AM CDT
Timely & Accurate Check Adjustments: Reducing Risk & Loss	Tue 05/13	10:00 AM CDT
Risk Management & Artificial Intelligence: Innovations, Challenges & Future Trends	Wed 05/14	10:00 AM CDT
Effective Management of Credit Report Disputes	Thu 05/15	10:00 AM CDT
BSA Officer Part 3: BSA/AML Deep Dive for the New BSA Officer	Tue 05/20	10:00 AM CDT
Frontline Series: Opening & Maintaining Business Accounts	Wed 05/21	10:00 AM CDT
Navigating Collection Risks & Recent Regulatory Challenges	Thu 05/22	10:00 AM CDT
Military Lending Act & Servicemembers Civil Relief Act	Tue 05/27	10:00 AM CDT
Internal Fraud: A Look at the Thieves from Within	Wed 05/28	10:00 AM CDT
Building the Best Board Meeting: From Agenda to Action Steps	Thu 05/29	10:00 AM CDT
Prepare for ISO 20022 Standard Adoption: Deadline July 14, 2025	Thu 05/29	10:00 AM CDT
<b>June 2025</b>	<b>DATE</b>	<b>TIME</b>
Advanced C&I Lending: Optimize & Expand Your Portfolio	Mon 06/02	10:00 AM CDT
ACH Fundamentals & Best Practices	Tue 06/03	10:00 AM CDT
Proven Steps to Successful Business Development in Any Economic Environment	Wed 06/04	10:00 AM CDT
Mastercard Debit Card Chargebacks: Rules, Rights & Challenges	Thu 06/05	10:00 AM CDT
Identifying ACH Third-Party Senders	Mon 06/09	10:00 AM CDT
Writing Concise, Complete & Effective Loan Presentations	Tue 06/10	10:00 AM CDT
Medallion & Signature Guarantee Risks, Rules & Best Practices	Wed 06/11	10:00 AM CDT
Safe Deposit Box Disclosures, Due Diligence & Drilling	Thu 06/12	10:00 AM CDT
Creating a Unique Strategic Plan for Your Financial Institution	Mon 06/16	10:00 AM CDT
TRID: Changed Circumstances & Revised Loan Estimates	Wed 06/18	10:00 AM CDT
Unpacking Credit Reports for Mortgage & Consumer Lenders	Mon 06/23	10:00 AM CDT
ACH Boomerang: Exceptions from the ODFI Perspective	Tue 06/24	10:00 AM CDT
ACH WSUDs vs. Stop Payments: Clarifying the Confusion	Wed 06/25	10:00 AM CDT
Frontline Series: Identifying Fraud on the Frontline	Thu 06/26	10:00 AM CDT

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# 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
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
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
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
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
Community Reinvestment Act: Preparing for Upcoming Changes	Thu 08/21	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

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# LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

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MARCH 2025 EDITION



The Dietary Guidelines for Americans 2020–25 recommend that adults consume 10%-35% of their total calories from protein. Depending on their activity level, age and weight, some people might need more.

## The Power of Protein

Protein is having a moment, and it's for good reason. While some focus on it for muscle-building, others view it from a weightloss perspective. Regardless of personal goals, protein is a macronutrient essential for body function. It is made up of many building blocks called amino acids and is fundamental for good health.

Some people like to calculate their protein needs in grams instead of percentages. For example, if their daily needs are 2,000 calories, protein would make up 200-700 calories, which is 50-175 grams.

Healthy protein sources include eggs, fish, lean meats and low-fat dairy. Good plant sources include nuts, seeds, beans and lentils. Health experts recommend spreading out your protein consumption throughout the day. Eating more protein at breakfast could also help decrease hunger and cravings later in the day. Keep in mind that protein shouldn't make up your entire meal; it should accompany fruits, vegetables and whole grains. Most people get enough protein from whole foods, but protein supplements are popular alternatives, especially for vegans and lactose-intolerant individuals.

### Benefits of Protein

Protein is a vital part of one's diet. As such, there are several benefits of protein, including the following:

- Builds muscle mass and strength
- Strengthens bones
- Aids in injury recovery
- Reduces hunger by keeping you full for long periods
- Forms essential enzymes, hormones and vitamins

Recognizing the multifaceted importance of protein underscores the need to incorporate protein sources into your diet to maintain optimal health.

Talk to your doctor if you have any questions about your diet or how to develop a balanced eating plan.

## A Daily 5-minute Walk Could Make a Difference

It's easy to feel overwhelmed by fitness trends or goals. While research shows that 11 minutes of moderate-to-vigorous exercise daily may lower your risk of cancer, cardiovascular disease or premature death, another health expert is praising the accessible exercise form of walking.

The National Jewish Health's director of cardiovascular prevention and wellness expressed that even a short amount of walking —just five minutes— has health benefits and supports future exercise goals. Walks improve the body's blood flow and boost creativity and productivity. Like any other exercise, walking also helps strengthen muscles and delivers oxygen to the brain and muscles.

### How to Walk More Each Day

Fortunately, walking can easily be implemented into a routine. Consider the following tips for including more walking into your daily routine:

- **Make small goals.** For example, you could take a five-minute walk at lunch each day. Doing so makes you more likely to succeed in maintaining a new walking habit.
- **Walk with friends.** This encourages you to keep the habit because you know others are counting on you, and it also keeps the walks from becoming monotonous.
- **Set reminders.** Decide when to walk during the day and set reminders. It's easy to forget to take a break when you get into your work.
- **Diversify your routine.** Change your walking routes to prevent boredom, or try walking at different speeds throughout your walk.
- **Listen to your body.** Don't be afraid to take time off or modify your routine. Pay attention to your body's signals and take care of yourself so you can maintain your new routine.

The key is to make movement a regular part of your day, even if it's a five-minute walk. Talk to your doctor and discuss what works best for you to learn more about creating an active routine.

Zywave, 2025.

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# LIVE WELL. WORK WELL.

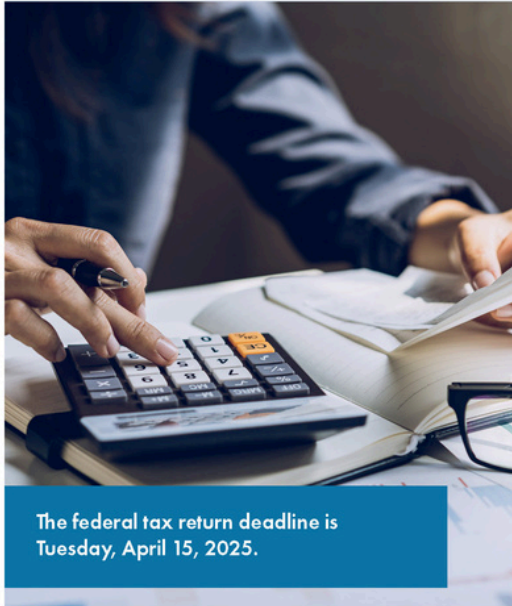
MONTHLY HEALTH & WELLNESS NEWSLETTER

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MARCH 2025 EDITION

## Preparing for Tax-filing Season

Tax season is here, so if you haven't done so already, it's time to gather all the appropriate information you need to file your 2024 tax returns.



The federal tax return deadline is Tuesday, April 15, 2025.

However, due to federal disaster relief, millions of Americans have extensions this year. Taxpayers in Alabama, Florida, Georgia, North Carolina and South Carolina, and parts of Alaska, New Mexico, Tennessee, Virginia and West Virginia have until May 1 to file their returns and pay taxes. The IRS also extended the deadline to Oct. 15 for victims of California wildfires.

Many people elect to file their tax returns electronically. This can be done in various ways, such as using tax preparation software or consulting a tax professional. If you are filing with a paper form, there are certain documents you must include. The documentation needed may vary based on your employment status over the past year. If you have questions about your taxfiling situation, consult with a tax professional

## MONTHLY RECIPE

### GRILLED CHICKEN AND AVOCADO QUINOA PILAF

Makes: 4 servings



#### INGREDIENTS

- 2 Tbsp. lemon juice
- ¼ cup fresh basil
- ¾ tsp. black pepper (divided)
- 1 avocado (cut into chunks)
- 1 Tbsp. olive oil (divided)
- ¼ tsp. salt
- 2 small boneless, skinless chicken breasts
- 1 large red bell pepper
- ½ medium onion (chopped)
- 1 clove garlic (minced)
- 3 cups water
- 3 tsp. sodium-free chicken bouillon
- 1 ½ cups red quinoa (uncooked and dry)

#### PREPARATIONS

1. Heat the grill.
2. Peel and cut the avocado into chunks; place them in a medium bowl.
3. Mix the lemon juice, basil and ½ tsp. black pepper. Drizzle over the avocado chunks, toss and set aside.
4. Cut the chicken breasts in half crosswise.
5. Mix ½ Tbsp. olive oil, salt and the remaining black pepper. Brush the mixture on the chicken and red bell pepper.
6. Grill the chicken and pepper until done. Set the chicken breasts aside. Cut the pepper into thin strips.
7. While the chicken and peppers are grilling, heat the remaining olive oil in a large pan. Add the garlic and onion, and cook until tender, about 5 minutes.
8. Add the water, bouillon and quinoa to the pan; bring to a boil, cover, reduce heat and simmer until liquid is absorbed and quinoa is cooked (about 15 to 20 minutes).
9. Place the quinoa pilaf in a large bowl and add the chicken, red peppers and avocado. Toss gently.

#### NUTRITIONAL INFORMATION

(per serving)

- Total calories: 460
- Total fat: 16 g
- Protein: 28 g
- Sodium: 240 mg
- Carbohydrate: 54 g
- Dietary fiber: 7 g
- Saturated fat: 2 g
- Total sugars: 3 g

Source: MyPlate

Zywave, 2025.

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ND BANKS  
BENEFIT TRUST



# ICBND MEMBERS IN THE NEWS

American State Bank & Trust

## American State Bank & Trust Co. Donates to Family Crisis Shelter.

WILLISTON ND--American State Bank & Trust Company (ASB) is proud to support the community by donating a collection of handmade quilts to the Family Crisis Shelter. These quilts, which were purchased at the recent St. Joseph's Mardi Gras Auction, will provide warmth and comfort to families in need.

"At ASB, we believe in giving back to the community in meaningful ways," says Dave Hanson, President/CEO. "We are pleased to donate these beautiful handmade quilts in hopes that they bring a sense of comfort to those who need it most."

ASB has a longstanding commitment to community service and outreach. This donation is part of the bank's broader efforts to support local organizations that make a difference in the lives of residents.

The Family Crisis Shelter is a 24-hour, 7 day-a-week, crisis intervention program for victims and families of domestic violence and sexual assault, serving a tri-county area of northwestern North Dakota. "We are grateful for ASB's thoughtful donation," said Marie Collins, Executive Director of the center. "They will be put to great use and remind the families we serve that our community cares deeply about their wellbeing."



Photo Caption: Picture of ASB President/CEO, Dave Hanson, and Marie Collins, Executive Director, and staff Ana Carrillo Priato, Jadyn Krieger from the Family Crisis Shelter holding up the quilts being donated.

Pictured L-R: Dave Hanson, Marie Collins, Ana Carrillo Priato, Jadyn Krieger





# ICBND MEMBERS IN THE NEWS

## Bank of North Dakota



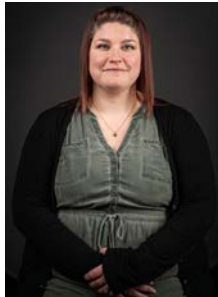
**Kristi Entzi**

**Kristi Entzi** accepted the Portfolio Administration Manager position in Lending February 26. Kristi started at Bank of North Dakota in August 2023.



**Victoria Goven**

**Victoria Goven** joined Bank of North Dakota on February 3 as a Credit Underwriter III. She came from Cornerstone Bank where she was a Credit Analyst II. She has a bachelor's degree in banking and financial economics from University of North Dakota.



**Casey Payne**

**Casey Payne** was promoted to Bank Ops Electronic Banking Supervisor February 10. Casey has been with Bank of North Dakota since January 2024.



**Crystal Grev**

**Crystal Grev** joined Bank of North Dakota February 19 as a Loan Quality Control Specialist. Crystal has nineteen years of banking experience and comes from First International Bank & Trust in Williston where she was a Loan Associate III.



# ICBND MEMBERS IN THE NEWS

## Bell Bank



**Zac Wanzek**

(FARGO, N.D.) Bell Bank has named **Zac Wanzek**, CFA®, CPA, as chief investment officer (CIO) and **Greg Sweeney**, CFA® as chief investment and economic strategist for Bell Institutional Investment Management, a leader in investment solutions for insurance companies, foundations, private clients and family offices.

Sweeney has served as chief investment officer at Bell for the last 21 years, while Wanzek has served as deputy chief investment officer since 2021. In recent years, Bell Bank Wealth Management has experienced significant growth, having reached over \$10 billion in client assets on the firm's books."

"This is an exciting evolution for Bell Bank Wealth Management and Bell Institutional Investment Management," said Patrick Chaffee, Bell's executive vice president for banking, wealth management and insurance. "Zac and Greg's partnership and expertise will help drive our institutional investment growth for years to come."



**Greg Sweeney**

As chief investment officer, Wanzek will lead strategic investment efforts, working to ensure that Bell continues to be a market leader providing best-in-class investment expertise to institutional and wealth management clients. Wanzek joined Bell in 2012 as portfolio manager and serves on the institutional investment and wealth management committees.

In Sweeney's new role, he will continue to work closely with clients and provide guidance, support, and mentorship to the portfolio management team for institutional investment management. He continues to chair Bell's investment committee and contributes thought leadership in the form of his popular monthly and annual economic outlooks.



# ICBND MEMBERS IN THE NEWS

## Bell Bank



Karna Loyland

GRAND FORKS, March 17, 2025– Bell Bank, headquartered in Fargo and one of the nation’s largest family- and employee-owned banks, has hired **Karna Loyland** as senior vice president/commercial banker in Grand Forks. In her role at Bell, Loyland provides innovative financial solutions to businesses throughout the northern Red River Valley.

“Karna has worked in key areas of banking and is highly respected in the community,” said Brian Schumacher, wealth management director and market president for Bell Bank in Grand Forks. “We are excited to bring her experience to our team, and she will be a tremendous cultural fit.”

Loyland graduated from St. Olaf College and earned her MBA from the University of Minnesota. She worked at Alerus in Grand Forks for 22 years, most recently as chief deposit officer, then spent two years as a consultant to banks and privately held companies in the northern Valley. She also served as interim executive director for the Grand Forks Children’s Museum. She and her husband, Mike, farm near Thompson, N.D., and have two grown children.

## Dakota Business Lending

FARGO, N.D. – Dakota Business Lending is excited to announce the addition of **Chantell Ramberg** as Executive Assistant, a new role created to support the organization’s growth and its mission to help small businesses thrive. Ramberg will play a pivotal role in assisting the senior leadership team by managing administrative tasks, coordinating complex schedules, and providing high-level operational support.

Ramberg was drawn to Dakota Business Lending by its strong sense of community and deep-rooted connection to the Fargo-Moorhead area. In her free time, she enjoys attending her daughter’s sporting events.





# ICBND MEMBERS IN THE NEWS

## Dakota Carrier Network



John Herreid

Dakota Carrier Network (DCN) has hired **Jon Herreid** as a transport technician.

In this role, Herreid supports DCN's high quality, state of the art transport network as a member of the Network Operations Center (NOC) team in the Bismarck office.

As a transport technician, his key responsibilities include monitoring network performance, setting up and maintaining services, and troubleshooting technical issues to ensure seamless connectivity. In addition, he works with advanced telecommunications technologies, works with local and national providers to manage network operations, and installing and maintaining critical equipment at NOCs and remote locations to ensure reliable communication infrastructure.

Herreid earned an Associate of Applied Science degree in cybersecurity and computer networks from Bismarck State College. Prior to joining DCN, he was a welder in the manufacturing industry for almost a decade.



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# ICBND MEMBERS IN THE NEWS

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## North Dakota Housing Finance Agency

### **Agency recognizes partners who promote affordable homeownership**

BISMARCK, ND – North Dakota Housing Finance Agency (NDHFA) recently awarded six Champions of Affordable Housing awards to loan officers, real estate agents, and lending institutions that promote its homeownership programs. The state agency provides individuals and families, primarily first-time buyers, with low-cost financing, down payment and closing cost assistance.

“NDHFA’s Champion Awards recognize and celebrate the work of the individuals and businesses who go above and beyond to provide North Dakotans with an affordable home,” said Dave Flohr, the agency’s executive director.

Two loan officers, Aaron Stoneberg of Fairway Independent Mortgage Corporation in Fargo and Greg Dean of First Class Mortgage in Fargo each received a Homeownership Performance Award, recognition for the volume and quality of loans produced. NDHFA also presented two real estate agents with the same award, Aruna G. Hagen of BHGRE Advantage One in West Fargo and Olivia Wellenstein of Continental Real Estate in Dickinson.

First International Bank & Trust and Gate City Bank received NDHFA’s Award of Excellence for best practices and outstanding delivery of the agency’s homeownership programs.

“In 2024, NDHFA helped 2,189 households purchase a home – first-time buyers, families who previously owned a home and needed assistance to buy again, and special needs households,” said Flohr. “All of the buyers learned about our homeownership programs from one of our outstanding housing partners.”

Parties interested in NDHFA’s homeownership programs will find information online at [www.ndhfa.org](http://www.ndhfa.org).

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

## North Dakota Housing Finance Agency

### **Housing Finance Agency is one of Best Mortgage Companies to Work for in 2025**

BISMARCK, ND – North Dakota Housing Finance Agency (NDHFA) has been ranked as one of the Best Mortgage Companies to Work for by National Mortgage News for 2025.

“We appreciate the recognition as one of the Best Mortgage Companies to Work for again this year,” said Dave Flohr, North Dakota Housing Finance Agency’s Executive Director. “This honor highlights the work our team does day in and day out supporting North Dakotans on their homeownership journey.”

Through its FirstHome™ program, NDHFA assists primarily first-time homebuyers in achieving homeownership by providing low-cost mortgages, down payment and closing cost assistance. Single parents, veterans, and families with disabled or elderly household members can qualify for similar help through HomeAccess. The agency’s North Dakota Roots program assists households who require assistance to buy again or whose income exceeds the limits of the agency’s FirstHome program.

“Our housing partners continue to share our programs with buyers and that led us to help 4,124 individuals and families successfully purchase a home last year.” said Brandon Dettlaff, NDHFA Homeownership Division Director.

Parties interested in the agency’s programs will find information at [www.ndhfa.org](http://www.ndhfa.org), including contact information for the Participating Lenders who originate mortgage loans on NDHFA’s behalf and for FirstHome Certified Agents, real estate agents who have exhibited a commitment to assisting homebuyers who may benefit from the agency’s programs.

National Mortgage News and Best Companies Group’s annual awards program identifies, recognizes, and honors the best employers in the U.S. mortgage industry. This year’s list included 36 companies who were identified as the winners with the final rankings revealed in a special report published in National Mortgage News on February 18, 2025. NDHFA is the only company that received this honor from North Dakota or surrounding states.

Determining National Mortgage News’ Best Mortgage Companies to Work for includes a survey process consisting of evaluating workplace policies, practices, philosophy, systems, and demographics along with an employee survey to measure the employee experience. NDHFA has received this ranking every year since 2022.

NDHFA’s mission is to make housing affordable for all North Dakotans. Over the past 40 years, more than 54,000 individuals and families have benefited from the affordable home financing provided by the state agency.

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

## Starion Bank



**Landon Leno**

Starion Bank is proud to announce the promotion of **Landon Leno** to Business Banking Representative in the Bismarck-Mandan market. The move is the latest in Starion's strong history of strengthening the bank through internal training and development.

Leno joined Starion in 2023 as Universal Banker I and moved up to Universal Banker II in 2024. In his new role as a Business Banking Representative, he will provide support and assistance to Business Banking Officers who serve local owners and entrepreneurs.

Leno is currently pursuing a degree in finance at Bismarck State College.



## United Bankers' Bank



**Jim Nowak**

BLOOMINGTON, MN – **Jim Nowak**, Vice President and Director of ALM Strategy has announced his plan to retire from United Bankers' Bank effective May 31, 2025.

Nowak joined the UBB Securities team in 2002 with eight years' prior experience in asset liability management. Throughout his tenure, Nowak strengthened the capabilities of UBB Securities through the development and management of ALMEdge®, UBB's proprietary asset/liability model. ALMEdge grew to serve over 200 community banks across 15 states. In 2020, Jim enhanced UBB's ALM product offerings by introducing ALMEngineer® to provide a more granular general ledger-based approach to asset liability management.



# ICBND CLASSIFIEDS

## Bank of North Dakota

### Loan Portfolio Administrator

Hiring Range: \$ 68,745- \$85,932 annually  
Location: Bismarck, ND

#### Summary of Work:

We are seeking a detail-oriented Loan Portfolio Administrator to support the Business Bankers in analyzing new loan requests and managing the loan portfolio. This role involves gathering and evaluating financial information, structuring loans to minimize risk, and ensuring compliance with banking regulations. The Loan Portfolio Administrator will work closely with internal teams and financial institutions, assisting in loan processing, portfolio management, and credit analysis.

#### Qualifications:

This position requires an undergraduate degree with specific emphasis in accounting, banking and finance, business administration, or economics and at least three years of commercial and/or agriculture lending, credit or financial analysis work experience. Additional years of experience may substitute for the degree requirement on a year for year basis. Must have the following competencies: Drive for results, self-development, customer focus, ethics & values, negotiating skills, decision quality and functional/technical skills.

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

## First Western Bank & Trust

### Human Resources Manager

Direct and manage First Western Bank & Trust's human resource department to administer payroll, develop procedures and programs that align its workforce with the strategic goals of the Bank and maintain the Bank's culture, while ensuring compliance with state and federal regulations.

#### Essential Job Functions

- Manage a staff of four human resource employees; locally and in another region
- Serve as a resource and final decision maker within the department
- Direct workforce development by establishing and administering employee recruitment, onboarding and retention strategies for current and future staffing requirements
- Coach and train managers in successful, ethical and legal communication, feedback, recognition, and interaction responsibilities with employees

#### Qualifications

- Bachelor's degree in Human Resources or business-related field
- Minimum ten years' human resource experience, at least 15 years preferred
- Knowledge of business and management principles
- Knowledge of state and federal employment and labor relations laws
- Must be able to effectively and professionally communicate with management, staff and applicants
- Human Resource certification (PHR, SPHR, SHRM-CP or SHRM-SCP)

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

# ICBND CLASSIFIEDS

Starion Bank

## Business Banking Representative

This position is in Fargo, ND.

### Responsibilities:

- Initiate and process commercial loan applications, ensuring compliance with regulatory and internal policies
- Assist in portfolio management – process loan advances, paydowns, payment issues, wires and other servicing needs
- Act as a point of contact for business clients, ensuring timely resolution of account related needs and delivering exceptional customer service.
- Meet with business customers to open accounts, close loans, complete profiling information, clear documentation exceptions, and obtain additional information
- Support your assigned business bankers to meet required deadlines for service expectations and Starion standards

### Qualifications:

- Three to five years of similar or related experience.

**Apply online at** [www.starionbank.com/careers](http://www.starionbank.com/careers).

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