

MAY/JUNE 2025

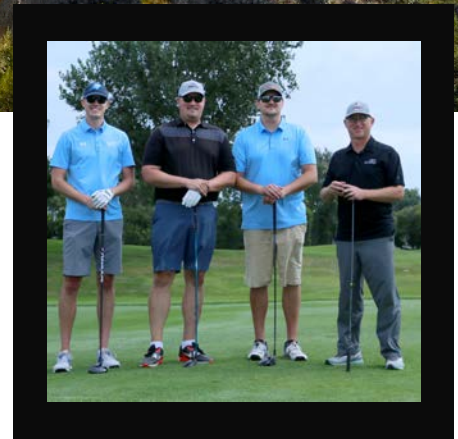


Official Newsletter of ICBND COMMUNITY BANKER



ICBND 57th Annual Convention Golf Scramble: September 15, 2025 – Medora, ND

ICBND invites you to attend its 2025 Golf Scramble, scheduled for Monday, September 15. The golf scramble will take place at Bully Pulpit, in Medora. This will be a day of fun and camaraderie, celebrating North Dakota's community banks and their continued commitment to their communities and customers.



ICBND 57th Annual Convention: September 15-17, 2025 – Medora, ND

ICBND is excited to announce registration is open for the 57th Annual Convention and Exposition to be held at the Showhall and Tjaden Terrance in Medora, ND.

Registration details can be found at icbnd.com.

CONTENTS

INSIDE THIS ISSUE:

ICBND Chairman & Presidents Remarks	4-5
ICBA News	13-17
ICBND Educational Opportunities	25-33
ICBND Members in the News	37-42
ICBND Classifieds	43-48

**Independent Community Banks
of North Dakota**
1136 West Divide Avenue
PO Box 6128
Bismarck ND 58506-6128
Phone: 701.258.7121
800.862.0672

info@icbnd.com

www.icbnd.com



ICBND Office Hours:

Business Hours

Monday-Friday
8:00am to 5:00pm
701.258.7121

ICBND Staff:

Alexis Baxley

President
alexisb@icbnd.com

Jessie Pfaff

Vice President
jessiep@icbnd.com

Lindsay Kinnischtzke

Member Services Manager
lindsayk@icbnd.com
info@icbnd.com

Angie Olson

President of Card Services
angiet@icbnd.com

Bill Walker

Card Services Coordinator
billw@icbnd.com

Charlene Davis

Card Services Specialist
cardservices@icbnd.com

Lacey Kuhn

ICB Marketing Solutions Sales &
Marketing Manager
laceyk@icbnd.com

Jess Voegelé

ICB Marketing Solutions Office
Manager
purchasing@icbnd.com

2024-2025 ICBND

Executive Committee:

Charlotte Aldinger

Chairman
Commercial Bank of Mott
charlotte.aldinger@cbmott.com
701.824.2593

Sarah Getzloff

Chairman Elect
Security First Bank of North Dakota
sarah@securityfirstbank.bank
701.667.7000

Jordan Nelson

Vice Chairman
Peoples State Bank of Velva
jordan@psbvelva.com
701.852.0328

Jason Johnson

Immediate Past Chairman
First International Bank & Trust,
Bismarck
jason.johnson@fibt.com
701.751.8579

Brad Streifel

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

ICBND UPCOMING EVENTS

MAY 2025

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

JUNE 2025

- 9-13** School of Agriculture Lending - Bismarck , ND
- 17-18** Emerging Leaders Summer Session - Minot, ND
- 25** Essentials of Banking- Session 6: WOW! Service & Growing the Bank - Virtual

JULY 2025

- 10** Networking Groups - Bismarck, ND
- 14** Cybersecurity & Data Privacy Roadshow - Bismarck, ND
- 15** Cybersecurity & Data Privacy Roadshow - Fargo, ND

AUGUST 2025

- 1** CBC Regulatory Update - Virtual

SEPTEMBER 2025

- 15-17** ICBND 57th Annual Convention - Medora, ND



Senator John Hoeven

338 Russell Senate Office Building
Washington DC, 20510
Phone: 202-224-2551
Fax: 202-224-7999

Legislative Director: Tyler Hardy
tyler_hardy@hoeven.senate.gov

Senator Kevin Cramer

313 Hart Senate Office Building
Washington DC, 20510
Phone: 202-224-2043
Mobile: 202-981-1090

Legislative Assistant: Mary Silverthorn
mary_silverthorne@cramer.senate.gov

Congresswoman Julie Fedorchak

1607 Rayburn House Office Building
Washington DC, 20515
Phone: 202-225-2611
Fax: 202-226-3411

Legislative Director: Ty Kennedy
ty.kennedy@mail.house.gov

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.

ICBND NEWS

Chairman's Remarks



Charlotte Aldinger

Commercial Bank
of Mott
ICBND Chairman

Dear ICBND Members,

Summer 2025: Growth and Advocacy in Full Bloom

As summer unfolds across North Dakota, we are grateful for the recent moisture that has brought much-needed relief to our farmers and ranchers after a challenging start to the growing season. These rains have replenished our fields and brightened our outlook for a productive harvest. As community bankers, we continue to be committed to supporting our agricultural partners as they navigate these unpredictable times.

Bankers at the Capitol Summit: A Strong Voice in D.C.

In early May, I had the privilege of joining several North Dakota community bankers in participating in and representing ICBND at the recent ICBA Capital Summit in Washington, D.C. This annual event is one of the largest gatherings of community bankers each year. Our North Dakota contingent was strong, like it is every year. We engaged in vital discussions with lawmakers and regulators, emphasizing the importance of fair regulation and the unique role community banks play in supporting small businesses, families, and rural economies. Our voices were heard on key issues, including Opposition to CFPB's Section 1071 Rule, Stablecoin Framework, Support for Agricultural Lending, Taxation of Credit Unions, and other regulatory topics. Thank you to everyone who supported our delegation's advocacy efforts. If you haven't attended recently, I would strongly encourage you to consider it in the future!

Looking Ahead

As we look toward harvest and beyond, ICBND remains steadfast in our mission to support North Dakota's community banks and the communities they serve. I encourage all members to stay engaged with our training opportunities and the upcoming annual convention. Plan to join us in Medora for a fantastic event and beautiful scenery!

Warm regards,



ICBND NEWS

President's Remarks



Alexis Baxley
ICBND President

The 69th Legislative Assembly of the State of North Dakota adjourned during the early morning hours of May 3. The Legislature saved six legislative days in case there is a need to return to Bismarck before 2027. At the time of adjournment, there was some expectation that reconvening may become necessary to handle federal funding cuts, but that remains uncertain. In addition, legislators may need to also consider an override of Governor Armstrong's accidental veto of affordable housing funds.

Now that we've returned to our regularly scheduled programming, we are excited about our summer line up of events. By the time you read this, we will be ready to kick-off our annual Ag Lending school in Bismarck June 9-13. The following week (June 16-17), we'll be hosting our summer Emerging Leaders session in Minot. Finally, on July 9-10 we will be hosting our first-ever Bank Leader Networking groups with an Executive Cohort. For more information on all these events or to register, please visit www.icbnd.com or give us a call.

Perhaps the most exciting event on our roster this year (and almost as exciting at the spring rain these last few weeks) is the 57th Annual Convention! We are delighted to be moving to Medora, ND, on September 15-17. Registration and the hotel room blocks are now open at www.icbnd.com; register and book early to secure your room. We have a great agenda planned for you, including golf at Bully Pulpit, incredible speakers, and the annual banquet on Tjaden Terrace. We can't wait!

Community bankers are stronger together, and few things are more beneficial to all of us as individuals than spending time learning and growing with our colleagues. It's going to be a great summer at ICBND, and I hope to see each of you at an event (or three), but especially in Medora on September 15-17.



ICBND NEWS

Congratulations!



GNDC Announces List Of Women To Know And Watch In North Dakota Business

March 12, 2025- Today, the Greater North Dakota Chamber (GNDC) is pleased to introduce its annual lists of Women You Need to Know and Watch in North Dakota business. These lists spotlight individuals whose achievements are driving progress in their organizations and industries.

The Women You Need to Know in ND Business are acknowledged for their proactive approach and exceptional leadership. GNDC is spotlighting these distinguished professionals who are being recognized for their influence—within their organizations, among their peers, and in the community. These women have taken on leadership roles, whether in formal positions or through informal influence.

"Recognizing these outstanding women is about more than individual success—it's about celebrating the impact they have across North Dakota's business landscape. These honorees are admired by their peers, both inside and outside their organizations, for their leadership, innovation, and commitment to excellence. Their achievements inspire others and contribute to the strength and growth of our industries and communities," stated Amanda Remyne, GNDC Vice President, Strategic Engagement.

In addition, GNDC is highlighting 5 Women to Watch. These individuals are emerging in their careers and fields, demonstrating ambition and potential to shape the future. GNDC acknowledges their aspirations and supports their endeavors.

BradyMartz



STACY DuTOIT
Brady Martz & Associates

Stacy DuToit is a Certified Public Accountant (CPA) with extensive experience in auditing, accounting, tax, and business consulting services for privately owned businesses.

Prior to assuming the role of CEO of Brady Martz in October 2024, DuToit served as Chief Operating Officer. In both roles, she has been instrumental in guiding the Firm's strategic direction, fostering a culture of collaboration, and championing professional growth for team members. DuToit's leadership has helped solidify Brady Martz's position as a leading advisory and accounting firm in the region. The Firm was recently recognized by Accounting Today as one of the fastest-growing firms from their 2025 Top 100 Firms/Regional Leaders list.

A member of both the American Institute of Certified Public Accountants and the North Dakota Society of Certified Public Accountants, DuToit has held several volunteer leadership roles throughout her career, including the Bismarck-Mandan Chamber Foundation, Bismarck Downtowner's Association, ND Jump\$tart Coalition, and has served as a former Trustee of the North Dakota Certified Public Accountants Society Foundation.

In 2024, she was honored as one of Prairie Business magazine's Top 25 Women in Business.

ICBND NEWS

Women in Community Banking Summit

The 2025 ICBND Women in Community Banking Summit was held and attendees were more than excited to spend time together and further their education.

Attendees began the session with an evening social and exciting round of trivia with Bismarck's Trivia Takeover. The following day showcased an outstanding lineup of speakers. Dawn Kincaid with Brode Consulting started off the session with a banking update that covered the latest issues banks are facing regarding compliance and fraud. The Women in Leadership Panel Discussion featured ICBND Chairwoman Charlotte Aldinger from The Commercial Bank of Mott, longtime ICBND member and supporter Christie Huber Obenauer from Union State Bank, associate member and sponsor Kelly Hoeven from Brady Martz, and ICBND Chairwoman-Elect Sarah Getzlaff from Security First Bank of North Dakota. This panel dove into how to find a work/life balance and was a crowd favorite! Kelsey Buell gave a presentation on how to overcome being paralyzed by perfection and shared her musical talents with the group by playing her violin to close out her session. Patrick Metzger with The Greenhouse provided actionable steps to transform workplace culture into one that drives growth, trust and long-term success. We finished off the day with standup comedian and motivational speaker Kay Frances, who had the crowd in stitches with her quick wit and clean, relatable humor.

The ICBND Women in Community Banking Summit is an annual event, so if you missed it this year, be sure to watch for the 2025 event next spring! ICBND would also like to thank Brady Martz and Eide Bailly for their continued support and sponsorship of this event!



ASSOCIATE MEMBER OPPORTUNITIES



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

- We will help promote your business by referrals to all our bank members.
- Company description, logo, and contact information listed in the ICBND Associate Member Directory. This directory is distributed and available online for all of our bank members. Our bankers use this directory FIRST when selecting their suppliers and consultants.
- Discounted advertising rates in our newsletter the Community Banker. This newsletter is electronically sent to over 800 email addresses.
- Submit articles of industry importance for placement in the Community Banker free of charge.
- Discounted member rate for all educational offerings which include live sessions and webinars.
- An exclusive opportunity to exhibit at the annual ICBND Convention and Exposition.
- Sponsorship opportunities at the Annual Convention to get your name in front of our attendees even more.
- Discounted hotel rates through participating hotels.

Eligible to request an exclusive Endorsed Member after 12 months.

Annual membership is \$700. Membership is in effect for one calendar year and renewals are invoiced in November of each year.

Advertising in the "Community Banker" can help grow your business and create lasting relationships with business professionals in the banking industry. For more information and to place an order for advertising email info@icbnd.com.



701-258-7121



info@icbnd.com



www.icbnd.com

ICBND NEWS

2025

COMMUNITY BANKER NEWSLETTER ADVERTISING FORM



Company Name _____

Contact Name _____

Title _____

Email _____

Address _____

City _____ State _____ Zip _____

Phone _____

☐ Invoice Full Amount \$ _____ cost/year

☐ Invoice after each Issue \$ _____ cost/issue

Signature _____ Date _____

ICBND Member Pricing

AD SIZE	1 ISSUE	3 ISSUES	6 ISSUES
1/4 Page	\$220	\$510	\$865
1/2 Page	\$330	\$760	\$1295
Full Page	\$550	\$1265	\$2145
Back Cover Full Page	\$650	\$1800	\$3000

ICBND NON-Member Pricing

AD SIZE	1 ISSUE	3 ISSUES	6 ISSUES
1/4 Page	\$520	\$810	\$1165
1/2 Page	\$630	\$1060	\$1595
Full Page	\$850	\$1565	\$2445
Back Cover Full Page	\$950	\$2000	\$3300

PLEASE CHECK ISSUE DATES

Jan/Feb	Deadline: Closing date for display ad copy is the 15th of the issue month. Example, For the March/April issue, the deadline would be March 15th.
March/April	
May/June	
July/Aug	Payment Terms: Billed pricing is subject to change at any time. Payment is due within 30 days from the invoice date. Prepaid pricing will be locked into prices shown.
Sept/Oct	
Nov/Dec	

Back Cover Full Page
8 1/4" x 10 5/8"

Full Page
7 1/2" x 9 3/4"

Half Page
7 1/2" x 4 3/4"

Quarter Page
3 5/8" x 4 3/4"

AD SIZES

Submission of the necessary information may be done by emailing a copy of your ad to info@icbnd.com
 Electronic Files: Preferred: .jpg Acceptable: .pdf *If you cannot provide an electronic file, please call 701-258-7121.
 If you have any questions, or for more information, please call the ICBND office (701) 258-7121.

Joint Liability: Publisher reserves the right to hold advertiser and/or its advertising agency jointly and severally responsible for such monies as is due and payable to publisher. Advertiser shall be entitled to no damages for advertisements placed incorrectly within the newsletter, but shall be entitled to reimbursement on any payments made in excess of that which should have been required for placement of the advertisement as printed. Publisher reserves the right to reject any advertisement; censor copy, change border rules, and repeat last previous copy published which will fill space ordered when change of copy is not received before the closing date. Preferred position contracts are not cancelable. Other contracts may be canceled by advertiser or agency on 3 days written notice and payment in full including the difference between contract rate and the short rates as earned by the insertions used.



701-258-7121



info@icbnd.com



www.icbnd.com



YOUR BANK PARTNER MORTGAGE EXPERTS

Greg Dean
Mortgage Consultant, NMLS 8499
Greg@firstclasscorp.com

Dan Van Winkle
Mortgage Consultant, NMLS 8495
Dan@firstclasscorp.com

CALL 701.356.9898
OR VISIT **FIRSTCLASSCORP.COM**

PROUDLY SERVING MIDWEST BANKS FOR OVER 20+ YEARS!

First Class
MORTGAGE
NMLS 2520 • 2300 13th Avenue South, Fargo ND




EDGE ONE

ATEC LTA-380 Teller Cash Recycler

Speed. Accuracy. Efficiency.

Empower your team to focus on people, not counting cash. The **ATEC LTA-380** automates high-volume handling so your staff can deliver the service your account holders expect.

- Processes up to 12 notes/sec
- Supports up to 12 denominations
- 16,250-note capacity
- Counterfeit detection and sorting
- 8" foldable touchscreen



Also from Edge One:

- ATM/ITM Outsourcing
- Advanced Terminal Driving
- Core Integration

Modern banking doesn't wait.
Let's move forward together.



Contact your local Edge One rep:
RJ Keller | 701-712-1987 | rjkeller@edgeone.com

800-423-EDGE

edgeone.com



Affordable Home Financing

FirstHome™ • HomeAccess • North Dakota Roots



800-292-8621 • www.ndhfa.org



BradyMartz

Success That You Can Count On

The financial institutions sector is complex and ever-changing. Banks and credit unions are constantly impacted by regulatory changes, updated accounting standards, and new legislation. Oftentimes, keeping up can seem like an impossible task.

What Can You Expect?

BradyMartz offers thorough and professional service tailored to the individual needs of each client. We have extensive experience serving banks and credit unions. Our core financial institution services include:

Assurance Services:

- Financial Statement Audits
- Directors' Examinations & Agreed Upon Procedures
- Employee Benefit Plan Audits

Tax Services:

- Tax Planning & Preparation
- Cost Segregation Studies
- Payroll Processing & Reporting

Consulting Services:

- Credit Reviews
- Regulatory Consulting Services (Including Real Estate Compliance)
- Internal Audit Assistance
- Business Valuation
- Mergers & Acquisitions
- Information Technology
- Succession & Business Continuation
- Tailored Mentoring & Coaching



Contact Ryan Bakke today to discuss your journey to a brighter financial future.

Make Every Day Count | www.brdymartz.com



Powering *connections* Driving *innovation*

Whether your business is looking for a secure place to store its data or needs to connect locations across the state or across the country, *DCN is the partner you've been looking for.*

DCN

800-814-3333



TIMOTHY G. RICHARD
trichard@serklandlaw.com



SERKLAND

LAW FIRM

10 Roberts St. N.
 Fargo, ND 58102

*Our team of banking lawyers are
 experienced, zealous advocates
 for banks and creditors.*

701-232-8957
serklandlaw.com



BERLY D. NELSON
bnelson@serklandlaw.com



KASEY D. MCNARY
kmcnary@serklandlaw.com



James R. Maring
jmaring@serklandlaw.com



THE NATION'S — **FIRST** — BANKERS' BANK

Your Full-Service Bankers' Bank

United Bankers' Bank is proud to be the nation's first bankers' bank, serving over 1,000 community banks from the West Coast to the Great Lakes and South Atlantic. We can't wait to share our passion for community banking with you!

To Request Pricing or Additional Information
 Visit ubbRequest.com

Contact your North Dakota Calling Officers:

Jay Syverson
 SVP, Regional Sales Manager
jays@ubb.com

Todd Schultze
 VP, Correspondent Banking Officer
todd.schultze@ubb.com



First for Your Success™
ubb.com • Member FDIC

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.

"Small businesses are the lifeblood of our nation, but community banks are the fuel that keeps them running."

Empowering our nation's small businesses

When it comes to community banking, we are a nation unto ourselves. When I traveled to the World Savings Bank Institute Conference, attendees from other countries were shocked to hear about the number of community banks we have and how our model fuels the success of our small business economy. Globally, no other country can boast such a robust business environment, one driven by nearly 35 million small and micro-organizations, according to the U.S. Small Business Administration, and enabled by our community banking model.

Small businesses are the lifeblood of our nation, but community banks are the fuel that keeps them running. This symbiotic relationship is the primary reason we advocate for regulations that allow for flexibility in serving this community. As the nation's leading small business lenders, we know what these customers need, and we must have the ability to meet them where they are.

Just think about a small seasonal business, like a ski shop, that has a really strong few months and a hard few months and that may not want or need the same terms as a grocery store that serves a community year-round. When community banks are required to treat them both the same, it hinders our ability to really serve them in a way that speaks to their cash flow and business models.

So, when we advocate for repealing the small business data collection and reporting requirements under Section 1071 of the Dodd-Frank Act, we do it with our customers and communities in mind.

We want to ensure that our hands aren't tied when it comes to truly helping a customer meet the needs of the community. We need the space to be able to offer creative solutions that respond directly to customer needs.

And we uniquely understand their needs, because we are small businesses ourselves, ones that are invested in the local community, doing business with other small businesses in the area and providing a network of connections to help others grow. It's why the concept of "bank locally" resonates: Community banks don't just support small businesses financially. We are also partners in helping them excel. (See icba.org/bank-locally for resources).

So, as you read this issue, I encourage you to do so with a sense of pride. It's because of your dedication, passion and ingenuity that small businesses thrive, and it is community banks that fuel our small business economy, paving the way for the American dream. That's a value worth continuing to celebrate and protect.

Twitter

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

Where I'll Be This Month

I will be meeting with our subsidiary network boards, down in Atlanta with our ninth ThinkTECH Accelerator cohort, and attending the 200th anniversary of a member bank.



FROM THE TOP



JACK E. HOPKINS
CHAIRMAN, ICBA

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

"It takes more than a slick product to get small businesses and mom-and-pop shops to digitize their banking: It takes them trusting their banker."



Meeting the needs of tech-savvy small businesses

COVID accelerated the digital banking landscape, and as a result, community banks have embraced front-facing technology that's user-friendly for our small-business customers, offering a better experience. From remote deposit capture and digital banking to electronic payments, we're seeing much higher adoption of technological products because they meet the needs of today's customers. Once our small business customers realize these products increase their efficiency, saving staff time and money, they get on board.

That comes as no surprise, as the world has become digital first. Even the most reticent of our small-business customers now see the advantages of embracing digital banking technology. They've talked to their peers and heard about solutions that can simplify their experience, and we have told them that we can make things more effective and efficient for them. And that's when they decide to make the leap.

It takes more than a slick product to get small businesses and mom-and-pop shops to digitize their banking: It takes them trusting their banker. Thankfully, we are in the business of communities—of people—and we make sure that when we recommend digital products, there's a face behind them, i.e., a friendly banker to guide them.

Community banking remains centered on those personal communications. Our teams get out and talk to our small business customers, build relationships with them and make recommendations not because we have a new solution, but because we know it will truly serve their business. It's about going that extra mile to ensure the product meets the customer's needs.

Our customers see that difference. Our small businesses like that we have an interest in what they do and see us as partners. They appreciate that we're taking the time to help them become more efficient and protect them from new threats.

The future of small business banking has a hefty digital component, so as we continue to advance our offerings, the future leaders of our banks need to be poised and ready for what's next.

Fortunately, ICBA programs, such as the upcoming LEAD FWD Summit (icba.org/leadfwd), taking place Sept. 8–9 in Bloomington, Minn., support us in growing our staff and cultivating them for the future of small business banking and beyond.

While the financial services landscape continues to grow and evolve, community banks remain at its heart. By embracing our forward-looking, high-tech, high-touch relationships, we will ensure not only our own success but also that of the small businesses we serve.

My top 3

Community bank small business stats

1. One in three U.S. counties are only served by community banks.
2. We provide 60% of all U.S. small-business loans.
3. We offer 80% of the banking industry's agricultural loans.

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).

"Because community banks have such close relationships with their customers, they are ideally positioned to coach older customers and their families through available protections..."



The fight against elder fraud

June 15 is World Elder Abuse Awareness Day. Recognized by the United Nations since 2011, the date serves as a reminder to protect vulnerable, older members of our community from exploitation. And it's a great time for community banks to consider what they can do to educate customers about elder fraud and help families set up safeguards for elderly family members.

The World Health Organization defines elder abuse as "a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person."

Elder abuse can take several forms, from neglect to physical or psychological abuse. Financial abuse of seniors includes forging checks and stealing benefits, as well as accessing credit cards, bank accounts, wills, life insurance policies, house titles and other personal documents without the older individual's consent.

Those who are most vulnerable live at home and are socially isolated, mentally impaired or disabled. Signs of elder abuse include unpaid bills, a series of large ATM withdrawals, sudden changes in spending patterns or behavior, fraudulent signatures on financial documents, new signatories being added to accounts, a change of address and unexpected changes to wills.

Because community banks have such close relationships with their customers, they are ideally positioned to coach older customers and their families through available protections like transaction alerts, biometric and multifactor authentication, and other security permissions in apps and on their devices.

They can also help families understand the need for constant diligence and the importance of trusting their bank to help if they have questions or concerns. It's critical for vulnerable members of the community to get independent advice from someone they can trust, and a community banker can be that person.

Community banks can also partner with retirement homes, religious institutions, law enforcement agencies and other organizations to provide education and personal, one-on-one contact. It's about helping to build a network of trust.

Here is a list of concrete things banks can do now to help elderly customers and their families:

- Educate staff and customers on fraud and scams.
- Create guides to the bank's account protections.
- Provide a list of helpful account options, like joint accounts.
- Teach tellers how to counsel older customers who seem to be falling for a scam, including offering to help them call a trusted contact. Resources include BankSafe by AARP, which offers free online courses that help employees to spot and respond to red flags.

I encourage you to take this opportunity to review your bank's elder fraud policies, train frontline staff and strengthen partnerships with local organizations that support older adults. Empower your team to be the first line of defense against financial abuse.

PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

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

"There's robust demand from institutional investors for full faith and credit floating-rate securities, and 7(a)s fit the bill."



High plains drifter

Floater could be the answer to a flat curve.

We are suddenly mid-decade of the 2020s, and if there's a recurring theme, it's "anomaly." First, record low yields and rates. (Remember the 10-year treasury note hitting 0.55% in July 2020?) Then, record rate hikes of 525 basis points concentrated in a tortuous 16-month window, followed by the longest-ever inverted yield curve of well over two years that finally corrected last September. It's been the wild, wild west in terms of portfolio management.

Now, the Federal Reserve Board projects that the terminal rate for overnight borrowings in this easing cycle will be 3.0%. This would, if it plays out, be the highest floor in over three decades. Hence, this article's oblique title reference to "drifting" along the "high plains." Commensurate with this would be the presumption of a chronically flat yield curve, in which there is little incremental benefit to extending the durations of loans or bonds.

Stated more positively, there would be less penalty for staying "short." And the quintessential short bonds are the prime-based floaters guaranteed by the Small Business Administration (SBA) under the 7(a) program. Let's review this product—and SBA lending in general—to reacquire ourselves with the opportunities to drift along the high plains, à la Clint Eastwood.

First, the worst

Let's get this over with quickly: many SBA 7(a) pools have market prices with high premiums, some over 10 points. For those securities, there is certainly built-in prepayment risk, but there are ways to manage that risk. For example, real estate-backed 7(a)s have three years of prepay penalties; while those penalties aren't passed through to the bondholders, they have the effect of limiting early redemptions initially. In fact, newer pools in general will prepay more slowly. SBA loans are not nearly as fungible as conventional single-family mortgages, so the small business will incur much higher fees to refinance its loans compared with a typical homeowner.

On to better news: the reason some pools have such high prices is that the market for guaranteed portions is quite lucrative for lenders/sellers. There's robust demand from institutional investors for full faith and credit floating-rate securities, and 7(a)s fit the bill. A network of poolers, which include ICBA Securities' endorsed broker Stifel, are standing bidders for the guaranteed portions of SBA loans, and that creates a stream of fee income immediately (via the premium prices) and later (through servicing revenue).

Short duration equals stable prices

Compared with virtually any other bank-suitable securities, 7(a)s will have notably stable market prices. The pools' yields can change every 90 days, if fed funds, and therefore the prime rate, reset. These also have no rate caps, either periodic or lifetime. Thinking back to the hyperactivity by the Fed in 2022-23, SBA floaters' yields went up every bit as much as the overnight index. Hence, the stable prices.

PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

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

"There's robust demand from institutional investors for full faith and credit floating-rate securities, and 7(a)s fit the bill."



Continued from page 16.

More good news for bond portfolio managers: The prepayment activity for 7(a)s is highly uncorrelated with that for mortgage-backed securities (MBS). Part of that is due to the complexity of commercial lending I mentioned earlier, but most of the difference is based on SBA floaters' rates staying on-market.

As of this writing, 7(a) yields have come down 100 basis points (1%) since last fall, with more cuts expected later this year. In this sense, the small business borrower is anticipating some further rate relief. SBA prepayments do, in fact, tend to slow down in lower rate environment

Two-way street

Let's look at an example of the two-sided market for 7(a) loans and pools. Recently, Stifel offered SBA 530726, a 10-year quarterly-reset pool collateralized by equipment, at a price of 108.625. Assuming a prepayment speed of 15% per year, which is close to the historical rate for equipment pools, the yield will be fed funds plus 52 basis points.

Here's where the future shape of the yield curve may help the attractiveness: For the past decade, fed funds plus 0.52% has out-yielded the 10-year treasury note by an average of 15 basis points. The advantage grows geometrically if we look at just the past three years, which, of course, include the historically long inverted yield-curve era.

On the sell side, the raw materials for the pool are 129 10-year equipment loans with an average guaranteed balance of \$338,000 and a borrower's rate of prime plus 1.85%. The loans were sold individually into the secondary market at an average gain on sale of \$28,300. The lender/seller retains the full note rate on the unguaranteed portion, plus a 1% servicing fee on the sold balance.

For many community banks, both commercial lenders and bond portfolio managers benefit from the SBA's 7(a) program. With the prime index rate off its peak of 2024 but with projections to stay relatively elevated, sellers and investors have an opportunity to ride along the high plains to fee income, servicing income, attractive bond yields and price stability.

Education on tap

Virtual bond school

ICBA Securities and Stifel present this year's version of their virtual bond school on June 10-12. This class will cover bond and portfolio management basics. Twelve hours of CPE are offered for this complimentary event. To register, contact your Stifel representative.

STIFEL

2025 Webcast Calendar for Banks

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

*CPE Credits Offered

Continuing Professional Education

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

www.stifel.com | Member NYSE & SIPC

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.**

Why bank strategy drives technology priorities

In the current economic environment, your bank's strategy is worth its weight in gold. Coming out of a little bit of rate malaise and deposit liquidity challenges, today's environment delivers much more potential. In fact, the next couple of years provide the opportunity for banks to grow through their technological investments.

When it comes to broad-scale business growth, community banks typically have three buttons they can push: reduce costs, increase revenue and profits, and become more efficient and effective.

Technology can help bankers achieve all three goals, but it's your strategy that will guide you to the right technological solutions to achieve your vision. For instance, if you're looking to acquire new accounts, consider how your digital transformation initiatives can support you in delivering a more seamless, frictionless customer experience. How can technology help you create a consistent environment across channels, including digital, mobile, ATM, call centers and more?

If you're striving to reduce costs and make your bank more efficient and effective, explore how artificial intelligence (AI) can provide that support. How can AI shore up back-office operations, simplify risk monitoring and even ease customer interactions?

We are in an era where technology complements community banking more than ever before. So, embrace how new partners and solutions can help your bank's business vision become a reality. But to reap those rewards, community bankers must start from a firm foundation.

You have to step back and look holistically at your place in the market landscape. Who are you competing against? Where is deposit leakage happening?

Answering these questions requires another technology foundation: strong data. To get the information you need, you have to be able to analyze customer insights to make smart decisions. A data-centric approach will allow you to uncover the holes in your offerings, whether they are payroll, brokerage/wealth management, P2P, payments apps or something else. You will be able to determine where your bank customers are moving money, identify a short list of features, and target solutions you can bolt into your existing product suite to respond to those needs.

Resources exist to cull that data and drive decisioning. Take a look at ICBA's ThinkTECH Accelerator alumni (icba.org/innovation) and Preferred Service Providers (solutions.icba.org) in the data space. Many of them are already primed to help you realize your strategic next steps for technological investments.

Because in today's landscape, technology matters. Your bank's strategy may very well be your golden ticket, but it's your technology stack that will provide the Midas touch. With the right, data-backed strategy in place, community banks can ensure that all that technologically glitters really does turn into customer gold.



LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,
GROUP EXECUTIVE VICE
PRESIDENT OF
COMMUNITY BANKER
UNIVERSITY

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

The value of a plan

It's hard to believe it's already May, but since we're here, let's talk about planning. As we approach the midway point of the year, it's a great time to revisit goals and your community bank's strategic plan to ensure that progress is being made and targets are being met. If a strategic goal hasn't received much attention yet, make time to refocus on it and get some traction to avoid running out of time before the end of the year.

For many, a lack of structure can encourage out-of-the-box, creative thinking. But there's a lot to be said for having a great plan in place. While inspiration can hit anyone at any time, it's not something to count on. Success requires planning.

Planning is useful in many ways, including when you are looking to implement a new product, complete a system upgrade or go after a new market or target audience. But creating clear plans is also great for team functionality and morale.

A written and verbal plan provides direction and helps to bring all team members and supervisors onto the same page. A solid plan can help put others at ease, removing ambiguity and establishing clarity. It can also increase efficiency by providing focus. And, perhaps surprisingly, that focus can also encourage creative thinking and innovation by providing clear motivation and stating clear objectives.

Here are some tips for planning well:

- Look for the people on your team who are strong in operations and details. They can be helpful when building out a plan and visualizing the path to completion.
- Welcome feedback and ideas from others when developing the plan.
- Articulate roles and responsibilities.
- Incorporate timing into the plan when possible.
- Set metrics and milestones if you can.
- Often, banks set forth a strategic plan, but what isn't always recognized is that there are "mini plans" made up of the efforts that are needed to accomplish the larger goals. Map out those mini plans carefully as well.
- Revisit the plan (and the mini plans) periodically. Be prepared for changes and be willing to adjust and pivot as needed.

After your plan has been completed, take time to reflect on how successful it was and the process involved in bringing it to completion. Too often we don't do this, moving from one project to the next too quickly, and that doesn't give those involved the opportunity to reflect on how they can improve processes for next time.

Slowing down to reflect on success builds opportunities for further success, and that's a plan worth getting behind.





Thank you for entrusting us with your collateral valuation needs.

Your requests for service continue to increase, and we still have capacity to take on more work.

“


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!

- A SATISFIED CUSTOMER

Contact BND's Collateral Valuation Team to Build your Best Deal.

 **VISIT [BND.ND.GOV/FI/CSV](https://bnd.nd.gov/fi/cvs)**
701.328.5852 or bndvaluation@nd.gov.


BND 
Bank of North Dakota



**BANKERS
EQUIPMENT
SERVICE**

**Revolutionize your bank with
NCR ATMs and ITMs**

Provide fast, reliable self-service for deposits, withdrawals,
and bill payments—anytime, anywhere.



NCR ATLEOS

Delight customers with ITMs that mix cutting-edge automation and live, personalized video assistance.

Enjoy peace of mind with advanced security and boost efficiency while cutting costs. It's the future of banking, today!

To schedule a demo or learn how Bankers Equipment Service Inc. can help transform your bank.

Contact Sales
952.890.6661
www.bankersequipment.com



BHG + NIM

=

**MORE PROFITS
LESS RISK**

BHG Loan Purchase Program
More yield, less work
Secure & reliable investment
Low credit risk
Instant NIM enhancement



Keith Gruebele
EVP, Institutional Relationships
954.263.6399
kgruebele@bhg-inc.com



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

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



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

How HSA Contributions can be Split Between Family Members**By Ascensus**

A financial organization monitors a client's health savings account (HSA) contributions at a broad level and not specific to each client's eligibility or coverage. This does not prevent clients from asking for help understanding their annual maximum contribution amount and how they might be permitted to split the family level contribution between spouses.

2026 HSA Limits Released

The IRS has issued Revenue Procedure 2025-19, providing inflation-adjusted amounts for Health Savings Accounts (HSAs) for calendar year 2026.

HSA Mistaken Distributions and How to Correct Them**By Debbie Shipman, CIS, CIP, CISP, CHSP**

As health savings accounts (HSAs) become more popular, questions about how to correct errors also increase. One question financial organizations often receive is, "is this a mistaken distribution?"

IRS Form 5498 Refresher**By Ascensus**

As your financial organization prepares to file Form 5498, IRA Contribution Information, to the IRS and send copies to your clients, it is a great time to familiarize yourself with what the form reports.

Benefits of Allowing Loan Refinancing in Qualified Retirement Plans**By Kristoffer Aas, QKA, EdM**

Many employers believe that offering loans in qualified retirement plans is a major benefit. Participants have easier access to their savings, in case of an unexpected financial need, and the employer can elect to use payroll deductions to credit loan payments back to the participants' accounts for administrative ease.

FREE ag seminar!

IS IT TIME TO CALL AN **AUDIBLE?**



July 21

Fargo

July 22

Mankato, Minn.

July 23

Wisconsin Dells

All sessions 8 a.m. - 12 p.m.

FREE to attend | Breakfast and lunch included

REGISTER BY JULY 7:

701.451.7536 | khegney@bell.bank

bell.bank/registration/agviews-live

**AgViews
Live**
2025

11th ANNUAL

**Bell Bank
Agriculture**

Member FDIC

CONVENIENT, SECURE, AND FLEXIBLE DEBIT CARD PROGRAMS

Whether it's a business needing purchasing cards or an insurance card for medical expenses, we offer a variety of options to help you meet your customers' needs.

- Consumer and Business
- Co-Branded and Affinity
- Health Savings Accounts

Visit our website to learn more about our debit card programs, or reach out to me and let's start a conversation.



The
advantage
Network



100 South Phillips Avenue, Sioux Falls



(605) 335-5112 | Teresa Thill



advantage-network.com

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



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

Emerging Leaders Development Program Summer Leadership Conference June 17, 2025 • Minot, ND

* ALL TIMES ARE CENTRAL TIME*



Day 1 • June 16, 2025

6:30 PM Welcome Dinner & Golf Simulator at Whiskey Nine (109 W Central Ave, Minot)
Whiskey Nine is a unique bar and gourmet eatery in downtown Minot, featuring top-of-the-line aboutGOLF simulators.

Day 2 • June 17, 2025

Morning Education Session - First Western Bank & Trust (900 S Broadway, Minot)

10:00 AM The Importance of Involvement

Hear from past and present ICBND Board of Directors members about the importance of association involvement in both your community and your company.

11:00 AM Why Not Minot?!

The Minot Area Chamber EDC, along with Monica Hocking, General Manager of the Minot Hot Tots Baseball Team will share their experiences with business development in the "Magic City" of Minot.

12:00 PM Lunch

1:00 PM The Power of Mentorship

Kelly Hoven with Brady Martz will dive into the importance of mentorship in both your personal and profession life.

2:00 PM AI & Fraud

Tahnee Magnus with Brady Martz will present on current trends in fraud and how to implement efficient fraud risk management best practices, especially as it relates to the emergence of AI.

3:00 PM Leadership is Hard

Longtime ICBND Associate Member and supporter, Chris Kelley with Barret School of Banking will teach the group how to ride the leadership rollercoaster and cover topics including engagement, work/life balance and culture.

5:00 PM Minot Hot Tots Baseball Game (Corbett Field—1124 E Burdick Expy, Minot)

Join us in the private Boppre Law Firm Clubhouse at the Minot Hot Tots Baseball game! Take in the game from relaxed seating and enjoy a premium ballpark buffet and drinks!

Hotel Accommodations

Rooms are available at the Clarion Hotel (2200 E Burdick Expy, Minot) for June 16-17. Booking details are below.

- Book Online [here](#) or call 701-441-7077 and ask for the ICBND room block.
- Booking Deadline: June 2, 2025

Registration

ICBND Emerging Leader Annual Member	FREE
ICBND Emerging Leader Alumni	\$400
ICBND Member - Non Emerging Leader Member	\$450
Non-ICBND Member	\$500*

Cost includes session, all meals and baseball game.

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

ICBND EDUCATIONAL OPPORTUNITIES

ICBND NETWORKING GROUPS: LEADERSHIP COHORT



JULY 10, 2025
FREE FOR ICBND MEMBERS
9:00 AM–3:00 PM
BSC NECE

ICBND is excited to launch its brand new Networking Group program that is **FREE** to ICBND members. This Leadership Cohort 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.

Schedule:

9 am - 12 pm	Welcome & Introductions Breakout Sessions with Forum Dialogue and Discussions
12 pm - 1 pm	Networking Lunch
1 pm - 3 pm	Forum Dialogue and Discussions Continued

Who Should Attend:

This program is designed for senior bankers, including executive-level leaders, senior management, (chief of and department heads) and those leading strategic initiatives within their organizations. It is ideal for professionals looking to lead transformation, foster growth, and enhance organizational culture in the competitive banking sector. Participants may have the following job titles: Chief Executive Officer, President, Chief of Lending, Chief Operations Officer, Director of Human Resources, Regional Sales and Service Manager, Treasury Management Executive, etc.

Facilitators:

Christie Drexler, Drexler Consulting, LLC
Kristi Greer, Kristi Greer Consulting, LLC

Cost: FREE to ICBND Members



ICBND EDUCATIONAL OPPORTUNITIES

CYBERSECURITY & DATA PRIVACY ROADSHOWS

Presented By:



**JULY 14 IN BISMARCK &
JULY 15 IN FARGO**

ICBND is excited to partner with American Security & Privacy to offer Cybersecurity and Data Privacy Roadshows in Bismarck and Fargo! These sessions will be offered on July 14, 2025 at the ICBND Office, in Bismarck, and July 15, 2025 at the Bell Bank Tower, in Fargo. The cybersecurity portion will be held each morning, while the privacy section handled in the afternoon. Please select which sessions and days you'd prefer to attend when registering.

Schedule:

8 am - 12 pm	Cybersecurity Roadshow
12:10 pm - 12:50 pm	Lunch & Optional Discussion on FFIEC CAT Replacement
1 pm - 4 pm	Privacy Roadshow

Locations:

Bismarck, July 14 - ICBND Office, 1136 West Divide Ave, Bismarck, ND 58501

Fargo, July 15 - Bell Bank Tower, 520 Main Ave, Fargo, ND 58103

Instructor: Dr. Kevin Streff - Founder & Managing Partner



Dr. Kevin Streff is Founder of several cyber startups and acquisitions, including American Security and Privacy, LLC, Secure Banking Solutions, LLC, SBS Cybersecurity, LLC, and Blu3 Technologies, LLC. His businesses have worked across all fifty states and internationally helping organizations comply with legal and regulatory data protection mandates in the banking sector, as well as planning and implementing sound information security and privacy strategies.

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



May 2025	DATE	TIME
Credit Push Scams: Return Requests & Reversals	Thu 05/01	10:00 AM CDT
Mortgage Servicing Rules for Small Servicers	Mon 05/05	10:00 AM CDT
CECL: What Auditors & Regulators Will Expect	Tue 05/06	10:00 AM CDT
BSA Exam Manual Series: Monetary Instrument Records, Funds Transfers, 314a, 314b & OFAC & Special Measures	Wed 05/07	10:00 AM CDT
Strategic Marketing: Connecting with Diverse Generations	Thu 05/08	10:00 AM CDT
Force-Placed Flood Insurance: Timing, Monitoring & Documenting	Mon 05/12	10:00 AM CDT
Timely & Accurate Check Adjustments: Reducing Risk & Loss	Tue 05/13	10:00 AM CDT
Risk Management & Artificial Intelligence: Innovations, Challenges & Future Trends	Wed 05/14	10:00 AM CDT
Effective Management of Credit Report Disputes	Thu 05/15	10:00 AM CDT
Sunset of FFIEC Cybersecurity Assessment Tool: What Now?	Mon 05/19	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
June 2025	DATE	TIME
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
Volatile Lending: Navigating Tariffs, Immigration Shifts & Inflation	Tue 06/17	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
Cybersecurity Incident Response & Mitigation Strategies	Mon 06/30	10:00 AM CDT

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

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
Community Reinvestment Act: Preparing for Upcoming Changes	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
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
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: Loan Reporting Part 2: Risk Weighting, Modifications & Multiple Schedules	Thu 10/16	10:00 AM CDT
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

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



National
Purchasing
Partners



Sign Up with NPP for Free!

NPP is a B2B marketplace where association members save on products and services they use every day. Join for free today.



NPP members enjoy exclusive offers and negotiated pricing from brands like these:

verizon
business

Hertz



1-800
flowers.com



BatteriesPlus+

5G^v

Get Started!

Sign up to get access to these discounts.

mynpp.com/icbnd/



mynpp.com

800-810-3909

customerservice@mynpp.com

©2023 NPP

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

20
25

MAY 2025 EDITION



Half of people in the United States will be diagnosed with a mental disorder at some point in their lifetime.

Boosting Your Mental Health Daily

Mental Health Awareness Month is observed every May to help break the stigma and support people living with mental health conditions. Mental illness refers to a range of diagnosed conditions that affect a person's mood, behavior, feelings, thinking and, ultimately, ability to function in daily life.

Millions of Americans live with serious mental disorders, such as anxiety, major depression and bipolar disorder. Mental health plays a huge role in your overall health and well-being. It affects everything, including how you think, feel and act, and helps determine how you make healthy choices and cope with stress. Mental health is always there; your state continually changes depending on resources and challenges. Focusing on maintaining or improving your mental health is important, so here are five ways to boost your mental health on a daily basis:

1. **Express gratitude.** Taking five minutes daily to write down the things you are grateful for has been proven to lower stress levels and help you achieve a more positive mindset.
2. **Be kind.** Helping others and being kind not only helps the recipient but can also benefit your mental health. Simply holding the door for someone or giving a compliment can go a long way.
3. **Get moving.** Exercising regularly can benefit your brain function, reduce anxiety and improve your self-image.
4. **Get a good night's sleep.** Fatigued individuals typically experience drowsiness, mood changes, loss of energy and appetite, headaches, and a lack of motivation, concentration and alertness. Strive for seven to eight hours of quality sleep a night.
5. **Spend time outdoors.** Getting outside, especially when it's sunny, can greatly improve your mood and ability to focus.

Seek help from your primary care doctor or a mental health professional if you're concerned about your mental health. If you need mental health-related crisis support or are worried about someone else, the 988 Suicide and Crisis Lifeline is available by calling or texting 988 and chatting online at 988lifeline.org.

Spring Clean Your Routine

Spring isn't just for cleaning out your closet. It's also a great time to refresh your mind and body. It's important to check in on yourself regularly; a routine refresh can help you avoid illness, reduce stress and feel in control. Consider the following ways to freshen up your daily routine this spring:

Assess your current routine. The first step in spring cleaning your routine is to take stock of your current habits and activities. Are there tasks or commitments that no longer serve you? Are there areas where you feel overwhelmed or stressed?

- **Declutter your home.** No clothing, equipment or other belongings are off-limits, so get rid of items you don't use anymore.
- **Create space for self-care.** Prioritize self-care activities or take a few moments each day to relax and recharge. You can better manage stress and improve your overall well-being by carving out time for the activities you enjoy.
- **Reset your recipes with seasonal produce and other ingredients.** Spring produce includes vegetables like asparagus, artichokes, radishes, rhubarb and peas, as well as fruits like strawberries. In-season produce is picked at the peak of their freshness and nutritional value, packed with essential vitamins, minerals and antioxidants that boost the immune system.
- **Establish healthy habits.** For example, you could commit to a regular sleep schedule or incorporate more movement into your day.

Refreshing your routine can have a profound impact on your mental health. It can help you reduce stress, increase feelings of control and improve overall well-being. Start spring cleaning your routine today to create one that supports your mental health and enables you to thrive in spring and beyond.

Zywave, 2025.

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



ND BANKS
BENEFIT TRUST

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

20
25

MAY 2025 EDITION

Reducing Processed Food in Your Diet

Processed foods have become a staple in American diets due to their convenience, taste, affordability and long shelf life. Yet, an increasing number of health experts are warning of the concerning impacts of these foods.



A diet largely consisting of processed food can lead to chronic diseases, mental health issues and even early death.

Consider the following tips to remove ultra-processed food from your diet:

- Read the label, checking for high amounts of additives, preservatives, sulfites, saturated and trans fats, and added sugar and salt.
- Shop the perimeter of the grocery store and buy whole foods like fruits and vegetables.
- Have healthy snacks on hand.
- Swap refined grains—such as white pasta, rice and bread—for whole-grain options.
- Cook meals at home and prep ahead of time.
- Avoid processed meat (e.g., sausage, hot dogs and lunch meat).

Cutting highly processed items out entirely can be difficult, so start with these small steps. Before making dietary changes, consult your doctor.

MONTHLY RECIPE



STRAWBERRY MANGO FETA TOAST POINTS

Makes: 4 servings

INGREDIENTS

- 1 mango, ripe (divided)
- 2 cups strawberries (divided)
- ½ cup fat-free feta cheese crumbles
- 2 Tbsp. balsamic vinegar
- 1 cup basil leaves (plus 2 Tbsp. for topping)
- 2 Tbsp. olive oil
- 4 slices whole wheat bread

PREPARATIONS

1. Peel and pit the mango. Dice ¾ of the mango and ¾ of the strawberries; place in a large bowl with feta cheese. Put the remaining fruit, ¼ cup basil, vinegar and oil in a blender and blend.
2. Pour the blended vinaigrette over the fruit-feta mix and toss gently.
3. Chop the remaining basil leaves.
4. Toast the bread slices and cut each slice diagonally.
5. Top the toast points with the dressed fruit-feta mix and chopped basil.

NUTRITIONAL INFORMATION

(per serving)

Total calories: 240

Total fat: 8 g

Protein: 17 g

Sodium: 390 mg

Carbohydrate: 33 g

Dietary fiber: 5 g

Saturated fat: 2 g

Total sugars: 17 g

Source: MyPlate

Zywave, 2025.

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



ND BANKS
BENEFIT TRUST

ICBND MEMBERS IN THE NEWS

American State Bank & Trust Co

American State Bank & Trust Company launches refreshed website and new domain to enhance customer experience and safety online.

WILLISTON ND-- American State Bank & Trust Company President/CEO Dave Hanson is proud to announce the launch of the bank's newly redesigned website and transition to a new, more secure domain: asbt.bank.

The newly updated site reflects ASB's ongoing commitment to providing an exceptional digital experience while prioritizing the security of its customers' financial information. With a fresh, modern design, improved navigation, and enhanced functionality, the new site makes it easier than ever for customers to access the banking services and resources they need.

By upgrading to a .BANK domain, ASB joins a verified and trusted community of financial institutions worldwide. The .BANK domain is exclusive to banks and is governed by strict security requirements, providing an added layer of protection against cyber threats like phishing and spoofing. Customers can feel confident knowing that when they visit asbt.bank, they are connecting directly with American State Bank & Trust Company.

"We're excited to offer our customers a better online experience and greater peace of mind," said Hanson. "This upgrade underscores our dedication to delivering exceptional service and innovative solutions."

Customers visiting the former website address (asbt.com) will be automatically redirected to the new .BANK domain.

For more information, please visit asbt.bank or contact 701-774-4100.



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 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

Bank of North Dakota releases 2024 Annual Report

BISMARCK, N.D. – The state-owned Bank of North Dakota (BND) released its 2024 Annual Report to the Industrial Commission, titled “Breaking the Barrier.” The report highlights two large multi-state agency initiatives launched in 2024 under BND’s leadership: SmartWithMyMoney.nd.gov and Sustain, Transform, Authenticate North Dakota (STAND).

Smart with My Money is the statewide financial literacy effort backed by 12 state agencies, aiming to make North Dakota the most financially literate state in the country by 2027. Currently, the state has a grade of C in financial literacy. As of Dec. 31, 2024, 3,248 accounts were started with over 111,000 site visits on its website.

In response to growing scrutiny of agricultural and fossil fuel practices, the 2023 Legislative Assembly directed BND to evaluate the complex policies and trends impacting North Dakota’s businesses and industries. The result was STAND, a cross-sector initiative aimed at educating consumers nationwide and globally about North Dakota’s progressive practices. A group of 27 North Dakotans, including elected officials, private industry leaders and representatives from state agencies and associations, developed STAND’s first report released in July. The report, along with other written and video stories, can be found at stand.nd.gov.

BND closed 2024 with total assets of \$10.8 billion, a 6.8% increase from the previous year with net income of \$200.4 million, up from \$192.7 million in 2023. The Bank had an excellent return on investment of 15.8%, and the total return to the state was \$335 million. Standard & Poors maintained BND’s rating as A+/Stable in its 2024 annual review.

“Bank of North Dakota’s foremost responsibility is managing risk on behalf of the state’s residents,” said members of the Commission in a joint statement. The Commission, consisting of Gov. Kelly Armstrong as chairman, Attorney General Drew Wrigley and Agriculture Commissioner Doug Goehring, oversees BND. “Their strong team effectively balances liquidity, interest rate shifts and credit exposure to safeguard public funds.”

North Dakotans see the impact of BND’s work directly through its loan portfolio. This year, the Bank originated and renewed 8,726 loans to the state’s residents for more than \$2.1 billion, bringing the amount of the total lending portfolio to \$6.1 billion, a new record for BND. BND delivered both agriculture and commercial loans through 70 different financial institutions and their 201 branch offices. Student loans are provided directly to North Dakota residents and out-of-state residents attending a North Dakota school.

In addition to these portfolios, BND administers more than \$1.1 billion in legislature-directed loan programs, including school construction, state infrastructure, water projects and disaster recovery. These programs help lower local taxes for residents by providing lower interest loans than they would typically negotiate.

“BND is committed to protecting the state’s deposits while providing a healthy return,” stated Don Morgan, BND president. “Every day, our team strives to achieve more to benefit the residents of our state.”

Complete copies of the 2024 Annual Report are available at www.bnd.nd.gov.

The Bank’s mission “to support agriculture, commerce and industry” has not changed since its earliest days in 1919. The Bank of North Dakota is the only state-owned bank in the nation.

For more information: Janel Schmitz Communications & Marketing Manager 328.5880

ICBND MEMBERS IN THE NEWS

Bank of North Dakota



Sierra Maxon

Sierra Maxon joined BND April 21 as the new bank operations III position. Sierra comes to BND from Bravera where she was a Loan Servicing Assistant.



Mike Burgard

Mike Burgard joined BND May 1 as the new facilities manager. Mike comes to BND with 8+ years of management experience between Coca-Cola Bottling Company and UNFI, where he managed warehouse operations, facilities, fleet and equipment services. He has an associate degree in business management from Bismarck State College.



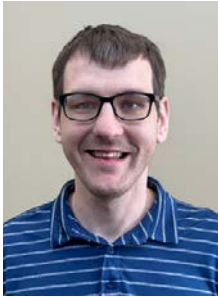
Tiffany LaPoint

Tiffany LaPoint joined BND May 5 as a student loan customer service representative. Tiffany comes to BND from the Northwest Human Service Center where she was the operations support manager & registration lead.



ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Nate Fries

Dakota Carrier Network (DCN) has hired **Nate Fries** as an application analyst.

In this role, Fries is responsible for the administration of DCN's network monitoring applications; performance dashboards, report generation, data analysis, and ensuring compliance with service agreements; and coordinating issue resolution and training users on internal and external applications. He is based at DCN's Bismarck Network Operations Center.

A North Dakota native, Fries earned an Associate of Science in Information Technologies from Southern New Hampshire University. Prior to joining DCN, he worked in education and early childhood roles for seven years.



First Western Bank & Trust



David Scott

We're excited to announce that First Western Bank is expanding to Chandler, Arizona! Leading the Chandler team are **David Scott**, Arizona Market President, and **Christie Boutain**, SVP Commercial Banker, both bringing extensive experience and a strong commitment to community banking.



Christie Boutain

Headquartered in Minot, North Dakota, First Western Bank has proudly served communities since 1964. The Arizona location will operate as a Loan Production Office under the name "First Western" until regulatory approval is received to offer full-service banking, at which point it will join First Western's growing list of full-service community bank locations.



ICBND MEMBERS IN THE NEWS

United Bankers' Bank



David Krause

BLOOMINGTON, MN – April 25, 2025—United Bankers' Bancorporation, Inc. (UBBI), the parent holding company of United Bankers' Bank (UBB), is pleased to announce the election of **David Krause** and **Brian Young** to its board of directors. The new directors were officially appointed during UBBI's annual meeting on April 16, 2025.

David Krause is the CEO of Pioneer Bank in Mankato, Minnesota. He began his banking career in 1984 and started his tenure at Pioneer Bank in 1986. His strategic vision and leadership have driven significant organic growth and positioned Pioneer Bank as a strong and innovative community banking institution.

Brian Young is the President and CEO of United Bancshares and The Union Bank Company in Columbus Grove, Ohio. Brian is a seasoned leader in the banking industry with expertise that spans all facets of banking operations and executive management.



Brian Young

"We are thrilled to welcome David and Brian to the UBBI board of directors," said Jae Evans, UBB Interim President. "Both bring impressive records of leadership and innovation in community banking, and we are confident their insights and experience will be invaluable as we continue to support our mission of being the nation's premier correspondent partner for community banks."



Dean Miller

UBBI also extends its sincere gratitude to **Dean Miller**, President and CEO of First National Bank of Bellevue, Ohio, who retired from the board after completing his nine-year term.

"Throughout his time on the board, Dean has been a strong contributor and a tremendous advocate for UBB, and we will miss his wisdom and knowledge," said Evans. "We thank him for his dedicated service and leadership."

With the addition of Krause and Young, UBBI continues its tradition of strengthening the board with experienced and forward-thinking banking professionals committed to the success of community banking.



ICBND CLASSIFIEDS

Bravera

Credit Analyst II

Location: Any Bravera location

A Credit Analyst will analyze borrower's financial statements to determine the risk involved in extending credit to businesses, compile credit presentations, and research support material for loan portfolio. They will work on complex credits, assist leads with projects, mentor other analysts, and perform Moody's system administration.

Duties and Responsibilities:

1. Analysis of financial information of new and existing borrowers using sound judgment on cash flow and credit worthiness.
2. Assist lenders in constructing financial statement spreads and analyzing financial statements for credit quality including financial ratios, cash flow analysis, collateral analysis, repayment analysis on new and existing loans and applications, etc.

Qualifications:

Required:

- Five years of experience as a commercial and/or ag credit analyst.
- Strong analytical skills.
- In-depth knowledge of credit analysis, credit administration, credit policy and procedures, and risk analysis.
- Effective technical report writing skills.
- Effective verbal and written communication skills.
- Proficient computer navigation skills using multiple software packages.
- Detail-oriented with an emphasis on accurate output.
- Initiative to produce high quality work.
- Effective time management skills.

[Click here to apply](#)

Independent Banker



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

LISTEN IN



icba.org/podcast

AN **ICBA** PODCAST

ICBND CLASSIFIEDS

First International Bank & Trust

Commercial Loan Officer- Fargo

We are seeking a motivated and experienced Commercial Loan Officer to join our dynamic team. The ideal candidate will possess a strong business development background, a solid foundation in accounting and economics, and an in-depth understanding of the Fargo market. This role is essential in expanding our commercial lending portfolio and enhancing client relationships.

This is an in-office position.

Key Responsibilities

- Identify and develop new business opportunities through networking and relationship-building within the Fargo market.
- Assess the financial needs of clients and recommend appropriate lending solutions.
- Review and analyze title report or survey to determine issues and any present or potential risk.
- Negotiate contracts in a way that is mutually beneficial for FIBT and the customer.
- Ensure customer understands conditions and terms of account.

Qualifications:

- Bachelor's degree in Finance, Accounting, Economics, or a related field; 3+ years experience in commercial lending or related experience, or equivalent combination of education and experience is required.
- Proven business development skills with a track record of successfully originating new loans.

[Click here to apply.](#)

Commercial Loan Officer- Grand Forks

We are seeking an experienced, relationship-focused Commercial Loan Officer to join our team in Grand Forks. This role is ideal for a motivated, customer-centric professional who thrives on building strong business relationships, structuring sound financial solutions, and driving commercial growth in the local market..

Key Responsibilities

- Assess creditworthiness and authorize loan approvals by reviewing financial statements and required documentation.
- Analyze title reports, surveys, and collateral to identify and mitigate risk.
- Structure and negotiate loan terms that are beneficial to both the customer and FIBT.
- Clearly communicate loan conditions, terms, and obligations to customers.
- Monitor delinquent accounts and recommend appropriate action for resolution.
- Build and maintain strong relationships with new and existing clients by delivering customized financial solutions.
- Prepare and manage accurate loan documentation to ensure compliance with legal and regulatory standards.

Qualifications:

- Bachelor's degree in finance, accounting, economics or related field; minimum of 3 years of commercial lending or closely related experience; equivalent education and experience, or equivalent combination of education and experience is required.
- Proven track record in business development and loan origination.

[Click here to apply.](#)

ICBND CLASSIFIEDS

First International Bank & Trust

Commercial Loan Officer- Watford City

First International Bank and Trust is a family-owned community bank and one of Prairie Business Magazine's 50 best places to work. We are seeking a motivated and experienced Commercial Loan Officer to join our dynamic team. The ideal candidate will possess a strong business development background, a solid foundation in accounting and economics, and an in-depth understanding of the Western North Dakota market. This role is essential in expanding our commercial and Ag lending portfolio and enhancing customer relationships.

This is an in-office position.

Key Responsibilities

- Identify and develop new business opportunities through networking and relationship-building within the Fargo market.
- Assess the financial needs of clients and recommend appropriate lending solutions.
- Review and analyze title report or survey to determine issues and any present or potential risk.
- Negotiate contracts in a way that is mutually beneficial for FIBT and the customer.

Qualifications:

- Bachelor's degree in Finance, Accounting, Economics, or a related field; 3+ years experience in commercial lending or related experience, or equivalent combination of education and experience is required.
- Proven business development skills with a track record of successfully originating new loans.

[Click here to apply](#)

First Western Bank & Trust

Operations Specialist

Responsible for completing daily operations activities for First Western Bank & Trust's accounts to ensure the accuracy of records while adhering to the bank's culture of excellence in customer service to its patrons.

Essential Duties and Responsibilities

- Greet visitors and customers in a courteous manner and work with them on various account issues
- Assist customers with general bookkeeping including but not limited to account transfers, stop payment requests, account closures and balancing issues
- Answer telephone inquiries from customers and internal staff regarding customer account transactions
- Research accounts as requested to verify transactions and provide documentation
- Distribute reports and notices from prior business day
- Perform daily reconciliation of the Bank's general ledger accounts and make corrections or adjustments
- Prepare electronic files to post and code ACH returns and corrections to the Federal Reserve

Education and/or Experience

- High School diploma or general education degree (GED) required
- Associate's degree in business-related field preferred
- Two years of banking, customer service or cashier related work experience preferred

[Click here to apply](#)

ICBND CLASSIFIEDS

Starion Bank

Insurance Manager - Bismarck

Salary dependent on experience.

Responsibilities:

- Manage the overall performance of Starion's Insurance division, including staffing, financial performance, sales performance, client relations, and administration responsibilities.
- Coach, train, and lead the Insurance staff to Starion's core values
- Promote growth, client retention, insurance relationships, and overall profitability
- Establish strategies for sales, business development, customer service, account retention, cross sales and referrals
- Ability to travel to Starion branches is required

Qualifications:

- Insurance licenses in property, casualty, life and health
- Knowledge of insurance regulations, policies, and procedures
- Knowledge of insurance carriers, industry trends, and overall news impacting the industry
- Eight to ten years of Insurance sales and leadership experience, or related experience
- Position is located in the Bismarck / Mandan area

[Click here to apply.](#)

Credit Analyst

Starion Bank is seeking a Credit Analyst with an emphasis in Agriculture Lending Analysis in any of our North Dakota branches: Bismarck or Fargo, North Dakota; or Madison, Wisconsin. This position may be eligible for remote work where the physical location is within 200 miles of one of our locations in ND or WI.

In this role, you will be responsible for:

- Financial analysis of credit requests and special projects
- Preparing financial statement spreadsheets
- Conducting financial and borrower analysis
- Preparing credit approval presentations

You should have:

- A Bachelor's degree in Business, Finance, Accounting or a similar field
- One to three years of similar or related experience (preferred)
- Sound analytical, problem solving, and written communication skills.
- Strong organization, time management, and problem-solving skills
- Demonstrated ability to prioritize work, multi-task, and work independently
- Excellent oral and written communication skills
- Exceptional customer service skills
- Computer skills including Outlook, Word, Excel and Power Point

[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.

[Click here to apply.](#)

Customer Experience Project Manager

This position is in Mandan, ND.

Responsibilities:

- Manage projects related to customer-facing technology. Define project scope, objectives, requirements and deliverables that support customer expectations and business goals in collaboration with senior management and stakeholders
- Create & Monitor project plans, coordinate efforts of team members and third-party business partners. Manage and implement project changes/interventions to achieve completion
- Oversee all aspects of projects to include due diligence, initiation, planning, execution and closing stages
- Ensure compliance with all FDICIA key controls, banking regulations, policies, procedures, guidelines and defined standards

Qualifications:

- Minimum of three years' experience in banking, customer experience, and digital and marketing experience along with solid leadership skills are required.
- Working knowledge of mobile and online banking platforms
- Ability to speak technology terminology and operations
- Must be willing and able to travel

[Click here to apply.](#)

ICBND CLASSIFIEDS

Starion Bank

Commercial Loan Servicer

Starion Bank is seeking a full-time Commercial Loan Servicer in Bismarck or Fargo, North Dakota; or Madison, Wisconsin. This position may be eligible for remote work where the physical location is within 200 miles of one of our locations in ND or WI.

Pay is dependent on experience.

Responsible for:

- Funding-boarding of new and renewed commercial-ag operating & real estate loans
- Maintenance of existing loans due to modification or Change in Term Agreements
- Ongoing monitoring of UCC filings, final title work, insurance, and real estate taxes for tickler management.
- Participation payments, wires, and maintenance.
- Balancing of applicable GL's and various internal accounts
- Keeping up to date with ongoing compliance regulations and changes and bank guidelines, policies and procedures.

You should have:

- One to three years similar experience and the equivalent of an associate's degree
- Strong organization, time management, and problem-solving skills
- Demonstrated ability to prioritize work, multi-task, and work independently
- Excellent oral and written communication skills
- Exceptional customer service skills

[Click here to apply.](#)

Retail Loan Processor

This position is in Mandan, ND.

Responsibilities:

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

Qualifications:

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

[Click here to apply.](#)

ICBND 57TH ANNUAL CONVENTION



DISCOVER COMMUNITY BANKING

SEPT. 15-17, 2025

JOIN US IN

*Medora*TM


ICBND