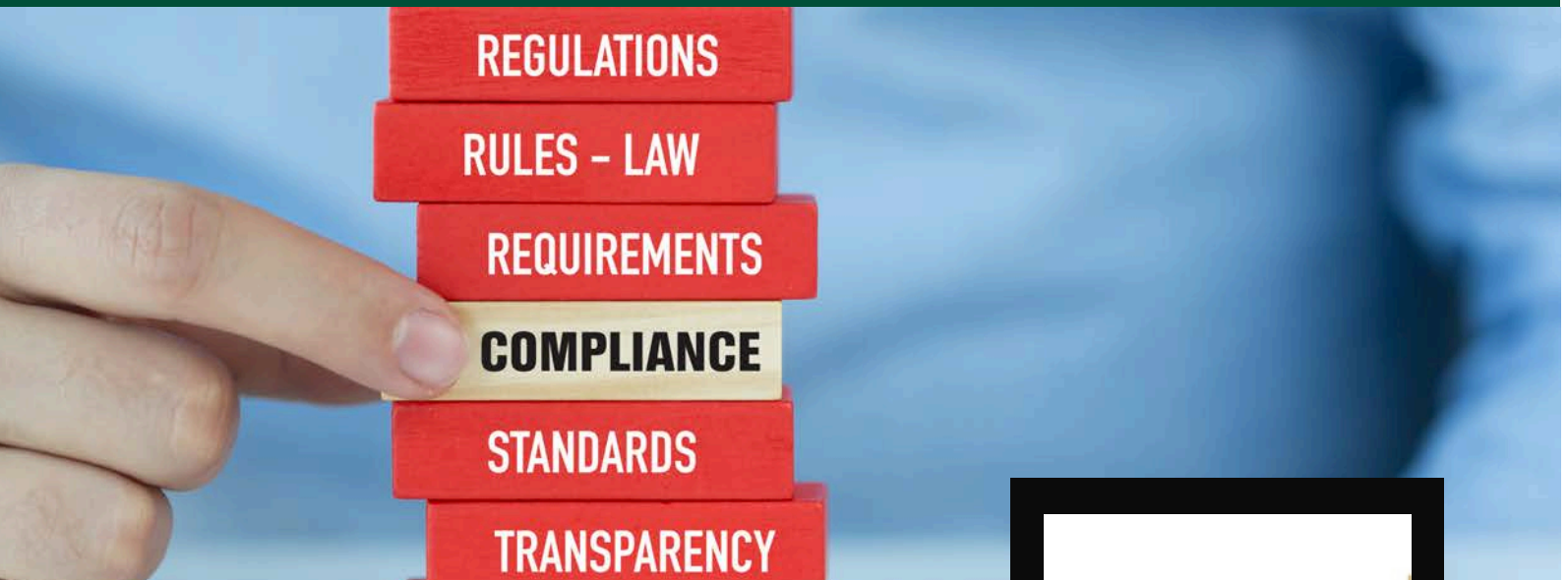


Official Newsletter of ICBND COMMUNITY BANKER



Community Bankers for Compliance Program October 14-15, 2025 - Bismarck, ND

- Auditing the Loan Estimate
- Reviewing Your Lending Policies
 - Regulation Z – Truth in Lending
 - Regulation B – Equal Credit Opportunity Act
 - Regulation X – Real Estate Settlement Procedures Act



Virtual Credit Analysis Bootcamp with David Osburn Oct. 8 - Credit Analysis Basics Nov. 5 - Key Ratio Analysis Dec. 10 - Basic Tax Return Analysis

The Credit Analysis Bootcamp program consists of three sessions designed to help bankers to specialized skills needed to effectively support the commercial or business lending function in the bank.

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**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

2025-2026 ICBND

Executive Committee:

Sarah Getzlaff

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

Jordan Nelson

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

Kris Ahmann

Vice Chairman
Bank of North Dakota
kahmann@nd.gov
701.328.5678

Charlotte Aldinger

Immediate Past Chairwoman
Commercial Bank of Mott
charlotte.aldinger@cbmott.com
701.824.2593

Jason Johnson

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

ICBND UPCOMING EVENTS

OCTOBER 2025

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

NOVEMBER 2025

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

DECEMBER 2025

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



Senator John Hoeven

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

Chairwoman's Remarks



Sarah Getzlaff
Security First Bank
of North Dakota
ICBND Chairwoman

Hello Community Bankers!

With roughly 20 years of ICBND conventions under my belt and even more years since my last trip to Medora, I was excited to head towards the badlands for this year's event. A lot of us bankers don't like change, and it's sometimes easier to keep doing things the way we've always done them. We also know when you have the vision and courage to try new things, amazing things can happen. This year's ICBND convention was my absolute favorite and far surpassed my expectations of what a new venue could bring.

The change in energy this convention brought was simply amazing. You could feel it as you checked in for golf, in the exhibit hall visiting with our partners, and settling in for sessions on Tuesday. Everyone was more engaged. The weather was perfect, allowing us to enjoy the good company and fresh air during breaks. Most important of all, we were able to connect. As I left the musical terrace on Tuesday evening, I reflected on all the friendships I've made through ICBND, and all the mentors I have gained. The list of incredibly thoughtful and genuine humans who wished me the best, and truly meant it, is long and so appreciated.

My main goal as Chair is to keep this energy going and channel it into more advocacy engagement. The last several years have been full of new rules with too many pages and not enough thought given to the role community banks play. While this administration won't bring predictability, it will bring more opportunities for us to differentiate community banks by sharing our stories – stories of how we make a difference for our customers and in our communities every single day. I am excited and grateful to lead the charge.



Sarah

ICBND NEWS

President's Remarks



Alexis Baxley
ICBND President

As I drove into Medora for convention last month, I couldn't help but smile. To see the start of fall colors emerging in the Badlands, well, it was postcard perfect. I am one of those people who loves everything about fall – crisp mornings, warm afternoons, beautiful colors, harvest, etc. Despite having my school days well behind me, fall still feels exciting each year.

It seems like I am not the only one – because ICBND members brought the energy and excitement to Medora in a big way! My team and I had a blast with all of you, and we can't wait to keep that momentum going into 2026. Before we jump too far ahead, though, we have a few great events left on our calendar this year, including "Community Bankers for Compliance Fall Regulatory 2-Day Seminar" on October 14-15 and a "Small Business Lending Seminar" on November 18.

Aside from legislator appointments, the legislative interim remains relatively quiet for our industry. However, January 2027 is growing increasingly near, and it's time to start thinking about our next legislative session. If you're interested in engaging with the legislative process on a deeper level or want to talk about an issue prior to the session, please reach out to me. Now is the time to begin these conversations.

While it has been quiet at home, the same cannot be said for community banking on the national level. I am grateful to our friends at ICBA and our Federal Delegate, Brenda Foster, for the work that they do to keep us informed of the non-stop news coming out of Washington, D.C. Thanks to you, too, for stepping up to the plate when we ask you to submit comments and use your voice on behalf of community banks. I'm thrilled to have Sarah step into the role of Chair this year, as few people do this better or more passionately than she does. While Sarah is skilled at sharing her story, it's her passion for her industry and her community that truly stand out. I know many of you share that passion, and together we are a powerful force.

As always, grateful for all you do,
Alexis



Congratulations!

CONNECTION 20 Under 40 Celebrating the Next Generation of Leaders

JP FELAND 39

Compliance Manager
BRAVERA BANK



JP Feland is proud to call Bismarck-Mandan home. A University of North Dakota graduate in banking and financial economics, Feland returned to his hometown to begin a career in banking that has continued to challenge and inspire him. At his core, he is motivated by pride in his work and “knowing that what I do makes a difference” to his bank, his coworkers, and the people they serve. He also finds that his steady drive to keep learning and growing fuels his passion for his work. He admits he likes when things go according to plan, which can make the unpredictable world of bank compliance challenging.

Over the years, Feland has learned to adapt by shifting priorities and focusing on what he can control. That perspective has made him more resilient, not only as a professional but also as a person. Outside of work, he enjoys traveling and spending time with his wife and their two daughters, especially on the river during North Dakota summers. For him, family and work are both grounded in the same values: growth, resilience, and being present for the people who matter most.

WHEN YOU NEED TO UNPLUG, WHAT HELPS YOU RESET?

I'm a die-hard Minnesota Vikings fan and try to watch every game.

HOW WOULD YOUR KIDS OR PARENTS DESCRIBE WHAT YOU DO?

My kids say I make sure everyone at work follows the rules.

WHAT ADVICE WOULD YOU GIVE TO OTHER YOUNG PROFESSIONALS IN BISMARCK-MANDAN?

Step outside your comfort zone. Say yes to opportunities and don't wait until you are 100% ready. Be reliable. If you say you are going to do something, do it. This builds trust and sets you apart. Take initiative and find ways to add value.

“Step outside your comfort zone. Say yes to opportunities and don't wait until you are 100% ready.”





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Q: What makes financial institutions such a unique client group?

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Q: How does Brady Martz support financial institutions in navigating these challenges?

Ryan: We provide a full range of assurance, tax, and consulting services specifically designed for financial institutions. Our professionals work closely with banks and credit unions to deliver audits, tax planning and preparation, directors' exams, credit reviews, regulatory compliance support, and more. From helping interpret new legislation to preparing for mergers or succession planning, we're there every step of the way.

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FLOURISH



REBECA ROMERO RAINEY
PRESIDENT AND CEO, ICBA

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

"When community bankers alert their peers to a new type of fraud or a rise in a particular form of attack, they empower the community to act."



Battling the many faces of fraud, together

When it comes to fraud, we are being hit on all fronts with scams that range from the very basic to the most sophisticated. We're at this unique place in time where a bank needs both the technological tools to thwart AI-generated digital attacks and the knowledge to battle old-school check washing and forgery schemes.

It means that our mitigation strategies must combine advanced monitoring with good old-fashioned gut instinct to help our teams and customers protect themselves and our banks. In short, we must educate our customers, prepare our teams, shore up our digital defenses and monitor transactions, all while continuing to run the business of banking.

It's a lot in any environment. Fortunately, we are not alone. As a community of community bankers, we have strength in numbers.

Consider that one of the most powerful tools in the fight against fraud is information sharing. When community bankers alert their peers to a new type of fraud or a rise in a particular form of attack, they empower the community to act. Supported by this firsthand knowledge, community bankers can prepare stronger defenses for their own organizations. By sharing these stories and experiences, we help others learn and prevent it from happening somewhere else.

That's where ICBA Community (community.icba.org) comes into play. Created as a secure platform for member communication, ICBA Community offers a way to disseminate information on fraud scams and tips for addressing them.

information on fraud scams and tips for addressing them. It is like having eyes and ears out there, delivering insights into what others are seeing and what has worked to prevent losses. It's not just a forum for understanding current threats; it delivers that ability to learn through others' firsthand experiences and makes fraud real.

Yet, fighting fraud requires more than information alone, and ICBA's core pillars of advocacy, education and innovation support community banks in their risk mitigation. For instance, on the advocacy side, we worked closely with the Federal Financial Institutions Examination Council to ensure that when they phased out the Cybersecurity Assessment Tool, there were alternatives available. We offered a webinar series highlighting solutions created in collaboration with regulators. Our education offerings include prevention training to teach staff the latest fraud identification and mitigation techniques. Our innovation work through our ThinkTECH program, solutions directory (solutions.icba.org) and Preferred Service Providers also empowers community banks to identify the latest fraud mitigation tools.

Fraud prevention is a continuous battle, but with ICBA, you are armed with the information, tools and knowledge you need to defend your bank. And with that support bolstering your efforts, you are poised to win.

Twitter

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

Where I'll Be This Month

I'll be hosting our leadership bankers for fall committee meetings in San Antonio and speaking at the Western States Director Education Foundation's Annual Symposium for Community Bank Directors.

FROM THE TOP



JACK E. HOPKINS
CHAIRMAN, ICBA

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

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

Employing a multilayered cybersecurity approach

Cybersecurity keeps me up at night. With the increasing sophistication of AI and other tools and the amount of information available on the dark web, fraudsters devise attacks that look authentic and have the potential to circumvent our defenses.

So, we have to invest in cybersecurity measures that address threats in a layered fashion. At my bank, we have employed a four-tiered cybersecurity approach:

1. Education and awareness. Helping our customers to identify cyber threats goes a long way toward preventing their success. We put out informational pieces and targeted advertising, as well as regular email tips and social media posts. We constantly remind our customers that we'll never reach out and ask for personally identifiable information, so if someone's asking, it's a fraudster.
2. Training. We address cybersecurity from day one; our new employee orientation includes cyber training. Additionally, we partner with firms—ICBA ThinkTECH alumni and Preferred Service Providers—to help us with ongoing education. For example, we use a firm to help us with regular phishing tests to make sure our teams understand what they should be prepared for. We also provide role-specific training: Our BSA staff are certified through ICBA's certification programs (icba.org/certification). In addition, they are involved in information-sharing forums, exposing them to what's happening with cyberattacks on a national and regional basis.

3. Dark web monitoring. We have also employed a firm to support us in monitoring the dark web for our employees' and customers' information. Armed with these findings, we've worked proactively with customers to close down exposed accounts. Not only does this help protect the bank, but it also builds trust and deepens our customer relationships.

4. Technological tools and expert support. We deploy solutions that flag suspicious activity in our systems, and we've hired a cybersecurity firm to come in and assess our operating systems, monitor for failures or vulnerabilities in those systems, and shore up our defenses. We've realized that if you have account opening and transactional activity enabled through your website, you need more sophisticated tools. The more access points you have to your systems, the better your defense mechanisms need to be.

In today's environment, we must be constantly vigilant. Fortunately, ICBA offers the education, resources and tools to support us in employing multilayered protection. By using those solutions, we can rest assured that we're doing everything in our power to keep our banks and customers safe.

My top 3

Tools to mitigate cyber threats

1. Training for your team and education for your customers
2. Regular testing of your cybersecurity defenses
3. Dark web monitoring to proactively protect your bank and customers



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).

Keeping up with instant payments fraud

With instant payments becoming more mainstream, more opportunities for fraud arise. Reports indicate that instant payment fraud has been limited so far, but projected growth in instant time payments could increase the volume of authorized push payment (APP) scams. Luckily, in the past year, the industry has shifted toward proactive fraud prevention, and FedNow and The Clearing House's RTP network have enhanced their fraud-related rules and tools.

For FedNow, the Federal Reserve has set a maximum transaction amount at the network level, capped how much a correspondent can send on behalf of others, and allowed institutions to set lower limits based on their own risk policies. Those same institutions can block transactions to or from suspicious accounts and set different limits on how much money customers can send and the size of each transaction, based on the type of customer. Participants must report suspected fraud promptly to help contain threats, and banks can request the return of funds from transactions flagged as fraudulent.

The Clearing House has implemented its own compliance criteria and enhanced fraud alert protocols for its RTP network. It has clarified how funds can be returned after a credit transfer is accepted, a critical step in managing APP scams. RTP participants are increasingly adopting machine learning models to detect fraud before transactions are processed. Institutions are encouraged to build real-time fraud interdiction systems and centralized command centers for rapid response, with an emphasis on sharing fraud data across networks to improve detection and prevention efforts.

These steps have helped considerably, but it's a race against time. The use of AI for real-time scoring and cross-channel monitoring has allowed banks to flag suspicious activity in milliseconds and catch fraud before the money starts to move—a critically important approach to fraud mitigation.

But fraudsters are also adapting, which means constant updates are needed for detection algorithms as well as internal policies and procedures. There is also a need for strong customer education and collaboration across banks, regulators and tech providers.

Community banks may not have the same resources as larger banks, but they have an edge when it comes to knowing their customers. The trust between community bankers and long-time customers is a highly effective tool, so think about ways of reaching out to educate customers about common scams.

This trust also makes it easier to spot fraud attempts, often because they just don't "feel right." In those instances, bankers can act quickly when fraud is suspected and immediately freeze suspicious transactions. In a rapidly changing world, it's this combination of technology, trust and vigilance that will help community bankers stay ahead of the curve.



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.

"Community bank bond portfolios are now yielding a nice round 3% on a tax equivalent basis. While that may not sound like much, it's been many years since they've been at that level."



The rule of three

Bond portfolio yields are at multiyear highs.

Being most decidedly not a professional journalist, I'm all for using tricks and devices to develop themes in my columns. This month, I'm relying on the "rule of three," a literary technique that suggests that topics with three identifiable components can produce clarity or improve the effectiveness of the piece. Personally, I'm a fan of "hook, line and sinker," "of the people, by the people, for the people" and the ever-popular Larry, Curly and Moe.

What really spurred this thought process is that community bank bond portfolios are now yielding a nice round 3% on a tax equivalent basis. While that may not sound like much, it's been many years since they've been at that level. Let's dive into what makes up these bond collections to see how they have evolved this decade.

Veni...

The sample information for this column is from Stifel's bond accounting population of more than 400 community banks whose average portfolio size is about \$208 million.

To put into perspective what a grind it's been to get back to even a 3% yield, consider that the last time it was anywhere near this close was way back in 2018. Even then, that was a chore, as overnight rates, which averaged all of 77 basis points (0.77%) between 2010 and 2022, peaked at 2.50% in late 2018.

It's surprising to me how long rates were depressed in the aftermath of the Great Recession.

Another headwind for bank profitability in the recent past is how quickly cost of fund rose relative to portfolio yields. One major cause of this deterioration was that bond durations extended dramatically in 2022-23, and very few purchases occurred during the big run-up in market yields. The spread between portfolios and the related cost-of-carry shrunk by well over 100 basis points between 2020 and 2024 (see table below).

Vidi...

Nonetheless, portfolio income has slowly made a comeback, and it's hoped there is some staying power built into the current structures. Average durations remain elevated (still over four years), and mild rate shock tests (+/- 100 bps) indicate portfolio cash flows should remain reasonably stable. These are metrics that seem to be built for a slow-to-fall rate environment, which is precisely what the Federal Reserve, economists and market indicators are projecting for 2026.

Another point of note is that sector weightings really look pretty similar to 2018. At both measuring periods, treasuries/agencies were around 15% of the total, all mortgage-related products were around 50%, and municipals were about 22%. What is interesting is the top quartile seven years ago had a full 41% muni allocation, and today it's only about 14%. The main culprit, as has been well documented, is the tax relief that became law in 2018 and reduced tax-equivalent yields for many bank investors.

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.

Continued from page 12.

Vici

I am speaking with some conjecture here, but the near-term prospects for bond performance are pretty solid. Everyone, including the Fed, agrees that rates are somewhat restrictive, and chairman Jerome Powell is in no particular hurry to aggressively drop them, even if one or two cuts are still in the 2025 numbers. That would give community banks some more time to layer in bonds at levels they'll be glad to own later.

More inference is that the cost of funds, even if the Fed remains patient, should continue to decline. The second quarter of 2025 was the fourth straight period of declining deposit costs for community banks, and coupled with the expected continued improvement in portfolio returns, net interest margins for at least the rest of the year look to be attractive. To conclude: The backdrop of 3% portfolio yields seem to bode well for "faster, higher, stronger" community bank performance.

Education on tap

ICBA Securities' endorsed broker-dealer Stifel will present two webinars in October. On Oct. 16 at 1 p.m. Eastern, chief economist Lindsey Piegza hosts her quarterly Economic Insight Live. Two weeks later, on Oct. 30, also at 1 p.m. Eastern, Stifel strategists discuss Solutions for Year-End Planning. Both events are complimentary, and the second offers up to one hour of CPE. To register, contact Jim Reber or your Stifel rep.

STIFEL

— 2025 Webcast Calendar for Banks

OCTOBER	Thursday - 10/16	1:00 pm ET	Economic Insight Live
	Thursday - 10/30	1:00 pm ET	Stifel Solutions for Year-End Planning* <i>(Presented in coordination with ICBA)</i>
NOVEMBER	Thursday - 11/13	1:00 pm ET	Quarterly Bank Strategy*

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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.

How to play well without the ball

There's a rule that applies on the basketball court that can also be applied in the workplace. It's called the 95% rule, and this is how it works. About 95% of the time that they're on the court, basketball players don't have the ball in their hands. And yet, they're always thinking about how to get the ball and, more importantly, they're thinking about scoring.

Some coaches believe the real value is not in how well players perform the 5% of the time when they have the ball (although that is important), but how well they play the other 95% off-ball. There are many ways in which players contribute to the game beyond scoring, whether it's transition running, rebounding, help-side defense, taking charges, setting screens or diving for loose balls.

Players can become too fixated on the 5%, which can lead to inconsistency and emotional highs and lows based on shooting performance. But importantly, players have control over how they spend the other 95% of their time. Why not focus on being great in all aspects of the game?

The 95% rule applies to the basketball court, but it can also be applied to leadership. Teaching teams to understand that everything they do contributes towards positive outcomes is a great way of taking the pressure off always looking for the most tangible successes. Work life is full of highs and lows, and employees should keep the 95% rule in mind when they are experiencing them.

The 95% rule is an opportunity for teams to recognize that all of their work has a significant impact on those around them—colleagues, customers and even bank examiners. That means consistency and effort are essential. Are you timely with a customer email or phone call? Did you get your part of a project done to the degree asked? Did you ensure the compliance disclosures were given in the appropriate manner? Were you intentional with your feedback to a peer? What kind of effort are you putting in throughout the day, week and/or month? We're all entitled to have a bad day, but how you respond on that bad day is what really counts and could mean the difference between a satisfied customer and a customer complaint. A strong, consistent work ethic can lead to greater leadership and career advancement.

Leaders will often talk about "the bigger picture," and the 95% rule is complementary to that. From small tasks to major projects, how you approach your work reflects your capabilities and will affect your long-term career success. It's OK to not always be the game's high-scorer. The assists, blocks and steals are also key to giving the team a winning record.





Banking | 2025 Fintech & Financial Innovation Conference Beyond Boundaries

Wednesday, Oct. 8, 2025

America's Fintech leaders are joining the Bank of North Dakota team for this important conference to assist banks in North Dakota to learn more about the rapidly emerging Fintech industry. BND will be sharing its vision for the role it will play as well.

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Fall is the Perfect Time for Teens to Put Summer Job Money to Work in a Roth IRA

By Jodie Norquist, CIP, CHSP

For many teens, those summer paychecks can be more than just spending money. They can actually be the key to starting one of the smartest financial habits around: contributing to a Roth IRA.

When and How do Retirement Savings and Spousal Consent Intersect?

By Michael Rahn, CISP

A marriage begins with the intention that the relationship will endure—the reality of divorce and separation statistics notwithstanding—and that a couple's retirement years will be spent together. Consequently, it's easy to understand why laws give special consideration to spouses when it comes to their entitlement to financial resources intended to provide retirement security.

Help Retirees Make the Most of Their Next Chapter: Learn How to Roll Over QRP Assets to an IRA with Confidence

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

Retirement marks a major life transition—and with it comes a series of financial decisions that can shape your clients' future. One of the most important choices individuals will face is what to do with money in a qualified retirement plan (QRP), such as a 401(k) or 403(b) plan. For many retirees, rolling those assets into an individual retirement account (IRA) offers flexibility, control, and long-term benefits.

Choosing the Right Retirement Plan for Your Small Business: SEP, SIMPLE, or Individual (k)?


By Jodie Norquist, CIP, CHSP

If your client owns a small business, they're already juggling a lot. Between managing clients, balancing budgets, and keeping operations moving, retirement planning often falls to the bottom of the list. Yet choosing the right retirement plan can be a game changer, not just for the business owner, but for their employees as well.

Are You Complying with the SIMPLE IRA Summary Description Requirements?

By Ben Maas, CIS, CIP, CISP


Both the employer operating the SIMPLE IRA plan and the financial organization holding the SIMPLE IRA assets play a role in providing a summary description to employees.



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7.25% yield and BHG's standard credit enhancements

Program details

- 3% reserve to be held at Plains Commerce Bank
- Includes standard BHG "May-Opt" substitution
- Servicer will be Plains Commerce Bank
- Original loan files mailed and held by Lead Bank
- All individual loans and pool summary information available via secure portal

Don't miss out

Commitment required by July 15, 2025 – limited availability

Estimated closing: July 31, 2025

Offered by Plains Commerce Bank

Contact me for
more information:



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

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ICBND EDUCATIONAL OPPORTUNITIES

OCTOBER 6-10, 2025

VIRTUAL/LIVE TRAINING

COMMERCIAL LENDING ACADEMY



This **virtual/live workshop** is designed to provide immediate, tangible training for employees new to commercial lending and to improve skills of less-experienced commercial lenders.

Topics include:

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

Features:

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



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

AUDIENCE:

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

Register:

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

ICBND EDUCATIONAL OPPORTUNITIES

VIRTUAL CREDIT ANALYSIS BOOTCAMP WITH DAVID OSBURN

OCT. 8 – CREDIT ANALYSIS BASICS
NOV. 5 – KEY RATION ANALYSIS
DEC. 10 – BASIC TAX RETURN ANALYSIS



The Credit Analysis Bootcamp program consists of three sessions designed to help bankers develop the specialized skills needed to effectively support the commercial or business lending function in the bank. This comprehensive program will include sessions on **Credit Analysis Basics, Key Ratio Analysis, and Basic Personal and Business Tax Return Analysis.**

Participants are welcome to attend sessions individually, or attend all three for a significant cost savings!

Who Should Attend?

Credit analysts, loan officers, assistant relationship managers, consumer and mortgage lenders, personal bankers, business development officers, loan documentation specialists, and retail branch managers.

Agenda

9 am - 3 pm (Central Time)

Virtual seminar, with morning and afternoon breaks and time for lunch.

Instructor: David L. Osburn, MBA



David L. Osburn is the founder of Osburn & Associates, LLC, a business training and contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, attorneys, credit managers, and business owners on topics such as banking/finance/credit, negotiation skills, marketing, and management issues. His extensive professional background of over 30 years includes 18 years as a business trainer/contract CFO and 16 years as a bank commercial lender including the position of Vice President/Senior Banking Officer. His banking credentials include loan underwriting, loan "work-out", management, and business development. He has been an adjunct college professor for over 30 years including Nevada State College and College of Southern Nevada. He holds an MBA from Utah State University, a BS in finance from Brigham Young University, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma. Additionally, Mr. Osburn holds the professional designation of certified credit and risk analyst (CCRA) as granted by the National Association of Credit Management (NACM).

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



September 2025	DATE	TIME	
UPDATED Financial Industry Essentials Module 1: The Financial System, How Money Moves & Mobile Banking	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 3: Business Accounts: Deposits, Loans & Account Ownership	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 4: Regulatory Agencies, Examinations & Deposit Insurance Safeguards	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 5: Security & Privacy	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 6: Internal Controls: Overrides, Bank Bribery Act & Ethics	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 7: Intro to BSA: Laying the Foundation	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 8: Identity Theft, Red Flags & Fraud	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 9: Fair Lending, Including UDAAP Basics	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 2: Consumer Accounts: Deposits, Loans & Account Ownership	Tue 09/02	1:00 AM	CDT
UPDATED Financial Industry Essentials Module 10: Sales & Service	Tue 09/02	1:00 AM	CDT
AI & Ransomware: Can You Outsmart the Next Big Hit?	Tue 09/02	10:00 AM	CDT
FDCPA: What's Expected as a Debt Collector?	Wed 09/03	10:00 AM	CDT
Dealing with Difficult Customers: 5 Foolproof Techniques	Thu 09/04	10:00 AM	CDT
Remote Deposit Capture 360: Efficiencies & Management	Tue 09/09	10:00 AM	CDT
Advertising Compliance: Web, Text, Print, TV & Radio	Wed 09/10	10:00 AM	CDT
Job-Specific BSA Training for Operations Staff	Thu 09/11	10:00 AM	CDT
Dissecting the One Big Beautiful Bill Act & the Genius Act Framework for Stablecoins	Fri 09/12	10:00 AM	CDT
Provisional Credit Under Reg E: Rules, Best Practices & FAQs	Mon 09/15	10:00 AM	CDT
Credit Analysis & Lending Series: Deeper Cash Flow Analysis, Balance Sheet & External Factors	Tue 09/16	10:00 AM	CDT
CFPB's Rescinded Guidance: Deposit & Operations Implications	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
Ready to Lead: Building Confidence for the Next Step in Your Career (Complimentary)	Mon 09/22	1:00 AM	CDT
ACH Reclamations & Garnishments	Mon 09/22	10:00 AM	CDT
20 Common Mistakes in Consumer Collections	Tue 09/23	10:00 AM	CDT
Deposit Reg Series: Regulation E	Wed 09/24	10:00 AM	CDT
TRID Basics for Lenders & Processors	Thu 09/25	10:00 AM	CDT
Closing Deposit Accounts: Reasons, Rights, Responsibilities	Fri 09/26	10:00 AM	CDT
Flood Protection for Complex Structures	Mon 09/29	10:00 AM	CDT
Mortgage Lending Compliance Overview	Tue 09/30	10:00 AM	CDT
October 2025	DATE	TIME	
Unpacking Adverse Action Requirements	Wed 10/01	10:00 AM	CDT
Consumer Bankruptcy - Chapters 7 & 13: Special Rules, Cramdowns & Risks	Thu 10/02	10:00 AM	CDT

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

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



October 2025 (CONTINUED)	DATE	TIME
CFPB's Rescinded Guidance: Lending Implications	Mon 10/06	10:00 AM CDT
Conducting Your Annual ACH Audit	Tue 10/07	10:00 AM CDT
HMDA Part 1: Application Basics	Wed 10/08	10:00 AM CDT
Responding to Subpoenas, Garnishments & Levies	Thu 10/09	10:00 AM CDT
Credit Analysis & Lending Series: C&I Lending for CRE Lenders	Tue 10/14	10:00 AM CDT
Checks, Mobile Deposits, Substitute Checks: Indemnities, Endorsements & Timeframes	Wed 10/15	10:00 AM CDT
Call Report Series: Loan Reporting Part 2: Risk Weighting, Modifications & Multiple Schedules	Thu 10/16	10:00 AM CDT
BSA Referrals: From Business Lines to the BSA Dept.	Fri 10/17	10:00 AM CDT
Right of Rescission Deep Dive: Tips & Tripwires	Mon 10/20	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
OFAC Exam Preparation: New Record Retention Rules & Third-Party Verification	Fri 10/24	10:00 AM CDT
Debit Card Disputes & Reg E Requirements	Mon 10/27	10:00 AM CDT
HMDA Part 2: Demographic Collection	Tue 10/28	10:00 AM CDT
Deposit Reg Series: Regulations D, P & GG	Wed 10/29	10:00 AM CDT
Performance-Based Compensation Strategies for Banks	Thu 10/30	10:00 AM CDT
November 2025	DATE	TIME
ECOA & Fair Lending, Including AI in Lending, Exam Hot Spots & More	Tue 11/04	10:00 AM CST
Compliance with E-SIGN, E-Statements & E-Disclosures	Wed 11/05	10:00 AM CST
A Year in the Life of a Compliance Officer	Thu 11/06	10:00 AM CST
Opening Trusts & Fiduciary Accounts	Mon 11/10	10:00 AM CST
When Enhanced Due Diligence Is the Standard: MRBs, MSBs, NRAs, Charities & More	Wed 11/12	10:00 AM CST
Credit Analysis & Lending Series: Collateral Analysis: Evaluation, Weaknesses & Monitoring Values	Thu 11/13	10:00 AM CST
IRA Series: IRA Year-End Wrap Up: Hottest Issues, Compliance & Reporting Responsibilities	Mon 11/17	10:00 AM CST
Elder Exploitation: Warning Signs & Safe Harbor	Tue 11/18	10:00 AM CST
When a Depositor Dies: Actions to Take, Mistakes to Avoid	Wed 11/19	10:00 AM CST
HMDA Part 3: Commercial Loans	Thu 11/20	10:00 AM CST
AI in Credit Analysis for CRE, C&I & Ag Loans	Mon 11/24	10:00 AM CST
ACH Return Reason Codes Explained	Tue 11/25	10:00 AM CST

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



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TIMOTHY G. RICHARD
trichard@serklandlaw.com



KASEY D. MCNARY
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bnelson@serklandlaw.com



James R. Maring
jmaring@serklandlaw.com

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

20
25

SEPTEMBER 2025 EDITION



September is National Preparedness Month, so make a plan for if you need to evacuate your home or get trapped inside for days.

Are You Prepared for an Emergency?

Disasters such as hurricanes, tornadoes, floods and earthquakes can strike with little or no warning. Roads may become impassable, power could be out for days and emergency services might be overwhelmed. In these situations, having a plan can make all the difference between chaos and calm.

Preparedness isn't just about stocking up on supplies; it's about knowing what to do, where to go and how to stay safe. Consider these five key steps to help you and your household prepare:

1. Know your risks. Understand the types of disasters most likely to affect your area. In the Midwest, tornadoes and floods are common. Coastal regions may face hurricanes, while the West Coast is more prone to earthquakes and wildfires.
2. Create a communication plan. Make sure every member of your household knows how to reach each other during an emergency. Choose an out-of-town contact person and establish meeting points in case you're separated.
3. Assemble an emergency kit. Your kit should include nonperishable food and water (enough for at least three days), flashlights and extra batteries, basic first-aid supplies, medications and personal hygiene items, important documents (e.g., IDs and insurance papers) in a waterproof container, and a battery-powered radio.
4. Plan for evacuation and shelter-in-place. Know your local evacuation routes and shelters. Also, prepare for scenarios where you may need to stay inside your home for several days. Keep extra blankets, a manual can opener and entertainment for kids, if needed.
5. Include pets in your plan. Don't forget your furry family members. Ensure you have food, water and any medications they need, and identify pet-friendly shelters in advance.

Visit the Federal Emergency Management Agency's (known as FEMA) website, Ready.gov, to learn more about preparing for emergencies at home, at work and on the road.

Combating the "September Scaries"

As summer fades, individuals may experience a case of the "September Scaries," emotional and psychological stress that occurs with the transition from summer to fall. This phenomenon can happen as kids return to school, work intensifies, the days get shorter and the holiday season looms.

This seasonal transition disrupts routines and can trigger a sense of loss of freedom, sunshine and overall spontaneity. The return to rigid schedules and looming responsibilities may heighten stress, especially for those juggling work, family and other personal responsibilities. Consider these tips for managing stress during the seasonal transition:

- Write down your worries. First, it's important to understand what's making you feel worried. Then, you can evaluate if it's rational or not.
- Establish routines. A routine can help you feel more in control and get you back on track for a solid season. Try to have some fun on the weekends, like making plans with friends, so you have something to look forward to.
- Practice self-care. This transition is also a good time to reinforce healthy routines like sleep hygiene, nutrition and movement. This practice can help you feel more physically and mentally prepared to take on challenges.
- Embrace seasonal changes. Enjoy fall activities, such as picking pumpkins and apples, hiking outdoors, baking with seasonal goods and watching the leaves change.

If you have any concerns about your well-being, reach out to a mental health professional.

Zywave, 2025.

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MONTHLY HEALTH & WELLNESS NEWSLETTER

20
25

SEPTEMBER 2025 EDITION

UV Index and Sun Safety

Spending time outdoors can be great for your health and well-being, but protecting your skin from the sun's harmful ultraviolet (UV) rays is important. One of the most effective ways to do this is by understanding and using the UV index, a daily forecast that measures the strength of the sun's UV radiation.



Children, older adults, and people with fair skin or certain medical conditions may be especially vulnerable to high UV levels. Here's how to use the UV index proactively:

- Check the index in the morning. Many weather apps and websites display the UV index alongside the daily forecast.
- Adjust your schedule when possible. If the UV index is high (6 or above), plan outdoor activities for early morning or late afternoon, when the sun's rays are less intense.
- Take extra precautions when the index spikes. On days with a very high or extreme rating, minimize direct exposure and prepare accordingly with strong sun protection.
- Watch for environmental amplifiers. Snow, sand, water and even pavement can reflect UV rays and increase your exposure.

Checking the UV index as part of your daily routine can help you reduce your risk of sunburn, premature aging and skin cancer while still enjoying time outdoors. Contact your doctor for more information.

MONTHLY RECIPE

APPLE OATMEAL MUFFINS

Makes: 6 servings



INGREDIENTS

- ½ cup nonfat milk
- ⅓ cup unsweetened applesauce
- ½ cup all-purpose flour
- ½ cup quick-cooking oats (uncooked)
- 1 cup sugar
- ½ Tbsp. baking powder
- ½ tsp. ground cinnamon
- 1 tart apple (cored and chopped)

PREPARATIONS

1. Preheat the oven to 400 F.
2. Place 6 cupcake holders in a baking tin.
3. In a mixing bowl, add the milk and applesauce. Stir until blended.
4. Stir in the flour, oats, sugar, baking powder and cinnamon. Mix until moistened. Be careful not to over mix.
5. Gently stir in the chopped apples.
6. Spoon it into cupcake holders.
7. Bake for 15-20 minutes or until an inserted toothpick comes out clean.
8. Cool in the pan for 5 minutes before serving. Store unused portions in an airtight container.

NUTRITIONAL INFORMATION

(per serving)

Total calories	218	Carbohydrate	52 g
Total fat	1 g	Dietary fiber	2 g
Protein	3 g	Saturated fat	0 g
Sodium	132 mg	Total sugars	38 g

Source: MyPlate

Zywave, 2025.

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ND BANKS
BENEFIT TRUST



October 2025 Webinars

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

Thriving Through Transition: Simple Menopause Strategies: For many women, menopause is considered a loss... a time of uncertainty and change. Bodily sensations such as hot flashes and mood swings can be overwhelming and embarrassing. And for some women, there is a sense of sadness as their reproductive capacities come to an end. In this 15-minute webinar, we will share research-supported steps to thrive through this transition in life.

[Thursday, October 9th: 12-12:15pm CST/1-1:15pm EST](#)

The Price of Silence: How to Talk About Your Mental Health: If you are struggling with anxiety, depression, or a related concern, you know that is when you feel the least like discussing what you are going through. Join us on this World Mental Health Day as we discuss effective strategies, guidance in seeking help, and ways we can support those close to us who may be struggling.

[Friday, October 10th: 12-12:30pm CST/1-1:30pm EST](#)

When Substance Use Becomes a Concern: Substance use problems impact 1 in 7 people in their lifetime—but only 1 in 10 will ask for help. In this webinar, the Learn to Live clinical team explores our relationship with substances, and how you can take helpful action if you or a loved one wants to cut back.

[Tuesday, October 14th: 3-3:30pm CST/4-4:30pm EST](#)

Finding Hope and Healing in the Face of Trauma: Hard things happen in life and sometimes it's harder to get back on our feet. Join the Learn to Live Clinical team as they define trauma and PTSD and share some important steps for healing and even strategies to build resilience if challenges come your way.

[Friday, October 17th: 11-11:30am CST/12-12:30pm EST](#) *World Trauma Day*

[Tuesday, October 28th: 12-12:30pm CST/1-1:30pm EST](#) *National First Responder Day*

To Register:

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

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



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

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

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



BND-24-0709480 • 8-25

ICBND MEMBERS IN THE NEWS

Bank of North Dakota



Hayden Bauer

Hayden Bauer joined BND on July 28 in the new Facility Services III position. Hayden comes to BND from Electric Systems Inc. where he was an electrician. He has an associate's degree in electrical transmission systems technology from Bismarck State College.



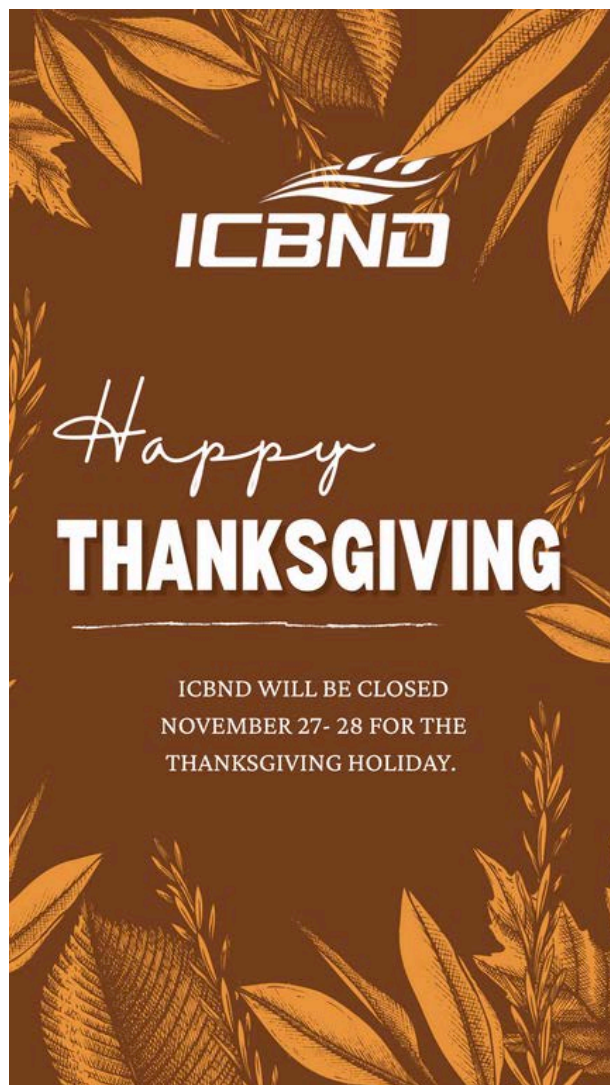
Alyssa Grant

Congratulations to **Alyssa Grant** for accepting the Loan Operations Specialist I position effective August 1. Alyssa has been assisting operations as a temp since April 2025.



Erin Horn

Congratulations to **Erin Horn** for her promotion to Public Information Specialist II effective August 1. Erin has been with BND since October 2024.



ICBND MEMBERS IN THE NEWS

Bell Bank



Rob Woytassek

(Fargo, N.D.) Bell Bank has hired **Rob Woytassek**, RPA, AIF®, as senior vice president/wealth management director for Bell Bank Wealth Management. In his new role, Woytassek will lead wealth management advisory services for Bell's central region, headquartered in Fargo.

Woytassek has more than 20 years of experience and expertise in wealth management, retirement and insurance services. He previously served in a variety of positions, leading and growing teams as a product director, client service manager and senior business advisor.

"We look forward to the positive impact Rob will have on Bell and our clients," comments Brian Overby, SVP/managing director for Bell Bank Wealth Management.

Woytassek will fill the position previously held by Craig Samuelson, who is retiring from Bell at the end of the year.

A North Dakota native, Woytassek earned a bachelor's degree in mass communications from Minnesota State University Moorhead and holds Retirement Plans Associate (RPA) and Accredited Investment Fiduciary® (AIF®) designations.



Andy Doeden

Andy Doeden has been hired as director of market development/insurance advisor for Bell Insurance, based at 15 Broadway in Fargo.

In his role, Doeden will blend his leadership and sales experience to help align Bell's strategic marketing initiatives and goals with client-focused insurance solutions.

"We are extremely excited to have someone with Andy's sales and leadership experience join the Bell Insurance team," said Zack Dawson, managing director for Bell Insurance. "His track record for building and leading high performing teams will be a great asset."

A Fargo native, Doeden graduated from Texas Christian University and played golf professionally in the U.S. and Canada. He joined Discovery Benefits (now WEX) in 2007, serving as the company's SVP/national sales from 2016 to 2024.

ICBND MEMBERS IN THE NEWS

The Bravera logo is a dark green, horizontally-oriented oval shape with a slight 3D effect, containing the word "Bravera" in white, sans-serif font.

Bravera

Bravera Insurance named a 2025 Best Practices Agency

DICKINSON, ND – Bravera Insurance has earned the 2025 Best Practices Agency status, joining an elite group of independent insurance agencies from across the United States. The Best Practices Agency designation is awarded to participants in the Best Practices Study, which analyzes and documents the business practices of the highest-performing insurance agencies in the industry.

This year, 1,146 independent agencies throughout the U.S. were nominated to compete for this coveted designation and only 348 agencies scored high enough to qualify as a Best Practices Agency.

“We are honored to be recognized as a Best Practices Agency,” says Brennan Quintus, Bravera Insurance President and CEO. “This achievement reflects the dedication of our entire team to delivering exceptional service, building strong relationships, and continuously improving our operations to better serve our clients and communities.” Since 1993, the Independent Insurance Agents & Brokers of America (IIABA or the Big “I”) and Reagan Consulting, an Atlanta-based management consulting firm, have joined forces to study the country’s leading agencies in seven revenue categories.

Best Practices Agencies are selected every three years through a rigorous nomination and qualifying process. Each agency must be among the 35-45 top-performing agencies in its revenue category to be awarded Best Practices status.

Best Practices Agencies retain their status annually during the three-year cycle by submitting extensive financial and operational data for review. 2025 is the first year of the current three-year study cycle.

The Bravera Insurance agency was founded in 1998 and offers insurance products from a number of highly rated companies. With offices across North Dakota, Bravera provides coverage for personal, business, farm, and ranch needs.

To learn more about Bravera Insurance, visit bravera.bank/insurance.

ICBND MEMBERS IN THE NEWS

The Bravera logo is a dark green, horizontally-oriented oval shape with a slight 3D effect, featuring the word "Bravera" in white, sans-serif font centered within it.

Bravera

VISIONBank is becoming Bravera

FARGO, N.D. – Bravera Bank is proud to announce VISIONBank, which operates three branches in Fargo, N.D., will merge into one charter and begin using the Bravera name Oct. 6, 2025. VISIONBank, known for its strong local presence and commitment to customer service, was acquired by Bravera Holdings Corp in March 2025.

“This is an exciting move forward,” said Dan Carey, previous president/CEO of VISIONBank. “Becoming Bravera means a greater depth of resources and convenience for our customers with a continuation of the personal and friendly customer service they’ve come to expect from us.”

“This is a wonderful opportunity to expand our presence in the Fargo region and provide more locations for our current customers as well as enhance the experience of VISIONBank’s customers,” said Dave Ehlis, Bravera president/CEO.

VISIONBank’s same local, friendly staff is available to assist customers throughout the transition and help connect them with Bravera’s many banking tools and services that can make their lives easier.

“We are eager to begin operating as Bravera and offer more convenience to our current customers as they are able to use any of Bravera’s 36 locations in the upper midwest,” said David Johnson, Fargo market president.

Through the transition, Bravera will maintain the high level of service that VISIONBank’s customers have come to expect.

To learn more about Bravera, visit bravera.bank. To learn more about VISIONBank, visit visionbanks.com.

ICBND MEMBERS IN THE NEWS

Dakota Business Lending

DAKOTA BUSINESS LENDING EXPANDS FOOTPRINT INTO SOUTH DAKOTA

Strategic Expansion Strengthens SBA 504 Lending Presence and Small Business Support for South Dakota Entrepreneurs

Dakota Business Lending (DBL), a leading provider of small business financing, is proud to announce their expansion into South Dakota. As a long-standing Certified Development Corporation (CDC) and Community Development Financial Institution (CDFI), DBL specializes in long-term, fixed-rate financing for commercial real estate and equipment through the SBA 504 program, along with their flexible Direct Business Loan program designed to help businesses start, grow, and expand.

This growth marks an exciting next chapter for DBL, whose footprint now spans North Dakota, South Dakota, Minnesota, and Montana. With a 43+ year history of building lasting relationships and driving economic growth as the premier small business resource in the region, DBL is focused on delivering tailored financing solutions and hands-on support that extends beyond the 504 program, especially in projects that don't fit the traditional lending mold.

"Our expansion into South Dakota is rooted in our mission to be a true partner and resource to small business owners," said Steve Dusek, President & CEO of DBL. "We've established a full-time office in Sioux Falls, with full-time staff on the ground and a team that knows, lives in, and understands the communities we serve. That local presence, combined with our flexible Direct Business Loan program, allows us to meet the unique needs of business owners...including those that don't always fit into a traditional lending box."

Leading this expansion is Jason Gerdes, Business Development and Commercial Loan Officer, who is based full-time in South Dakota and will serve as the primary contact for SBA 504 lending across the state. Gerdes is supported by Ann Peterson (VP / Loan Operations) and Shelby Kraemer (Underwriter), both of whom live in South Dakota and bring strong ties and insight into the market. Emily Schroeder, DBL's Community Lending Director, will assist the SD team with any projects requiring financing beyond the SBA 504 program, offering tailored, flexible solutions to help fill capital gaps for businesses of all sizes and stages.

"The word 'Dakota' means 'friend' or 'ally', and that meaning is at the heart of everything we do," added Dusek. "We're here to be a true partner and to walk alongside South Dakota business owners, lenders, and communities with trusted relationships and a full toolbox of solutions."

DBL's SD office is located at 101 S Reid St., Suite #307, Sioux Falls, SD 57103. Business owners and lending partners can reach out directly to Jason Gerdes at jgerdes@dakotabusinesslending.com with any questions. More information can be found at www.dakotabusinesslending.com/south-dakota.

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network

Cole Hardy is the new systems administrator based at DCN's Bismarck facility. In this role, he supports the technical needs of the DCN team. This includes installing, configuring, and maintaining computer hardware, software, networks, printers, and scanners; diagnosing and solving technical issues; and scheduling and performing IT maintenance and upgrades. Hardy earned an A.S. in computer science and cybersecurity from Bismarck State College and a B.S. in computer science from the University of North Dakota. He previously worked in IT technician positions at manufacturing and technology companies.



Landyn Meidinger

Landyn Meidinger, who started the summer as an intern, has shifted employment status to a full-time employee in the role of application analyst. The application analyst installs, implements, administers, and supports software and creates statistical reports. He earned an A.A.S. in cybersecurity and networking from Bismarck State College and is in DCN's Bismarck Network Operations Center.



Eric Palm

Eric Palm has been hired as a sales support representative in the Fargo office. In this role he provides support for the sales team in Fargo and Bismarck, preparing paperwork for new and existing customers' broadband needs, monitoring pending service orders, maintaining records, and processing billing summaries. Palm has previous experience as an inside sales specialist for a building products company as well as a marketing assistant at a technology company. He earned a bachelor's degree in marketing from North Dakota State University.

DCN
dakotacarrier.com

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Jesse Heck

BISMARCK, N.D. — **Jesse Heck** has been named the Chief Operating Officer at Dakota Carrier Network (DCN).

Heck has been at DCN for 25 years. He joined the team in 2000 as a network technician. He also served as a network provisioner prior to moving into a leadership role in 2011 when he was named Director of Operations.

As COO, Heck plans, directs, and oversees activities related to outside plant, network operations, engineering, facilities, software development, and information technology. A member of the executive team, he collaborates in the planning and formulation of organization policies and workplans and is responsible for developing a capital expenditure budget. Heck oversees and coordinates business development activities, reports network performance statistics to the CEO and Board of Governors, and leads quarterly meetings for the technical staff of Owner companies.

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ICBND MEMBERS IN THE NEWS

North Dakota Housing Finance Agency

NDHFA Announces Inaugural Homeless Conference

Bismarck, ND – North Dakota Housing Finance Agency's (NDHFA) will host its first homeless conference, "Partnerships for Progress," on Oct. 14, 2025, at the RJ Bohn Armory in Bismarck.

This one-day event aims to bring together service providers, housing professionals, advocates, government agencies, and community partners to learn about affordable housing solutions, housing stabilization, and community development specific to North Dakota with a dynamic keynote, breakout sessions and a panel discussion.

A continuing education application to the North Dakota Board of Social Work Examiners will be submitted. Credit will be offered upon the approval of the program by the licensing organization.

The \$50 registration fee includes the program, refreshments and lunch. To learn more or register, visit the Partnerships for Progress website, <https://cvent.me/dyn17R>. The registration deadline is Oct. 7, 2025.

NDHFA's conferences and trainings provide housing industry professionals and community leaders with opportunities to hear from recognized experts, develop new skills, learn about available resources, and make real face-to-face connections.

NDHFA is a self-supporting and mission-driven state agency dedicated to making housing affordable for all North Dakotans. The North Dakota Industrial Commission, consisting of Governor Kelly Armstrong as chairman, Agriculture Commissioner Doug Goehring and Attorney General Drew H. Wrigley, oversees the agency.



ICBND MEMBERS IN THE NEWS

United Bankers' Bank

United Bankers' Bank Announces Partnership with Metriciti to Bring Commercial Loan Processing Platform to Community Banks

BLOOMINGTON, MN – United Bankers' Bank (UBB), the nation's first bankers' bank, is excited to announce its newest partnership with Metriciti to offer a commercial lending platform designed for streamlined and efficient loan administration and underwriting.

Metriciti, developed by ChoiceOne Bank and DPT Solutions, is a cloud-based commercial lending platform that supports the entire lead-to-loan process. It integrates seamlessly with Microsoft 365 and other third-party applications and is customizable to meet the modern and ongoing demands of community banks. The platform not only enhances efficiency through seamless integration but also features advanced financial spreading, flexible underwriting, robust security measures, and a mobile app for tablets and smartphones. Ultimately, Metriciti took a bottom-up approach to commercial lending and modern software applications providing community banks with unparalleled flexibility in an ever-changing landscape.

"A product like Metriciti, designed specifically with community banks in mind, is a great advancement for the community banking industry," said John Peterson, UBB's Chief Marketing Officer. "We are thrilled to add this solution to our product offerings and further help our community bank customers thrive and remain competitive in the banking sector."

"As Metriciti continues to experience rapid growth and adoption among community banks, DPT Solutions and Metriciti is excited to partner with United Bankers' Bank", stated Dan McGraw, CEO of DPT Solutions, exclusive reseller of Metriciti. United Bankers' Bank has firmly established itself as an ally to community banks. We feel Metriciti will be a great addition to the UBB portfolio to expand Metriciti's reach in assisting more community banks with their commercial loan processing needs."

ICBND CLASSIFIEDS

Security Bank

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Description:

Used 14x40 Modular Financial Institution:

- Comes with vault, cash drawers, drive-up, new alarm panels / security cameras
- Freshly painted in 2024
- One office / one restroom / IT closet / two teller stations
- Asking price of \$135,000

Call 605-647-2228 or email **Kyle Kadinger** kylekadinger@sbmidwest.bank or John Baumiller johnbaumiller@sbmidwest.bank



ICBND CLASSIFIEDS

Dakota Heritage Bank

Loan Officer - Medina

Dakota Heritage Bank has an opening for a Loan Officer in their Medina location. Responsibilities would include managing an existing loan portfolio, develop and maintain strong customer relationships, evaluate requests for approval, review loan documentation while ensuring loans meet established lending policies and requirements and comply with applicable laws/regulations. Additional job duties would include retaining and expanding customer relationships and promote the bank to the public through community involvement. A Bachelor's degree in business, finance, accounting or the equivalent in work experience; a minimum of three to five years lending experience preferred.

Please send resume and cover letter to Dakota Heritage Bank, Attn: Gerald Horner, PO Box 308, Medina, ND 58467. Phone 701-486-3384. ghorner@dhb.bank



First Western Bank

Teller

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

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Perform teller opening and closing procedures to ensure teller stations and bank access areas are readied each day
- Provide excellent customer service by greeting customers in person or on the phone in a timely, courteous, and professional manner
- Properly identify each customer in accordance with bank policy and uphold confidentiality of customer and proprietary information
- Maintain responsibility for cash drawer and follow proper balancing procedures

OTHER DUTIES:

- Other duties, responsibilities, and activities may be assigned with or without notice

EDUCATION AND/OR EXPERIENCE:

- High School diploma or general education degree (GED) required
- One year of banking experience preferred
- Knowledge of customer service principles and practices
- Knowledge of administrative and clerical procedures

How to Apply

- Go to www.firstwestern.bank/careers/
- Once there, click the SEE JOB POSTINGS button. The open positions will be listed.
- Select the position and, once it opens, there is an APPLY button at the bottom.

ICBND CLASSIFIEDS

Starion Bank

Commercial & Ag Loan Manager

Location: This position can be filled at any of our North Dakota or Wisconsin branches. This position may be eligible for remote work where the physical location is within 200 miles of one of our branches.

Key Responsibilities:

- Lead & direct the business banking representative and commercial and ag loan operations functions
- Set the vision and strategy for the departments, ensuring operational consistency and efficiency, to support strategic initiatives
- Partner with business and ag bankers and the credit department to foster collaboration and resolution of cross-functional issues
- Serve as a subject knowledge expert for all commercial and ag-related banking systems, procedures, transactions and policies

Qualifications:

- Demonstrated business and ag banking support, loan operations, loan documentation and ag lending regulations, and customer service experience is required
- 5-8 Years of demonstrated experience in business and ag banking support, loan operations, loan documentation and ag lending regulations, and customer service experience
- Supervisory and leadership skills are required.
- A college degree or completion of a specialized course of study.
- Must be willing and able to travel

APPLY HERE:

<https://starionbank.com/About/Who-We-Are/Careers>

Business Banking Representative Supervisor

Location: Starion will be hiring two BBR Supervisors, one in our West Region and one in our East Region. This position is an in-office position and can be filled at any of our North Dakota or Wisconsin branches.

Key Responsibilities:

- Lead & direct the daily business banking representative (BBR) functions for multiple branches within assigned region
- Ensure operational consistency and efficiency, maintain quality customer service standards, and achieve assigned metrics and goals and serve as a subject knowledge expert for the BBR function
- Serve as a liaison between the business and ag banking, loan operations and credit departments to foster collaboration and resolution of cross-functional issues
- Serve as a working manager, conducting BBR transactions
- Troubleshoot and resolve complex customer and internal inquiries timely, professionally and accurately.

Qualifications:

- 3-5 Years of demonstrated experience in business and ag banking support, customer services and sales are required.
- Supervisory and leadership skills are required.
- A two-year college degree or completion of a specialized course of study.
- Must be willing and able to travel

APPLY HERE:

<https://starionbank.com/About/Who-We-Are/Careers>



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