

Official Newsletter of ICBND

THE COMMUNITY BANKER



San Diego



MARCH 6-9, 2026
San Diego Convention Center

Community. Learning. Innovation



JANUARY/FEBRUARY 2026



ICBND STAFF

Alexis Baxley

President
alexisb@icbnd.com

Jessie Pfaff

Vice President
jessiep@icbnd.com

Rebecca Pelkey

Communications & Member Specialist
rebeccap@icbnd.com

Angie Olson

President of Card Services
angieo@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

INDEPENDENT COMMUNITY BANKS OF NORTH DAKOTA

1136 W Divide Ave | PO Box 6128
Bismarck, ND 58506-6128

OFFICE HOURS:

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

PHONE:

701-258-7121 or 800-862.0672

info@icbnd.com | www.icbnd.com

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Chairwoman's Remarks

Happy New Year!

I'm not sure where January went, but before you know it, I'll be enjoying the sunshine at ICBA Live in San Diego!

I attended my first ICBA Live exactly twenty years ago. Without a doubt, ICBA Live 2006 in Vegas is my most memorable. Not only was North Dakota banker Terri Jorde the incoming and first-female Chair of ICBA that year, those four days in Vegas laid the foundation for life-changing friendships and networking connections with North Dakota bankers.

Not knowing what to expect, Tyler and I each stuffed two full-size suitcases to the max. We landed in Vegas and headed to baggage claim while my parents strolled off the airplane with their carry-on luggage waiving as they headed straight for the Wynn Hotel – this wasn't their first rodeo.

We eventually arrived at the Wynn and were welcomed so warmly and genuinely by North Dakota bankers. While my parents and the Jorde's attended to their ICBA duties, community banking legends DeWayne & Mona Streyle, Howard & Julie Schaan, Bob & Jan Larson, Tim & Mary Porter, Jim & Cyndi Jorgenson, Randy & Jane Streifel, and so many others took us under their wings, making us feel like we truly belonged. We were invited to dinners every night and chairs were saved for us at each event. We bonded over shared frustrations and solutions for common banking issues. I learned a lot that year, but I still can't pack for ICBA Live in a carry-on!

ICBA Live 2006 is also where I met one of my closest banking friends and mentors – John Marchell. Over the years, John and I have transitioned from convention attendees to being heavily involved behind the scenes with ICBND and ICBA. John and his wife, Nancy, are co-chairs of the 2026 ICBA PAC Auction. Even if you can't make it to San Diego, let's show everyone there what we already know - North Dakotans show up for one another! Please reach out to myself, John, or Alexis to find out how you can be a part of helping John and Nancy smash the prior PAC Auction record.

If you haven't been to ICBA Live before, or if you haven't been in a while, please pack whatever size suitcase you need, and join us. I'd love to save you a seat!

Sarah



SARAH GETZLAFF
ICBND Chairwoman
Security First Bank of North Dakota



ICBND UPCOMING EVENTS

FEBRUARY

- 13 ▶ Emerging Leaders - Spring Session, Grand Forks
- 18 ▶ Essentials of Banking - Session 2, Virtual
- 19 ▶ Intermediate Credit Training - Session 1, Virtual
- 24 ▶ The Resilient Banking Leader:
Conflict Management - Session 1, Virtual

MARCH

- 18 ▶ Essentials of Banking - Session 3, Virtual
- 24 ▶ Supervisory & Performance Management, Virtual
- 25 ▶ Universal Banker Certification - Session 1, Virtual
- 26 ▶ Intermediate Credit Training - Session 2, Virtual
- 31 ▶ The Resilient Banking Leader:
Managing Difficult Employees - Session 2, Virtual

APRIL

- 14-15 ▶ Community Bankers for Compliance -
Spring Session, Virtual
- 21 ▶ Universal Banker Certification - Session 2, Virtual
- 22 ▶ Essentials of Banking - Session 4, Virtual
- 27 ▶ The Resilient Banking Leader:
Developing Teams - Session 3, Virtual
- 29 ▶ Intermediate Credit Training - Session 3, Virtual

**FOR DETAILED EVENT INFORMATION OR TO REGISTER,
PLEASE VISIT ICBND.COM**

For information on how to place an ad in
The Community Banker, contact Rebecca at ICBND
by calling 701-258-7121,
or by emailing rebeccap@icbnd.com

Share your exciting news with us.
Submit your news about new hires, promotions,
and press releases to Rebecca at rebeccap@icbnd.com



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The Independent Community Bank Services, Inc. (ICBS, Inc.) was formed in August 1989 to create an organization that would help any bank provide the best financial services for their community. ICBS, Inc. provides our member banks with a comprehensive menu of cutting-edge products that make running a card program easy and efficient. ICBS, Inc. is a bank service corporation serving the Independent Community Banks of North Dakota (ICBND), and is governed by its own Board of Directors.

President's Remarks

Happy New Year, everyone! As we roll into February, it's hard to believe we are already more than a month into 2026. While I am looking forward to time in San Diego for ICBA Live with many of you, much of my focus lately has been on January 2027. We are officially under the 12-month mark until the next Legislative Assembly of the State of North Dakota, which will convene next January, and things are starting to heat up in legislative districts around the state.

As ICBND Chairwoman Getzlaff shared in her remarks on the previous page, our own John and Nancy Marchell of First State Bank are co-chairing the ICBA PAC Auction in San Diego. John has been a champion of both the ICBA and ICBND PACs over the years because he knows just how important a healthy PAC is to any organization's advocacy efforts. It's an honor to have him and Nancy represent North Dakota on the national stage.

While ICBA PAC regularly partners with state associations like ICBND to support our federal advocacy efforts, making sure we maintain a strong state-level PAC (ICBankPAC) here in North Dakota is more important than ever. Legislative and state-wide races continue to get more expensive and more competitive. With that in mind, ICBND recently relaunched ICBankPAC (learn more at www.icbnd.com/political-action-committee) with a renewed focus on broad-based fundraising to help ensure our industry's voice is heard at the state level. We hope you'll consider contributing to ICBankPAC in 2026, becoming a member of the Directors Club, or attending the Sporting Clay Shoot PAC Fundraiser with special guests on May 28 in Medora. Spots are limited, so keep an eye on your email for an invitation and registration information (coming soon).

As we continue to watch the legislative races shape up in preparation for the June primary, we also continue to keep an eye on the ongoing battles at the federal level. Our annual visit to the Hill has brought many advocacy wins over the years, and we hope this year is no different. The ICBA Capital Summit (May 4-7) is a great opportunity to network with your counterparts from across the country and advocate for community banking in Washington, D.C. Things change by the minute in D.C., and your voice is more important than ever. I'd love to see you there.

Finally, you should have received a "save the date" postcard with our exceptional lineup of 2026 educational events. We're most excited about our refreshed Leadership Exchange (formerly Emerging Leaders) program and the Annual Convention to be held September 21-23 in Medora, ND. You can view the full lineup of events at www.icbnd.com/events. We appreciate your support and look forward to seeing you and your colleagues at some of these exciting events throughout the year.

Best Regards,
Alexis



ALEXIS BAXLEY
ICBND President

ICBND WELCOMES NEW ASSOCIATE MEMBER

ICBND is pleased to announce our newest associate member, Advanced Business Methods.



Advanced Business Methods simplifies technology to empower businesses with reliable solutions.

They have built their reputation by delivering industry-leading printers, copiers, and office equipment. Today, they continue to expand their offerings with secure managed IT services, AI-powered solutions, modern cloud technologies, as well as workplace essentials like office furniture, supplies, and document destruction.

From critical hardware to cutting-edge digital services, they support every part of your business environment with proven expertise.

ICBND WELCOMES NEW ENDORSED MEMBER

ICBND is pleased to announce our newest endorsed member, Community Bankers Financial Services.



CBFS Insurance is an independent insurance agency formed in 1997. It became fully owned in 2011 by BankIn Minnesota, F.K.A. Independent Community Bankers of Minnesota (ICBM). The vision was to solely focus on providing Community Banks with the best coverage and pricing available in the Insurance market. We focus on the success of all Community Banks throughout Minnesota, North Dakota, South Dakota, Iowa, Wisconsin, and Illinois. Our agency has built relationships with insurance companies that focus on Financial Institutions. CBFS Insurance clients are provided with a wide variety of valuable insurance resources. Our products include FI Bonds, Director & Officers (MLP), Cyber, Property, Umbrella, General Liability, Workers Comp, Business Auto and Mortgage Protection Policies.

If you'd like more information about how you can become an endorsed member, please contact Alexis or Jessie by calling 701-258-7121.



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LET'S CONTINUE THE COURSE IN THE NEW YEAR

Each day in community banking seems to dawn with a new issue, but taking a step back, our challenges are all in a day's work. The common theme among all our battles is that they aren't new; they are ones we've faced for decades, just with new faces.

For example, whether we're talking about credit unions, industrial loan companies (ILCs) or crypto firms, we're battling against entities trying to call themselves "banks" without a level playing field and the rules to support it. While their models and approaches might look a little different from one another, the core issue remains the same.

Our focus, as it always has been, is to address unfair advantages, advocate for the mission of community banking and center on ways we can better support our local communities. How, amid these battles, will we retain capital to serve our local communities? That answer stands at the core of all of our positions.

SUPPORTING YOUR COMMUNITY THROUGH ICBA'S CORE PILLARS

As the landscape around us changes, so, too, do our opportunities. Knowledge is power, and being armed with the right information gives us the ability to address new potential. That's why ICBA Education offers ways to support you in deepening your understanding of pivotal subjects. Having fuller insights into technologies like digital assets and stablecoins, AI and more will unveil ways to institute proactive strategies at your community bank.

Of course, innovation also plays a key role in supporting our communities, so ICBA Innovation continues to seek out providers that build solutions for community banks. We work to introduce options that help you to achieve your goals in line with what makes sense for you and your market.

On the advocacy front, we continue to ensure clear pathways for community banks to engage with rulemakers. We will drive conversations with Congress, the administration and regulators as we continue to protect the distinction between community banks and other entities.

ONE TOPIC AT A TIME

In some ways, it's reassuring that today's issues are a varietal of what we have faced for years, but there is no question that the pace of change has accelerated. It is more important than ever to ensure you, your team and your board are actively engaged in these conversations and leveraging the power of the tools ICBA provides. Just as I'm certain that 2026 will introduce new issues, I also know that as a community of community banks, we are prepared to tackle them together, one topic at a time.



REBECA ROMERO RAINEY
ICBA President and CEO



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



JACK E. HOPKINS
Chairman



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

SETTING OUR PRIORITIES FOR 2026

There's something about the new year that brings with it a clean slate and a fresh start. As we kick off 2026, we have the opportunity to shape where we want to go.

For my community bank this year, the strategic focus is on efficiency.

MAKING THE LEAP

It's one thing to set the objective, and another to implement it. So, we're evaluating and investing in solutions that start with the back office. For us, it's a purposeful decision so that we can update our technology before we revamp it for customers.

We've established a team to assess departmental operations at the bank and determine where we can streamline them. Within that team, we've recruited some younger, more digitally native bankers from middle management who are technology savvy and will be the staff who have to navigate these solutions into the future.

We're also diving into areas where there's higher turnover. Those numbers tell a story that the jobs aren't as satisfying as they could be. So, we are using this opportunity to identify how we can make them more interesting and support greater retention in the process.

As we move into implementation, we are looking to identify solutions that are specifically geared toward community bank challenges. We're focusing our search on ICBA ThinkTECH Accelerator alumni, Preferred Service Providers and Corporate Members. We plan to do a deeper dive at ICBA LIVE and leverage the past showcases in which we've participated and previous LIVEs we've attended to help narrow our shortlist of potential partners.

ADDITIONAL PRIORITIES

In addition to efficiencies, we are prioritizing digital assets and stablecoin knowledge-gathering this year. With the way the landscape is heading, we need to keep up to date on policy discussions to make sure we're not behind the eight ball.

We are also taking advantage of ICBA Education to learn what these developments mean for the future and how these technologies might apply to our banks.

With these strategic priorities in mind—which I bet are on many of your lists as well—I encourage you to come to ICBA LIVE, taking place March 6 to 9 in San Diego, to attend the sessions and identify possible partners. Also, join us in D.C. for the ICBA Capital Summit, May 4 to 7, to ensure your voice is heard on these and other percolating issues.

Although we have a blank canvas to shape the year ahead, we are in a time where what you do now will affect your community bank for years to come. Thankfully, we have ICBA as a resource to help us navigate what's next.

WHY HEALTHY DISSENT FUELS STRONGER TEAMS

When you say something with confidence but are met with silence from your team, what do you do? Do you pause, then move on? As a leader, there's a good chance you've surrounded yourself with talented people, but if you're not listening to them, you're not doing yourself any favors. And sometimes, silence speaks volumes.

Hear me out. A know-it-all isn't anyone's idea of fun. We all know people who thrive on hearing their own voice and making their own decisions, the ones who never allow for others' input. But we also know that they don't make the most successful leaders. The greatest leaders surround themselves with other viewpoints and truly listen to them. And that means opening their ears.

British entrepreneur Richard Branson recently wrote that, when he's met with silence, he usually replies, "I can tell by the fact you haven't responded that you see it differently. What do you think?"

Great leaders know that silence can mean disagreement, or even discomfort, but they are comfortable with inviting dissent, seeing it as an opportunity to learn and grow. This can be especially helpful in the fast-paced, constantly evolving banking industry.

Nip the D-words (disagreement, discomfort and dissent) in the bud by inviting a fourth: dialogue. Turn quiet moments into active discussions, and make a point of asking those team members who are often the quietest. Some may be hesitant to share their thoughts unless prompted to, and your invitation indicates to the team that all opinions are of value, not just those of the most vocal members. That inclusion creates psychological safety and makes everyone feel more invested in the success of the team.

How do you effectively approach the possibility of dissent? Here are some conversation starters.

1. "Sometimes the best ideas come from those who have been listening closely. What's on your mind?"
2. "I'd love to hear from voices that we haven't heard from yet. Your perspective could add something important."
3. "I don't expect agreement across the board. Differing views help us solve problems more effectively. What do you think?"
4. "Your input matters, even if it's a differing perspective. It can help shape our next step(s)."
5. "Let's challenge this thinking, maybe poke holes in it. Is there something we're missing?"

Even if you're confident in your opinions, differing views might be exactly what you need to expose your own blind spots and avoid making flawed decisions. Humility, even if it seems counterintuitive, is a great quality in a leader. Dissent enriches discussions and encourages innovation. The outcomes from your discussion will most likely be better if you take multiple perspectives into account.



LINDSAY LANORE
Senior Executive Vice
President, Chief Learning
& Experience Officer



Lindsay LaNore is senior executive vice president and chief learning and experience officer for ICBA.



JIM REBER
President & CEO
ICBA Securities



Jim Reber, CPA, CFA, is president and CEO of ICBA Securities, ICBA's institutional, fixed-income broker-dealer for community banks.

IT'S TIME TO HIT THE WEIGHTS

How are those New Year's resolutions going? Statistically, somewhere between a third and a half of us have resolved to lose weight in 2026. A key element of a weight loss plan is physical exercise, and a popular version of that is lifting weights. Repetition and resistance with barbells can help you achieve your goals. That is a (clever, in my view) segue into the theme of this month's column.

Whether you realize it or not, your community bank's bond portfolio is probably one of two general structures.

THE SHAPE OF THINGS

A "ladder" is a collection of bonds that has relatively stable cash flows and carefully selected (and varying) maturity dates. This is a simple construct that has been proven to guarantee the investor passing grades, though probably not straight As. It's the fixed-income equivalent of dollar-cost averaging for equities. When it's time to add a rung to the ladder, the portfolio manager simply buys a bond that fills a hole in the maturity schedule.

The other design is a "barbell," which does not have the heavy lift that the name might connote. Barbells have material concentrations of rate repricings, or maturities, on both the short and long ends of the maturity spectrum.

I think we can agree that "short" means roughly the same thing to bankers: generally, two years and less, and maybe as little as 30 days.

The "long" definition is institution-specific and will be influenced by factors such as the makeup of the loan portfolio and the interest rate risk posture. Generally, the long segment will have a duration of five to 10 years.

In the recent past, the shortest bonds have also been among the highest yielding. Although we are no longer laboring through an inverted yield curve, the Fed's patience in reducing overnight rates has kept the curve relatively flat, which means even money-market bonds have yields equal to or higher than those with much longer durations.

WHEN THEY PERFORM

The next question that enters one's mind (or should) is "Which structure is better?" As in most cases with bond management, the answer is an emphatic "It depends." The place to start this analysis is the shape of the yield curve. In a steep curve environment, a ladder will not only provide predictable amounts of cash flow; it will also see the individual components' market value improve simply with the passage of time. Some of you veteran bankers will recall the term "roll down the yield curve."

The alternative is a flat or inverted yield curve. In this case, the barbell probably will have superior performance. It might be counterintuitive that long rates being compressed are a positive for a collection of bonds, but think what that also produces: less decline in the market price vis-à-vis short or intermediate positions. Add to that the fact that the other side of the barbell will yield more than the longer-duration securities, and congratulations: Your portfolio has earned a solid B, at least.

For you trivia fans, the average slope of the curve between "2s and 10s" has been a nice round 100 basis points (1%) for the past 15 years. The last time we were there was November 2021.

Continued from page 10

ZERO CREDIT RISK

Given the relative flatness of the yield curve, and the musings from the Fed that it might be nearing the end game in its easing cycle, the barbell structure could be worth a look. At the moment, a community bank could build out a barbell using two full-faith-and-credit instruments on dramatically different points of the duration spectrum.

On the short end are GNMA collateralized mortgage obligation (CMO) floaters. These reprice monthly off the money-market index known as SOFR, which is highly correlated with fed funds. Depending on some other variables in each security (such as life cap and margin), it's possible to buy a floater that yields the equivalent of fed funds plus 75 basis points. Recall that a flattish yield curve will be your ally: Currently, fed funds +0.75% is a higher yield than the 30-year T-bond.

The long end: The Small Business Administration's fixed-rate pools, known as SBAPs. New securities come to market monthly with 20- and 30-year fully amortizing terms. The 20-year pools in particular might suit a community bank's cash flow and price volatility policies. As of this writing, they have a duration of about five years and yield roughly 4.50%.

There's my suggestion of a high-protein, low-carb strategy for your early-year mental exercises. The final word on this matter comes to us from musician/actor/powerlifter Henry Rollins: "The iron never lies to you."



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Mortgage Consultant, NMLS 8499
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WAYNE MILLER

Executive Vice President,
Chief Innovation Officer



Wayne Miller is executive vice president and chief innovation officer for ICBA.

BOLSTERING COMMUNITY BANK INNOVATION IN 2026

Steve Jobs, the late Apple CEO, said, “You’ve got to start with the customer experience and work backwards to the technology. You can’t start with the technology and figure out where you’re going to try to sell it.”

From where I stand, that’s our call to action in today’s fast-paced landscape. A quick scan of financial news shows a steady content of stories related to digitized banking services, with AI and stablecoins front and center. Data and the many ways it can be collected, sorted and leveraged increasingly dominate headlines, and we haven’t even touched on back-office automation and a host of topics related to risk mitigation.

We’re living in a world where banking competition is fierce. Every day, new opportunities and threats emerge.

THE POWER OF INFORMATION

Fortunately, community bankers have always put customers first, and that makes all the difference. Today, we can extend that focus further: We have data, accessible through new means courtesy of fintech partners, to help uncover what customers want and where there’s potential for growth. Using simple technologies to extract and look at what we know, including when customers spend, who they spend with and how much they spend, we can connect with the deepest insights on not only current behaviors but potential needs.

This information is like a dating app resume: You know a lot about them, and in this context, you can communicate to create a better experience. That information creates the canvas to think about what more you can provide. Because to truly remain competitive, you need to think beyond checking, savings and loans, and consider, “What else can we provide for our customers?”

ICBA SUPPORT

As we launch into 2026, my personal mission is to emphasize not only where we are today but also to highlight the emerging technologies that will offer community banks a competitive advantage. We are going to establish a Quarterly Innovation Briefing to be more informative about where things are going. We’ll share the importance of innovation, advocacy and education coming together to make sure community banks have the knowledge they need to succeed. And, of course, the ICBA ThinkTECH Accelerator and our Preferred Service Providers and Corporate Members can help address pain points and support your strategic plans in the New Year and beyond.

So, as you kick off your 2026 initiatives, I encourage you to allow ICBA to be your trusted advisor on your innovation journey. Technological advancements in banking are moving quickly, and we need to lock arms to protect Main Street. Because while the competition is tougher than ever, community banks are the essential economic backbone of this country, and we will thrive in today’s digital economy to ensure our communities and customers do as well.

KEEP YOUR BUSINESS IN FRONT OF CUSTOMERS 365 DAYS A YEAR

North Dakota

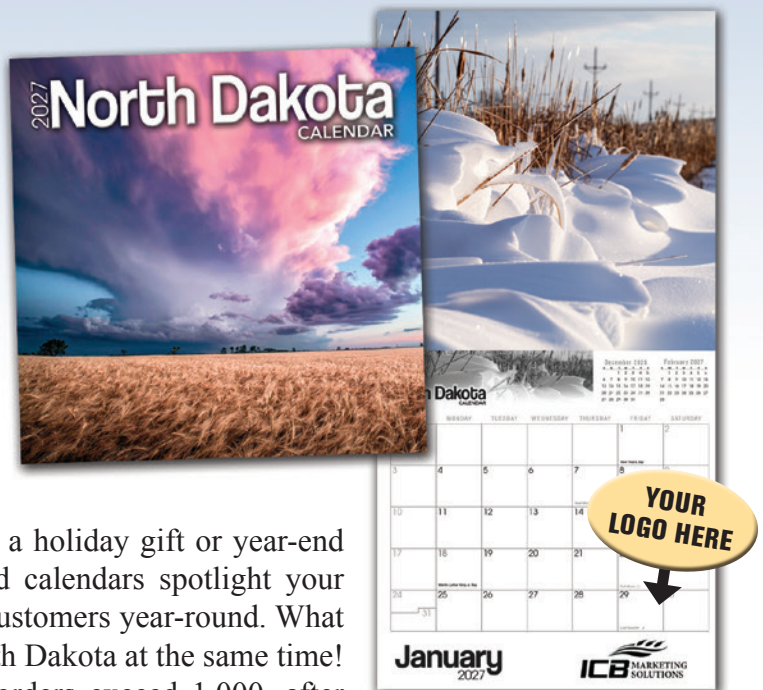
HORIZONS

2027 Scenic Calendar



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

ICB Marketing Solutions has teamed up with *North Dakota* magazine to provide you discounted prices for the 2027 North Dakota scenic calendar. Give your customers or business associates a copy of this calendar as a holiday gift or year-end expression of appreciation. These customized calendars spotlight your business and keep your logo in front of your customers year-round. What a great way to promote your business and North Dakota at the same time! Each calendar will cost you \$10.49, unless orders exceed 1,000, after which the price is \$10. Retail price for the calendar is \$16.95.



2027 HORIZONS CALENDAR ORDER FORM

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

Mail to:
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 @ 69¢ each

COMMUNITY BANKERS FOR COMPLIANCE

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



2026 PROGRAM DETAILS

LOCATION

ICBND Office
1136 West Divide Ave
Bismarck, ND 58501

DATES

April 14 - 15, 2026
October 20 - 21, 2026

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

PRESENTED BY



SPONSORED BY



ABOUT THE CBC PROGRAM

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

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

CBC BASIC MEMBERSHIP

Basic membership to the CBC Program consists of the following:



SEMI-QUARTERLY SEMINARS

A compliance seminar is provided semi-annually. The main topic is selected based on the most recent industry and regulatory developments which may have an impact on community banks. In addition, quarterly Regulatory Update is offered to help individuals new to compliance and seasoned professional stay current with changes in the world of compliance.



MONTHLY NEWSLETTERS

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



COMPLIANCE HOTLINE

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



CBC MEMBERS-ONLY WEB PAGE

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

SCAN TO REGISTER TODAY



ESSENTIALS OF BANKING SERIES



DATES

January 21 | February 18
March 18 | April 22
May 20 | June 17

ABOUT THIS SESSION:

Essentials of Banking is a six-part, interactive and virtual learning series designed to provide a complete overview of banking principals and operations. Each session is three 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 21 - Money, Banking & My Career

February 18 - Banking History, Regulators & Risk Management

March 18 - Banking Products & Services

April 22 - How Banks Make Money & Risk Management

May 20 - Banking Compliance Overview

June 17 - WOW! Service & Growing the Bank

REGISTRATION:

Bundle & Save

Full series of all six sessions - \$1200 per person.

Individual Sessions

\$350 per person per session.

Purchase Recorded Sessions:

???



FRONT-LINE/UNIVERSAL BANKER CERTIFICATION SERIES



DATES

March 25 | April 21
May 13 | June 24

WHO SHOULD ATTEND?

All Retail Banking Team Members in customer contact roles including Tellers, Personal Bankers, Customer Service Representatives, Call Center Team Members, Retail Lenders, Universal Bankers, and their managers.

ABOUT THIS SESSION:

This is a four-part, interactive, virtual learning series designed to provide a Retail Banker the tools necessary to build long lasting, loyal relationships with customers.

This program equips modern Retail Bankers with skills for exceptional service, problem-solving, quality referrals, risk management, and building profitable client relationships. It includes practical tools like job aids, examples, checklists, and real-world scenarios. Each session is 3 hours in length.

Attendees who complete the program will receive a Certificate of Completion.

BENEFITS OF THE SERIES:

- Serve Clients Proactively
- Build a Professional Brand
- Communicate for Impact and Results
- Become the Source for the Exceptional Customer Experience
- Move from Order Taker to Relationship Builder
- Maximize the Customer On-Boarding Experience
- Make Referrals Simple
- Build Client Loyalty in the Digital Era
- Expand Networking, Ambassadorship, and Business Development Skills
- Identify and Prevent Fraud
- Manage Difficult Customer Situations Effectively
- Handle Transactions Efficiently and In Compliance
- Do More with Less: Planning, Prioritization, and Productivity Strategies



REGISTRATION:

Bundle & Save

\$750 per person for full four-part series.

Individual Sessions

\$250 per person per session.

Purchase Recorded Sessions

???



THE RESILIENT BANKING LEADER SERIES



DATES

Tuesday, February 24

Tuesday, March 31

Friday, April 17

ABOUT THIS SESSION:

Join us for The Resilient Banking Leader three-part leadership webinar series designed to help managers navigate conflict, handle challenging employee situations, and build stronger, more cohesive teams. Each session is one hour and packed with practical tools you can put to use immediately.

WHO SHOULD ATTEND?

Managers, supervisors, HR professionals, and aspiring team leaders, new or experienced, looking to elevate team performance across industries like HR, customer service, sales, operations, and beyond.

REGISTER:

Bundle & Save

\$800 per person for full three-part series.

Individual Sessions

\$300 per person per session.



SESSION DATES & TOPICS:

February 24 - Conflict Management

This webinar equips managers and aspiring leaders with proven strategies to transform conflict into opportunities for trust, collaboration, and growth.

March 31 - Managing Difficult Employees

This training equips you with practical tools to build stronger connections, set crystal-clear expectations, and motivates your team to excel even when faced with underperformance or resistance.

April 17 - Developing Teams

This webinar equips managers and aspiring leaders with proven strategies to foster growth, boost engagement, and drive team success.



FDIC DIRECTORS' COLLEGE

May 19, 2026
Radisson Hotel - Bismarck, ND



IN PARTNERSHIP WITH:



ABOUT THE PROGRAM

The FDIC, in partnership with NDBA and ICBND, is pleased to announce the 2026 FDIC Directors' College.

This one-day seminar is designed with bank directors in mind. The presentations will be delivered by a group of experienced FDIC subject matter experts and will include up-to-date information on issues relevant to all bank directors with an overall theme of corporate governance.

Please consider this unique opportunity to interact with your bank's regulators and enhance your Board's experience and knowledge.

WHO SHOULD ATTEND?

All bank executives, officers, and directors.

PROGRAM HIGHLIGHTS

The event will consist of an informational general session and several choices of breakout sessions.

BREAKOUT SESSIONS:

- Consumer Protection
- Cybersecurity/IT
- Capital Markets
- Accounting
- Insider Abuse and Fraud Prevention
- Third-Party Relationships

SCHEDULE

8:00am - Registration & Continental Breakfast
9:00am - Program
11:45am - Lunch
12:45pm - Program continues
3:00pm - Adjourn

2026 FDIC DIRECTORS' COLLEGE CONTACTS

ICBND: Jessie Pfaff
Email: jessiep@icbnd.com
Phone: 701-258-7121

NDBA: Dorothy Lick
Email: dorothy@ndba.com
Phone: 701-595-7757

FDIC: Robert Wood
Email: robwood@fdic.gov
Phone: 515-201-8241

FDIC: Tyson Lanka
Email: tlanka@fdic.gov
Phone: 816-234-8577



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

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

Year One

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

Total Hours: 43

Exam at week's end:

* Home Study Problem ** Case Study

Year Two

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

Total Hours: 43

Exam at week's end:

* Home Study Problem

** Case Study

Year Three

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

Total Hours: 44

** Case Study

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

Barret's Annual Graduate School program: May 17-22, 2026

Upcoming Webinar Schedule



February 2026

	DATE	TIME
2026 Regulatory & Industry Updates for Credit Professionals	Mon 02/09	10:00 AM CST
ACH Tax Refund Posting & Liabilities	Tue 02/10	10:00 AM CST
Call Center Training: Security, Regulations & Legal Issues	Wed 02/11	10:00 AM CST
AI in Electronic Banking: Rules, Requirements & Regulatory Readiness	Thu 02/12	10:00 AM CST
Private Mortgage Insurance: From Calculation to Cancellation	Tue 02/17	10:00 AM CST
BSA Program Management: Audits, Training, Internal Controls & Officers	Wed 02/18	10:00 AM CST
Audit Ready: Preparing for Your 2026 Cyber or IT Exam	Thu 02/19	10:00 AM CST
Decrypting Personal Tax Returns Part 1: Form 1040, Schedules B & C	Mon 02/23	10:00 AM CST
Consumer Deposit Accounts: Disclosures, Documentation & Details	Tue 02/24	10:00 AM CST
Responding to Elder Exploitation in Real Time: Delaying, Denying & Escalating Transactions	Wed 02/25	10:00 AM CST
When Loans Change: Handling Refinancings & Modifications	Thu 02/26	10:00 AM CST

March 2026

	DATE	TIME
Understanding FinCEN Rules, Advisories & Notices	Mon 03/02	10:00 AM CST
Beneficiary Payouts & Processes	Tue 03/03	10:00 AM CST
Escheatment Essentials: Managing Dormant Accounts & Unclaimed Property	Wed 03/04	10:00 AM CST
Managing ATM Operations & Risk	Thu 03/05	10:00 AM CST
Exercising the Right of Setoff Against Deposit Accounts	Mon 03/09	10:00 AM CDT
Auditing AI & Automation: Are Controls Keeping Up with Technology?	Tue 03/10	10:00 AM CDT
Opening Nonprofit Accounts: Compliance Standards & Procedures	Tue 03/10	2:00 PM CDT
Title Insurance in Lending: Risk, Recovery & Real Estate Protections	Wed 03/11	10:00 AM CDT
2026 ACH Rules Update & Initiatives	Thu 03/12	10:00 AM CDT
Decrypting Personal Tax Returns Part 2: Form 1040, Schedules D, E & F	Mon 03/16	10:00 AM CDT
Consumer Real Estate Appraisal Reviews: Do You Know What to Look For?	Tue 03/17	10:00 AM CDT
Check Components, Legal Issues & Endorsements	Wed 03/18	10:00 AM CDT
Where Does Flood Insurance Go Wrong?	Mon 03/23	10:00 AM CDT
New Compliance Officer Boot Camp	Tue 03/24	10:00 AM CDT
Preparing Practically Perfect Proof of Claims, Including Recent Bankruptcy Rule Changes	Wed 03/25	10:00 AM CDT



SCAN TO REGISTER TODAY

Community Bankers Webinar Network (Powered by FinEd) partners with community bankers associations throughout the country to deliver quality webinar training for bankers in all 50 states. The synergy of these relationships allows us to successfully deliver more than 200 live and on-demand webinars, with more being added throughout the year.

DAKOTA BUSINESS LENDING AWARDED \$70M FOR INVESTMENT IN LOW-INCOME/DISTRESSED AREAS

Dakota Business Lending (DBL) has been selected by the U.S. Treasury Department's Community Development Financial Institution (CDFI) Fund to receive a \$70 million New Markets Tax Credit (NMTC) award. This is their fourth NMTC allocation, following two \$30M awards received in 2021 and 2022, and a \$50M award received in 2024. They remain the first and only North Dakota-based financing entity to be chosen and one of the country's top 100 community-focused organizations recognized this year.

NMTC is run and administered through the U.S. Department of Treasury. This year, the program awarded a total of \$10 billion in allocation authority to 142 of the 216 Community Development Entity (CDEs) applicants across the nation through a competitive and challenging application process, who then use their NMTC awards to further the mission of the program by encouraging small business growth and expansion, domestic manufacturing and reliable job-producing projects, and rural hospitals and essential health care infrastructure. DBL's NMTC priorities remain the same as prior years in assisting small businesses in low-income or distressed areas and creating lasting employment opportunities in those areas through jobs that are both quality and accessible.

To date, DBL has allocated a total of \$81M in NMTC awards to nine qualifying small businesses located in low-income/distressed areas in Bismarck and Fargo. These allocations have had a \$247M+ direct project impact and helped create and retain 646 permanent jobs for citizens across the state. "We are incredibly honored to receive another NMTC allocation and excited to continue bringing this powerful program to the businesses that need it most," commented Steve Dusek, President & CEO. "This program allows us to partner with businesses and local communities in a way that sparks growth, expands opportunity, assists domestic manufacturing, strengthens the local small business economy, drives private investment, and produces measurable and lasting outcomes for which the program was intended. We're excited to continue building projects that make a difference and to remain a trusted resource for the people and places we serve." DBL continues to maximize and spread economic impact by encouraging the "pay-it-forward" concept, asking businesses assisted through the program to "repay" the kindness by financially supporting local organizations in need. To date, seven businesses have participated in DBL's "pay-it-forward" initiative and donated more than \$350,000 to 14 local non-profits.

DBL uses the NMTC program as a unique financing mechanism that provides gap financing with interest only payments for seven years and then converts to equity in the business – principal payment is not required. Projects must be in a NMTC eligible area, large scale and transformative projects (greater than \$7 million), and provide quality/accessible jobs or services to low income and distressed populations.

DBL has several projects in the pipeline for consideration and will begin working on their application for the next round of funding in 2026. Please contact one of the DBL loan officers with any potential projects and visit www.dakotabusinesslending.com/loans/new-markets-tax-credit for more information. The organization looks forward to providing this opportunity and continuing to impact this great state.

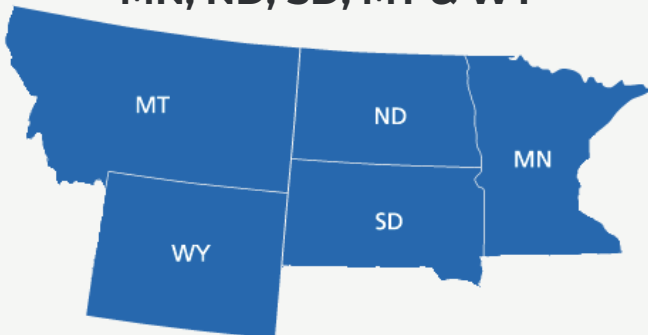


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S&P AFFIRMS BANK OF NORTH DAKOTA CREDIT RATING

The Industrial Commission reports that Standard & Poor's (S&P) affirmed Bank of North Dakota's (BND) credit rating as A+/Stable in its annual review released Jan. 14.

The ratings are consistent with those given by S&P in November 2023. S&P is a U.S.-based financial services company that publishes financial research. Financial institutions are typically reviewed annually, but S&P will review more frequently if a modification of the rating is needed.

"The review highlights the Bank's practices of 'very strong risk-adjusted capital' and 'strong credit quality and conservative management' as key strengths. We appreciate S&P's affirmation of solid banking strategy and excellent funds management," stated 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.

In addition to the risk-adjusted capital and credit quality mentioned as strengths, S&P highlighted the decrease in non-performing assets (NPAs) ratio stating, "Over the past 10 years, the net charge-off rate has been under 15 basis points annually despite significant energy and agriculture commodity price volatility which we think reflects BND's strong credit selection and underwriting."

"Our strong credit rating reinforces the excellent quality of Bank management and should reassure North Dakotans of the stability Bank of North Dakota provides so the state can respond quickly when needed," said BND President/CEO Don Morgan.

THE *directors* CLUB

2025 DIRECTORS CLUB

Security First Bank of ND

First State Bank ND

ABOUT THE DIRECTORS CLUB

Banks whose board of directors achieve 100% participation in ICBankPAC prior to September 1 each year (individual contributions of \$100 or more per director) will receive special recognition as members of the Directors Club.

Directors Club members are recognized in listings on the ICBND website, at the ICBND Annual Convention, in the Community Banker e-newsletter, and at various ICBND and ICBankPAC meetings and events.

ICBankPAC

USPS CHANGES FINANCIAL ORGANIZATIONS CAN'T IGNORE

For decades, the phrase, “as long as it’s postmarked by the deadline” has been a comforting refrain in the retirement and health savings world. When a prior-year IRA contribution is mailed on April 15, or other time-sensitive tax forms are headed to the IRS, the USPS postmark has long served as the gold standard for proving timely delivery.

That long-standing assumption just became more complicated. Effective December 24, 2025, the United States Postal Service (USPS) issued a final rule clarifying what a postmark actually represents—and more importantly, what it doesn’t. As financial organizations head into another season of contribution deadlines, this clarification carries real implications for IRAs, HSAs, and the clients who rely on them.

WHAT CHANGED AND WHY IT MATTERS

Under Internal Revenue Code Section (IRC Sec.) 7502, documents and payments sent by U.S. mail are generally considered “timely filed” if they are postmarked on or before the applicable deadline, provided certain conditions are met. Historically, many taxpayers and financial organizations have assumed that the postmark date corresponds to the day the item was handed to the USPS.

The new USPS rule clarifies that this is not necessarily the case. Instead, USPS states that a postmark reflects the date an item is in possession at the first USPS processing facility, not the date it was initially accepted at a local post office, mailbox, or retail counter. With the USPS currently undergoing a broad network modernization initiative, including more regionalized processing and distribution centers, the gap between acceptance and postmarking may be longer and more varied than in the past.

The result? A piece of mail dropped off “on time” may receive a postmark dated after the statutory deadline.

In fact, the chances that your envelope is going to receive a postmark the same day you drop it off is unlikely, so plan accordingly, according to the USPS. It’s important to note that postage labels you may receive at self-service kiosks or by purchasing “Click-N-Ship” postage labels online and printing them yourself do not qualify as postmarks.

WHY THIS IS A BIG DEAL FOR IRAS AND HSAS

For financial organizations administering IRAs and HSAs, deadlines are everything. Contribution cutoffs, reporting requirements, and correction windows are tightly governed and often unforgiving.

This time of year, financial organizations often receive prior-year IRA and HSA contributions before the April 15 deadline. An IRA or HSA owner who makes a 2025 contribution between January 1, 2026, and April 15, 2026, must make a written, irrevocable election to treat the amount as a 2025 contribution.

An IRA contribution received by mail after the April 15 contribution deadline is considered timely made if the envelope in which it is delivered carries a postmark date of on or before the applicable deadline. Financial organizations that choose to accept these contributions are advised to save or copy the envelope bearing the postmark in the client’s file and contact the IRA owner to verify the tax year to which the contribution relates if it’s not clearly indicated.

THE USPS MESSAGE: ADJUST YOUR MAILING BEHAVIOR

The USPS did not issue this clarification as a quiet technical update. Instead, the preamble to the final rule explicitly states that the intent is to educate individuals so they can adjust their mailing behavior.

In plain terms: don’t assume last-minute mailing will work the way it used to.

The USPS highlights several alternatives for individuals who need proof of timely mailing.

- Mail earlier than the statutory deadline to account for processing delays.
- Request a manual local postmark at a USPS retail counter.
- Purchase a Certificate of Mailing, which provides evidence of the date the USPS accepted the item.

Each option offers a stronger defense than relying on automated postmarking alone.

A few strategic steps can significantly reduce risk.

- Update client education materials. Contribution reminders, deadline notices, and year-end communications should be refreshed to reflect the reality that a postmark may not equal the acceptance date. Even a short disclaimer can help reset expectations.
- Train frontline staff. Client service teams should understand the difference between acceptance dates and postmark dates so they can confidently answer questions and avoid unintentionally providing outdated guidance.
- Encourage electronic alternatives. Whenever possible, promote ACH, online contributions, and electronic submissions. Digital methods can eliminate mailing ambiguity altogether and provide clear timestamps.
- Review internal cutoff policies. Some organizations may choose to implement internal “mail-by” dates earlier than statutory deadlines to protect both the organization and the client.
- Document, document, document. When exceptions arise, thorough documentation of mailing methods and client instructions can make all the difference in resolving disputes.

While your clients don’t expect you to control the mail, they do expect you to help them avoid surprises. In the end, the message is simple but critical: when it comes to deadlines, the postmark isn’t what it used to be.

HOUSING FINANCE AGENCY NAMED TOP FHA LOAN SERVICER

The U.S. Department of Housing and Urban Development's (HUD) National Servicing Center ranked North Dakota Housing Finance Agency (NDHFA) as a Tier 1 Federal Housing Administration (FHA) loan servicer for FY 2025.

NDHFA provides first-time buyers with purchase assistance including loan guarantees that allow low- to moderate-income borrowers with low down payments to achieve homeownership. Of the 14,195 loans the agency currently services, approximately 41% are FHA guaranteed.

"NDHFA is committed to making housing affordable for all North Dakotans. Our homeownership programs are not only affordable, but all NDHFA loans are serviced locally. Our team takes great pride in providing one-on-one support to homeowners experiencing financial difficulties," said NDHFA's Executive Director Brandon Dettlaff.

The ranking system measures FHA servicer compliance with guidelines and intervention requirements, loss mitigation engagement, and reporting. The intention of the ranking is to protect borrowers and alert HUD to potential problems. A high work-out ratio shows a servicer's effectiveness in working with delinquent borrowers to keep them out of foreclosure.

Loan servicers receive quarterly scores that are averaged to produce a final fiscal year-end score. NDHFA scored 93.82% for the year.

More information about NDHFA and its homeownership programs is available online at ndhousing.nd.gov.



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ND SBDC ACHIEVES SECOND STRAIGHT NATIONAL REACCREDITATION WITH OUTSTANDING RESULTS

The North Dakota Small Business Development Centers (ND SBDC) has been reaccredited for another five years, earning this distinction with no conditions and a commendation, a rare achievement among SBDC programs nationwide.

"This reaccreditation reflects the incredible work of our advisors and staff across North Dakota," said Tiffany Ford, State Director of the ND SBDC. "Earning this distinction with no conditions and a commendation for the second time in a row speaks to our team's commitment to excellence and to the entrepreneurs we serve."

This marks another major milestone for the ND SBDC, reaffirming its commitment to excellence, accountability, and the advancement of small business success across North Dakota.

A TRADITION OF SERVICE AND IMPACT

Established in 1986 and hosted by the University of North Dakota since its inception, the ND SBDC has a long-standing tradition of service and impact throughout the state.

The reaccreditation follows a rigorous national review conducted by America's SBDC, the accrediting body for the national SBDC network, in partnership with the U.S. Small Business Administration. Programs are reviewed every five years to ensure they meet high standards of service, management, and measurable impact. The ND SBDC's latest review resulted in no findings or conditions, a level of distinction few centers achieve nationwide.

A STRONG NETWORK DELIVERING MEASURABLE RESULTS

This year's successful review highlights the sustained strength of ND SBDC's statewide network and the dedication of its professional staff. Over the past several years, ND SBDC has expanded access to no-cost advising, increased outreach in rural communities, and built new partnerships to better support entrepreneurs and small business owners in all 53 North Dakota counties.

A key factor in this year's commendation was the center's funding structure. The review team recognized the ND SBDC's successful transition of its state match funding to the Bank of North Dakota, which has deepened collaboration and created a more sustainable foundation for long-term impact. The network's commitment to continuous improvement has led to measurable economic results through new business creation, job growth, and capital investment.

CONTINUING A LEGACY OF EXCELLENCE

As ND SBDC approaches its 40th anniversary, its focus remains on supporting North Dakota's entrepreneurs and small business community through innovation, collaboration, and a deep understanding of today's challenges and opportunities. "The ND SBDC's reaccreditation is a reflection of the organization's consistent leadership, dedicated staff, and meaningful contributions to North Dakota's economy, and I want to extend my congratulations on this important accomplishment" said Patrick O'Neill, Interim Dean of the Nistler College of Business and Public Administration at the University of North Dakota. "We are extremely proud to host the ND SBDC and to continue working together to strengthen small businesses, support job creation, and enhance economic vitality throughout the state."

The organization's ongoing success reflects the hard work and expertise of its statewide team and the continued partnership between the University of North Dakota, the Bank of North Dakota, the U.S. Small Business Administration, and local supporters.



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THE GREENHOUSE LAUNCHES NEW WEBSITE TO BETTER SERVE BUSINESS OWNERS AND LEADERSHIP TEAMS

The Greenhouse, a leadership and business growth organization focused on helping owners build healthy, scalable companies, announced the launch of their newly redesigned website: <https://growing4success.com>.

The new site reflects The Greenhouse's continued commitment to practical, people-centered leadership and provides a clearer, more engaging experience for business owners, executives and leadership teams seeking sustainable growth.

Designed with ease of use and clarity in mind, the updated website offers streamlined navigation, refreshed content and improved access to The Greenhouse's coaching, consulting and leadership development resources. Visitors can more easily explore services, understand The Greenhouse's approach and take next steps toward building stronger businesses and healthier leadership cultures.

"Our new website is more than a design update, it's a reflection of who we are and how we serve," said Patrick Metzger, CEO / Founder. "As we continue to grow, we wanted a digital home that clearly communicates our mission and values, making it easier for leaders to find the support they need."



Key features of the new website include:

- Clear pathways for business owners and leadership teams
- Updated service and program information
- A modern, intuitive design optimized for desktop and mobile
- Improved storytelling that highlights The Greenhouse's values and impact

The website is now live and available to the public at <https://growing4success.com>.



KRISTEN E. LARSON

WINTHROP & WEINSTINE'S BANKING & FINANCE TEAM WELCOMES EXPERIENCED BANKING COUNSEL

Winthrop & Weinstine, P.A., is pleased to announce that attorney Kristen E. Larson has joined the firm as Counsel in our Banking & Financial Services practice.

Drawing upon her nearly two decades of experience in-house at large and mid-sized national banks, Kristen brings extensive legal, regulatory, business, and operational experience to her role at Winthrop. As an innovative, solutions-oriented leader, Kristen represents financial institutions of all sizes throughout the full lifecycle of their organizations. She has significant experience advising institutions on financial products and services, compliance and risk management, bank partnerships, regulatory examinations, payments and operational issues, and Banking-as-a-Service (BaaS) arrangements. Kristen also brings significant experience in drafting banking agreements, disclosures, policies, and regulatory responses, defending banks in enforcement and litigation matters, advising bank boards, and monitoring regulatory and litigation developments to help clients stay ahead of emerging regulatory and compliance risks.

Prior to joining Winthrop, Kristen counseled clients for three years at a national law firm where she focused on consumer financial services and payments. Kristen has held senior leadership positions at four national banks, where she provided proactive, practical, and strategic advice and solutions to senior and executive leadership. Kristen has successfully led legal teams and enterprise-wide bank projects. She serves as an Emeritus Director of LegalCORPS, a Minnesota-based nonprofit organization expanding access to the legal system for entrepreneurs, business owners, inventors, and small nonprofits, and, earlier this year, finished her two-year term as a Board Director of Minnesota Women Lawyers. Kristen was named a 2025 "Notable Women in Law" by Twin Cities Business.

Kristen earned her J.D. from William Mitchell College of Law, and her B.A. in Political Science from the College of St. Benedict.



WINTHROP & WEINSTINE



JESSICA GILBERTSON

LEWIS & CLARK DEVELOPMENT GROUP WELCOMES JESSICA GILBERTSON AS RESOURCE DEVELOPMENT DIRECTOR

Lewis & Clark Development Group (LCD Group) is pleased to announce the hiring of Jessica Gilbertson as its new Resource Development Director.

Gilbertson brings more than 20 years of experience in communications, fundraising, resource development, and grant writing to the role. Her expertise will strengthen LCD Group's ability to grow and sustain its programs and services across North Dakota.

Throughout her career, Gilbertson has worked with state and national nonprofit, healthcare, communications, and advocacy organizations. Most recently, she served as Director of Communications and Events for the National Council of Urban Indian Health, where she led national awareness campaigns, secured federal and foundation grant funding, and managed major conferences and events.

Her professional background also includes positions with Agency MABU, the Community HealthCare Association of the Dakotas, Missouri Slope Lutheran Care Center Foundation, Clearwater Communications, and the American Red Cross.

In her new role, Gilbertson will lead LCD Group's grant and funding strategy by identifying, researching, and pursuing new funding opportunities to support the organization's programs. She will also work closely with communities and funding partners to strengthen relationships and expand LCD Group's reach.

Gilbertson holds a Master of Public Administration from the University of North Dakota and a Bachelor of Science in Communication from North Dakota State University. She lives in Bismarck with her husband, Mike, and their two children.



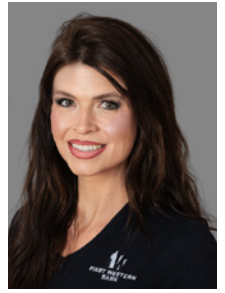
HOEVEN-SAMSON TO THE BOARD OF DIRECTORS

First Western Bank is pleased to announce the election of Marcela Hoeven Samson to its Board of Directors. Marcela brings extensive experience in marketing, a strong understanding of community banking, and a legacy of family involvement with First Western Bank.

Marcela currently serves as Marketing Manager at First Western, where she leads marketing strategy and brand initiatives across the organization. She has been with the bank for more than 16 years. Prior to joining First Western, she worked in corporate sourcing at Target in the Twin Cities. A third-generation member of the Hoeven family with ties to First Western Bank, Marcela continues a long-standing tradition of leadership and service within the organization and the communities it serves.

Marcela is a graduate of the University of St. Thomas in St. Paul, Minnesota, where she earned a Bachelor of Science degree in Marketing Management in 2007. Beyond her professional career, Marcela is actively involved in Minot through various community-focused efforts and initiatives. She serves as a school board member at Bishop Ryan Catholic School and is a member of the school's executive committee.

Marcela and her husband, Matt, reside in Minot, North Dakota, and are the proud parents of five boys.



**MARCELA HOEVEN
SAMSON**

DAKOTA BUSINESS LENDING WELCOMES JOSH KLUG

Dakota Business Lending (DBL) is pleased to welcome Josh Klug to their team as a Business Development and Commercial Loan Officer, working to develop and foster relationships with lenders, small businesses, economic development professionals, and other partners. Based out of DBL's headquarter office in Fargo, he will be serving Fargo, Moorhead, West Fargo and surrounding communities.

Originally from Grand Forks, ND, Klug has spent a majority of his career in the business, entrepreneurship, and financing world. He brings with him over 18 years of experience, nine of which were spent in financial consulting, six in banking, and most recently, four as co-founder of a data analysis company in North Dakota called Aethero. This firsthand knowledge makes him a strong advocate for small business owners looking to access the financing and resources they need to succeed. He will be working to educate lenders and partners on DBL's SBA 504 and Direct Business Loan program, as well as their other non-financing resources, to support small business owners as they start, grow, and expand their businesses. Klug was drawn to the organization due to its mission and purpose centered on driving regional economic growth while cultivating strong, collaborative relationships within their entrepreneurial communities. He looks forward to creating meaningful impact by driving innovation and unlocking the region's full potential for growth. In his free time, Klug enjoys spending time with his wife and daughter, and two dogs.



JOSH KLUG

DCN'S SUBRAMANIAN RECEIVES NATIONAL AWARD

Aparna Subramanian, information systems manager at Dakota Carrier Network (DCN), has been named 2025 Rookie of the Year Award for Tier 6 by the InfraGard National Awards Program.

InfraGard National Members Alliance (INMA) is an FBI-affiliated independent nonprofit organization dedicated to protecting U.S. critical infrastructure and the American people. It is the private sector component of the FBI's InfraGard program, which is a partnership between the FBI and members of the private sector for the protection of U.S. critical infrastructure.

The Rookie of the Year Award recognizes individuals who demonstrated exceptional commitment and contributions during the previous calendar year. It acknowledges individuals who have given their time, talent, and commitment to advancing the InfraGard mission and strengthening the safety and security of their communities.

She has been on the DCN team since 2014 and currently leads the information systems team in all activities related to internal information technology, application development and administration, information security, product development, cloud services, and sales engineering.



**APARNA
SUBRAMANIAN**

**MARLA BELOHLAVEK****BELOHLAVEK RETIRES FROM BANK OF NORTH DAKOTA**

Marla Belohlavek retired in December after 34 years of dedicated service to BND. Marla shared the following sentiment, "After 34 years of BND being my second home, I'm retiring with a grateful heart. I've been surrounded by dedicated and wonderful coworkers throughout all our challenges and successes. The friendships made here will last a lifetime. BND is an incredible and unique organization and I will always appreciate the opportunities I've been provided. I wish BND nothing but the best and continued success in the future." BND wishes Marla all the best in her retirement!

**PAM LEWIS****LEWIS RETIRES FROM BANKING INDUSTRY**

Pam Lewis retired in January after 11 years of years of service to BND and 41 total years in the banking industry. Pam shared the following sentiment, "Thank you for the opportunity to work here the past 11 years and fulfill my 41 years of working in the banking world! What a great place to work! I will cherish my friendships, and I look forward to my next chapter—spending retirement with family, friends and traveling!" BND wishes Pam all the best in her retirement!

**SHAR MARTIN****MARTIN RETIRES FROM BANK OF NORTH DAKOTA**

Shar Martin retired in January after 38 years of service to BND. Shar shared the following sentiment, "BND is a great organization, and I am very grateful for the opportunities that have been given to me over the past 38 years. I have really enjoyed my time working here and have worked with many amazing people that have turned into wonderful friendships that will last a lifetime. I wish BND and the incredible team of people that work here continued success and happiness!" BND wishes Shar all the best in her retirement!

**MAKAYLA ELLINGSON****ELLINGSON JOINS BANK OF NORTH DAKOTA**

MaKayla Ellingson joined BND on October 27 as a loan servicing associate III. MaKayla comes to BND from First Western Bank & Trust where she was a loan administrator. She has a bachelor's in business administration with a specialization in accounting and administration from Dickinson State University.



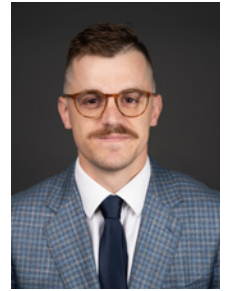
SMITH AND LEHN NAMED RELATIONSHIP MANAGERS



Devon Smith and Michael Lehn accepted the Relationship Manager positions starting November 1. Devon has worked as a treasury associate III since he began his career at BND in April of 2022. Michael has worked as an agri-business banker since he began his career at BND in February of 2022.



DEVON SMITH



MICHAEL LEHN

SUBART ACCEPTS NEW POSITION AT BANK OF NORTH DAKOTA



Congratulations to Rachel Subart for accepting the Loan Administration Manager position. Her new role will be effective December 1. Rachel has worked as the Business Banking Associate Manager and began her career with BND in July of 2017.



RACHEL SUBART

SCHERR JOINS BANK OF NORTH DAKOTA



Danielle Scherr joined BND January 12 as a Loan Servicing Associate III. She comes to BND from Western State Bank in Fargo where she was a Business Banking Associate II.



DANIELLE SCHERR


BANK OF NORTH DAKOTA WELCOMES KITZAN



Taylor Kitzan joined BND January 13 as a Loan Operations Specialist III. Taylor comes to BND from Bis-Man Transit where she was an accountant and also has 7 years of previous banking experience. She has a bachelor's degree in business administration from Dickinson State University.



TAYLOR KITZAN



Live Well, Work Well

January 2026

Clear the Clutter for Your Health

January is recognized as Get Organized Month, making it the perfect time to refresh your space and mindset. Clutter doesn't just take up physical space—it can weigh on your mental health, increase stress and even impact productivity. By clearing the clutter, you set yourself up for a healthier, more successful year.

A survey commissioned by The Container Store revealed that 7 in 10 Americans pin the success of a new year on a clutter-free home.

Being organized extends beyond having a neat desk or a tidy home; it has a direct impact on your overall well-being. A cluttered environment can lead to feelings of overwhelm and anxiety, making it harder to concentrate and complete tasks efficiently. When your surroundings are orderly, your mind feels clearer, decision-making becomes easier and stress levels drop. Organization also saves time and energy, allowing you to focus on what truly matters instead of searching for misplaced items or juggling chaos. In short, an organized space creates a sense of control and calm that benefits both your mental and physical health.

Getting organized may seem overwhelming, but small, manageable steps can add up to big results:

- **Start small.** Pick one area, such as a drawer, a shelf, or even your email inbox, and tackle it first. Success in one spot builds momentum.
- **Declutter daily.** Spend just 10 minutes each day putting things back in their place. This simple habit prevents clutter from piling up.
- **Create systems.** Use labeled bins, folders or digital tools to keep items easy to find.
- **Go digital.** Reduce paper clutter by scanning important documents and storing them securely in the cloud.
- **Set limits.** Adopt a "one in, one out" rule for new items to keep your space from becoming overcrowded.

Organization isn't about perfection—it's about creating a space that supports your goals and well-being. By making small, consistent changes, you'll feel more in control and energized for the year ahead.

Health Benefits of Dry January

As the holidays end, Dry January is a popular wellness challenge where participants abstain from alcohol for the entire month. This initiative encourages people to take a break from drinking after the often-indulgent holiday season. The goal is to reassess one's relationship with alcohol and start the new year with a fresh perspective. Many people use the month to reflect on their drinking habits and make more mindful choices about alcohol.

While a month of sobriety can seem overwhelming to some, it comes with some advantages. A brief break from moderate to heavy alcohol consumption may offer the following health-related benefits:

- Better sleep
- Increased focus
- Improved mood
- Boosted energy
- Clearer complexion
- Potential weight loss

Alcohol can also contribute to various health conditions, such as high blood pressure, kidney or liver problems, heart disease and certain cancers. As such, a period of sobriety can positively affect one's well-being and overall health. If you have any questions or concerns about your alcohol consumption, talk to a health care professional.

Rescue Your Skin This Winter

Taking care of your skin properly can be challenging. The task can seem almost impossible to achieve when the temperature and humidity levels drop. Having dry skin may not seem like the most concerning health issue, but not treating it can result in itchiness, cracked or painful skin, as well as eczema and dermatitis.

A Harris Poll found that 6 in 10 Americans say their skin feels “unhealthy” during the winter.

Consider these skin care tips for the winter months:

- **Adjust your shower routine.** The length and temperature of your showers can significantly impact the dryness of your skin. Long and hot showers during the cold months can strip the natural oils from your skin, leaving it dry. Try short, lukewarm showers instead.

- **Use moisturizer.** Applying moisturizer, especially after showering, can help keep your skin hydrated and prevent dryness.
- **Avoid products with fragrances.** Oftentimes, the better a product smells, the more irritating it can be for your skin. As such, consider choosing fragrance-free skin products and laundry detergents.
- **Use a humidifier.** Humidifiers can add moisture to the air within your home, helping to prevent and relieve environmental dryness.
- **Stay hydrated.** Ensure you're drinking enough water throughout the day to improve the appearance of your skin and reduce its susceptibility to dryness.

Talk to your health care provider if you have specific skin health concerns.

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