

Official Newsletter of ICBND
THE COMMUNITY BANKER



**COMMUNITY
BANKING
MONTH**



MARCH/APRIL 2026



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Chairwoman's Remarks

ICBA's Capital Summit is almost here! It's hard to believe it's been 30 years since my dad brought my older sister and I to our first Summit in 1996. I remember two things about that trip. First – my mom bought us these horrendous old lady outfits – I'm talking full length button-down skirts with sweater sets from Casual Corner. Second - I remember following ND bankers to these insanely boring meetings with Senators Dorgan and Conrad and Congressman Pomeroy while trying really hard to stay awake, as the same bankers told the same stories three meetings in a row.



I have to admit, it took me another twenty years to figure out that those stories weren't so boring and are actually the whole point of the Capital Summit.

My perspective started to shift in 2013 when I was in charge of implementing new mortgage regulations referred to as Ability to Repay & Qualified Mortgages. These regulations were so complicated, a lot of smaller banks stopped originating home loans. For those of us who continued – it was harder to help our customers, our customers were frustrated with the process, and no one could find a real benefit to any of the changes.



SARAH GETZLAFF
ICBND Chairwoman
Security First Bank of North Dakota

One day, I was complaining to my dad about these new regs and he said – if you want something to change, go to the Capital Summit and share your stories with someone who can make a change. So, in the spring of 2016, exactly 20 years after my first Capital Summit, I went back – this time with clothes I picked out myself. At a meeting with Senator Heitkamp, I shared stories about the problems these regulations were causing for our customers. And, she really listened. She started asking me questions and for more real-life examples. As we were departing Senator Heitkamp pulled me aside and said, "I like you, you have good stories. Keep telling them." I left that meeting feeling lighter and more importantly, like I might have made a difference.

In my current position, I still have good stories to share with our delegation, but I know there are bankers closer to the front line with even better stories. We need those bankers to join us in D.C. If you didn't sign up for this year's Capital Summit, please consider joining us next year! Sweater set not required.

Sarah



ICBND UPCOMING EVENTS

APRIL

- 14-15 ▶ Community Bankers for Compliance - Spring Session, Bismarck
- 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
- 29-30 ▶ Women's Summit - Bismarck

MAY

- 1 ▶ Community Bankers for Compliance - Regulatory Update, Virtual
- 13 ▶ Universal Banker Certification - Session 3, Virtual
- 19 ▶ FDIC Directors College, Bismarck
- 20 ▶ Essentials of Banking - Session 5, Virtual
- 28 ▶ Regional Meeting - Medora

JUNE

- 15-19 ▶ School of Agriculture Lending, Bismarck
- 17 ▶ Essentials of Banking - Session 6, Virtual
- 24 ▶ Universal Banker Certification - Session 4, Virtual
- 24-25 ▶ Leadership Exchange Summer Session - Sentinel Butte & Dickinson

FOR DETAILED EVENT INFORMATION OR TO REGISTER,
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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

Hello, community bankers! I hope this note finds you well and enjoying our mild (-ish) spring. I spent Easter at my parents' ranch in Mercer County, where the crocuses were abundant despite the previous day's snow – a sure sign of sunshine to come.

Like spring, election season is here. April 6 was the deadline for legislative and statewide candidates to file to be on the ballot. Secretary Howe's team was busy, as there are more candidates in nearly every race than I can recall in recent history.

There will be seven statewide offices on the ballot in 2026 (Secretary of State, Attorney General, Agriculture Commissioner, Tax Commissioner, Superintendent of Public Instruction, and two Public Service Commission seats), and every single race will be contested. As you've likely read, Democrats have done an exceptional job recruiting this year, including these statewide offices. That said, I don't anticipate many of these getting too exciting. Congresswoman Fedorchak will be defending her seat in the primary, as Alex Balazs (R-Cando) is back for another go. Whomever moves on from the Republican primary will face another repeat candidate – Trygve Hammer (D-Minot).

Where things really start to get interesting are the legislative races. The odd numbered districts are up for election this cycle. In addition, voters in Districts 26 and 42 will choose replacements for recently resigned representatives (J. Olson and E. O'Brien). In the Senate, 45 candidates have filed to run for 27 seats, including former Senator Judy Estenson. Estenson lives in the newly formed District 9 but intends to run in her former district – 15. She is counting on the courts to negate the changed district. If they don't, she has said she will move into the district 30 days prior to the general election as law requires. Interestingly, the law does not require her to live in the district while campaigning for the June primary.

In the House, 104 candidates will compete to fill 50 seats (so far). We believe there are a couple more candidates whose signatures are under review by Secretary Howe and his team. In evidence that the biggest fights will be between Republicans in the primary, only four districts will see candidates running unchallenged – 9, 11, 21, and 26. Republican Brent Schwan will win the seat vacated by Jeremy Olson, but all six seats in the remaining three districts will see unopposed Democrats win in November. As has become the new norm, the bulk of our financial support for candidates through ICBank PAC will occur prior to the June primaries. Thanks to your generosity, we have a healthy PAC fund and can make a difference. Our PAC committee will meet this week to decide where to focus our efforts.

Finally one non-political piece of news to note: ICBND's 58th Annual Convention will be held September 21-23 in Medora, ND. This year's theme, Community Banks: In the Arena Together, will focus on Teddy Roosevelt as the new presidential library is set to open in July. Registration and hotel information will be available at www.icbnd.com by early May. I can't wait to see you for another great event in Medora!

Have a great spring,

Alexis



ALEXIS BAXLEY
ICBND President

ICB SERVICES ANNOUNCES NEW PROGRAM SPONSOR FOR AGENT BANK CREDIT CARD PROGRAM

ICB Services, Inc., is pleased to announce First Western Bank has been selected as the new program sponsor for the agent bank credit card program.

Established in 1964 in Minot, North Dakota, by founder J.H. (Jack) Hoeven, First Western Bank has a long-standing tradition of serving its communities with a customer-focused approach. Celebrating its 60th anniversary in 2024, the bank has grown to include multiple locations across North Dakota, Minnesota, South Dakota, and Arizona while maintaining its strong commitment to community banking.

This transition marks an exciting new chapter for the agent bank credit card program. With First Western Bank's experience and dedication to service, ICB Services is confident the program will continue to evolve and deliver value to member banks.

ICB Services would also like to extend its sincere appreciation to Bravera Bank for its partnership and support over the past 37 years as the program sponsor. Their leadership and commitment have been instrumental in the program's long-term success.

ICBS member banks will receive more detailed information about the transition in the near future as preparations for the transition move forward.

NEW PROGRAM SPONSOR



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BAXLEY, FOSTER & SCHWEITZER NAMED TO GNDC'S 2026 WOMEN TO KNOW AND WATCH IN ND BUSINESS

The Greater North Dakota Chamber (GNDC) announced its 2026 Women to Know and Watch in ND Business, recognizing professionals who are making a meaningful impact across the state's business community through leadership, collaboration, and results.

The Women to Know in ND Business are recognized for their ability to lead within their organizations and industries while contributing to the broader North Dakota business landscape. These women represent a wide range of sectors and are known for their strong communication, work ethic, and commitment to getting the job done.

"Strong businesses are built by strong leaders. These women are stepping forward, solving problems, and helping move North Dakota's business community forward," said Amanda Remynse, GNDC Vice President of Strategic Engagement. "The Women to Know are making an impact today, and the Women to Watch represent the next wave of leadership. We look forward to celebrating their accomplishments with the business community."

In addition, GNDC is recognizing five Women to Watch—emerging professionals demonstrating strong potential and early leadership within their industries. These individuals are building momentum in their careers and are poised to shape the future of North Dakota business.



WOMEN TO KNOW IN ND BUSINESS

- Alexis Baxley, *Independent Community Banks of North Dakota*
- Jules Efta, *aNew Health*
- **Brenda Foster, *First Western Bank* ** ICBND Member ****
- Katie Hemmer, *Jamestown Regional Airport*
- Tracy Jordre, *JLG Architects*
- Sandy McMerty, *North Dakota Office of the Secretary of State, The Gifted Bean Coffee House*
- Laura Ness Owens, *Bobcat Company*
- Lindsay Schroeder, *Marvin*
- Stephanie Schroeder, *Forum Communications*
- **Wendy Schweitzer, *Dakota Carrier Network* ** ICBND Member ****
- Stephanie Sievert, *MDU Resources Group*
- Taya Spelhaug, *Microsoft*
- Laurie Strommen, *Quality Quick Print*
- Calli Thorne, *Pioneering Legacy - Maxwell Leadership, Mental Health First Aid, Yellowstone River Beef, Triangle M Ranch and Feedlot*
- Jane Vangsness Frisch, *Fargo Moorhead West Fargo Chamber*

WOMEN TO WATCH IN ND BUSINESS

- Sydney Boschert, *Bit Blossom Software*
- Madelyn Clancy, *Houser Labs*
- Danielle Piekarski, *BBI International*
- Lajja Shah, *gener8tor*
- Rachel Thomas, *Northland Health Center*

LEANING INTO COMMUNITY BANKING

As financial services continue to shift, community banks are well positioned to be the anchors for the industry, supporting our customers and communities with a resiliency that transcends the environment. By continuing to lean into the personal relationships we create, we are differentiating ourselves and adding immense value to those we serve.

Doubling down on our relationship-based model means that we're supporting our customers with the deployment of new and efficient technology. We're speeding up processes, enhancing our customers' experiences, and growing our connections with them, retaining the attributes that are at the core of who we are and what we do.

We simply need to fast-forward the tenets that already exist to address growing demands. Individually, community banks may need to have hard conversations to determine which solutions warrant their time and attention and which may not best serve their customers. The beauty of community banking is that it's not one-size-fits-all, and each community bank will have the opportunity to identify the new technologies and solutions that support them most.

A NEW, INDIVIDUALIZED PERSPECTIVE

For instance, as we think about customer retention and acquisition, and by extension bank marketing, the needs of the individualized communities we serve are paramount in today's environment. Agricultural banks have established different services to support their farm-based communities than banks that are more attuned to catering to the construction industry. Each of these segments has unique needs, and community banks shine by addressing them. It's about identifying the personal needs of the collective, which is what we have always done.

But now, with the pace of change, community banks must scale their services to maximize potential sooner than later. Maybe you are launching a new solution that speaks to a particular niche you serve, or a new process that simplifies engaging with customers. Perhaps you are utilizing an existing technology more or in new ways. With any new opportunity, it's about leaning into strengths and taking them to the next level for your customers.

So, as you read this month's issue, I encourage you to identify incremental actions you can take to expand your prospects. Look at what your peers are doing and use it for inspiration. Post a question to ICBA Community. Seek out colleagues at ICBA LIVE. Engage with ICBA Preferred Service Providers, Corporate Members, and ThinkTECH Accelerator participants. Whatever direction you choose, take steps to lean into community banking and this community, because without a doubt, we will shape the future of financial services, one relationship-based solution 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



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JACK E. HOPKINS
Chairman



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

YOUR WORK TO SUPPORT THE FUTURE OF COMMUNITY BANKING

Over the past year, I have been honored to serve as ICBA chairman and have gained so much from the experience. From new advocacy opportunities to the passion I've seen from community bankers around the country, it has been an inspiring time to be part of leadership at ICBA.

And what a year it's been! We have successfully achieved some big wins on the advocacy front. For instance, we've seen the rollback of oversized regulations, like an exemption from the Consumer Financial Protection Bureau's 1071 proposed rule for the vast majority of community banks, and a complete overturning of the bureau's overdraft rule. We've witnessed new forms of tax relief, including a 25% ACRE Act exclusion on agricultural and rural lending. And regulators have put forth proposals to lower the Community Bank Leverage Ratio, revise the supervisory appeals process, and rescind the 2023 Community Reinvestment Act rule.

We have been able to successfully advocate for these adjustments because of you and your role as community leaders, industry experts, and valued constituents. These shifts happen at the local level, and it has taken you, standing up for what you believe and ensuring policymakers understand the community bank difference, to drive the change.

Your voice delivers results, and I've seen just what we can do when we are all actively engaged. I hope these successes stick with you, but even more, I hope that you stay committed to championing community banks.

A rallying cry for community banks After all, our work is far from complete. We have continued this work in 2026, recognizing there are many issues that still need resolution. We need to remain steadfast with the same level of tenacity and engagement we have had over the past year, precisely because there's more to come.

My goal as chairman was to leave ICBA in a stronger position than when I came into the role, and on some level, I think we've done that, but there are always ways to improve. So, while I might be handing over the baton as chairman, I plan to keep fighting. Because it's up to this community of community bankers to direct legislators and regulators to achieve a level playing field. That mission sits at the heart of ICBA, and as one member of this community, I plan to remain a part of the solution. I hope you're inspired to do the same.

Top Three Experiences as ICBA Chairman

1. Getting to know more bankers around the country
2. Working closely with the dedicated ICBA team
3. Getting to travel and see the impact community banks have nationwide

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HOW TO CELEBRATE SOMEONE ELSE'S WIN

In this fast-paced and sometimes chaotic world, it's easy to forget to slow down and celebrate successes. And in this highly competitive world, we are much less likely to celebrate the wins of others. But we need to do both. And we need to do it as much as possible!

In a recent podcast, author Mel Robbins suggested that we should celebrate the wins of others as if they were our own. At the heart of this idea is changing your mindset from one of jealousy to one of abundance—even when it's not you specifically who earned the "win."

This advice is especially true for leaders, who need to celebrate the wins of their teams, encourage their team members to celebrate each other and help their teams celebrate the wins of other teams across the organization.

According to Robbins, it's important to remember that someone else's win is not your loss. It might not always be easy to do so, but she suggests reframing jealousy as motivation. Success isn't finite—there's enough for everyone. Reaching out to others to congratulate them on their success helps build relationships, and it can even boost your own morale.

Lean into it to foster a positive mindset. Instead of seeing someone else's success as your failure, it shows you that you can succeed, too. Rather than declaring, "Why not me?", shift to thinking, "What can I learn from this?" Let their success spark questions about strategies and practices that you can adopt.

Cheer loudly when those wins happen and give credit to everyone involved. Recognize how much effort they put in. When someone is promoted, celebrate with the whole team, and encourage those who felt they also deserved a promotion to believe that their turn will come.

Small wins deserve high-fives, too. We all have to-do lists with tasks that continually fall to the bottom. Encourage your team to share when they finally defeat that long-neglected task, even if it's something as simple as getting through their inbox during a particularly busy week. Make a game out of it. Create honor walls (real or digital), make shout-outs a part of team meetings, share wins during a bank gathering or organize a monthly lunch to call out all the team's successes. When wins, large or small, are celebrated, success becomes contagious, and it becomes part of the team culture.

With everything—professional and personal—that continues to swirl around in our lives, we need reminders to celebrate the wins. And a leader is perfectly positioned to be the cheerleader-in-chief and create a culture of positive feedback where everyone is encouraged to thrive.



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.



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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.

THE FED'S ROSTER AND BIASES ARE UNDERGOING CHANGES IN 2026.

It's spring, and as long-term readers of this column may have noticed, I'm a baseball fan. As the days lengthen, I naturally start thinking about green grass, base running and curve-balls. In doing so, I keep finding parallels to our national pastime and community banking. It's not just that they're both ingrained in our uniquely American fabric. I'm convinced they are inseparable from our high standard of living.

I've taken notice (at least for 2025-26) that there is a bigger-than-normal turnover in the makeup of the Federal Open Market Committee. The FOMC is the 12-member subset of the full Federal Reserve Board that determines monetary policy at the eight regularly scheduled annual meetings. There have been years in which the FOMC went through its calendar with nary a change to policy, the most visible of which to community banks is the setting of "fed funds," or the rate that financial institutions charge each other for overnight borrowings.

CHANGES AFOOT

Here's where a comparison to baseball takes root. Before the days of free agency (now more than half a century ago), year-over-year changes to the teams' makeup were greatly limited. Players could retire, management could "cut" players, they could be demoted to or promoted from minor leagues, or teams could trade players to other teams. Other than that, the 25-man roster was mostly static. One example: the Los Angeles Dodgers had the same four-man infield for more than eight years. Cey, Russell, Lopes and Garvey lined up around the horn pretty much every day from 1973 to 1981.

The FOMC has, by statute, a rotation of four regional bank presidents each calendar year. What's different is there was an unscheduled change in the seven-person board of governors last year and a guaranteed change of chairman this year. Add to that the leanings of the four new regional presidents, who at this point have little track record regarding their voting biases, and Fed watchers have commented that this lineup is a bit of a wild card. It's beginning to look like a reshuffled major league team of the 21st century.

WHAT 2025 GAVE US

It's no secret that Fed chairman Jay Powell has been, let's say, scrutinized by the current administration. There's no real evidence that pressure has changed any opinions of those that were on the FOMC for the entirety of last year. However, the unforecasted roster change was Fed governor Adriana Kugler's resignation in August. That precipitated the installation of Stephen Miran as her successor.

Miran is now the most doveish FOMC member. He dissented from the motions made at the September, October and December 2025 meetings, as well as in January. At each, he argued for larger rate cuts. It's also accepted as fact that the "dot plot's" lowest individual projections throughout the time frames displayed, which now extend beyond 2028, belong to Miran.

2026 AND AHEAD

Up to bat on the committee this year are:

- Beth Hammack, Cleveland
- Neel Kashkari, Minneapolis
- Lorie Logan, Dallas
- Anna Paulson, Philadelphia

This is Paulson's first time to be a voter, as she took office last July. Collectively, these voters are considered hawkish and perhaps less inclined to cut rates than the rest of the committee. However, they replaced a group that had nearly the identical preference for moving slower rather than faster, so perhaps the 12-person team has not changed its bias from last year.

Of course, the big change will occur in May, when the new chair will take over. Fed watchers everywhere expect the next player up to be broadly in favor of strong stimulus, a.k.a. lower rates, and soon.

Continued on page 13

As of this writing, there is mostly consensus about the path of interest rates in 2026. The latest guidance from the Fed and “market-based indications” (the futures markets) both are projecting two rate cuts, which would leave overnight rates around 3.25% by December.

Just as importantly for community banks is what intermediate- and long-term rates will do this year. Remember that a positively sloped yield curve predicts higher rates in the future; the steepening in the second half of 2025 was attributed to institutional buyers’ growing unease with the twin threats of inflation and debt supply. It’s within reason that the 65-basis point (0.65%) slope gets to 100 basis points if two rate cuts are engineered while core inflation and deficit spending proceed at their current levels.

While I’ve made much of the changing makeup of the 2026 FOMC, it’s worth noting that the 2025 World Series champions, which were again the Dodgers, had only three everyday starters in the same positions from their 2023 edition. Which is to say that although the names and jersey numbers may rotate, organizations can continue apace with a different group of capable contributors. Such are the expectations of the financial markets, which are forecasting the same modestly lower year-end rates that the Fed itself is projecting. So, here’s to the rites of spring and to credibility in our monetary policy-setting team.



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WAYNE MILLER
Executive Vice President,
Chief Innovation Officer



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

THE KEY TO PERSONALIZED BANKING

Personalization is the key to customer relationships: According to Accenture, 72% of customers say personalization influences their choice of bank. Fortunately, community banks have a wealth of information at their fingertips to enable such personalization.

Just look at your transaction data. It provides significant information about customers and their behaviors, particularly if you are their primary bank. For instance, you can see income sources, spending behaviors, loans they may have, investments they make, and so much more. This information is a goldmine for personalized engagement.

Yet, having the information and applying it are two different scenarios. Historically, drawing that data into a usable format has taken countless hours of culling, aggregating and organizing before analysis becomes a consideration. But today, technology like AI and AI agents can seamlessly capture, manage, cleanse and enrich that information while delivering it in a consumable format.

HOW TO UNCOVER AND ACT ON DATA

Community banks looking for details of who can help them deliver on the promise of personalization can count on ICBA to help source credible options. Our Preferred Service Providers, ThinkTECH Accelerator alumni and corporate members are here to support your unique goals and objectives. For instance, ICBA Preferred Service Provider KlariVis provides an easy-to-understand picture of a community bank's daily business for more informed decision making, and ICBA corporate member Revio Insight offers a platform that transforms bank data into actionable revenue and deposit growth opportunities.

Other providers will help you capitalize on your findings. For example, if your customers are engaging with outside wealth management solutions, you could connect with ThinkTECH Accelerator alumnus InvestiFI, which offers a white-labeled community bank investment solution. Or if you are unsure where to begin, consider ICBA corporate member Vertice AI, which delivers AI-powered predictive analytics to help optimize marketing strategies.

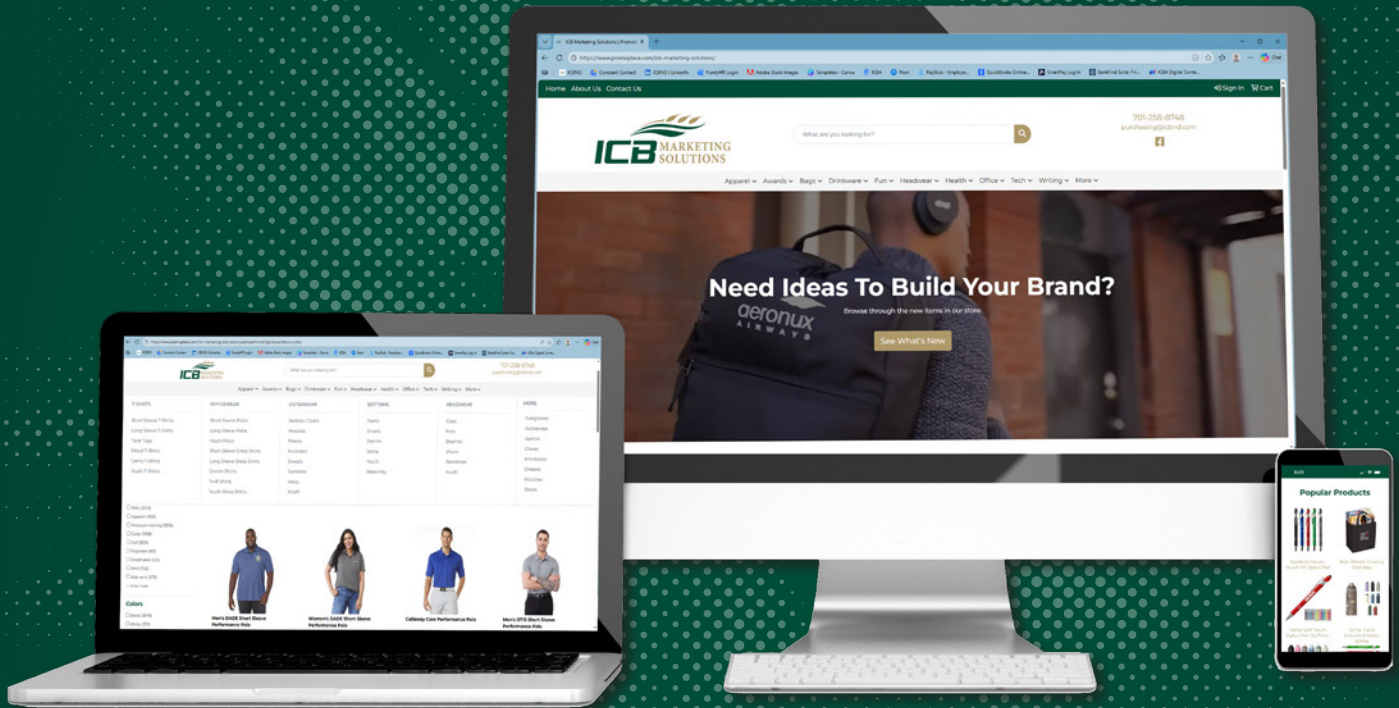
A CALL TO ACTION

The long and short of the personalization opportunity? You don't need to overthink it. You have the information in your systems and tools at your disposal to apply data quickly and effectively in a way that works for you. Best of all, you don't have to go it alone. Our focus on helping educate banks so they can innovate for the future allows for multiple learning opportunities, including our virtual Innovation Workshop, from April 14-15, to gain more insights into how to operationalize innovation—and data—within your bank. Visit icba.org/innovation to register.

Data is your superpower, and it offers the advantage you need to compete in an increasingly complex landscape. Relationship banking has grown beyond singular connections to individualized solutions, and fortunately, you have both the personal history and the transactional data to own the future of customized banking. Now, it's up to you to make that vision a reality.



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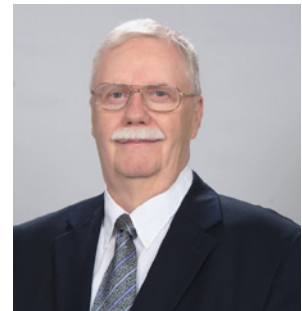
COMMUNITY BANKERS FOR COMPLIANCE

SPRING SESSION - APRIL 14-15

PRESENTER

Bill Elliott, CRCM - Young & Associates Director of Compliance Education

Bill brings over 45 years of banking experience to Y&A, where he leads compliance seminars, conducts reviews, and provides in-house training. He previously spent 15 years as a compliance and CRA officer at a large community bank and also worked for a regional bank. Bill has experience as a lender in consumer, commercial, and mortgage loans, and has managed departments such as loan review, loan processing, credit administration, collections, and commercial loan workout.



DAY 1 - APRIL 14, 2026

Subject Topics

- Using the APR Software for All Loan Types
- Advertising for All Product Types (Reg Z, Reg DD and other related requirements)
- Third-Party Risk Management

Who Should Attend Day 1?

Anyone in your institution who deals with consumer loans of all types, marketing staff and others. The presentation will be useful for compliance officers, management, lenders, loan processors, marketing personnel and auditors.

DAY 2 - APRIL 15, 2026

Subject Topics

- December 10, 2010 Interagency Appraisal and Evaluation Guidelines, and Updates
- Regulatory Issues Surrounding Appraisal and Evaluations
- Reconsideration of Value
- Requirements for Reviewing Appraisals and Evaluations
- Automated Valuation Models

Who Should Attend Day 2?

Anyone in your institution who deals with the appraisal process, both consumer and commercial. The presentation will be useful for compliance officers, mortgage and commercial loan management, lenders, loan processors, auditors and any other interested parties.



REGISTER TODAY

WWW.ICBND.COM



Women's Summit

APRIL 29, 2026

ICBND
1136 W Divide Ave
Bismarck, ND
6:30pm - 8:30pm

APRIL 30, 2026

Sixteen03 Main Events
1603 E Main Ave
Bismarck, ND
8:00am - 3:30pm

Presented By:
BradyMartz
MARINER

**KEYNOTE
SPEAKER:**
*U.S. Olympic
Medal Winner
Carly Patterson*



REGISTER TODAY!

Check out the full two-day agenda
online at www.icbnd.com

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



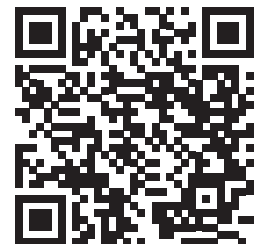
REGISTRATION:

Bundle & Save

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

Individual Sessions

\$250 per person per session.



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



REGISTER ONLINE TODAY

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Barret Graduate School Curriculum in Brief

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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



SCHOOL OF AGRICULTURAL LENDING

June 15-19, 2026

National Energy Center of Excellence, at BSC
Bismarck, North Dakota

SCHEDULE (Subject to change):

Monday, June 15

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

Tuesday, June 16

- 8:00am - 5:00pm — Class
- 6:00pm — Bismarck Larks Baseball Game
Tickets, Food & Drinks Provided

Wednesday, June 17

- 8:00am - 5:00pm — Class
- Evening — On Your Own

Thursday, June 18

- 8:00am - 12:00pm — Class
- 1:30pm - 5:00pm — Tour of Menoken Farm
- Evening — Dinner at Paddle Trap
Food & Drinks Provided

Friday, June 19

- 8:00am - 12:00pm — Class

CANCELLATION POLICY:

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

Meals

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

Lodging

- A block of rooms has been secured at the Hampton Inn & Suites, 2020 Schafer Street, Bismarck, ND.
- Call 701-751-5656 to reserve a room in the ICBND block, or visit the booking link online at <https://group.hamptoninn.com/ijj0ip>.
- The block will be held until 4 PM (CT), on June 1, 2026.

REGISTER TODAY!

REGISTRATION FEE:

- ICBND Member
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- \$1,650 per student per year
- \$1,650 per student per year
- \$1,650 per student per year
- \$3,300 per student per year





Upcoming Webinar Schedule

April 2026	DATE	TIME
Social Media & Financial Institutions: Balancing Engagement, Compliance & Risk	Mon 04/13	10:00 AM CDT
Credit Scoring Models: Understanding Lending Use & Limits	Tue 04/14	10:00 AM CDT
Writing Business Account Procedures	Wed 04/15	10:00 AM CDT
Creating the Right Enterprise Risk Management (ERM) Program	Thu 04/16	10:00 AM CDT
ACH Disputes: Reg E vs. ACH Rules Before 60 Days	Mon 04/20	10:00 AM CDT
Managing Third-Party Collection Agencies	Tue 04/21	10:00 AM CDT
TRID: Auditing the LE & CD for Compliance	Wed 04/22	10:00 AM CDT
Call Report Fundamentals for New Preparers & Reviewers	Thu 04/23	10:00 AM CDT
Liquidity Risk Management Best Practices	Mon 04/27	10:00 AM CDT
RegTech Innovations: Automating Model Risk & Compliance Processes	Tue 04/28	10:00 AM CDT
Wire Transfers: Effective Agreements & Internal Controls	Wed 04/29	10:00 AM CDT
Train the Trainer Part 2: Developing & Delivering Leadership Development Training	Thu 04/30	10:00 AM CDT
May 2026	DATE	TIME
IRA Plan Establishment	Tue 05/05	10:00 AM CDT
Advanced AI Risk Management: Validation, Governance & Emerging Risks	Thu 05/07	10:00 AM CDT
Whistleblower Protections, Investigations & Retaliation Risks	Mon 05/11	10:00 AM CDT
Mastercard Debit Card Chargebacks: Understanding Claims Resolution	Tue 05/12	10:00 AM CDT
Regulation CC: Check Holds, Funds Availability & Remote Deposit Capture	Wed 05/13	10:00 AM CDT
Current Expected Credit Losses (CECL): What Auditors & Regulators Expect	Thu 05/14	10:00 AM CDT
Mastering Consumer & Commercial Construction Loans	Mon 05/18	10:00 AM CDT
HELOC How-To: From Application to End	Tue 05/19	10:00 AM CDT
Writing Teller Procedures	Wed 05/20	10:00 AM CDT
Data Privacy & the Patchwork of State Consumer Protection Laws	Thu 05/21	10:00 AM CDT
ACH Disputes: Reg E vs. ACH Rules After 60 Days	Tue 05/26	10:00 AM CDT
Security Officer Reports to the Board: Timing, Contents & Requirements	Thu 05/28	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.



April 2026 Webinars

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

Managing Stress and Worry: The Learn to Live clinical team will walk through concepts/exercises to help you manage the increased emotional challenges many of us are facing. You’ll learn how to recognize signs of stress, take action to reduce negative emotions, restoring a feeling of calmness and improved well-being.

[Wednesday, April 8th: 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, April 14th: 11-11:30am CST/12-12:30pm EST](#)

The Price of Silence: How to Talk about 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 as we discuss effective strategies, guidance in seeking help, and ways we can support those close to us who may be struggling.

[Friday, April 17th: 10-10:30am CST/11-11:30am EST](#)

Promoting More Helpful Self-Talk: Advanced Strategies to Address the Core of Your Thinking: Our self-talk influences our emotions and impacts our overall well-being. Join us for an enlightening webinar that delves into transforming the core beliefs that silently drive our self-talk. In this session, you'll learn advanced strategies to shift the core beliefs underlying our negative self-talk to feel more capable, valuable and confident.

[Wednesday, April 22nd: 2-2:30pm CST/3-3:30pm EST](#)

To Register:

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

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



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

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

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



BND-24-0709480 • 3-26

May 2026 Webinars

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

***NEW* When We Say We're Fine, But We're Not: Tools for Mental Exhaustion:** How often do you find yourself reflexively saying, "I'm fine" while moving through your days on autopilot? Maybe you don't want to admit, or even realize, how exhausted you actually are. What if you can find a way to really mean it the next time you tell someone you're fine? In this webinar, the Clinical Team will offer practical tools to recognize mental exhaustion before you hit empty, reintroduce meaningful activities into your routine, and help you ask for support when you need it. With a few small changes, you might be able to turn off autopilot and prevent mental exhaustion to live with more intention.

[Thursday, May 7th: 12-12:30pm CT/1-1:30pm ET](#)

[Wednesday, May 20th: 12-12:30pm CT/1-1:30pm ET](#)

What is Anxiety and What Can I Do About It? Do worried thoughts command all your attention and steal your joy? Or does your body tell you that you're troubled with an upset stomach, trembling hands, and sweat on your forehead? Even when they seem like they're coming out of nowhere, these can be symptoms of anxiety. The Learn to Live Clinical Team will help you better understand anxiety and introduce you to evidence based strategies that can help improve your well-being.

[Wednesday, May 13th: 2-2:30pm CT/3-3:30pm ET](#)

The Price of Silence: How to Talk about 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 as we discuss effective strategies, guidance in seeking help, and ways we can support those close to us who may be struggling.

[Friday, May 15th: 11-11:30am CT/12-12:30pm ET](#)

Building Stronger Social Connections for a Healthier Life: Research shows that connectedness is a key factor for health, but our connections with others are slipping. The Learn to Live Clinical Team will help you explore your own factors for connectedness and discuss ways to remove the barriers that keep you isolated.

[Thursday, May 21st: 12-12:30pm CT/1-1:30pm ET](#)

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.



ICBND LEADERSHIP EXCHANGE WINTER SESSION RECAP – SPONSORED BY SHAZAM

The ICBND Leadership Exchange kicked off its first session of the year on February 13 in Grand Forks. The day began at First State Bank, where participants heard from Kelly Hoeven of Brady Martz and Patrick Dix of SHAZAM on topics including fraud, stablecoin, building connections, and navigating difficult conversations. The group then toured the Energy & Environmental Research Center (EERC) before wrapping up the day at a UND hockey game.

ICBND extends its thanks to SHAZAM for sponsoring this event.

Our next Leadership Exchange event is June 24-25 in Sentinel Butte and Dickinson.

If you, or any of your team members, would like to be part of Leadership Exchange, please contact Jessie at jessiep@icbnd.com.



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2025 A SUCCESSFUL YEAR FOR ASB

American State Bank Holding Company, Inc. reported another successful year of growth and performance during its recent Annual Shareholders Meeting. President and Chief Executive Officer, David Hanson, announced that the company exceeded the strong results achieved in 2024, reporting year-end total assets of more than \$647,000,000.

The Holding Company's wholly owned subsidiary, American State Bank & Trust Company (ASB), continued its historical practice of achieving strong growth and performance on an annual basis. Overall, the Bank's commitment to capital strength continues with strong capital levels that are all well in excess of regulatory minimums. Hanson was pleased to report that the Bank continued its dominant market share position in 2025. In addition, the Bank's total loan portfolio remains well diversified in the consumer, commercial, agricultural, and residential real estate sectors.

"Our year-end results reflect disciplined growth, strong business and community relationships, and the dedication of our team," said Hanson.

Among those in attendance at the meeting were Tamara M. Davidson-Sogard and Thomas M. Davidson, Jr., representing the third generation, and Thomas Sogard, representing the fourth generation, of the Davidson Family's 120-year ownership of ASB. During the meeting, the shareholders elected the following Directors to the ASB Board: Tamara Davidson Sogard, Patrick O. Sogard, Thomas M. Davidson, Jr., Laurie Furuseth, Rick Tofte, Ryan Geltel, Rick Braaten, Troy Bratcher, and David Hanson.

Also at the meeting, long-time Director Earl Rennerfeldt retired from the Board and was thanked for his 28 years of service. Rennerfeldt, a retired farmer and former District 1 Representative to the North Dakota Legislature, served on the Board of Directors since 1997. In honor of his service, the Board of Directors named Rennerfeldt as Director Emeritus.

Employee Promotions Announced

In recognition of outstanding performance and leadership, ASB announced six internal promotions:

- **Asia Stair**, promoted to Electronic Banking Specialist II
- **Rachel Roloff**, promoted to Trust Officer
- **Molly Reinhardt**, promoted to Internal Audit and Loan Review Officer
- **Thomas Sogard**, promoted to Loan Review and Board Officer
- **Danielle Stauffer**, promoted to Assistant Agricultural Loan Officer
- **Jeff Dornfeld**, promoted to Assistant Commercial Loan Officer

Hanson said, "These promotions reflect our belief in developing talent from within and rewarding excellence. Our staff continues to focus on making our community better through the delivery of creative and secure financial services," he said, "The relationships we've built with customers, and the community continue to be our strength as a Community Bank."

"As part of our core business practices, we're happy to support community projects, organizations and agencies through monetary contributions and employee participation."

ASB is especially proud of the work started at the end of 2025 that resulted in the 2026 commitment of \$500,000 to the "A New Place to Call Home" capital campaign of the Bethel Lutheran Nursing and Rehabilitation Center.

ASB's Employee Directed Donation program, in its 16th year, contributed nearly \$8,000 to 22 community organizations. Since its inception, the employee directed donation program has directed approximately \$283,000 to local charitable organizations on behalf of ASB's individual employees.

Strengthening our capabilities and expanding our services.

Brady Martz is expanding its financial institutions services with the addition of Banker's Compliance Consulting effective March 1.

Since 1993, Banker's Compliance Consulting has built a reputation for taking complicated regulations and turning them into plain English. Their team provides comprehensive on- and off-site compliance reviews, consultation, and a vast library of resources.



"This acquisition aligns closely with Brady Martz's priorities by deepening our expertise, enhancing the client experience, and fueling the firm's long-term growth. We are excited about the expertise and diversification the Banker's Compliance Consulting team brings to our firm and to our clients. Their commitment to breaking down the complexities of industry regulations fits seamlessly with our culture and reinforces our shared focus on practical, client-centered service."

Connect with Ryan today to discuss your journey to a brighter financial future.

24 W Central Ave. | Minot, ND 58702
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2026'S INDUSTRY OUTLOOK: COMMUNITY BANKERS' TOP CHALLENGES, INVESTMENTS AND OPPORTUNITIES

By: Jason Young, vice president of product management, CSI | Computer Sciences Inc. | www.csiweb.com

Rising competition and consumer expectations mean community financial institutions must operate more efficiently while delivering modern, personalized services. Meanwhile, advances in AI, open banking, cybersecurity and regulatory change are reshaping the industry and creating new opportunities for those who adapt.

CSI recently surveyed banking leaders nationwide about how they are preparing for the year ahead. Their responses revealed cautious optimism and a focus on strengthening core capabilities while adopting new technologies.

2026'S FOREMOST CHALLENGE: AI

Leaders increasingly view AI through a dual lens: a powerful driver of efficiency and automation across operations, but also a potential catalyst for fraud, scams and operational risk. Naturally, it remains top concern for many heading into 2026.

Institutions are gaining greater confidence in where AI can deliver real value, from automating routine tasks to strengthening security and supporting relationship-driven work. That confidence is most pronounced among larger community institutions, with 97% of banks holding \$5B–\$10B in assets saying they understand how AI can be applied in banking.

As a result, the conversation has shifted from whether to adopt AI to how to integrate it responsibly. Success will depend on data readiness, governance frameworks and aligning AI use cases with existing workflows and risk management practices.

2026'S SECOND MOST SIGNIFICANT CHALLENGE: CYBERSECURITY AND DATA PRIVACY

While the average cost of a financial services data breach declined from \$6.08 million in 2024 to \$5.56 million in 2025, cyberattack breaches still carry serious financial, reputational and regulatory consequences for institutions of all sizes. To stay secure, institutions must continue to prioritize investments in advanced monitoring and proactive threat detection tools. Foundational practices, such as employee training and ongoing risk assessments, also remain essential to strengthening overall cyber resilience.

BANKERS' TOP TECHNOLOGY INVESTMENTS

The report shows that 2026 technology investments will be spread across multiple modernization efforts, signaling a balanced and diversified approach.

2026'S LEADING INVESTMENT: EFFICIENCY DRIVERS LIKE AUTOMATION OR AI

Efficiency technologies remain the top investment priority, with 37% of bankers citing automation or AI as critical to improving operations, especially in improving back-office processes.

As community banks experience increased competition from all sides, they look to AI and automation to help them do more with less. Conversational AI is gaining momentum, but many institutions are still searching for its most valuable use cases. The real differentiator ahead will be how prepared institutions are to use their data, both to support AI initiatives and strengthen decision-making.

2025'S SECOND HIGHEST RANKING INVESTMENT: DATA ANALYTICS/ACTIONABLE INSIGHTS & DIGITAL ACCOUNT OPENING

Many institutions recognize the value of analytics but are still working through data silos and integration challenges that limit what insight can be gained. AI and clear analytics dashboards can be useful tool to turn data into action.

Smart use of data helps institutions understand account holder behavior and identify areas to better serve them, including customizing offerings and promoting them via the digital experience. Interpreting data to create a personalized experience also helps institutions solidify relationships and decrease attrition.

Continued focus on digital account opening suggests that even institutions with established solutions see opportunities to streamline onboarding and back-office processes, with open banking increasingly serving as an enabling layer that accelerates integration.

BANKERS' TOP OPPORTUNITIES FOR 2026

Bankers are strategically engaging with consumers and embracing transformative trends that promise to redefine banking operations and customer service in the years to come.

2026'S GREATEST OPPORTUNITY: HARNESSING THE POWER OF AI

AI is increasingly top of mind for executives as they explore ways to transform operations, drive efficiency, fight fraud and sharpen decision-making.

AI-powered tools present a unique opportunity to level the playing field against big banks by offering assistance and smart automation. Generative AI applications, in particular, hold the promise of hyper-personalized, around-the-clock service, allowing banks to leapfrog their capabilities and retain a competitive edge. From virtual assistants to content creation tools, the applications of generative AI are vast, offering financial institutions newfound agility and efficiency in meeting customer needs.

2026 NACHA RULE CHANGES: WHAT COMMUNITY BANKS SHOULD KNOW

By: Rick Vela, MBA, CRCM | United Bankers' Bank | www.ubb.bank

In 2025, NACHA issued several updates to the ACH Operating Rules addressing changes in payment behavior and fraud risk that will be effective soon. These updates affect all participants in the ACH network, including community banks. While the changes introduce new expectations, they reinforce sound practices many community banks already follow. This article outlines key changes and tries to explain why they matter, along with practical considerations for community banks.

The rules were updated as ACH payments continue to grow in volume and importance, for instance, supporting payroll, vendor payments, bill payments, and online transactions. At the same time, fraud patterns have shifted and banks have suffered from an increasing number of losses from deceiving customers into sending payments directly rather than stealing customer information.

Some examples of these fraud schemes include vendor impersonation, payroll diversion, and email credentials compromise. These situations often involve authorized transactions initiated based on false information. As such, the rule changes aim to:

- Improve clarity and consistency of ACH transactions,
- Accelerate funds availability while maintaining risk awareness, and
- Strengthen fraud prevention across the ACH network.

For community banks, the balance lies in implementing reasonable fraud controls, clear documentation guidelines and generating staff awareness.

One of the key changes in the rules is the expansion of fraud monitoring requirements. Under the updated rules, ACH participants must maintain risk-based processes designed to identify potentially fraudulent ACH transactions. It is important to mention that the rules do not mandate any specific software, models, or thresholds. Instead, they focus on whether ACH participants, such as community banks, have reasonable monitoring practices relative to their size, volume of transactions, and number of customers. The rule changes become effective in two phases:

- March 20, 2026: For large and high-volume ACH participants (over 6 million ACH entries originated, or over 10 million credit entries received)
- June 19, 2026: All remaining participants, including most community banks

While most community banks already perform some level of ACH review, one of the key expectations is that these practices are formalized and documented. Some examples include documentation on the following activities:

- Review activity from new or infrequent originators.
- Identify sudden increases in transaction volumes or dollar amounts.
- Assess ACH-related customer complaints.
- Review unusual ACH origination activity.

It is important to highlight that the expectation is not to eliminate all fraud through these tasks but to demonstrate intentional and consistent oversight and management of ACH risk.

The new rules also update fraud-related definitions to reflect current risks. One change is the recognition of fraud occurring under false pretenses, where a payment is authorized but based on deception. Some examples include:

- An employee changing payroll instructions due to impersonation,
- A consumer authorizing a payment after suffering a fraud, and
- A business sending ACH credit after receiving a fraudulent vendor email.

These cases were difficult to classify because the transactions were authorized. However, the new rule acknowledges this type of fraud is common and requires attention. For community banks, this new focus translates into the need to educate staff to recognize these patterns, establish clear escalation procedures, and educate and work with customers to establish awareness at all levels.

Another relevant change affects the way in which some ACH transactions are labeled. The rules now require standardized Company Entry Descriptions for some type of transactions such as:

- "PAYROLL" for payroll related ACH credits or
- "PURCHASE" for online consumer debit transactions.

These descriptions aim to replace inconsistent or unclear labels that were used previously. As such, community banks should confirm whether their systems can support the required descriptions and communicate requirements especially to commercial customers. Clear entry descriptions will help customers recognize transactions and help banks identify unusual activity more effectively and efficiently.

One more change concerns the timing of funds availability. Effective September 18, 2026, all non-same-day ACH credit entries must be made available to customers by 9:00 a.m. local time on the settlement date, regardless of when the file was received the prior day. To meet this new standard, community banks should review their funds availability policies and disclosures, end-of-day processing timelines, and the system implications of these changes. While faster availability enhances customer experience, it also increases the importance of proactive monitoring and customer communication.

The 2025 NACHA rule changes aim to reflect the challenges of the current environment. They do not require community banks to adopt complex systems or make substantial changes to the way they operate. Instead, they reinforce the relevance of generating awareness, consistency and clarity through well thought processes and documentation. We believe that community banks are well positioned to meet these expectations due to their close customer relationships and existing practices. By following these updated rules, community banks can continue to support ACH payments safely and efficiently within an ever-changing risk landscape.

HOUSING FINANCE AGENCY NAMED TO 2026 BEST MORTGAGE COMPANIES TO WORK FOR

North Dakota Housing Finance Agency (NDHFA) has been ranked as one of the Best Mortgage Companies to Work for by National Mortgage News for 2026.

“North Dakota Housing Finance Agency is honored to again be recognized as one of the Best Mortgage Companies to Work for,” said Brandon Dettlaff, the agency’s executive director. “Our team does an incredible job of serving and supporting our loan customers on their homeownership journey.”

NDHFA’s mission is to make housing affordable for all North Dakotans. Over the past 44 years, more than 56,000 individuals and families have benefited from the affordable home financing provided by the state agency.

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

“Our housing partners continue to share our programs with buyers, and that led us to help 3,962 individuals and families successfully purchase a home last year,” said Terri Mollman-Larson, NDHFA’s Director of Homeownership.

Parties interested in the agency’s programs will find information at ndhousing.nd.gov, including contact information for the Participating Lenders who originate mortgage loans on NDHFA’s behalf and for FirstHome Certified Agents, real estate agents who have exhibited a commitment to assisting homebuyers who may benefit from the agency’s programs.

National Mortgage News and Best Companies Group’s annual awards program identifies, recognizes, and honors the best employers in the U.S. mortgage industry. This year’s list included 40 companies who were identified as the winners, with the final rankings revealed in a special report published in National Mortgage News on March 2, 2026.

Determining National Mortgage News’ Best Mortgage Companies to Work for includes a survey process consisting of evaluating workplace policies, practices, philosophy, systems, and demographics along with an employee survey to measure employee experience. The employee survey accounts for 75% of the overall score and measures satisfaction with leadership, culture, work environment, development, and overall engagement. NDHFA has received this ranking every year since 2022.

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.

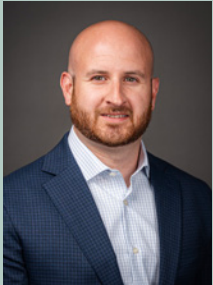
ICBankPAC



BRENNA GROSSBAUER

GROSSBAUER JOINS BANK OF NORTH DAKOTA

Brenna Grossbauer joined BND in December as the Chief Talent Officer. Brenna comes to BND from Starion where she was the Chief Human Resources Officer. She has a bachelor's degree in human resource management from Park University and a master's in human resource administration from Central Michigan University.



CODY GANGL

BANK OF NORTH DAKOTA WELCOMES GANGL

Cody Gangl joined BND January 26 as an Ag Banker. Cody comes to BND from Department of Financial Institutions where he was a Bank Examiner. He has previous experience as a consumer loan processor, credit review officer, and ag banking officer at Bravera. Cody has a bachelor's degree in business administration from Mayville State University.



CHARLIE TWEET

TWEET RETIRES FROM BANK OF NORTH DAKOTA

Charlie Tweet retired from BND January 15. He has worked in various IT roles at BND since January 2014. BND wishes Charlie well in his future endeavors!



AINSLEY CASTILLO

CASTILLO JOINS BANK OF NORTH DAKOTA

Ainsley Castillo joined BND February 9 as a Student Loan Rep I in Customer Service. Ainsley comes to BND from Culvers where she was a general manager. She is a graduate of Mandan High School and currently attends Bismarck State College.



ARNOLD NAMED NEW LOAN PROCESS & QUALITY CONTROL MANAGER



Mitzi Arnold joined BND February 9 as the Loan Process & Quality Control Manager. Mitzi comes to BND from BNC National Bank where she was the business loan admin manager. She has a bachelor's in finance from Minot State University.



MITZI ARNOLD

BANK OF NORTH DAKOTA HIRES NEW COLLATERAL VALUATION LEAD



Justin Beyer joined BND February 25 as the Collateral Valuation Lead. Justin comes to BND from Office of Management and Budget where he was the Space Utilization & Leasing Manager. Prior to joining OMB, he was a Commercial and Ag Appraiser at Dakota Appraisal & Consulting and has also worked as a Tax Appraiser for Burleigh County. He has a bachelor's in business administration from Dickinson State University.



JUSTIN BEYER

BANK OF NORTH DAKOTA WELCOMES SCHMID



Shiloh Schmid joined BND March 2 as a Student Loan Rep I in Processing. Shiloh comes to BND from Dakota Crop Insurance where she was a licensed crop insurance associate. She has a bachelor's degree in agricultural communications from South Dakota State University.



SHILOH SCHMID

AANNERUD, HERREID EARN CERTIFICATIONS



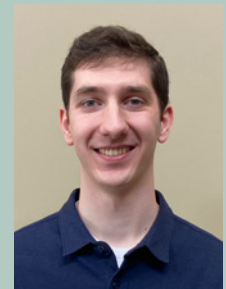
Sam Aannerud and Jon Herreid, members of the Dakota Carrier Network (DCN) network operations center team, recently earned industry certifications. Both are based in Bismarck and serve customers throughout the state.

Aannerud earned MEF Carrier Ethernet Certified Professional (CECP) certification following a week of intensive training and a successful exam. CECP is a vendor neutral certification recognizing carrier Ethernet expertise in professional roles. It is valid for three years and recognized industry-wide as the highest standard for carrier Ethernet professionals.

A Minot native, Aannerud joined DCN in July 2024 as an Ethernet/IP technician I following an internship with the company. He is a graduate of Minot State University with a bachelor's degree in management information systems and a certificate in cyber defense. While at Minot State, he also earned PC Pro and Network Pro certifications from TestOut Corporation.

Herreid completed Optical Communications Associate (OC-A) certification through Ciena. This credential equips professionals with essential skills in optical network design and optimization, with a focus on increasing network capacity and efficiency. The 15-module program is technology-focused rather than equipment-focused, and certification is valid for three years.

Herreid joined DCN in February 2025 as transport technician. He earned an Associate of Applied Science degree in cybersecurity and computer networks from Bismarck State College following a career in welding.



SAM AANNERUD



JOHN HERREID



Live Well, Work Well

April 2026

Nip Seasonal Allergies In the Bud

Springtime allergies are an annual nuisance for many people. As plants begin to bloom and people start to cut their grass more frequently, allergy sufferers nationwide start sniffing and sneezing. If this sounds familiar, you may have seasonal allergies, which are symptoms that occur at specific times of the year, typically when allergens are released into the air. The most common spring allergy trigger is tree pollen, which peaks from March to May. What's more, mold growth blooms both indoors and outdoors, making it almost impossible to escape allergy triggers.

According to the Asthma and Allergy Foundation of America, 1 in 4 adults experience seasonal allergies from pollen from trees, grass and weeds.

Similar to other types of allergies, seasonal allergies develop when your body's immune system detects and then overreacts to a foreign substance it thinks is harmful. For some, allergy symptoms may consist of sneezing a couple of times a year. But for others, seasonal allergies can cause congestion, a runny, itchy or stuffy nose, watery eyes, headaches and

more for weeks or months at a time. To reduce your allergies, consider the following strategies:

- Wash your bedding every week in hot water to help keep pollen under control.
- Take a shower after spending time outdoors, as pollen can stick to your hair, skin and clothing.
- Limit the number of throw rugs to reduce dust and mold. Also, opt for washable rugs.
- Clean your floors often with a vacuum that has a HEPA filter.
- Change your air conditioner and heating HEPA filters often.

Treatment for most allergies is available both over the counter and by prescription. If your allergy symptoms are severe or chronic, you may need a series of allergy shots. Contact your doctor or ask for a referral to an allergist to determine which seasonal allergy treatment option is best for you.

The Impact of Chronic Stress

Stress is defined as a “state of worry or mental tension” often brought on by a difficult situation. It’s a natural reaction to perceived threats. Stress can be a good thing in small doses; it’s the body’s way of handling sudden demands and challenges.

Stress responses can enhance your focus, increase energy and promote quick responses. However, frequent and long-term chronic stress can negatively impact your health.

Stress triggers are deeply personal, and each person experiences this feeling differently. While stress is a normal part of life that comes and goes as you

Cutting Down on Added Sugars

Sugar is woven into the modern diet—often in ways that aren’t obvious. While naturally occurring sugars can be part of a balanced eating pattern, added sugars are a different story. The [2025–2030 Dietary Guidelines for Americans](#) (DGA) reflects mounting research that reducing added sugars can improve metabolic health and lower long-term disease risk.

The DGA recommends limiting added sugars as much as possible and advises that a single meal contain no more than 10 grams of added sugar.

Cutting back doesn’t have to happen overnight. Small, consistent changes can make a meaningful difference, so start with these strategies:

- **Rethink your beverages** by swapping sugar-sweetened drinks for water, sparkling water, unsweetened tea and coffee served black or with minimal sweetener.

navigate various life circumstances (e.g., getting a new job or presenting a project), chronic stress is different. It’s characterized by prolonged and constant feelings of pressure and anxiety. Chronic stress can contribute to feelings of anxiety and depression, issues with high blood pressure, a weakened immune system, sleep disturbances and digestive issues. If left unchecked, it can have a long-lasting impact on your physical and mental well-being.

If you’re experiencing symptoms of chronic stress, reach out to your health care provider or employee assistance program for guidance and support.

- **Choose whole, fresh fruit** over fruit juice.
- **Build meals around whole foods**, including vegetables, whole grains, lean proteins, healthy fats and whole fruits.
- **Reduce sweetness gradually** to make it easier to adapt without feeling deprived.
- **Read nutrition labels carefully**, checking both total sugars and added sugars.

Reducing added sugar is not about eliminating all sweet foods or striving for perfection, but about awareness and balance. Occasional treats can fit into a healthy eating pattern, but daily habits matter most. Meal planning, mindful grocery shopping and paying attention to labels can help you stay within recommended limits. Over time, cutting back on added sugars may improve energy levels, weight management and overall health.



CONFERENCE SPACE AVAILABLE FOR RENT

The ICBND Conference room is available for rent Monday-Friday between 8:00am and 5:00pm. This is a perfect space for quiet off-site meetings, strategic planning sessions, trainings, team building opportunities, press conferences, and more.

Rentals are free for ICBND members. After-hour rentals may be available at an additional charge.

RENTAL FEES:

Half Day

(4 hours or less)
\$100 for non-members

Full Day

(8 hours)
\$175 for non-members

RENTAL INCLUDES:

- Fees include available A/V equipment, screens, white board and flip chart easels (markers and paper not included).
- Payment is due upon completion of event.
- 50% of the rental fee will be charged for all cancellations occurring fewer than seven days prior to scheduled use.
- After hour events or events with alcohol may require additional security fees.



EQUIPMENT

The space is equipped with tables and chairs for up to 38, audio conferencing, video conferencing, Wi-Fi, a 85" inch smart TV with HDMI connections, and white board. Easels are available upon request.

FOOD SERVICE

Bottled water and coffee are included with your rental. Renting parties may select caterers of their choice, with approval provided by our event coordinator.

For an additional fee, ICBND staff would be happy to arrange catering on your behalf.

RESERVE THIS SPACE TODAY



For information and reservations, contact:

Rebecca Pelkey
701.258.7121 | rebeccap@icbnd.com



Thank you for entrusting us with your collateral valuation needs.

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

“

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

- A SATISFIED CUSTOMER

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

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

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