

January/February 2024

Official Newsletter of ICBND

COMMUNITY BANKER

Emerging Leaders Development Group Winter Session

March 1, 2024
Grand Forks, ND

Our meeting sponsor, associate member Shazam, will conduct two education sessions for attendees. They will present on AI and the future of payments, as well as emotional intelligence.

The education session and tour will be held at Grand Sky, and the evening event will be held at the Ralph Engelstad Arena, in the Green Room. The evening event includes reserved seats for the UND vs Western Michigan hockey game, parking passes, VIP credentials, a delicious buffet meal, and open bar. We have limited tickets to this event and will be inviting the ICBND Board of Directors, ICB Services Board and our staff members to join us. We are currently only offering the event tickets to members. If we have extra tickets, we will open it up to spouses/guests.



Save the Date!

ICBND 56th Annual Convention

August 13-14, 2024
Bismarck, ND



FDIC Directors College

May 22, 2024
Bismarck, ND

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.

icbnd.com

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ICBND UPCOMING EVENTS

JANUARY 2024

30-31 Universal Banker Certification - Virtual

FEBRUARY 2024

23 CBC Reg Update - Virtual

MARCH 2024

1 Emerging Leaders Winter Session - Grand Forks, ND

APRIL 2024

16-17 CBC Reg Update Spring Session - Bismarck, ND

MAY 2024

1-2 Women in Community Banking Summit - Bismarck, ND

10 CBC Reg Update - Virtual

22 FDIC Directors College - Bismarck, ND



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ICBND NEWS

Chairman's Remarks



Jason Johnson

First International Bank
& Trust
ICBND Chairman

Welcome to 2024! I hope you enjoyed the holiday season, set some personal and professional goals for 2024, and maybe even created some New Year's resolutions. I differentiate 'goals' and 'resolutions' on purpose, as resolutions seem to make it to the third week of January, or maybe through the month of February; however, I'm hopeful your goals survive and thrive the full calendar year and beyond.

The calendar year always seems to break-out to a fast start: preparing call reports, preparing for financial statement audits (if applicable), the ugly "t-word" – preparing for "tax" season. But there are also some fun things to look forward to. A couple of notable ICBND and ICBA events include: our combination event on March 1 of the Board Meeting and Emerging Leaders winter session; this is always a productive and enjoyable session. I'm also looking forward to seeing many of you at the ICBA Convention in Orlando; I'm sure you've got your calendars marked for March 14-17. And lastly, while a bit early for a reminder, mark your calendars for the ICBA Capital Summit in Washington D.C. from April 28 to May 1.

Our industry continues to see emerging issues that require community banker involvement. President Biden used his veto powers on Section 1071; however, bankers aren't going to let this die quietly. Headlines around the CFPB and Overdraft and NSF Fees are heating up. Credit Card Routing, the ILC Loophole, and Credit Union activity continue to be topics of discussion. These topics, along with others, will be issues bankers will want to address in the new calendar year.

On a state level, we'll see leadership changes in State Government. Mostly notably, Doug Burgum will not re-run for Governor, and our friend in the House of Representative, Kelly Armstrong, has entered a bid for that position. Several other changes could be upon us. Election season is always interesting. As an Association, we'll be keeping a close eye on all the moving parts, to ensure community banking is represented well.

It's February, which means Spring isn't all that far away! I'll see some of you at various events in March.

Jason



ICBND NEWS

President's Remarks



Barry Haugen
ICBND President

Happy New Year, everyone! As I write this, we are enjoying an open winter with highs approaching 50 degrees this week. What a difference a year makes. Last year at this time, my quarter-mile driveway and turn-around felt more like 5 miles and looked more like a snow tunnel than a paved driveway. Absent the cold snap a couple weeks ago, it's been a very mild winter. I hope I haven't jinxed it by commenting too soon as there's plenty of winter left.

ICBND Chairman Jason Johnson, in his Chairman's Remarks on the previous page, commented about the ongoing battles at federal level and the upcoming ICBA Convention (March 14-17) and the ICBA Capital Summit (April 28 – May 1). These are great events to network with your counterparts across the country and advocate for community banking in Washington, DC.

Closer to home, we are proud of the calendar of events that Jessie and Lindsay have assembled for 2024. If you've not already received them, you will be getting "Save the Date" postcards for our 2024 educational events and a separate postcard for the 56th Annual ICBND Convention. A summary of those events is as follows:

- **January 30-31** Front-Line Banking Certification, **Virtual**
- **March 1** Emerging Leaders – Winter Session, **Grand Forks**
- **February 23** Community Bankers for Compliance – Reg. Update, **Virtual**
- **April 16-17** Community Bankers for Compliance – Spring Session, **Bismarck**
- **May 1-2** Women in Community Banking Summit, **Bismarck**
- **May 10** Community Bankers for Compliance – Reg. Update, **Virtual**
- **May 22** FDIC Directors College, **Bismarck**
- **June 10-14** ICBND School of Agriculture Lending, **Bismarck**
- **June 25-26** Emerging Leaders – Summer Session, **Medora**
- **August 13-14** ICBND 56th Annual Convention, **Bismarck**
- **August 16** Community Bankers for Compliance, Reg. Update, **Virtual**
- **September 24-25** Emerging Leaders – Fall Session, **Jamestown**
- **October 1** Policies & Procedures Session, **Bismarck**
- **October 2** Fraud Symposium, **Bismarck**
- **October 15-16** Community Bankers for Compliance – Fall Session, **Bismarck**
- **November 8** Community Bankers for Compliance – Reg. Update, **Virtual**
- **Ongoing** Education Webinars Powered by FinEd, **Virtual**

We appreciate your support of past events and are hopeful to see you and your coworkers at some of these exciting and informative upcoming events.

Keep the faith through the rest of the winter and we look forward to seeing you soon!

Barry



ICBND NEWS

2024 Community Banker

2024

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PB 2023 40 Under 40

Congratulations



Bobbie Jo Larson
Age: 38
Chief Risk Officer
Bravera Holdings, Corp.
Mandan, N.D.



Bobbie Larson joined Bravera in 2012 as an internal auditor. She was promoted to audit manager soon after, and in 2017 moved into her current position, the chief risk officer role. Larson is responsible for overseeing all risk management functions, including compliance, credit review, information security, fraud and audit.

Larson practices outstanding work ethics daily. She goes above and beyond to accomplish what needs to be done to ensure success. She leads a team of 18 employees all with the goals and intentions to keep Bravera customers and employees financially safe.

She is a strong believer in long-term professional development and making it a priority in her practices. Larson has participated in courses such as the Pacific Institute Leadership Program and served as a mentor for Bravera's mentorship program: Leader at Every Level.

She has been a key component of the company's growth to a \$3 billion financial institution operating in three states. Larson's team leads the interaction with regulators, ensures compliance with regulations, and is engaged in several strategic initiatives. She leads the due diligence for Bravera acquisitions and has been directly engaged in the acquisition of three banks by Bravera in the past four years. Managing risk is one of the most critical activities of a bank, and Larson's leadership ensures the company is taking a risk-balanced approach and making sound decisions to protect customers, employees and shareholders.

Larson is involved in organizations such as the Institute of Internal Auditors, North Dakota Society of CPAs, and NDBA Peer Groups. She has a passion for giving back to her community and does so through the United Way Little Black Dress campaign, United Way Day of Caring, GABR, Walk to End Alzheimer's, and Rebuilding Together. She has had current and past involvement at her children's school boards and parent-teacher organizations.

Larson resides in Steele, North Dakota, with her husband and three sons.

PB 2023 40 Under 40

Congratulations



Jarrod Steffan
Age: 38
Regional President
Bravera Bank
Dickinson, N.D.



As the Regional President at Bravera Bank's Dickinson, North Dakota office, Jarrod Steffan serves as a mentor to his peers and participates in bank-wide strategic planning. He cultivates relationships with his customers and encourages his employees to do the same. As a farmer/rancher himself, Steffan has a significant understanding of what his customers are experiencing and uses his first-hand knowledge to provide value to his customers.

He handles executive responsibilities for all external services in his designated region. He represents the Bravera culture by leading by example. His daily responsibilities include execution and implementation of the business plan, monitoring of department budgets, and reporting to the bank's senior management team. He does all of this by promoting a positive and collaborative work environment and encourages teamwork and top-notch customer service.

He started with the company in 2008 as an ag banking officer. In 2014 he was promoted to Glendive Market president and relocated to fulfill this position, and in 2021, accepted his current position. He celebrated 15 years of service with Bravera this year.

Steffan earned a Bachelor of Science in business administration/ag business from Dakota State University.

Outside of Bravera, Steffan serves on the South Heart School Board.

PB 2023 40 Under 40

Congratulations



Jared Mack
Age: 31
Senior Audit Manager
Eide Bailly LLP
Bismarck, N.D.



Jared Mack started at Eide Bailly in July 2015 as a tax intern. In 2016, he accepted a full-time position as an audit associate in the audit department. He was quickly promoted to audit senior associate in June 2017 because of his strong work ethic and vast range of knowledge in various service offerings. In 2019, he was promoted to audit manager. In 2022, Mack was promoted to his current role as audit senior manager, in which he provides audit and assurance services to a variety of industries, such as state agencies, school districts, special purpose districts, county and city governments, contractors, retailers, manufacturers, and other commercial businesses.

Mack helps clients improve processes and controls. He serves as a technical resource throughout the year to help clients ensure they are implementing standards appropriately and recording unusual or infrequent transactions in accordance with appropriate criteria.

Mack was recently named one of this year's Bismarck Chamber Leadership Program participants. This program is very selective, and has a limited number they can accept. This program works to engage emerging leaders in business and community issues.

In the community, Mack is involved in organizations such as the Association of General Contractors, Construction Leadership Council, N.D. Association of Counties, and others. He also participates regularly in office volunteer outings, such as serving a meal at The Banquet and United Way Day of Caring and encourages staff in his department to join. This year, he was also a part of his office's Little Black Dress campaign team, which worked to raise money for those living in poverty in the Bismarck-Mandan community.

PB 2023 40 Under 40

Congratulations



Brian Halverson
Age: 40
President/CEO
Heartland Trust Company
Fargo, N.D.



Brian Halverson is the president and CEO of Heartland Trust Company in Fargo, North Dakota. Since being named president, he has brought innovation and forward-thinking to Heartland. Under his leadership, the company has implemented new systems and software where needed, and replaced or upgraded existing systems/processes as necessary to grow and move forward.

Halverson is currently leading an in-depth process to examine, define, and restructure the company to be more efficient while maintaining the quality of service provided to its clients.

Halverson was born and raised in Fargo, and is a graduate of Concordia College in Moorhead, Minnesota. After college, he worked at Wells Fargo in Minneapolis, followed by six years in dental sales, also in Minneapolis.

In 2012, Halverson joined Heartland Trust Company working in retirement services, moving to wealth management, and trust administration. He has served as president since 2018, and was named president/CEO in 2023.

Halverson has served in multiple positions for nine years on the Plains Art Museum Board, including board chair. He is also an active member of the Exchange Club and coaches hockey for the Fargo Youth Hockey Association.

Independent Banker
January 2024

Illene Baker, Vice President, Human Resources Manager from First Western Bank & Trust was featured in ICBA Independent Banker January Issue.



OUT OF OFFICE



Illene Baker: The family farmer

The vice president, human resources manager, of \$2.2 billion-asset First Western Bank & Trust in Minot, N.D., and her husband run an organic farm and have even started a local farmers market.

When we were first beginning the farm, my husband [Marv] was activated twice for the North Dakota National Guard. When he was gone in 2006 and 2007, in addition to working full-time, I managed the farm. That meant planting potatoes in the rain, harvesting produce ... and taking

produce to our small farmers market in Carpio, N.D.

When Marv got back from the National Guard in 2007, we went to the Downtown Association in Minot and asked if they would support us in opening a farmers market in Minot. We started small ... We started with

about six vendors, and now we're up to about 30 vendors.

It may sound kind of crazy, but picking weeds is a very calming experience. And then also picking the fruit—finding all the goodies of the garden is one of my favorite things.

Living in a small town and working with other produce farmers, you realize how the hard work is embraced and that there is a passion for what we do. We will go beyond the expected to make our customers happy. I see that in community banking too. ... The two businesses are part of the backbone of rural America.

—Ben Kopnick

► Do you or a fellow community banker have a cool hobby? Email magazine@icba.org for a chance to be featured.

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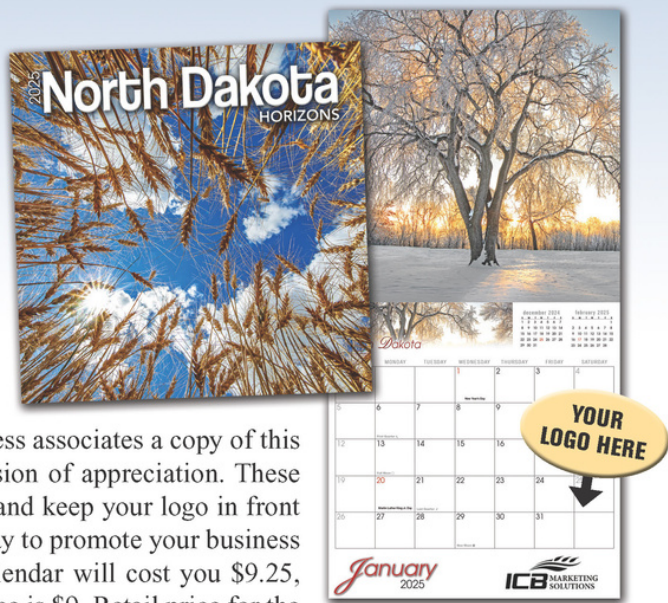
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FLOURISH



REBECA ROMERO RAINEY
PRESIDENT AND CEO, ICBA

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

“When we come together at ICBA LIVE, it becomes an uplifting time where we collectively tackle issues and leave excited for new opportunities.”



The spirit of community

As it's often stated, “A rising tide lifts all boats.” When applied to community banking, that sentiment couldn't be truer. We come together as a community of bankers, having one another's best interests at heart.

That's what makes us different from others in the financial services industry. We work hard to build one another up, to differentiate the community banking model and to demonstrate the tangible benefits customers receive from a community bank. So, when we come together at ICBA LIVE, it becomes an uplifting time where we collectively tackle issues and leave excited for new opportunities.

For example, community banks are constantly evaluating new fintech partners. ThinkTECH programs, including the Accelerator and solutions forums, provide not only a path to identifying products but a gateway to connecting with community banks that have already tested the waters of a particular offering. Whether it's next steps with FedNow, solutions for back-office efficiencies, compliance offerings in support of BSA/AML procedures or something else, we can find recommendations and resources in our colleagues—we just have to ask.

Yet, it's not about choosing something because it worked for a peer; it's about diving into the experience, its problems and its positive effects to fuel a more knowledgeable decision-making process. Through shared experiences and examples, community banks personalize and adopt ideas to find the right fit to serve their unique communities.

ICBA LIVE helps simplify that process by providing a one-stop forum for both knowledge and connection. Whether it's gathering with service providers on the expo floor, coming to education sessions to hear first-hand case studies, attending workshops to generate new ideas or joining ThinkTECH events to get to know and engage with solution providers, LIVE fast-forwards the research phase for any new solution that you may be considering.

In addition, the connections you've built follow you from the conference into your bank. Through ICBA Community, our digital member platform, you can communicate with colleagues and ask questions in a secure, virtual environment. Speaking from experience, as you grapple with new technology and big decisions, it will make all the difference to have another community banker who's walked the path before you share their knowledge.

As we look at the world around us—the pace of change, the evolution of tech competition from all angles, the emergence of new possible partners—we have to support one another so we can continue to flourish. We are stronger together than apart, and I know that this community of community bankers will lift each other up as we navigate the future.

Twitter

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

Where I'll Be This Month

I'll be attending an American Society of Association Executives (ASAE) event with our chairman, Derek Williams, and incoming chairman, Lucas White. Then, I'll be hosting current and new officers at our offices in D.C. as we prepare for ICBA LIVE 2024.

FROM THE TOP



DEREK WILLIAMS
CHAIRMAN, ICBA

Derek Williams is President and CEO of Century Bank & Trust in Milledgeville, GA.

"We are committed to making the lives of those around us better, to serve and to truly be here for good."



What it means to be "here for good"

Several years ago, I was listening to an executive for a large company give an update on their financial performance. After several minutes of pointing out the company's strong results, she transitioned into a discussion of its community investment. Her transition statement has always stuck with me: "So it's obvious that, as a company, we are doing well. More importantly, though, are we doing good?"

As our ICBA LIVE theme points out, community banks and bankers are "here for good," and that phrase works in multiple ways.

First, we are not going away. Our relationship-based model of banking will always be relevant and in demand. We tailor our products and services to each individual customer. We take local deposits from people we know and trust and use them to make loans to people we know and trust. There will always be a place in our communities for bankers who live, work and play in those communities. We are here in perpetuity—here for good.

But it goes much deeper than that. Community banks are important investors in the communities we serve. Our loans to local individuals and small businesses fuel community growth and prosperity. Our support of local charities and civic organizations assists those who are struggling and in need. Many community bankers serve on local boards for philanthropic organizations and as elected officials to lead and guide our communities. We are all about building better communities because our families are part of them. We are committed to making the lives of those around us better, to serve and to truly be here for good.

This mindset speaks to how we are evolving our banks today. Take fintech partnerships, which add high-tech products to our high-touch model of service. Or think of new compliance solutions, which helps us take care of our customers and give us confidence that we're fair and equitable in everything we do. Consider fraud mitigation technologies and education efforts, which help our customers better protect their hard-earned funds. No matter which product line you review, you see our here-for-good mentality leading us into the future.

As we prepare for ICBA LIVE next month, let's lean into this theme. Every general session, educational opportunity and personal interaction is a reminder that what we do matters. The LIVE experience cannot be replicated; it's like an energy drink for community bankers, inspiring

us with new ideas for supporting our communities. So, join us in Orlando, so we, collectively, can advance our mission to be here for good.

Twitter

Connect with Derek [@DerekBWilliams](#)

Quote of the month

"Those who are happiest are those who do the most for others."
— Booker T. Washington, educator, author, orator and advisor

PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

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

"The bond market can cover a lot of territory on its own without an actual rate cut, as we saw in 2007."



The big chill

Might the bond market be range-bound in 2024?

By Jim Reber, ICBA Securities

"February made me shiver..." —Don McLean

You may recognize the above phrase from the iconic 1970s hit song "American Pie." It seems the singer was reminiscing about the 1959 plane crash that claimed the lives of Buddy Holly, Richie Valens, the Big Bopper and the pilot, Roger Peterson. But perhaps the thought can be adapted to what may be in store for bond investors in 2024.

If, in fact, the Fed's Federal Open Market Committee (FOMC) has reached a point where it has stopped raising rates but has no immediate plans to cut them, does that mean the bond market will be in frozen in place this year?

There are many parallels to where we are now and the last time the FOMC took a break with fed funds above 5%. Though not all the circumstances are the same, it may be worthwhile to see how the period from 2006 through 2008 played out. The hope is that you may be able to better prepare your community bank's balance sheet for the next phase in the interest rate cycle, whether it's a freeze or a thaw.

Multi-year run

In June 2004, the Fed chairman was Ben Bernanke. Under his direction, the FOMC raised rates from 1% to 1.25%. For each of the following 16 meetings, another quarter point (0.25%) bump was added to the total. Finally, in August 2006, the FOMC took a break, as the sum of the tightening (4.25%) began to have the desired effect of cooling off a hot economy, particularly the housing market. Part of the statement released after the meeting mentioned that "economic growth has moderated from its quite strong pace earlier this year."

Fast forward to September 2007, which was nine meetings later. The FOMC had seen enough of housing prices in free fall and cut rates by 50 basis points (0.5%). However, this represented the 21st century's longest stretch of time between the first pause and the first cut. Other toppy periods, in 2000 and 2019, lasted well under a year. So, this is our best example of "higher for longer," which a number of current Federal Reserve Board members have declared as a possibility.

Hem and haw

An interesting subplot to the "frozen" level of fed funds from August 2006 to September 2007 is how the bond market performed. Again, there is a parallel to what we have at the present: namely, an inverted yield curve. As investors parsed the comments from the various Fed members, the market perceived that the next movement would be down, which caused 10-year yields to fall below the two-year. Though the inversion didn't start until the Fed announced it was on hold in August 2006, it persisted for most of the pause, which, once more, was longer than an inverted curve normally exists.

Although the Fed's rhetoric through the middle of 2007 continued to sound like it was more concerned about inflation than economic growth, the bond market was unconvinced. The two-year treasuries yield fell by more than 1% between July 6 and the Sept. 18 meeting at which the first rate cut was announced (see Table 1). The curve also steepened its way out of its inversion and stayed that way for 11 years.

What goes around...

That September, the "thaw" to rates was just starting. The following calendar year of 2008 was terrific for bonds and dreadful for "risk assets," including equities. Bond prices rose by more than 5%, and stocks dropped by over 30%. Once again, the inverted yield curve correctly predicted a recession. For four consecutive quarters beginning in December 2008, the domestic economy printed negative gross domestic product numbers.

Your correspondent wants to be on record that he is not predicting a banner year for bonds, nor a bear market for stocks. There are still plenty of job openings, and though inflation seems poised to continue its retreat, it's still a ways from the 2% target level. Our housing market is in far better shape that it was in 2007, and community bank lenders have plenty of capital and have done a remarkable job with risk management.

So maybe the takeaway is that the bond market can cover a lot of territory on its own without an actual rate cut, as we saw in 2007. That would light a candle under bond prices, which may be a welcome antidote to our midwinter weather and the notion of "higher for longer."

Education on tap

ICBA LIVE learning labs

ICBA Securities and its exclusive broker Stifel will present three Learning Labs at ICBA LIVE in Orlando next month on various topics relating to community bank balance sheets. For more information and to register, visit icba.org/live.

Webcasts offered

ICBA Securities and Stifel will again host several webinar series in 2024. The various tracks will include economic outlooks, balance sheet strategies and bank management fundamentals. Keep an eye out for email announcements from your Stifel sales rep.

INNOVATION STATION



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

Convening with the spirit of more

By Charles E. Potts

Innovator Thomas Edison once said, “Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time.” The message resonates, but the standout word for me is “more.” It signals the desire to not just explore a version of what has already been attempted, but also to take it to the next level.

At ICBA Innovation, that’s precisely our philosophy. We believe that innovation means never stopping learning or growing. So, we create a cycle of continuous improvement—evolving, expanding and responding to the needs and interests of community bankers. That requires developing more opportunities, identifying more potential partners and introducing more solutions.

Fortunately, ICBA LIVE serves as a great inflection point in our innovation life cycle. This year, we’re expanding our offerings, bringing bankers together with potential partners and providing more engagement opportunities, including:

- **ThinkTECH Accelerator Showcase:**

Community bankers will see how our selected cohort have taken the invaluable feedback received during our 10-week program to refine their offerings for community bank consumption.

- **Expo:** The current ThinkTECH Accelerator cohort, alumni companies, corporate member solution providers and preferred service providers all attend to meet one on one with community bankers about how they can better support their needs.

- **ThinkTECH in an Instant:** This well-attended event last year will now offer two stages for fast-pitch sessions. That’s double the opportunity for demos with more meaningful conversations to quickly follow.

- **Digital Transformation & Innovation Track:**

Many of these sessions (see sidebar) speak to the need-to-know technology topics for community bankers and offer first-hand accounts of how these solutions are being deployed and brought to market to the betterment of the community bank.

ICBA LIVE also allows our innovation team to hear directly from community bankers. We ask questions about your needs and where our areas of focus should be, making sure we find solutions that are mission-driven and purpose-built for community banks. In essence, we are continuously improving and iterating to be the “more” our bankers need, with LIVE as the backdrop to spur on our collective success.

ICBA LIVE’s Digital Transformation & Innovation Track

The Digital Transformation & Innovation Track at ICBA LIVE offers sessions including:

- Banking Transformation Through Data: A CEO’s Perspective
- Closing the loop in open banking: How community banks can build, implement and measure open banking strategies
- Demystifying AI: Using the Power of Employee Experience to Do More with Less
- Selling the “Value” of Treasury Management

Visit icba.org/live for more information or to register.



LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,
GROUP EXECUTIVE VICE
PRESIDENT OF
COMMUNITY BANKER
UNIVERSITY

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

Developing drive

By Lindsay LaNore

In Drive. It's a quality we all need and a characteristic we look for when hiring new employees, considering who to promote and identifying leaders within the bank. Yet, it's often elusive.

Drive is the force that compels us to achieve goals, a feeling that goes beyond punching the clock or working for a paycheck. It's easily confused with motivation, but it differs significantly. Motivation is what ignites us. Drive is what propels us forward.

How do you know if you have drive? That's easy. You're not going through the motions every day at work. You see a desirable outcome and push through to achieve it. You take on a new challenge because it gives you a sense of personal and professional satisfaction, not because you've been asked to do it or *required* to do it. It's something that kicks in whether you are being watched or not.

Is it possible to lose your drive? Definitely. But it's also possible to find it again. Here are a few ways you can develop drive in yourself and your team.

1. Understand what motivates you. What gives you a sense of purpose? What does success mean to you? Ask these questions of yourself regularly and ask your team to do the same.

2. Understand your bank's mission. What is meaningful to the bank collectively? Keep that vision front and center, exploring ways to focus on it that are enriching for the community, the team and you personally. Mix things up on a regular basis with different projects and events.

3. Remove distractions. Drive can come to a screeching halt when you are distracted. This doesn't mean you completely ignore the distractions. Instead, "park" them until you can return to them at a more suitable time.

4. Encourage a growth mindset by taking on challenges. Set a team challenge that's exciting, achievable and engaging for everyone, whether it's launching a new product earlier than planned, reaching a new account target, holding a fundraiser for a favorite local charity or even setting a team fitness goal.

5. Build a culture that allows everyone to take reasonable risks. Fear of failure is one of the biggest impediments to drive. Remove the stigma of failure by admitting to failings, learning from them and being open to constructive criticism.

6. Choose learning whenever there is an opportunity. There is always something new to learn, for yourself and for everyone in your team.

Many external factors—stress, burnout, health issues and more—can affect a person's drive. Don't be discouraged. Stay inspired by reflecting on times during your career when you have achieved success, and always remember to celebrate the small wins as you work toward your goals.





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More SECURE 2.0 Provisions Take Effect in 2024

By Mike Rahn, CISP

The SECURE Act of 2022 (SECURE 2.0) made many changes to both individual retirement accounts (IRAs) and retirement plans sponsored by employers. The following are important provisions of SECURE 2.0 that did not take effect immediately, but become effective in 2024.

Is Your Organization on Track to Meet These IRA, HSA, and Coverdell ESA Deadlines?

By Jodie Norquist, CIP, CHSP

It's a brand-new year filled with fresh reporting deadlines, and perhaps a good time to take note on whether your financial organization is on track to meet these obligations—or to refresh your memory on when specific deadlines occur. First quarter is always a busy reporting season.

IRA Contribution Eligibility vs. Deductibility: There Is a Difference

By Jennifer Bassett, CIP, CISP, CHSP, QKA

One primary reason individuals contribute to a Traditional IRA is for the tax deduction. But deduction eligibility is different than contribution eligibility, and individuals who do not qualify for a deduction can still contribute to a Traditional IRA.

Common IRA Contribution Questions

By Alexis Gonzalez-del-Valle, CIP, CHSP

Are there any age restrictions to making an IRA contribution? Can a working spouse contribute to a retired spouse's IRA? What are the IRA catch-up contribution rules? Can I contribute to a 401(k) plan and to a Traditional IRA? Here are answers to your common IRA contribution questions.



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Kim Vietmeier

BND Collateral Valuation Specialist

Kim began her professional journey in real estate valuation as an apprentice appraiser at an office in northeast North Dakota. When she relocated to Bismarck, she worked with the Burleigh County Auditor, Treasurer, and Tax Equalization offices, expanding her knowledge base in the valuation side of real estate as well as in-depth workings of local government. After working at the county level, Kim joined the North Dakota Office of the State Tax Commissioner where she worked as a property tax specialist for five years before being appointed state supervisor of assessments. In this role, Kim oversaw local and statewide government administration and legislative initiatives on property taxation. She joined BND as part of the Collateral Valuation Services Team in February 2022!

Kim’s favorite part of providing banks with collateral valuation services: “My interest in real estate and experience working with rural communities have made my role at BND a perfect fit. I take pride in knowing I play a part in keeping those communities thriving and open for business!”



Aubree S. Rehmke is a Risk and Regulatory Compliance Consultant for Vantage Point Solutions based in South Dakota.

Aubree has almost 20 years of experience in the financial services industry, and she has a passion for mentoring employees new to their roles in compliance and BSA. For most of her career, she served as the compliance officer and human resources manager for a small community bank in eastern Iowa. Aubree is a Certified Regulatory Compliance Manager and brings a broad range of regulatory and consumer compliance knowledge to the Vantage Point financial services team. She holds a B.A. from The University of Iowa and a diploma from the Graduate School of Banking at the University of Wisconsin-Madison where she also earned a certificate in executive leadership. Aubree resides in Dubuque, Iowa.

Advice to New Compliance Officers

BY AUBREE S. REHMKE, CRCM

I have spent my entire career working for financial institutions. After graduating from college, I started as a teller and quickly transitioned my way through several positions spending the majority of my profession as a Compliance Officer and BSA Officer for a small community bank. Today, I work as a consultant with Vantage Point Solutions performing audit and consulting services for small to mid-sized financial institutions.

Over the years I have met many novice compliance professionals, and one commonly shared frustration I hear is that they aren't sure where to start. In the span of almost twenty years, I have learned many lessons (and have made many mistakes). I want to pass that knowledge on to those who may be lacking the mentorship that is essential to navigating this role. So, if you are reading this and you are new to compliance management, here are my two cents on the things you can do to make this job a little easier for you.

Get Organized.

Compliance officers are expected to know and manage a considerable amount of information; from policies and procedures to consumer regulations to monitoring and training. Therefore, it is extremely important to build a compliance management program, or what we in the profession sometimes call our "house of compliance."

Some institutions have the luxury of purchasing software to help manage the compliance function. However, if you are like me and do not have that convenience, then you may need to build your "house" from scratch. It works best for the compliance department to maintain a folder on the institution's

network or intranet where all the electronic compliance-related items are stored. For ease of use, this "house" can be organized in such a way as to include a separate folder for each of the pertinent compliance areas, for example:

1.Board & Management Oversight – used to house all of your board reports, requests for approval, compliance committee meeting minutes, etc.

2.Policies – used to store all the institution's approved written policies as well as the annual policy reviews and amendments.

3.Procedures – used to store all of the institution's written procedures; consider breaking this down by department, and then possibly by task or function.

4.Risk Assessments – used to house all of the compliance-related risk assessments; organized by annual review year or by type of assessment.

5.Monitoring & Auditing – used to store ongoing monitoring functions performed by the compliance and/or BSA role in addition to third-party compliance audits, self-reported violations, corrective action, remediation tracking, etc.

6.Training – used to store compliance training organized by year or topic in areas such as online course assignments, handbooks, materials, employee acknowledgments, board training, etc.,

7.Consumer Complaints– used for all consumer complaints, incidents, investigations, logs, responses, and management reports.

8.Change Management – used to store the tracking of new or changing regulations, products and services, and new business processes or strategies.

9.Regulatory Exams – used to store regulatory exam information, request lists, collected exam documents, exam reports, and corrective action/remediation.

10. Compliance Library – used to store all of your tools, news articles, agency notices, FAQs, checklists, worksheets, flowcharts, training materials, and any other resources you have collected over time to aid in the compliance officer role; organized by topic or regulation.

Now, obviously, this is just one way to do it. In my experience, this folder system ran like a well-oiled machine after the initial setup. After you create some kind of organization for your electronic house of compliance, you will be more efficient and find it easier to locate important documents and other resources. If you have inherited the previous compliance officer's folder system, consider taking the time to reorganize it into a structure that will work best for you and your organization.

Create a Project Tracker.

With so many different projects occurring at different points throughout the year and at different frequencies, consider maintaining some kind of project tracker. Again, if you are not using software to assist in managing this function, I highly recommend an Excel spreadsheet and/or setting calendar reminders or tasks. The tracker or calendar can be comprised of all the different compliance projects, tasks, and responsibilities you need to complete throughout the year, whether routine or one-time, and can include important data such as:

- the name of the project
- the name of the individual(s) assigned to champion the project
- the frequency of the project
- the next due date
- a brief description of the project
- where the information is to be reported once completed

Once projects are completed, they can be marked accordingly or simply adjust the due date to the next frequency for repeat tasks.

Know Where Your Resources Are.

My philosophy on the role of compliance officer is not necessarily memorizing all the rules and regulations, but rather knowing exactly where your resources are. When I started in compliance, nobody taught me how to find banking regulations—I wasted a lot of time thumbing through old training manuals or googling regulatory citations. Compliance professionals should know how to research rules, regulations, and statutes directly from the primary source materials, and also be alerted when something new is coming down the pipeline.

One of the main resources for researching regulations is found on the Code of Federal Regulations website, or the eCFR system, particularly Title 12 and Title 31 where many of the banking regulations are located. Banking regulations can also be found on the federal agencies' websites depending on which agency has authority over the regulation.

- FDIC – Rules & Regulations**
- Federal Reserve – Regulations**
- OCC – Laws & Regulations**
- CFPB – Interactive Regulations**
- NCUA – Rules & Regulations**
- FTC – Statutes and Regulations**
- FinCEN – Legal Authorities**

The federal agencies publish their exam manuals which can often be helpful when looking up regulatory information or building an internal audit program.

- FDIC – Consumer Compliance Examination Manual**
- Federal Reserve – Supervision Manuals**
- OCC – Controller's Handbook**

The agencies also publish communications that are helpful when new information is announced, many of which you can subscribe to receive via email.

- FDIC – Financial Institution Letters**
- Federal Reserve – Supervision & Regulation Letters and Consumer Affairs Letters**
- OCC – Bulletins**
- CFPB – Supervisory Guidance**
- NCUA – Letters to Credit Unions**
- FTC – Consumer Alerts**
- FFIEC – Press Releases & Announcements**
- FinCEN – Advisories**

It is in your best interest to subscribe to several banking e-newsletters and compliance publications directly from bankers' associations and other secondary resources. I highly recommend signing up for as many email communications as possible so you don't inadvertently miss important information that may affect your institution.

Create Alliances with your Colleagues.

When I was a compliance officer, one of the most routine methods for regular and consistent contact with colleagues came from the compliance committee. During my time at the bank, our committee was comprised of leadership from several departments, including the bank president. This was perhaps the most substantial opportunity for me to meet with management and discuss consumer compliance topics in lending, deposit, operations, as well as BSA. Each department leader was responsible for agenda items within their area of expertise, which can be an excellent way to create accountability and a culture of compliance within the institution. With this in mind, it is important to note that compliance can be a shared responsibility; the burden does not necessarily need to fall on one person alone. After building a strong rapport with the committee members, you will find it easier to collaborate on projects in between meetings as well.

In addition to creating alliances through the compliance committee, compliance officers also need to be transparent and responsive to all employees within the institution. Remember, you are likely their primary source of regulatory guidance and information. When they have questions, you are responsible for researching the answer which makes being approachable and collaborative essential qualities.

Build a Network of Compliance Friends.

Unlike other areas within the banking industry, compliance is not competitive. In my experience, compliance professionals are eager to share tools and resources with each other. If another compliance professional has already developed a risk assessment, or a checklist, or knows of a process that works well and is willing to share--take advantage. Why reinvent the wheel? And, the relationship should work both ways so don't forget to share your ideas too; obviously, do not share proprietary or confidential information.

How do you meet these "friends", you ask? Well, one way is to attend compliance conferences and schools. It can be difficult to build a network of compliance friends if you only ever attend virtual events, therefore, meeting with other compliance professionals in person is crucial. Get out there and meet people. Typically, these events will host networking lunches and socializing opportunities to help introduce novice compliance officers to more seasoned ones. If you get the chance to attend any in-person events, I highly recommend you join the networking events and exchange business cards.

Another way you can meet fellow compliance professionals is through local or online peer groups. You can also develop connections with your external auditor, outside consultants, and state bankers' association. Each of these relationships can provide meaningful and long-lasting resources throughout your career.

Don't Forget your Lead Examiner.

The last piece of advice I will leave you with is this: don't forget to build a relationship with your lead examiner. Financial institutions are assigned a lead examiner by their federal regulator, and it is important to have a good rapport with this person. Whenever I felt challenged by a complicated regulatory issue or wanted an expert's opinion on a matter beyond my scope of expertise, I reached out to my examiner. In my experience, the examiner was more than willing to accommodate my inquiries and provided me with quality feedback. I also made an effort to attend events hosted by the regulatory agency which provided another opportunity to meet with examiners in between exam cycles.

Regulatory compliance has been a challenging and rewarding career path for me. Even now as a consultant, I continue to learn something new all the time. I have a passion for working in bank compliance and enjoy partnering with community bankers to help build successful compliance programs. I hope you find your career equally fulfilling.

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SAVE THE DATES!

- January 30-31** Front-Line Retail Banking Certification, **Virtual**
- February 23** Comm. Bankers for Compliance - Regulatory Update, **Virtual**
- March 1** Emerging Leaders - Winter Session, **Grand Forks**
- April 16-17** Comm. Bankers for Compliance - Spring Session, **Bismarck**
- May 1-2** Women in Community Banking Summit, **Bismarck**
- May 10** Comm. Bankers for Compliance - Regulatory Update, **Virtual**
- May 22** FDIC Directors College, **Bismarck**
- June 10-14** School of Agriculture Lending, **Bismarck**
- June 25-26** Emerging Leaders - Summer Session, **Medora**
- August 13-14** ICBND 56th Annual Convention, **Bismarck**
- August 16** Comm. Bankers for Compliance - Regulatory Update, **Virtual**
- September 17-18** Emerging Leaders - Fall Session, **Jamestown**
- October 1** Policies & Procedures Session, **Bismarck**
- October 2** Fraud Symposium, **Bismarck**
- October 15-16** Comm. Bankers for Compliance - Fall Session, **Bismarck**
- November 8** Comm. Bankers for Compliance - Reg. Update, **Virtual**
- Ongoing** Educational Webinars Powered by FinEd, **Virtual**



2024
Education Opportunities

Schedule subject to change

ICBND EDUCATIONAL OPPORTUNITIES

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ICBND EDUCATIONAL OPPORTUNITIES



ABOUT THE PROGRAM

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

Program Benefits

- Provides access to a tremendous network of community bankers with a vast background of knowledge and experience who are willing to share in a non-competitive environment.
- Reinforces the importance of the community banking philosophy to our industry and to our local communities.
- Offers enhanced perspective of the importance of ICBND's legislative efforts in North Dakota and Washington, D.C., and how best to communicate with elected officials.
- Provides you the opportunity to learn the skills needed to be a respected, contributing officer of your bank with the ability to handle increasing responsibility.
- One Emerging Leader is elected to sit as a liaison member to the ICBND Board of Directors. This individual will join ICBND and other member bank leaders at the ICBA Washington, D.C. Capital Summit. Trip expenses will be paid by ICBND.
- Annual members to the Emerging Leaders Development Program will receive a free registration to the ICBND Annual Convention, in August.

Annual Program Registration & Pricing

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**Includes Winter, Summer and Fall sessions and one full registration to the 2024 ICBND Annual Convention. There is no limit on the number of attendees from each institution.*

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\$650 ICBND Annual Convention
\$200 Fall Session

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ICBND EDUCATIONAL OPPORTUNITIES



2024 PROGRAM CALENDAR

**Schedule subject to change.*

Winter Session: March 1, 2024

Grand Forks, ND

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

Summer Leadership Conference: June 25-26, 2024

Medora, ND

We are working on an excellent lineup of speakers and events for this years annual Summer Leadership Conference. Day 1 of the event will include golf at the Legendary Bully Pulpit Golf Course, with an evening social and dinner on the patio at the Harold Schafer Heritage Center. Day 2 will include an in-depth leadership training at the Life Skills Center, followed by a tour of the Theodore Roosevelt Presidential Library that is currently under construction. The evening will include dinner at the Pitchfork Steak Fondue, followed by a behind the scenes tour of the Medora Musical, as well as attending the world famous Medora Musical. You do not want to miss the events we have planned for this session!

ICBND Annual Convention: Aug 13-14, 2024

Bismarck Hotel and Conference Center, Bismarck, ND

We have an excellent Annual Convention line up with lots of great speakers, entertainment and networking opportunities. Education sessions will focus on personal development, leadership and hot topics affecting the banking industry. Of course, there will be lots of fun with our Exhibitors and PAC Raffles. There will be golf at Prairie West and lots of networking opportunities.

Fall Session: September 24-25, 2024

Jamestown, ND

We are currently working out the details and speakers for this session.

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ICBND EDUCATIONAL OPPORTUNITIES

Emerging Leaders Development Program Winter Session March 1, 2024 Grand Forks, ND Session Sponsored by SHAZAM



AGENDA

- 10:00 a.m.-12:00 p.m. - Tour of Northrop Grumman at Grand Sky (2 Grand Sky Blvd, Emerado, ND 58228)
- 12:00 p.m.-4:00 p.m. - Education Session (First State Bank, 2500 32nd Ave S, Grand Forks, ND 58201)
- 5:15 p.m. - Green Room Social & UND vs Western Michigan Hockey Game (Ralph Engelstad Arena)

10:00 a.m.-12:00 p.m. Tour of Northrop Grumman Corporation at Grand Sky
Grand Sky is a premier, innovative, one-of-a-kind site that specializes in Aircraft Operations, Mission Engineering, Integrated Logistics, and Software Sustainment. The facility is located at 2 Grand Sky Blvd, in Emerado, ND.

12:00 p.m.-4:00 p.m. Education Session - Lunch is Provided
Patrick Dix - Vice President of Strategic Alliances, SHAZAM



Patrick leads SHAZAM's relationships and partnerships with more than 70 industry organizations and trade associations. The focus of SHAZAM's strategic alliances is to support the advocacy work of association partners and ensure community financial institutions have a strong voice in the payments industry. Before joining SHAZAM Patrick spent 25 years as a broadcast journalist including 16 years as the senior morning news anchor at the NBC affiliate in Des Moines, Iowa.

Tom Miller - Senior Vice President of Processing, SHAZAM



Tom Miller's expertise in acquisition, relationship management, geographic expansion and strategic planning has been instrumental in his 25 years at SHAZAM. Tom leads a talented team of individuals, working to help clients learn about the industry, build their businesses and continue to stay relevant and competitive in an ever-changing marketplace.

5:15 p.m. Meet at Ralph Engelstad Arena
We have to be escorted to the Green Room as a group, so please meet in the front lobby by the ticket window/office, at 5:15 p.m. sharp.

5:30 p.m. Green Room Social in the Ralph Engelstad Arena
We will have food and drinks available in the Green Room, and corporate section seating during the game.

7:07 p.m. UND vs Western Michigan Hockey Game

- We will have 10 parking passes for the Kelly lots that will be handed out during the meeting.
- A block of rooms has been secured at the Staybridge Suites (701-772-9000), and the Expressway Inn & Suites (701-757-7000), under the ICBND block. All room blocks will be held until February 2nd.

The Emerging Leaders Development Group is designed for career-aspiring community bankers who are committed to preserving and enhancing community banking and its philosophies. We encourage all bankers to attend!

Registration

ICBND Emerging Leader Annual Member	FREE
ICBND Emerging Leader Alumni	\$250
ICBND Member - Non Emerging Leader Member	\$300
Prospective ICBND Member	\$350*

Cost includes session and all meals.

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



ICBND EDUCATIONAL OPPORTUNITIES



Women in Community Banking Summit

Registration Fees

ICBND Member <i>Applies to ICBND bank and associate members</i>	\$450 each
Non-Banker Women in Business <i>Applies to business women attending as a guest of a bank or associate member.</i>	\$100 each
Prospective ICBND Member*	\$550 each

Who Should Attend?

The 2024 Women in Community Banking Summit is designed for all levels of female community bankers and women in business who are looking to develop their skills and grow within themselves.

All Fees include Event Social (food, drinks and event supplies), materials, continental breakfast, lunch, and refreshment breaks.

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

Cancellation Policy: Individuals canceling 15 days prior to seminar date will receive 100% refund; 14 to 7 days prior to seminar date will receive 50%; less than 7 days prior to seminar date will receive no refund.

Hotel Accommodations

Hampton Inn & Suites

2020 Schafer Street

Bismarck, ND 58501

Call 701-751-5656 or click [HERE](#) to book your room in the ICBND block of rooms.

Room block cutoff is April 10, 2024.

We encourage you to invite your local business women to attend this valuable session with you at a discounted rate!

ICBND recognizes the powerful influence and potential of women in the banking profession, along with all women in business. We also recognize the many challenges they face on a daily basis. This summit helps restore your passion for work and home and find a renewed sense of purpose. You learn how to set yourself apart from the competition, motivate yourself to deal with stress and change, form stronger teams, embrace change, inspire accountability and more! Don't miss this opportunity for invaluable networking, powerful information and a great career move. Not only do you benefit both personally and professionally, you'll leave the conference motivated, energized and inspired!

ICBND EDUCATIONAL OPPORTUNITIES



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- Coach Mike Krzyzewski
- Coach Tony Dungy
- Newt Gingrich
- Coach Tony LaRussa
- Kat Cole
- Daymond John
- Fred Smith
- Kurt Warner

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Make sure to listen to our Main Street Banking Podcast!

Barret Graduate School Curriculum in Brief

One week per year for three years • 130+ hours of core classroom study • Nine on-campus case studies • Eight home study problems.
Over the three year graduate program, participants will have access to 200+ hours of training.

Year One

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

Total Hours: 43

Exam at week's end:
* Home Study Problem ** Case Study

Year Two

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

Total Hours: 43

Exam at week's end:
* Home Study Problem
** Case Study

Year Three

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

Total Hours: 44

** Case Study

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

Barret's Annual Graduate School program: **May 19-24, 2024**

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

ICBND EDUCATIONAL OPPORTUNITIES

FDIC Directors' College

May 22, 2024

National Energy Center of Excellence, Bismarck ND



In partnership with:



About the Program

The FDIC, in partnership with NDBA and ICBND, is pleased to announce the 2024 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.

Location



National Energy Center of Excellence
Bismarck State College campus
1200 Schafer Street
Bismarck ND 58501

Schedule

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

Lodging Options

Room blocks have been reserved. Ask for "FDIC."

Hampton Inn Bismarck Northwest

2020 Schafer St, Bismarck ND 58501

Room rate: \$149 Reserve by: April 30
Phone: 701.751.5656 <https://bit.ly/48Js2GD>

Courtyard by Marriott

3319 N 14th St, Bismarck ND 58503

Room rate: \$139 Reserve by: April 22
Phone: 701.223.6667 <https://bit.ly/486kOfw>

Program Highlights

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

The **General Session** will include a panel of FDIC representatives from the risk management and consumer protection divisions who will discuss the importance of corporate governance. This session will also include a state-specific economics briefing by the FDIC's regional economist.

Breakout Sessions:

- Accounting
- Agricultural loan analysis and classification
- Capital markets hot topics
- Consumer protection
- Cybersecurity
- Insider abuse prevention

Registration

Early registration: \$250/person
After May 5: \$275/person
Deadline to register: May 15

Register through ICBND or NDBA at:

www.icbnd.com or
www.ndba.com

2024 FDIC Directors' College Contacts

ICBND: Jessie Pfaff

Email: jessiep@icbnd.com P: 701.258.7121

NDBA: Dorothy Lick

Email: dorothy@ndba.com P: 701.595.7757

FDIC: David Redenbaugh

Email: dredenbaugh@fdic.gov P: 515.371.916

FDIC: Robert Wood

Email: robwood@fdic.gov P: 515.201.8241



School of Agricultural Lending June 10-14, 2024

National Energy Center of Excellence, at BSC
Bismarck, ND

The Independent Community Banks of North Dakota (ICBND) is excited to partner with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 10-14, 2024 at the National Energy Center of Excellence, on the BSC campus.

The ICBND School of Agricultural Lending will provide:

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

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

ICBND EDUCATIONAL OPPORTUNITIES



School of Agriculture Lending Registration

Registration Fee

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

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

Tuition

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

Cancellation Policy

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

Schedule **Subject to Change*

Monday

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

Tuesday

- 8:30 AM - 4:00 PM: Class
- Evening: On Your Own
- 6:00 PM: Bismarck Larks Baseball Game
 - Tickets, Food & Drinks Provided

Wednesday

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

Thursday

- 8:30 AM - 12:00 PM: Class
- 1:30 PM - 5:00 PM: Tour of USDA ARS Northern Great Plains Research Station
- Evening: Social at The Lodge
 - Appetizers & Drinks Provided

Friday

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

Meals

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

Housing

- A block of rooms has been secured at the Hampton Inn & Suites, 2020 Schafer Street, Bismarck, ND.
- **Call 701-751-5656 to reserve a room in the ICBND block, or visit the booking link here.**
- The block will be held until 4 PM (CT), on May 20, 2024.

ICBND EDUCATIONAL OPPORTUNITIES

ICBND 56TH ANNUAL CONVENTION



COMMUNITY BANKS

YOUR HOMETOWN ALL STARS!

AUGUST 13-14, 2024

BISMARCK HOTEL & CONFERENCE CENTER
BISMARCK, ND



ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



	DATE	TIME
January 2024		
The Top 10 Credit Risks in Agricultural Lending	Wed 01/03	10:00 AM CST
Consumer Lending Collateral Considerations & Documentation	Thu 01/04	10:00 AM CST
Call Report Update 2024	Tue 01/09	10:00 AM CST
Updating Business Account Procedures: CIP & Beneficial Ownership	Wed 01/10	10:00 AM CST
Critical Timing Requirements in the Mortgage Loan Origination Process	Thu 01/11	10:00 AM CST
Advanced SAR Training: Reporting Beyond the Basics	Tue 01/16	10:00 AM CST
IRA/HSA Update: Including New 2024 Penalty-Free IRA Distribution Options	Wed 01/17	10:00 AM CST
BSA Risks in 2024: What's New & in the News?	Thu 01/18	10:00 AM CST
2024 Compliance Outlook: What's on the Horizon?	Tue 01/23	10:00 AM CST
Regulations Affecting Instant Payments	Wed 01/24	10:00 AM CST
2023 HMDA Submission Due March 1, 2024: Updates, Top Issues & Real-Life Examples	Thu 01/25	10:00 AM CST
The Beginning Security Officer	Tue 01/30	10:00 AM CST
Updating BSA Policy & Procedures, Including Beneficial Ownership Rules	Wed 01/31	10:00 AM CST
February 2024		
ACH WSUD vs. Stop Payment: Which Is It?	Thu 02/01	10:00 AM CST
Consumer Loan Documentation	Tue 02/06	10:00 AM CST
Are You Liable? Forgeries, Remotely Created/Deposited Items, Fraudulent ACH, Unauthorized Electronic Withdrawals & More	Wed 02/07	10:00 AM CST
Regulatory Update for the Credit Analyst	Thu 02/08	10:00 AM CST
Job-Specific BSA Training for Lenders & Mortgage Loan Officers	Tue 02/13	10:00 AM CST
Writing Teller Training	Wed 02/14	10:00 AM CST
ACH Tax Refund Exceptions, Posting & Liabilities	Thu 02/15	10:00 AM CST
Exercising the Right of Setoff Against Deposit Accounts	Tue 02/20	10:00 AM CST
Advanced Collection Concepts	Wed 02/21	10:00 AM CST
Cracking the Personal Tax Return Code Part 1: Form 1040, Schedules B & C	Thu 02/22	10:00 AM CST
How to Handle & Respond to Subpoenas, Summonses, Garnishments & Levies	Tue 02/27	10:00 AM CST
Breaking Down OFAC for Staff: Sanctions, Penalties, Risks	Wed 02/28	10:00 AM CST
Diving Deep into Force-Placed Flood Insurance	Thu 02/29	10:00 AM CST
March 2024		
IRA Beneficiary Designations & Distributions Part A: Proper Handling, Responsibilities & Compliance	Tue 03/05	10:00 AM CST
Provisional Credit Under Reg E: Rules, Best Practices & FAQs	Wed 03/06	10:00 AM CST
Commercial Bankruptcies	Thu 03/07	10:00 AM CST
Why Is That Revolving Line of Credit Not Revolving?	Tue 03/12	10:00 AM CDT

Visit <https://financialedinc.com> for all 2024 Bank Webinars

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



March 2024 (CONTINUED)	DATE	TIME
SAR Decision-Making	Wed 03/13	10:00 AM CDT
Advanced Commercial Loan Documentation	Thu 03/14	10:00 AM CDT
Job-Specific BSA Training for Operations	Tue 03/19	10:00 AM CDT
Cracking the Personal Tax Return Code Part 2: Form 1040, Schedules D, E & F	Wed 03/20	10:00 AM CDT
Handling Reg E Disputes Confidently & Compliantly	Thu 03/21	10:00 AM CDT
2024 ACH Rules Update & Initiatives	Tue 03/26	10:00 AM CDT
Flood Disaster Protection Act: Avoiding Violations	Wed 03/27	10:00 AM CDT
IRA Beneficiary Designations & Distributions Part B: Beneficiary Distribution Options & Considerations	Thu 03/28	10:00 AM CDT
April 2024	DATE	TIME
Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment	Tue 04/02	10:00 AM CDT
Check Exceptions: Returns, Adjustments & Claims	Wed 04/03	10:00 AM CDT
Maximizing Recoveries on Charged-Off Loans	Thu 04/04	10:00 AM CDT
Call Report Lending Schedule Preparation	Tue 04/09	10:00 AM CDT
Creating the Right Enterprise Risk Management (ERM) Program	Tue 04/09	10:00 AM CDT
Real Estate Escrow Accounts & Flood Insurance	Wed 04/10	10:00 AM CDT
Job-Specific BSA Training for the Frontline	Thu 04/11	10:00 AM CDT
The New CRA Final Rule: Preparing Your Program, Systems & Staff	Tue 04/16	10:00 AM CDT
Red Flags for Money Laundering	Wed 04/17	10:00 AM CDT
Reducing Mortgage Delinquency: Being Proactive While Protecting the Bottom Line	Thu 04/18	10:00 AM CDT
Comparing Faster Payment Options: Same Day ACH, RTP & FedNow	Tue 04/23	10:00 AM CDT
CECL: What Auditors & Regulators Will Be Expecting	Wed 04/24	10:00 AM CDT
Real Estate Construction Loans A-Z: Consumer & Commercial Challenges & Common Errors	Thu 04/25	10:00 AM CDT
May 2024	DATE	TIME
BSA for the Boardroom: Annual Training Made Understandable	Wed 05/01	10:00 AM CDT
20 Types of Legal Ownership Plus CIP, CDD & Beneficial Ownership	Thu 05/02	10:00 AM CDT
The RDC Duplicate Dilemma	Tue 05/07	10:00 AM CDT
Board Approved Policies: Tips & Samples to Streamline Your Process	Wed 05/08	10:00 AM CDT
When a Business Owner Dies, Sells, or Delegates Authority	Thu 05/09	10:00 AM CDT
Minor Accounts In-Depth	Tue 05/14	10:00 AM CDT
Writing New Account Procedures	Wed 05/15	10:00 AM CDT
Writing Concise, Complete & Effective Loan Presentations	Thu 05/16	10:00 AM CDT
Annual Anti-Harassment Training	Tue 05/21	10:00 AM CDT
Fraud, Forensics & Incident Response: Managing & Mitigating Data Breaches	Wed 05/22	10:00 AM CDT

Visit <https://financialedinc.com> for all 2024 Bank Webinars

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



May 2024 (CONTINUED)	DATE	TIME
Opening Business Accounts: Entities, Setup, Authority & More	Thu 05/23	10:00 AM CDT
Conducting a Physical Security Review & Risk Assessment	Wed 05/29	10:00 AM CDT
Avoiding Liability Under the Bank Secrecy Act	Thu 05/30	10:00 AM CDT
June 2024	DATE	TIME
Accepting Powers of Attorney on Deposit Accounts	Tue 06/04	10:00 AM CDT
Consumer First: Regulation E for Debit Cards	Wed 06/05	10:00 AM CDT
Analytics to Measure Website & Digital Marketing Activity: A Year into GA4 & Beyond	Thu 06/06	10:00 AM CDT
Developing & Enforcing an Effective Social Media Policy	Tue 06/11	10:00 AM CDT
Liquidity Risk Management	Wed 06/12	10:00 AM CDT
Consumer Loan Underwriting 101	Thu 06/13	10:00 AM CDT
Accurately Completing the CTR Line-By-Line	Tue 06/18	10:00 AM CDT
Hire Right the First Time	Thu 06/20	10:00 AM CDT
Troubled Loan Modifications: Evaluating, Tracking & Reporting	Tue 06/25	10:00 AM CDT
Check Breach of Warranty Blues	Wed 06/26	10:00 AM CDT
Successful Compliance Auditing & Monitoring	Thu 06/27	10:00 AM CDT
July 2024	DATE	TIME
ACH Warranties & Indemnities	Tue 07/02	10:00 AM CDT
Identity Theft Red Flags & FACT Act Compliance	Wed 07/03	10:00 AM CDT
Real Estate Loan Documentation Basics	Tue 07/09	10:00 AM CDT
CIP & CDD: Regulations, Exam Procedures & FAQs	Wed 07/10	10:00 AM CDT
Internal Compliance Monitoring & Risk Assessment	Thu 07/11	10:00 AM CDT
Wire Transfers: Establishing Strong Internal Controls	Tue 07/16	10:00 AM CDT
Reg CC: Check Holds, Check 21, Remote Deposit Capture & Reg D	Wed 07/17	10:00 AM CDT
Advertising Compliance Part 1: Text, Print, TV & Radio	Thu 07/18	10:00 AM CDT
Contacting Delinquent Borrowers: Following the Spirit & Intent of the FDCPA	Tue 07/23	10:00 AM CDT
Commercial Lending: Risks, Rewards, Controls & Common Mistakes	Wed 07/24	10:00 AM CDT
Five Vital Financial Factors All Credit Analysts & Lenders Must Master	Thu 07/25	10:00 AM CDT
Handling Trusts & Other Fiduciary Accounts	Tue 07/30	10:00 AM CDT
Managing Instant Payment Risk & Fraud in the FedNow & RTP Networks	Wed 07/31	10:00 AM CDT
August 2024	DATE	TIME
Understanding Call Report Regulatory Capital	Thu 08/01	10:00 AM CDT
ATR/QM Rules: Documenting Compliance	Tue 08/06	10:00 AM CDT

Visit <https://financialedinc.com> for all 2024 Bank Webinars



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 Bill: billw@icbnd.com
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 -Charlotte, Ex. Vice President/CFO Commercial Bank of Mott

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 -Chalmer, President Farmers & Merchants State Bank

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 -Kathy C. The Union Bank



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LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JANUARY 2024 EDITION



HOW TO MAKE—AND KEEP—YOUR NEW YEAR'S RESOLUTION

As a new year begins, you may be reflecting on the past year. This introspection is a significant first step toward selecting a New Year's resolution to help you grow as a person. Many New Year's resolutions fail by mid-February due to a lack of self discipline, with only 1 in 5 people sticking with them all year. That's why setting yourself up for success when choosing a resolution is important.

The U.S. News and World Report estimates that 80% of people ditch their New Year's resolutions by February.

Regardless of what you choose as your resolution, make sure it's a "SMART" goal—one that is specific, measurable, attainable, realistic and timely—to increase the odds that you will stick to it. Here's what that means:

- **Specific**—A specific goal is simple and strategic. It's something you can easily conceptualize. For example, instead of saying you'll eat healthier, be specific about how you can actually do that (e.g., cook breakfast daily or eat fish twice a week).
- **Measurable**—A measurable goal is quantified. You'll be able to see if you're making progress as you go. For example, if you want to save \$500 for your emergency fund or save for a down payment on a home, you'll be able to track your savings and prove you're making progress along the way.
- **Achievable**—An achievable goal is realistic and attainable. If you've never worked out before, a daily workout goal won't likely be feasible or sustainable in the long run. Alternatively, if you're already taking walks, start with increasing their duration or frequency.
- **Relevant**—A relevant goal needs to make sense or be appropriate for you. You want your goal to matter, so reflect on the past year about what's working in your life and what's not. Timing is equally important, so ensure this is the right time for you to tackle the resolution.
- **Timely**—A timely goal is accomplished within a specific time frame. You can adjust this period as needed and make new goals or deadlines after achieving the first one.

Remember that New Year's resolutions don't have to be health-related, so find what matters to you to help you live a better life in 2024.

Zywave, 2024.

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ND BANKS
BENEFIT TRUST

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JANUARY 2024 EDITION



PROTECTING YOUR SKIN DURING WINTER

Taking care of your skin the right way can be difficult. The task can seem almost impossible to achieve when the temperature and humidity levels drop. Dry skin may not seem like the most concerning health problem, but not treating dry skin can result in itchiness, cracked or painful skin, eczema and dermatitis.

This winter, you should limit how much hot water your skin is exposed to, as hot water rapidly dries out your skin. It can help to take shorter baths and showers and use a limited amount of soap. Additionally, it's important to moisturize properly after bathing to keep your skin hydrated and healthy. Lastly, a humidifier can help keep moisture in the air. Contact your doctor if you have any skin concerns.

HEALTH BENEFITS OF DRY JANUARY

As the holidays end, some people give up alcohol for "Dry January." The month-long wellness challenge can serve as a reset after overindulging during the holidays or an opportunity to reassess one's relationship with 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.

ALCOHOL ALTERNATIVES

Mocktails • Zero-proof cocktails • Sparkling water • Functional sodas



MONTHLY RECIPE

SLOW COOKER BEEF STEW

Makes: 6 servings

INGREDIENTS

- 2 lbs. stew meat (cut into 1-inch cubes)
- ¼ cup all-purpose flour
- Salt and pepper (optional, to taste)
- 2 cups water
- 2 tsp. beef bouillon
- 1 garlic clove (finely chopped)
- 3 carrots (sliced)
- 3 potatoes (diced)
- 1 onion (chopped)
- 1 celery stalk (sliced)
- Add optional herbs as desired: bay leaf, basil and oregano

PREPARATIONS

1. Place meat in the slow cooker.
2. Mix the flour, salt and black pepper in a medium bowl and pour over the meat. Stir to coat.
3. Add the remaining ingredients and stir to mix.
4. Cover and cook on low for 8-10 hours or for 4-6 hours on high.
5. Stir the stew thoroughly before serving. If using a bay leaf, discard it before serving.
6. Serve right away.

NUTRITIONAL INFORMATION

(per serving)
Total calories: 275
Total fat: 5 g
Protein: 30 g
Sodium: 218 mg
Carbohydrate: 28 g
Dietary fiber: 4 g
Saturated fat: 2 g
Total sugars: 3 g

Source: MyPlate

Zywave, 2024.

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Winter blues getting you down?

Make your days **brighter** with help
from Learn to Live.

Check out our online mental health programs with tips
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Learn to Live's Online Programs

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© 2024 Learn to Live, Inc. is an independent company offering online cognitive behavioral therapy programs and services.
Learn to Live, Inc. programs and resources are provided in English and Spanish.



Join us...

February 2024 Webinars

Boost your emotional health by joining us for live webinars led by Learn to Live's clinical team.

Good News about the Winter Blues

For many of us, the winter months can feel awfully long with colder temperatures and far less sunshine. Motivation and mood can drop, either subtly or so significantly that even usual day-to-day activities feel impossible. But, in this 15-minute webinar, we will share the good news: that there are research-supported steps we can take to live fully, even through wintertime challenges.

Following each session, 20 attendees will be chosen at random to receive Learn to Live gloves as a reminder to bundle up and stay active during these cold winter days! Beat those winter blues!



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

[Friday, February 16th: 10:30-10:45am CST/11:30-11:45am EST](#)

[Tuesday, February 27th: 3-3:15pm CST/4-4:15pm EST](#)

Building Stronger Connections for a Healthier Life

Research shows that connectedness is a key factor for health, but our connections with others are slipping. The L2L Clinical Team will help you explore your own factors for connectedness and discuss ways to remove the barriers that keep you isolated.

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

Why Do I Care So Much about What They Think?

Increased heart rate, sweaty palms, self-conscious thoughts, feeling isolated and lonely? Do you worry about other's judgement of you too much? You aren't alone. Break through your social anxiety and fear of other's judgement by learning evidence-based strategies to help you live more fully!

[Thursday, February 22nd: 12-12:30pm CST/1-1:30pm EST](#)

To Register:

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



ICBND MEMBERS IN THE NEWS

American State Bank and Trust
Company



Brandon Delvo

WILLISTON, ND- American State Bank and Trust Company President/CEO Dave Hanson recently announced that Brandon Delvo has joined the Bank as its new Marketing Officer. He fills the position currently held by Assistant Vice President & Marketing Officer Debbie Richter who is set to retire in early January 2024.

Delvo comes from Williston State College, where he served as Marketing Director. Prior to that, Delvo worked for North Dakota Farmers Union on their legislative and membership teams.

Hanson said, "We are happy to welcome Brandon as part of the team. His strategic approach, creativity, and dedication to community involvement align perfectly with the values of American State Bank and Trust Company."



Independent Banker



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

LISTEN IN



icba.org/podcast

AN ICBA PODCAST

ICBND MEMBERS IN THE NEWS

Bank of North Dakota



INDUSTRIAL COMMISSION OF NORTH DAKOTA

Doug Burgum
Governor

Drew H. Wrigley
Attorney General

Doug Goehring
Agriculture Commissioner

For Immediate Release

December 27, 2023

Bank of North Dakota Loans Replenish Cattle Herds

BISMARCK, N.D. – Bank of North Dakota (BND) reports that approximately 16,000 head of cattle were replenished in the state with the assistance of the Livestock Rebuilders Loan Program in 2022 and 2023. It was established to strengthen the livestock industry after the 2021 drought when beef cow numbers decreased by 89,000 head. The program closed June 30, 2023.

The drought created hay shortages, forcing producers to purchase and transport hay from other states. A statewide drought disaster was declared. The Livestock Rebuilders Loan Program was part of a suite of programs rolled out by the state including the Emergency Feed Transportation Assistance Program administered by the North Dakota Department of Agriculture and the Livestock Drought Loan Program administered by BND.

"The state's response to the 2021 drought is an example of what makes North Dakota so successful," said members of the Commission in a joint statement. The Commission, consisting of Gov. Doug Burgum as chairman, Attorney General Drew Wrigley, and Agriculture Commissioner Doug Goehring, oversees BND. "We are able to work with key stakeholders who determine needs and state agencies that work together to respond quickly, and that sets us apart from so many others."

The loan was available for up to a seven-year term with a fixed interest rate of 3.50%.

Local banks and credit unions serve as the loan program conduit for BND programs. For this effort, 32 different financial institutions, and a total of 58 branches within them, accessed the program for their customers. There were 196 loans made for a total loan amount of \$26,650,860, of which BND funded \$18,549,013.

"Once again, our local financial institutions deserve a great deal of credit for facilitating the disaster relief loan for their customers," stated BND President/CEO Todd Steinwand. "As a local lender, they know their customers better than anyone. They provided valuable input as we developed the terms of the loan, and then applied for the funds on behalf of their customers who qualified."

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

For more information: Janel Schmitz BND Communications & Marketing Manager 328.5880

Karen Tyler, Executive Director and Secretary
Reice Haase, Deputy Executive Director
State Capitol, 14th Floor - 600 E Boulevard Ave Dept 405 - Bismarck, ND 58505-0840
[E-Mail: kt Tyler@nd.gov](mailto:kt Tyler@nd.gov)
Phone: (701) 328-3722
www.nd.gov

ICBND MEMBERS IN THE NEWS

Dakota Business Lending



Tyler Byron

Dakota Business Lending (DBL) is pleased to welcome back Tyler Byron to their team as a Business Development / Commercial Loan Officer. Byron will work 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.

Born and raised in rural North Dakota, Byron originally joined the DBL team in 2015 and worked as an Assistant Commercial Loan Officer for three years until transitioning to the banking world in 2017. During his time at DBL, he delivered the SBA 504 program in the Fargo/Moorhead/West Fargo area as well as greater parts of eastern ND and forged solid partnerships that continue to help businesses throughout the state today. Byron has been welcomed back to the DBL team to continue to develop and foster those relationships in that same area, bringing with him over 10 years in the business/financing world. Over the next few months, he will be reaching out to lenders, economic developers, and other partners to share information about DBL's financing programs and working with potential borrowers on their financing needs. He looks forward to meeting and reconnecting with lending professionals in the area and working alongside the close-knit team at DBL again to bring the SBA 504 and other financing resources to small businesses across the state. In his free time, Byron stays busy by attending his three daughters' gymnastic and other sporting events as well as spending time with his wife, Laura.

Founded in 1982, Dakota Business Lending is the oldest, largest, and most experienced 504 CDC in North Dakota, the first North Dakota based financing entity to be chosen by the U.S. Treasury Department's Community Development Financial Institution (CDFI) Fund to receive a New Markets Tax Credit (NMTC) allocation, and the first North Dakota based small business CDFI. With staff throughout their service area, Dakota Business Lending serves North Dakota, Montana, and Minnesota. The mission of this private, not-for-profit entity is to build lasting relationships and drive economic growth by being the premier small business resource in their footprint. Since inception, Dakota Business Lending has provided over \$600 million in loans with total project impact exceeding \$1.2 billion to small businesses and local economies.



ICBND MEMBERS IN THE NEWS

First Western Bank & Trust

First Western Bank & Trust Announces Purchase of State Bank of Lismore

MINOT, N.D. – First Western Bank & Trust and State Bank of Lismore, located in Lismore, Minnesota, have reached an agreement for the purchase of State Bank of Lismore by First Western Bank & Trust. The completion of the transaction is scheduled for Thursday, November 30, 2023. Upon completion of the transaction, State Bank of Lismore will become First Western Bank & Trust.

“First Western Bank & Trust is excited to welcome State Bank of Lismore and its customers to our organization and expand First Western’s footprint into southwest Minnesota,” says First Western Bank & Trust President & CEO Brenda K. Foster. “State Bank of Lismore is a long-standing, family owned, bank with a very well-respected banking history,” Foster says. “Our banks have common values focused on superior customer service and a deep commitment to our customers and communities.”

With the addition of State Bank of Lismore, First Western Bank & Trust will have assets of nearly \$2.2 billion, and more than 330 employees in 13 communities across North Dakota, Minnesota, and South Dakota.

“The State Bank of Lismore is very fortunate to become a part of First Western Bank & Trust,” says Mark Loosbrock, State Bank of Lismore President, “We have been looking for a strong financial institution to partner with us to continue and expand on our commitment to serving all of our customer’s financial, insurance, and now, trust department needs. Our priority has always been to help our customers be successful by providing them with all the tools they require. I am very proud of the history of the State Bank of Lismore and the Lismore State Insurance Agency, and I am confident and looking forward to the blending of State Bank of Lismore and First Western Bank & Trust.”

After the conversion is complete in the spring of 2024, State Bank of Lismore customers and Lismore community members will have access to a full range of First Western financial solutions, such as business banking, consumer banking, ag banking, leasing, mortgage loans, insurance, trust services, and more.

ICBND MEMBERS IN THE NEWS

ND Banks Benefit Trust



ND Banks Benefit Trust December 2023 PREMIUM HOLIDAY!!

The NDBBT Board of Trustees, working with our Financial Strategy Team at Brown & Brown, approved a premium holiday for the 2023 plan year. The NDBBT paid the December 2023 medical, dental and vision premiums for its member banks.

The premium holiday was possible because the 2023 plan year performed much better than expected, allowing the NDBBT to return funds in the form of a premium holiday. While the 2023 plan year performed better than expected, we are still using multiple years of historical data and including medical trend and inflationary pressures into the calculation to project costs for 2024 – resulting in a minimal increase of 2.8%. This methodology will allow us to keep increases manageable in the future.

This is the first premium holiday offered since the NDBBT's inception in 2014. Due to the uncertainty of future claims, this is not expected to be an annual event.

THANK YOU FOR YOUR SERVICE ON THE NDBBT BOARD OF TRUSTEES!

The NDBBT would like to thank both Todd Heilman, Western State Bank and Sarah Getzlaff, Security First Bank of North Dakota for their service on the Board of Trustees. Their time and dedication over the last nine-plus years has been paramount in the growth and success of the NDBBT.

Todd served as the NDBBT Chairman from 8/1/2014 to 12/31/2019.

Sarah served as Treasurer from 8/1/2014 to 12/31/2019, Vice Chairman from 1/1/2020 to 12/31/2021, and Chairman from 1/1/2022 to 12/31/2023.

THANK YOU! YOU WILL BE MISSED!



Sarah Getzlaff and Todd Heilman

ICBND MEMBERS IN THE NEWS

ND Banks Benefit Trust

ND Banks Benefit Trust 2024 Board of Trustees

The NDBBT is pleased to introduce the 2024 Board of Trustees:

Ilene Baker, Chairman
First Western Bank & Trust – Minot, ND

Natalie Murch, Vice Chairman
BankNorth – Arthur, ND

Nancy Petersen, Cornerstone Bank – Fargo, ND

Carrie Zubke, Bravera – Dickinson, ND

Rick Beall, Peoples State Bank of Velva – Velva, ND

Jared Hanson, First State Bank of Harvey – Harvey, ND

Rob Koppinger, Kirkwood Bank & Trust Co. –
Bismarck, ND

Joan Larson, First United Bank – Park River, ND

Linda Stoterau, Unison Bank – Jamestown, ND

Rick Clayburgh, NDBA – Bismarck, ND (Plan Sponsor)

Barry Haugen, ICBND – Bismarck, ND (Plan Sponsor)



Ilene Baker and Sarah Getzlaff

For more information on **ND Banks Benefit Trust**,
contact Angi Day at (701) 527-4298 or
angi@ndba.com.

ICBND MEMBERS IN THE NEWS

North Dakota Housing Finance
Agency

Housing Finance Agency Ranked a Tier 1 FHA Loan Servicer for Sixth Consecutive Year

BISMARCK, ND – The National Servicing Center of the U.S. Department of Housing and Urban Development (HUD) has once again ranked North Dakota Housing Finance Agency (NDHFA) as a Tier 1 Federal Housing Administration loan servicer. The ranking for fiscal year 2023 marks the agency's sixth consecutive year to receive this recognition.

The HUD ranking system evaluates FHA servicer compliance with guidelines, intervention requirements, loss mitigation engagement, and reporting, aiming to safeguard borrowers and alert HUD to potential issues. An important indicator of servicer effectiveness is the work-out ratio, demonstrating the ability to work with delinquent borrowers and prevent foreclosures.

Dave Flohr, executive director of NDHFA stated, "This distinction underscores our ongoing commitment to helping homeowners work through financial challenges. Homeowners who experience financial difficulties work with NDHFA staff one-on-one to navigate these issues, preserving the stability of their homes."

Out of 624 participating FHA servicers nationwide, NDHFA was one of 147 loan servicers ranked as Tier 1. NDHFA achieved an impressive FY2023 score of 94.06%, reflecting an increase from the previous year's score of 91.92%. The agency currently services approximately 12,400 loans, with 50% being FHA guaranteed.

Known for affordable mortgage loans as well as down payment and closing cost assistance through the FirstHome™ program, NDHFA services its own loans as well as loans for the Bank of North Dakota and local nonprofit housing providers.

Flohr stated, "NDHFA provides affordable home financing that can help individuals and families of modest means achieve and maintain their dream of homeownership.

NDHFA is a self-supporting and mission-driven state agency dedicated to making housing affordable for all North Dakotans. The North Dakota Industrial Commission, consisting of Gov. Doug Burgum, as the chairman, Agriculture Commissioner Doug Goehring and Attorney General Drew H. Wrigley, oversees the agency. More information about NDHFA is available online at www.ndhfa.org.

ICBND MEMBERS IN THE NEWS

North Dakota Housing Finance
Agency

Homeless Continuum of Care to Conduct Point-in-Time Count

BISMARCK, ND – In an ongoing effort to address homelessness in North Dakota, the North Dakota Homeless Continuum of Care (ND CoC) is set to conduct its annual Point-in-Time (PIT) Count on January 24, 2024. The goal of the PIT Count is to capture a comprehensive snapshot of individuals experiencing homelessness in the state.

Dave Flohr, Executive Director of the North Dakota Housing Finance Agency (NDHFA), highlighted the importance of the PIT Count, stating, “This is a crucial tool in our ongoing commitment to addressing homelessness and creating effective, targeted solutions for those in need.”

The U.S. Department of Housing and Urban Development (HUD) requires CoCs to conduct an annual count of sheltered individuals experiencing homelessness annually. While an unsheltered count is mandatory only in odd-numbered years, ND’s CoC remains committed to conducting a comprehensive count annually, emphasizing coordinated efforts at the regional level.

“A collaborative approach, including strong regional engagement, volunteers, service providers, various community stakeholders, and an area lead is essential to complete the count and ensure the accuracy and relevance of the data collected,” states Flohr.

To learn more about the PIT Count or to provide assistance, individuals are encouraged to contact their respective region’s area lead:

- Region 1, Williston: [Sophie Page](#), (678) 997-8122
- Region 2, Minot: [Tesa Curtiss](#), (701) 989-4850
- Region 3, Devils Lake: [Rob Johnson](#), (701) 230-1859
- Region 4, Grand Forks: [Jenna Richardson](#), (701) 200-1928
- Region 5, Fargo: [Corina Bell](#), (701) 936-7171
- Region 6, Jamestown: [Mike Weatherly](#), (701) 253-6300
- Region 7, Bismarck: [Rena Moch](#), (701) 355-1540
- Region 8, Dickinson: [Heather Ingman](#), (701) 255-4506

HUD’s CoC program aims to foster a communitywide commitment to ending homelessness, providing funding to support these efforts, and optimizing self-sufficiency for individuals and families experiencing homelessness.

NDHFA serves as the Collaborative Applicant for the state’s homeless CoC, overseeing a geographic scope including all 53 North Dakota counties, its cities, towns, and unincorporated areas, as well as the state’s five federally recognized tribes. More information about the ND CoC is available online at ndcontinuumofcare.org.

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

ICBND MEMBERS IN THE NEWS

Starion Bank



Lee Weisbeck

Starion Bank announces two new Chief Banking Officers as the bank continues to grow and serve new customers in North Dakota and Wisconsin.

Lee Weisbeck has been promoted from Bismarck-Mandan Market President and will now serve as Chief Banking Officer for the Bismarck, Mandan, Dunseith, Bottineau, Rolla, Oakes, and Ellendale markets. He joined Starion as a business banker in 2007, began managing the Mandan branch in 2015, and expanded to oversee all Bismarck and Mandan branches in 2018.

Weisbeck holds a bachelor's degree in business from the University of Mary and is a graduate of the Graduate School of Banking at Colorado. He serves on the boards of Sanford Health, HIT, Bismarck State College Foundation, and as a Committee Chair for Mandan Growth Fund.



Dave Rogstad

Dave Rogstad was promoted from Business Banking Manager to Chief Banking Officer of the Fargo and Wisconsin markets. Rogstad will also supervise the insurance, wealth management, experience, and marketing departments. He joined Starion Bank in 2014 with experience in the banking industry since 2001. His areas of expertise in business banking include working with commercial C&I, commercial real estate, and SBA loans.

Rogstad holds bachelor's degrees in agriculture economics and accountancy from North Dakota State University, and graduated from the Graduate School of Banking Madison. He serves on the boards of Independent Community Bankers of North Dakota, Community Works North Dakota, and the Bismarck Mandan Chamber EDC.

Weisbeck and Rogstad are assuming their new roles from Dave Hoekstra, who has transitioned into a new position within Starion Bank.



ICBND MEMBERS IN THE NEWS

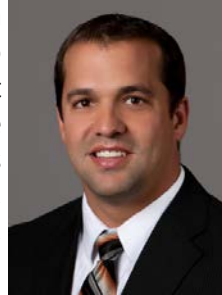
Starion Bank



Doug Zinke

Doug Zinke was promoted from Business Banking Officer SVP to Bismarck-Mandan Market Manager. He will oversee the local Bismarck-Mandan business bankers, agribusiness bankers, retail managers, private bankers, and mortgage officers.

Doug joined Starion Bank in 2011 and has nearly 20 years of experience in banking. Doug graduated with a bachelor's degree and master's degree in business administration from the University of Mary and graduated from the Graduate School of Banking in Colorado. He currently serves on the board of directors for North Dakota's Gateway to Science and Sanford Health Foundation, and volunteers for many youth sports organizations in the Bismarck/Mandan area.



Joel Stugelmeyer

Joel Stugelmeyer has assumed the role of Business Banking Manager, SVP. Stugelmeyer came to Starion in 2014 and has 19 years of banking experience. He will manage both the business banking and cash management teams in the Bismarck/Mandan market.

Stugelmeyer is a University of Mary graduate with a bachelor's degree in business administration. He currently serves on the board of directors at the Missouri Valley Family YMCA and volunteers for many youth sports organizations in the Bismarck/Mandan area.



James Reiner

James Reiner, who came to Starion in 2017, has assumed the role of Ag Business Banking Manager, SVP. He grew up on a fifth-generation crop and livestock farm in South Dakota, making him a valuable resource for producers in the region who rely on his expertise to meet their operation's financial needs. Reiner will manage both the agribusiness bankers and business banking representatives in the Bismarck/Mandan market.



ICBND CLASSIFIEDS

Heartland Trust Company

Trust Officer

Summary of Work

We are in search of a dynamic and resourceful full-time Trust Officer to join our team.

Responsibilities include:

- Analyze and interpret trust and other legal documents to ensure proper administration of accounts.
- Execute comprehensive management and administration of various accounts, including Trust, Conservatorship, estate, IRA and Investment accounts, on behalf of clients.
- Manage the administration of specialty assets such as real estate, mineral rights, etc.
- Collaborate with attorneys and CPAs of clients on behalf of mutual clients as needed.
- Develop client relationships and consistently provide an exceptional client experience in person, over the phone and through written communication.
- Authorize transactions performed by Administrative Associates, based on client requests and/or direction of trust documents.
- Initiate contact with potential clients and develop expanded relationships with existing clients and their families.
- Engage in external networking events to create new business opportunities.

Position Requirements:

- A Bachelor's degree in Business, Finance, or a related field, or equivalent work experience is a prerequisite.
- Minimum of 2 years of prior experience in trust administration is preferred.
- Minimum of 1 years of prior experience in legal, trust accounting or CPA is preferred.

Apply online at www.heartlandtrust.com

Administrative Associate

Summary of Work

We are currently seeking a dedicated and resourceful full-time Administrative Associate to join our Trust Administration team.

Responsibilities include:

- Support Trust Officers in servicing accounts and responding to client requests.
- Respond directly to client inquiries, fostering positive relationships with both new and existing clients.
- Handle various forms of correspondence, including phone calls, letters, emails, etc.
- Facilitate new and closed account processing.
- Process transactions such as distribution requests, bill payments, and transfers
- Review daily transactions and monitor daily cash balances, addressing significant balances and/or overdrafts.
- Analyze and interpret trust documents to ensure proper administration of trust accounts.
- Act as a liaison between Trust Officers and Operations staff.

Position Requirements:

- A Bachelor's or Associates' degree in Business, Finance, or a related field, or equivalent work experience is a prerequisite.
- 1-3 years of prior experience in Trust administrative support preferred.
- 1-3 years of prior experience in insurance, paralegal, accounting or tax preparation preferred.
- Demonstrate strong written and verbal communication skills.

Apply online at www.heartlandtrust.com

Starion Bank

Retail Manager

Summary of Work

We are seeking a Retail Manager to oversee our Bismarck & Mandan branches!

Salary is dependent upon experience.

Responsibilities:

- Lead and direct daily retail operations for five locations in Bismarck/Mandan
- Coach, develop and train retail staff
- Leadership, Management & Accountability (LMA), staffing, monitoring performance, ensuring compliance with regulatory requirements and organizational mission, vision, values and strategic priorities
- Ensure quality customer service, achieve assigned metrics and goals, address complex customer issues
- Develop long-term relationships with consumer and business customers as well as maintain existing customer relationships

Qualifications

- Eight to ten years of experience in retail banking, including management and sales coaching.
- Experience with digital banking strategies
- Excellent customer service, problem solving and relationship management skills with ability to convey a positive attitude and maintain a high degree of confidentiality, diplomacy, tact and salesmanship

Apply online at www.starionbank.com/careers.

Internal Auditor

Summary of Work

Internal Auditor Responsibilities:

- Assist with completion of risk assessments of business processes
- Coordinate external audits and examinations
- Complete internal audits per audit schedule
- Evaluate the effectiveness of internal controls
- Assess accuracy of financial records
- Confirm the efficiency of operations
- Ensure compliance with laws, regulations, and policies and procedures
- Make reports and recommendations for corrective actions

Internal Auditor Requirements:

- One to three years of auditing experience (preferred)
- Bachelor's degree in accounting, finance, economics, or related field
- General understanding of banking laws, regulations, and processes
- Working knowledge of audit principles and standards
- Ability to work independently, multitask, and work cooperatively with others
- Strong analytical and critical thinking skills
- Excellent verbal and written communication skills

Apply online at www.starionbank.com/careers.



ORLANDO

MARCH 14-17
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icba.org/LIVE2024.

