

## QuickLook

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## ICBND Announces New Marketing Specialist



Please join the Board of Director's of the Independent Community Banks of North Dakota in welcoming Shantel Schuh as ICBND's new Marketing Specialist effective December 9.

Shantel is a Bismarck native and received her Bachelors of Science Degree with a Double Major in Business Administration and Marketing from the University of Mary.

Her duties will include overseeing the website and social media, producing the ICBND *Community Banker* newsletter, and marketing all educational sessions, convention, and other major events. She will be the contact person for all Associate Vendors and will sit on the Marketing and Communications Committee as well as the Member Services Committee.

Shantel will also assist both Barry Haugen, President and Wendy Ruud, Vice President with day to day office duties.

## Today's New Bank Leader by Alan J. Kaplan, Kaplan & Associates, Inc.

The banking industry today is operating in an environment that few could have anticipated, yet requires an increasingly complex mix of banking skills, leadership capabilities and interpersonal qualities in its leaders. Having spent time recently speaking with hundreds of bank CEOs, Board Members, and Senior Executives, the requirements for success as a bank leader today have crystalized. Each letter below represents a vital element of successful bank leadership:

### B is for Balance Sheet Savvy

Today's bank leaders must understand the risks inherent in the current interest rate environment, whether due to potential funding mismatches or the risks from declining securities values in a rising rate environment.

### A stands for Asset Quality, and the ongoing need to remain vigilant regarding credit quality

There's still no quicker way for a bank to falter than to suffer from a spate of bad loans. Regulators continue to focus on credit culture, policies, and procedures as well.

### N is for Non-Interest Income

Everyone wants more, but how do we actually grow revenues? Increasing fees on customers always carries

some potential fallout. And, building lines of business such as Wealth Management, Insurance or other products involves a significant up-front investment and a longer term return. There are few easy answers here.

### K represents Capital

As everyone knows, this is the most critical ingredient that banks need today to survive and drive growth, whether organic or transactional. A lack of ample capital not only constrains strategic plans, but too often invites a call from your regulator.

### The L in Bank Leader does, in fact, stand for Leadership

While great leadership remains an obvious prerequisite for success, the demands on bank leaders today are more strenuous and complex than at any time since the Great Depression. Many bank boards struggle with the challenges of succession and developing that vital next generation. In addition, the mantle of leadership should extend much further into the organization than just the CEO's office or C-Suite executives for an organization to truly succeed. While the CEO sets the tone, everyone

*Story continued on page 13...*

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Tim Porter  
Bank of North Dakota  
Bismarck  
ICBND Chairman

Over the past two months, I've had the opportunity to participate in a series of meetings with the purpose of building a leadership culture across our entire organization. If you've attended similar meetings for leaders, I'm sure you've heard the saying "you lead people, you manage things." In promoting this idea at our bank, it was very evident that in order to create this ongoing culture, we needed to train not only the current leaders, but also those who will be our future leaders. It's our commitment to develop strong leaders that will play a role in our future succession plan. ICBND's Emerging Leaders Program offers the same opportunity for our member banks. This series of meetings and activities provides members with specific leadership training and an opportunity to network with emerging leaders from banks across the entire state. This past year, we had over 40 participants that took part in the

program, and we expect that number to continue to increase as our member banks see the benefit of developing future leaders in their bank. In my experience with this group, I am always most impressed with the day of service where they choose to donate their time to help a charitable organization in some way. I can't think of a better example of the unique role that community banks serve in their communities than to witness this true service leadership. I urge you to consider sending at least one of your emerging leaders through this program. I guarantee that you won't regret it.

As you all know, John Brown will be retiring from ICBND in November. While we will miss John's enthusiasm for community banking and his ability to market ICBND across the state, we understand his desire to spend more time with his family, and in particular, his

grandchildren. Thank you John for your tremendous service to ICBND! If you have the chance, take the opportunity to give John a call to wish him well in his retirement.

With John's retirement, we also welcome Barry Haugen as the new President of ICBND. Barry's background in executive leadership will make for a smooth transition as we continue our mission to serve our community banks in North Dakota. I look forward to traveling with Barry in the coming months to visit our member banks and hear your thoughts and ideas on how ICBND can continue to serve your best interest.



Barry D. Haugen  
ICBND President

Hello ICBND members and associate members! I have now been your association president for about a month. It has been a truly refreshing experience, albeit a bit overwhelming as it's been over 20 years since I've been directly involved in your industry. To say much has changed in community banking would be quite an understatement! Recent bank visits and attending the Eide Bailly Bankers Seminar have helped to reacquaint me with some old friends, meet lots of bankers, and bring me partially up to speed on the issues affecting our industry.

For those of you that I've had the pleasure to meet, I thank you for the warm welcome. For those I have yet to meet, I look forward to learning more about

you and your business. To all of you, I appreciate your confidence in me as your new president. I am committed to furthering the cause of community banking through effective and efficient leadership of ICBND.

So what have I learned in my first few weeks? First, I'm the newest member of a dedicated staff that's sincerely invested in the mission of ICBND. I'm proud to be part of that. Second, I'm energized by my discussions with bankers and remember what I liked best about working at a community bank – being part of the community. Third, I'm reminded again that "one size fits all" regulation doesn't work and generally punishes those that weren't necessarily part of the problem. We need to remain

vigilant and vocal particularly as we approach the 64<sup>th</sup> North Dakota Legislative Assembly and a new look at the federal level following the recent mid-term election.

Last, but certainly not least, I'm thankful to have gotten to work with John Brown during my first month. By the time you read this, John will have officially retired and spent Thanksgiving with family in Colorado en route to Southern California to welcome a new grandchild into the world. How wonderful! John's wealth of banking knowledge and contacts gave me a great head start. Thank you John!

Until next time, I wish you and your families the very best during the holidays!

## Associate Profile

### Wheeler Wolf Law Firm, LLP

220 N 4th Street - PO Box 1776

Bismarck, ND 58502-1776

Phone: 701-751-1776

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Contact Information:

Jack McDonald, Attorney - Email: [jackmcdonald@wheelerwolf.com](mailto:jackmcdonald@wheelerwolf.com)

Wheeler Wolf is a "full-service" law firm concentrating in the areas of corporation and banking law, with additional expertise in real estate, lobbying and bankruptcy. Senior partner Albert Wolf has more than 45 years of experience in banking law, both in the court room and as a lobbyist who helped draft many of the state's banking laws. Jack McDonald has 35 years of lobbying experience, including several sessions as ICBND's lobbyist.

## Associate Profile

### North Dakota Recorders Information Network (NDRIN)

[www.ndrin.com](http://www.ndrin.com)

1351 Page Drive, Ste 106

Fargo, ND 58103

Phone: 701-364-1280

Contact Information:

Denise Pieterick - Email: [support@ndrin.com](mailto:support@ndrin.com)

North Dakota Recorders Information Network (NDRIN) is a computerized central repository which houses the real estate records of participating North Dakota County Recorders' offices. NDRIN will soon be publishing documents for all 53 counties. The repository is the "salt mine" for storage of digital images and information, safe-guarding our irreplaceable county records. The repository system allows each county to publish land records and data to the internet through the use of the NDRIN website [www.ndrin.com](http://www.ndrin.com).

There are nominal monthly service fees involved for subscribers. With computer technology evermore in the forefront of the workplace, the NDRIN website can only be a useful, more important tool for the business world. NDRIN never closes, and records can be accessed 24/7 365 days a year from any computer connected to the internet.

## Associate Profile

### Kinetic Leasing, Inc.

[www.kineticlease.com](http://www.kineticlease.com)

3345 39th Street S., Ste. #2

Fargo, ND 58104

Phone: 800-558-7337 or 701-476-0221

Fax: 701-476-0277

Contact Information:

Dan Saville, Senior Vice President - Email: [dsaville@kineticlease.com](mailto:dsaville@kineticlease.com)

Kinetic Leasing is an independent general equipment lease finance company which creates flexible equipment leasing solutions for banks and its customers. Kinetic Leasing enters into partnerships with community banks (over 100+) and provides a customized bank lease program for these banks. This partnership allows the community bank to offer a full service equipment lease product to its customers without incurring any costs associated with operating its own leasing division.

## Retail Me Not by Viveca Y. Ware, ICBA Executive Vice President of Regulatory Policy



### Wal-Mart's latest foray into banking demands consistent regulatory oversight

The world's largest company returned to the world of banking when it recently announced it would begin offering checking accounts in stores nationwide. Wal-Mart Stores Inc. is positioning its latest move into the financial industry as a low-cost alternative to traditional bank checking.

What the Bentonville, Ark.-based mega-retailer neglects to mention is that community banks have been offering low- and no-cost checking accounts for decades. Nevertheless, ICBA's message is simple: If Wal-Mart is going to serve as a conduit for consumer checking accounts, these accounts should be subject to the same legal and regulatory framework as traditional checking accounts offered by banks.

Wal-Mart is teaming with prepaid payments card provider Green Dot Corp. and its bank, Green Dot Bank, to offer the new checking account product. The checking account, called GoBank, would be available to individuals over 18 who pass an in-house identity check.

Wal-Mart shoppers can open a "free" GoBank account by purchasing a \$2.95 starter kit. The FDIC-insured checking accounts also have an \$8.95 monthly membership cost, but those fees are

waived for customers who receive qualifying direct deposits of at least \$500 per month. Wal-Mart stores effectively serve as bank branches, and accountholders have access to a debit MasterCard and a network of 42,000 free ATMs.

### Banking and commerce

ICBA's reaction to the Wal-Mart announcement was swift and simple: The mega-retailer should stick to its retail business and leave banking to banks. Retailers and banks specialize in their distinct and separate businesses for good reason—mixing the two can result in serious conflicts of interest.

Further, if consumers are interested in low-cost checking, then they should look no further than their local community bank. The nation's community banks have offered low-fee and no-fee basic checking accounts for decades. Nowhere else will consumers find highly accessible accounts with the one-on-one level of service they can get from community banks' relationship-based businesses model.

If Wal-Mart is going to serve as a conduit for offering traditional banking services, it needs to protect its customers' financial health just as is required of all banks. That means it should have to face all appropriate state and federal banking laws and regulations. Of course, that includes those involving consumer protection, FDIC deposit insurance, privacy and data security, and Bank Secrecy Act and anti-money laundering safeguards—I could go on.

### Call for consistency

That is why in addition to urging customers to use community banks for their checking accounts, ICBA has called on policymakers to ensure GoBank accounts are subject to the same legal and regulatory framework and oversight as traditional bank accounts.

A consistent regulatory framework would allow customers to have a common experience, whether they are using a traditional banking account or an alternative channel for services like those offered by Wal-Mart. It would also ensure Wal-Mart and other nonbanks are unable to enter the business of banking while avoiding bank regulation and supervision.

Further, ICBA remains concerned that Wal-Mart's plan violates state banking and branching laws concerning deposit-taking. Because Wal-Mart checking accountholders could open an account at the retailer's stores and also add value to their accounts at stores nationwide, we're calling on policymakers to review whether this activity represents a violation.

The bottom line is that if Wal-Mart wants to get into the business of banking, it should have to follow the multitude of regulations that community banks nationwide face every day. Meanwhile, as always, if consumers really want to find a low-cost checking option they should skip the Wal-Mart checkout line—and go see a community banker.

*Viveca Y. Ware ([viveca.ware@icba.org](mailto:viveca.ware@icba.org)) is ICBA executive vice president of regulatory policy.*





## ICBA Recent Letters to Regulators

ICBA filed several comment letters to federal regulators this fall, including these:

**FHLBank membership.** ICBA explained to the Federal Housing Finance Agency how its proposal to revise requirements for how financial institutions apply for and retain membership in Federal Home Loan Banks would profoundly affect community banks. Among its provisions, the FHFA proposal would require all FHLBank members to hold 1 percent of their assets in home mortgage loans. It also would require certain members to continually adhere to a 10 percent residential mortgage loan requirement.

**Secondary-market mortgages.** On Fannie Mae and Freddie Mac guarantee fees, ICBA told the Federal Housing Finance Agency that all lenders should obtain the same price for the same loan from the same government-sponsored enterprise, regardless of an institution's size, delivery channel or loan

volume. Among other comments, the association wrote the prices of all loans sold to Fannie and Freddie should be based on risk to avoid adverse selection.

**TILA-RESPA disclosures.** ICBA and 15 other trade associations issued several recommendations to the Consumer Financial Protection Bureau to foster timely and efficient execution next August of new mortgage-lending disclosures under the Truth in Lending Act and the Real Estate Settlement Procedures Act. Among the recommendations, the associations asked the bureau to provide written guidance addressing common lender questions; conduct educational forums and conferences; provide more examples of completed TILA-RESPA forms; address conflicts with state laws; and work with other regulators to develop consistent examination procedures.

**Posting consumer data.** ICBA asked the Consumer Financial Protection Bureau not to publicly disclose consumer complaint narratives regarding financial institutions. The association wrote that such narratives are subjective and often misleading, and could violate consumers' privacy.

**Farm Credit System.** ICBA opposed Farm Credit Administration efforts seeking to implement, without a formal rulemaking process, a rural community investments program to allow FCS lenders to make non-farm investments. The association also opposed a \$10 billion letter of credit from the U.S. Treasury for FCS as unnecessary, saying FCS institutions should be assessed fees to pay for the system's financial shortfalls.

Read ICBA's comment letters at [www.icba.org/advocacy](http://www.icba.org/advocacy)

## First International Bank & Trust Makes Donation to Healthcare Facility

First International Bank & trust has donated \$500,000 to the McKenzie County Healthcare Systems, Inc. Public Campaign for a new healthcare facility. This is the Bank's largest single community donation in its 104 year history. Overall, the McKenzie County Healthcare Systems, Inc. Public Campaign hopes to raise \$15.5 million and is already one-third of the way there.

The new top-of-the-line facility would replace the town's current hospital and will better match the town's progressive nature. With the ever growing population, plans for a new facility could not come at a better time as the new healthcare facility will allow more individuals to stay rooted in Watford City.

The town of Watford City and its healthcare system means a great deal to First International Bank & trust CEO, Steve Stenehjem and his family. Steve's Grandfather, Dr. P.O.C. Johnson was one of the very first doctors in the area and Lee Stenehjem (Steve's father) was instrumental in establishing Watford City's first hospital in 1952.

Understanding the need for a high quality healthcare facility to serve residents of McKenzie County, Stenehjem stated that "Healthcare is critical for this community. In giving this gift, we really want to encourage others in this community to donate as well."



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## ICBND MOBILE ATM

Please make your 2015 reservations to use the ICBND Mobile ATM trailer. The use of our ATM trailer will help to promote community banking at your hometown events or at your town's county fairs.

There are no rental costs to the member banks that use the trailer. Your bank will be responsible for the travel expenses associated with picking up and returning the trailer for storage, as well as insuring the trailer when it is in your bank's possession. The ATM trailer is stored at Datrue Process Automation in Mandan. Datrue Process Automation makes the necessary programming changes to the ATM before each use. Thanks to Datrue, this is a very easy process for our banks. The processing will be done through Funds Access. Your bank will be responsible to sign a hold harmless agreement with ICB Services and an agreement with Funds Access to settle. You will also be responsible for the vault cash.

The ATM trailer has an advertising wrap promoting community banking with all our ICBND Member Community Banks names on the back door. It also comes equipped with heat and air, a removable hitch, wheel locks, cameras, and an ATM with battery backup. We have also reserved a section on the front by the ATM to advertise for the bank using the trailer.

ICB Services will handle the scheduling of the Mobile ATM trailer. It will be scheduled on a first come, first serve basis and a disaster will always take precedence.

If your bank is interested in using the Mobile ATM trailer, or you need further information, please contact Marilou Voegelé at 701-258-8326.



## Starion Employees Raise Nearly \$3,800 for Toys for Tots

The month of November was a little hairy at Starion Financial. Thirteen men at branches in Bismarck and 11 in Mandan competed for bragging rights during No Shave November, a.k.a. "Noshember." But the winners were the children receiving gifts through Toys for Tots.

Nearly \$3,800 was raised through entry fees, \$5 votes for favorite beard or team and a match from the bank. Coordinator Doug Zinke, a business banker on the Bismarck side of the river, presented a cashier's check to Michelle Charvat with Toys for Tots.

"The response to the Noshember contest was tremendous," said Zinke. "Last year, with Starion's match, we raised about \$1,250 for Toys for Tots. This year we absolutely shattered that, raising \$3,790! That will go a long way to help economically disadvantaged children—every child should have a Christmas gift."

Charvat said that Toys for Tots, which provides gifts for children up to age 17, has been able to help more people this year than ever before. "For some kids, the Toys for Tots gifts are the only ones they get," said Charvat.

Toys for Tots will be "shopping" and wrapping gifts December 15-18 at their new location, 724 Airport Road. Anyone looking to volunteer should contact Charvat at 701-471-8986



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## Our Big Election Wins by Camden R. Fine, ICBA President and CEO



By taking political control of both chambers of Congress, the Republican Party scored big political gains during last month's midterm congressional elections. But in a more bipartisan way, so did the community banking agenda in Washington.

Once again, community banks showed their electoral muscle during the midterm election cycle through ICBA's bipartisan political action committee. ICBPAC contributed \$1.7 million to support more than 290 pro-community bank candidates and committees. That success rate in backing winning candidates from both political parties is more than 90 percent. In several tight races, ICBPAC contributions made a critical difference. Our industry's election participation won new allies for community banking and reinforced existing ones.

For all these reasons, election night was a big win for our industry's bipartisan legislative agenda for the new Congress, including meaningful regulatory relief for community banks. Here are three new policymaking dynamics from the elections to keep in mind.

**GOP congressional control.** While Republicans increased their House majority to near-historic proportions, their newly won

majority in the Senate (not including Louisiana's Senate runoff election this month) remains narrow. The Republicans must deal with a 60-vote filibuster threshold, and President Obama still wields considerable veto power. For these reasons, bipartisanship and compromise remain the only pathways for delivering legislative results.

If Republicans are hoping to demonstrate an ability to govern, this is good news for community banking's bipartisan economy-boosting agenda, particularly ICBA's already broadly supported Plan for Prosperity regulatory relief measures.

**A short calendar.** The midterm election results and the new Congress provide an opportunity for a fresh policymaking start. However, Congress must hit the ground running. Less than two years away, the next presidential election is wide open, and that will eventually generate political rivalries and positioning that make real-world policymaking more difficult. Republicans and Democrats will have to strike deals fairly early to achieve end results.

**The Senate logjam.** A narrowly divided Senate is where much of ICBA's most important legislative proposals have bogged down. With the GOP's new Senate control, however, that roadblock could break open for a few critical issues.

Sen. Richard Shelby (R-Ala.) is widely expected to return to the Senate Banking Committee chairmanship, although current ranking member Sen. Mike Crapo (R-Idaho) is poised to take the chairmanship if Shelby chooses another leadership role. Sen. Sherrod Brown (D-Ohio) is widely expected to become the committee's ranking member. ICBA has strong relationships with Shelby, Crapo and Brown, as it does with many senators likely to serve on the committee.

Particularly good news is that Shelby and Brown share similar views on two top community banking priorities—providing regulatory relief for community banks and curtailing too-big-to-fail dangers and competitive distortions. Look for the lawmakers to work together to move ICBA-backed legislation on these issues. This would include enacting regulatory relief proposals that advanced far in the last Congress as well as legislation to raise megabank capital levels.

Community bankers, be ready with ICBA to hit the ground running for the new Congress. From the outset, we need to follow up on our industry's fresh election momentum. The opportunity to strike bipartisan deals on monumental issues will be most available early on.

*Camden R. Fine is President and CEO of ICBA. Reach him at [cam.fine@icba.org](mailto:cam.fine@icba.org).*

## Join us for "Your Direct Line"

Your Direct Line is a monthly call hosted by Bank of North Dakota. After a short presentation, we open the line for questions of the state's government and industry leaders.

### Upcoming calls (11-11:30 a.m. CT)

#### Tuesday, November 18

2015 Legislative Session Hot Topics and Sleeper Issues

by Andy Peterson, *President & CEO of the Greater North Dakota Chamber*

#### Tuesday, December 23

State of North Dakota Budget Perspectives

by Pamela Sharp, *Director of North Dakota's Office of Management and Budget*

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## Our Timeless Story by John H. Buhrmaster, Chairman of ICBA



As the holiday season goes into full swing, I can't help but think of the iconic movie "It's a Wonderful Life." Since you can't escape the holidays without at least watching it once, or catching a second of it while flipping through the TV channels, it's only inevitable that you'll catch a glimpse of the iconic George Bailey this month.

And while I know the George Bailey reference has been used time and time again, what it stands for is timeless ... especially to us community bankers.

In this issue of *IB*, we're highlighting George Baileys across the country with ICBA's first annual Community Banker of the Year Awards. I encourage you to read the profiles of the four award recipients in the cover story. I congratulate these community bankers and thank them for their dedication to this great profession and to the communities they serve.

But I'm not going to stop there. I want to congratulate all of you for the work you do as community bankers. You are all heroes in your communities. You are the ones who keep Main

Street alive and thriving. Those lights are on because of you, and the hardworking citizens and small-business owners in your community—many of which you serve directly.

And while I know all too well that community bankers are a humble bunch, you need to hear how important you are to the communities you serve, and, more importantly, you need to know how essential it is that you tell your story. What you and your staff do makes a real impact, and others need to know that. We can't be shy about it. I know it goes against our nature—but sometimes we need to get out of our comfort zone, and this is an example of that.

Luckily, today we have so many tools at our fingertips to help us share our story and the success stories of our customers. We can use social media, live radio broadcasts, media interviews, websites, etc., to spread the word. The media is hungry this time of year for positive, feel good stories. So get out there and share your good story about what you're doing to help make Main Street bright.

Our role in the community is equal to our

role in the bank. Not just the CEO, but officers, auditors, compliance officers, facilities staff, tellers and back office staff all typically get involved in the community, especially this time of year. So let's talk about it.

This brings me to my final point, we all have unsung heroes in our banks. We need to be sure we recognize them in front of their peers by thanking them for their selfless work to make our communities better places to live. And really, isn't the holiday season the best time to do that?

So go ahead and help all of the George Baileys at your community bank shine by thanking them for their good work, and go ahead and share your positive story. After all, you too are a George Bailey—and that's something that we should all be proud of.

Happy Holidays!

*John H. Buhrmaster is president of 1st National Bank of Scotia, in Scotia, N.Y.*

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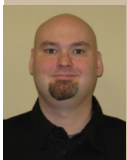
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# ICBND MEMBERS IN THE NEWS

## Two Join Cornerstone Bank



**Don Haag** has joined Cornerstone Bank as Full-Time IT Help Desk at the Bismarck South Branch. Don comes to the bank with over 8 years of IT experience.



**Steve Thielman** has joined Cornerstone Bank as Full-Time IT Help Desk at the Fargo 45th Street Branch. Steve comes to the bank with over 17 years of IT experience.

## Rahman Joins Western State Bank



**Braden Rahman** recently joined Western State Bank as a Credit Analyst. His duties include analyzing commercial credits, assessing collateral values and assisting with credit administration efforts. Originally from Moorhead, MN, Rahman earned a Bachelor of Science Degree in Economics with a concentration in Finance from Concordia College, Moorhead.

## Starion Financial Promotes Reisenauer and Brokaw

Starion Financial has promoted **Tyler Reisenauer** to Business Banking Officer and **Marcie Brokaw** to Lead Teller. Both are located at the Ellendale branch.



Reisenauer joined Starion Financial in March 2013 as retail supervisor. In his new position, he will work with new and existing commercial customers to develop and manage loan portfolios by advising on business management, financial matters and other Starion services. Reisenauer attended NDSU and Rasmussen College.



As a lead teller, Brokaw provides leadership at the Ellendale branch for all operations performed by tellers. She joined Starion Financial in March 2003 and has served as a teller and customer service representative. Brokaw attended Aakers College.

## Wentz Named NDGT South Region Sales & Business Development Manager

**Laurie Wentz** has been promoted to the South Region Sales and Business Development Manager at North Dakota Guaranty & Title Co., Bismarck. Wentz brings more than 14 years of mortgage, business development, and real estate experience to NDGT.

"Laurie's promotion is a natural fit as a result of her commitment and involvement in the Bismarck/Mandan real estate community over the past seven years," said Nick Hacker, President of NDGT. "Her dedication to serving customers is second to none."

Wentz joined NDGT in September 2003 as an Escrow Closing Agent. In 2009 she became the Closing Department Manager. In 2011 her focus shifted to employee development and training. She has been extremely involved in planning events, sales calls, charitable donations, business development and promoting community involvement while at NDGT. She has served on the Bismarck Mandan Board of Realtors' program committee for the past eight years. She is a licensed title insurance agent and a member of the ND Land Title Association. She has been involved with the Realtor, Title Industry, and the ND Builders Political Action Committees and REACT. Wentz is also the 2013 Bismarck Mandan Board of Realtors Affiliate of the Year.

## Herzig Named North Dakota Guaranty & Title Marketing Manager

**Jenna Herzig** has been

promoted to Marketing Manager at ND Guaranty & Title Co., Bismarck. "Jenna's creativity and leadership of our marketing efforts have significantly contributed to the company's success in providing individual top notch service to our customers," said Nick Hacker, President of NDGT. "We are excited to continue to implement her creative ideas."

Herzig earned a Bachelor's of Science degree in Marketing from University of Mary. She worked for the Theodore Roosevelt Medora Foundation in the Group Sales Department as well as the Marketing Department before joining NDGT as the Marketing Assistant in November 2013.

## Starion Financial Hires Tellers and Teller Supervisor



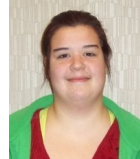
**Hilary Zinke** is a teller supervisor at the North Washington location in Bismarck. She earned a Bachelor's degree in Speech, Language and Hearing Sciences from Minnesota State University-Moorhead and has several years of experience in the service sector. As teller supervisor, Zinke provides leadership at the branch for all operations performed by tellers; ensures compliance with policies; assists tellers in problem solving; and provides training, coaching and constructive feedback to tellers.

**Shawn Dillion, Mya Miller** and **Dustin Smith** are full-time tellers. In this role, they provide paying and receiving services and process a variety of banking transactions for customers. They also look to identify other bank products and services that may be suitable to customers' needs.

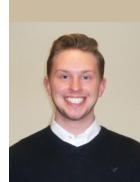


Shawn Dillion is at the Bismarck Plaza branch. A native of Elgin, he has several years of customer service experience.

Myra Miller is at the branch in



downtown Bismarck. A native of Bismarck, she has several years of customer service experience. In her spare time she volunteers at Central Dakota Human Society.



Dustin Smith is at the Mandan location. He is attending Bismarck State college, majoring in Business. A Dickinson native, Smith has several years of retail experience.

## Jorud Promoted at Bell State Bank & Trust

**Cecelia Jorud** has been promoted to Personal Banking Officer at Bell State Bank & trust in Fargo. In her new position, Jorud will open deposit accounts, help customers with consumer lending transactions and pursue new business relationships. Originally from Sartell, MN, Jorud attends NDSU and has been at the bank for 2 1/2 years.

## Bank of North Dakota Promotes Staff



**Chris Gergen** accepted the System/Network Security Administrator position in BND's information security area. Gergen began working at BND as an Auditor II in the internal audit service area.

## Holmen Named Ag Banking Officer

American Bank Center is pleased to announce that **Tara Holmen** has been promoted to Ag Banking Officer in the Stanley market. Tara has seven years of banking experience as a teller, personal banker and a financial services representative. Tara attended both UND and





# COMMUNITY BANKS and BANKERS IN THE NEWS

Minot State University where she majored in Business Administration and Social Science Education. Tara is also involved with the family farming operation where she farms with her father northwest of Stanley.

## Van Vlaenderen Joins Western State Bank



**Ed Van Vlaenderen** recently joined Western State Bank as a Senior Network

Engineer. His duties include supporting and maintaining information technology systems for the company, focusing primarily on various types of networks. He has over 20 years of IT experience, most recently serving as Network Engineer for Sanford Health. Originally from Geneseo, ND, Van Vlaenderen earned a degree in Computer Programming from Interstate Business College, Fargo.

## Jamieson Joins Western State Bank



**Stacy Jamieson** recently joined Western State Bank as a Consumer Loan Processor. Her duties include processing

consumer loans for bank clients. Originally from Dawson, MN, Jamieson earned an Associates of Applied Science Degree in Finance and Credit Services Administration from Minnesota State Community and Technical College, Moorhead, MN.

## Western State Bank promotes Bakkum



**Mark Bakkum** was recently promoted to Business Banking Officer at Western State Bank. He has

been with the bank since 2013, serving as a Credit Analyst. His duties will include providing financial solutions to new and existing business customers.

Originally from Steele, Bakkum earned his Bachelor of Science Degree in Business Administration from the University of Mary in Bismarck. He also holds an Executive Masters of Business Administration Degree from the University of Mary.

## BND Hires New Staff



**Becca Larsen** was hired as an Executive Administrative Assistant. Larson has a Bachelor's Degree from NDSU. Prior to joining BND, she worked for American Bank Center.



**Alison Anderson** was hired as an Administrative Assistant. Anders has worked for

PowerObjects, Alzheimer's Association Minnesota-North Dakota and the Minnesota Historical Society. She earned her Bachelor's Degree in Mass Communications from St. Cloud State University.



**Tom Orluck** was hired as a Desktop Support Specialist. Prior to joining BND, Orluck was a computer support

specialist/systems analyst at Minot State University. Orluck earned his Bachelor's Degree from Minot State University. He majored in Business Information Technology and minored in Business Management.



**Pam Lewis** was hired as a Customer Service Representative.

Prior to joining BND, Lewis was an assistant vice president at National Bank of Harvey. Lewis has more than 30 years of banking experience and studied business administration at Minot State University.



**Tyler Giffey** was hired as a Customer Service Representative.

Prior to joining BND, Giffey was a senior collections director at Credit Collections Bureau. Giffey earned his Bachelor's Degree from University of Mary. He majored in Addiction Counseling with a minor in Music Education.



**Alesha Yarbrough** was hired as a Customer Service Representative in Student Loan Services. Prior to

joining BND, Yarbrough was a security officer at the North Dakota State Capitol. Yarbrough earned her Bachelor's Degree from Minot State University where she majored in Criminal Justice and Minored in Management Information Services.

## Starion's Heinle Completes Certification



**Heather Heinle,** Compliance Auditor III at Starion Financial, completed the Certified

Community Bank Security Officer program, through the ICBA. To earn this certification, Heinle successfully completed the requirements of a comprehensive bank security training program and passed two examinations associated with this program. She previously completed internal audit and Bank Secrecy Act certification programs through ICBA. She has been with the bank for 12 years. She has a Bachelor of Science in Finance with a minor in Accounting from Minot State University. At Starion, she worked in the business banking, retail and operations departments before joining the audit and compliance department.

## Cornerstone Bank Hires Ennis and Beaty



**Jami Beaty** has joined Cornerstone Bank as a Full-Time Customer Service Representative/

Teller in Bismarck. Jami comes to the bank with over 8 years of customer service and cash handling experience.

**Laura Ennis** has joined Cornerstone Bank as a Full-Time Mortgage Loan Processor—Opener in Fargo. Laura comes to the bank with over a year of mortgage experience.

## Starion Financial Fargo Office Hires

**Cassie Bartness** is an Administrative Assistant at the Urban Plains branch. She earned a Bachelor's Degree in Business/Finance from Southwest Minnesota State University, Marshall. Bartness has more than five years of administrative support experience, with the last three and a half years in the banking industry.

**Lindsay Enger** is a Credit Analyst at Urban Plains. Enger holds a Bachelor's Degree from NDSU. She has four years of banking experience and more than 14 years of experience in customer service.

**Seth Hauschulz** is a Personal Banker at South University Drive. He is a graduate of Lake Region State College and has several years of retail and sales experience.

**Amanda Ray** has been hired as an Insurance Sales Specialist. Ray attended San Antonio (Tex.) College and has several years of insurance and banking industry experience. She is located at the Urban Plains branch also.



**North Dakota Dates and Locations:**

May 12, 2015 - Hilton Garden Inn, Fargo and May 14, 2015 - Ramada, Bismarck  
Registration information will be on the ICBND website soon



**Event Information**

Who should attend:

Bank executives and officers with responsibility for lending, financial reporting, and regulatory compliance.

State ICBA Associations

**Iowa**

[www.cbjaonline.org](http://www.cbjaonline.org)

515-453-1495

Contact: Don Hole

**Kansas**

[www.cbak.com](http://www.cbak.com)

785-271-1404

Contact: Nikki Dohrman

**Minnesota**

[www.icbm.org](http://www.icbm.org)

651-687-9080

Contact: Marshall MacKay

**Missouri**

[www.miba.net](http://www.miba.net)

816-781-8088

Contact: Trudy Carpenter

**Nebraska**

[www.nicbonline.com](http://www.nicbonline.com)

402-474-4662

Contact: Tracy Pickering

**North Dakota**

[www.icbnd.com](http://www.icbnd.com)

701-258-7121

Contact: Wendy Ruud

**South Dakota**

[www.icbsd.com](http://www.icbsd.com)

605-996-9329

Contact: Greg McCurry

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(701) 235-3160 ext. 4449

E-mail: [kbertrand@fdic.gov](mailto:kbertrand@fdic.gov)



# BANKERS COLLEGE

The FDIC, in the Kansas City Region, is pleased to announce the 2015 Bankers College. This one-day educational seminar was designed with bank executives in mind and will include up-to-date information on various emerging issues relevant to all bank officers. The presentations will be delivered by a group of experienced FDIC speakers and subject matter experts. As you finalize your training plans, please consider this unique opportunity to interact with your bank's regulators and enhance your experience and knowledge.

**Highlights of the Program**

Topics to be addressed in a general or breakout session may include:

- Accounting Hot Topics
- Agricultural Banking
- Bank Secrecy Act
- Compliance, Fair Lending, and CRA
- Corporate Governance and Strategic Planning
- Fraud
- Information Technology and Cybersecurity
- Interest Rate Risk
- Loan Portfolio Management
- Regulatory Exams—What to Expect
- Regulatory Capital Issues
- Third Party Risks



*Continued from Front Page...*

should lead by example in their daily interaction with customers and colleagues.

***The ICBND Emerging Leaders Development Program is a perfect place for banks to develop their young leaders and set in motion the succession planning for their bank. Look for information on the 2015 Emerging Leaders Session in your mail soon or contact Wendy Ruud, Vice President at 701-258-7121 for details.***

#### **E stands for Emotional Intelligence**

This is a critical aspect of leadership in which you see your bank's leaders communicating effectively, leading from the front rather than the rear, and following a "servant leader" mindset. The emotionally intelligent leader knows that it truly is not about them, but rather the people on their team. When the team is successful, the leader succeeds as well.

#### **A represents Authenticity**

One of our favorite leadership attributes, authenticity occurs in the leader who means what she/he says, and does what she/he says she/he will do. It's the ability to create "follower-ship" through actions and a genuine approach to dealing with a bank's varying constituents.

#### **D is for Digital Savvy**

Today's community banks need an approach to the digital world that is timely, relevant and real. Whether you like it or not, the technologies that are revolutionizing banking today are not just impacting the industry's back office, but have become a vital channel for growth. Banks must play offense here, not defense.

#### **Our second E represents the Employee**

Bank CEOs and Directors regularly praise their employees for good work and great service. While these are the foundation upon which our institutions are built, they are simply not enough anymore. If your bank is going to win against the competition, it must have the absolute strongest cadre of bankers possible—from the executive team to front line lenders and managers, to the employees behind the scenes. Next to Capital, Talent—and talent's ability to execute your plan—is the only remaining differentiator in banking today.

#### **R, of course, stands for Regulatory**

In the current climate, the ability of bank leaders to forge a constructive working relationship with their regulators is vital. Banks that take a combative tone with their examiners usually end up on the wrong side of their

exam. While the regulatory climate may have overreached, it is what it is. High performing bank leaders figure out how to operate successfully under this dynamic, and forge positive regulatory partnerships.

As Billy Beale, CEO of Richmond, VA based Union First Market Bank stated recently: "banking is not complicated, but it has gotten awfully complex". Today's Bank Leader needs a plethora of banking skills, leadership competencies and personal attributes to be successful. Anything less than a full suite of these talents may not only impact your bank's ability to win, but could ultimately put the institution itself at

risk.

*Alan J. Kaplan is founder & CEO of Kaplan & Associates, Inc., a retained executive search and talent advisory firm focused on serving community banks. Based in Philadelphia, K&A is the country's only retained executive search firm member of the Independent Community Bankers of America.*



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# Documenting Risk Appetite and Tolerance by Eric Holmquist

As organizations work to develop their risk management programs, one of the techniques that has become increasingly common is in setting, communicating and applying suitable risk appetite and tolerance levels. And while this is clearly a good and healthy practice, it is in truth much, much more than that. It is at the very heart of what risk management really is—risk alignment. It is foundational to everything that we do, and allow, in pursuit of a given return on investment.

A defined acceptable risk level is in fact the basis on which all of our strategic decisions should be made. It is the standard that should be applied not only to strategic initiatives, but to all our risk assessments, asking ourselves, “Are our operations aligned with our risk tolerance?” When we can confidently answer that question, we will have reached an important and profound level of maturity in the risk management discipline.

Risk appetite statements and related tolerance metrics must be developed with input from the entire senior management team, those who you would look to to

provide input into how much risk the bank should take. The bank needs to consider risk levels across a broad range of risk categories, since risk levels will be different depending on the type of risk we’re talking about. (e.g., tolerance for operational risk will always be higher than that for, say, reputation risk.) Related tracking metrics need to be identified which are measurable, meaningful and provide some insight as to the ongoing compliance with acceptable risk levels. Some types of risk are inherently more difficult to measure than others, but efforts should be made to monitor all types of risks.

Once these statements and related metrics have been developed and approved by the Board, the bank should consider how these will be applied within the institution, in other words, operationalized. Statements which never leave the Boardroom will never take the bank further in creating risk alignment. This means working with many business and operating areas within the bank and thinking about the types of risk that do exist, and how these should be actively managed within the context of defined acceptable risk levels. One

of the most profound ways that risk can be managed is as simple as conversations about what is an acceptable amount of risk, and how does the bank achieve that? Awareness breeds ownership and accountability.

Finally, the bank needs to develop a structured method to track these metrics and provide meaningful reporting to the Board on the state of its compliance with the approved risk levels. This not only provides the Board with a perspective on all types of risk within the bank, but keeps management accountable for showing awareness, and management, of all risk types, not just credit and interest rate risk.

We often say that risk management isn’t about risk elimination; it is about taking the right risk. But if we all agree that there is a certain amount of risk that is the “right amount,” then we need to have tools to determine and document, what that amount is. Then our risk management program truly can be about risk alignment, not just an arbitrary level of risk reduction. That’s what mature risk management is about.

## Season's Greetings

Warmest greetings of the season and best wishes for happiness in the new year

**BND**  
Bank of North Dakota

[banknd.nd.gov](http://banknd.nd.gov)



# Inefficient Data Management - Seen and Unseen Costs

Scavenger hunts can be a fun part of a child's birthday party. But when it comes to putting together, reviewing or approving loan packages, a scramble for the right information is the last thing a financial institution wants or can afford.

In fact, it's critical for team members in the loan review or risk management process to be able to access quickly and efficiently all the pertinent information. And as banking regulators evaluate an institution's efforts to identify loans for impairment and to estimate reserves against potential losses, knowing your data is accurate and easily accessible can relieve some of the anxiety associated with the process.

Yet, inefficient data management has become a big issue for many financial institutions. Bank profitability levels can hardly afford the costs in dollars and staff time that inefficient data management produces, especially considering that low interest rates and tepid loan growth are expected to continue to pressure financial institutions' net interest margins.

Here are some common ways that inefficient data management can bedevil financial institutions in the credit risk management process:

## Times Change, But Not All Systems Have

Widespread consolidation in the banking industry since the mid-1980s has meant thousands of legacy data systems have been combined. But others have not, even when banks were swallowed up by others.

"The acquired bank typically wants to keep its system and is often allowed to do that, at least temporarily," Says Harlan Hill, president of risk management and corporate finance training firm Hill Financial Education Services. "You may have two or three versions of analytical data being looked at." This is slowly becoming less of an issue as technology allows people to gather data more quickly, according to Hill.

## Multiple Entries, Multiple Opportunities for Error

When data isn't managed efficiently, it's often because entries must be made not only into a core-processing system but also into custom spread-sheets or using a specific software solution. Each keystroke increases the odds of an error. Duplicate data can also be a problem. Furthermore, systems that can't communicate with each other can

make it more difficult to get an accurate, big-picture view of the financial institution's credit strengths and exposures.

American Enterprise Bank of Florida used to have numerous worksheets for calculating impairments, but Lamar Kaleel, senior credit officer, says it became unmanageable to manually import the data from the core system and to keep files reconciled. "Our bank now has an automated process for

calculating and updating our reserve, and I can focus on analyzing the results," Kaleel said.

## Information, Information Everywhere

When property appraisals, rent rolls and income, and expense statements are located in a bank's credit files but not in the core accounting system, staff time and costs are

*Story continues on page 17...*



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*Continued from page 15...*

spent gathering and checking data. Loan officers and analysts end up spending too much time on data collection, data entry and file organization—time better spent on the analysis of a loan.

Data in separate sources must also be collected for FAS 114 loans or FAS 5 pools in order to conduct the calculation for the Allowance for Loan and Lease Losses (ALLL). If employees are using disparate sources of data, they could come up with different values for key metrics. That could introduce problems involving inconsistency. Bank of Travelers Rest, for example, used to spend an inordinate amount of time managing and calculating its reserve for the ALLL, in part because it was using a variety of spreadsheets to compile data from disparate sources. Located in Travelers Rest, S.C., the \$480-million asset bank used technology to automate the data gathering and data import process. “It is a more consistent, efficient, and error-free approach, and it frees up my time to focus on other matter critical to the bank,” said Bob Wood, vice president credit/loan review officer at the bank.

#### **Where Is That Document?**

Given how many documents are associated with the typical mortgage or commercial loan, it’s easy to see how organizing and storing that paperwork for hundreds or thousands of such loans at an institution can overwhelm available resources.

When that happens, just putting your hands on the right documents during an audit or examination can create problems. When data isn’t managed efficiently, it could mean a document needed to defend the bank’s methodologies or credit decision can’t be located at a critical time.

#### **Security and Ease of Access**

When information is stored in various locations, financial institutions face delays and headaches accessing data. For example, a bank employee may need to generate a report quickly to show a borrower’s outstanding documents, their loan balances and the relevant financials. But the institution could have half of that data in its core system, some on spreadsheets and more on paper filed away in drawers. Such inefficient data management makes it difficult, if not impossible, to create a simple report quickly.

Cloud storage for banks can make it easier and faster to access a variety of data. Cloud-based systems also provide security that can’t be achieved when data is scattered across locations and the purview of many people. Bank technology-examination guidelines note that agencies expect institutions to test controls and to take steps to address the always changing threats to information security. Cloud-based computing access is one way to protect not only the data, but also the infrastructure for electronic document management. It’s important, however, to conduct due diligence on your cloud-based service providers.

In a scavenger hunt, part of the fun is in figuring out where to look for items on the search list, and in trying to find something that might be hidden right in front of you. But financial institutions don’t need that kind of uncertainty or “adventure” in today’s regulatory environment. Developing efficient document tracking and document

management systems for data used in loan approvals or risk management will go a long way toward bolstering confidence in lending decisions. Another major benefit is improved financial efficiency. When an institution isn’t focusing significant employee effort on data collection, data input and data retrieval, it can use those resources on more valued areas of customer service and risk management.



## AM I REQUIRED TO OFFER MY EMPLOYEES HEALTH INSURANCE?

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# CAREER OPPORTUNITIES

## Ag Banking Officer

**North Country Bank** is seeing an Ag Banking Officer for its McClusky location. This position will be responsible for developing and maintaining relationships with agricultural-based customers. Will solicit and originate quality loans, deposits, and other products and services with customers. A minimum of three years related banking experience along with a bachelor's degree in accounting, finance, economics or another business field is preferred.

To apply, please send resume to: North Country Bank, Attn: Human Resources, PO Box 560, McClusky, ND 58463

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## Credit Analyst

**Cornerstone Bank** is looking for a Credit Analyst to join our professional team. Preferred location is Bismarck. This individual will work as an integral part of the lending team, serving as a key person for commercial, agricultural, and real estate lenders by analyzing credit information to estimate degree of risk involved in extending credit to businesses or individuals. A Bachelor's Degree in Finance or related field and one year of related experience, or an equivalent combination of education and experience. Agriculture credit background preferred. We offer competitive salaries, a comprehensive benefits program and career development opportunities within an exciting growing company.

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## Customer Service Representative/Teller

**Cornerstone Bank** is looking for a Customer Service Representative/Teller to join our professional team at its Bismarck location. This candidate is responsible for processing new account transactions, assisting customers in their selection of various accounts and financial services, and cross-selling the Bank's products and services. Candidate will work approximately 32 hours per week and cover one Saturday a month. A high School diploma or equivalent and 1 year of bank or related experience required. We offer competitive salaries, a comprehensive benefits program and career development opportunities within an exciting growing company.

To join a community bank and rewarding work environment, interested applicants please apply online at: [www.cornerstonebanks.net](http://www.cornerstonebanks.net)

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## President

**Western State Bank** is seeking an energetic, experienced, business banking professional to join our team in West Fargo as President for the Fargo/West Fargo locations. This is a new position motivated by our desire for continued successful growth in the region. This position will report to the President/COO, and is responsible for providing leadership to the business banking team, and for facilitating a solid partnership with retail leadership to optimize growth opportunities in accordance with Western's vision, core values, and business plan. The ideal candidate has a bachelor's degree in business, finance or a related field, 10 or more years in banking, with five years experience leading a team, and is in search of a setting focused on the customer experience, and doing great work, with great people, at a dynamic growing company.

If you are seeking to contribute your experience, energy and talent to a collaborative, forward-thinking company, and possess the experience described above, please apply online at [www.westernbanks.com](http://www.westernbanks.com) at the "About Us", "Career Opportunities" tab.

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Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to Shantel Schuh at [info@icbnd.com](mailto:info@icbnd.com) with as many details as you can so we may in turn alert our fellow community bankers around the state. It seems that there are more counterfeit bills, checks, and suspicious activity including robberies in our state at an increasing rate these days.

Please stay safe and help us to keep all our North Dakota Community banks, customers and employees safe by getting us your information to pass on to our members.



*As you relish the goodies, decorate every nook and corner of your home and enjoy the get-togethers... May the joy and festivities continue to radiate in your lives, long after Christmas is gone.*

*Merry Christmas and a Very Happy New Year  
ICBND Staff*

## Eight Gifts that Do Not Cost a Cent

- 1) **THE GIFT OF LISTENING**  
But you must REALLY listen. No interrupting, no daydreaming, no planning your response. Just listening.
- 2) **THE GIFT OF AFFECTION**  
Be generous with appropriate hugs, kisses, pats on the back and handholds. Let these small actions demonstrate the love you have for family and friends.
- 3) **THE GIFT OF LAUGHTER**  
Clip cartoons. Share articles and funny stories. Your gift will say, "I love to laugh with you."
- 4) **THE GIFT OF A WRITTEN NOTE**  
It can be a simple "Thanks for the help" note or a full sonnet. A brief, handwritten note may be remembered for a lifetime, and may even change a life.
- 5) **THE GIFT OF A COMPLIMENT**  
A simple and sincere, "You look great in red," "You did a super job" or "That was a wonderful meal" can make someone's day.
- 6) **THE GIFT OF A FAVOR**  
Every day, go out of your way to do something kind.
- 7) **THE GIFT OF SOLITUDE**  
There are times when we want nothing better than to be left alone. Be sensitive to those times and give the gift of solitude to others.
- 8) **THE GIFT OF A CHEERFUL DISPOSITION**  
The easiest way to feel good is to extend a kind word to someone, really it's not that hard to say, "Hello" or Thank You." Friends are a very rare jewel, indeed. They make you smile and encourage you to succeed. They lend an ear, they share a word of praise, and they always want to open their hearts to us.

**COMING EVENTS:**
**TELEPHONE/WEBCAST SEMINARS:**

- Dec 16: Advertising Compliance: Website, Print, TV & Radio  
 Dec 17: Denied Loan Requirements: Consumer, Commercial & Residential  
 Dec 18: Self-Examination for Fair Lending Compliance  
 Jan 6: HMDA: What to Know Now & What's on the Horizon?  
 Jan 7: Apple Pay, The Mobile Payments Game Changer: Considerations & Action Steps for Community Banks  
 Jan 8: Disaster Management & Continuity Planning, Including Critical Vendors  
 Jan 13: IRA & HSA Update 2014-2015 Tax Years  
 Jan 14: CFPB Rules for Mortgage Loan Officer Compensation  
 Jan 15: Advanced Endorsements: POAs, Businesses, Trusts & More  
 Jan 21: FDIC Trends & Deficiencies Cited in Matters Requiring Board Attention (MRBA)  
 Jan 22: Security Officer Reports to the Board: Compliance & Best Practices in Fulfilling Your Annual Requirement  
 Jan 23: Call Reports: Basel III & RC-R Changes Line by Line  
 Jan 27: Customer Complaint & Response Management  
 Jan 28: Dealing with ACH Tax Refunds: Exceptions, Posting & Bank Responsibilities  
 Jan 29: The UBPR: Understanding Peer Group Comparison to Improve Bank Performance  
 Feb 3: Revisiting Your RESPA & TILA Policies to Include the New Integrated Disclosure Requirements  
 Feb 4: Understanding Appraisals & Appraisal Review Concepts for Lenders  
 Feb 5: New BSA Officer Training  
 Feb 10: FASB/GAAP Update, Including Proposed Modifications to ALLL Calculations  
 Feb 11: Qualifying Borrowers Using Personal Tax Returns Part I: Basics, Itemized Deductions, Interest & Dividend Income, Sole Proprietorships & Capital Gains  
 Feb 12: Account Opening Due Diligence  
 Feb 18: FinCEN Guidance on Banking Marijuana Businesses

- Feb 19: Regulator Issues & Update for the Credit Analyst  
 Feb 24: Setting & Monitoring Effective ACH Exposure Limits  
 Feb 25: FFIEC Guidelines & Recent Developments in Cyber Security Risk Management  
 Feb 27: Top 10 Compliance Mistakes in Advertising  
 Mar 3: Traditional & Roth IRA Fundamentals & Compliance Considerations  
 Mar 4: Qualifying Borrowers Using Personal Tax Returns Part II: Income from Rentals, Royalties, Partnerships, S Corporations & Farms  
 Mar 5: Free Checking Trends in Today's Market: Feasibility, Regulations & Benefits  
 Mar 10: Update on Capital Planning, Contingency & Basel III for the Board  
 Mar 12: Legally Handling ATM & Debit Card Claims Under Regulation E  
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