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ICBND Announces New President

Please join the Board of Director's of the Independent Community Banks of North Dakota and ICB Card Services in welcoming Barry D. Haugen as ICBND's new President effective October 20.

Barry will be replacing John Brown who earlier this year announced his plans for retirement. Barry has an extensive background in executive management and financial services including legislative experience, business development, operations and

acquisitions. His work experience includes American Bank Center, MDU Resources Group and most recently Trisun Energy Services. He has a Bachelor of Science degree in Finance from Moorhead State University and an MBA from the University of North Dakota.

Barry and his wife Stacey have been married for 25 years and have three daughters. Shaynn is 24 and lives in Bismarck, Erin, 22 and Alek, 20 are both attending UND.

We look forward to the contributions he will make to ICBND and to welcoming him to the team!

ICBND Elects New Board at the 47th Annual Convention

The Independent Community Banks of North Dakota elected officers and new members to its board of directors during the group's 47th Annual Convention and Exposition. The event was held at the Ramkota Hotel in Bismarck with over 400 attendees coming to "The Greatest Show on Earth".

Officers for the 2014-2015 year are:

- ◆ Chairman: Tim Porter, CFO - Bank of North Dakota, Bismarck
- ◆ Chairman-Elect: David Ludwig, President - Security First Bank of North Dakota, Bismarck
- ◆ Vice Chairman: Rick Beall, Vice President - Peoples State Bank of Velva, Minot
- ◆ Immediate Past Chairman: Robert Larson, CEO/President - North Country Bank, Underwood
- ◆ Past Chairman: Brenda Foster, Senior Vice President - First Western Bank & Trust, Minot
- ◆ National Director: Howard Schaan, CEO/President - First State Bank of Harvey, Harvey
- ◆ Northwest Director: Rick Braaten, Senior Vice President - American State Bank & Trust Co., Williston

- ◆ Southwest Director: David Mason, Mortgage Banking Manager - American Bank Center, Bismarck
- ◆ Northeast Director: Chad Aberle, President - Citizens State Bank of Finley, Finley

Story continued on page 17...



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Tim Porter
Bank of North Dakota
Bismarck
ICBND Chairman

Let's admit, it's an exciting time to be a community banker and a member of ICBND!

In spite of all the external threats to the banking industry, we are fortunate to be witnessing historic prosperity within our State. The Energy Summit held in Bismarck included a panel of presenters that are deeply involved in the energy industry. We heard several industry experts express their opinions on the size of this resource, and even the most pessimistic project continued growth in production as well as population. Lynn Helms from the Department of Mineral Resources described it

as a five generation (it will still impact your grandchildren's grandchildren) energy play that is in the first generation. Steve Stenehjem, CEO of First International Bank and Trust in Watford City, shared some of the unique challenges that the City is facing with infrastructure keeping pace with population growth.

This Summit followed the 47th Annual Convention which attracted over 400 bankers to participate in some excellent educational and networking opportunities. Being surrounded by our members for those three days, it's easy to see why our

membership numbers keep improving...ICBND provides value to its members!

We should all be thankful for the staff at ICBND that put these events together and continually provide us with such excellent service in all areas on a day-to-day basis.

We are a stronger voice for community banking. I'm proud to be the Chairman of ICBND and look forward to leading your Association during such exciting times.



John A. Brown
ICBND President

CLEAR Relief Act (S. 1349)

This week ICBA Chairman John H. Buhrmaster, president and CEO of First National Bank of Scotia, NY testified to the Senate Banking Committee to urge the passage of the CLEAR Act (S. 1349). John's message focused on reducing the complex and suffocating regulatory burden faced by our nation's community banks. In supporting tiered regulation Buhrmaster said "appropriate tiered regulation will allow community banks to reach their full potential as catalysts for entrepreneurship, economic growth and job creation, without jeopardizing safety and soundness or consumer protection."

Buhrmaster also spoke about the ICBA's call report petition that many of you probably signed, with nearly 15,000 banker signatures. This is all part of ICBA's Plan for Prosperity and with 40 bipartisan

cosponsors you'd think we'd be able to make more progress, but that is not how Washington works!

At the same Senate Banking Committee hearing Senator Heitkamp got a chance to question some regulators. She asked about privacy notices and whether a study had ever been done to see how many people actually read them with the millions of dollars spent to send them out every year! She talked about how some bankers feel they are under siege with regulation and examination where something happens at a few banks and everyone pays the price! She is one of the cosponsors of the ICBA's Plan for Prosperity!

The Senator also asked the regulators, why does it take so long to fix? She described our rural lenders as the "lender of

first resort", but everyone is suffering from the weight of regulation leading to a lot of the mergers and acquisitions we are now seeing. She did thank the regulators for the work they do, but pointed out that we need a greater level of trust between regulators and bankers instead of the "gotcha attitude."

When we see our entire Congressional delegation we need to thank them for their support of the CLEAR Relief Act and encourage them to keep pushing this issue forward! Below is the link to the YouTube video of Senator Heitkamp if you haven't already seen it.

https://www.youtube.com/watch?v=SC_wbNlt4AU&feature=youtu.be

Associate Profile

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The FOMC's New Roster and Its Impact on Monetary Policy

by Jim Reber, President & CEO, ICBA Securities

The Federal Open Market Committee, that august group of a dozen of our brightest business minds, lately has resembled the collection of major League Baseball managers: Constant turnover.

There is of course one notable difference. The FOMC members that have departed have done so either by personal choice, or by operation of rule. Baseball managers come and go at the whim of their club's owners and their team's place in the standings. Nevertheless, by June of 2014 there were exactly four voting members of the FOMC that were around a year earlier.

Significantly, this also comes at a critical juncture for the Fed. Community bankers don't need to be reminded that the Fed's balance sheet is growing by the day. It continues to set records for the amount of assets it controls, which was \$4.5 trillion and counting as of the end of June. The Fed has been tapering its bond buying for some time now, and perhaps will be finished in a couple of months. It has also arrived at a station at which it's time to assess the Committee's success in achieving its dual mandates of maximum employment and price stability.

FRESH BLOOD

Janet Yellen was confirmed as Chair of the Federal Reserve Board in January, replacing the retired Ben Bernanke. In May, Stanley Fischer, the former Governor of the Bank of Israel and a veteran of the World Bank and the IMF, was confirmed by the Senate as Vice Chair.

Of the five members of the Board of governors, only Daniel Tarullo and Jerome Powell were around in 2013. Elizabeth Duke retired last year, Sarah Bloom Raskin moved to the Treasury Department in early 2014, and Jeremy Stein left the Board after May to return to the Harvard faculty. Lael Brainard has been nominated to replace Ms. Duke, but as of this writing has not been

confirmed.

The remainder of the FOMC is made up of five of the regional Federal Reserve Bank presidents. Bill Dudley, at the New York Fed, is a permanent FOMC member. The other four positions rotate annually, and in 2014 the members include Narayana Kocherlakota (Minneapolis), Dick Fisher (Dallas), Charles Plosser (Philadelphia), and Loretta Mester (Cleveland, and who succeeded Sandra Pianalto just in June). So at the April 30 FOMC meeting, there were only 9 votes cast, and a majority (five) came from the Fed regional presidents, which was a first.

MONETARY BIAS

There is an ongoing parlor game played by various bloggers, websites and "analysts" who cling to every Fed speech and press release, looking for nuance. Much is made about an individual committee member's leaning vis-à-vis monetary policy. It is understood for example that Mssrs. Fisher and Plosser are "hawks," meaning they favor tighter policy, or that they're more eager to raise rates.

The three newest additions (Mr. Fischer, Ms. Brainard and Ms. Mester) do not seem to be considered "doves" either. Each is considered to be a moderate, which is another way to say that we don't really know what they favor. In the case of Mr. Fischer, he has some history of being dovish at times and hawkish at other. Taken as a whole then, this FOMC edition is well less dovish than in the recent past. What does that mean for short-term monetary policy?

MARKET EXPECTATIONS

At the moment, not much has changed. The Fed has massaged its target for acceptable labor market performance, moving from 6.5 percent unemployment to somewhere around 5.5 percent as a benchmark. It has also clung to a 2.0 percent inflation target as its desired price target.

The Fed Funds Futures contract, which quantifies the market's expectations for the future path of over-night rates, is currently forecasting October 2015 as the date of the first rate hike. This time last year? Also October 2015. This reflects two variables.

One if the Fed's consistent message that there is slack in the labor market, and that it may

remain "accommodative" after it's objectives (e.g., labor market improvement) are achieved. The other is the Fed's own inflation projections, published quarterly, that currently estimate inflation will remain at or below its target through 2016.

Stay tuned! The 2014 edition of the FOMC could be making decisions that affect your community bank's net interest margins, and profitability, for years to come.

Jim Reber was elected as President and CEO of ICBA Securities in 2005. He is a frequent speaker at bank conventions, seminars and conferences.



*Thank you for stopping by
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Sincerely,

Lacey & Jess



The Classroom Connection

Four reasons why in-person seminar training still delivers special advantages!

In today's competitive banking environment, many CEOs and managers understand the value of a well-trained workforce. Yet, unfortunately, many continue to make the counterproductive decision to target professional development and training for budget cuts.

Managers looking to boost employee performance and effectiveness, and in turn improve the overall performance of their institutions, should make professional development a priority while constructing their 2015 budgets. Classroom summits, conferences, and seminar training offer a number of benefits that webinars, online coursework and other remote training formats can't provide. Here are four reasons why you and your community bank's staff should make attending an ICBND classroom summit, seminar, or conference a top priority for the year ahead.

- 1) **Networking:** Professional networking is critical to your staff's career growth and the success of your community bank. In-person seminars are excellent venues at which to discover new perspectives and exchange ideas with other community bankers, helping you and your colleagues to grow in their professional roles and careers.
- 2) **Certification:** In the current banking climate, anything that reassures customers you have their best interests in mind can be tremendously helpful. The professional development certification of the ICBND's Professional Frontline Program and Community Bankers for Compliance program has increasingly become that stamp of approval for both bank customers and employers. Achieving such certification through a structured, classroom program is an excellent testament to your skills and ability, as well as a validation of your commitment to provide quality customer service.
- 3) **Engagement:** While virtual learning platforms can offer greater flexibility for how and when bankers schedule their time for instruction, the benefits of interacting face-to-face with an instructor still make seminar training a powerfully effective instruction format.
- 4) **Learning:** In today's banking environment, regulatory amendments and technology changes are occurring

constantly. The ability to understand these changes and implement a solution quickly is critical to the success of every community bank. With classroom training, you have the expert in front of you for questions and answers on the spot.

No matter which professional development venue or format you prefer, whether it's classroom seminars or telephone/webinars, the competitive and bottom-line benefits of a well-trained workforce cannot be denied. To boost the success of your community bank and its employees, make sure your staff takes advantage of the many outstanding educational opportunities available through ICBND - both classroom and webinar!

Upcoming Important Live Seminars

Mar 24-25 and Sept 15-16, 2015:
Community Bankers For Compliance

April 27-30 and Sept 21-24, 2015:
Professional Frontline Certification

June 22-26, 2015: ICBND School of Agricultural Lending - Year 2



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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.

"We used the Mobile ATM trailer at a large community event. ICBND and Datrue both made the process of using the trailer incredibly easy. Having the trailer out in the community, with our logo on it, was great free advertising. And, the event organizers thought the accessibility to cash greatly increased their sales."
~Sarah Getzlaff, Security



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Once More, With Feeling by Chris Cole, ICBA Executive Vice President and Senior Regulatory Counsel



In ICBA's war on overregulation, we are working to ensure the banking agencies use every available opportunity to roll back regulatory excess. That is why we are calling on regulators to

make the most of the latest mandatory review of federal banking rules.

The agencies are required to study their regulations for dead weight every 10 years under the Economic Growth and Regulatory Paperwork Reduction Act of 1996. The good news is the law compels the federal banking agencies to review regulations they have issued to identify those that are outdated, unnecessary or unduly burdensome. The bad news is the first review, conducted from 2004 to 2006, was a bust.

Despite the involvement of ICBA and its members during the first EGRPRA review 10 years ago, we were deeply disappointed and disillusioned with the outcome. Even though the industry identified several major regulatory burdens, including those posed by the Truth in Lending Act and Home Mortgage Disclosure Act, few substantive regulations were repealed. Many community bankers concluded that the EGRPRA is little more than a "check the box" process for regulators.

Starting fresh

Of course, that doesn't mean we won't

continue to engage the agencies this time around. In fact, our opening salvo in the 2014-16 EGRPRA review offers not just a sampling of banking regulation in need of reform, but also advice on how regulators could maximize their effectiveness over the next two years.

In our first comment letter under the current review, ICBA focused on ensuring engagement, transparency and objectivity. First, we called on the banking agencies to hold at least six outreach meetings across the country to gather community bank input. After all, the best way to truly assess the costs and benefits of banking regulations is to hear the personal experiences of the bankers those rules affect on a daily basis.

Second, ICBA called on regulators to again set up an EGRPRA.gov website. Not only should the site host Federal Register notices and comment letters, but it should also keep a top 10 list of the most burdensome regulations identified by bankers in letters and outreach meetings. If regulators are going to take on excessive and unnecessary government red tape, they should be upfront about which rules bug bankers the most.

Finally, ICBA is urging policymakers to establish a director of the EGRPRA review process who can overcome the objections of individual agencies and resolve interagency disputes. Too often during the original EGRPRA review process, recommendations

to ease regulatory burdens were rejected because of the objection of one agency or because the agencies could not achieve a consensus. There will always be some regulator who can find some reason to preserve a regulation, even if it does more harm than good. Installing an EGRPRA czar with the authority to overrule the objections of individual agencies will help preserve the spirit and commitment of the review process as a whole.

Finishing strong

The EGRPRA review is a great opportunity to make real headway in our pushback against the continued paperwork pileup. But it requires a commitment by regulators to weigh the benefits of agency rules against their true costs and make sometimes-uncomfortable decisions.

That is why ICBA and community bankers will stay engaged. By helping to structure the process for maximum effectiveness and making a strong case for the most needed reforms, we can help make those tough regulatory decisions a little easier. If they truly want to make a difference, regulators need to use this opportunity to act, because we can't wait another 10 years to get this right.

Chris Cole (chris.cole@icba.org) is ICBA executive vice president and senior regulatory counsel.

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Resilient and Strong by Camden R. Fine, ICBA President and CEO



The latest official industry numbers are in. The good news is the entire banking industry, now more than six years after the Wall Street financial meltdown, continues its steady return toward a full and stable normalcy. Lending balances are rising. Margins are strengthening. Profits are growing.

The even better and too-often overlooked news, however, is how the nation's community banks are standing up to and even standing above the largest financial players. When it comes to lending in particular, community banks, against considerable economic headwinds, are outperforming their Wall Street megabank counterparts.

Two key snapshots from the FDIC's second-quarter financial performance report on federally insured institutions illustrate the point:

- **By a wide margin, community banks are the industry's top-producing lenders.** Loan balances at community banks rose 7.6 percent over the past 12 months, shoulders above the 4.9 percent industrywide average that includes the megabanks. And while community banks hold less than 20 percent of industry assets overall, community banks provide nearly half of all small-business loans.

This pace-setting industry performance, reflecting the fastest rise in loan balances since 2007, is even more impressive considering that community banks compete against extraordinarily aggressive rivals—from giant credit unions to Farm Credit System institutions to too-big-to-fail megabanks—operating with significant government-subsidized funding and tax advantages. Nevertheless, quarter after quarter, community banks consistently demonstrate their lending prowess that is so essential to Main Street.

- **Community banks earnings are strong.** Community banks posted \$4.9 billion in earnings during the second quarter, up 3.5 percent from a year ago. Overall industry earnings, marked by the industry's second-highest ever quarterly income posting, but skewed by volatile revenue streams from investment banking shops at the megabanks, rose 5.3 percent.

Impressively, community banks are booking the most loans while maintaining the industry's highest net interest margins, standing at 3.59 percent for community banks and at 2.76 percent for the largest banks. Significantly, community banks with \$1 billion or less in assets collectively posted a 1.00 percent return on assets, only four basis

points lower than the largest banks managing global operations and risks.

What does this mean? Certainly, these industry performance measures, though reflecting positive trends, are snapshots amid a still delicate economic recovery. Real challenges lie ahead, including how future rising interest rates are properly anticipated and managed. And there are always dangers beyond Main Street, particularly the misbehavior of too-big-to-fail Wall Street firms that ICBA is working to downsize.

Yet the bigger picture shouldn't be overlooked: That is, the fundamental relationship-based business model of community banks—which includes efficiently putting local deposits to work through prudent local lending—remains remarkably resilient as well as essential to the financial health of Main Street and the nation's economy. Although currently overburdened by excessive regulation and unfairly besieged by rivals with government-supported market advantages, community banks, if allowed a fair and level playing field, can and will successfully compete against any other financial institution or model anywhere and anytime.

Committed and strong, community banks are here to stay. We have the hard numbers to show it.

Camden R. Fine is President and CEO of ICBA. Reach him at cam.fine@icba.org.

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The Independent Spirit

by John H. Buhrmaster, Chairman of ICBA



Recently, I stumbled across something that I'd passed for almost 30 years on my way to our boardroom here at 1st National Bank of Scotia. We were in the midst of a renovation and that means that things that have been hanging on walls for years needed to come down and go back up. This is when I noticed the framed official credo of ICBA (then the IBAA), and I took a moment to read it again. It blew me away.

Not only was it still relevant 40 years later, it was probably even more relevant given the current economic climate and the financial system that we live in day in and day out as community bankers.

It begins with the line, "In the principle of Independence, the most precious American heritage." As a community banker, once I rediscovered this treasure, I needed to keep reading. "And in banking we believe in the Independent Bank, and American institution dedicated to the financial independence of its customers and community. ... We know that eternal vigilance is ever the price of liberty and in union there is strength. We view with alarm trends which conflict with Independent

Banking, and we pledge resistance to every such trend."

And there you have it. I was hooked. How could I have passed by this message for decades without noticing it, let alone reflect on it? Even more astonishing--how could it really be just as appropriate now as it was when it was first hung in our bank?

With so many winds of change and overconcentration coming at us from every direction, I can't help but be thankful for the fact that we community bankers still stick together through thick and thin in defending one of America's greatest treasures--the independent community bank. It's our banks that helped build this country and the communities that line Main Streets nationwide. It's our banks that helped so many small-business startups get their first loan to open their doors. It's our banks that helped local families and residents buy their first home, purchase their first car, and plan for college or retirement.

It's our independent community banks that are our nation's legacy. It's something no other country in this world has. Our financial system is unique. And it's this independence

through community banks that keeps our financial system strong—even through the tough economic times. We learned that most recently through the Wall Street financial crisis.

And while those winds of change seem to be coming at us strong, we as community bankers need to remember that we are stronger. We have the spirit of independence standing with us every step of the way, and that's precisely what our country was built upon. Independent banks are part of American liberty, and we won't let anyone take that away from us.

So when issues of government overreach, regulatory burden and too-big-to-fail come up, you better believe that we community bankers are going to fight. We're not just fighting for our businesses; we're fighting for the American spirit and pillar of individual economic opportunity—indeed, in our independence.

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

When a young farmer wanted to purchase land from his father, his local lender suggested contacting Bank of North Dakota.

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ICBND MEMBERS IN THE NEWS

Karsky Named to Board of Trustees at Graduate School of Banking at Colorado



Tim Karsky, President of Choice Financial in Bismarck, has been named to the board of trustees at the Graduate School of Banking at Colorado.

Karsky is the most recent North Dakota banker named to the GSBBC Board of Trustees. He brings forth experience gained from a long career in banking, including his role as commissioner of the North Dakota Department of Financial Institutions from 2001-2010. He has also served in many leadership capacities in banking, including as chairman and treasure of the conference of State Bank Supervisors, instructor at the Dakota School of Banking and member of the FDIC National Advisory Council.

Tara Field Named to Senior Management Committee



Tara Field, vice President-Compliance was recently named to the Senior management Committee at

Choice Financial. Field joined the bank in 1999 and has held various positions within Choice, including frontline, accounting, marketing, customer service manager, new accounts, compliance officer, and was promoted to VP-Compliance in 2011. Field is also certified as a Community Bank Compliance officer with the ICBA and holds her CRCM through the Institute of Certified Bankers.

Tennyson and Mastera Hired at Bell State Bank & Trust



Shawn Tennyson has been hired as Project Management Director at Bell State Bank & Trust in Fargo. In his

new position, he will manage all projects for the marketing department, ensuring delivery of

marketing materials on time and on brand for internal and external customers. Originally from Carrington, he earned an associate degree in commercial art from Moorhead Technical Institute. He has 27 years of experience as a graphic designer. Tennyson spent the previous 14 years at Sundog, serving most recently as director of resources.



Sarah Mastera has been hired as Vice President/Mortgage Lending Officer at Bell State Bank & Trust

located in Fargo. In her new position, Mastera will originate home mortgages and assist borrowers through the lending process. Originally from Murray, Ky., she earned a bachelor's degree in Public Relations and a master's degree in Mass Communications, both from Murray State University. She previously served as a mortgage loan officer at Branch Banking & Trust in Murray, Ky.

Bank of North Dakota Promotes Staff



Luke Schander accepted the Security Analyst position in IT. Schander began his Bank of North Dakota career in

2008 as a IT intern. He has since worked in application support and IT security as well as being a computer and network specialist.



Alexis Klein accepted the Loan Operations Specialist position in BND's loan operations service area. Klein started

at BND as a temporary employee in the IT and operations areas.



Amy Howard accepted the Enterprise Application Support Specialist position in BND's business and technology service

area. Howard has worked in BND's IT service area since 2012.



Melanie Burgard accepted the Account Technician II position in BND's loan operations service area. Burgard began

working at BND in the vault in 2011.

Choice Financial Expands Insurance Division



Choice Financial proudly announces the expansion of insurance services in Dickinson. Leading the insurance team is **Zared Lefor** as

Agency Manager. Lefor joins Choice with eight years experience in the insurance industry. Lefor is a graduate of Dickinson State University, Dickinson, N.D., with a degree in Business Administration, and is licensed in health, life, property and casualty insurance.



Robin Ranum joins Choice as Customer Account Manager, with more than nine years experience as an insurance agent.

She is a graduate of Dickinson State University, Dickinson, N.D., with a degree in Business Management and holds her property and casualty insurance licenses.

Baer and Berg Named to Choice Senior Management Team



Bruce Baer, Senior Vice President/Branch Manager was recently named to the senior management team at Choice Financial.

He has been with the bank since 1989, and has previous lending experience with other local financial institutions and Farm Service Agency. He holds his

insurance license in North Dakota, and earned a bachelor's degree in agricultural mechanization-agri business from NDSU in Fargo. Baer is active in Dollars for Scholars, Knights of Columbus, the local fire department, Sportsman Club, Salvation Army, SW Ag Producers Club, and Church Finance Counsel. He is also a hunter education instructor.



Samantha Berg, Human Resources Specialist was recently named to the Senior Management team at Choice Financial.

Berg joined the bank in 2008 and has held various positions with Choice, most recently Director of Frontline Operations.

Richard Joins Cornerstone Bank



Jasmine Richard has joined Cornerstone Bank as a Mortgage Originator Assistant at the Bismarck location. She has been working as a

Title Officer researching and completing title work on properties and also has several years of customer service experience.

Widmer Roel Hires Fossum



Scott Fossum has joined the Agricultural Division of Widmer Roel, a public accounting and business advisory

firm with offices in Fargo, Bismarck, and Hazen. Fossum, as an audit associate, provides audit and accounting services. He has a bachelor's degree from NDSU.

Eider Promoted at Cornerstone



Stacy Eider of Cornerstone Bank has been promoted to Mortgage Operations Manager. She has

been working in the Mortgage business since August 2001.

COMMUNITY BANKS and BANKERS IN THE NEWS

Breberg Joins Western State Bank

Dallas Breberg recently joined Western State Bank as a Customer Service Representative. She will process customer teller transactions, assist the Retail Banking Department and overall demonstrate outstanding customer service. She has previous customer service and banking experience. She is originally from Dawson, MN and is currently attending NDSU, working toward a Bachelor of Science Degree in Finance. She volunteers for Homeward Animal Shelter.

Goebel Joins Western State Bank

Dave Goebel recently joined Western State Bank as Systems Engineer II. His duties include supporting and maintaining

information technology systems for the company, focusing on core infrastructure design and reliability. Prior to joining the bank, Goebel served as lab Engineer for Microsoft vendors where he specialized in Server Administration and Automation. Originally from West Fargo, he earned an Associate of Science Degree in Computer and Network Technology from Minnesota State Community and Technical College. He is involved with the American Foundation for Suicide Prevention—ND Chapter and his local church.

Starion Financial Promotes Ridl

Starion Financial has promoted **Jody Ridl** to Credit Review Lead, Assistant Vice President. She is located at the Fargo Urban Plains

Branch. In this position, she leads the credit review department, ensuring that policies, goals and objectives are

completed effectively and efficiently. Ridl joined the bank in 2008 as a Credit Analyst II and was promoted to Credit Analyst III in 2010. She has more than 15 years of experience in the banking industry with more than 10 years in credit analysis and underwriting. She earned a bachelor's degree in Finance/Accounting from Minnesota State University Moorhead.

First International Bank & Trust Announces Live First Community Grant Winners

First International Bank & Trust is excited to announce the winners of its Live First Community Grant contest. The contest was intended to promote giving back to our communities through projects or causes that make a difference. Organizations and individuals were able to apply for the grant through the Bank's Facebook page. Due to an overwhelming response, First International Bank & Trust awarded not only one, but two \$3,000 grants to projects which benefit the communities served by the Bank.

The first winner of a \$3,000 grant is the Minot Park District. The grant will be used to purchase cross-country ski sets in an effort to provide more year round recreation for families in the region. The second winner of a \$3,000 grant is the Starbright Foundation's Fruits of Freedom Orchard in Gilbert, AZ. The grant will be used to create a fruit orchard that will serve as a serene area for abused children. The fruit from the trees will also help feed those in need. In addition to the grand prize grant, three \$5,000 grants were provided to those projects with the most votes on Facebook. The People's Choice award winners were: InterVarsity Pink House, Cat's Cradle—PAWSitive Impact, and 4 Luv of Dog Rescue.

Starion Financial Promotes Schmitt, Zinke Transfers

LaDawn Schmitt has been promoted to Business Banking Officer, Assistant Vice President. Schmitt began her Starion career in 2006 when she joined the organization as a business banking representative. She holds a Bachelor of Arts degree in Business Administration from Minnesota State University Moorhead.



Doug Zinke, who has been a Business Banking Officer, Assistant Vice President, in Mandan since January 2014, has transferred to Bismarck. Zinke joined Starion Financial in November 2011 as a Business Banking Officer. Prior to joining the bank, he had more than five years' experience in the banking and financial services industries. Zinke holds a Bachelor's Degree in Business Administration and an MBA, both from the University of Mary. He will continue to serve customers in both Mandan and Bismarck.

Starion Financial Hires Kragnes

Starion Financial has hired **Kevin Kragnes** as a Business Banking Officer, Vice President at its Fargo Urban Plains branch. In this position, Kragnes works with new and existing customers to identify, develop and manage loan portfolios and customer relationships by advising on business management, financial matters and other Starion services. He brings more than 20 years of lending and banking experience to the bank. Kragnes has a Bachelor's Degree in Finance from Minnesota State University Moorhead and is a graduate of the Dakota School of Banking. He is an active

member of the West Fargo Exchange Club.

Montee and Klatt Join Cornerstone Bank

Pamela Montee has joined Cornerstone Bank as a Mortgage Loan Officer in Dickinson. She comes to the bank with over 19 years of Mortgage experience.

Nancy Klatt has joined Cornerstone Bank as a Mortgage Origination Assistant in Dickinson. She comes to the bank with over 10 years of experience in the Mortgage business.

Zottnick Named Business Banking Officer

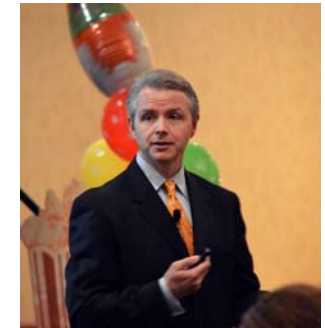
American Bank Center is pleased to announce that **Steve Zottnick** has been selected to fill the Business

Banking Officer position in Bismarck. Steve has been with American since December of 2010 and currently works as an Electronic Banking Specialist. He has a Bachelors Degree in Business Administration from NDSU and has eight years of banking and investment experience.

Mason Named Mortgage Banking Manager

American Bank Center is pleased to announce that **David Mason** has been selected as the Mortgage Banking Manager. David has a

Bachelor's Degree in Business Administration from University of Alaska SE. He has been a Business Banking Officer with the bank since 2008. Prior to that, he was a Branch Manager for First National Bank Alaska and a Collections Specialist for Alaska Pacific Bank in Juneau.



ICBND 47th Annual Convention was full of outstanding and distinguished speakers. From top left to right: Senator Heidi Heitkamp; Bismarck Mayor Mike Seminary; SBA Regional Administrator Matt Varilek; Melissa Pinks-American Bank Center; Wade Oliver-ICBA Securities; Jim Mathis; ICBA Chair-Elect Jack Hartings; Jeff Rendel; Group photo: Bob Larson, John Brown, Senator Heidi Heitkamp, Mike Seminary, and Tim Porter; Darrin Suess; Dr. Kevin Streff; Lt. Governor Drew Wrigley; Brent Bogar; Kim Zubki; Peter Ricchiuti; and Jim Bearden. Not pictured: Senator John Hoeven, David Osburn, and Mike Schlappi.

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Erik Thompson

Chairman

Prairie Sun Bank, Milan, Minnesota

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ICBA Reinsurance | ICBA Consulting | ICBA Strategic Technology Solutions

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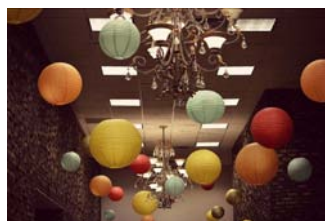
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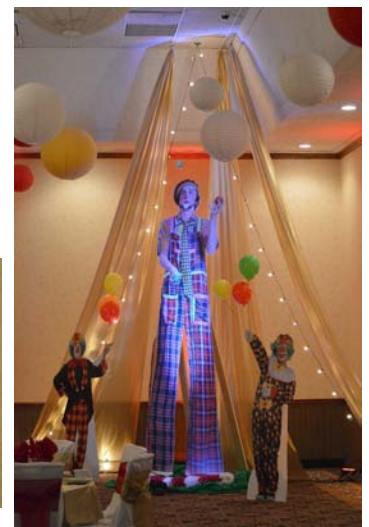
Thanks to all our Exhibitors - Fun was had by all during the Theme Party!



Thanks to all our Exhibitors - Fun was had by all during the Theme Party!



Thanks to all our Exhibitors - Fun was had by all during the Theme Party!



Continued from Front Page...

- ♦ Southeast Director: Claire Seefeldt, President - First National Bank, Milnor
- ♦ Director at Large: Frank Brown, President - Bank of Glen Ullin, Glen Ullin
- ♦ Director at Large: Paige Bjornson, Senior Business Banker - Dacotah Bank, Valley City
- ♦ Director at Large: Tim Karsky, Market President - Choice Financial Group, Bismarck
- ♦ Director at Large: Rick Harris, Vice President - State Bank & Trust of Kenmare, Kenmare.

Jack Hartings, ICBA Chairman-Elect and

President/CEO of the Peoples Bank Co. in Coldwater, Ohio addressed the membership during the Annual Business Luncheon and presented Robert Larson and John Brown with the 2013 ICBND Association Royalty check in the amount of \$68,101.

Senator John Hoeven was our featured guest speaker during the luncheon along with Matt Varilek of the SBA Regional Administration office. Melissa Pinks, Business Banking Officer at American Bank Center, Bismarck and an ICBND Emerging Leader member spoke to attendees of her passion for community banking and the great opportunities that the Emerging Leaders Development program has given her including

her sponsored trip to the ICBA Washington DC Summit.

Look for convention photo coverage throughout this issue.



Frank Larson, Starion Financial, Named 2014 Distinguished Banker



The ICBND Distinguished Community Banker Award was created in 1998 by the Board of Directors to recognize the efforts of its most outstanding members. It is the most prestigious award given by ICBND.

The award, which is not given every year, honors a community banker or someone who was a community banker for exemplary and outstanding service to community banking over an extended career.

The recipient is nominated by a member of the ICBND Board of Directors and/or the Blue Ribbon Committee, which consists of all Past Presidents.

The ICBND Board of Directors and Blue Ribbon Committee would like to congratulate Frank Larson, Chairman/Director of Starion Financial, on receiving this esteemed award.



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Angi Day Hired as Benefits Coordinator for ND BANKS Benefit Trust



Angi Day brings a wealth of employee benefits experience that will be valuable to banks and bankers participating in ND BANKS Benefit Trust. ND BANKS Benefit Trust became operational on August 1 and only insures banking industry employees and their

families. Nearly 60 North Dakota banks will be in the trust in its first year.

Previously, Angi was benefits administrator at MDU Resources Group, Inc., Bismarck, where she worked with health and welfare benefit plans, 401(k) plans and pension plans. She has extensive customer service experience handling benefit questions and issues; administrative experience tracking claims, costs and fees associated with benefit plans; and educational experience informing

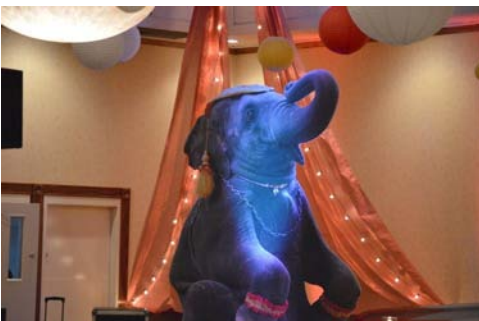
employees of benefit options.

In her new position, Angi is eager to bring her skills and experience to the banking industry and help with the success of ND BANKS Benefit Trust. Bank employee benefits coordinators and bank employees are encouraged to contact Angi with questions at 701-223-5303 or email her at angi@ndba.com.



Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to Kyndra Gagne at 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.



AM I REQUIRED TO OFFER MY EMPLOYEES HEALTH INSURANCE?

Health Reform Answers

That's a valid question. We've helped hundreds of North Dakota organizations understand the requirements of the Affordable Care Act. We'll help you, too, with the information you need to make confident decisions.



Find answers here:
BCBSND.com/healthreform

Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association
Norian Mutual Insurance Company

Congratulations To This Year's Hall of Fame Recipients

American Bank Center

Sherri Arenz	20 Years
Myles Stafford	20 Years
Kathy Duchsherer	30 Years
Jonathon Primeau	30 Years
Flo Renner	30 Years
Patti Conlon	40 Years
John Weisenburger	23 Years/Retiring
Daleen Johnson	34 Years/Retiring
Sallie Larson	37 Years/Retiring
Larry Ziegler	28 Years/Retiring

Bank of North Dakota

Yvonne Remick	20 Years
Jeanne Thomas	20 Years
Bob Humann	30 Years
Laura Miller	30 Years
Donna Roll	30 Years
Rhonda Vetter	30 Years
Reyne Fisher	40 Years

Bell State Bank & Trust

Pamela J. Ganyo	40 Years
Ken Krajsa	40 Years

Choice Financial Group

Linda Winter	20 Years
Steven Jesme	30 Years
Dorice Salzer	30 Years
Sherry Pengilly	40 Years
Ray Thielges	40 Years

Dacotah Bank

Paige Bjornson	20 Years
Sue Kapaun	20 Years
Jan Eggert	30 Years
Dick Gulmon	30 Years

Farmers & Merchants State Bank

Diane Close	40 Years
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First International Bank & Trust

Rondi Deaver	20 Years
John Drady	20 Years
Janice Halvorson	20 Years
Teresa Heck	20 Years
Karleen Houle	20 Years
Mark Luhman	20 Years
Jacquelyn Fischer	40 Years

First Western Bank & Trust

Marla Gasmann	20 Years
Laurie Johnson	20 Years
Marcy Smith	20 Years

Laurie Johnson	20 Years
Marcy Smith	20 Years
Sheryl Albertson	30 Years
Dave Kuschel	30 Years
Patti Yuds	22 Years/Retiring
Dee Balentine	30 Years/Retiring
Security First Bank of North Dakota	
Deb Clarys	30 Years
Ward Sandstrom	30 Years

Starion Financial

Vivian Deichert	20 Years
Alvina Madler	20 Years
Gail Schatz	20 Years

The National Bank of Harvey

Pam Lewis	30 Years
Kent Olson	30 Years



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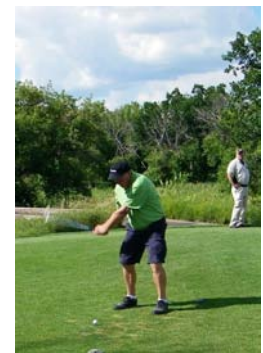
There's Never a Dull Moment with Dave and Ted...



Beautiful Day for the ICBND PAC Golf Tourney

Big thank you to all our golf sponsors including: Jadestone Consulting, North Dakota Development Fund, Eide Bailly, Bank Financial Services Group, Brady Martz & Associates, Wild/CRG, Serkland Law Firm, ICB Purchasing Exchange, Widmer Roel PC, North Dakota Records Information Network, and North Dakota Guaranty & Title Co.

This year's Mulligan sales raised \$3,050 for the ICBank PAC. A total of \$11,328 was raised from all PAC fundraisers during the convention - our highest total ever!!!





ICBND Holds First Annual Energy Summit

North Dakota bankers and businessmen were invited to attend the first annual Energy Summit held at the Ramkota Hotel. Speakers included: Justin Kringstad, Director of North Dakota Pipeline Authority; Ron Ness, President of North Dakota Petroleum Council; Gene Veeder, Director of McKenzie County Economic Development and Lynn Helms, Director of Department of Mineral Resources. These speakers shared their knowledge and vital information on the oil boom that is happening in our state today. Statistics were shared and the future of the Bakken was examined. Also discussed were the areas of concern and what needs to be done to keep up with this ever changing and ever increasing industry in our communities. A panel discussion with the attendees was held after lunch. In addition to our featured speakers, the panel also included Steve Stenehjelm, First International Bank & Trust in Watford City, Chris Jundt, First National Bank & Trust, Jason Bohrer, President/CEO of Lignite Energy Council, and Brent Bogar, President of Jadestone Consulting.



SAVE THE DATES
A Webinar Series
for Community Bank Financial Managers

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Community Bank Matters: Balance Sheet Issues for 2014

APRIL 23 • MAY 14 • JULY 9 • SEPTEMBER 24 • DECEMBER 10

Join Us For Our Community Bank Webinar Series

ICBA Securities, the institutional broker/dealer of the ICBA, announces its 2014 *Community Bank Matters* webinar series. These educational events, produced exclusively for the state associations which endorse ICBA Securities as well as the ICBA member banks, will cover a variety of topics of interest to community bank management and financial executives. Details for registration to the individual webinars will be distributed about three weeks prior to each event. There is no cost to attend.

TOPICS:

April 23
M&A and Bank Valuation Update

May 14
Current Investment Strategies and Products

July 9
Managing Investments in a New Regulatory Landscape

September 24
Capital Markets Solutions to Enhance Core Banking Activity

December 10
Year-End Investment Portfolio Strategies

Our Webinar Speakers:

Tom Mecredy is Head of the Vining Sparks Community Bank Advisory Group.

Greg Roll, CFA is Senior Vice President in ICBA Securities' Investment Strategies Group.

Dan Stimpson, CPA is Senior Vice President in ICBA Securities' Investment Strategies Group.

Rick Redmond is Director of Balance Sheet Strategies for ICBA Securities.

Jim Reber, CPA, CFA is President/CEO of ICBA Securities.

Each webinar will last approximately 1 hour. There will also be a Question and Answer period during each webinar.

ICBND Fall Certified Frontline Professional Session Attended by Over 150

Bryan Fetty, Senior consultant with Young & Associates traveled the state to instruct community bankers frontline personnel on deposit account titling and FDIC Insurance. Sessions were held in the evening after a delicious buffet meal in Jamestown, Grand Forks, Minot, and Mandan. This training is a Certified Program for all community bankers but is specifically designed for new account representatives, customer service representatives, head tellers, tellers, and management trainees. Sessions are held in the spring and fall. To become certified an attendee must attend both sessions in one year and to remain certified, they must attend at least one session per year.



Emerging Leaders Hold Fall Meeting in Underwood - Tour Falkirk Mine

The ICBND Emerging Leaders group met at City Hall in Underwood and heard keynotes from speakers Jason Bohrer, President/CEO of Lignite Energy Council and Brent Bogar, President of Jadestone Consulting.

Jason spoke about his journey to becoming the President of the Lignite Energy council and the importance of the coal industry to North Dakota and their communities. He shared some very interesting statistics with the group.

After a great lunch sponsored by North Country Bank, Brent shared his experience as a community leader, which started in his teenage years. Brent also spoke about the importance of leadership in your home, community, and government and encouraged the group to become involved in the legislative process. He also reviewed the current measures on ballot and asked that the group not only listen to what is out there in newspaper and TV ads but to go online and read the measures so that they are fully informed before heading to vote.

The session ended with a two and a half hour tour of the Falkirk Mines. Our tour guide Doug, was very informative and comical! The group would highly recommend this tour to anyone.



CAREER OPPORTUNITIES

Mortgage Loan Processor

Cornerstone Bank is looking for a Mortgage Loan Processor to join our professional team in either Bismarck or Fargo. This individual will be responsible for preparing and processing mortgage loan records, files and correspondence from application through approval and ensuring compliance with bank, regulatory and investor guidelines. A High School diploma or GED with one year of bank, title, or financial industry experience required. Experience as a mortgage, consumer, or commercial loan processor preferred. 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

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Mortgage Loan Processor I - Opener

Cornerstone Bank is looking for a Mortgage Loan Processor I - Opener to join our professional team at its Fargo location. This individual will be responsible for setting up all new mortgage loan applications for processing and ensuring they adhere to all federal and state laws and regulations. A High School diploma or GED with one year of bank, title, or financial industry experience required. Experience as a mortgage, consumer, or commercial loan processor preferred. We offer competitive salaries, a comprehensive benefits program and career development opportunities within an exciting growing company.

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Ag Banking Officer

American Bank Center is seeking candidates for an Ag Banking Officer in our Cando location. This position is responsible for developing and maintaining relationships with ag-based customers. Our Ag Banking Officers solicit and originate quality loans, deposits, and special products and services with customers. This position requires a bachelor's degree in banking, finance, business administration or a related field. Minimum of three to five years related experience preferred, or an acceptable combination of education and experience. American Bank Center offers a competitive compensation and benefit package.

To apply, complete the application form found on our website, www.weareamerican.com, and send to:

American Bank Center, Attn: Human Resources, PO Box 549, Cando, ND 58324

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IT Help Desk

Cornerstone Bank is looking to fill an IT Help Desk position in Fargo and Bismarck. This individual will support team members with daily computer activities and issues including unlocking accounts in various systems, hardware or software system installations and/or issues, print job troubleshooting, and phone or remote access issues. Daily activities may include implementation, use, and troubleshooting of Windows Server and PC/tablets OS and Active Directory, use and troubleshooting of Cisco phones and various models of smartphones, rollout of PCs, laptops, and tablets within various business units. As Associate's Degree or 2 years of help desk experience required. Ability to work flexible hours and travel as needed is required. We offer competitive salaries, a comprehensive benefits program and career development opportunities within an exciting growing company.

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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 at the "About Us", "Career Opportunities" tab.

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CAREER OPPORTUNITIES

Market President

American Bank Center is seeking a market President for its Cando location. This position is responsible for the execution of American's business plan within the Cando community. Will promote positive and open communications internally and externally and encourage a collaborative environment that supports teamwork and customer service throughout the organization. The ideal candidate has a bachelor's degree in business, finance or a related field, 15+ years of banking/professional experience or an acceptable combination of education and experience.

To apply, complete the application form found on our website at www.weareamerican.com and send with your current resume to: American Bank Center, Attn: Human Resources, PO Box 2197, Bismarck, ND 58502

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Director of Risk Management

Bank of North Dakota is seeking candidates for Director of Risk Management. Salary: Competitive, based on qualifications and experience. Minimum Qualifications: Requires a bachelor's degree in accounting, business, finance, or related field or its equivalency and at least five years of high level experience in a diverse financial environment; additional, in-depth work experience may be substituted for a degree; must have demonstrated leadership skills and increasing levels of responsibility, preferably in the primary areas included in Bank of North Dakota's risk Management Service Area (internal audit, compliance, and credit standards and review). Must have the ability to work closely and successfully with employees throughout the organization in identifying needs and developing effective plans to achieve Bank of North Dakota's goals and objectives. The ability to communicate clearly and concisely, both verbally and in writing, with others at all levels in a professional organization. Be highly motivated with the ability to make timely and effective decisions. Desired professional certifications include: Certified Public Accountant, Certified Internal Auditor, Certified Information Systems Auditor, or other certifications relevant to the areas of responsibility. Summary of Work: Provide leadership for the strategic and operational management of the bank's Risk management function, which includes Internal Audit, Compliance, and Credit Standards and Review. Advise the President and Advisory Board on risk management affairs related to Bank of North Dakota. Provide leadership to Enterprise Risk Management for the bank. Lead, direct, and guide risk management personnel to ensure the achievement of service area goals.

Apply online at www.banknd.nd.gov and click on "Career Opportunities"

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And the Big winner is...



The Annual Exhibitor's Walk-A-Thon had lots of entries this year. Winners included: \$50-Curt Zimbelman, First Western Bank & Trust; \$50-Annette Curl, Bank of North Dakota; \$75-Gordon Hoffner, The Union Bank; \$100-Scott Tewksbury, Heartland State Bank; \$200-Aaron Levorsen, First International Bank & Trust; \$300-Brenda Foster, First Western Bank & Trust; \$400-Anita Quaglia, Bank of North Dakota; \$500-Kayla Sandberg, State Bank & Trust of Kenmare; and the \$2,500 Cash Grand Prize went to Tim Porter, Bank of North Dakota (or should we say Mary Porter, wife of Tim Porter, Bank of North Dakota!!!)

COMING EVENTS:
TELEPHONE/WEBCAST SEMINARS:

- Oct 7: Compliance & Legal Issues in Employee Screening: Pre-Hire & Post-Hire
- Oct 8: Risk Management Series: Defining Risk Management Officer Expectations & Responsibilities
- Oct 9: Your Depositor Has Died: Now What?
- Oct 14: Everything You Need to Know About Regulation CC: Compliance, Placing Holds, Substitute Checks & Clearings
- Oct 15: Recent Accounting Developments & Future Issues
- Oct 16: Managing the Force-Placed Flood & Hazard Insurance Processes
- Oct 21: Safe Deposit Boxes: Compliance, Legal Issues, Delinquencies & Death
- Oct 22: How to Reduce IT Risk Assessment Time by 70% and Still Satisfy Examiners and Your Board
- Oct 23: ACH Specialist Series: Conducting the 2014 ACH Audit
- Oct 28: Social Media Update: Facebook, LinkedIn, Twitter & YouTube
- Oct 29: Regulatory Compliance for Deposit Operations, Including BSA
- Oct 30: Mobile Payments: What You Need to Know Now, What You Need to Do Next
- Nov 4: Directors Series: Developing an Effective Succession Planning Strategy for Management & The Board
- Nov 5: Emerging Leader Series: Turning Bank Financial Statements into Useful Ratios & Trends
- Nov 6: Your Bank's Loan Review Program: Meeting Risk Management Needs and Regulatory Requirements
- Nov 12: Call Report Preparation: Balance Sheet Schedules: RC, RC-E, RC-F, RC-G, RC-K
- Nov 13: Vendor Compliance Issues: Risk Management, Contracts & Accounting
- Nov 14: CFPB Mortgage Rules Update & FAQs: Including Recent Changes to Ability to Repay & Qualified Mortgage Rules

- Nov 18: Bank Protection Act Robbery Preparedness for All Staff
- Nov 19: IRS Reporting Requirements: 1098s, 1099s, TINs, Backup Withholding & Recent FACTA Updates
- Nov 20: Loan Deterioration Early Warning Signs: Where is Your Portfolio at Risk?
- Nov 25: Incident Response: Before, During & After a Data Breach

- Dec 2: Opening Accounts for Nonprofit Organizations
- Dec 3: Traditional & Roth IRA Reporting Responsibilities: Requirements, Issues & Answers
- Dec 4: ACH Specialist Series: Handling ACH Exceptions & Returns
- Dec 9: Filing UCC Financing Statements: Getting it Right!
- Dec 10: Supporting Documentation for the ALLL
- Dec 16: Advertising Compliance: Website, Print, TV & Radio
- Dec 17: Denied Loan Requirements: Consumer, Commercial & Residential
- Dec 18: Self-Examination for Fair Lending Compliance

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