

FDIC Bankers College

May 12 & May 14

Highlights of the Program

- Accounting Hot Topics
- Agricultural Banking
- Bank Secrecy Act
- Building a Strong Credit Culture
- Compliance, Fair Lending, & CRA
- Corporate Governance and Strategic Planning
- Fraud
- Information Technology & Cyber Security
- Internet Rate Risk
- Managing Concentration Risk
- Regulatory Exams- What to Expect
- Regulatory Capital Issues
- Third Party Risks

Who Should Attend?

Bank executives and officers with responsibility for lending, asset liability management, financial reporting, information technology, and regulatory compliance

When and Where?

May 12, 2015

9:00 a.m. to 3:30 p.m.
Hilton Garden Inn
4351 17th Ave South
Fargo, ND 58103
(701) 499-6000

May 14, 2015

9:00 a.m. to 3:30 p.m.
Ramada Hotel
3803 East Divide Ave
Bismarck, ND 58501
(701) 221-3030

Register online at www.icbnd.com to guarantee your spot (limited seating)



Quick Look

- 3 Chairman & President Remarks
- 4 Associate Profiles
- 5 Washington Policy Summit
- 6 Frontline Program
- 8 Fine Points by Camden Fine
- 9 From the Top by John H. Buhrmaster
- 10 Portfolio Management by Jim Reber
- 11 ICBND Attends ICBA Convention
- 12 ICBND 48th Annual Convention
- 14 Banks Give Back
- 15 Consumer Financial Protection Bureau
- 17 Emerging Leaders Development Program
- 19 Schwan Financial Seminar
- 20 Sponsorship Opportunities
- 21 ICBND Members in the News
- 25 BND DEAL One and College SAVE Programs
- 26 Classifieds
- 27 Educational Opportunities
- 28 ICBND Information

Independent Community Banks of North Dakota

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Chairman's Remarks



Tim Porter
Bank of North Dakota
Bismarck
ICBND Chairman

ICBND offers many educational opportunities to its members. At times you may even feel inundated with educational announcements, but it's important to remember the value your association provides its members through these programs. A few upcoming opportunities are worthy of your attention.

Emerging Leaders – We still have room for more emerging leaders to join this group. Right now, we have around 30 signed up and we're hoping to get over 40. Seriously consider sending someone from your bank to participate in this great program. The spring tip-off session is in Jamestown on April 23rd. The summer session will be in Fargo with Steve Scheel, Sr. speaking to the group. I know you've heard me say it before, but this program really sets us apart and provides valuable tools for the participants to bring back to your bank.

FDIC Bankers College – This year, the FDIC Bankers College is hosted by ICBND. The meetings will be held in Fargo on May 12th and

Bismarck May 14th. It promises to be an informative day networking with member banks and regulators. Register now to guarantee your spot! Visit our website for individual session descriptions.

Ag School of Lending – The second year of this school will be held in Bismarck from June 22-26. This school is filling up fast; so if you have some interest, please reserve a spot soon.

There are many more opportunities to explore this spring including the Certified Front-Line Professionals Training in various locations the last week of April.

I would say that the most gratifying part of my job as chairman of ICBND is participating in the outreach of the association to our member banks. Whether by personal visits, phone, or educational sessions, it's important for us to connect and hear your thoughts. Let's keep in touch and continue to build on ICBND's mission "to enable the independent member banks to profitably and competitively provide quality financial services to the communities and citizens of North Dakota."

President's Remarks



Barry D. Haugen
ICBND President

Spring is in the air! I love this time of year because I know good things are just around the corner. Long days of warm sunshine, trees blossoming, green grass, and kids playing outside. I had a similar feeling of optimism in early March while attending the ICBA National Convention in Orlando with nearly 3,000 members of the independent community banking industry. It was a very impressive and uplifting event and North Dakota was well represented with nearly 50 bankers attending. Despite the current regulatory and policy burdens that have been unduly placed on community bankers, I could sense a passion and optimism for the future of our industry.

At the federal level, there's been some progress made and hope for continued momentum in this Congress. We can actively participate in this movement at the upcoming ICBA Washington Policy Summit. Community bankers from across the country will assemble in Washington April 28-30 to further articulate the need for regulatory relief. I urge you to participate in this event which is appropriately themed "Stand up. Step up. Speak up." For more information, visit icba.org/wps15/.

At home, the North Dakota Legislative Session is beginning to wind down. The session has been generally successful for ICBND. For example, through introduction of HB 1220, ICBND was successful in producing positive change and clarity to the "good funds" law. The bill passed both chambers and was signed into law by Governor Dalrymple on March 12. In addition, we helped kill a number of bills that were bad for independent community banking.

Most of the hearings for policy-related issues are complete and the focus is now on appropriations issues. Based on the most recent revenue forecast for the 2015-2017 biennium, the outlook for state tax collections is nowhere near the December forecast which provided the basis for the governor's budget proposal. Scuttle around the capitol is that legislators will try to adjourn early and save some days from the 80 day maximum. It's been a scary slide for most ag and energy commodities this past year, but it was quite a run up to that point! Staying with the optimism theme, sometimes we need to step back and realize how blessed we are with fertile soil and abundant natural resources in our state.

Until next time,
Barry

Associate Profiles

Baymont Inn & Suites

www.baymontmandan.com

2611 Old Red Trail

Mandan, ND 58554

Phone: 701-663-7401

Contact Information:

Karen Summers, General Manager- Email: ksummers@ganglhospitality.com



The Baymont Inn & Suites (formerly Seven Seas Hotel & Waterpark) is Bismarck-Mandan's premier meeting facility. The hotel features over 11,000 square feet of meeting space and can accommodate up to 600 people for a conference with a total of nine separate meeting rooms. The Baymont Inn & Suites features Bismarck-Mandan's largest Indoor Waterpark with the area's longest indoor waterslide and Aquaplay Children's Pool.

The hotel is proud to feature the "Seven Seas Bar & Grill" serving lunch and dinner daily in a rustic lodge atmosphere. The hotel now offers a free hot breakfast for our overnight guests. The hotel also offers a business center and fitness center for our overnight guests. The Baymont Inn & Suites has a total of 122 guestrooms with three 900 square foot Presidential Suites. These suites feature extensive upgrades including a hot tub, wet bar area, living room with fireplace and a separate meeting and sleeping quarters. A friendly staff is ready at any moment of the day to ensure a maximum level of comfort for a truly memorable stay.

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Contact Information:

Andrew Lewis - Email: alewis25@travelers.com



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Upper Midwest Automated Clearing House Association (UMACHA)

www.umacha.org

7100 Northland Circle, Ste 407

Brooklyn Park, MN 55428

Phone: 800-348-3692

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Direct member of NACHA and licensed provider of payments education, publications, ACH & RDC compliance services, and consulting. UMACHA is the member-based Regional Payments Association (RPA) primarily serving the Ninth Federal Reserve district.

Washington Policy Summit

Speak Up for Your Industry in Washington (April 28-30)

ICBA is encouraging community bankers from across the nation to gather in Washington, D.C. from April 28-30 to stand up for the community banking industry.

Engage with policymakers in-person and influence public policy. Participants will engage members of Congress and banking regulators, hear firsthand from financial and policy leaders, and influence the policymaking process. There is no registration fee. Go online to register today.

More Information:

[Register to attend the Washington Policy Summit](#)



At a time when information is only a click of a button away, it becomes difficult to filter all the information available to make sure that the most relevant, updated, and reliable data is used for decision making.

Social indicators allow people to gain a better understanding of the environment in which their organization operates and improve the quality of decision making allowing them to better serve the needs of local communities.

[North Dakota Compass](#) is a new statewide, social indicators website, one-stop source of information for data needs, which provides individuals and organizations in North Dakota with accurate information and resources on topics that impact their quality of life.

Modeled after the nationally recognized [Minnesota Compass](#), North Dakota Compass relies on committees comprised of key stakeholders to advise the project on what data indicators and sources most serve the needs of North Dakota's communities. Currently funded by the Bush Foundation and the Otto Bremer Foundation, the project will be opening up membership and sponsorship opportunities this spring, so that community stakeholders can offer their support in ensuring this resource remains free of charge and easily accessible for everyone in North Dakota. The website also provides the foundation to support special projects, which can be explored based on community interest and funding.

Information is vital in addressing the changing needs of communities. [North Dakota Compass](#) offers a number of different ways to document needs and track progress; to assess areas where investments can have maximum impact; and to support data-driven decision making.

Check North Dakota Compass (ndcompass.org) and explore:

Indicators by topic areas: Discover statewide trends in topics such as aging, youth, demographics, economy, education, health and workforce.

Geographic Profiles: Your location at a glance! A compilation of the most important social indicators present on the North Dakota Compass website, by geographic location (the state of North Dakota, the eight state planning regions, 53 counties, metropolitan and micropolitan areas, and the Native American Indian Reservations). City Profiles will be added in 2015.

Community Building Toolkit: Providing the community capitals framework and additional resources for community development.

State Legislative District Profiles: District profiles highlight 16 measures focusing on population, household, social, and economic characteristics for each of the 47 districts in North Dakota and compares them with North Dakota and the United States.

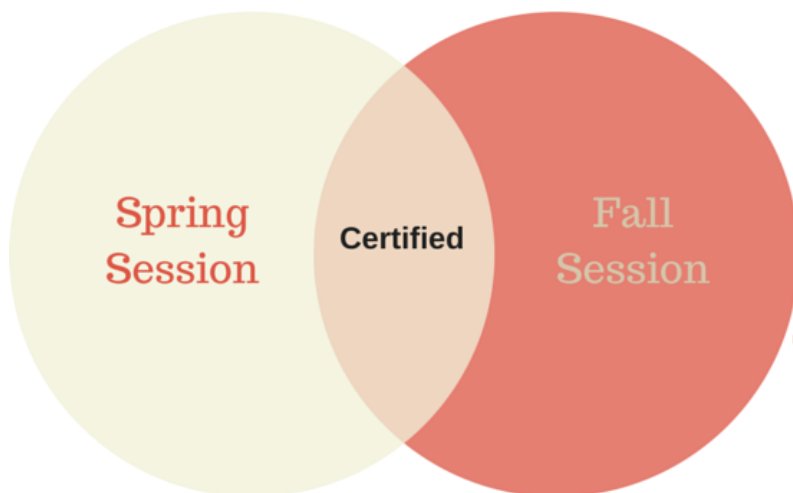
Additional Resources: Under each topic, "More Measures" provide access to more indicators and data-rich websites; "Ideas at work" connect you to networks, organizations, and agencies on the ground working in the areas you may be interested in; and the "Library" offers reports and publications to explore.

Use [North Dakota Compass](#) to make an impact in your community!

ICBND Frontline Program

Independent Community Banks of North Dakota would like to present the 2015 Frontline Program. This seminar is designed for new account representatives, tellers, head tellers, personal bankers, management, and supervisors. To obtain your Frontline Certification you must attend both the Spring and Fall Sessions in your first year and one session per year thereafter to remain certified.

*If you do not attend one of the seminars the year following your certification, you will need to attend both seminars again in order to be certified.



Spring Session - Igniting the Winner Within you!

This session will show how enthusiasm and passion are sparks within us that can ignite and then explode into tremendous growth in our life, our jobs, and in our sales force. When employees are enthusiastic and passionate about life and work...watch the productivity explode!!

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April 27 Ramkota Hotel, Bismarck
April 28 Holiday Inn Riverside, Minot

April 29 Hilton Garden Inn, Grand Forks
April 30 Gladstone Inn, Jamestown

Register online at www.icbnd.com

For more information please contact us at
701-258-7121 or info@icbnd.com

Accelerate your Career Success

For more information,
contact ICBND at 701/258-7121.



www.thecommunitybankersschool.com

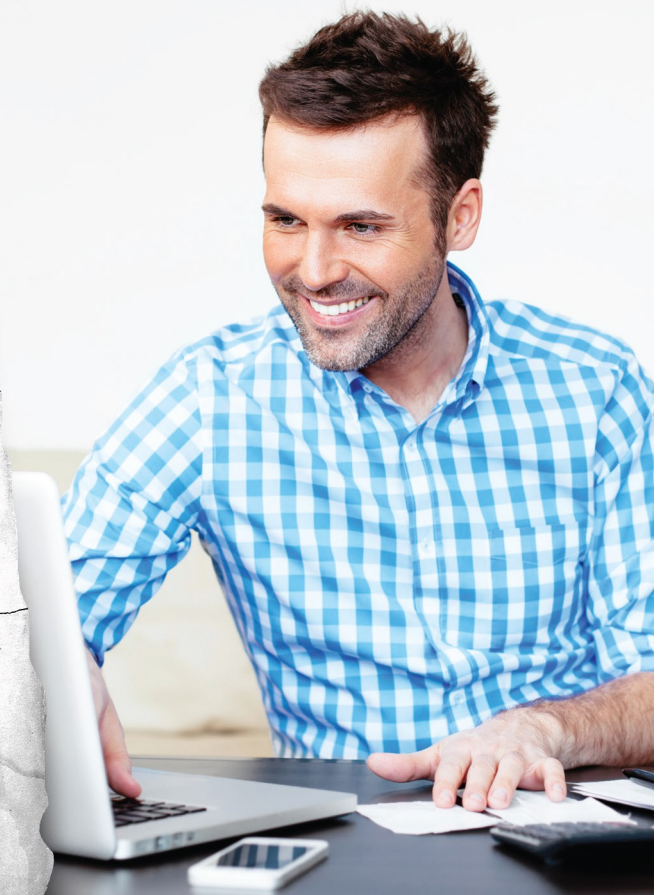
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BND Banking Summit

Banking Strategy:
2015 and Beyond



May 6-7, 2015

Bismarck, ND

National Energy Center of Excellence at BSC

FINE Points

The Time Is Now

Written by: Camden Fine, President and CEO of ICBA

Community bankers aren't the only ones who think so. Nearly everyone in Washington now agrees, to one degree or another.

Most members of Congress, including the leaders of both political parties, say it's time. Top regulators also concur, and some have even offered a proposal or two of their own. Even many of your customers—particularly those, heaven forbid, seeking a loan without a blood test or a signature cramp—say yes. Heck, even those pesky credit unions begrudgingly agree.

And ready for the toss, President Obama says he would welcome such bipartisan legislation to sign.

Inside and outside Washington, most people agree the time has come to enact real, meaningful and significant regulatory relief for community banks. And fortunately, we have a clear, ready-made plan laid out for members of Congress to do just that. It's the Plan for Prosperity, ICBA's legislative platform outlining for the 114th Congress specific, targeted regulatory relief measures for community banks.

Addressing ICBA's top priority, the Plan for Prosperity is central to expanding on ICBA's recent historic progress to establish a fully tiered regulatory framework for community banks. Developed with ICBA's diverse membership, the platform contains nearly three dozen detailed legislative provisions, each addressing a real-world problem or need. In addition to promoting specific measures to cut excessive and counterproductive regulations, its provisions will help community banks raise capital and make necessary reforms to the banking regulatory process and structure.

Significantly, the Plan for Prosperity is a flexible, living document. It can be adapted easily and expanded as new opportunities and circumstances arise. And it gives lawmakers great leeway to advance legislation in multiple ways, however they see fit.

This bipartisan plan is ready to go. There's simply no excuse for Congress not to act soon. And while the banking agencies have a powerful and pivotal role, it's Congress that has the greatest, final authority to act quickly and the most effectively.

Understandably, past Congresses have devoted considerable attention and resources in responding to the Wall Street financial crisis.

While some of their actions thankfully have been sensitive to the needs and concerns of community banks, there's no question community banks have nevertheless been disproportionately and unfairly disrupted by the newest complex laws and regulations engineered to stop the excesses and systemic risks of Wall Street institutions. Acknowledging the problem, lawmakers repeatedly have told community bankers to hold on, relief is on the way.

"Inside and outside Washington, most people agree the time has come to enact real, meaningful and significant regulatory relief for community banks."

Now after years of constant, concerted and vigorous but patient advocacy by ICBA, Congress only needs to wind up its act and to follow through. Community banks—and our economy—need relief now.

Next month, nearly 1,000 of your fellow community bankers will be participating in ICBA's Washington Policy Summit. As their top advocacy priority, the bankers will be promoting and explaining the Plan for Prosperity and its measures to their members of Congress. Please consider joining them. The summit is open to any and every community banker. Through our collective presence, we all need to make a statement on this issue.

Otherwise, please take the time to learn about the Plan for Prosperity. This is your plan. Be prepared to contact your representatives in Congress about it. Nearly everyone agrees our time has come. But we still need our whole industry involved. Be ready and be with us.

Camden R. Fine is President and CEO of the Independent Community Bankers of America® (ICBA), a national trade association representing the interests of more than 6,500 community banks.

Cam Fine will be speaking at ICBND's 48th Annual Convention August 16-18, 2015. Register now to ensure your presence at his keynote address during the Closing Social and Annual Banquet. Visit www.icbnd.com for more information.



I've Enjoyed the Ride!

Written by: John H. Buhrmaster, Chairman of ICBA

From the Top



A dozen years ago when I attended my first ICBA convention in Orlando, I never could have imagined that I would be sitting here today as chairman of your great national association, writing my 12th and final chairman's column. Yet here I am, reminiscing about the past year—one that has been so many things and has meant so much to me and my family. It has been exciting, tiring, educational and, most of all, inspirational. The past year has been one of the most meaningful experiences of my life.

Part of the job of the ICBA chairman is to travel the country, and sometimes the world, to represent community banks whenever and wherever needed. That's the job. But the fun comes when you get to talk to community bankers, waitresses, cab drivers, doctors and students. That is where you get to see what really drives our country. The one thing that all these people you meet have in common is that, somewhere down the line, their life was changed for the better, either directly or indirectly, by a community bank. After having the opportunity to witness so much this year, I can say with strong conviction that America starts with you—the community banker. It all starts at your desk.

"I'm ending my term as ICBA chairman, but I have only begun my work in advocating for community banks!"

Maybe a student is going to college because his parents' business was started with a community bank loan. Maybe a community bank line of credit got that restaurant through some tough times and helped that waitress keep her job. Maybe a community bank helped that doctor finance an MRI machine that helped catch a patient's cancer early. As a community banker, you really don't get to see everything that happens when you take a chance on someone, but good things do happen, and they happen because of you.

As I was preparing to give a speech in Japan last fall, I researched our small bank's customer base and found that more than two dozen small businesses that banked with us also provided goods and services around the world. U.S. community banks are not only important to our local communities; we are an important part of the global economy.

That is why with my last chairman's column, I will make one last push for you to become involved—something that has been my platform and focus over the past year. We must continue to be heard—all of us, for the sake of our nation's economy and the global economy.

Make community banking your cause if you haven't already, and fight like hell for it. Don't ever let your message get watered down. I'm ending my term as ICBA chairman, but I have only begun my work in advocating for community banks!

Never before have community banks held so much clout. Now is our time to shine! People have asked me what has been my favorite part of being chairman, and I can say that it has undoubtedly been seeing the passion of community bankers around the country. There is unlimited potential for all of us to prosper.

It has been a true honor serving as your ICBA chairman. I've enjoyed the ride! Thank you for your support and inspiration over the past year. I couldn't be more grateful and humbled to serve such a noble cause.

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

Portfolio Management



Total Return

Written by: Jim Reber, President and CEO of ICBA Securities

During my 20-plus years of dealing with community bankers, either as an investment strategist, sales rep or business-development manager, I have come to understand that certain buzz words fall on deaf ears. As a consequence, supply-siders, like your bank's brokers, tend to avoid using them during a sales pitch.

It's ironic, therefore, that one of those terms should actually be embraced by community bank investment managers, and should be used to begin the discussion of what's suitable for their bank's portfolio. I hope I don't lose my audience here, but that phrase, with all its lack of glamour, is "total return."

Let's revisit the composition of total return, and consider some suggestions as to how you can incorporate its benefits into your own investment management routine.

Professionals' benchmark

What is total return? We only need three ingredients to make the calculation. They are 1.) tax-equivalent yield, 2.) market value as of a beginning date, and 3.) market value as of an ending date.

With the typical community bank investment, each of these variables should be easily attainable. Which is another point to be made: Total returns can be computed on any number of financial instruments, including stocks, commodities and life insurance products.

Simply put, total return measures the income received from an investment, plus or minus the change in value for that period. The return is usually annualized if we're looking at less than a 12-month period.

Let's take the S&P 500 index for example. In all of 2014, it had simple price appreciation of 11.39 percent. On top of that, the basket of stocks that comprise the index paid an average of 1.95 percent dividend; the sum of those two is 13.34 percent. Because those dividends were received throughout the year, we have to factor in some compounding for reinvesting, and this adds roughly another 34 basis points. So your total return, if you owned the index, arrives at 13.68 percent for 2014.

For the asking

Whenever you are bond shopping, consider asking your sales reps to show you the total returns for several different bonds. As stated before, this should be relatively attainable either through proprietary modeling or using the TRA function on Bloomberg.

Either of these calculations should show the total return under a range of future interest rate paths. To be sure, the "up-rate" scenarios are the more pertinent, as interest rates are still on the

low side, and the up-rate environments produce a drop in market prices, so they present worst-case outcomes.

You will also want to define your horizon date of measurement, although many models default to a one-year window. There's certainly nothing wrong with looking at multiple horizons.

Performance in sharp relief

Let's take a look at two example bonds, which hopefully will give you a how-to guide for your bank's next (and maybe all future) purchases. For the sake of simplicity, we will take two bonds of equal credit quality, and with no imbedded options. (Callable and amortizing investments can certainly be modeled under total return scenarios, but their comparison to non-callables is another subject for another column.)

Freddie Mac has issued a global bullet with a stated rate ("coupon") of 0.875 percent which matures March 7, 2018. Fannie Mae has outstanding a global bullet with a 1.75 percent coupon, maturing June 20, 2019. A recent yield on the former was 1.28 percent, and the latter 1.68 percent.

Let's look forward one full year. If we assume rates are up 100 basis points at that time, the total return on the Freddie Mac would be exactly 0.01 percent. What this means is that the yield for the year would be precisely equal to the price decline. Overall, an investor would have broken even.

In contrast, the Fannie Mae bond shows a negative 1.60 percent total return. This makes sense, as the longer maturity will have a larger price decline if rates rise. The additional 40 basis points of yield is not enough to allow the longer bond to keep up.

This is not the end of the story, however. For one, remember that the longer bond will outperform the shorter one if rates fall, or if rates don't move. For another, most models assume that spreads remain stable over time, and that's rarely the case in practice. For yet another, it's assumed the shape of the curve doesn't change, which is another unlikely event.

Still, more and more successful portfolio managers utilize the TRA screen and similar models in comparing bonds. It can also be a useful tool in measuring overall portfolio performance.

My suggestion is to keep your eyes and ears open when your broker discusses total return. It may be the difference in creating high performance for your community bank's investment portfolio.

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

ICBND Bank Members and Staff Attend the ICBA National Convention in Orlando, Florida



ICBND...

LEADING YOU INTO THE FUTURE

Together We Prosper

**August 16-18, 2015
Ramkota Hotel • Bismarck, ND**



*48th Annual
Convention*

Independent Community Banks of North Dakota

See page 13 for more information...

ICBND 48th Annual Convention

Registration and convention information forms have been mailed to our Community Bank Members and Associate Members. If you did not receive this information or would like to have it sent to someone else in your office, please email your request to info@icbnd.com.

A few reasons to attend the 48th Annual Convention:

- Networking with community bankers and vendors
 - Informative and influential presenters
 - Prizes given away throughout the convention
 - A chance to support ICBND, your favorite state Association!
 - Alternate Spouses Program
 - Reconnecting with friends and clients
 - Annual Golf Tournament at Hawktree Golf Course
 - Special guest speaker Cam Fine, ICBA President
- Plus much more! Visit our website for more details.

EARLY BIRD REGISTRATION

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Western State Bank Participates in Giving Hearts Day



Western State Bank recently participated in Giving Hearts Day, on February 12, 2015, to support Lake Agassiz Habitat for Humanity. Western matched the first \$5,000 of the total funds raised on Giving Hearts Day. Total donations received were \$22,945 to support Lake Agassiz's Habitat for Humanity mission of building homes, communities and hope in Cass and Clay counties.

"We are dedicated to helping support organizations which better the communities we call home. Lake Agassiz Habitat for Humanity is an excellent organization that we are proud to support as it encompasses our goals to help create home ownership opportunities and help grow our community," said Brad Jacobson, President/Chief Operating Officer, Western State Bank.

Western State Bank is a 113 year old employee-owned, community bank with assets totaling over \$755 million. The bank offers superior full-banking services, investments, real estate financing to personal and business customers, as well as nationwide equipment financing services. Western State Bank's bank locations are located in the North Dakota communities of West Fargo, Fargo, Devils Lake, and Towner and in the Arizona communities of Scottsdale, Chandler and Casa Grande.

Starion Financial Names United Way Top Contributor

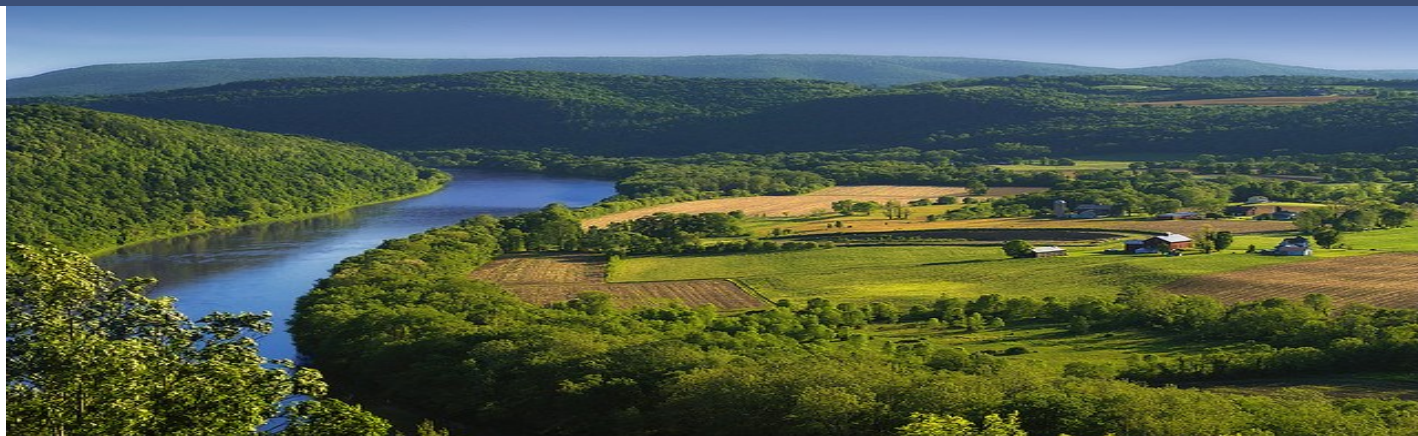


Starion Financial was named one of the 2014 Top 20 Contributors at the Missouri Slope Areawide (MSA) United Way annual meeting. The bank's fundraising effort earned it eighth place overall.

In addition to individual and bank contributions, during the course of the year several activities and events are held for Starion employees that raise additional money for MSA United Way. Most recently, employee events were held Feb. 10-13 to raise funds for the Backpack Program that provides backpacks full of healthy food for children in need to take home over the weekend. This effort garnered nearly \$2,600 for the program.

"Starion is proud to support the important work of the United Way," said Nagoshia Morast, Starion United Way Committee chairperson. "It's humbling to see how willing Starion employees are to give back to the community and to work for an organization that supports the community and encourages its employees to do so. Starion is a community bank in the truest sense – our employees know they can make a difference for our neighbors and, more importantly, they want to be involved."

Consumer Financial Protection Bureau Issues Proposal to Facilitate Access to Credit in Rural and Under Served Areas



The Consumer Financial Protection Bureau (CFPB) proposed several changes to its mortgage rules to facilitate responsible lending by small creditors, particularly in rural and underserved areas. If finalized, the proposal issued today would increase the number of financial institutions able to offer certain types of mortgages in rural and underserved areas, and help small creditors adjust their business practices to comply with the new rules.

“Responsible lending by community banks and credit unions did not cause the financial crisis, and our mortgage rules reflect the fact that small institutions play a vital role in many communities,” said CFPB Director Richard Cordray. “Today’s proposal will help consumers in rural or underserved areas access the mortgage credit they need, while still maintaining these important new consumer protections.”

In January 2013 and May 2013, the CFPB issued several mortgage rules, most of which took effect in January 2014. Among these rules, the Ability-to-Repay rule protects consumers from irresponsible mortgage lending by requiring that lenders generally make a reasonable and good-faith determination that prospective borrowers have the ability to repay their loans. Under the Ability-to-Repay rule, a category of loans called Qualified Mortgages prohibit certain risky loan features for consumers and are presumed to comply with ability-to-repay requirements.

There are a variety of provisions in the rules that affect small creditors, as well as small creditors that operate predominantly in rural or underserved areas. For instance, a provision in the Ability-to-Repay rule extends Qualified Mortgage status to loans that small creditors hold in their own portfolios, even if consumers’ debt-to-income ratio exceeds 43 percent. Small creditors in rural or underserved areas can originate Qualified Mortgages with balloon payments even though balloon payments are otherwise not allowed with Qualified Mortgages. Similarly, under the Bureau’s Home Ownership and Equity Protection Act rule, small creditors that operate predominantly in rural or underserved areas can originate high-cost mortgages with balloon payments. Also, under the Bureau’s Escrows rule, eligible small creditors that operate predominantly in rural or underserved areas are not required to establish escrow accounts for higher-priced mortgages.

Since issuing the mortgage rules, the CFPB has continued to monitor the mortgage market and seek public feedback.

In May 2013, the Bureau announced it would study whether the definitions of rural and underserved should be adjusted. In May 2014, the Bureau requested public comment regarding the origination limit for small creditor status. The proposal announced today reflects the Bureau’s ongoing study of the market and extensive outreach to stakeholders including consumer advocates and industry groups.

Today’s proposed amendments would:

- Expand the definition of “small creditor
 - Include mortgage affiliates in calculation of small-creditor status
 - Expand the definition of “rural” areas
 - Provide grace periods for small creditor and rural or underserved creditor status
 - Create a one-year qualifying period for rural or underserved creditor status
 - Provide additional implementation time for small creditors
-

The proposal would make several additional minor or technical changes to the rules.

The CFPB has been working to ensure a smooth transition to compliance with the new mortgage rules. The Bureau has coordinated with other agencies, published plain-language guides and other compliance aids, and had regular contact with industry participants, consumer advocates, legal aid attorneys, housing counselors, and others to answer their questions. The CFPB also has provided educational materials to the public about their new protections under the rules.

The Consumer Financial Protection Bureau is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. For more information, visit consumerfinance.gov

100
Calories
or Less



Bank on Your Health

Health and Wellness tips for your work, home and life—
brought to you by ND BANKS Benefit Trust.

Did you know that one snack-sized bag of potato chips has about the same number of calories as an apple and one cup of strawberries and one cup of carrots with low-calorie dip?

When trying to lose weight, one of the important points to consider is eating fewer calories than you did previously. But this doesn't mean that you necessarily have to eat less, just smarter. Filling up on healthier alternatives can satisfy your hunger while still monitoring your caloric intake.



Contact Angi Day at (701) 223-5303 or
angi@ndba.com for more information on
ND BANKS Benefit Trust.

(Article provided by Zywave Broker Briefcase)

Consider some of these healthy options with 100 calories or less next time you're hungry for a snack:

- 2 cups raspberries
- 1 cup blueberries
- 1 medium-sized apple
- 1 hard-boiled egg
- 6 ounces fat-free yogurt
- 1 handful roasted peanuts
- 1 stick string cheese
- 1/4 cup fat-free pretzels or 5 pita chips with 2 tablespoons hummus
- 2/3 cup whole grain cereal with 1/4 cup fat-free milk

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Seminar Instructor
John P. Schwan

John P. Schwan is the CEO and Founder of Schwan Financial Group, LLC (SFG) in Aberdeen, SD, a Multi-Family Private Office. John is considered a national expert in Estate and Business Succession Planning with more than 30 years of experience.

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DATES & LOCATIONS

- October 13, 2015- Ramada Grand Dakota Lodge, Dickinson
- October 14, 2015- Kelly Inn, Bismarck
- October 15, 2015- Ramada Plaza Suites, Fargo

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- The Community Bankers for Compliance Program
- The School of Ag Lending
- Frontline Seminars
- ICBND 2015 Annual Convention and events

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ICBND Members in the News

STARION FINANCIAL



Mark Sanderson is now the Retail Supervisor at the Mandan location. In this role, Sanderson is responsible for managing and supervising the branch's personal banker and teller staff; and identifying, establishing and developing long-term business relationships with consumer clients.



Brandt Klinnert has accepted the position of Personal Banker at Starion's branch on North Washington Street. He is responsible for establishing and developing long-term banking relationships with consumer clients.



Britni Whetham has been promoted to a Full-Time Teller II at Starion's downtown Bismarck location. Whetham is responsible for providing teller customer service and personal banking functions including processing account documentation and opening deposit accounts.



Alicia VanBuskirk has accepted the position of personal banker and is located at the downtown Bismarck branch. As a personal banker, she is responsible for establishing and developing long-term banking relationships with consumer clients.

STARION FINANCIAL



Lee Weisbeck has been promoted to Mandan Market President. Weisbeck began his career with Starion in 2007 as a Business Banking Officer.



Todd Neurohr has been promoted to Business Banking Officer/Senior Vice President. Neurohr began his career with Starion Financial in 2013 as a Business Banking Officer/Vice President. He has more than 20 years of agricultural lending experience.



Darren Haugen has accepted the position of Business Banking Officer/Assistant Vice President at the Mandan branch. In this position, Haugen works with new and existing commercial customers to develop and manage loan portfolios by advising on business management, financial matters and other Starion services.



Corey Olson has been promoted to Insurance Agency Manager/Vice President. He joined Starion in 2013 as an Insurance Agent, working primarily on commercial insurance accounts. In addition to selling all lines of insurance, Olson will establish strategies for sales, new business development, account retention and referrals.



Belinda Haman has been promoted to Business Banking Representative at the Bottineau branch. In her new position, Haman provides customer service and administrative support to the loan department.

BELL STATE BANK & TRUST



Paul Fleming has been hired as Vice President/Registered Representative at Bell Investments, the Cetera Investment Services program at Bell State Bank & Trust. In his new position, Fleming will help clients pursue their financial goals with investment management and retirement income planning.



Austin Nguyen has been hired as Web User Design Specialist at Bell State Bank & Trust. In his new position, Nguyen will design updates and graphics for web and mobile sites and pages.



Tammy Wood, CFP®, financial advisor with Bell Investments*, and **Becky Walen**, AFC®, CFP®, M.S., senior wealth management advisor at Bell State Bank & Trust in Fargo, N.D., have received CERTIFIED FINANCIAL PLANNER™ designation from the Certified Financial Planner Board of Standards (CFP Board), following a rigorous course of study and a comprehensive examination.



Steve Swanson, CFP®, has been hired as Vice President/Financial Advisor at Bell Investments, the Cetera Investment Services program at Bell State Bank & Trust. In his new position, Swanson will help clients pursue their financial goals with investment management and retirement income planning.



To have your employees featured in the News please send your articles and photos to info@icbnd.com

ICBND Members in the News

BELL STATE BANK & TRUST



Jon Forness has been hired as a Graphic Designer at Bell State Bank & Trust. In his new position, Forness will create and implement marketing, communication and public relation

campaigns and materials for Bell State Bank & Trust and its divisions.

BANK OF NORTH DAKOTA

Jonas Dick accepted the Account Budget Specialist position in Bank of North Dakota's Investments service area. Dick has worked in Investments since June of 2011.

Christopher Schneider was hired as the new Collection Officer in Student Loans of North Dakota. Prior to joining Bank of North Dakota (BND), Schneider worked for Credit Collections Bureau for eight years.

Kim Kalvoda was hired as an Auditor in the Internal Audit service area. Prior to joining BND, Kalvoda worked for the Department of Financial Institutions as a Financial Examiner.

Nick Leintz was hired as an Auditor in the Internal Audit service area. Leintz came to BND from BNC National Bank where he served as an Internal Auditor for more than two years.

NORTH DAKOTA GUARANTY & TITLE CO.

The **North Dakota Guaranty & Title Co.** (NDGT) office in Watford City, ND has moved to expanded space in downtown. The NDGT Watford City office currently houses 4 staff members and handles both residential and commercial title services. The new Watford City office is located at 340 North Main Street, Suite C, Watford City, ND 58854, telephone number (701)842-3366.

WESTERN STATE BANK

Western State Bank has announced it will open a new full-service bank in **Sun City, Arizona**. The bank will be located at 10050 West Bell Road in the SunShadow Square Shopping Center.

The Mortgage Team at Western State Bank recently received the Champions of Affordable Housing award from North Dakota Housing Finance Agency. The Champions of Affordable Housing award recognizes and celebrates the work of teams who have made exceptional contributions to create affordable housing options in North Dakota.



Patrick Joyce was recently promoted to Credit Officer at Western State Bank. Joyce has been with Western since October 2013, serving as a Credit Analyst. His responsibilities will include underwriting and administering commercial credit

relationships.



Tera Dearing was recently promoted to Account Manager at Western Equipment Finance. Dearing has been with Western since December 2012, serving as an Administrative Assistant/Customer

Service Representative. Her duties will include application input, managing accounts and providing customer service and administrative support to the sales staff.



Jaret Thompson recently joined Western Equipment Finance as a Credit Analyst Administrator. His responsibilities will include analyzing equipment finance credit applications, data input, management reporting,

and assessing risk in accordance with the organization's Mission Statement and Core Values.

WESTERN STATE BANK



Western Equipment Finance has recently promoted **Andrew Shae** to Sr. Credit Analyst/Syndication Manager. Shae has been with Western since 2012, serving as a Credit Officer.



Jennifer Roed recently joined Western Equipment Finance as an Administrative Assistant. Her primary responsibilities will include providing superior customer

service while managing and organizing administrative work.



Mike Bannach was recently named Market President at Western State Bank. His responsibilities include serving existing and prospective business clients while managing the Business Banking Team and Cash Management Services

in the Fargo market.



Laurie Bakke, President of Western Equipment Finance, was recently elected to the Western State Agency, Inc. Board of Directors. Bakke joined Western Equipment Finance in 2009 and has been a valuable leader throughout the years.



Ciara Stubbs recently joined Western State Bank as a Customer Care Banker. Her duties include responding to internal and external customer inquiries, resolving problems and referring bank products and services

ICBND Members in the News

CORNERSTONE BANK



Kathryn Hinschberger has joined Cornerstone Bank as a Cash Management Sales Officer based in Fargo, ND. Kathryn has over 33 years of banking experience including positions in

cash management and corporate bank training.



Lane Erhardt has joined Cornerstone Bank as a full-time Mortgage Loan Processor I at our Bismarck South Branch. Lane comes to us with over 6 months of mortgage experience.



Cornerstone Bank has named **Jeff Thomas** Market President for Fargo, Moorhead, and West Fargo. Jeff will assume the role of Market President from Pete Fullerton who will continue as President/CEO of Cornerstone Bank.



Steve Wangler has recently been promoted to SVP/Business Banking Officer IV. He joined the bank in December 2007 as a Business Banker/Vice President and was promoted to VP/Business Banking Officer III in March 2013.



Carmen Rohr has recently been promoted to VP/Compliance. She joined the bank in July 2010 as an Executive Paralegal, was promoted to Compliance Officer in January 2013, and promoted to AVP/

Compliance in February 2014.

CORNERSTONE BANK



Lindsay Mack has recently been promoted to AVP/Human Resources Director. She joined the bank in March 2014 as the Human Resources Director.



Daniel Edwards has joined Cornerstone Bank as a part-time Teller at our Fargo Branch. Daniel comes to us with over 6 years of customer service and 2 years of cash handling experience.



Deneen Axtman has recently been promoted to SVP/Director of Communications. She joined the bank in July 2012 as SVP/Retail Banking Manager.



Todd Lebahn has joined Cornerstone Bank as a full-time Compliance Specialist at Fargo 45th Street South. Todd comes to us with over 14 years of banking experience.



Kristy Ripplinger has joined Cornerstone Bank as a full-time Customer Service Representative/Teller I at Bismarck North. Kristy comes to us with 8 years of customer service experience.



Vaune Cripe has recently been promoted to SVP/Market President. She joined the bank in October 2014 as the Market President.

AMERICAN BANK CENTER



Ryan Beck has been named the Chief Operating Officer of American Bank Center. In his new role, Beck will be responsible for managing and directing the organization towards its primary objectives.



American Bank Center is pleased to announce that **Mandy Gienger** has been selected as the Retail Banking Manager. Mandy has been with American since April 2010.



American Bank Center is pleased to announce **Justin Weninger** as our new Business Banking Officer in our Bismarck office.



Kathy Torske has been appointed President of American Trust Center along with her current CEO role. Kathy started with American in May of 2005 as an Administrative Officer; she became the Safety and Soundness Officer

in 2009 and was promoted to the CEO of ATC in 2011.

WIDMER ROEL



Deb Kraft, certified public accountant, has joined the accounting department of Widmer Roel. Deb has over 20 years of experience providing tax, accounting, auditing, and consulting

services. Prior to joining Widmer Roel, Kraft worked in the private sector in non-profit and the financial industry.

ICBND Members in the News

CHOICE FINANCIAL



Lisa Artz was promoted to Executive Director of Corporate Relations. Artz joined Choice Financial in 2004 as Vice President -Marketing. Artz is a member of Choice Financial's senior management

committee .



Rena Stenseth was promoted to Director of HR & Benefits. Stenseth joined the organization in the human resources department in 2013 and is a member of Choice Financial's senior management committee.



Brent Zavalney was promoted to Director of Facilities & Related Services. Zavalney joined the organization in 1981, and has held numerous positions, most recently as President of Related Services for all Choice Financial locations.



Cheryl Feltman was promoted to Culture Development Specialist & Event Coordinator. Feltman joined Choice Financial in 1996, and has held numerous positions within the organization.



Samantha Berg was promoted to Director of Employee Development & Recruiting. Berg joined Choice Financial in 2008, and has held numerous positions within the organization, most recently Human Resources Specialist.

CHOICE FINANCIAL



Dave Selinger was recently promoted to Vice President Business and Ag Banking at Choice Financial in Dickinson. Selinger joined Choice Financial in 2001, and was most recently

Assistant Vice President Business/Ag Banker.



Tom Fath recently joined Choice Financial as Senior Vice President of Business and Ag Banking.. Fath has more than 23 years of experience in sales and management, with the

last nine years as Vice President/Branch Manager for a local financial institution.



Choice Financial was recently recognized as 2014 Best Place to Work Runner-Up by the North Dakota Young Professionals (NDYP). NDYP

recognizes businesses that provide high quality jobs and a work environment enticing to and in support of young professionals.

STARION FINANCIAL

Starion Financial and Dean Thiery were recognized for exemplary work by the North Dakota Housing Finance Agency (NDHFA) at its statewide housing conference held in Bismarck.

Starion earned the 2014 Champion of Affordable Housing Financial Institution Award from NDHFA. This award recognizes the work of individuals, non-profit organizations, public agencies and private housing developers or providers who have made exceptional contributions to affordable housing in North Dakota. Factors that contributed to Starion earning the award were increased production year-over-year, loan quality, loan performance and NDHFA staff nominations. Starion also received the recognition in 2007.

UNITED BANKERS BANK



William C. Rosacker, President and CEO of United Banker's Bank, is pleased to introduce UBB Compliance Services to the United Bankers' Bank product mix. The addition of UBB Compliance Services to United

Bankers' Bank will serve as a direct way for community banks to enhance their compliance programs.

UBB Compliance Services will be managed by **Kassia Holt**, who brings a wealth of practical working knowledge and experience to the position. Kassia is certified as a community bank internal auditor (CCBIA) and is in the process of obtaining her certification as a Regulatory Compliance Manager (CRCM) and her certificate as a BSA/AML Professional (CBAP)

FIRST WESTERN BANK & TRUST



First Western Bank & Trust is excited to have **Sabrina Herrmann** join our team as a Marketing Specialist. Sabrina is a Minot native, and has worked in a variety of higher level management positions locally and also has her ND Insurance License.



First Western Bank & Trust is excited to have **Katie Ogaard** join our team as an Executive Assistant. Katie is a Souris native, and has her Life & Health insurance licenses in ND.



To have your employees featured in the News please send your articles and photos to info@icbnd.com

College **SAVE**

College SAVE, North Dakota's 529 college savings plan, hit a new milestone at the end of 2014. More than 2,500 newborns in the state have received the \$100 Children FIRST grant to start their college savings account.

Bank of North Dakota contributes \$100 for each baby, earmarked for his or her higher education fund. Children FIRST is open to families of every baby residing in North Dakota twelve months old or younger. Anyone can apply for a Children FIRST Grant for a North Dakota newborn – including parents, grandparents, aunts/uncles, or friends.

For more information or to apply for the Children FIRST program, visit www.ndchildrenfirst.com.

DEAL One

More than 3,000 North Dakotans have taken advantage of the DEAL One Loan since it was offered by the Bank of North Dakota (BND). It is one of the first student loan programs in the country to allow the consolidation of all types of student loans, including federal student loans, into one student loan.

"The DEAL One Loan program is a valuable resource that can help North Dakota residents manage their education costs," Gov. Jack Dalrymple said. "Deal One Loan can be used to consolidate student loans at favorable rates and without added fees. As we move forward, we encourage more North Dakota residents to take advantage of this loan program." For further information, contact Janel Schmitz at 701-328-5880

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Human Resource Manager

American State Bank & Trust Company of Williston has an exciting opportunity to join our team as Human Resource Manager. The Human Resource Manager will facilitate all functions of the human resources department and will be responsible for developing and implementing human resource policies and procedures to recruit and retain the best possible staff. This position will work with division managers and supervisors to maintain appropriate staffing levels and is responsible for the new employee on-boarding process, training and employee counseling on job related issues. To learn more about this opportunity please visit: www.icbnd.com

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Assistant Commercial Loan Officer

The Assistant Commercial Loan Officer will provide a high level of support to the Dakota Certified Development Corporation (Dakota CDC) lending staff and the lending operations of the entire Corporation. This position will be based out of our Fargo office, but travel is required. Responsibilities include, but are not limited to, developing and fostering relationships with lenders, small businesses, and economic development professionals; market and promote the loan programs offered by Dakota CDC; retrieving and assembly of loan information provided by lenders and small business to support the lending process; assisting in the preparation of loan packages; and in the assembly and preparation for submission to the Dakota CDC Loan Committee and the SBA Loan Processing Center. To learn more please visit: www.icbnd.com/blog-root/entry/assistant-commercial-loan-officer

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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 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.



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- Minot Guaranty & Escrow Co., Minot
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- North Dakota Guaranty & Title Co., Williston

From one location to the next, NDGT offices share the same mission: to provide the best service in every market in which we participate. As always, one mission and – very soon – one name. Watch for signage changes at your local North Dakota Guaranty & Title Co. office.

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Webinars

Apr 2	Emerging Leader Series: Branch Transformation: Balancing the Trend Toward Virtual Banking While Enhancing Your Customer's Experience
Apr 3	Important SAR Procedure Updates from the Revised BSA/AML Examination Manual: Ensuring Compliance & Avoiding Violations
Apr 7	Current Issues in Physical Security Risk: Regulatory Compliance & Best Practices
Apr 8	ACH Rules Update 2015
Apr 9	Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment
Apr 14	CFPB Real Estate Loan Collection Rules for Mortgage Servicers
Apr 16	BSA Compliance Series: Updating Your Bank's BSA/AML/OFAC Risk Assessment
Apr 17	Understanding & Addressing Critical Interest Rate Risk Issues: The Regulator Perspective
Apr 21	The TILA/RESPA Integrated Disclosure Line-by-Line Part 2: Closing Disclosure
Apr 22	Monitoring Employee Work-Related & Personal Social Media: Should We? How? Is it Legal?
Apr 23	Analyzing Credit Risk in Agricultural Lending
Apr 28	EMV & Debit Cards: Preparing for the October 1, 2015 Liability Shift
Apr 30	Current Trends in Cyber Crime & Payments Fraud
May 5	Revised Escrow Rules Effective August 1, 2015
May 6	From Prospect to Customer: Skills & Tools for Successful Business Development
May 7	Director Series: Regulator & Industry Hot Buttons for Directors
May 12	Duties of the Board Secretary: Fundamentals, Best Practices & E-Package Delivery
May 13	Home Equity, HELOC & Second Lien Risk Management, Including Maturing HELOC Guidance
May 14	IRA Series: IRA Death Distributions: Beneficiary Options & Tax Consequences
May 15	The FFIEC'S New Appendix J on Outsourced Technology Services: Required Actions, Vendor Management & Business Continuity Expectations
May 19	Wire Transfer Compliance: Who is Liable?
May 20	You're the New HR Officer, Now What?
May 21	Advanced ACH Specialist Series: ACH Death Notification Entries (DNEs) & Reclamations: Your Bank's Liability
May 27	The ALLL in Troubled Debt Restructuring: Identifying & Accounting for Impaired Loans
May 28	Handling Difficult Customers: Effectively Dealing with Intimidation, Negativism & Anger
May 29	Testing Loan Audit Procedures for Integrated Disclosure Compliance Before the August 1, 2015 Deadline

Live Seminars

April 23 Gladstone Inn Jamestown, ND	Emerging Leaders Spring Meeting
April 27 Bismarck, ND April 28 Minot, ND April 29 Grand Forks, ND April 30 Jamestown, ND	Spring Frontline Session
May 12 Hilton Garden Inn Fargo, ND May 14 Ramada Hotel Bismarck, ND	FDIC Bankers College
June 22-26 Bismarck State College Bismarck, ND	School of Agricultural Lending



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Page 25

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Page 26

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ICBND Directory

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Community Banker is the official publication of the Independent Community Banks of North Dakota. Deadline for submission and advertisements is the 5th of the month prior to publication.

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Mon-Fri
8:30 am to 5 pm

Summer Hours
(Memorial - Labor Day)
Mon-Fri
8 am to 4 pm

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