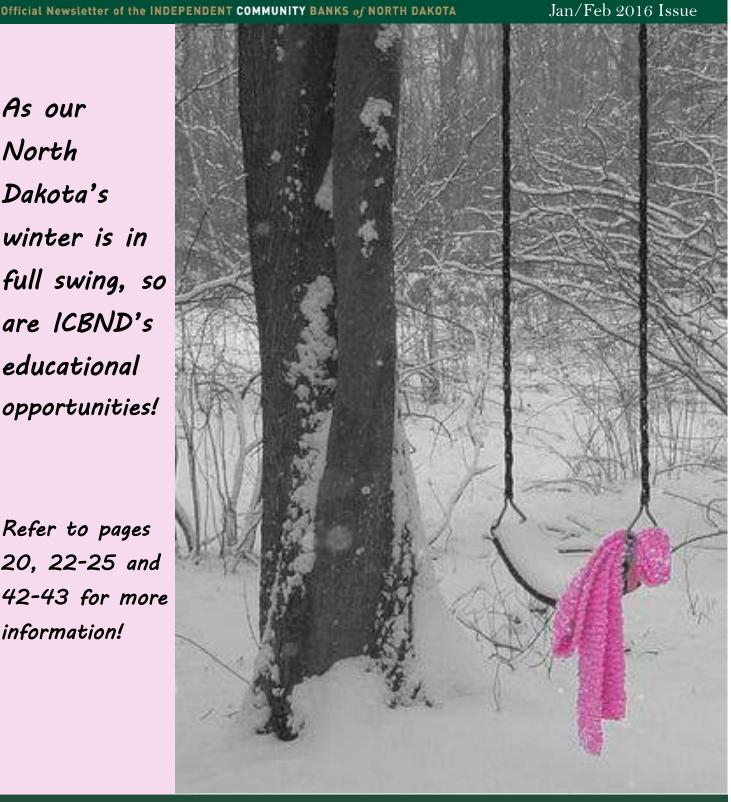




As our North Dakota's winter is in full swing, so are ICBND's educational opportunities!

Refer to pages 20, 22-25 and 42-43 for more information!



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Independent Community Banks of North Dakota

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David Ludwig Security First Bank of North Dakota Bismarck ICBND Chairman

We just had our first meeting to plan the third year of our ICBND BSC NDSU School of Agricultural Lending to be held June, 20th -24th on the BSC campus in Bismarck. The school has been very successful because we have about 20 people involved including bankers, ICBND staff, associate members, BSC instructors, NDSU instructors and the Ag Commissioner. We are mostly following the first session from 2 years ago but are making adjustments given the changing economy. Wendy will be sending out information in the next couple weeks.

Information has been sent out on our construction lending seminar to be held the 15th and 16th of March at the Heritage Center in Bismarck. Tim Karsky, Choice Financial,

was able to line up an FDIC Economist to speak at the Seminar. While I am writing this, I am feeling that adding the Economist was a really good idea. This is because I just checked the Dow and it is down 434 so far today and oil (WTI) went below \$30. By the time this is read, it will be different.

We are also talking about having a problem loan seminar sometime this year. This idea seems better and better because the Dow is now down 474.

2016 looks like it will be an exciting year. We have a presidential election coming and so far we have a bunch of Republican candidates, one Democrat and one Socialist running. I hope the best candidate wins.

President's Remarks



Barry D. Haugen ICBND President

I hope this edition of Community Banker finds you enjoying a healthy and prosperous New Year. Before delving into the exciting things ahead of us in 2016, let's look back a bit at what transpired since our last edition. In December, community bankers gained some regulatory relief through signage of the Highway Bill, of all things. Dogged advocacy by community bankers and community banking trade associations exempted community banks from burdensome regulations like Fed dividend cuts and redundant privacy notices while expanding exam cycles for certain highly rated banks and restoring cuts in crop insurance programs.

While we hoped for more expansive regulatory relief in 2015, the community banking provisions in the Highway Bill are a start. With 2016 being an election year, additional meaningful relief will be challenging, but we will continue to chip away at this regulatory behemoth.

Switching gears, we're particularly excited about our new "live" education offerings over the next several months beginning with the Real Estate Construction Lending Workshop on March 15-16, Credit Risk Management – "Surviving the Changing

Economy" on May 5, and the Women in Community Banking Summit on May 9-10. Your Education Committee has been busy as these live sessions are all new to our education portfolio and we're pleased to be providing timely, high-demand training and education. In addition, we will be conducting seven ICBND/UMACHA sessions covering a variety of payments-related topics. These live sessions will be held in Fargo and spread through March, April and May.

The ICBA National Convention is March 6-10 in New Orleans. At last count, over 60 North Dakota independent community bankers had registered. Including guests, that number swells to well over 100. It's not too late to register for what will again be a tremendous convention. On the heels of that, the Washington Policy Summit will be held April 25-27 in Washington, DC. This is truly our opportunity, en masse, to meet directly with our congressional delegation reminding them that a level playing field and regulatory relief for our member banks are critical to the health of North Dakota's communities. I must say, I was quite impressed by the active participation of over 20 community bank leaders last year. Let's exceed that in 2016!

Talk to you soon!

Welcome!

Please *welcome* ICBND's newest Associate Members:

A.R.Audit Services, Inc., Cetera Financial Institutions, Crowley Fleck PLLP Attorneys, Dakota Appraisal & Consulting, and The Title Company

A.R. Audit Services, Inc.

1915 North Kavaney Drive Suite 1

Bismarck, ND 58501

Website: www.arauditservices.com
Contact: Brian Balerud, President
Phone: (701) 255-7752 Ext. 11
Toll-Free: (800) 279-1031 Ext. 11

Fax: (701) 224-9198

Email: brianb@arauditservices.com



Cetera FINANCIAL INSTITUTIONS

A.R. Audit Services, Inc. was established in 1987 and is an accounts receivable recovery agency. A.R. Audit has retained legal counsel in ND, SD and MN for litigating accounts. A.R. Audit can assist ICBND members in the recovery of bad debt receivables for credit cards, auto loan deficiencies, etc. They are affiliated with American Collectors Association and Member's Attorney Program.



Cetera Financial Institutions

400 First Street South St Cloud, MN 56301

Website: www.ceterafinancialinstitutions.com

Contact: Sean Casey, EVP Director of Business Development

Phone: (800) 245-0467

Email: sean.casey@ceterafi.com

Cetera Financial Institutions is the marketing name for Cetera Investment Services LLC, member FIRNA/SIPC. It is a self-clearing registered broker-dealer with Cetera Financial Group, Inc. that delivers investment and insurance solutions to nearly 500 financial institutions, helping deepen relationships with clients and fulfill institution goals.

Crowley Fleck PLLP Attorneys

100 West Broadway Suite 250

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Contact: Tim Lervick, Attorney

Phone: (701) 223-6585 Fax: (701) 222-4853

Email: tlervick@crowleyfleck.com



Crowley Fleck has offices in Bismarck and Williston, six cities in Montana, and three in Wyoming, with over 150 attorneys firm-wide. We have extensive experience advising banks on a full range of regulatory and compliance matters, assisting with negotiation and documentation of loan transactions, workouts, collections, UCC remedies, foreclosures, creditors rights in bankruptcy, compliance, trust administration, public finance, and working on mergers and acquisitions of financial institutions.

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Website: www.dakotaappraisalandconsulting.net

Contact: Joe Ibach Phone: (701) 255-3181 Fax: (701) 258-0577

Email: joe@dakotaappraisal.net

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The Title Company

35 4th Street N Fargo, ND 58102

Website: www.thetitlecompany.com Contact: Joey Johnson, President

Phone: (701) 241-9282

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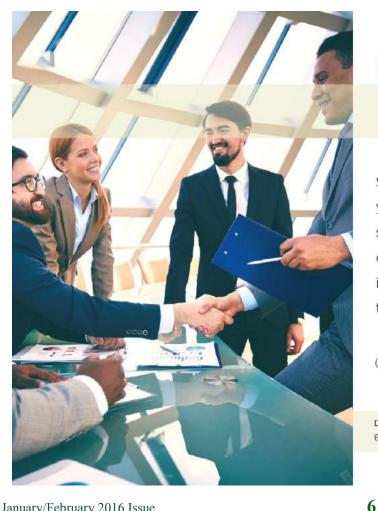
Please welcome ICBND's newest

Bank Member:

Stock Growers Bank Bruce Wentz, EVP

Napoleon, ND





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Sponsorships for these programs would cover expenses such as food, hotel, travel, speakers, and more. Recognition will be given to those sponsoring the event, along with the opportunity to address the attendees & distribute company information!

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- ⇒ Certified Frontline Seminars
- ⇒ Real Estate Construction Lending Workshop
- ⇒ ICBND 2016 Annual Convention and events ...And Much More!!

For more information on how you can become a sponsor please contact us at:

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www.icbnd.com

GAO: Dodd-Frank is Costing Community Banks

The Government Accountability Office has released its annual review of Dodd-Frank regulations and their impacts on community banks, credit unions and industry associations.

The report examines the increased compliance burden of these rules to have an expected impact of at least \$100 million on the economy. Increases in staff, training, and time allocation for regulatory compliance are reported to have produced a decline in specific business activities, such as loans that are not qualified mortgages, due to fear of litigation or not being able to sell those loans to secondary markets. The GAO findings are direct evidence of the need for further regulatory relief from Congress.

Read the report: http://www.gao.gov/assets/680/674459.pdf

"All you need is love. But a little chocolate now and then doesn't hurt."



-- Charles M. Schulz



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Together We Prosper

HOUSING FINANCE AGENCY TO HOST 25th STATEWIDE CONFERENCE Event Offers Affordable Housing Education and Networking Opportunities

North Dakota Housing Finance Agency will host the 25th Statewide Housing Conference on Feb. 16-17, 2016, at the Ramkota Hotel in Bismarck, ND.

The conference offers both opportunities to network and to learn about resources available to address local affordable housing needs. The theme of the event is "Forward Together" with sessions focusing on challenges and opportunities that local communities and the state are facing today and will face into the future.

"Many North Dakota communities still have low unemployment and are continuing to experience growth. Therefore, in addition to exploring current housing topics, we'll discuss the impact of affordable housing, workforce needs, interstate migration and housing preservation," said Jolene Kline, NDHFA executive director.

Keynote speakers include Kevin Brown, whose unconventional path to business and personal success taught him that winning requires anything but conventional thinking. Sam Schulhofer-Wohl of Federal Reserve Bank of Minneapolis will discuss the decline in interstate migration. North Dakota State University's Nancy Hodur will present a Workforce Characteristics Study and Mark Shelburne of Novogradac & Company LLP will address the U.S. Supreme Court's disparate impact ruling and HUD's affirmatively furthering Fair Housing regulations.

Breakout session topics include understanding credit scores, selling in a purchase market, working with self-employed borrowers, renovating multifamily housing, what lenders look for when financing affordable housing followed by an overview of available resources, ending veteran homelessness, documenting resident violations, and managing reasonable accommodations including assistive animals.

Registration materials are available online at www.ndhfa.org. The registration fee on or before Feb. 5 is \$150. North Dakota's Real Estate Commission and Board of Social Work Examiners applications for continuing education credit for conference attendance have been submitted. NDHFA will offer credit upon approval of the program by the accrediting bodies. For more information, contact NDHFA at (800) 292-8621 or hfainfo@nd.gov.

A self-supporting state agency, NDHFA finances the creation and rehabilitation of affordable housing in North Dakota. The Industrial Commission of North Dakota, consisting of Gov. Jack Dalrymple, as chairman, Attorney General Wayne Stenehjem and Agriculture Commissioner Doug Goehring, oversees the agency.



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todd.holzwarth@ubb.com





2015 Third Quarter Taxable Sales and Purchases Decline



Tax Commissioner Ryan Rauschenberger today released the 2015 third quarter taxable sales and purchases report, and it reflects a drop in activity in North Dakota. Taxable sales and purchases were \$5.763 billion for July, August and September of 2015, a drop of nearly 25 percent over those months in 2014

"Although taxable sales and purchases for the third quarter are down when compared with 2014, viewing it with a longer-term perspective still shows an increase," stated Rauschenberger.

"Taxable sales and purchases for the third quarter have increased more than 31 percent since 2010."

Taxable sales and purchases for the third quarter of 2010 totaled 3.967 billion. Five of the 15 major industry sectors reported taxable sales and purchases gains when compared to the third quarter a year ago. The most notable increase was in the utilities sector (increase of 36.31 percent/\$18.5 million) and the most notable decline was in the mining and oil extraction sector (decrease of 52.79 percent/\$728.5 million).

"During the third quarter of 2015, North Dakota continued to feel the effects of low commodity prices, which



negatively impacted both the agriculture and energy industries," Rauschenberger said. "The decrease in spending statewide is a direct outcome."

Of the 50 largest cities in North Dakota, the highest percent increases for the third quarter of 2015 (compared to the third quarter of 2014) were as follows:

- Cavalier Increase of 60.48 percent
- Walhalla Increase of 38.39 percent
- Casselton Increase of 17.41
- Lincoln Increase of 13.17 percent
- Larimore Increase of 13.03 percent

Counties with the highest percent increases for the third quarter of 2015

(compared to the third quarter of 2014) were as follows:

 Pembina County – Increase of 39.51 percent

Member FDIC 🕮

- Sargent County Increase of 22.97 percent
- McHenry County Increase of 22.84 percent
- Kidder County Increase of 16.4 percent
- Sheridan County Increase of 9.68 percent

The complete third quarter 2015 North Dakota Sales and Use Tax Statistical Report can be accessed online at www.nd.gov/tax.

Influence and Action

Written by: Camden R. Fine, President and CEO of ICBA

FINE **Points**







ICBA's hard-fought legislative successes last month that protected community banks from steep Federal Reserve stock dividend cuts and enacted valuable community bank regulatory relief validate both longstanding statements. Some background details tell the story. First, when the idea to cut the Federal

As I've said time and again, having a place at the policymaking table in Washington

community banks, and only the interests of

community banks, with unsparing energy

isn't simply important for community

repeatedly assured, ICBA will always pursue and protect the interests of

banks—it's essential. As I've also

and action—and we do.

Reserve dividend was initially proposed last July, ICBA immediately spoke out against it. We recognized right away how such a rash and shortsighted policy maneuver would upend a century-long underpinning of the U.S. banking system. The drastic 75 percent cut first introduced—devised as an easy revenue raid for an intensely negotiated federal transportation funding package—made the issue extremely serious for our banking system in general and for 1,800 community banks that are Federal Reserve members in particular.

So ICBA mobilized to educate lawmakers. both publicly and behind the scenes. In many one-on-one meetings we pressed our reasons for scuttling any Fed dividend cut. Soon we were backed impressively by nearly 2,700 letters from vocal community bankers, many of whom also spoke directly with their congressional representatives. A letter from 43 respected state banking associations opposing the dividend cut was also an important boost to the cause.

Along the way, ICBA also continued to engage lawmakers on our association's regulatory relief measures for community banks, the Plan for Prosperity. The groundwork for ICBA's noncontroversial regulatory relief measures had been well

prepared during the previous two years. Hearings had been held. Several bills cleared the House or the Senate. Key congressional leaders, including pivotally in this fight House Financial Services Chairman Jeb Hensarling (R-Texas), were on board. Through persistence, community banks were in prime position.

When the dust settled after a burst of final calls, emails and meetings, unfortunately a decisive number of lawmakers wouldn't abandon some form of a Fed dividend cut. But those same lawmakers, hearing our case and cause, supported final legislation that exempted the vast majority of community banks and mitigated the dividend cut on those banks not exempted. The really good news is that the final legislation included several key Plan for Prosperity regulatory relief measures. It also jettisoned an ICBA-opposed provision that would have extended higher mortgageguarantee fees that lenders pay Fannie Mae and Freddie Mac.

The outcome wasn't exactly what ICBA advocated. Nevertheless, what's more important is that nearly all community banks were protected and many will avoid some regulatory costs and headaches, and significantly so for some.

All of this happened because of the dogged hard work of ICBA, community bankers and our state association affiliates. None of it would have occurred without us already having had a seat at the policy table. The same must be said for numerous other policy victories—from winning broader Qualified Mortgage definitions for rural lenders to halting extreme IRS reporting requirements on depositors. With your continued support and involvement, there is almost no limit to what we can achieve in 2016.

Happy New Year!

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



The Time is Now

Written by: Jack Hartings, Chairman of ICBA

From the **Chairman**



Happy New Year, fellow community bankers! I hope you enjoyed the holidays and are looking forward to a prosperous 2016. This upcoming year has a lot of good in store for our industry, because ICBA continues to pursue even more successes for community banks nationwide. We certainly closed out 2015 with great wins in Washington, so I want to thank so many of you who stepped up to make change happen last year.

The financial services provisions in the transportation funding law Congress enacted last month are great examples of persistence and grassroots success. With so many community bankers sending messages asking members of Congress to scrap the proposed Federal Reserve stock dividend cut along with ICBA-led advocacy, we were able to achieve a big win—community banks with \$10 billion in assets and less will be exempt from this backdoor tax on only our industry. Also, several beneficial regulatory-relief provisions from ICBA's Plan for Prosperity on exam cycles, privacy notices and mortgage lending were enacted.

Our successful effort to include these financial services provisions in the transportation law is a great example of staying at the table and keeping our issues front and center. You never know when an opportunity may arise to move regulatory relief through. Few would have thought a highway bill would become the vehicle that would allow multiple community bank regulatory relief provisions to be signed into law by the president.

ICBA remains steadfastly opposed to singularly taxing the banking sector to pay for federal highways, or for any other general government spending. We adamantly opposed the idea from the start, but our industry's concerted efforts have protected many community banks from this bad precedent.

This brings me to a big point not talked about often enough—while ICBA's grassroots advocacy is critical for getting legislation moving or passed, it's just as critical for stopping bad policy ideas. Examples of terrible policy ideas that ICBA has helped kill in recent years include forming a U.S. Postal Service bank or establishing a single federal banking regulator.

That's why it's vital that we step up, stand up and speak up. If we don't, nobody else will do it for us. We can't afford to let Congress listen only to others about our industry, particularly others such as megabanks and nonbanks, that pursue interests and agendas opposite of those of Main Street America. Never before has it been more important.

Last year's community banking successes showed firsthand the outsized reputation and influence we have in our nation's capital. Let's leverage that. ICBA makes it easy for you to engage with lawmakers and regulators. The association's grassroots alerts tell you which issues are front and center. So visit ICBA's Be Heard grassroots center at www.icba.org/beheard. See how you can advocate for the betterment of our industry.

Constructive change in Washington can happen, and it happens because of you. It happens because of ICBA. Let's all make 2016 another great advocacy year for our industry.

Jack Hartings is president and CEO of The Peoples Bank Co. in Coldwater, Ohio.

Keep the Cash Flowing

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

Portfolio Management





Techniques to create adequate liquidity

This just in: The Fed, and economists, and the bond market all agree on the future path of Fed Funds, at least through 2016. And within a range. As of the start of 2016, Federal Reserve board members' comments seem to anticipate three to four additional bumps to overnight rates this year. Several recent surveys of economists show that their expectations are for about three more tightenings. And even the futures contracts, which have very grudgingly built in prospects for Fed action, are now forecasting about three more hikes.

So, if that happens, what will be the impact on your community bank investment portfolio's cash flow? Most managers have access to financial models that will tell them prospectively how much liquidity will be produced each month, over a range of interest rate shocks. What we can add to the dialogue is that an investor can take out a lot of the guesswork (a bond wonk would call it "optionality"), by choosing securities with certain characteristics.

Premium callables

In government agency land, the best way to make certain of your liquidity is to buy bonds with no call options. The case has been made by your correspondent that it is now very inexpensive to do so. Nonetheless, by purchasing high coupon callables at a premium, you can improve your chances of getting short-term cash flow, with a payoff in case the bond market gives you a head fake.

The chance of your bond being called improves if the call feature is one time only. Here's a recent example: The Federal Home Loan Bank System has an issue with a 2.20 percent coupon that matures Jan. 28, 2021 that can be called only once, on July 29, 2016. It's priced a premium of 100.597 to create a yield to the call date of 1.00 percent. If it's not called, the yield to maturity jumps to 2.07 percent. These "cushion callables" are very popular with short-term investors.

Short maturity MBS

In the case of a security that has an amortizing balance, like most any mortgage-backed security (MBS), the stated final maturity has a great deal to do with how much principal you can expect over the next few months or years. For a relatively short final (say, less than 15 years), the "scheduled" principal, which ignores any prepaid cash flow, will be significant and will increase noticeably just with passage of time.

For example, an MBS with a stated maturity in 12 years will return about 15 percent of its principal in the next year, even if prepayments slow down further from their currently slow "speeds." This extension protection, which is built into short maturity MBS, will also provide the investor with ready cash to reinvest at (presumably) higher rates.

True floaters

Bonds whose interest rates fluctuate with the general market can be beneficial for several reasons. First, if short-term rates rise, the periodic coupon payments will too, resulting in more cash flow. For another, history has shown that for some adjustable MBSs, the homeowners will refinance their mortgages into fixed-rate vehicles, even if in the near-term their rates are locked in at higher levels, so as to not be exposed to further "rate drift." This refi activity produces additional cash flow for the investor and can be directed to its best and highest use.

The advice, then, is to anticipate a slowdown in your portfolio cash flow, even if it is running at a fraction of its pace from 2012. The "more is better" adage certainly holds true when investing in a rising rate scenario. Carefully selecting your bonds can keep you positioned to do just that

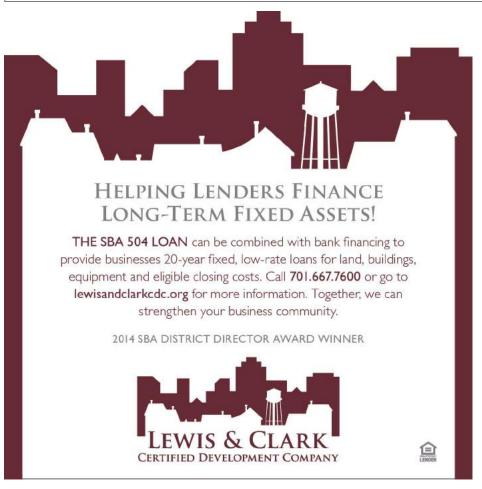
Jim Reber is president and CEO of ICBA Securities, ICBA's institutional fixed-income broker/dealer for community banks and can be reached at 800.422.6442 or ireber@icbasecurities.com.



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New Year, New Website

North Dakota Office of State Tax Commissioner is pleased to announce the launch of its new website: www.nd.gov/tax.

"In keeping with our vision statement and guiding principles, we have given our website an overhaul to better serve the taxpayers of North Dakota," Tax Commissioner Ryan Rauschenberger stated. "We believe the new design, layout and functionality will be easier to navigate thus providing taxpayers with a better online service and experience."

The new website was built with a responsive design to provide an optimal viewing and interaction experience from any device with Internet access. It includes four main user-type sections to make navigating easier based on which type of taxpayer/entity you are, or represent: For Individuals, For Businesses, For Tax Professionals and For Local Governments.

"Launching our new website at the beginning of the year corresponds nicely with the beginning of the tax season," Rauschenberger added. "The 2015 tax forms, the updated withholding tables, and our 52nd biennial report are all on the new website."

More changes and features of the Office of State Tax Commissioner's new website are outlined at www.nd.gov/tax/
NewWebsite.



my Social Security

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Be age 18 or older and a United States citizen with a domestic U.S. mailing address (this includes APO, FPO, and DPO addresses); and

Not be requesting a name change or any other changes to your card.

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Washington Watch

Paul Merski

Reaping Dividends

Industry advocacy nets key exemption from backdoor tax hike

ICBA and community bankers scored an important victory in Washington with the passage of a law exempting most of the industry from a backdoor tax hike on Federal Reserve members. Following unwavering ICBA and community bank advocacy, a new transportation funding law exempts community banks with \$10 billion and under in assets from cuts to Fed stock dividends.

Also significantly, the law also includes a number of ICBA's Plan for Prosperity regulatory relief measures for community banks.

Tangible rewards. The community bank exemption followed passionate industry advocacy to completely scrap a Senate-passed Fed dividend cut to help pay for federal highways. Congress' final compromise legislation exempts the vast majority of community banks from the dividend cut. Meanwhile, banks over \$10 billion in assets will receive a floating dividend not to exceed 6 percent, which is a vast improvement over the flat 1.5 percent rate the original bill contained.

The \$10 billion-asset exemption will make a tangible difference for many community banks and their customers. More than 1,800 members of the Federal Reserve are under the asset threshold, and the dividend cut would have cost them an estimated \$200 million per year.

Provisions for prosperity. Further demonstrating the industry's clout in Congress, lawmakers also attached several beneficial regulatory-relief provisions from ICBA's Plan for Prosperity agenda to the final

transportation law. ICBA had teed these measures up in various bills in Congress and planned to use any moving legislation as a vehicle to get them to the president's desk to sign into law.

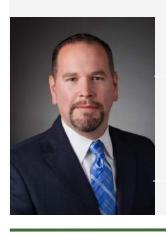
These measures will:

- eliminate redundant privacy notice requirements when a bank has not changed its privacy policies;
- expand the 18-month exam cycle to CAMELS 1 and 2 banks with assets up to \$1 billion;
- make it easier for community banks with assets below \$2 billion to qualify as "rural lenders" under the Qualified Mortgage rules by eliminating the requirement that they lend "predominantly" in rural areas;
- allow thrift holding companies to join bank holding companies in using the relaxed shareholder registration thresholds of the 2012 JOBS Act: and
- allow more community banks to count trustpreferred securities as Tier 1 capital.

The final law also restores \$3 billion in funds cut from the federal crop insurance program and drops an ICBA -opposed plan to raise Fannie Mae and Freddie Mac guarantee fees.

Advocacy in action. While ICBA was opposed to any change in the Fed dividend policy, Congress clearly listened to the nation's community bank and made substantial improvements to the final law. In addition to ICBA's sustained meetings and communications with congressional offices, community bankers themselves reached out to Congress in thousands of messages to lawmakers—including an important letter from 43 state community banking associations. Ultimately, members of Congress did not completely withdraw the pay-for proposal, but they listened and showed what the community banking sector can accomplish in Washington.

Paul Merski is ICBA executive vice president of congressional relations and chief economist and can be reached at paul.merski@icba.org.



Marketing Today

Chris Lorence

Past Meets Present

Owning your community bank's story (and telling it!)

Everyone has a story to tell, and today that story, told well, can make all the difference in the world. Community banks, like many successful locally owned and operated businesses, often are recognized as fixtures in their communities. Even many of your buildings, often iconic and known for generations as "the bank," have long served as landmarks dependably displaying the local time and temperature. Unfortunately, in today's fast-changing world, conventional and established may be misconstrued as outdated or irrelevant.

So how do you overcome a possible perception of being out of step while remaining authentic to your impressive past?

The fact is your community bank, no matter how many years it has been in business, has always been evolving. You've added branches. You've added technology. You've added products and services. You may have even changed your culture, but you've, no doubt, held true to your core principles of why you're in business in the first place. If people do business with you, they undoubtedly know your story, or at least a version of your story of their own experience. As you seek to grow your customer base, increase revenues and invest in your community, your story should constantly be in the forefront of, and be relatable to, your current and potential customers.

Community banks and community bankers have thrived for decades by networking and handling the business of banking with the utmost discretion and decorum. Your deals are often struck outside the office while drinking coffee with clients. Your relationships often begin with a referral from an existing client. And your business development projects are frequently driven by face-to-face conversations at non-banking events and gatherings. As a

community banker, you're in the business of lending money, and part of our story is that people borrow money as a normal part of life and business.

Why then shouldn't you promote the fact that you lend money and people are happy that you do? Our society's culture has shifted, and as a result borrowing money is no longer an awkward issue to discuss. Our culture has shifted so much that people now evangelize in public forums via social media and testimonial-focused websites about their banking experiences and borrowing habits. As a community bank, those evangelists and testimonials need to be part of your story and need to be incorporated as part of your marketing, your business development and your differentiator in the marketplace.

As a community banker, you should be actively telling your story in your community, but you shouldn't be the only one telling it. Your customers, both old and new, should be raving about you—and be prompted to do so in any medium they feel comfortable. Your story also should be current and based on what you're doing in the community now.

Are you financing a new building or community development project? Put up a sign that says so. This can help you be seen as actively engaged beyond what people might otherwise think you do. Are you adding new technology or functionality that makes your bank more accessible? Make that part of a marketing campaign that reaches beyond your existing customers. People may have assumed you're "old skool" without even asking what your capabilities are. Do you love making small-business loans and feel especially connected to the entrepreneurial spirit of your community? Have window decals printed for your small-business customers to display saying, "Another Locally Owned, Locally Operated Small Business Powered By XYZ Community Bank."

Think about the elements of your story as short vignettes to be told on their own. For example, if one of your bank buildings has a particularly interesting architectural design or historical significance, play that up. Hold an open house there to educate and showcase its uniqueness. For the open house, ask local vendors to provide food and drinks and feature an art display by a local artist. By doing this, suddenly you've welcomed the community in, not just to talk about banking but to learn about your story.

Our industry is unique and the lifeblood in many communities in our country. The time has come in our history to do more than just raise our visibility, but to use our impressive past to attract our future customer.

Chris Lorence (chris.lorence@icba.org) is ICBA's executive vice president and chief marketing officer.



The Heart and Mind Connection

Live Well, Work Well

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

Research indicates
that those who already
have heart problems
are at an increased
risk of a second heart
attack if they are
extremely stressed,
depressed or hostile.
To avoid unnecessary
strain on your heart,
find ways to reduce
the stress in your life.

Even though the brain and the heart are located far from one another in the body, they are intrinsically connected and have a significant impact on how each other functions.

The two organs communicate via the muscular walls around the heart, which are connected to the brain in the circulatory system. As the brain releases hormones telling the body what to do, receptor cells in your blood vessels pick up these messages. In addition, there are nerve endings that travel from the brain to the muscular walls of the heart. These nerves send messages to the muscle tissue to either relax or contract.

Since these two organs communicate, mental health can have a dramatic effect on heart health and vice versa.

Stress

The mind's response to a perceived or actual threatening situation is known as stress. The body responds to the stress by increasing:

- Blood pressure
- Respiratory rate
- · Heart rate
- Oxygen consumption
- · Blood flow to skeletal muscles

- Perspiration
- Muscle tone

When you experience these responses on a regular basis as a result of stress, you are putting your body at an increased risk of heart disease.

Stress-Reducing Meditation

To combat the potentially life-threatening damage stress could have on your heart, there are several meditation techniques you can try. These techniques aim to achieve a relaxation response to reduce stress, improve the immune system and prepare the body for traumatic situations in the future.

Here are three ways to meditate:

- Go into a quiet environment and sit or lie down in a comfortable position. Then, focus your attention on one thing such as a word, phrase or sound. Repeat that one thing over and over again. If you find that your mind wanders, refocus back. Do this exercise for 20 minutes to escape the stressors of your life.
- Progressive relaxation is another useful exercise. Lie down or sit in a quiet area. Focus your attention on the muscle groups in your feet and slowly move

through each group until you reach your head. As you go through each muscle group, try to imagine that you are actually breathing through those organs. As you "exhale", release the tension from the group. As an alternative, you may tighten the muscles in each group for several seconds, and then physically release the tension.

 A third meditation exercise is to imagine that you are clearing your body of the toxins that you want to get rid of. For instance, visualize that you are ridding your arteries of plaque. Concentrate on releasing that energy, which will ultimately reduce the tension in your mind.



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)

Working to Keep You Informed!

On December 28, 2015 the IRS issued an extension of the due dates for the 1094/1095 B and C series reporting from February 1, 2016 to March 31, 2016.

Please note the following:

- Each participating bank's employees enrolled in the ND BANKS Benefit Trust Health Plans between January 1 and December 31, 2015 – will receive the Form 1095B on or before February 1, 2016.
- The Form 1095B will be sent to each participating bank employee's home and shows the months of the
 year they had health coverage and lists the dependents covered (if applicable). Form 1095B is required
 to be sent in with the individual's 2015 tax return.

Please contact Angi Day at (701)223-5303 or angi@ndba.com for further information.



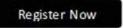
WHAT DO BANKERS THINK ABOUT THE COMMUNITY BANKERS FOR COMPLIANCE PROGRAM?

Here is one testimonial from Sara Getzlaff, EVP/COO/CPA of Security First Bank of North Dakota in Mandan, ND.

"The Community Bankers for Compliance program is our best resource for new regulatory requirements and for ongoing compliance training. The presenters at the live seminars are incredibly knowledgeable and accessible. We call into the Young & Associates compliance hotline several times a month for HMDA, mortgage loan and all other regulatory questions. Our questions are either answered on the spot or, if additional research is required, within a couple of hours and the hotline help is completely free! "

Sarah Getzlaff

Join Now!















TAX COMMISSIONER ADVISES TAXPAYERS ON TAX SEASON, TAX FRAUD & TAX REFUNDS

Tax Commissioner Ryan Rauschenberger today provided information to North Dakota's individual income taxpayers about the upcoming tax filing season.

The North Dakota Office of State Tax Commissioner will open the state income tax filing season on January 19, 2016, coinciding with the Internal Revenue Service's (IRS) filing season opening. Both electronic and paper filed returns will be accepted starting on that date.

"Our office has been gearing up for the upcoming tax season with a considerable focus on combating tax fraud," stated Rauschenberger. "The 2015 tax season saw a sizable increase in the amount of attempted tax fraud, and we are expecting 2016 to follow suit. We encourage taxpayers to file as early as possible to help prevent fraud."

During the 2015 individual income tax season, the Office of State Tax Commissioner stopped more than 900 returns claiming \$1.3 million in fraudulent refunds. The increase in fraudulent activity led the Office of State Tax Commissioner to institute additional preventative measures, which have been modified and implemented for the 2016 tax season. These measures will result in slower refund processing time.

"We ask that taxpayers be patient when waiting for their refunds," Rauschenberger added. "A slightly longer processing time is actually a good thing. We are taking the time to prevent North Dakota tax dollars from getting into the hands of fraudsters."

Taxpayers may use the newly improved *Where's My Refund?* tool to track their refunds. This tool has been recently revamped to include a refund tracker, as well as more detailed and individualized information for the taxpayer on the status of their return. Taxpayers may also sign up to receive email or text alerts when their refund is issued. Information on the *Where's My Refund?* tool is updated daily.

Tax Commissioner Rauschenberger continues to encourage taxpayers to e-file. "E-file is the fastest and most secure way to file," said Rauschenberger. "In 2015, more than 424,000, or nearly 86 percent, of North Dakota individual income taxpayers filed their income tax return electronically."

The Office of State Tax Commissioner also revamped its online *ND Free File* tool to help taxpayers easily see if they qualify to file their federal and state returns for free with certain tax software companies. Taxpayers may also e-file by purchasing tax preparation software, by working with a tax professional, or by using the Office of State Tax Commissioner's stand-alone free ND Fillable Forms option (for ND return only). This filing season North Dakota, along with many state tax departments, is requesting driver license or state-issued identification card information for electronically filed tax returns. This is an additional effort to combat stolen -identity tax fraud and protect you and your tax refund.

North Dakota tax booklets and forms may be found on the Office of State Tax Commissioner's website www.nd.gov/tax. IRS forms may be found at www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

Taxpayers can stay up-to-date on North Dakota tax-related matters by visiting the Office of State Tax Commissioner's website at www.nd.gov/tax or by connecting on Facebook, Twitter, LinkedIn and YouTube.





This workshop will give you the knowledge and skills you need to be an effective lender in the real estate construction arena - from single and multi-family units to commercial, retail and office space. It will also help identify the various risks associated with construction lending. Sessions will be taught by North Dakota community bankers and business leaders who know the industry and the economy of our state. Topics covered include:

- The Commercial Construction Lending Process
- Credit Investigation and Assessing Industry, Market, and Management Risk
- Commercial Loan Structuring/Costs
- Construction Contracts and Loan Agreements
- Identifying Viable Secondary Sources of Repayment
- Planning, Zoning, and Covenant Issues
- Working with Contractors and Issues That Can Arise
- Construction Mortgages from the Title Company View
- Appraisals and Inspections
- Insurance and Builders Risk
- Legal issues Lien Law and Waivers, Change Orders, Disputes and more
- Regulators What Do They Look For What Do They Need

Register Now



ICBND is very excited to work with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. The 2016 session will be held June 20-24, at Bismarck State College campus.

The ICBND School of Agricultural Lending will provide:

- Practical, hands-on curriculum designed for learning by doing and for easy application at the bank
- Case studies
- Small class size to increase networking opportunities and personalized instruction
- A school designed and governed by bankers and taught by experienced bankers, consultants and college professors
- Reasonable enrollment fees and an academic atmosphere conducive to a simulating learning experience.

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

2016 COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Guidance for structuring and maintaining a strong in-bank compliance program.

March 29 - 30, 2016 October 25 - 26, 2016

Both sessions will be held at: Radisson Hotel - 605 E. Broadway Ave. - Bismarck, ND 58501 (701) 255-6000





Presented By:







EMERGING 2016 LEADERS DEVELOPMENT PROGRAM

Do you want your bankers to be:

- Progressive thinkers
- Legislatively-informed
- Technology-smart
- Community-minded

- Bank-wide knowledgeable
- Informed about the difference between the financial industry players of today's world



If you answered yes to any of these questions, ICBND's

Emerging Leaders Development Program can accomplish this for you!





As a member of Independent Community Banks of North Dakota, you have access to great discounts on corporate and employee eligible lines from Verizon.

*Verizon Eligibility Requirement: Company must offer one or more of the following financial services: banking, accounting, investment, securities, brokerage, or insurance advising and services. Verizon requires a five line minimum in order to obtain the discount pricing. Federal Tax ID required. All Verizon Wireless offers are for a limited time only and are subject to equipment availability. Verizon Wireless reserves the right to change or modify all offers at any time without notice. All terms and conditions are subject to and governed by Verizon Wireless' Agreement with Customer including, but not limited to, Customer eligibility requirements. Every effort is made to ensure the accuracy of the Verizon Wireless offers, however, Verizon Wireless is not responsible for any errors or omissions. ©2015 National Purchasing Partners

GET STARTED

NPP membership is free.

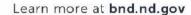
- Visit www.mynpp.com, click on "Join Now."
- Select "Company" then select "Finance."
- Select "Independent Community Banks of North Dakota" from the Association dropdown menu and complete enrollment.





BND's Export Enhancement programs are financing tools for foreign buyers purchasing equipment from North Dakota manufacturers or ag commodities from North Dakota farmers.

Your referral to BND is required for your customer to participate in the program.





Reserve the ICBND Mobile ATM Trailer for 2016



Are you marking your 2016
calendar for special
community events?
Will you need to borrow ICB
Services Mobile ATM
Trailer?
Be sure to call to reserve the
portable ATM now!
Scheduled on a first come,

first serve basis

Also available when your bank-owned ATM is out of service or in the case of a disaster, i.e. Fire, Tornado or Flood. This ATM trailer comes equipped with Verizon Mobile Communication, Emergency Battery Operation, Wheel & Hitch Locks, Multiple Cameras and DVR, Heat and Air Conditioning.



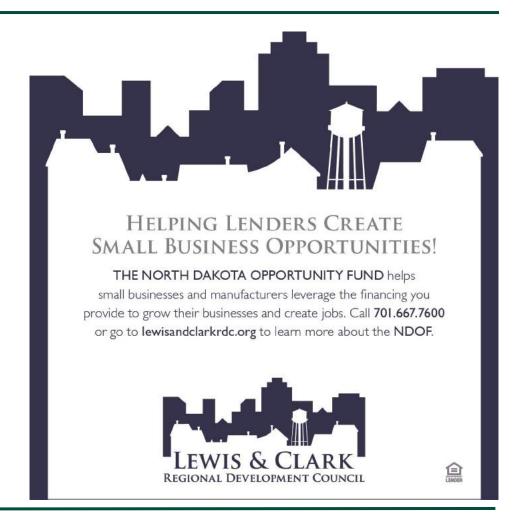
There is no rental costs to the individual bank that borrows the trailer. Your bank will be responsible for the travel expenses associated with picking up and returning the trailer for storage as well as insuring the trailer when it is in your bank's possession.

For more details and to check availability call:

Marilou Voegele ICB Services 701-258-8326 marilouv@icbnd.com Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to 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.





ICBND Members in the News

NORTH DAKOTA GUARANTY & TITLE COMPANY



Tami Hilton joined North Dakota Guaranty & Title Co. as an office supervisor and escrow closer in the company's Dickinson, ND office. "We are very excited

to welcome Tami to our team," said Erin Schmitz, south region manager. "She brings industry experience, professionalism, strong customer service, and leadership qualities. We look forward to Tami's leadership, her commitment to service, and our continued success in Dickinson."



WESTERN STATE BANK



Josh Schwarz was recently promoted to credit officer. Schwarz has been with Western since April 2014, serving as a credit analyst. His responsibilities include underwriting and administering commercial & agricultural credit relationships. Schwarz has over eleven years of

experience in the banking industry.



Dallas Breberg was recently promoted to a mortgage loan processor at Western State Bank. Her responsibilities include processing secondary market real estate loans for all eight bank locations & working closely with Mortgage Loan Officers and

Underwriters to prepare loan files. Breberg joined Western in 2014.

FIRST NATIONAL BANK & TRUST COMPANY



First National Bank & Trust Co. is pleased to announce Mr. Brad Curtis has accepted the position of Vice President of Commercial Lending.

STARION FINANCIAL

Starion Financial has promoted and hired several individuals at the Mandan branch, Fargo Urban Plains, and Oakes.

Kacie Beattie has been promoted to



operations specialist II.
Beattie joined **Starion**in August 2011 as a
teller, was promoted to
teller lead in 2013 and
promoted to
administrative assistant
in 2014. As an
operations specialist,
Beattie provides

support to retail and business bankers including mailings, preparing presentations, and creating and providing reports.



Kelly Carlson and Monte Glasser are operations specialists I. They work with deposit quality control, handle supply orders and provide internal support for bankers. Carlson joined Starion in October 2013 as a teller and was recognized at the 2015 Starion Awards for



Starion Awards for completing the most transactions within a calendar year. **Glasser** brings more than 15 years of experience working in the areas of

customer service, accounts receivable and production.

Stephanie Gaugler has been promoted to loan operations specialist II. She joined



Starion Financial as a teller in 2007 and the loan operations team in 2013. In her new position, Gaugler is responsible for processing loan information, producing compliance

documentation and conducting quality control checks.



Lisa Hartje has been promoted to internal auditor. She joined Starion as an operations specialist in July 2014 and has more than 13 years of banking experience, seven of which were

in quality control. Hartje is responsible for conducting internal audits to ensure assets are properly safeguarded and liabilities are properly recorded. She will also coordinate various external audits and examinations.



Jona Ziemann has been promoted to systems administrator III, with responsibilities including hardware and software maintenance and system analysis. He

joined **Starion** in August 2005 as an IT specialist and was promoted to systems administrator II in May 2011.



Dale Hetland has been promoted to business banking officer/senior vice president. Hetland joined the Fargo Urban Plains branch of **Starion** in 2010 as a business banking

officer/VP. He provides commercial customers with deposit and borrowing needs, drawing on more than 20 years of experience in banking.



Nancy Domine has been promoted to business banking officer/assistant vice president at the Oakes branch. Domine joined the Oakes team in 2009 as a business banking officer. She has more than 10

years of experience in agricultural lending.

FIRST WESTERN BANK & TRUST



Lindsey Knoop Anderson has been hired to join the First Western Bank & Trust team as an internal auditor.



Cody Borud is a
Berthold native, joined
the First Western Bank
& Trust team as an
online banking specialist
in August of 2015.



Rich Campbell, First Western Bank & Trust president and CEO has retired. Rich had been a part of the Minot banking community for 45 years and had cultivated many relationships along the way. He served as past

president of Independent Community Banks of ND, past president of MADC and past president of the MSU Foundation and Alumni Boards. His retirement celebration was held on December 18, 2015 in Minot.



Also retired from First Western Bank & Trust is Curt Zimbelman. Curt was senior vice president and was dedicated to banking for over 43 years. Throughout his career, Curt has impacted the Minot community very

effectively. He was a councilman for 24 years and served as the city mayor for 12 years. Curt was past president of both the MSU Beaver Boosters and the Sertona Club of Minot and a member of the MADC.

FIRST WESTERN BANK & **TRUST**

Brenda Foster, who has been with First Western Bank & Trust for over 34 years, has been elected by the Board of Directors as the new president & CEO.



Foster, who was previously the executive vice president, took over as president on January 1 when president & CEO Rich Campbell retired.

Rich Campbell

stated that Foster's education and in depth experience in the North Dakota banking industry will serve First Western Bank & Trust well. "There are so many balls to juggle within the bank, and there isn't a time throughout the year when things slow down, Campbell said. "This position requires vast knowledge in state & federal regulations, the ability to create & grow relationships, understanding new everchanging technology, and working with all the staff to meet the banks mission. Brenda checks every box on these skill sets."

Foster started working at First Western Bank & Trust in 1981. Brenda is a past president for the Independent Community Banks of North Dakota and current member of the Board of Regents for MSU and a board member for Minot Public Schools

The Board of Directors of First Western Bank & Trust would like to announce the following promotions:



Nancy Wegenast has been promoted to vice president of consumer lending. She has been with the bank for 17 years, she was previously an assistant vice president of consumer lending

with the bank. Wegenast is involved as the VP of Women United, secretary of the Salvation Army Board and Minot Area Chamber of Commerce Ambassador in the Minot community.



Jordan Dalby has been promoted to consumer loan officer. She has been with First Western Bank & Trust for 6 months. and was previously a consumer lender with the bank.



Juliene Mowan has been promoted to assistant vice president in mortgage lending. She has been with the bank for 30 years, she previously was a mortgage loan officer with the bank



Katie Ogaard has been promoted to executive assistant & corporate secretary. She has been with the bank for 1 year, she previously was an executive assistant with the bank.



Tina Olson has been promoted to vice president of insurance. She has been with the bank 2 1/2 years and was previously an assistant vice president of insurance.



Luis Estrada has been promoted to vice president of operations. He has been with the bank 12 vears and was previously the assistant vice president data processing administrator.



Angie Hansen has been promoted to loan operations officer. She has been with the bank for 18 years and was previously an internal auditor.

CHOICE FINANCIAL

The board of directors of Choice Financial Group has named Leon Dubourt as Director Emeritus



upon his retirement from the board. Mr. Dubourt is a founding member of Choice Financial, and has served on numerous bank boards. He has also served as mayor of the

gives his time to local organizations committed to the growth and prosperity of our state. His passion for community banking fuels his continued interest in the growth and prosperity in our region.



Lauren Lutton was recently hired as a frontline specialist at the Choice Financial Grand Forks location.



Jane Eisenbeis was recently hired as loan assistant for Choice Financial in Fargo. Eisenbeis has 10 years of experience in the customer service industry.



Brooke Bjerke was recently promoted at Choice Financial in Fargo. Bjerke joined Choice Financial in December 2014 as a customer service representative and was promoted to frontline specialist.



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

BELL STATE BANK & TRUST



Matt Gruchalla has been promoted to VP/business banking officer at Bell State Bank & Trust, located at 3100 13th Avenue South in Fargo. In his new position, Gruchalla will originate commercial loans and assist businesses with their banking needs. He joined Bell State Bank

& Trust in 2010 and previously served as a credit officer.



Dean Froslie has been hired as digital content strategist at Bell State Bank & Trust, located at 3100 13th Avenue South in Fargo. In his new position, Froslie will lead Bell's efforts to create and improve content across all of the company's online channels. Froslie is founder and organizer of

F-M Content Strategy Meetups, a learning and networking group for area marketing professionals.



Mary Voss has accepted a position as vice president/correspondent banking business development officer at Bell Sate Bank & Trust with headquarters in Fargo, N.D. She will reside and work in Iowa where she will be building relationships with community banks. Her banking network will also

extend into the Nebraska and Illinois markets. She brings 23 years' banking experience to Bell State Bank & Trust.



Heidi Ihry has been promoted to VP/mortgage loan officer at Bell State Bank & Trust, located at 3100 13th Avenue South in Fargo. In her new position, Ihry will help customers with home financing needs including purchase and refinance transactions.

She has been employed at Bell State Bank & Trust for ten years. She most recently held the position of mortgage loan processor.

WIDMER ROEL



Karina Ragan, certified public accountant, has joined the tax department of Widmer Roel as senior staff accountant. Ragan has 3 years of experience providing tax and consulting services.

CORNERSTONE BANK



On behalf of Cornerstone Bank, we are excited to announce that Eric Carlson has been promoted to SVP/Finance Director in Fargo. Carlson has over 21 years of experience in the financial services industry in the Grand Forks community.



David Tschetter has joined Cornerstone Bank as a business banker in Watford City. He will also support New Town.

WESTERN STATE BANK

Brady Pekas recently joined Western State Bank as a mortgage loan processor setup. His



primary responsibilities include assisting the mortgage loan processors to ensure loans are accurately & efficiently processed in accordance with the organization's vision, core values, team guidelines & overall business plan.



Marcie Naas was recently promoted to consumer loan processor. Naas' primary duties include accurately and efficiently processing consumer loans in accordance with the organizations overall business plan & preparing loan documentation for

bankers and our customers. She joined Western in April 2014 as a customer care banker.



Lenora Kraft was recently promoted to credit analyst administrator at Western Equipment Finance. Her primary responsibilities include analyzing lease credit applications and

assessing risk in accordance with the organization's mission, core values and team guidelines. She joined **Western Equipment Finance** in 2014 as customer service representative.



Allie Sannes
recently joined
Western State
Bank as a
mortgage loan
processor. Her
duties include
processing
secondary market
real estate loans for
all eight bank
locations, working

closely with underwriters and preparing loan files.



Lori Larson was recently promoted to mortgage underwriter. Her duties include underwriting secondary market real estate loans & management of relationships with secondary market

investors and other vendors. Larson joined Western in August 2015 as a mortgage loan processor.



Ethan Hinton recently joined Western State Bank as a systems engineer. His primary duties include maintaining and troubleshooting hardware and software in the organization's

existing server environment, project implementation for new hardware & software and assisting other members of the team.

DAKOTA CERTIFIED DEVELOPMENT CORP

Dakota Certified Development Corporation,



welcomes Emily
Schroeder, Minot, to
the team as Business
Development Officer /
Commercial Loan
Officer for northwestern
ND. She will be working
with lenders, borrowers,
and other economic
development
professionals to develop

small business loan projects.

BANK OF NORTH DAKOTA

Bank of North Dakota promotes staff:



Courtney Heiser accepted the DEAL programs coordinator position in Student Loan Services. Heiser has been with BND since March 2014.



Shirley Glass accepted the education market manager position at BND. Glass has been with BND for 30 years.



Tom Ternes accepted the student loan manager position in Student Loan Services. Ternes started as a new student loans manager at BND in January 2012.



Lucas Winterberg accepted the new loans supervisor position in Student Loan Services. Winterberg has been with BND since June 2009.



Kirby Evanger, CPA, accepted the chief credit officer position at BND. Evanger started as the Director of Risk Management in December 2014.



Al Weisbeck, CPA, accepted the treasurer position in Accounting/Treasury. Weisbeck was previously the investment manager at BND.



Jason Johnson, CPA, accepted the controller position in Accounting/Treasury. Johnson started as the asset liability manager at BND.



David Hanson accepted the teller position in Retail Banking. Hanson has been with BND since September 2013.



accepted the public information specialist position in Communications and Marketing at BND. IntVeld started as a customer service representative in Student Loan Services.

Beth IntVeld



Elaine Fischer accepted the loan operations specialist position in Loan operations. Fischer has been with BND for 23 years.

Bank of North Dakota hires staff



Kirsten Lindsay was hired as a DEAL student loan specialist in Student Loan Services at BND.



Sydney Sneed was hired as a student loan processing specialist in Student Loan Services at BND.

AMERICAN BANK CENTER



American Bank Center is pleased to announce Jacob Nesvig has joined their team in Bismarck as the business banking supervisor. Nesvig will be responsible for developing and maintaining

relationships with business clients as well as staff development and training within the Business Banking Department.

FIRST INTERNATIONAL BANK & TRUST

First International Bank & Trust is proud to name Erik Stenehjem to the Board of Directors. Erik began his



career in 2004 as a Credit Analyst. He has worked his way through various roles in the Bank, where he is now a commercial loan officer at the Fargo Southwest office. Erik is also a certified public accountant (CPA).

FIRST INTERNATIONSL BANK & TRUST

FIRST INTERNATIONAL BANK SUPPORTS AFFORDABLE HOUSING DEVELOPMENT

First International Bank and Trust contributed \$100,000 to the state's Housing Incentive Fund (HIF) in October to support the development of affordable housing in Bismarck.

"We are thrilled to support the North Dakota Housing Incentive Fund with our contribution. First International Bank & Trust is passionate about giving back to the communities in which we live and work. We are committed to our communities, as well as the great state of North Dakota," says David Mason, Bismarck Market President of First International Bank & Trust.

First International directed the contribution to FiveSouth, a residential and retail development planned for downtown Bismarck. Ninety-four units in the development will be set-aside for income-qualified households including 33 units specifically for essential service workers – law enforcement, education and medical facility staff and local and state government employees.

"To have a vibrant and healthy community, we need to have housing that is affordable," said Jolene Kline, North Dakota Housing Finance Agency (NDHFA) executive director. "The Housing Incentive Fund is all about creating opportunities for our communities to flourish."

Capitalized by contributions from state taxpayers, HIF provides developers of affordable rental housing with low-cost financing if they agree to set-aside units for essential service workers and low- to moderate-income households. NDHFA administers the program.

First International's HIF contribution supports a \$3 million conditional commitment NDHFA awarded to the FiveSouth project in July. The total cost of developing FiveSouth's affordable housing is estimated to be more than \$17 million.

Since the HIF program began in 2011, First International has been a consistent supporter, contributing \$870,000 altogether to support developments statewide.

Individuals and businesses that contribute to HIF receive a dollar-for-dollar state tax credit. Contributions can be targeted to a specific project or community. More information on HIF is available online at www.ndhousingincentivefund.org or by contacting NDHFA at (800) 292-8621 or hfainfo@nd.gov.

THE BANK OF TIOGA

The Bank of Tioga is proud to announce its recent donation of \$50,000 to the Crosby Kids Daycare. The Crosby Kids Daycare has recently started a fundraising campaign for a new facility.

"There is an immense need for an expanded facility at Crosby Kids Daycare to meet the needs of the families and children. We are honored to give back in this way," said David Grubb, The Bank of Tioga Market President.

The Crosby Kids Daycare mission is to provide quality, affordable daycare services to the Crosby area. The daycare strives to provide fun, physically and emotionally safe environment and engage children in daily educational activities. The purpose of expanding the Crosby Kids Daycare is to fill a need in the community and provide quality care to current and future enrolled children.

The new daycare facility will be a 7,200 square foot building with the ability to hold 97 children and include a fenced in playground area. Likewise, the Crosby Kids Daycare would like to establish an early childhood and after school program in the future.

"We are so grateful to The Bank of Tioga for this generous donation and helping make our dream come true," stated Traci Lund, Crosby Kids Daycare Board Member.

WESTERN STATE BANK

WESTERN STATE BANK DONATES TO THE WEST FARGO PACKER BACKERS

Western State Bank recently made a \$1,440 contribution to the West Fargo Packer Backer Association

Western State Bank developed a program to give back to the Packer Backers throughout the school year. During the Packer Backer's varsity football season, Western donated \$10 for each point scored by the Packer Backers during regular season home games. The Packer Backers will use the donation for various school activities throughout the year.

"Western is committed to giving back to our community, especially our local schools. Supporting the West Fargo Packer Backers is very important to us. As Your Hometown Bank, we take pride in giving back to the West Fargo school system and supporting students in the community we serve," said Mike Bannach, Market President.

Pictured is Dave Borg, West Fargo Packer Backer Association President, with Mike Bannach, Market President at Western State Bank.



STARION FINANCIAL

STARION FINANCIAL DONATES TO OIRS

The Oakes Irrigation Research Site (OIRS) expansion project is closer to its fundraising goal after receiving a donation from Starion Financial.

John Zetocha, Oakes market president for Starion, presented a check for \$5,000 to OIRS project representative Tom Rodine.

"Agriculture is the backbone of our community and Starion wants to help this important project," explains Zetocha. "The research site is valuable not only to farmers in Dickey County, but the entire state as well as private enterprise. This was a great opportunity for Starion to give back to the agricultural community."



STARION FINANCIAL RECEIVES SBA DIRECTOR'S AWARD

Starion Financial received the Director's Award from the North Dakota District Office of the Small Business Administration (SBA).

Lenders are chosen annually for their commitment to small business financing using SBA programs. Starion is among the top six North Dakota lenders being recognized and was the third largest lender of SBA loans in the state. In fiscal year 2015, Starion approved 18 loans and nearly \$1.7 million in small business financing under the SBA's loan program.

"As a family-owned business, it has always been ingrained

in Starion's culture to partner with local businesses," explains Craig Larson, Starion president/CEO. "We work with them to ensure long-term success because when small businesses flourish, entire communities benefit. That support is important at every stage of business and Starion is proud to provide the support and services small businesses need to grow and succeed."

This is the sixth year that Starion has received the SBA Director's Award.

In fiscal year 2015, which ended September 30, SBA assisted small businesses in North Dakota through 254 loans valued at over \$71 million.



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

A total of \$1,510 was raised through entry fees, paid votes for favorite beard and a match from the bank. Starion banker Kordel Wolfe, still sporting his Noshember beard, presented the donation to Michelle Charvat with Toys for Tots.

Charvat said that in 2014 Toys for Tots helped nearly 3,200 kids and this year it's already been more than 4,000. "For some kids, the Toys for Tots gifts are the only ones they receive," said Charvat. "This year we've partnered with agencies like Lutheran Social Services, AID Inc., Abused Adult Resource Center and Community Action so they can get food and other services in addition to toys."



NOTE:

ICBND has been provided a limited number of copies of Eide Bailly's 2015 ND Bank Salary Survey and Fringe Benefit Survey. Participants already paid the survey participant fee and received a copy. If you did not participate in the survey, Eide Bailly has authorized ICBND to market copies of the survey for \$300 to member banks, \$400 for associate members, and \$500 to non-member banks. The survey covers over 50 positions grouped by bank asset size and community population size. For your copy contact barryh@icbnd.com.

NORTH DAKOTA HOUSING FINANCE AGENCY

HOUSING AGENCY SAYS THERE IS STILL TIME TO EARN A 2015 STATE INCOME TAX CREDIT Starion Financial Supports Affordable Housing Development in Bismarck/Mandan and Fargo

State taxpayers interested in supporting affordable housing development can still earn a credit on their 2015 state income tax as long as the North Dakota Housing Finance Agency receives their contribution by Dec. 31.

Agency officials accepted a \$500,000 check for the state's Housing Incentive Fund from Starion Financial today. The bank's contribution will support development in Bismarck, Mandan and Fargo.



"Having a mix of housing, from market-rate homes to affordable rental units, ensures opportunities for all North Dakotans to improve their economic situation and contribute to their community positively," said Jolene Kline, NDHFA executive director. "We are thankful for Starion's support and for the support of all of our Housing Incentive Fund contributors. It is with their help that we are able to advance the state's efforts to provide housing that's affordable for all of our residents."

Starion split its contribution between 100 West Main, Sierra Court and FiveSouth in Bismarck; Jeremiah Program Apartments and North Sky III in Fargo; and Shoal Creek Apartments and Trails West Townhomes in Mandan. Between the seven

developments, affordable housing will be created for seniors with limited incomes, lower-wage workers, single parents seeking a way out of poverty through education, and essential community workers.

"It's a privilege to be able to help create affordable housing in communities we serve," said Craig Larson, president/CEO of Starion Financial. "To paraphrase my father and Starion founder, Frank Larson - as a community bank, we're in business to help our communities grow and thrive. These projects will go a long way to serve the housing needs in Bismarck, Fargo and Mandan."

Capitalized by contributions from state taxpayers, the Housing Incentive Fund provides developers of affordable rental housing with low-cost financing if they agree to set-aside units for essential service workers and low- to moderate-income households. Individuals and businesses that make contributions to the program receive a dollar-for-dollar state tax credit. Contributions can be targeted to a specific project or community.

NDHFA must raise \$30 million by Dec. 31, 2016, to fully capitalize the fund. To date, the agency has received more than \$24 million. More information on the program is available online at www.ndhousingincentivefund.org or by contacting the agency at (800) 292-8621 or hfainfo@nd.gov.

UNITED COMMUNITY BANK

United Community Bank contributed \$200,000 to the state's Housing Incentive Fund (HIF) in December to support the redevelopment of Park South Apartments in Minot, ND.

"United Community Bank supports projects that benefit our community. We are proud to contribute to this renovation as it fills an important need in Minot," said Randy Conway, President of United Community Bank.

The renovation of Park South will result in accessible and affordable apartments for households age 55 and older. Additional units will be reserved as workforce housing. The project's management staff plans to offer social activities and health and nutrition services for the senior tenants.

"To have healthy, vibrant communities, we need housing that is both affordable and that adequately addresses the needs of the residents," said Jolene Kline, North Dakota Housing Finance Agency (NDHFA) executive director. "Being able to provide the housing needed by its aging population and its workforce makes Minot a socially well-rounded community."

Capitalized by contributions from state taxpayers, HIF provides developers of affordable rental housing with low-cost financing if they agree to set-aside units for essential service workers, main street employees, and fixed-income households.

United Community's contribution supports a \$2 million HIF conditional commitment NDHFA made to Park South in July. The total cost of redeveloping the property is estimated to be almost \$7 million. Before the project can begin, Park South must secure an additional \$850,000 in contributions.

"I encourage more businesses and individuals to make a HIF contribution this year so Park South and the other affordable housing projects across the state that NDHFA awarded funds to this summer can move forward with construction next spring," added Kline.

Individuals and businesses that contribute to HIF receive a dollar-for-dollar state tax credit. Contributions can be targeted to a specific project or community. More information on HIF is available online at www.ndhousingincentivefund.org or by contacting NDHFA at (800) 292-8621 or hfainfo@nd.gov.

WESTERN STATE BANK

WESTERN STATE BANK RECIEVES PATRIOTIC AWARD FROM KNIGHTS OF COLUMBUS

Western State Bank recently received the Patriotic Award from the Fourth Degree Knights of Columbus. The Patriotic Award is an award given to an organization or individual which has conducted itself in the highest exemplary patriotic manner.

Western was recognized for supporting veterans and publicly acknowledging and supporting patriotism for the United States. Some examples of qualifications to receive the award include appropriately flying the national flag for extended periods of time, appropriately displaying the national flag for certain periods of time or serving our country in the various branches of the military service, various law enforcement agencies or other public servant positions.

"Western State Bank is proud to display patriotism at our banks. Providing banking benefits and programs specific to Veterans is our way of saying thank you to those who serve or have served our country," said Brad Jacobson, President/Chief Operating Officer.



FIRST NATIONAL BANK & TRUST

FIRST NATIONAL BANK & TRUST SUPPORTS AFFORDABLE HOUSING DEVELOPMENT

First National Bank & Trust Company contributed \$200,000 to the state's Housing Incentive Fund (HIF) in December to support the development of affordable housing in Williston.

Dennis Pederson, President of First National Bank & Trust Co. says, "As an independent community bank, the most important part of our business is to focus on the needs of Williston and the outlying communities we serve. With the increased oil activity over the last eight years, there has been no shortage of needs, with affordable housing being at the very top of that list. First National Bank & Trust Co. is very pleased to continue our contributions to such an effective program for our community."

This is the bank's second contribution to the fund. First National Bank & Trust Co. contributed \$200,000 to support Williston-area development during the previous biennium as well.

"To have economically and socially healthy communities, we need housing that is affordable for all of our residents," said Jolene Kline, NDHFA executive director. "The Housing Incentive Fund is providing these opportunities, and we are grateful for First National Bank & Trust Company's continued commitment to such development."

Capitalized by contributions from state taxpayers, the Housing Incentive Fund provides developers of affordable rental housing with low-cost financing if they agree to set-aside units for essential service workers and low- to moderate-income households. Individuals and businesses that contribute to the fund receive a dollar-for-dollar state tax credit. Contributions can be targeted to a specific project or community.

To fully capitalize the Housing Incentive Fund, NDHFA must raise \$30 million by Dec. 31, 2016. More information on the program is available online at www.ndhousingincentivefund.org or by contacting the agency at (800) 292-8621 or https://www.ndhousingincentivefund.org or by contacting the agency at (800) 292-8621 or https://www.ndhousingincentivefund.org or by contacting the agency at (800) 292-8621 or https://www.ndhousingincentivefund.org or by contacting the agency at (800) 292-8621 or https://www.ndhousingincentivefund.org or by contacting the agency at (800) 292-8621 or https://www.ndhousingincentivefund.org or by contacting the agency at (800) 292-8621 or https://www.ndhousingincentivefund.org or by contacting the agency at (800) 292-8621 or https://www.ndhousingincentivefund.org or the same of the sa

CHOICE FINANCIAL

CHOICE FINANCIAL ANNOUNCES ISURANCE SERVICES COMPANY ACQUISITION

Choice Financial announces the acquisition of Fremling & Associates through an ownership agreement jointly approved by the leadership of both organizations.

This partnership will bring together two organizations with a shared commitment to their employees, customers and communities.

Fremling & Associates is a Fargo-based financial services company that has been serving the region since 1996. Fremling specializes in assisting businesses throughout the Midwest in designing quality employee benefit plans.

"This partnership allows us to combine our strengths and help employers with everything they are looking for in one stop," stated Choice Financial Chief Strategy Officer, Mike Boub. Choice Financial works with employers from all around the country who look to Choice for Health Savings Accounts (HSAs) for their employees. The combination of employee benefit plans and HSAs is becoming increasingly popular as employers adapt to changing laws and regulations.

CHOICE FINANCIAL

CHOICE FINANCIAL ANNOUNCES MERGER WITH GREAT PLAINS FINANCIAL GROUP

Choice Financial announces their merger with Great Plains Financial Group, official on January 1, 2016, through an agreement jointly approved by the leadership of both organizations.

This partnership will unite two organizations with shared devotion to their employees, clients and community.

Great Plains Financial Group has been serving the area since 2002 by providing a full suite of financial management services including Financial Advisors, Financial Planning, Investments, Retirement Planning, 401(k) Services, Life Insurance and much more. Great Plains currently has offices in Fargo and Grand Forks with 10 advisors and 4 Associates.

"We have known and worked with Choice Financial for years and the culture fit could not be more perfect," stated Great Plains Partner Mike Bindas.

CHOICE FINANCIAL RECOGNIZED AS NDYP 2015 BEST PLACE TO WORK RUNNER-UP

Choice Financial was recently recognized as 2015 Best Place to Work Runner-Up by the North Dakota Young Professionals (NDYP). This marks the third year in a row Choice has received this award. NDYP recognizes businesses that provide high quality jobs and a work environment enticing to and in support of young professionals.

When asked what makes Choice Financial a great place to work, young professional Amy Ebensteiner, Frontline Operations Manager commented, "Our work environment is pretty unbeatable. It's a place where we are encouraged to put our family first and we are empowered to make a positive difference in our customers' lives and our community. My favorite core value is 'Work hard. Do the right thing. Have a little fun!'. Working at Choice Financial is like having a second family that has lots of fun together. My colleagues actively seek out opportunities to help others and are excited to do so. I am proud to work at such a great company that invests in their employees."

Started by NDYP in 2008, the Best Place to Work Awards are a reflection of the creativity and innovation that businesses offer young professionals. To be considered for the award applicants submitted a detailed questionnaire about the company benefits, advancement opportunities, and why their business is an outstanding place for young professionals to work. A statewide committee of NDYP members judged the nominees and determined the winner, as well as ten runners up in the Best Place to Work category.

"North Dakota Young Professionals Network recognizes businesses that provide high quality jobs and a work environment enticing to and in support of young professionals in order to support ongoing economic, workforce and community development initiatives across the state. The runners up of the NDYP Best Place to Work Award each reflected true creativity and innovation within meaningful employment opportunities for young professionals." says Laurie Morse-Dell, NDYP Coordinator.

In addition to this award, Choice Financial was named one of America's 'Best Banks to Work For' in 2015 by American Banker Magazine, received top place as Young Professionals Network Best Place to Work for the Fargo Moorhead West Fargo (FMWF) Chamber of Commerce's 2015 Chamber Choice Award, and Best Place to Work recipient by The Greater Grand Forks Young Professionals Network in 2011. For more information about North Dakota Young Professionals please visit www.ndyp.net.

DAKOTA CERTIFIED DEVELOPMENT CORPORATION

DAKOTA CDC EARNS SBA DISTRICT DIRECTOR AWARD

Fifth Consecutive Year as Top SBA Lender in North Dakota

The Small Business Administration (SBA) presented Dakota Certified Development Corporation (CDC) with the SBA District Director Award on January 6, 2016. The award recognizes Dakota CDC as the top SBA lender in the State of North Dakota. Dakota CDC received the award, leading in dollar amount and number of loans approved. This is the fifth consecutive year that Dakota CDC has been awarded the top honor. As a private, not-for-profit development corporation, Dakota CDC's mission is to provide financing solutions through collaborative partnerships in a supportive and creative environment to grow the economy and create and preserve quality jobs. Through their partnership with the SBA, area lenders and small businesses, Dakota CDC has provided \$42 million to borrowers throughout North Dakota in the last Federal fiscal-year. Presenting the award was Mike Gallagher, North Dakota SBA District Director, who stated, "this partnership resulted in 221 additional jobs in Bottineau, Williston, Grand Forks, Bismarck, Devils Lake, Minot, Fargo, Harvey and other communities." Since inception, Dakota CDC has helped with financing projects totaling over \$1 billion in economic impact to small businesses in the area with their portion exceeding \$450 million in small business loans. Founded in 1982, Dakota CDC is the oldest, largest, and most experienced CDC in North Dakota and is proud to be the number one SBA lender in North Dakota. Other Board of Directors not featured in the attached picture are:



Mike Connor, Marlowe Johnson, John Phillips, Dan Carey, Andy Maragos, Dan Jacobson, Rich Becker, and Jim Stai.

Cornerstone Bank

Business Ag Banker

Cornerstone Bank is looking for a *Business AG Banker* to join our professional team in Dickinson. This candidate is responsible for soliciting and/or developing and maintaining profitable account relationships with business customers and complex and large business accounts. This position is also responsible for the overall success and growth of assigned sales territory and cross selling bank products and services. A Bachelor's Degree in Business, Finance, or Accounting and 5 years of banking experience, or an equivalent combination of education and experience sufficient to successfully perform the essential duties of the job is required. Experience in the energy (oil) industry and agriculture industry preferred.

Personal Banker

Cornerstone Bank is looking for a *Personal Banker* to join our professional team in Dickinson. This candidate is responsible for processing all account transactions, originating consumer credit, assisting customers in their selection of various accounts and financial services, and cross-selling the Bank's products and services. A Bachelor's Degree in a related field and 5 years of banking experience, or an equivalent combination of education and experience sufficient to successfully perform the essential duties of the job is required.

Compliance Officer

Cornerstone Bank is looking for a *Compliance Officer* to join our professional team. This candidate is responsible for managing the bank's compliance program and team to ensure adherence to applicable laws and regulations. Duties include developing compliance policies and procedures, ensuring Regulatory requirements are incorporated into business processes, reviewing/updating Compliance Risk Assessment and Risk Review schedule and submitting updates to the Board, and liaison between regulators, consultants, auditors, and senior management with regard to regulatory compliance matters. A Bachelor's Degree in Business Administration or related field and 5 years of compliance experience required. CCBCO or CRCM certification preferred.

Customer Service Representatives

Cornerstone Bank is looking for Full-time and Part-time *Customer Service Representatives* to join our professional team in Dickinson. This position is responsible for processing new account transactions, assisting customers in their selection of various accounts and financial services, and crossselling the Bank's products and services. A high school diploma or equivalent and 1 year of bank or related experience required.

Network Administrator

Cornerstone Bank is looking to fill a *Network Administrator* position. Preferred location is Dickinson, Fargo, New Town, Parshall, or Watford City. This individual will be responsible for implementing and overseeing the installation of network hardware and software, maintaining the phone and videoconferencing systems, managing routers and switches, maintaining documentation on all LAN and WAN devices, and assisting IT personnel with hardware and bandwidth related problems. An Associate's Degree and 2 years of network administration experience required. Ability to work flexible hours and travel as needed is required.

Cornerstone Bank offers 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.

AA/EOE/Member FDIC

Dakota CDC

Servicing & Administrative Assistant

The Servicing & Administrative Assistant must be organized, detail -oriented, energetic, and able to meet deadlines while working with a great deal of confidentiality. The incumbent will provide a high level of administrative support for the loan servicing functions, executive duties and functions, and administrative operations of the Corporation. This position will report to the President and Vice President. More information and a job description can be found on our website at www.dakotacdc.com.

Commercial Loan Processor/CSR

The Commercial Loan Processor/CSR must be energetic, detail-oriented and work with a great deal of confidentiality. The incumbent will provide a high level of administrative support to the Dakota CDC team, specifically in the loan processing functions, as well as superior customer support to Dakota CDC's small business clients and banking partners. This position will report to the President. More information and a job description can be found on our website at www.dakotacdc.com.



Garrison State Bank & Trust

Garrison State Bank & Trust has an opening for an agricultural lending officer.

Qualified applicants will have a bachelor's degree in business administration, finance, economics or related field, 10 years of agricultural lending experience and excellent communication skills.

This individual will be responsible for and maintaining an existing customer base and developing potential new loan customers; prepare loan requests with information necessary for presentation to loan committees and to represent the bank through involvement and participant in community events.

We offer a competitive salary based on experience and a full benefits package. For consideration, please send resume with salary requirements to:

> Bruce Schreiner, President PO Box 339 Garrison ND 58540 701-463-2262

Garrison State Bank & Trust is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities. Member FDIC.

Classifieds

American Bank Center

American Bank Center has the following openings: Bismarck/Mandan:

- ⇒ Account Manager
- ⇒ Desktop Support

Cando

⇒ Part-time Teller

Stanley

⇒ Teller

To apply, complete employment application at www.weareamerican.com.

American Bank Center is an Equal Opportunity Employer and will not discriminate on the basis of race, color, religion, sex, sexual orientation, gender identify, or national origin. American Bank Center is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities. Member FDIC

Western State Bank

Western State Bank is in search of the following: West Fargo/Fargo

- ⇒ Mortgage Loan Processor
- ⇒ Customer Care Banker
- ⇒ Customer Service Representative
- ⇒ Mortgage Loan Officer

Please apply online at www.westernbanks.com, at the "About us", "Career opportunities" tab.

Western State Bank is an EEOE and Affirmative Action Employer/Member FDIC

The Bank of Tioga

The Bank of Tioga has the following positions open:

- ⇒ Financial Literacy Coordinator
- ⇒ Senior Commercial Lender

At The Bank of Tioga, our number one priority is providing the best banking experience for our clients. If you think you've got what it takes to help us be the best, then we're looking for you!

Read the full job description and apply online at $\underline{\text{http://}}\underline{\text{www.thebankoftioga.com/about-us/careers.html}}$

The Bank of Tioga is an EEO Employer/Vet/Disabled. Member FDIC

Starion Financial

Risk Manager

Starion Financial has an opening for a Risk Manager. Located in Mandan, the Risk Manager plans and directs the development of risk management and loss prevention programs that provide maximum protection of the organization's assets. Responsible for managing opportunity risk and loss risk through leadership of the Bank's Risk Management Program. Ensures bank compliance with applicable state and federal laws/regulations and bank policies and procedures, and implements effective internal controls, accounting and reporting. Previous supervisory experience required to lead and manage the organization's compliance and audit staff.

Qualified candidates will possess a bachelor's degree in business administration, finance, economics or a related field and have eight to ten years of related banking or auditing industry experience. Strong practical knowledge of banking products, policies, procedures, regulatory guidelines, and market trends. A successful candidate will portray a professional image in the community; possess a high level of integrity and a desire to be a part of a team. We offer a competitive salary along with a comprehensive employee benefit package.

Apply online at www.starionfinancial.com

Other career opportunities:

Bismarck/Mandan

- ⇒ Operations Business Analyst
- ⇒ Chief Financial Officer
- ⇒ Human Resources Officer
- ⇒ Mortgage Operations Specialist
- ⇒ Mortgage Banking Manager
- ⇒ Commercial Loan Operations Manager, VP
- ⇒ Teller, Full Time /Part Time

Fargo

- ⇒ Administrative Assistant
- ⇒ Commercial Loan Operations Manager, VP Fllendale
- ⇒ Teller/Customer Service Representative Oakes
- ⇒ Insurance Agent

<u>Starion Financial is an equal Opportunity Employer of</u> <u>women, minorities, protected veterans and individuals</u> <u>with disabilities. Member FDIC.</u>



To have your announcements featured in the *Community Banker* classifieds please send your articles to info@icbnd.com

First Western Bank & Trust

VP-Credit Review

First Western Bank & Trust, Minot's locally owned bank, has an opening for a Vice President - Credit Review. This position will manage loan compliance within safety and soundness standards; oversee credit administration procedures; conduct and document credit reviews to ensure compliance with local state & federal banking regulations.

Qualifications include a Bachelor's degree, five years' experience in bank lending, loan review or a compliance field, additional education or certification in banking and auditing procedures preferred.

For a complete position description or to apply, go to Job Opportunities at www.bankfirstwestern.com and click on the link for VP – Credit Review.

SVP - Chief Lending Officer

Due to the retirement of our SVP-Chief Lending Officer next year First Western Bank & Trust is looking for an experienced banker with the passion to lead our North Dakota team and grow with us! For over 50 years we have been Minot's only locally owned hometown bank. We are proud of our facilities in North Dakota and Minnesota. First Western Bank & Trust is a full service financial center providing banking products, trust services, insurance, leasing, and more.

We feel that friendliness, sincerity, and a desire to be helpful are the basis of good banking relations. We provide our customers and our employees the latest tools to provide innovative customer service.

For a complete position description or to apply, go to Job Opportunities at www.bankfirstwestern.com and click on the link for SVP – Chief Lending Officer.

EOE/Member FDIC

To Save Time and Effort in Meetings, Here are 5 Questions to Ask

Much has been said about meetings, and most of it is negative. For many employees, meetings are a complete waste of time, and it's easy to see why.

According to global management consulting firm Bain and Company, a large company they examined for a Harvard Business Review study spent 300,000 hours a year to support their weekly executive committee meetings. Out of those 300,000 hours, only 63,000 were spent in the actual meetings. This means that 210,000 hours were spent on preparatory meetings and status meetings alone. What does that say about productivity when getting ready for a meeting takes longer than attending the meeting itself?

Meetings aren't useless. The way meetings are held, however, is a different story. Without an efficient process in place, too much time can be spent on preparing for it. And once the meeting is running, time is also wasted on going around in circles before ending without a significant result.

For banks – and other organizations for that matter – wasting time is not an option. Time is money, and it's best spent on things that matter instead of unproductive meetings. So whenever you hold meetings, here are some questions you need to ask yourself if you want to minimize waste as much as possible:

• Can the information be communicated in any other way?

If the purpose of the meeting is more of sharing an FYI and less of initiating a multi-way discussion, then consider cancelling it and send out an email instead. Meetings are for exchange of ideas, so making an announcement isn't enough of a reason. Think of meetings as your last resort for communication; schedule one only if it's absolutely necessary.

• Can the frequency of a recurring meeting be reduced?

Status meetings are important because they keep everyone – especially a project manager – updated on what everyone else has accomplished so far with respect to an upcoming deadline. But if people are working on a big, long-term project, then a weekly status meeting can be scheduled every other week instead. In between, catching up can be done through reports.

• Does everyone in the participant list need to attend?

The late Steve Jobs was notorious for making people leave meetings if they didn't need to be there. Now, you don't have to do something as dramatic. You can whittle down the attendee list even before a meeting begins. Keep only those who are critical decision-makers for the matter to be discussed. The rest can be informed later on, again via email or some other form of communication.

• Is there a clear agenda with defined topics and timeframes?

An agenda serves as an outline for a meeting, but it can also be a good fallback in case you need a reason to wrap things up. If someone keeps interrupting or diverting the discussion to other non-related topics, you can refer to the agenda to steer the meeting back in the right direction.

Is going paperless feasible?

More often than not, the answer to this question is yes thanks to several paperless meeting solutions you can find in the software market. Manually creating meeting packets is repetitive and time-consuming, so it's advisable to cut down the administrative work by automating what can be automated. Different solutions are available for different kinds of meetings, including board meetings which require a higher level of security. Interested in using one for your organization? Ask your CIO about it now.



Bank of North Dakota North Dakota Dollars for Scholars to provide \$100,000 in scholarships

North Dakota Dollars for Scholars is accepting scholarship applications from North Dakota high school seniors and college students. A total of \$100,000 in scholarships will be awarded, ranging from \$500 to \$2,500 each for the 2016-

2017 academic year. Applicants must be from a North Dakota community with an active Dollars for Scholars chapter to qualify. Students from a wide range of backgrounds are encouraged to apply. Scholarship offerings cover a variety of categories including vocational/technical schools, military family, community service and continuing college students.

The application deadline for all North Dakota Dollars for Scholars scholarships is April 1, 2016. The attached document provides information on scholarships, sponsors and how to apply. Additional scholarship details and the online application are available at

northdakota.dollarsforscholars.org.

To apply, students must create, or update, a profile in the online student center. This profile allows students to be matched to scholarships based on their personal information. Students will also be able to use this profile to find future opportunities from their local chapter, North Dakota Dollars for Scholars and the national organization.



One Mission. One Name.

North Dakota Guaranty & Title Co. proudly announces the transition to one name for all eight North Dakota locations.

- · North Dakota Guaranty & Title Co., Bismarck
- · Dickinson Guaranty & Title Co., Dickinson
- Dunn County Guaranty & Title Co., Killdeer
- · Mandan Guaranty & Title Co., Mandan
- · McKenzie County Guaranty & Title Co., Watford City
- Minot Guaranty & Escrow Co., Minot
- Renville County Guaranty & Title Co., Mohall
- 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.

thetitleteam.com | 701.223.6835

BISMARCK · DICKINSON · DUNN COUNTY · MANDAN · MINOT RENVILLE COUNTY · WATFORD CITY · WILLISTON · SIDNEY, MT



Educational Opportunities

Webinars

2/2/2016	Denied Loan Requirements: Consumer,	3/3/2016	Required Compliance for Commercial
	Commercial & Real Estate		Loans Secured by Real Estate
	Ann Brode-Harner, Brode Consulting		Susan Costonis, Compliance Consulting
	Services, Inc.		and Training for Financial Institutions
2/3/2016	Dealing with ACH Tax Refunds:	3/8/2016	Director Series:
	Exceptions, Posting & Liabilities	Morning	What Directors Should Know About
	Michele L. Barlow, PAR/WACHA		CECL, ALLL & New Credit
2/4/2016	HR Series:		Impairment Standards
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	Kay Robinson, Robinson HR Consulting,	3/9/2016	Post EMV Card Liability Shift:
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	Risks	3/14/2016	Audit Compliance Series:
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	Heidi C. Lee, Appraisal Review &		Part 2: Schedules E & F
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