



ICBND announces the 2016 Women in Community Bank Summit

Join us May 9-10, 2016
Ramkota Hotel, Bismarck

ICBND recognizes the powerful influence and potential of women in the banking profession, as well as the many challenges they face on a daily basis.

Don't miss this opportunity for invaluable networking, powerful information, and a great career move. Not only do you benefit both personally and professionally, you leave this conference motivated, energized, and inspired! (See page 28 for registration link.)

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David Ludwig
Security First Bank of
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ICBND Chairman

Last week, March 15th and 16th, Tim Karsky and I participated in the ICBND Real Estate Construction Lending Workshop held at the ND Heritage Center. Wendy did a wonderful job of organizing the event and both Barry and Wendy were there the full time making sure it stayed on schedule. Other than two people from the FDIC, all the presenters were associate members. Participants included members and associate members.

Davin Cermak, Regional Economist with FDIC was one of the speakers at the workshop. He talked about state, regional and national impact of the economy on Commercial Real Estate. North Dakota has performed better than the rest of the nation but is now going through a change due to low oil prices and ag prices. Unemployment is still low in North Dakota because jobs were filled by workers from outside the state

during the boom and as these jobs go away, workers go back home. Even with the decline, there are still 100,000 more jobs in North Dakota than 10 years ago.

Commercial/multifamily real estate will grow with the economy/GDP. Consumer spending drives the economy. Jobs lost during the recession were mid and upper level jobs while jobs created since the recession are low end. Younger people are living with their parents longer. As these people move out and start families we should see improvement in the economy and housing. Davin said he would come back to town if we would want him to talk to a group of bankers.

ICBND has a number of educational offerings. Check out this newsletter and look at your emails. If we are not offering what you are looking for, please call Barry.

President's Remarks

Just in case you think your advocacy voice is never heard, I'm here to tell you it is! Bear with me and I'll explain.

Last week, the CFPB released its interim final rule easing mortgage restrictions on many small creditors by expanding the number of community banks eligible for escrow and balloon loan exemptions. This resulted from community banking relief provisions in the recently passed Highway Bill.

So, effective March 31, 2016, any small creditor (in our case, community banks having \$2 billion or less in assets who originate fewer than 2,000 loans per year including portfolio loans) that makes a **SINGLE** loan in a rural or underserved area in the previous year can receive; (1) the portfolio balloon loan exception (including Qualified Mortgage safe harbor status) and (2) the higher priced loan escrow exemption for rural lenders. This is a big deal for ICBND members as community banks were only eligible for these exemptions previously if they operated "**PREDOMINANTLY**" (meaning more than 50% of mortgage loans) in rural or underserved areas.

Obviously, this result came from a great deal of advocacy. One active participant, in

particular, sticks out. In October of last year, Sarah Getzlaff from Security First Bank of North Dakota took it upon herself to share with ICBA the adverse effects the rule had on her bank and its customers – in plain, understandable English. A small creditor by almost any standard, her bank is less than 10% of the \$2 billion asset threshold and it closed a fraction of the first lien loan threshold. Yet, the bank was disallowed small creditor status because more than 50% of its mortgages were secured by properties in areas defined as non-rural (in this case, the Bismarck-Mandan area).

The losers in her compelling example were the bank's customers in New Salem and Center where it is the only bank in each town and, in fact, the only bank in Oliver County. In the absence of small creditor status, her bank would no longer be able to make balloon-payment qualified mortgages in these communities where it's often difficult for residents to qualify for secondary market financing.

Sarah's example was used effectively with Congress and the CFPB to cause positive rule change expanding the number of community banks that can utilize balloon loan exemptions. Was it the tipping point? Who knows. Did it make a difference? Heck yes!

Talk to you soon.



Barry D. Haugen
ICBND President

Welcome!

Please *welcome* ICBND's newest Associate Members:

Advanced Business Methods, Mountain Plains Equity Group, Inc., Stinson Leonard Street LLP,
The Copper River Group, and Vaaler Insurance

Advanced Business Methods

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To provide you with quality service and support you deserve, we exceed the stringent requirements of the manufacturers we represent. Our 35 service technicians work in designated territories. By concentrating their knowledge in one area, your questions or concerns are efficiently and expertly handled by a familiar technician. They know your system better than anyone. This commitment to integrity and continuity also extends to our training. Our program exceeds industry standards to allow each technician to focus their skills specifically on the copying systems used in your territory.

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Mountain Plains Equity Group, Inc. is dedicated to the development of affordable housing units. By providing equity investment capital and other key resources to project developers, Mountain Plains Equity Group is working to enhance the quality of life and to promote sustainable growth in our communities.

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Stinson Leonard Street law firm provides sophisticated legal services to clients ranging from individuals and privately held enterprises to national and international public companies. We employ nearly 500 attorneys in 14 office locations. Stinson Leonard Street regularly advise community bank owners, bank and holding company boards, senior management, commercial loan officers and compliance personnel on all aspects of bank operations. The firm has consistently been recognized by SNL Financial as leading advisors in banking M&A transactions. For more information, visit www.stinson.com.

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The Copper River Group is a consulting firm that focuses on community banks. Our specialty is providing consultative support in strategic technology planning, payment systems, vendor contract negotiations, and core reviews. With over 35 years of banking and technology experience, The Copper River Group has the knowledge to assist your organization in making the right technology decision, selecting the right vendor, and negotiating contract terms that will help you remain competitive in the marketplace.

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Vaaler Insurance is a regional agency providing professional insurance and financial service products to businesses and individuals across the upper Midwest. We've been providing VIP service since 1947, and today we help insure businesses of all sizes and purposes.

Vaaler represents many of the nation's leading insurance companies. That means we can tailor custom insurance programs specifically for you or your company. You deserve VIP service as well. Our job is to make your job easier.

Our mission is to always act in our client's best interest while providing insurance and risk management products and services with professionalism, honesty, integrity, and enthusiasm.



A better bank starts with a better process.

Ours is a design-build process. And it's a partnership. It begins with us really getting to know you, designing a plan to accomplish your specific goals and managing construction until you're comfortably conducting business in your new space. It's our version of red carpet treatment from start to finish.

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Each issue of the "Community Banker" is distributed to over 600 recipients which include ICBND Bank Presidents and employees along with the numerous Associate Members. The "Community Banker" engages it's members with leading industry news, community banking updates on the federal and legislative levels, educational events and opportunities, member recognition, as well as ICB Purchasing Exchange and ICB Card Services news and updates.

Advertising in the "Community Banker" can help to grow your business and create lasting relationships with business professionals in the Banking Industry. For more information: <https://www.icbnd.com/get-involved/advertising>



The "Community Banker" is published 6 times annually.

To view previous newsletters go to: <https://www.icbnd.com/news-advocacy/newsletters>

Together We Prosper

Sponsorship Opportunities

Independent Community Banks of North Dakota is currently looking for sponsors for our various seminars, and programs being held in 2016 as well as our annual convention.

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!

Opportunities for Sponsorship include:

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- ⇒ ICBND 2016 Annual Convention and events
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For more information on how you can become a sponsor please contact us at:

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Join the Big Event

Everyone get ready for the Washington Policy Summit

By Tim Cook

Mark your calendar! The Washington Policy Summit is taking place April 24–27, when hundreds of community bankers from around the nation will converge in Washington to meet with lawmakers and regulators. It's the community banking industry's biggest grassroots advocacy gathering of the year. Every community banker is welcome to attend and share his or her firsthand perspectives with federal lawmakers and regulators.

There's still time to register and join the event, which appropriately takes place during Community Banking Month.

Can't attend this year? Well, you and your colleagues can still participate and support the industrywide cause from back home.

"Every community banker's voice and perspective are important in influencing the legislative and regulatory process in Washington," says Laura Hawxhurst, ICBA's director of advocacy. "Nothing is more effective than a community banker telling policymakers how a proposed law or regulation would affect his or her bank's customers or operations in the real world."

Here are four things Hawxhurst says every community banker can do to support the industry—whether in Washington or on Main Street—during the Washington Policy Summit.

1. **Read ICBA's daily newsletter, *ICBA NewsWatch Today*.** The newsletter will be full of valuable, timely information and resources leading up to the conference, during the conference and afterward. It's the best, most comprehensive source for breaking community banking advocacy and news.

For more information, visit www.icba.org/pubs.

2. Follow ICBA on Twitter—@icba. Social media offers a golden opportunity to reach lawmakers and their staff members directly. It's particularly good at explaining how your community bank is making a difference for its customers and community.

Plus, ICBA and community bankers will be sharing their thoughts and experiences in real time on Twitter during the summit. It's a great resource for learning a variety of firsthand perspectives of the event.

3. Use ICBA's grassroots advocacy website, Be Heard, at www.icba.org/beheard. Explore the website for in-depth background information on key issues, and use the site to contact your congressional representatives directly. The site is an unmatched resource for community bank advocacy.

4. Stay in touch with your state community banking association. ICBA's state and regional partners play a big role in participating in the Washington Policy Summit. They're a great resource for information, including any after-summit perspectives and activities.

Tim Cook (tim.cook@icba.org) is ICBA's senior vice president, publications. **Details, Details**

For more information about the Washington Policy Summit, or to register for the event, visit www.icba.org/wps16.

ICBPAC: The Independent Community Bankers Political Action Committee is the nonpartisan political action committee of the ICBA. ICBPAC is the only national federal PAC dedicated exclusively to representing the community banking industry.

For more information, visit www.icba.org/icbpac.



your voice matters!

SAVE THE DATE

ICBA®

WASHINGTON POLICY SUMMIT

April 24-27, 2016

Hyatt Regency Washington on Capitol Hill, Washington, DC

What To Look For In Board Portals To Help Lower Auditing Costs

In the aftermath of September 11, 2001 and the 2008 recession, new regulations such as the Bank Secrecy Act and the USA Patriot Act affected the operations of community banks nationwide.

More specific, business-facing banking regulations were also enforced in the following years – collectively compelling community banks to increase expenses related to regulatory compliance. Regulatory compliance costs are viewed as a dip in income or a rise in expenses associated with conforming to banking rules, regulations and supervisory guidelines.

Some of the legislation that drove up regulatory compliance costs are the Home Mortgage Disclosure Act, Unfair and Deceptive Acts and Practices, Fair Lending, Bank Secrecy Act, USA Patriot Act, Privacy Notices, and Electronic Funds Transfers Act, and Dodd-Frank.

The [Federal Deposit Insurance Corporation](#) identified two kinds of costs associated with regulatory compliance of community banks: direct and indirect.

Direct costs pertain to those that are straightforwardly spent on compliance, easily distinguishable from the rest of the items in the general ledger. These direct costs for regulatory compliance include the salaries and training expenses for compliance personnel, as well as fees for consultancy, external and internal audits, and IT tools for compliance. Meanwhile, indirect costs refer to expenses that are associated with – but are not exclusive to – compliance.

According to a [national survey by Community Banking in the 21st Century](#), the total expenses of community banks for compliance costs reached \$4.5 billion in 2015 alone – roughly 22 percent of their combined net income that same year. Regulatory compliance also accounted for 48 percent of consulting expenses, 38 percent of accounting and auditing expenses, 20 percent of legal expenses, 16 percent of data processing expenses and 11 percent of personnel expenses.

Notably, these figures apply only to community banks with assets under \$10 billion, whose assets represent only 1/5 of the whole American banking industry.

These considerable resources needed for compliance, coupled with the intricacies of existing and upcoming regulations, leave many community banks overwhelmed. This leads them to tap the services of consultants

and third-party providers of tools – including hardware and software – that aid in achieving compliance.

One such tool, the board portal, is used by banks around the world to streamline meeting processes, ensuring that compliance objectives are met from start to finish. A board portal – also known as board meeting software – lets administrators manage meetings and board files to enable secure, convenient mobile collaboration among business leaders.

To help them maintain good governance practices and reduce overall compliance costs, what features should community banks look for in a board portal?

First, a board portal should have a centralized document library. This gives directors online and offline access to board files from their preferred devices. From an auditing perspective, maintaining a single digital repository for board packs – instead of relying on traditional paper-based storage systems – makes it easier to reduce gaps in information sharing.

With the ease of accessing all board files and other compliance requirements through a document library, community banks can prevent incurring penalties from regulatory agencies for incomplete records.

Second, after maintaining an efficient virtual storage system, community banks must ensure that their corporate files are protected from unauthorized access

Board portals can address this with fine-grained access right control. Administrators should be able to set role-based permissions for individual users or committees – making documents accessible only to authorized individuals or groups.

To secure the integrity of data, access rights should be managed on a folder, subfolder or individual document level. A board portal should have the flexibility to restrict access (e.g. censoring whole documents from board members who may have conflicts of interest) while also granting limited access (e.g. to third-party users such as auditors and examiners) as needed.

Lastly, ignorance of new and updated legislation – especially on requirements and processes related to auditing and discovery – can prove costly to banks. This makes it crucial for community banks to choose only those providers who can customize board portals not only based on the client's needs, but also based on ever-changing industry regulations and standards.

The key is to find a vendor with a solid track record of delivering quality business solutions – preferably to clients worldwide in a broad range of industries, such as banking, government and non-profit, among others.

With these features, board portals can help community banks keep their records safe, their auditing expenses low and their organization compliant.

Rene Lindio
Chief Technical Officer
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"Azeus Convene provides the perfect end-to-end business solution for bankers to enhance the effectiveness and efficiency of board meetings. It collapses the multiple painstaking steps of a traditional meeting process cycle into a secure and convenient one-stop platform. Financial institutions, governments, FTSE 100, and Fortune 500 companies in over 30 countries rely on Convene for their meeting needs."



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.

FINE Points



From Farce to Menace

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

The National Credit Union Administration approved a final rule relaxing member-business-lending rules for tax-exempt credit unions. In a statement, ICBA said the vote to dramatically expand loopholes to the statutory lending cap sidesteps Congress on behalf of growth-oriented credit unions that are subsidized by the American taxpayer.

So here we go again. It's yet another disturbing proposal from the National Credit Union Administration to bureaucratically finagle its way around Congress and federal law. Even as nearly one-third of Americans are already members of a credit union, it seems there's almost nothing the NCUA still won't try to further expand the market reach and special tax-exempt privileges of the credit unions it supervises.

Talk about your captive regulator! When credit unions say "jump," the NCUA says, "how high?"

Last month the NCUA's sweeping, 167-page proposal to hand federal credit unions virtually unlimited freedom to serve almost any person of any means anywhere rightly drew an avalanche of letters from infuriated community bankers. If adopted by the NCUA's unelected three-member board, the proposal would impose comprehensive and substantive regulatory changes that would allow federal credit unions to cobble together ever larger, more disparate and more imaginative fields of membership.

While the Federal Credit Union Act clearly limits membership in community credit unions to serving individuals and organizations within a well-defined local community, for example, the proposal would recognize some entire congressional districts as local communities. Even more obviously absurd, one provision would allow community credit unions in seven states—Montana, Alaska, Delaware, North Dakota, South Dakota, Vermont and Wyoming—to serve their entire state.

Basically, all air-breathing mammals in the

United States would qualify to be credit union members. The multiple provisions of the NCUA's proposal would, in combination, essentially render any field of membership requirements a meaningless policy fig leaf, particularly for multi-common bond credit unions and community credit unions. As ICBA wrote to the NCUA, this proposal makes a mockery of both the plain language and the clear intent of the Federal Credit Union Act. If credit unions or their regulator want to eliminate the common bond requirement, those credit unions should be taxed like banks and be required to shoulder the same set of regulatory standards. Or, more simply, they should adopt a bank or thrift charter.

Certainly the NCUA's obsessiveness in pushing against its regulatory limits has had almost no limits in years. In February, the NCUA dramatically expanded loopholes for member-business-lending rules for credit unions, a self-serving and imprudent policy change that only a few large bank-like credit unions could or would take advantage of. More perplexing, the NCUA is championing legislation to allow credit unions to raise investor capital, a maneuver that would jeopardize if not betray the very member-owned model for which the agency so enthusiastically cheerleads.

The NCUA's unbounded regulatory mischief has gone from silly to absurd. It's now bordering on reckless disregard for the red letter of the law.

So, yes, here we go again. But this time around it's different. By flouting congressional authority, the tax-exempt credit union model intended to serve only people of modest means and limited constituencies is on the verge of becoming fraudulent.

Rest assured that ICBA will vigorously oppose this newest NCUA proposal as a major threat.

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

Thank You, Community Bankers

Written by: Jack Hartings, Chairman of ICBA

From the Chairman



As I wrap up my year as ICBA chairman and my last From the Chairman column, two words come to mind. They are, quite simply, thank you.

Thank you to all of you whom I've had the opportunity to meet over the past year during my travels, and thank you to those of you who—while our paths may not have crossed physically—stood together for one cause, community banking.

I want to thank all of you for everything you did to stand up, step up and speak up for our great industry. In my convention speech last year I asked you to do those three simple things, and without any hesitation, you did each of them. Our record demonstrates it.

Thank you for diligently reaching out your members of Congress and educating them about how issues such as regulatory burden, the Federal Reserve dividend cut and the Financial Accounting Standards Board's proposed Current Expected Credit Loss (CECL) model would impact your community bank and the communities you serve. You answered ICBA's calls to action and activated letters through the Be Heard advocacy website. You didn't waver, and you didn't sit back and wait for someone else to hit send. You did it, and it's because of you that we moved a lot of mountains during the past year.

The Fed dividend measure is a prime example. Because of ICBA's and community bankers' advocacy to scrap Senate-passed legislation that would have required all Fed-member banks to pay for federal highways via cuts to Fed dividend payments, lawmakers agreed to exempt community banks under \$10 billion in assets—with larger banks receiving relief as well. While ICBA and

community bankers pushed to completely drop the dividend cut ever since the ill-conceived proposal advanced last July, this community bank exemption will save our industry an estimated \$200 million yearly. With more than 1,800 members of the Federal Reserve at less than \$10 billion in assets, the benefits will be felt in communities nationwide. That's a huge win right there.

Another great example is FASB's CECL accounting proposal. Because we spoke out in unison, we got on FASB's radar. Its officials didn't have a choice but to listen. So finally, it happened. FASB agreed to host a roundtable last month as the direct result of our relentless advocacy. We got our seat at the table. We got our chance to be heard.

And being heard is what it's all about. It's the first step to constructive dialogue between us and key stakeholders. It's about educating and understanding. It's about putting others in our shoes. Because you live it and believe in it, you can best help them do just that.

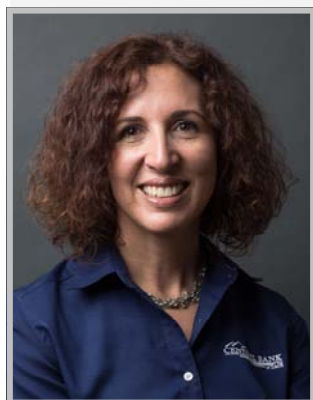
It's this dedication and passion for our industry, your relentless dedication to your customers and communities and how you run your bank that makes me so proud to be a community banker. It's been such a privilege to represent you and our industry over the past year. I thank you for the opportunity and look forward to continue to work alongside each and every one of you in the years to come as a proud community banker.

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

Tell Your Story

Written by: Rebeca Romero Rainey, Chairman of ICBA

From the Chairman



Wow, what a journey! For me as ICBA's new chairman, it's so exciting to think that it's only just begun.

As a third-generation community banker, I'm deeply honored to be your new ICBA chairman. I look forward to a year filled with meeting so many of you on my travels—having the chance to hear your stories and what you are doing to make your communities great. I also am so thrilled to think about all the amazing and powerful work we will accomplish—both at our community banks, in our communities and as an industry.

I loved seeing so many familiar faces, and meeting so many of you at ICBA's national convention in New Orleans last month. What a gathering it was! I was so energized by the educational workshops, networking events, Expo exhibits and, most importantly, my conversations with you—my fellow community bankers. Your stories and passion for what you do never cease to amaze me.

That's why during my convention speech I was so adamant about asking you to tell your community bank's story in the year ahead. We are all involved now in writing our industry's next chapter—how exciting is that!

At the convention I recounted when I first took over my family's community bank from my dad, Martin, and there were moments when I would tell him, "You are not going to believe what happened today."

He told me, "Rebeca, you need to start writing some of these stories down, because over the years you won't want to forget what happens, what changes, what stays the same and more importantly what the outcomes or lessons are." In many ways, he was telling me that I had the content for a great book. But that isn't just

me—it's "we." We as community bankers have the content for many great stories, and we need to tell them.

Our stories are incredible, really an anthology of impact, change, resilience, growth and evolution. The collective story of community banking includes who you are, who we are, what we do, where we are today, our challenges and our opportunities. It also includes the history that came before us, and of the future we are developing together.

We need to tell our stories to everyone—our potential customers, our communities and our policymakers. We are community bankers, and that is something *different*, something *authentic*, something to be *proud* of and something that *matters*. Our economic weight is powerful, our impact is powerful and our story is powerful. We can't afford to let Wall Street, the megabanks, credit unions or the regulators tell our story—or inaccurately tell our story—for us.

Now more than ever, we need your voice as part of our industry's story, because together there's no telling what we can accomplish. We have every opportunity to make the most of our story and pave the way for a bright future for our industry and our communities.

I look forward to working with all of you over the next year as we tell our story. I know that good things will come of it.

Rebeca Romero Rainey is chairman and CEO of Centinel Bank of Taos, in Taos, N.M.

Lies, Darned Lies, and Statistics

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

Portfolio Management



Community bank bond holdings can be instructive

If there's anything a community banker enjoys more than buying an investment at a lower price than he or she could have a day earlier, it's owning a collection of investments that yields more, and has less built-in risk, than his or her peers. How, you may ask, can someone pull off that trick? One of the few non-negotiable truths of banking (and life, for that matter) is that reward and risk are positively correlated.

Those of you who are responsible for managing your community bank's investments are familiar with the good news/bad news paradigm: Unrealized gains mean your portfolio's yield will be declining, while higher market rates mean your holdings' values will drop. Still, I can report that it's possible, with careful planning and patient investing, to build out a bond portfolio that has a lot of return (relatively speaking) and only a moderate amount of risk.

Large sample

Even though Treasury yields have been remarkably stable over the last three years, community banks' investment performances have gyrated, sometimes violently, from year to year. For example, in the calendar year of 2013, the three-year Treasury note's yield rose modestly from 0.36 percent to 0.78 percent, and yet the average portfolio had a drop in market value of over 4 percent.

What happened? Two unrelated events: First, the modest rise in rates took a lot of callable bonds out-of-the-money to be called, and durations in that sector (and consequently price volatility) more than doubled. Secondly, you may recall that the City of Detroit declared bankruptcy in July 2013, and all municipal bonds, even the highest quality, took a hit for the better part of six months before recovering.

Haves vs. have nots

There remain several notable characteristics of successful bond portfolios. Three stand out:

***Selection**—Lower-yielding portfolios are highly invested in Treasuries and agencies, and less so in fixed-rate mortgage securities and tax-free municipals.

***Call Risk**—Ironically, the lower quartiles own higher amounts of callable

securities. One would think that the assumption of a higher degree of call risk would result in higher yields; instead, it forces bankers to invest more dollars in low- and falling-rate environments.

***Duration**—This is perhaps the biggest surprise. Top-quartile portfolios are longer than shorter ones, but just marginally so. Usually, the difference is less than a year. Also, the longer portfolios tend to have some built-in extension protection.

Getting ahead of the pack

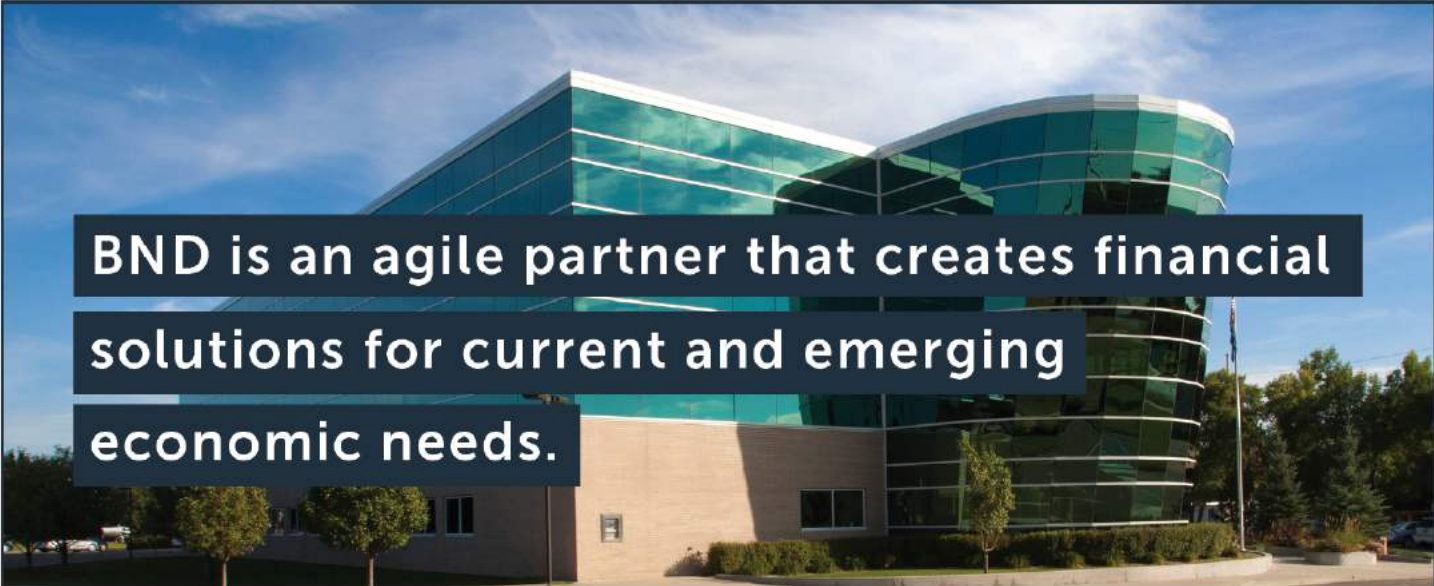
A persistent and logical question from community bankers about how the highest-yielding portfolios have just minimally longer durations can be answered very simply. The greater allocation to municipal bonds is a big help, since tax-free securities have only about two-thirds of the price volatility of similar duration taxables. Another tactic that can limit the volatility is to purchase high coupon (say, 3.5 percent and over) callable munis, at premiums, so that either the yield to call or maturity are outcomes an investor can live with.

Finally, if you're playing catch-up in your quest to get a higher-yielding portfolio, two strategies are always at your disposal. The first is a bond swap, in which certain securities are simultaneously purchased and sold. This is a story that deserves more telling, but suffice it to say that your portfolio's structure can be altered pretty quickly through a swap. The second is to borrow money to purchase bonds via a leveraging strategy. This too can help get your portfolio's statistics into the top quartile of those among your peers.

Bond Accounting Services

Vining Sparks, the exclusive broker dealer of ICBA Securities, provides bond accounting services to more than 500 community banks nationwide. To inquire about this service for your community bank, contact your Vining Sparks sales rep, or visit www.viningsparks.com.

Jim Reber is president and CEO of ICBA Securities and can be reached at 800.422.6442 or jreber@icbasecurities.com.



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RAUSCHENBERGER: TAXPAYERS SHOULD TAKE ADVANTAGE OF FREE TAX PREPARATION SITES

Tax Commissioner Ryan Rauschenberger today visited the Bismarck Senior Center, an AARP Foundation Tax-Aide site, and

he is encouraging area taxpayers to do the same.

Both the AARP Foundation Tax-Aide Program and the Internal Revenue Service (IRS) Volunteer Income Tax Assistance (VITA) Program maintain more than 40 sites across North Dakota and western Minnesota. North Dakota taxpayers can receive professional assistance preparing their North Dakota

and federal tax returns for free.

“The tax preparation programs allow eligible North Dakota taxpayers to receive help filing their taxes for free,” Rauschenberger stated. “The tax professionals at these sites are trained volunteers who are knowledgeable about the various state and federal forms, credits and deductions.”

Electronic filing will be available and encouraged for qualified individuals. Tax preparation at these sites is for individuals with low-to-moderate income, individuals with a disability and for elderly individuals – AARP sites especially accommodate those 60 and older. A list of the Tax-Aide and VITA site locations may be found on the Office of State Tax Commissioner’s website: www.nd.gov/tax/freetaxprep



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For more than 80 years, Social Security has provided information, tools, and resources to help their customers secure today and tomorrow. This year, they’re teaming up with the U.S. Department of the Treasury to expand their efforts to encourage financial readiness.

Social Security Administration is calling their joint campaign “Envisioning a Secure Financial Future.”

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Washington Watch

James Kendrick

Accounting Clash

ICBA brings opposition to accounting plan directly to standards-setter

After years of pushing back against a proposal to radically change accounting standards for every community bank in the country, ICBA got the attention of the Financial Accounting Standards Board during a special meeting last month at the accounting standards-setting board's Connecticut headquarters. The roundtable discussion followed ICBA's request for a meeting between community bankers and the FASB board to explore the industry's concerns with FASB's Current Expected Credit Loss proposal.

ICBA and the nation's community bankers are calling on FASB to pause the standard-setting process until these concerns have been fully explored and remedied. Despite countless calls by ICBA to reform the CECL proposal to better fit community banks' operations, FASB, before last month's meeting, had repeatedly shown an unwillingness to consider altering its course.

The three community bankers—Greg Ohlendorf, president and CEO of First Community Bank and Trust in Beecher, Ill.; Lucas White, vice president and director of The Fountain Trust Co. in Covington, Ind.; and Tim Zimmerman, president and CEO of Standard Bank in Monroeville, Pa.—attended the roundtable with FASB and warned that the CECL proposal could irreversibly damage the ability of community banks to continue meeting the needs of local customers and communities.

"This dangerous proposal would reduce community bank lending, harm local economies and cost thousands of jobs in communities nationwide," Ohlendorf, White and Zimmerman said in a joint statement before the FASB board.

Standard persuasion. Under the CECL proposal, community banks would estimate expected credit losses for the life of a financial instrument and recognize the net present value of those losses at the moment of origination. Even though the proposal would push loan losses further up the credit cycle, it would require community banks to deploy complex and expensive credit-modeling systems that would remove their discretion to make localized financial decisions.

At the FASB roundtable, community bankers pulled no punches in explaining how disastrous this would be for the industry. Ohlendorf noted that the Office of the Comptroller of the Currency has projected that the CECL plan would cause a 30 to 50 percent hike in industry loan-loss reserves, tying up community bank capital that would otherwise be used to lend and invest in local economies. Additionally, forcing day-one losses on lenders would effectively penalize them for investing in their local communities, further increasing the cost of credit and constricting access to loans for many borrowers, White pointed out.

"Collectively, these dramatic changes would reduce community bank lending, harm local economies, and cost thousands of jobs in communities nationwide," Zimmerman said.

Under pressure. The FASB roundtable comes as the standards-setter has come under mounting pressure to address community bank concerns. In the days before the meeting, 62 members of Congress from both parties expressed strong concerns with the CECL plan, noting it could irreversibly damage community banks' ability to continue serving their customers.

The bipartisan group of lawmakers specifically asked whether FASB has weighed the impact of its plan on lower-income borrowers and small businesses and whether it has considered tiered implementation based on the size and risk profile of affected institutions. They also asked whether FASB has considered an alternative model based on historical losses, an approach that ICBA has long advocated and one that nearly 5,000 community bankers have supported in an ICBA petition.

ICBA's alternative—basing loan-loss provisions on historical losses for similar assets—addresses the problems that FASB is attempting to solve under its CECL proposal. Under the ICBA plan, community banks would still build allowances for potential losses and recognize their reserves sooner in the credit cycle—but without relying on costly and complex modeling systems that would disrupt their localized business model.

The congressional letter, largely generated by ICBA's education of Congress on this issue, follows controversial comments from FASB's chairman erroneously implicating Main Street community banks in the Wall Street financial crisis. Those remarks, which ICBA publicly challenged in the press and in an ICBA Executive Committee letter to FASB, brought much public attention to the board by clearly showing what we have long known—that it has much to learn about community banking.

With the eyes of community bankers, many members of Congress and even some national news outlets now focused on FASB, it is time for the board to listen to our concerns. While FASB's response remains to be seen, ICBA will continue to fight for our alternative plan and for an industry whose voice needs to be heard.

ICBA continued its media campaign against FASB's proposed accounting reforms in a new op-ed published in *The Hill* newspaper by ICBA President and CEO Cam Fine. In the opinion piece, Fine said that the eyes of community bankers—and many members of Congress—are on FASB and that the standards-setter should heed the rising discord to its complex modeling and steer toward an effective and more reasonable approach that avoids putting local communities in harm's way.

"ICBA will continue making the voice of the community banking industry heard on this flawed accounting proposal, which would harm all aspects of community bank lending in this country if it is not corrected," Fine said. "We continue advocating our alternative plan to base community bank loan-loss provisions on historical losses for similar assets, which would meet FASB's objective of reforming shortfalls while limiting the negative impact on local communities."

Continue to Speak Up: ICBA urges community bankers to continue to use ICBA's Be Heard grassroots advocacy website—online at www.icba.org/beheard—to make their voices heard over the Current Expected Credit Loss proposal by the Financial Accounting Standards Board. More information about FASB's proposal and ICBA's historical-loss alternative is available online at www.icba.org/creditlosses.

James Kendrick (james.kendrick@icba.org) is ICBA vice president of accounting and capital policy.



Marketing Today

Chris Lorence

Internet Opportunity

What went wrong with my community bank's dot.com?

It seemed to come from out of nowhere—a storm of interest and information around the release of a new Internet domain address called dot-bank (.bank). The communication to community banks by ICBA and others was extensive and tinged with urgency; you must secure your bank's .bank today! There was a sunrise period, which was an early adopter program of sorts; and then there was a period of general availability of the new domains.

To help aid in the adoption of .bank domains, educational resources were produced, webinars held and articles written to increase awareness. The result: Thousands made the purchase of .bank, but actual use is causing some head-scratching.

As we near the end of the first quarter of 2016, and the dust has settled, perhaps it's time to take a deep breath and ask: What went wrong with my dot-com, and what do I do next with my .bank?

First, the basics: What the heck is a gTLD, what is ICANN and why is .bank so darn important?

gTLD is an initialism for "general top-level domain"—geek speak for the identifier at the conclusion of a website or email address. We typically recognize .com (common), .gov (government), .edu (education), and .org (nonprofit). Up until now, only a few gTLDs have been administered and validated for authenticity. For example, only a government entity can use the top-level domain .gov. As a result, when you receive an email or visit a website with .gov in the address, you have a higher level of certainty that you are communicating with a legitimate government entity. By controlling which entities can use certain gTLDs, greater security and trust are ultimately provided to end users.

ICANN, the Internet Corporation for Assigned Names

and Numbers, is the entity that created and now administers the planet's Internet Domain Name System. Started in 1998, ICANN, located in California, is the central authority that helps to keep the World Wide Web organized. In 2008, ICANN authorized the creation and availability of thousands of new gTLDs, including .bank.

Meanwhile, online scammers have continued to use email and fake websites to dupe people out of their logins and passwords. Unsuspecting people are sometimes coaxed to send money to complete strangers for reasons that sound legitimate, or to deposit counterfeit money orders or pay money to collect a supposedly long-lost inheritance.

Today, customers really aren't sure who's real and who's not when using the Internet. As a result, a coalition of banks, insurance companies and financial services trade associations partnered to establish the financial top-level domain registry called fTLD Registry Services LLC in Washington, D.C. Its mission: to operate .bank domains on behalf of the global banking and insurance communities. The fTLD was granted the right to operate .bank domains on Sept. 25, 2014.

In a sort of chicken-and-egg dilemma, many community banks own their .bank gTLD but haven't determined the need to deploy or when to deploy the new designation. Additionally, given the need for increased internal security measures like encryption and authentication to deploy .bank, there is a cost beyond reprinting business cards, revising websites and updating marketing materials. On the other hand, actually deploying .bank and educating consumers about its improved security is the only way that awareness, credibility and authenticity can be built to thwart fraudsters' and hackers' efforts.

In short, there is nothing wrong with your community bank's dot-com domain. However, you now have a large opportunity to provide a meaningful benefit to your customers by adopting your .bank domain. Over time your customers will definitely feel a little better knowing for sure that it's actually you on the other end of that website or email.

Bottom Line: Adopting a dot-bank domain is an opportunity to protect your customers and enhance your bank's security image.

Domain Registration Details: ICBA, in an exclusive alliance with EnCircu, is helping its members successfully navigate the .bank adoption process, including securing their desired domain names, providing them with educational resources and helping them successfully integrate and launch .bank domains.

For more information and member discounts, visit www.encircu.com/icba.

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



Loneliness Considered a Public Health Problem

Live Well, Work Well

Health and Wellness tips for your work, home and life
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Scientists have identified significant links between illness and loneliness, making it a serious public health problem. The damage inflicted on the body by loneliness may be comparable to the effects of smoking, diabetes and obesity.

Researchers have known for years that lonely people are at a greater risk for metastatic cancer, heart attacks, Alzheimer's and other illnesses. But they haven't understood why until recently, when they discovered how the immune system responds in lonely people. What they found was that social isolation increased the activity of genes responsible for inflammation while it decreased the activity of genes that produce antibodies that fight infection.

These abnormalities were discovered in white blood cells called monocytes—one of the body's first lines of defense against infection. When monocytes are immature, they cause inflammation and reduce antibody protection. Coincidentally, these immature monocytes are abundant in lonely people.

Evolution may be partially to blame. Scientists suggest that this link may be the result of the brain's attempt to encourage socialization and cooperation as activities necessary for survival—causing us pain when we're lonely the same way we experience pain when we're hungry. The constant fear of this pain can make lonely people feel threatened, so they sometimes act negatively toward others. This makes it difficult for lonely people to make and maintain relationships and increases their chances of becoming ill.

When Pollen Levels are Highest



From Trees
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(worst during April)



From Grass
April through August
(worst during June and July)



From Weeds
June through October
(worst during September)

Avoiding Spring Allergies

Allergy season is already upon us in certain parts of the United States, and unseasonably warm weather is partially at fault. Weather patterns related to El Nino have caused plants to bloom earlier than normal, and the combination of blooming flowers, pollen in the air and warmer temperatures is a nightmare for allergy sufferers.

Keep the following tips in mind if you are affected by seasonal allergies when spring arrives in your area:

- Take off your shoes as soon as you get home and leave them by the door. This will reduce the number of pollutants inside your home.
- Take a shower before you go to bed. This helps you avoid taking mold or pollen to bed with you.

- Avoid going outdoors when the pollen count is high, which is typically during hot, dry and windy days.
- Do some spring cleaning. Dust accumulated indoors over the course of the winter can sometimes be worse than outdoor allergies.



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(Article provided by Zywave
Broker Briefcase)

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Washington Watch

Ron Haynie

Making More Mortgages Congress enacts ICBA-backed measures to expand mortgage safe harbors

Late last year President Obama signed into law the Fixing America's Surface Transportation Act, the so-call FAST Act. Along with other provisions benefiting many community banks, the transportation funding law adopted two ICBA-advocated measures that should soon aid many community banks issuing residential mortgages in communities officially designated by the Consumer Financial Protection Bureau as rural or underserved marketplaces.

"We urge the bureau to move quickly to implement these much-needed regulatory relief provisions, and look forward to working with bureau staff to help expedite the process," ICBA urged the CFPB in a December comment letter.

One provision in the law gives the CFPB greater flexibility to allow more community banks that are small creditors to qualify as rural lenders under the Ability-To-Repay mortgage-lending rules. Another provision directs the CFPB to implement a workable process for small creditors to petition the bureau to accurately designate more communities as rural or underserved marketplaces.

As ICBA has continually explained to lawmakers, residential mortgages originated by small creditors or lenders serving marketplaces designed by the CFPB as rural or underserved areas receive pivotal Qualified Mortgage safe harbor legal protections that many community banks rely on to originate mortgages for their customers. To qualify as a small creditor, a financial institution, together with its mortgage-originating affiliates, must have assets of less than \$2 billion as of the end of the last calendar year and must have issued fewer than 2,000 first-lien loans, excluding mortgages held in portfolio, during the most recent calendar year. Small creditors that qualify as rural lenders enjoy three benefits:

- They may issue balloon loans that meet the definition of

"Qualified Mortgage";

- They may originate high-cost mortgages with balloon payments; and

They are exempt from the escrow requirement that otherwise applies to higher-priced mortgages.

Let's address both of the mortgage-lending provisions in the FAST Act.

1. Qualifying for rural mortgage lender benefits. The mortgage provisions remove a requirement that a small creditor lend "predominantly" to an area designated as rural or underserved. The CFPB has interpreted "predominantly" to mean that a small creditor has issued more than 50 percent of its first-lien mortgage loans in rural or underserved areas in the preceding calendar year. That loan test has proved difficult for community banks that serve a mix of rural and non-rural areas but rely on Qualified Mortgage designations.

However, it's not yet clear how the CFPB will interpret the statutory language in the transportation law dropping the "predominantly" rural and underserved dimension of the Qualified Mortgage definition.

ICBA is urging the CFPB to remove any rural or underserved lending test completely.

2. Designation of rural areas. The mortgage provisions in the transportation funding legislation require the CFPB to establish an application process by which a small creditor may petition the bureau to allow a certain area to qualify as a "rural area" under the bureau's definition, which would allow small creditors serving those areas to qualify for Qualified Mortgage safe harbor protections.

The FAST Act sets forth evaluation criteria for the CFPB to use in making rural and underserved marketplace determinations, including a timeline to publish, comment on and decide applications it receives. The law also directs the bureau to reconsider such requests to change marketplace designations that it has previously denied.

The rural designation petition process must become effective 90 days after the law's enactment, meaning March 4, 2016. The transportation funding law's petition process sunsets in December 2017.

Ron Haynie (ron.haynie@icba.org) is ICBA's senior vice president, mortgage finance policy.



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The eight-part series will feature a number of investment professionals and industry experts, speaking on a variety of topics that are of vital importance to community bank management. A registration brochure will be available approximately two weeks prior to each event.

Up to one hour Continuing Professional Education (CPE) credit is available for each of the webinars.

The webinars dates and topics appear below. Each event will begin at 10:00 AM Central time, and will last approximately one hour.

Tuesday, March 29, 2016 - Navigating the New Performance Profile

Tuesday, April 12, 2016 - Portfolio Strategies for 2016

Tuesday, May 17, 2016 - Capital Market Solutions and A/L Management

Tuesday, June 21, 2016 - Balance Sheet Management and Your Loan Portfolio

Tuesday, August 16, 2016 - Mortgage Market With a Focus on CMO's

Tuesday, September 13, 2016 - Municipal Market Update: Strategies and Credit

Tuesday, October 18, 2016 - M&A and Bank Valuation Update

Tuesday, November 1, 2016 - Must-Do's For Year End, and the New Year

Please email info@viningsparks.com or call 800-829-0321 for more information

What Does a High Performing Bank Look Like?

by Andy Elliott
Feb 03, 2016

In the highly competitive banking industry, differentiating your bank from the “[big dogs](#)” (large-size banks) and other players in the field takes more than just good luck and a flashy logo. The industry’s highest performing banks are those focused on profitable growth, are highly efficient and have diversified revenue streams.

Best Practices for High Performers

Is your financial institution looking to be more competitive? There are a few best practices that high performers follow to generate revenue and increase efficiency:

•Customer Acquisition

Successful banks do a great job of proactively balancing and focusing on how much they want to spend on customer acquisition and cross sales. They not only know what the profile is for existing customers, but also allocate their spending dollars to really drive growth of new customers.

Pro Tip: Use internal and external data to help craft outreach campaigns to garner new customer acquisition.

• Omnichannel Experience

Creating an [omnichannel experience](#) is about providing and executing sales and service consistency across all channels. High performing banks have a defined strategy for engaging their customers across all points of contact, from the first time they enter the branch to their ongoing experiences with the [mobile banking app](#) or other technologies offered by the bank.

Pro Tip: Differentiate yourself through customer experience. Turn your customers into strong advocates for your bank by understanding what products and services are popular and delivering a consistent and convenient experience that customers want.

• Commercial Lending vs. Commercial Banking Balance

Payments are the primary non-interest driver for community banks. And strong banks are realistic about how they go to market with their commercial business. Many top performers also do a great job of establishing the infrastructure needed to support commercial banking by choosing one of two go-to-market models:

1. Separate treasury management group that does joint calls
2. Commercial bankers who are supported by a treasury management group that provides guidance, but frees up the bank to do business development instead of processing and administrative work

Pro Tip: Keep it simple. Let customer-facing bankers focus their time on business development instead of processing, making their key responsibilities revenue generation.

• Strategic Technology

Top industry players focus on implementing the right technology investments and redesigning their processes to achieve maximum benefits. In doing so, they change the behaviors of the people using these technologies to increase earnings performance. They invest in strategic systems that differentiate them from a competitive standpoint.

Pro Tip: Define what technologies are important for you and your customers by using data analytics to understand who your best customers are, evaluate penetration of products, and develop an approach that helps determine where to put resources and marketing dollars.

• Mergers and Acquisitions (Done Right)

In addition to organic growth, savvy banks use mergers and acquisitions to increase earnings and earnings per share. Activity is picking up in the midsize-banking arena, and the players in this arena understand that deals must yield a 63 percent or higher productivity increase in order for them to be lucrative.

Pro Tip: Think beyond 25 percent cost savings. Mergers and acquisitions (when done right) will help earnings growth; but to be a high performer, think about where you need to be to achieve a productivity increase.

Unleash Your Potential for Earnings Growth

In today’s banking environment, only the smartest institutions—and those willing to change—will survive. And the smartest banks are those coming up with creative ways to maximize profits and minimize costs. Whether you’re streamlining your product set around customers and the types of behaviors you want to attract and build, or you’re realigning commercial lending processes, the top performers in the banking industry are focused on earnings growth.



Andy Elliott, senior vice president of customer experience for CSI, presented earnings strategies in our most recent Banking Unleashed webinar series. In his role, he oversees CSI’s Relationship Management, Customer Service and Education Services departments. Andy joined CSI in 1980 after four years in the United States Air Force. During his 35-year tenure with CSI, he has held various positions in sales, operations, customer service, account management, corporate communications, and marketing and education services.

“So Many Shiny Objects, So Little Time”

by Jeff Rendel, Certified Speaking Professional

If the Shiny Object Syndrome is influencing your bank, executive team, and board, here's a surefire way to whip it: embrace the Shiny Object Syndrome, but only for a little while.

The late Steve Jobs was known to bring together his top 100 executives for a retreat each year in order to flesh out new and refined ideas for Apple's future. During one session, he would give his executives an assignment: draw up a list of ten strategic ideas that Apple should be doing next. Jobs would take to the white board and write down all of his executives' thoughts. After much jockeying and lots of ideas crossed off this list, the group would finalize a list of 10. As Jobs looked over the list, he would insist that Apple could only focus on three.

When asked if he was proud of what Apple chose to do, Jobs would reply in the affirmative, but further emphasize that he was equally, if not more, proud of what Apple chose not to do. Focus was key in the midst of great ideas. Perhaps saying “no” was more accommodating than saying “yes.”

Odds are, it's near planning season for your bank. With so many ideas for growth, how might your bank gain more strategic clarity? How might your bank keep its focus on its true drivers of growth and success and eliminate the shiny distractions? Consider using this exercise to add some strategic order to the chaos of shiny objects.

First, draw up your list of potential drivers for revenue and growth. List every idea of what your bank should be doing next. Make the list as long as it needs to be; get it out of your system.

Second, score every idea in each of three categories: contribution to revenue, strategic fit, and ease of execution. You can add more categories to concentrate on building even further bank-wide success. Below is an edited example from a mid-sized bank. Its original list contained about 30 very shiny ideas.

	Revenue Potential	Strategic Fit	Ease of Execution
	1=LOW 5=HIGH	1=NOT GOOD 5=GOOD	1=HARD 5=EASY
Targeted M & A	4	2	2
Support Services to Banks	2	3	3
Additional Branches	5	5	5
Financial Advisory	4	4	5
Lifestyle Lending	3	3	2

Third, determine which ideas carry a high aggregate score (add the rows) and have little variations among the three scores. This bank discovered that additional branches were key to growth, fit with an expanded community, and utilized a business model that could be replicated. It also discovered that expanding its financial advisory capacity would fit its model and plans for growth. Of most interest, it learned that while a merger may add to the top line, a successful and sustainable execution was more difficult than perceived. For this bank, growth would come via deeper relationships, new branches, and financial services beyond deposits and loans.

In your upcoming executive and board planning sessions, incorporate all the potential ideas (even the distractions disguised in ideas' clothing) that might work at your bank. Then, focus on eliminating the diversions by determining the ideas that generate significant revenue AND have a tight strategic fit AND are easy to execute. Your 100 ideas will whittle down to a list of 10, eventually becoming a few areas of focus. Your single-mindedness on the simplicity of a few prevailing ideas will help your bank be exceptional in the execution of your strategic intents, assisting you in remaining focused in the midst of many great ideas.

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Jeff Rendel, Certified Speaking Professional, and President of Rising Above Enterprises works with banks that want entrepreneurial results in leadership, sales, and strategy. Each year, he addresses and facilitates for more than 100 banks and their business partners.
Contact: jeff@jeffrendel.com; www.jeffrendel.com; 951.340.3770.

BND REORGANIZATION UPDATE

Bank of North Dakota (BND) is completing its most significant reorganization to occur since the 1980s. The reorganization allows us to provide increased specialization, improved turnaround times and more involvement with our financial institution partners.

We organized the Bank based on our customer base: financial institutions, government agencies and economic development, and higher education. Todd Steinwand began his career with BND six months ago as the Chief Business Development Officer overseeing these three market areas. Bob Humann is leading the financial institution team; Kelvin Hullet will manage government agency and economic development programs and Shirley Glass will oversee the Education Market.

As leader of the Financial Institution market, Bob Humann will continue to provide his expertise and build the team of Business Bankers. Rather than specializing in ag lending and business lending, each financial institution will be assigned one Business Banker to address all banking needs.

Hullet will oversee all infrastructure loan programs and work with economic developers to develop programs which allow us to assist with financing of large projects.

The Education Market addresses the financing for higher education from cradle to career. Glass manages College SAVE, the College Planning Center and all Student Loan programs.

In addition to an area specializing in business development, Kirby Evanger was named Chief Credit Officer to oversee all credit administration activities of the Bank. Credit Administration includes credit analysis, collateral valuation, credit review, collections, problem loan workouts, loan portfolio management, and student loans guarantor.

Annette Curl has taken on the role of Loan Process Manager and will monitor loan requests from beginning to end and develop efficiencies with our staff.

See BND's ad in this newsletter for more details.

my Social Security Week 2016

With you
through
life's
journey...



For more than 80 years, Social Security has helped secure today and tomorrow with information, tools and resources to meet our customers' changing needs and lifestyles.

April 4 – 13, 2016 is National **my Social Security** Week. With the groups and organizations, Social Security will host numerous events and activities across the country to raise awareness about the benefits of opening a secure online **my Social Security** account.

The convenience and safety of doing business online with Social Security is another way we're meeting the changing needs and lifestyles of our customers.

With a **my Social Security** account, you can:

Keep track of your earnings and verify them every year; Get an estimate of your future benefits, if you are still working; Get a letter with proof of your benefits, if you currently receive them; Manage your benefits; Change your address; Start or change your direct deposit; Get a replacement Medicare card; and Get a replacement SSA-1099 or SSA-1042S for tax season.

In some states, you can replace your Social Security card online using **my Social Security**. Currently available in the District of Columbia, Michigan, Nebraska, Washington, and Wisconsin, it's an easy, convenient, and secure way to request a replacement card online.

To take advantage of this new service option, you must:

- Have or create a **my Social Security** account;
- Have a valid driver's license in a participating state or the District of Columbia (or a state-issued identification card in some states);
- 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.

We plan to add more states, so we encourage you to check with us later in the year.

During **my Social Security** Week, we will hold "Check Your Statement Day" on April 7, and you can join the millions who regularly check their *Social Security Statement*. It's important that you check this document every year because we base your future benefits on your recorded earnings. Your Statement can help you plan for your financial future. We encourage you to go online to **my Social Security** to access your Statement whenever you have a change of employment or wish to verify any changes in your benefit estimate.

Week after week, we provide you with world-class customer service, much of which is online. During **my Social Security** Week, you can join the more than 23 million people who have opened their own **my Social Security** account at www.socialsecurity.gov/myaccount.

Help secure your today and tomorrow. Open a **my Social Security** account today by visiting www.socialsecurity.gov/myaccount.

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.



"Azeus Convene provides the perfect end-to-end business solution for bankers to enhance the effectiveness and efficiency of board meetings. It collapses the multiple painstaking steps of a traditional meeting process cycle into a secure and convenient one-stop platform. Financial institutions, governments, FTSE 100, and Fortune 500 companies in over 30 countries rely on Convene for their meeting needs."

Rene Lindio
Chief Technical Officer
Azeus Convene
sales@azeusconvene.com





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“Relevance from the Outside-In”

by Jeff Rendel, Certified Speaking Professional

One of the more valuable questions for executives and directors to ask as your bank continues along its path of strategic thinking and planning is, “What’s my/our vision for our bank’s customers?” Of the numerous answers that have come across this desk, few have focused on a measure, such as reaching a certain asset size to provide more services. Most replies involve continued relevance in customers’ lives. After all, if relevance is absent, it’s challenging to grow to that certain asset size to provide more services.

Developing this kind of far-sighted view is a dependable and useful display of leadership for your customers. It seldom involves a middle-of-the-night “a-ha” moment; most often, it’s built from daily insights you can use to generate and reinforce strategies that uphold your vision. Below are five “outside-in” ways that five bank leaders utilize to practically recognize and discover how their banks might adjust to remain relevant for customers.

Learn and increase your PFI status. Understanding where your customers keep most of their business is important, given the full range of existing providers (some are not even depository institutions). Published in 2015, The Wallet Allocation Rule, discusses how wallet share is a primary driver of satisfaction and loyalty (the authors show it even more effective than the Net Promoter Score). We also learn that customers who don’t indicate your bank as their PFI offer valuable insights as to why they bank elsewhere (spoiler alert: technology, ATMs, and branches). Who are your PFI customers? Why do they remain loyal? What customers don’t consider your bank their PFI? Why are they so loyal to another institution?

Make everything easy. Several years ago, the Harvard Business Review ran an article discussing the “Customer Effort Score.” In short, it described that the easier a business is to transact with, the more likely consumers will buy again. Look over every process and touch point at your bank. Where could you make it easier for your customers? What steps could be shortened or eliminated? How might you simplify and streamline customer access? Where could your customers experience frustration and discontinue a process? Making customer interactions easier and more user-friendly could be a driver of increased PFI status.

Hold focus groups. Your formats may vary – a cross-section of all customers, a target demographic, an ongoing group, and more. What’s important is to hear their thoughts on products, services, and experiences – now, and for the future. Even more important is to listen and act where themes reveal areas for improvement, innovation, and beneficial solutions. Chances are your focus group customers will describe positive experiences and new levels of expectations that they receive outside of your bank, even outside of financial services. Are there consumer experiences they appreciate elsewhere that may have a unique application at your bank?

Look outside of financial services. When you’ve finished this article and issue, get outside of your bank and learn how other retail-focused businesses are serving and selling to consumers. Your customers’ expectations don’t change when they leave one retail store and enter your bank; the expectations are just as high. What are your customers experiencing in their other consumer lives (design, marketing, service, technology, etc.)? How can your bank remain relevant to their experiences and expectations in the general marketplace?

Network outside of banks. It’s easy to pick up the phone and call a bank friend to bounce an idea around. You should do this regularly; it’s valuable and a casual way to refine your strategies. However, perspectives from other executives can give you new insights into successful marketing, operations, sales, and more. Your friends from the Chamber of Commerce, CEO groups like Vistage, and local business leader luncheons can provide valuable principles learned from their successes and allow you to find applications for your bank. You could even ask their outside perspective on financial services as it relates to their worldview on sales, service, and experience. Unbiased viewpoints can be very valuable.

When your customers win, your bank wins. The more you know about the next level of success for your customers, the more relevant your bank will be in their lives. Consider these practical ways from your peers to better understand changing dynamics that affect how your customers go about their financial services matters.

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Community Bankers in Compliance

Spring Session held March 29-30, 2016 Radisson Hotel, Bismarck



*Adam Witmer,
Compliance Consultant
with Young &
Associates, Inc.*

Thirty-two community bankers met for the spring session of ICBND's Community Bankers for Compliance (CBC) program. ICBND is pleased to once again sponsor this annual program that is run through our Associate Member, Young & Associates, Inc. The CBC program is the most successful and longest running compliance training program in the country.

The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

The spring session focused on RESPA in a TRID World and Compliance Management Systems and Risk Assessments. Members of the CBC program will also partake in a Regulatory Update Webinar later in June.

The fall session will also be held in Bismarck at the Radisson Hotel on October 25-26. Subject matter for that meeting will be determined closer to the date of the meeting so that the most up-to-date regulatory information and hot topics are discussed.

If you are interested in joining this program please visit our website [HERE](#) for program details and full membership benefits .

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\$20.00	50	\$1000.00
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\$30.00	34	\$1000.00
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\$40.00	25	\$1000.00
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Submitted by Dennis G. Ferry, Walla Walla, Wash.

YOUNG PEOPLE with an eye to the future CHOOSE A CAREER WITH "THE BANK"

The Toronto-Dominion Bank offers career-minded young people some of the finest business opportunities and working conditions in Canada today. You can go just as far as your own ability will take you at "The Bank". Our training program is second to none and our fringe benefits among the best obtainable. These benefits include medical, hospital and group life insurance programs and a complete retirement plan which is the most comprehensive you'll find anywhere. If you'd like to know more about career opportunities with "The Bank" see the Manager of the branch nearest you or write for our time booklet, "The Sky's The Limit". Address your letter to:

The Staff of Personnel, The Toronto-Dominion Bank, 55 King St. West, Toronto, Ontario.

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CHRISTMAS IS SWIMMING

We'll be seeing you in 590 familiar places

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April Is ICBA Community Banking Month

Get all the facts about community banks and how they make Main Street thrive

April is **ICBA Community Banking Month**—a time to salute the nation's more than 6,000 community banks and the Main Street communities they serve. Throughout the month, the Independent Community Bankers of America® (ICBA) will share the positive story of community banks—how they help their customers and build stronger communities and why they are principal drivers of economic prosperity on Main Street.

"Community banks are locally owned and operated financial institutions that take in local deposits and lend them out locally in the form of loans to customers, farmers and small business owners. Many times, community banks are family owned and have served their community for generations," said ICBA Chairman and third-generation community banker Rebeca Romero Rainey, chairman and CEO of Centinel Bank of Taos, N.M. "Community banks exist to serve the needs of their customers and communities and make their Main Streets thrive one loan at a time."

Community banks are relationship lenders that flourish when their customers and communities do the same. Taking care of customers and looking out for the best interest of local communities is inherent to the relationship lending business model that is unique to community banking.

Below are some fun facts about community banks. You can also view the facts on this [infographic](#).

Community banks constitute 96 percent of all banks!

There are more than 600 counties—almost one out of every five U.S. counties—that have no other physical banking offices except those operated by community banks.

There are more than 51,000 community bank locations nationwide.

Community banks hold more than \$3.8 trillion in assets, \$3.1 trillion in deposits, and \$2.6 trillion in loans to consumers, small businesses and the agricultural community.

Community banks employ 700,000 Americans and create countless jobs thanks to their role in lending to small businesses and agricultural enterprises.

Community banks make more than 50 percent of small business loans.

Community banks make 90 percent of agricultural loans.

More than 2,500 community banks have been in business for more than 100 years.

The oldest community bank is in Rhode Island. It's 215 years old, which means that it opened the same year that John Adams was elected president and Volta created the first modern battery!

To find your local community bank, visit ICBA's Community Bank Locator at www.banklocally.org. To follow the ICBA Community Banking Month conversation on social media, follow the #BankLocally hashtag on Twitter.

you CAN Borrow HERE

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Banking service of a character, like our extensive supply of building materials, is one of the essentials in the successful development of the nation's business.

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THE CONTINENTAL AND COMMERCIAL BANK

About ICBA

The Independent Community Bankers of America®, the nation's voice for more than 6,000 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. For more information, visit www.icba.org.

"Gosh...using our Central National Checking Account to pay all those bills certainly saves a lot of time. You can bet your life I wouldn't go back to paying by cash."

CENTRAL NATIONAL BANK
of Cleveland

11 CONVENIENT OFFICES • MEMBER FDIC

NEWS from your ICB Purchasing Exchange

by Lacey Kuhn, Sales & Marketing Manager



Greetings from the Purchasing Exchange (ICBPE)! For those who are not familiar with who we are or what we can do for you and your bank, we want to explain our mission and how we can prosper together with some of our most commonly asked questions.

Is ICBPE affiliated with the ICBND?

Yes, we are an enterprise within ICBND. Another perk of belonging to the association is the access you have to our services, and the advantages of 20-30% discounts or more! By utilizing the ICBPE with your operational purchases, you keep ICBND membership fees low and your franchise's health high through the association's advocacy efforts. Like we love to say, ***"Together We Prosper"***.

What items can we purchase through the ICBPE?

Virtually anything, but standard items include: cash tickets, custom forms, statement paper, notices, envelopes, promotional items, apparel, calendars, fire files, imprinted cups and napkins, paper rolls, toner, currency supplies and any office supplies. Let's put it this way... if its bank related, we have a relationship with a source.

Does ICBPE sell exclusively to ICBND member banks?

No, we offer our discounts to our associate members as well. Non-member banks can also utilize us but not at the savings offered to member banks.

Do you have a catalog?

The ICBPE does not print a catalog, as we price compare multiple vendors on a daily basis on all products. We take into consideration the price per item plus any associated fees to ensure you are getting the very best price possible.

Do you sell office supplies?

Yes, office supplies are a large part of the ICBPE's sales. We enjoy our partnership with **STAPLES**, providing an average savings of 40%. Additional partnership perks include: 300 "on contract" items which ensures us an even lower price point, 2-day-free shipping on orders over \$50, and an instant savings of \$7.50 on orders over \$200. In addition to your bank/company taking advantage of these discounts, your employees can also create individual accounts with this program.

We are going through a remodel project; can ICBPE provide furniture items?

Yes, we have great discounts on furniture items and other equipment, as well as custom pieces through Rough Rider Industries.

Do you offer any shipping discounts?

Absolutely! We are affiliated with Fed Ex and all of our members have the advantage of this group saving discount. We use this affiliation for everyday orders to ensure we are getting the very best shipping rates.

Having worked for ICBND for ten years, I've had the privilege of working with many amazing people who wear numerous hats in their banks and companies. Time is always at a premium for them. Regardless of the hat you wear, we are here to serve you by saving you time and money. **It's what we do best.** Don't hesitate to contact Jess at purchasing@icbnd.com or myself at laceyk@icbnd.com for more information. We love to visit too, so don't forget our number! **800-568-4199**. We really look forward to working with you.

In closing, we'd like to share the statement below from one of our member bankers, Steve Slocum, Director of Marketing for First National Bank & Trust Co. of Williston:

"The ICBND, while actively supporting community banks, appreciates that your community bank will support your community businesses. In cases where you have no local source for the bank products you use every day, your bank, community and association will further prosper when you purchase these products through the ICBPE."

"When you can't buy local, you can still buy from friends."
Together We Prosper

Real Estate Construction Lending Workshop

Held March 15-16, 2016 North Dakota Heritage Center

Sponsored by HTG Architects, Graduate School of Banking at Colorado



President Barry Haugen and ICBND Chairman David Ludwig, Security First Bank of ND with session sponsor representatives Jeff Pflipsen and Kim Duursma of HTG Architects.

Electronic Payments Compliance Symposium

PRESENTED BY:



SPONSORED BY:



Date:

Thursday, April 14, 2016

Time:

8:30 - 4:00 PM CT

Location:

Hilton Garden Inn,
4351 17th Ave S,
Fargo, ND

Who Should Attend:

Compliance and Audit personnel as well as all who work with the ACH payment systems.

AAP Credits:

This session is approved for 7.2 Continuing Education Credits.

How to Register:

Register at ICBND's website under Events—Other Live Events or email to info@icbnd.com

Workshop Summary:

Payments are moving faster - Is your compliance team ready to keep up? This special event focuses on not only ACH Rules compliance, but looks at the regulatory landscape related to electronic payments. Join UMACHA leaders on topics ranging from consumer compliance to the latest up-to-date impacts of Same Day ACH and guidance from the FFIEC.

As risk and compliance remain front of mind for examiners and your institution, this is one event you cannot afford to miss!

Workshop Instructor:

Jordan Morell, AAP is an Education Service Specialist with UMACHA. He has seven years of banking and financial industry experience, with a background in investigation and training. Prior training experience includes providing Wells Fargo in the areas of sales, customer service, AAP exam preparation and conversion during mergers. Jordan's primary role at UMACHA is educating members on all aspects of the NACHA Operating Rules and Guidelines, as well as electronic payment-related regulations and procedures. Jordan obtained his AAP in 2011.

Workshop Registration Fee:

ICBND Member	\$275 per attendee
ICBND Prospective Member	\$550 per attendee

ACH Audit Workshop

PRESENTED BY:



SPONSORED BY:



Date:

Wednesday, May 18, 2016

Time:

9:00 - 4:00 PM CT

Location:

Hilton Garden Inn
4351 17th Ave S
Fargo, ND

Who Should Attend:

Compliance and Audit personnel as well as all who work with the ACH payment systems.

AAP Credits:

This session is approved for 6.6 Continuing Education Credits.

How to Register:

Register at the ICBND Website: www.icbnd.com under Education and Events—Other Live Events or scan and email to info@icbnd.com

Workshop Summary:

It's never too early to start preparing for or completing your annual ACH audit! This interactive workshop examines the audit requirements for RDFIs and ODFIs, while providing valuable tips on how to complete your own internal audit. The compliance staff from UMACHA will share tips they've learned while conducting audits and give you pointers on common areas of non-compliance to help you identify areas for improvement in your own operations.

Also included with this class is UMACHA's ACH Audit Guide on CD to give you the tools you need to complete your audit this year.

Workshop Instructors:

Brittani Phonsavanh, AAP is an Associate Director of Compliance. She has over 13 years of banking and financial industry experience, with a background in Management specializing in ACH, Remote Deposit, and Wire Transfer. Brittani assists with the delivery of compliance training and complete assessments. Brittani previously served as an Electronic Banker with Highland Bank. Brittani obtained her AAP in 2014.

Jen Wasmund joined UMACHA in March 2012 as a special advisor. During her time at UMACHA, she has conducted human resources, Risk Assessments and RDC Risk Assessments for members and delivered national training sessions on electronic payments topics. Her background in Education and Compliance is to manage and develop the staff of Education Services teams and programs of the association. Jen is currently the Associate Director of Business at Washington University in St. Louis, where she has been for both finance and accounting. Jen obtained her AAP and NCP respectively and is currently serving as co-chair of the national committee.

Workshop Registration Fee:

ICBND Member	\$210 per attendee
ICBND Prospective Member	\$420 per attendee
Attendee Name	Email
Attendee Name	Email
Bank Name	
Bank Address	
Bank Phone Number	
Invoice Bank	Pay by Credit Card
Card Number	Exp Date
Card Holder Signature	

Fraud Symposium

PRESENTED BY:



SPONSORED BY:



Date:

Thursday, May 19, 2016

Time:

8:30 - 4:00 PM CT

Location:

Hilton Garden Inn
4351 17th Ave S
Fargo, ND

Who Should Attend:

RDFIs, ODFIs,

Workshop Summary:

Brought to you in cooperation with the Federal Reserve Bank of Minneapolis and the Financial & Retail Protection Association (FRPA), this symposium provides you with the latest information regarding financial crimes and the most up-to-date solutions for fraud prevention.

This symposium is jammed packed with useful information for your institution to stay ahead of the fraudsters. Potential topics include: identity theft, mail fraud, elder abuse, cyber security, data security and more! This is your go-to resource for understanding how to combat fraud within the industry.

Workshop Instructor:

Jordan Morell, AAP is an Education Service Specialist with UMACHA. He has over seven years of banking and financial industry experience, with a background in ACH investigation and training. Prior training experience includes providing education at Wells Fargo in the areas of sales, customer service, AAP exam preparation and account conversion during mergers. Jordan's primary role at UMACHA is educating members on all aspects of the NACHA Operating Rules and Guidelines, as well as other electronic payment-related regulations and procedures. Jordan obtained his AAP in 2011.

Workshop Registration Fee:

Member	\$275 per attendee
Prospective Member	\$550 per attendee

Name _____ Email _____
Name _____ Email _____
Phone _____
Address _____
Phone Number _____

Same Day ACH Town Hall

PRESENTED BY:



SPONSORED BY:



Date:

Wednesday, May 25, 2016

Time:

9:00 - 3:30 PM CT

Location:

Hilton Garden Inn,
4351 17th Ave S,
Fargo, ND

Who Should Attend:

RDFIs, ODFIs, Frontline, Cash Management, and all who work with the ACH payment systems.

AAP Credits:

This session is approved for 6.6 Continuing Education Credits.

Workshop Summary:

You've got questions and UMACHA has answers, all about Same Day ACH! This new, innovative format is designed to bring our members together with UMACHA staff to share information and find solutions together across our territory. Our team of payments experts, who have been working directly with NACHA all year on this major initiative, are coming to your town to talk with you about the Same Day ACH amendment and what it means for you. This special event is designed to get your questions answered and help everyone get on the same page with what Same Day ACH really means. **Check out our special pricing**—additional attendees from the same bank can attend the meeting at a discount. With a rule this size, it is sure to affect more than just one department. Make sure you bring all of your questions and hear the answers straight from our expert sources!

Workshop Mediator:

Jordan Morell, AAP, NCP is the Associate Director of Education with UMACHA. He has over eight years of banking and financial industry experience, with a background in ACH investigation and training. Prior training experience includes providing education at Wells Fargo in the areas of sales, customer service, AAP exam preparation and account conversion during mergers. Jordan's primary role at UMACHA is educating members on all aspects of the NACHA Operating Rules and Guidelines, as well as other electronic payment-related regulations and procedures. As the Associate Director of Education Jordan presents over a hundred in-person/webinars each year. Jordan obtained his AAP in 2011 and his NCP in 2015.

Register Now

ICBND is partnering with UMACHA, an ICBND Associate Member, to offer these outstanding sessions.

**ICBND's 2016
Women in
Community
Banking Summit**

Register Now



May 9 - 10, 2016

Ramkota Hotel, Bismarck

May 9, 2016

Evening Social Activity

6:30 - 9:30 PM

May 10, 2016

Summit

8:00 AM - 4:00 PM

Speakers include: Joyce Weiss - *Take the Ride of Your Life! Shift Gears for More Balance and Growth*; Cheryl Thomas - *Attracting the Next Generation of Customers—The Millennials!*; Melanie Carvell - *Please (DON'T) Take a Seat!*; and Ty Bennett - *The Power of Influence*

ICBND School of Agricultural Lending

June 20 - 24, 2016

Bismarck State College, Bismarck

[Register Now](#)

Register early...classroom size is limited to 40!

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. This year's session will be held June 20-24, 2016 at Bismarck State College campus.

The ICBND School of Agricultural Lending will provide:

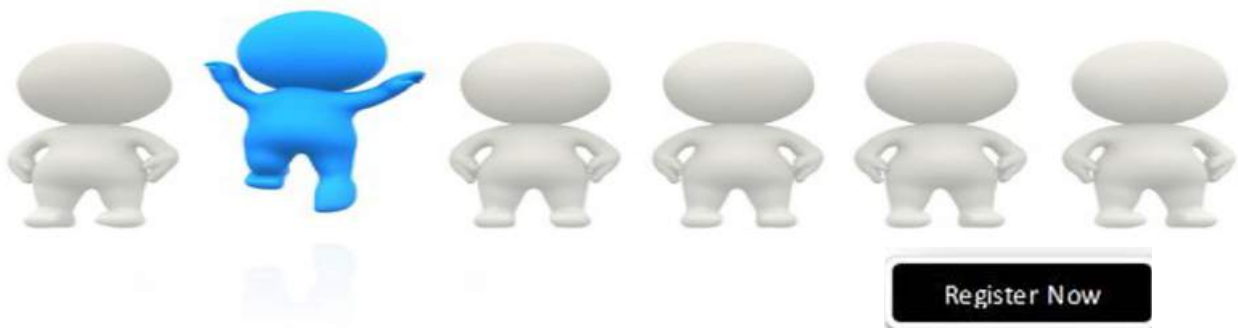
- **Practical, hands-on curriculum designed for learning by doing and for easy application at the bank**
- **Case studies**
- **Small class size to increase networking opportunities and personalized instruction**
- **A school designed and governed by bankers and taught by experienced bankers, consultants 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.

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!

ICBND Members Attend New Orleans ICBA National Convention



John Dolezal, The Union Bank, Rick Beall, Peoples State Bank of Velva with Barry Haugen, ICBND and wife, Stacey.



Dave Mason, First International Bank & Trust lucky to be called up on stage!



Having a little fun with Jerry Hauff, Cornerstone Bank.



Dean and Sonja Bergstedt, The Union Bank and Cheryl and John Dolezal, The Union Bank



Sarah Getzlaff, Security First Bank of ND, Ashley Beall and Rick Beall, Peoples State Bank of Velva and Tyler Getzlaff 'out on the town'!



The Nation's Most Advanced Wireless Network Available

22% Off Corporate Eligible and **18% Off** Employee Eligible Accounts From Verizon

Offer applies to all eligible corporate and employee calling plans **\$34.99** and higher, plus free activation.*



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.



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Reserve the ICBND Mobile ATM Trailer for 2016

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BANK
NAME
HERE*



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 Voegelé
ICB Services
701-258-8326 Email: marilouv@icbnd.com

RESERVE NOW

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.



HELPING LENDERS FINANCE LONG-TERM FIXED ASSETS!

THE SBA 504 LOAN can be combined with bank financing to provide businesses 20-year fixed, low-rate loans for land, buildings, equipment and eligible closing costs. Call **701.667.7600** or go to lewisandclarkcdc.org for more information. Together, we can strengthen your business community.

2014 SBA DISTRICT DIRECTOR AWARD WINNER

LEWIS & CLARK
CERTIFIED DEVELOPMENT COMPANY

ICBA, ICBND AND DELL ANNOUNCE MEMBER PURCHASE PLAN BENEFITTING COMMUNITY BANKS

The Independent Community Bankers of America® (ICBA), and Dell have announced an agreement providing benefits to all ICBND member banks. Through this relationship, North Dakota community bank members will be able to take advantage of preferred pricing on computer equipment such as workstations, servers and laptops.

Hardware covered under the agreement includes workstations, laptops, ultrabooks, desktops, servers, printers, electronics and accessories as well as services and software. ICBND members will also have access to a dedicated account executive familiar with the program who will advocate for them with appropriate Dell teams, including technical experts from all of Dell's brands and product lines.

For the current sales discount information, ['click here'](#).

ICBA Member Discounts for Personal and Professional Use

Order toll free: 800-757-8442
ICBA Member ID: 141351622
<http://www.dell.com/icba>

ICBND Members in the News

STARION FINANCIAL

Starion Financial has hired a new business banking officer and promoted two others in Bismarck-Mandan.



Landon Feil has been promoted to business banking officer/assistant vice president at the Mandan branch. Feil joined **Starion** as a credit analyst in 2012 and was promoted to business banking officer in 2014.



Rick Geloff has been promoted into the position of business banking officer in Bismarck. He joined **Starion** in December 2013 as a credit analyst I and was promoted to credit analyst II in January 2015.



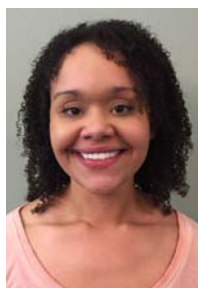
Kordel Wolfe joined **Starion** as a business banking officer in Mandan. His prior experience includes the industries of banking, oil and farming.

Starion Financial has promoted one team member and hired two in Rolla, Bottineau and Dunseith locations.



Twila Peterson has been promoted to teller supervisor for **Starion's** branches in Bottineau, Dunseith, and Rolla. Peterson joined **Starion** in October 2011 as a lead teller at the Rolla branch and became a teller supervisor in

February 2012. Prior to the merger with **Starion**, Peterson was employed with Security State Bank as head teller since September 2002.



Marisa Dixon joined the **Starion** Rolla retail team as high-time teller.



Jamie McCloud joined the Rolla retail team as a high-time teller.

CORNERSTONE BANK

Cornerstone Bank Welcomes **Kristin Jaeger** as marketing director



Kristin Jaeger joined the **Cornerstone Bank** Team on January 18 as marketing director. She has over 12 years of marketing experience.

Jaeger is a founding member of the

Parshall Area Community Foundation and is Secretary of the Parshall Promoters. **Jaeger** has been recognized as a leader in the *Prairie Business Magazine* 40 under 40 publication.

Cornerstone Bank Announces Promotion for **Eric Carlson**



Cornerstone Bank has announced that **Eric Carlson**, SVP/finance director, will now oversee the Audit, Finance and Compliance Teams. Additionally, he will be joining the Bank Management Board. **Carlson** joined

Cornerstone Bank in September 2015 and has over 21 years of experience in the financial services industry, drawing on more than 20 years of experience in banking.

Cornerstone Bank Welcomes **Sarah Parkhouse** to the Fargo Mortgage Team



Sarah Parkhouse has joined **Cornerstone Bank** as a mortgage loan officer in Fargo. She has been in the mortgage industry since 2011 and is returning to the Fargo area after living in Arizona.

BELL STATE BANK & TRUST

Tollefson Promoted at **Bell State Bank & Trust**



Katrina Tollefson has been promoted to vice president/branch manager at **Bell State Bank & Trust's** Veterans Boulevard branch, located in Fargo. In her new position, **Tollefson** will assist customers with consumer loans and deposit

accounts, as well as oversee retail sales, retail operations and business development. She has 14 years of banking experience and has been with **Bell** for two years, most recently as assistant branch manager in Fargo.

Messerschmidt Promoted at **Bell State Bank & Trust**



Brenda Messerschmidt has been named vice president/branch manager at **Bell State Bank & Trust's** Moorhead branch. In her position, **Messerschmidt** will assist customers with consumer loans and deposit accounts, as well as oversee retail

sales, retail operations and retail business development.

Messerschmidt has been in the banking field for 31 years. She started her career at Citizens State Bank in Neche, N.D. She joined **Bell State Bank & Trust** in 2003 and most recently served as VP/branch manager at the bank's Veterans Boulevard branch, located in Fargo.

ICBND Members in the News

BELL STATE BANK & TRUST

Lewis Promoted at Bell State Bank & Trust

Derrick Lewis has been promoted to assistant branch manager at **Bell State Bank & Trust**, in Fargo. In his new position, **Lewis** will manage branch operations while also assisting customers with a variety of needs ranging from opening new accounts to accepting and processing consumer loan requests.



Originally from Harvey, he has been in the banking field for 6 years.

Aarsvold Promoted at Bell State Bank & Trust

Jon Aarsvold has been promoted to EVP/corporate finance risk manager at **Bell State Bank & Trust**, in Fargo. In his new role, **Aarsvold** has overall risk responsibilities for the areas of correspondent banking and commercial loan underwriting, administration, documentation and operations.



Originally from Blanchard, N.D., **Aarsvold** has been in the banking field for 29 years. He spent nine years as a national bank examiner and has been with Bell State Bank & Trust since 2009.

Brantner Promoted at Bell State Bank & Trust

Laine Brantner has been promoted to EVP/director of operations at **Bell State Bank & Trust**, in Fargo. In his new role, **Brantner** provides executive support and leadership to the bank's deposit operations and

facilities management areas. **Brantner**, who rejoined the company last year, also serves as president of Bell's HealthcareBank Division.



CHOICE FINANCIAL

Choice Financial proudly re-introduces their team members to the community following the Northland Financial merger into Choice Financial in October.

Choice Financial—Medina

Re-introduces team members



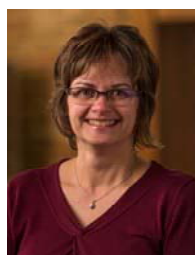
Gerald Horner has been with **Choice Financial** since 1995, and will continue in his position as vice president location manager. He still runs a cattle ranch during his time outside the bank.



Rhonda Schlecht has been with **Choice Financial** since 2002, and will continue in her position as personal banker.



Karen Schlecht has been with **Choice Financial** since 2012, and will serve in the position of senior frontline specialist.



Valerie Leier has been with **Choice Financial** since 1990, and will continue in her position as loan assistant.

Choice Financial—Steele

Re-introduces team members



Terry Strand has been with **Choice Financial** since 1999, and will continue in his position as location president.



Linda Rudolph has been with **Choice Financial** since 2000, and will continue to serve in her position as assistant vice president business/ag banker.



Mark Sand has been with **Choice Financial** since 2007, and will continue in his position as assistant vice president business/ag banker.



Kris Stroh has been with **Choice Financial** since 2002, and will serve as commercial loan operations specialist.



Lisa Zimmerman has been with **Choice Financial** since 2005, and will serve as commercial/ag loan assistant.



Robin Rewald has been with **Choice Financial** since 2005, and will continue in her position as personal banker.

ICBND Members in the News



LaVonne Mittleider has been with **Choice Financial** since 2004, and will serve as commercial loan operations specialist.



Dawn Dewitz has been with **Choice Financial** since 2004, and will continue in her position as commercial loan operations specialist.



Renae Kennedy has been with **Choice Financial** since 2014, and will continue in her position as senior frontline specialist.



Emy Fettig has been with **Choice Financial** since 2012, and was recently promoted to frontline operations manager.



Annette Bartholomaeus has been with **Choice Financial** since 2007 and will continue her role as frontline specialist.



Pam Binder has been with **Choice Financial** since 2006 and will serve as director of HR & benefits.



Ron Martin has been with **Choice Financial** since 2003 and will continue in his position as insurance agency manager.



Robin Dewald has been with **Choice Financial** since 1999 and will serve as an insurance client account manager.



Sheryl Benz has been with **Choice Financial** since 1986 and will serve as an insurance client account manager.

Choice Financial—Bismarck
Re-introduces team members



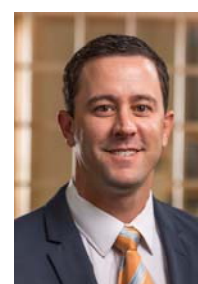
Paul Bakkum has been with **Choice Financial** since 1988, and will serve as chief risk officer.



Jeremy Skoglund has been with **Choice Financial** since 2014, and will serve in his role as assistant chief risk officer.



Bill Robinson has been with **Choice Financial** since 2004, and will serve as senior vice president business/ag banker.



Brock Schoch has been with **Choice Financial** since 2011, and will serve in his position as assistant vice president business banker.



Greg Schwab has been with **Choice Financial** since 2014, and will serve in his position as senior vice president of lending operations.



Blair Sandy has been with **Choice Financial** since 2012, and will continue in his role as assistant vice president residential real estate manager.



Nellie Keller has been with **Choice Financial** since 2004, and will continue in her role as vice president private banker.



Chanelle Moch has been with **Choice Financial** since 2009, and was recently promoted to mortgage processor 1.

ICBND Members in the News

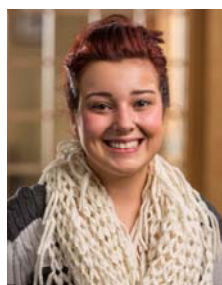
CHOICE FINANCIAL, cont'd



Missy Lamp has been with **Choice Financial** since 2011, and will serve as education area specialist.



Katie Marthaller has been with **Choice Financial** since 2014, and will continue in her position as frontline specialist.



Tessa Curtiss has been with **Choice Financial** since 2015, and will continue in her position as customer service representative-frontline.



Joyce Dewald has been with **Choice Financial** since 2004, and will continue in her role as eBanking specialist.



Rueben Weigelt has been with **Choice Financial** since 2013, and will serve in his role as internal risk review.



Ethan Olsen has been with **Choice Financial** since 2014, and will continue in his role as credit analyst.



Steve Fercho has been with **Choice Financial** since 2005, and will continue in his role as assistant vice president IT manager.



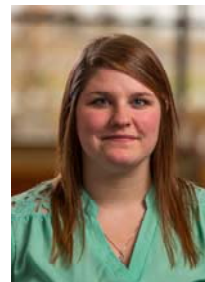
Sharon Karsky has been with **Choice Financial** since 2004, and will serve in the role of senior vice president of frontline operations.



Leo Gefroh Jr has been with **Choice Financial** since 2006, and will continue in his role as senior vice president location manager at the north Bismarck Location.



Natalie Friesz has been with **Choice Financial** since 2013, and will continue in her role as mortgage loan originator.



Casey Schulz has been with **Choice Financial** since 2014, and will serve as senior frontline specialist.



Susie Franklin recently joined **Choice Financial** as residential real estate mortgage underwriter at the bank's location at 207 E Front Ave.

Franklin brings more than 16 years experience in the financial services industry.

WESTERN STATE BANK

Rude promoted at **Western State Bank**



Riley Rude was recently promoted to assistant vice president/business banking officer at **Western State Bank**. His

primary responsibilities include assisting business customers with

lending and other banking services. In his expanded role at Western State Bank, Rude continues to work with various businesses, including larger relationships across various industries. Rude has over seven years of experience in the financial industry.



Kelsey Smith recently joined **Western State Bank** as a human resources director. Her primary responsibilities include managing Western's recruiting, hiring,

performance management, compensation and benefit functions as well as developing and managing HR infrastructure.

Ashley Hauer recently joined **Western**
The Community Banker
Together We Prosper



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

ICBND Members in the News



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 & preparing loan files.



Kelsey Kloos recently joined **Western State Bank** as a customer service representative. Her duties include processing customer transactions, identifying customer needs and connecting with customers to

create and deliver an exceptional customer experience.



Cassandra Haglin recently joined **Western Equipment Finance** as a customer service representative. Her primary responsibilities include providing

superior customer service to our customers and providing them with answers to their accounts and inquiries in accordance with the organization's vision and values.

FIRST WESTERN BANK & TRUST



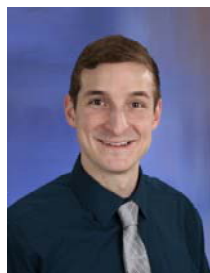
Jackie Grosz joined **First Western Bank & Trust** in January 2016. Grosz was hired in the facilities area as a custodian.



Kristen Wick was hired in January of 2016. Wick will work as a customer service representative for **First Western Bank & Trust**.



Garrett Mayer was hired in the IT area as a computer technician. Mayer joined **First Western Bank & Trust** in January 2016.



First Western Bank & Trust is pleased to announce the promotion of **Doug Fredrich** to the position of data processing administrator.

Fredrich joined **First Western Bank & Trust** in 2014 in the position of computer operations.



Penny Chole joined **First Western Bank & Trust** in March of 2016. **Chole** will be working as a customer service representative, she has several years of banking experience.



First Western Bank & Trust is pleased to announce the promotion of **Becky Dolley** to the position of credit review officer. **Becky** joined **First Western Bank & Trust** in 2007 and has served various roles including credit analyst and most recently accounting assistant.



First Western Bank & Trust is pleased to announce the promotion of **Candi Ziegler** to the position of network and systems administrator. She joined **First Western Bank & Trust** in 2015 as the network and systems assistant.

BANK OF NORTH DAKOTA

Bank of North Dakota welcomes **Jeff Weiler** and **Kelvin Hullet**



Jeff Weiler has accepted the director of risk management position at **BND**.



Kelvin Hullet has accepted the economic development and government program market manager position at **BND**.



Annette Curl was promoted to loan process manager effective January 1. This is a new position responsible for the oversight of the loan process in Business Development. **Curl** will manage loan assistants as well as

work with financial institutions to coordinate loan process and documentation. The position will collaborate with business bankers, credit analysts, credit administration and audit. **Curl** began her career at **BND** as an application processor for **SLND** in 1987.



Dave Falkenstein was promoted to credit manager at **BND**. **Falkenstein** began his **BND** career in student loan services in 1992.

ICBND Members in the News



Anita Quaglia has been promoted to a credit analyst at **BND**. **Quaglia** has been with BND since 2012.



Rodney Thorson has been promoted to a credit analyst at **BND**. **Thorson** has been with BND since 2008.



Brian Iverson, CPA, accepted the senior accountant position at **BND**. **Iverson** began his BND career in May 2011 in accounting and treasury.



Melissa Heaton has been promoted to a credit specialist at **BND**. **Heaton** started in 2008 as a customer service representative in student loan services.



Rhiannon Betz has been promoted to a credit analyst at **BND**. **Betz** began her BND career as a credit review intern in 2009 and accepted a credit review analyst role in 2010.



Kim Swenson has been promoted to a credit analyst at **BND**. **Swenson** previously held the position of auditor at BND.



Staci Holzheimer was hired as a DEAL student loan specialist in student loan services at **BND**.

HORIZON FINANCIAL

Melissa Pinks has joined the team of



Horizon Financial Bank as vice president of commercial lending. A Bismarck native, **Pinks** has been in the banking industry for nine years. In her new position, she will originate commercial loans and assist business customers

with their banking needs.

WIDMER ROEL



Zach Prante has joined the audit department of **Widmer Roel**, a public accounting and business advisory firm with offices in Fargo, Bismarck and Hazen, N.D. **Prante**, as a staff accountant, provides audit &

accounting services.



Juan Martinez has joined the audit department of **Widmer Roel**, a public accounting and business advisory firm with offices in Fargo, Bismarck and Hazen, N.D. **Martinez**, as a staff

accountant, provides audit and accounting services.



Kyle Palczewski has joined the tax department of **Widmer Roel**, a public accounting & business advisory firm with offices in Bismarck, Fargo and Hazen. **Palczewski** as a staff accountant provides tax &

accounting services.



Chontay Mastel has joined the audit department of **Widmer Roel**, a public accounting and business advisory firm with offices in Bismarck, Fargo and Hazen. **Mastel** as a staff accountant provides

audit and accounting services.



Mindy Young has joined the audit department of **Widmer Roel**, a public accounting and business advisory firm with offices in Fargo, Bismarck and Hazen, N.D.

Young, as a staff accountant, provides audit and accounting services.

BELL STATE BANK & TRUST

Casey Atkinson has been hired as a



commercial credit officer at **Bell State Bank & Trust**, in Fargo. In his position, **Atkinson** performs credit underwriting and administration of a commercial and agricultural loan portfolio.



Jordan Rostad has been promoted to personal banking officer at **Bell State Bank & Trust**, in Fargo. In his new position, **Rostad** assists customers with a variety of needs including

personal loans and home equity loans and lines of credit.

ICBND Members in the News

STARION FINANCIAL

STARION MORTGAGE BANKERS NAMED TOP 1% IN NATION

Starion Financial mortgage bankers **Kassy Landis** and **Lindsey Matter** were named to the Mortgage Executive Magazine's Top 1% of Mortgage Originators list for 2015.

Landis, a mortgage banking officer since 2012, is located at the Bismarck branch on N. Washington Street. She joined Starion in 2006 as a teller, advanced to business banking representative in 2007 and became a mortgage underwriter in 2008.



Matter is mortgage banking officer/assistant vice president at the Mandan branch. This is the fourth consecutive year she has been named to the Top 1% list. Matter began her career with Starion Financial in 2005 as a teller, became a personal banker in 2006, moved into mortgage banking in 2009 and was promoted to AVP in 2015.



Mortgage Executive Magazine annually compiles a comprehensive list of the nation's top one percent of mortgage originators in the United States. The list debuted in 1995 as the Top 100 Mortgage Originator list in Mortgage Originator Magazine. In 2011, Mortgage Executive Magazine expanded the rankings to include the top one percent of the hundreds of thousands of mortgage originators in the U.S. The minimum eligibility criteria are a total personal production of at least \$30 million in 2015.

STARION FINANCIAL NAMED UNITED WAY TOP CONTRIBUTOR

Starion Financial was named one of the 2015 Top 20 Contributors at the Missouri Slope Areawide (MSA) United Way annual meeting. The bank's fundraising efforts earned it seventh place overall.

In addition to individual and bank contributions, during the course of the year several activities and events are held for Starion employees that raise additional money for MSA United Way.

"Starion is proud to support the United Way and the important work it does in the community," said **Lisa Hartje**, Starion United Way Committee representative. "We have so many people who are committed to the United Way, everyone from the tellers to the executive team. Whether it is jeans day, packing food for the Backpack Program, a silent auction, the Little Black Dress campaign or a cook-off, Starion and its employees are so willing to give back to the community. We are a community bank in the truest sense – our employees want to be involved in the community because they know they can make a difference."



FIRST INTERNATIONAL BANK & TRUST

FIRST INTERNATIONAL BANK & TRUST DONATES \$5,500 IN GRANTS TO LOCAL ORGANIZATIONS

First International Bank & Trust (FIB&T) is proud to announce all the winners of its 2nd Annual Live First Community Grant campaign. FIB&T invited all of their customers and community members to apply for the \$3,000 grant which can be put towards a project or cause that makes a difference in their community. This year, they also chose two runner-ups, who also received \$500 each. In addition, FIB&T also gave away three \$500 grants to the applicants with the most votes from their Facebook fans.

The winners of the Live First Community Grant are as follows:

- Grand Prize: GiGi's Playhouse (Fargo)
- Runner-Up: Special Olympics North Dakota (Grand Forks)
- Runner-Up: Youthworks North Dakota (Bismarck)
- Fan Favorite: Fargo Public Schools Foundation (Fargo)
- Fan Favorite: Minot Park District (Minot)
- Fan Favorite: 4 Luv of Dog Rescue (Fargo)

For more information, please read through their comprehensive blog post that details each of these amazing organizations: <https://firstintlbank.com/blog/live-first-community-grant-winners/>



ICBND Members in the News

BANK MEMBERS NAMED IN THE PRAIRIE BUSINESS MAGAZINE'S 2016 TOP 25 WOMEN IN BUSINESS

Michelle Kommer, Western State Bank, Julie Peterson Klein, Bell State Bank & Trust, and Anita Quale, First International Bank & Trust have recently been selected for the list of Prairie Business Magazine's 2016 Top 25 Women in Business. Each year, Prairie Business selects a group of women who show exemplary leadership, motivation, ambition and talent at work, at home and in their communities.

Michelle Kommer is the chief administrative officer/general counsel at **Western State Bank**. She leads the human resource, information technology, legal and loan/deposit operations functions for the company. She previously served in executive leadership positions at Noridian/BlueCross BlueShield of North Dakota and Otter Tail Corporation, as the Senior Vice President of Human Resources, responsible for all human resources and leadership development functions for those companies.



Julie Peterson Klein is the executive vice president and chief culture officer for **Bell State Bank & Trust**. She is responsible for leading the mission of "Happy Employees! Happy Customers!" She inspires passion in Bell team members to live the company's values of promoting a family atmosphere, providing unequaled personal service and paying it forward by giving back to the community. Peterson Klein has 25 years banking and management experience, the past 17 with Bell, where she was instrumental in implementing Bell's Pay It Forward program, which has given more than \$8 million to date.



Anita Quale is the first chief financial officer for **First International Bank & Trust**, as well as the first woman to hold a C-level position at the bank. She has been with the bank for 34 years, beginning in 1981 in bookkeeping. She has held various positions with the bank, most recently as director of accounting and finance before being named in her current position in 2015. Quale is responsible for all of the bank's fiscal operating results and ensuring the safeguard of bank assets. She advises senior management on fiscal control and profitability, prepares, presents and interprets financial reports to senior management and adheres to regulatory compliance to properly reflect the financial position of the bank.



CHOICE FINANCIAL

Choice Financial Adds New Board Member

Choice Financial announces the addition of Candace Muggerud to its board of directors, bringing the bank's total board membership to eleven directors.

Muggerud is CEO & Managing Partner of KAT Communications, a full-service marketing production company headquartered in Bismarck. Prior to founding the company with her husband Todd, Candace was senior vice president of US Bank where she was small business manager for clients in the North and South Dakota markets. She also has experience as a Senior Regulatory Analyst at MDU Resources, where she studied legislation and regulatory environment changes impacting utilities.

Candace is a graduate of University of North Dakota with a Bachelor of Science degree in Economics. Her passion for education and awareness has led KAT Communications to produce educational materials and information campaigns on American Indian issues. The company has become a primary collaborator with the Smithsonian Institution's National Museum of American Indians in Washington, DC. In addition, Candace is co-owner of a Native American consulting firm called Okciya (Lakota for "to help each other") Consulting, which provides consulting services to the Great Plains Tribal Chairmans and pro bono consulting services to the National Association of Community Health Representatives. And, Candace and Todd have created GoodHealth TV, a health programming network that serves 6.5 million viewers annually.

Choice is excited about the addition of Muggerud, whose entrepreneurial and business leadership skills will enhance the well-rounded structure of our bank's board.



ICBND Members in the News

STARION FINANCIAL

NAMING RIGHTS AWARDED TO STARION FINANCIAL

The Mandan Park Board approved the naming rights for the Mandan Sports Complex, now officially named Starion Sports Complex, on Tuesday, March 8 at a special meeting. The agreement, which continues through 2037, includes official naming rights of the complex in exchange for \$750,000.

The Starion Sports Complex brand will be dominant on the exterior of the complex at the west entrance of the building, south side of the building facing the interstate, on the football field and track scoreboard, exterior concession window and on the football turf. Other sponsorship opportunities are available inside the complex.

Starion Financial has always been a strong supporter of the Mandan community, providing local leadership and helping the community grow. Mandan Park District is confident in the partnership. "We are excited about the commitment from Starion Financial. They have always been a strong partner with park district projects" says **Cole Higlin**, Mandan Park District director.

"I am excited for Starion Financial to be part of this wonderful addition to our community," adds **Lee Weisbeck**, Mandan market president for the bank. "Mandan is a vibrant community that is growing with families and young people. The Starion Sports Complex will be a hub of activity for the community, a place where we gather together."

The Starion Sports Complex bid package 1 is now available. The information can be viewed at www.mandanparks.com. Bid package 1 will be advertised for 21 days before bids are available. Bid packages 2 and 3 will follow the same sequence as bid package 1.

Mandan Parks and Recreation will be holding a ground breaking ceremony after all three of the bids close and the land purchase is completed.

For more information about the Starion Sports Complex please visit www.mandanparks.com.



Photos: L to R: Craig Larson, Starion Financial president/CEO; Jason Arenz, Mandan Park Board president; Lee Weisbeck, Starion Financial Mandan market president; Cole Higlin, Mandan Park District director

View of the entrance of the future Starion Sports Complex.

Aerial view of Starion Sports Complex with Interstate 94 on the left.

DAKOTA CDC



Dakota CDC Board of Directors elected new member, **Jim Stai**, on December 2, 2015. Jim was elected as a Director on the board and will represent the Economic Development sector.

Dakota CDC Board of Directors has elected Stai due to his extensive knowledge in working with small business development across the state. With over 34 years of experience serving North Dakota and promoting development through small business growth, the board believes Stai will be a valuable contributor to Dakota CDC. Other board members include: Lori Gabriel, Mike Connor, Marlowe Johnson, John Phillips, Dan Carey, Andy Maragos, Dan Jacobson, and Rich Becker.



ICBND Members in the News

CORNERSTONE BANK

CORNERSTONE BANK TO BUILD NEW LOCATION IN WATFORD CITY

Cornerstone Bank will break ground on a new location in Watford City this spring with plans to open to customers in the summer of 2017. Watford City Market President Dale Patten says the move is necessary because of the bank's growth. Patten adds, "We have enjoyed participating in McKenzie County and Watford City's tremendous growth. We are very excited to bring new banking facilities to town that will allow us to not only continue serving customers and meeting the needs of the community, but also to continue to be a part of the area's growth."

Currently the bank is located at 500 2nd Ave SW, but the new location will be on Hwy 85 directly north of the Holiday gas station and to the east across from Heggen Equipment. Conveniences like a drive up ATM and better parking will be in addition to the same great services offered at the current location. Cornerstone is working on this project with the Architecture Firm Wild CRG.

The bank's name was changed from McKenzie County Bank to Cornerstone Bank in March 2015 through a merger between Lakeside Bank Holding Company and Cornerstone Bank Holding Company. McKenzie County Bank was started in 1982 and their rich history of community banking and community commitment continues through Cornerstone Bank. Cornerstone Bank has full service bank locations in Bismarck, Fargo, Makoti, New Town, Parshall, Plaza, and Watford City with a full service bank opening in Dickinson in March 2016 and additional mortgage offices in Grand Forks and Minot. Cornerstone Bank Holding Company currently has \$800 million in assets.



WESTERN STATE BANK

WESTERN STATE BANK PARTICIPATES IN GIVING HEARTS DAY

Western State Bank once again partnered with Lake Agassiz Habitat for Humanity for Giving Hearts Day on February 11, 2016. Western matched the first \$5,000 of the total funds raised on Giving Hearts Day. Total donations received were \$20,480 to support Lake Agassiz's Habitat for Humanity mission of building homes, communities and hope in Cass and Clay counties.

"We are dedicated to helping support organizations like Lake Agassiz Habitat for Humanity, which better the communities we call home. Lake Agassiz Habitat for Humanity is an excellent organization which continues to help create home ownership opportunities to strengthen and grow our community," said **Mike Bannach**, Market President at Western State Bank.



WESTERN STATE BANK DONATES TO THE WEST FARGO PACKER BACKERS



Western State Bank recently made a \$3,428 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 basketball season, Western donated \$2 for each point scored by the boys and girls basketball teams during the regular season home games. The Packer Backers will use the donation for various school activities throughout the year.

"Western is a proud supporter of the Packer Backer Association. 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.

ICBND Members in the News

WESTERN STATE BANK

WESTERN STATE BANK AWARDS LOCAL STUDENTS WITH PAYS FOR A'S SCHOLARSHIP

West Fargo, ND – Western State Bank recently awarded two local students each a \$250 savings scholarship as part of the scholastic recognition program, Western Pays for A's. The scholastic recognition program is designed to reward students in grade 6-12 for their hard work in school.



Keaton Amb of Fargo, ND, and **Abigail Carlson** of West Fargo, were selected as the Western Pays for A's \$250 savings scholarships winners for the first semester of the 2015-2016 school year.

"Western is dedicated to supporting the communities we serve, especially our local schools. We recognize students for their academic efforts and support them as they prepare for their future education," said Mike Bannach, Market President at Western State Bank.

Students in grades 6-12 are encouraged to bring their report cards into Western State Bank following each quarter. Students will receive \$1 for each "A" they receive on their report card. Additionally, students will receive an entry into the \$250 scholarship drawing for each "A" they have earned. Each year, students in grades 6-12 will have the opportunity to begin saving toward their college education. Students are limited to winning one scholarship per school year.



WESTERN STATE BANK AWARDS LOCAL STUDENTS WITH PAYS FOR A'S SCHOLARSHIP

Western State Bank recently awarded two students \$250 savings scholarships as part of their savings scholastic recognition program, Western Pays for A's. This program is designed to reward students in grades 6-12 for their hard work in school. Each year, four students will have the opportunity to begin saving towards their future education.

Derek Kitchens and **Jacob Vaagen**, both from Devils Lake, are the first winners of the Western Pays for A's \$250 savings scholarship program.



"We are dedicated to supporting the community we live in, especially our local schools. Each year, we enjoy the opportunity to meet with and reward well-deserving students for their hard work in the classroom," comments Brett Johnston, Western State Bank President.

Students in grades 6-12 are encouraged to bring their report cards into Western State Bank following each quarter. Students will receive \$1 for each "A" they receive on their report card. Additionally, students will receive an entry into the \$250 scholarship drawing for each "A" they have earned. Each year, students in grades 6-12 will have the opportunity to begin saving toward their college education. Students are limited to winning one scholarship per school year.

CHOICE FINANCIAL

CHOICE FINANCIAL CEO BRIAN L JOHNSON TO REPRESENT ND ON FIFTY STATE BANKER BOARD

Choice Financial CEO, Brian L Johnson, has been chosen to represent North Dakota on the Fifty State Banker Board for Friends of Traditional Banking.

Friends of Traditional Banking is a network of banking advocates who recognizes the critical role of traditional banking in our local communities. The organization supports members of congress who show a consistent understanding of the vital importance of traditional banking in our communities and our local economies. The Fifty State Banker Board helps provide guidance and growth for Friends of Traditional Banking as they guard against overregulation and preserve community banking.



CHOICE FINANCIAL ADDS NEW BOARD MEMBER

Choice Financial announces the addition of Lauris Molbert to its board of directors, bringing the bank's total board membership to eleven directors.

Lauris Molbert is CEO of TMI Hospitality, headquartered in Fargo. TMI Hospitality develops and manages select-service and extended-stay hotels across the United States. The company employs more than 4,500 team members and currently operates over 180 hotels in 25 states.

Choice is excited about the addition of Lauris Molbert, whose entrepreneurial and business leadership skills will enhance the well-rounded structure of our bank's board.

ICBND Members in the News

STARION FINANCIAL

Starion Financial receives five stars from BauerFinancial

Starion Financial earned a five-star “superior” rating for fourth quarter 2015 from BauerFinancial, the nation’s leading independent bank and credit union rating firm.

Star ratings are released quarterly and assigned on a scale of zero-to-five stars, with five being the strongest. Ratings are based on the overall financial picture of the financial institution. BauerFinancial has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. The ratings are independent, meaning no institution is able to pay to be rated or excluded.

“This recognition would not be possible without the commitment of our employees to provide exceptional service to every person who walks through our doors,” says Craig Larson, CEO/president of Starion Financial. “That dedication makes Starion a great place to bank and to work.”



NORTH DAKOTA HOUSING FINANCE AGENCY

HOUSING AGENCY RECOGNIZES CHAMPIONS OF AFFORDABLE HOUSING

North Dakota Housing Finance Agency recognized several of its housing partners as Champions of Affordable Housing during its 25th Statewide Housing Conference.

“The Champion awards recognize and celebrate the work of individuals, non-profit organizations, public agencies, and private sector businesses that make exceptional affordable housing contributions in North Dakota.” said Jolene Kline, NDHFA executive director.



NDHFA Executive Director Jolene Kline and Attorney General Wayne Stenehjem with Patti Helm, First International Bank & Trust

Lender and real estate awards are based on promotion of NDHFA’s homeownership programs and participation in locally sponsored affordable housing projects and events.

Awards were presented to five financial institutions that originated loans on NDHFA’s behalf in 2015. The loan officer at each institution that most actively promoted the agency’s programs was also honored. Recognized were Capital Credit Union and Scott Bullinger of Bismarck; First Community Credit Union and Clayton Lilleby of Fargo; **First International Bank & Trust and Patti Helm of Fargo**; Gate City Bank and Tammy Skogen of Bismarck; and Town and Country Credit Union and Reneé Freeman of Fargo.

NDHFA also recognized three real estate agents for the assistance they provided to the agency’s borrowers. April Bernabucci of Keller Williams Realty in Fargo, Kirstin Wilhelm of Keller Williams Realty in Bismarck, and Shirley Thomas of Bianco Realty in Bismarck were honored.

Amaya Quijano of NLR Property Management in Williston received NDHFA’s Property Management Award for her outstanding management of three agency-funded multifamily projects.

Legacy at Central Place in Williston received NDHFA’s Housing Production Award. The Lutheran Social Services Housing development is the adaptive reuse of a former school building into 44 affordable housing units for households aged 55+.

A supporter of and an advocate for affordable housing for more than twenty years, Grand Forks Housing Authority Executive Director Terry Hanson was recognized with NDHFA’s Leadership Award.

NDHFA began recognizing its housing partners with Champion of Affordable Housing Awards in 1995. For more information, contact NDHFA at (800) 292-8621 or www.ndhfa.org.

NDHFA is a self-supporting state agency dedicated to making housing affordable for all North Dakotans. The Industrial Commission of North Dakota, consisting of Governor Jack Dalrymple as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency.



The Bank of Tioga

Client Service Representative

Do you want to work in a tight-knit, fast-paced, entrepreneurial-like culture where a true work-life balance environment is exemplified? Do you want to work for a company who has genuine community involvement, gets their "hands dirty" and truly makes a difference in their neighborhoods, towns, and surrounding communities by reinvesting 10% of its pre-tax profits back to the community, including a financial literacy program? Do you want to be part of an organization who offers a competitive benefits package, plus perks like tuition reimbursement, gym membership reimbursement, a wellness program, one hour weekly of paid volunteer opportunities, and a 401K contribution and match? If you answered yes to any three of these questions, sounds like The Bank of Tioga may be the right fit for you!

The Bank of Tioga is looking for a Client Service Representative at our Tioga branch.

Summary: Must complete the 90-day onboarding process which includes BAI training. Responsible for processing transactions for clients, count currency, monitor and balance cash drawer, and reconcile differences. Good understanding of how to operate office and bank equipment and basic CRT inquiry. Previous experience in a bank setting preferred. Work is performed within the framework of TS Banking Group standard operating policies and procedures. Deviations from normal procedures and/or questions are referred to a more experienced banker or the manager. Read the full job description and apply online at <https://www.thebankoftioga.com/about-us/careers.html>

The Bank of Tioga is an EEO Employer/Vet/Disabled

Member FDIC

Personal Banker

Do you want to work in a tight-knit, fast-paced, entrepreneurial-like culture where a true work-life balance environment is exemplified? Do you want to work for a company who has genuine community involvement, gets their "hands dirty" and truly makes a difference in their neighborhoods, towns, and surrounding communities by reinvesting 10% of its pre-tax profits back to the community, including a financial literacy program? Do you want to be part of an organization who offers a competitive benefits package, plus perks like tuition reimbursement, gym membership reimbursement, a wellness program, one hour weekly of paid volunteer opportunities, and a 401K contribution and match? If you answered yes to any three of these questions, sounds like The Bank of Tioga may be the right fit for you!

The Bank of Tioga is looking for Personal Bankers at our Tioga branch.

Summary: Must complete the 90-day onboarding process which includes BAI training. Responsible for processing transactions for clients, generating leads, building new client relationships, and maintaining existing client relationships. The Personal Banker is accountable for delivering to clients efficient and accurate processing of transactions and account opening procedures. Work is performed within the framework of TS Banking Group standard operating policies and procedures. Read the full job description and apply online at <https://www.thebankoftioga.com/about-us/careers.html>

The Bank of Tioga is an EEO Employer/Vet/Disabled

Member FDIC

First Western Bank & Trust

Job Title: Network & Systems Assistant (Full-time, Non-exempt, Non-officer)

Department: Information Technology

Reports To: Network & Systems Administrator

Position Overview

Assist in providing support to First Western Bank & Trust's computer networks and software systems to ensure security and integrity of the data and programs that reside on those systems.

Essential Job Functions

- Maintain and administer computer hardware, systems software and applications software
- Configure workstations and network user access
- Provide desktop support to resolve problems for system users
- Install and upgrade Windows network servers
- Measure network performance to determine whether adjustments need to be made
- Monitor network equipment for system integrity and identify vulnerabilities
- Assist with network security measures to protect data, software, and hardware
- Ensure data backup server routines process efficiently
- Troubleshoot network and system availability issues
- Install software and implement updates in a timely manner
- Configure, monitor, and support electronic applications and virus protection software
- Install and maintain printer, copier and fax equipment
- Coordinate phone system switch and data line installation
- Support and administer Avaya phone system; train new users and resolve phone problems
- Research and make recommendations for computer network, software and system enhancements
- Collaborate with others to develop system user policies and establish network protocols
- Assist with Enterprise Security Management application; record problems and actions taken
- Assist in executing disaster recovery measures for critical services, products and business operations in the event of a disaster
- Provide technical and customer support for the Bank's online banking products and services
- Assist Internet Banking Specialist with daily operations and customer service issues

For **Occasional Duties, Qualifications, Skills/Abilities** and complete position description or to apply, go to Job Opportunities at www.bankfirstwestern.com and click on the link for this position.

EOE/Member FDIC



Do you have an ad to place?
An article that is newsworthy?

We are always looking for interesting, informative, and credible articles and stories pertaining to Community Banking.

Please contact us at info@icbnd.com or 701-258-7121

Cornerstone Bank

Credit Analyst II

Cornerstone Bank is looking for a *Credit Analyst II* to join our professional team. Preferred position location is Fargo, however subject to qualifications, other Cornerstone Bank market locations may be considered. This individual will work as an integral part of the lending team, serving as a key person for commercial, agricultural, and real estate lenders by analyzing credit information to estimate degree of risk involved in extending credit to businesses or individuals. A Bachelor's Degree in Finance or related field and 4 years of related experience, or an equivalent combination of education and experience. We offer competitive salaries, a comprehensive benefits program and career development opportunities within an exciting growing company. To join a community bank and rewarding work environment, interested applicants please apply online at: www.cornerstonebanks.net.

AA/EOE/Member FDIC

Starion Financial

Starion Financial is a growing community bank known for our community involvement, ethics and high customer service standards.

MORTGAGE BANKING OFFICER

Join our fast-paced professional team of mortgage bankers at Starion Financial! Develop and manage residential mortgage loan account relationships. Aggressively promote bank products and services. Represent and promote the organization through active community involvement. Three to five years mortgage banking experience desired. Requires proven sales and interpersonal communication skills. Excellent customer service skills is a must! Competitive compensation includes significant incentive-based element with comprehensive benefit package.

Successful candidates will portray a professional image in the community; possess a high level of integrity and a desire to be a part of a team environment.

Apply online at www.starionfinancial.com

Starion Financial is an Equal Opportunity Employer
of women, minorities, protected veterans and
individuals with disabilities. Member FDIC

Security First Bank of ND

FOR SALE:

27 flats of teller receipt paper rolls (12 rolls in each flat)-3X3X154 1-PLY 17# SELF CONTAINED WHITE. \$20.28 per flat

7 boxes of teller machine ribbons for Sharp BE2520 (6 ribbons per box) \$9.35 per box

4 Sharp teller machines

1 Check jogging machine

For more information or pictures please contact Dave Goetz at (701) 843-7521 or JD at (701) 794-8759

Dakota Heritage Bank of ND

Due to growth and retirement we have the following positions open in our Harvey, ND location.

Full-time Customer Service Representative: Primary responsibilities are to provide excellent service to our lobby and drive thru customers. Banking experience is preferred but we are willing to train the right detail oriented candidate. Salary range of \$13.00-\$17.00 per hour depending on experience.

Senior Loan Processor: Primary responsibilities include the preparation of a variety of consumer, agricultural, and commercial loan documents, processing loan payments and working with a variety of software packages to provide support to the lending department. Banking experience is required with some lending experience preferred. The right candidate will enjoy working with numbers and people. Salary range of \$16.00-\$22.00 per hour depending on experience.

Agricultural/Commercial Loan Officer: We are looking for an energetic detail oriented candidate to add to our lending team. Responsibilities will include servicing an existing loan portfolio as well as the development of new loan customers. Whether you are just starting a career in finance or looking to bring your experience to a new team, we would welcome the opportunity to visit with you about this exciting opportunity. ***Salary range is highly dependent on experience.***

All positions include the following benefit package:

- BCBS Health coverage
- Retirement Plan
- Flexible Spending Account
- Paid Time Off
- Life Insurance

If you have your eye on the future and are interested in joining our growing team please send your resume and cover letter to: Dakota Heritage Bank of ND

Attn: Bob Herrington
920 Lincoln Ave
Harvey, ND 58341

All inquiries will be kept strictly confidential.
Member FDIC





Bank of North Dakota

Bank of North Dakota (BND) announced it has committed to \$34.5 million in low interest loans through the BND Infrastructure Loan Program established by the 2015 Legislature. Funds were approved for road and water infrastructure construction in Wahpeton, West Fargo, Grand Forks and Beach.

The program made \$50 million in funds available to communities with a population of less than 2,000 and \$100 million to

communities with a population greater than 2,000. The proceeds can be used for the new construction of water and treatment plants, sewer and water lines, transportation infrastructure and other infrastructure needs to support new growth in a community.

Communities which did not receive surge funding under SB 2103 are eligible to apply. The loan has a

2.00% fixed interest rate. Cumulative loan amounts may not exceed \$15 million per applicant in the biennium. The term of construction and permanent financing period may not exceed 30 years.

The second application round opens February 15, 2016. Applications will be accepted until April 29, 2016. If a community did not receive the full \$15 million in the first round, it is eligible to apply for the balance in subsequent rounds.

Communities apply for funds directly through BND. Communities unsure of project eligibility may complete a pre-application and receive a response in two days with a recommendation from the Bank. The applications are reviewed by BND, the North Dakota Public Finance Agency and the North Dakota Department of Transportation.

The only state-owned bank in the nation, Bank of North Dakota is overseen by the Industrial Commission of North Dakota, consisting of Gov. Jack Dalrymple as chairman, Attorney General Wayne Stenehjem and Agriculture Commissioner Doug Goehring.



**NORTH DAKOTA
GUARANTY
& TITLE CO.**

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.

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RENVILLE COUNTY • WATFORD CITY • WILLISTON • SIDNEY, MT



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



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Bell
State Bank & Trust
bellbanks.com

Partner with us.

Our correspondent bankers will get you clear answers and fast decisions. As your partner, we will help you enhance your customer relationships. As your bank grows, we'll help you meet your needs.

*Together, let's
make it happen.*

Member FDIC 

THINGS I'VE LEARNED:

I've learned that no matter what happens or how bad it seems, life does go on and it will be better tomorrow.

I've learned that you can tell a lot about a person by the way he/she handles three things: a rainy day, lost luggage, and tangled Christmas tree lights.

I've learned that everyday you should reach out and touch someone. People love a warm hug or just a friendly pat on the back.

I've learned that making a 'living' is not the same thing as making a 'life'.

I've learned that the heaviest thing to carry is a grudge.

I've learned that whenever I decide something with an open heart, I usually make the right decision.

I've learned that even when I have pains, I don't have to be one.

I've learned that you shouldn't go through life with a catcher's mitt on both hands. You need to be able to throw something back.

I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.

I've learned that some people make the world special just by being in it.

WIN • PLACE • SHOW

Community Banking Takes The Lead!

*49th Annual
Convention*



Independent Community Banks of North Dakota
August 14-16, 2016 • Ramkota Hotel • Bismarck, ND

Educational Opportunities

Webinars

4/5/2016	Managing IRA Beneficiary Designations & Distributions Frank J. LaLoggia, LaLoggia Consulting, Inc.	5/10/2016	Quarterly Emerging Leader Series: Effective Branch Administration Monitoring Tim Reimink, Crowe Horwath LLP
4/6/2016	Completing the SAR Line-by-Line Mary-Lou Heighes, Compliance Plus, Inc.	5/11/2016	Fee Income Strategies 2016: Challenges, Issues & a Look Ahead Lee Wetherington, Jack Henry & Associates, Inc.®
4/7/2016	Audit Compliance Series: Auditing Basel III & the New Capital Planning Guidelines Gary J. Young, Young & Associates, Inc.	5/12/2016	Regulator Issues for the Credit Analyst S. Wayne Linder, Young & Associates, Inc.
4/12/2016	The Top 10 Credit Risk Considerations in Agricultural Lending Dr. David Kohl, Virginia Tech	5/17/2016 Morning	Director Series: Strategies for Remaining Independent: Alternatives to Selling Jeffrey C. Gerrish, Gerrish McCreary Smith, Consultants & Attorneys
4/13/2016	ACH Rules Update 2016 Shelly Simpson, EPCOR	5/18/2016	Managing the Force-Placed Insurance Process Bill Elliott, Young & Associates, Inc.
4/14/2016	Your Depositor Has Died: Actions to Take, Mistakes to Avoid Elizabeth Fast, Spencer Fane LLP	5/19/2016	Wire Transfer Compliance, Including International Remittances Ann Brode-Harner, Brode Consulting Services, Inc.
4/19/2016	SPECIAL EDITION New Federal Regulations Targeting Student Accounts, Including Debit & Prepaid Cards: Effective July 1, 2016 Steven Van Beek, Howard & Howard Attorneys PLLC	5/20/2016 Morning	SPECIAL EDITION Examining Complex TRID Issues, Part 2: Closing Disclosure, Tolerances & the Good Faith Analysis Steven Van Beek, Howard & Howard Attorneys PLLC
4/20/2016	HR Series: Managing Absenteeism & Leaves of Absence Kay Robinson, Robinson HR Consulting, LLC	5/24/2016	Audit Compliance Series: Developing Quality & Efficiency in Your IT Audit Brian Vitale, Compliance Advisory Services
4/21/2016	Effective Management of Credit Report Disputes David A. Reed, Reed & Jolly, PLLC	5/25/2016	Debt Collection Series: Real Estate Loan Workouts, Deeds in Lieu, Short Sales, Foreclosures, Deficiency Judgments & Receiverships Elizabeth Fast, Spencer Fane LLP
4/26/2016	Call Report Series: Examining Bank Assets, Liabilities & Income in Call Report Preparation Amanda C. Garnett, CliftonLarsonAllen LLP	5/26/2016	Understanding & Managing the CFPB Complaint Process Susan Costonis, Compliance Consulting and Training for Financial Institutions
4/27/2016	SPECIAL EDITION Examining Complex TRID Issues, Part 1: Application Through Loan Estimate & Revised Loan Estimate Steven Van Beek, Howard & Howard Attorneys PLLC		
4/28/2016	Regulator Expectations for Risk Assessment: Policies, Procedures & Steps in Obtaining Board Approval Ann Brode-Harner, Brode Consulting Services, Inc.		
5/3/2016	Loan Participation Due Diligence: Practices, Documentation, Servicing & Risks Elizabeth Fast, Spencer Fane LLP		
5/5/2016	Conducting the Annual Physical Security Review Barry Thompson, Thompson Consulting Group, LLC		

Director Series are scheduled from 10:00-11:30 AM Central Time.
Most webinars are scheduled from 2:00-3:30 PM Central Time unless otherwise indicated.
Please check the brochure copy to confirm the time.

Remember for every **10** Webinars or Archived Webinar/Digital Downloads you purchase you will get one **FREE!**

Educational Opportunities

Live Seminars

April 2016

Su	Mo	Tu	W	Th	Fri	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

EMERGING LEADERS DEVELOPMENT

This program prepares today's independent bank leaders with the necessary skills to ensure bank profitability.

April 7, 2016
American Bank Center, Dickinson

UMACHA: ELECTRONIC PAYMENTS COMPLIANCE SYMPOSIUM

Topics will range from consumer compliance to the latest updates on the impacts of Same Day ACH and guidance from the FFIEC.

April 14, 2016
Hilton Garden Inn, Fargo

CERTIFIED FRONTLINE PROFESSIONALS

This program was developed to meet the unique needs of the community bank frontline professional.

April 18 – 21, 2016
Four Locations: Bismarck, Minot, Grand Forks, Jamestown

COMING IN JUNE!

School of Agricultural Lending
June 20-24, 2016

Two-year course providing practical, hands-on curriculum and case studies.

May 2016

Su	Mo	Tu	W	Th	Fri	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

CREDIT RISK MANAGEMENT CONFERENCE

Objective of this session is to first review the latest banking crisis, pointing out where so many banks encountered loan problems, then dig into the lessons learned by our brethren around the country.

May 5, 2016
ND Heritage Center, Bismarck

WOMEN IN COMMUNITY BANKING SUMMIT

Invaluable networking, powerful information, and a great career move.

May 9-10, 2016
Ramkota Hotel, Bismarck

UMACHA SESSIONS

ACH Audit Workshop—May 18, 2016
Fraud Symposium—May 19, 2016
Same Day ACH Town Hall—May 25, 2016
Hilton Garden Inn, Fargo





ICBND MEMBERS

DISCOUNTED HOTEL RATES 2016

BISMARCK

Ramada Bismarck Hotel and Conference Center <i>ICBND Associate Member</i> 1400 East Interchange Avenue-Bismarck	(701) 258-7000
ICBND Member Rate.....	\$85.00
Best Western- Ramkota Hotel <i>ICBND Associate Member</i> 800 South Third Street-Bismarck	(701) 258-7700
ICBND Member Rate.....	\$90.00
La Quinta 2240 North 12th Street-Bismarck	(701) 751-3313
ICBND Member Rate (Sun-Thurs).....	\$99.00
Radisson Hotel 605 East Broadway-Bismarck	(701) 255-6000
ICBND Member Rate..... Use Rate Code T-40593.....	\$104.00
Holiday Inn 3903 State Street-Bismarck	(701) 751-8240
ICBND Member Rate.....	\$99.00
Staybridge Suites 2801 Gateway Avenue-Bismarck	(701) 223-1499
ICBND Member Rate (Studio Queen).....	\$129.99
ICBND Member Rate (One Bedroom King).....	\$139.99
Expressway Suites 180 East Bismarck Expressway-Bismarck	(701) 222-3311
ICBND Member Rate.....	\$89.95
Expressway Inn 200 East Bismarck Expressway-Bismarck	(701) 222-2900
ICBND Member Rate.....	\$84.95

MINOT

Grand Hotel <i>ICBND Associate Member</i> 1505 North Broadway-Minot	(701) 852-3161
ICBND Member Rate.....	\$89.00
Holiday Inn- Riverside <i>ICBND Associate Member</i> 2200 Burdick Expressway-Minot	(701) 852-2504
ICBND Member Rate.....	\$99.00



FARGO

Expressway Suites 4303 17th Avenue South-Fargo	(701) 239-4303
ICBND Member Rate (Sun-Thurs).....	\$74.95
ICBND Member Rate (Fri-Sat).....	\$94.95
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ICBND Member Rate (Two Rm Suites Sun-Thurs).....	\$119.00
(Weekends: \$139 Conv. Rm/ \$159 Two Rm Suites)	
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Please note that all Member Rates are subject to availability and may not apply during weekends and/or special events.

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2015-2016 ICBND

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