



School of Agricultural Lending

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.

For more information (see pages 32 & 47) and to register:

[Click Here!](#)

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David Ludwig
Security First Bank of
North Dakota
Bismarck
ICBND Chairman

Last month Community Bankers from all over the country traveled to Washington for the 2016 ICBA Washington Policy Summit. The North Dakota group met with Senator John Hoeven, Senator Heidi Heitkamp and Congressmen Kevin Cramer. They are all very understanding of the roll Community Banks play in communities all over the country and our desire for regulatory relief and fair treatment. We expressed our appreciation of their support and understand they work in a place where wishes are not easy to grant. Each of them were invited to our convention in August and we sincerely hope they all attend.

On May 12th our ICBND board met with the South Dakota board in Jamestown. We have had other meetings over the years with South Dakota and are lucky to have the time

to visit with them about sharing services and to share ideas. We also encourage them to consider the use of our Purchasing Exchange and credit card programs. We have invited ICBSD to participate in our Ag Lending School and other educational programs. Cooperation can be good for all of us. Eric Hallman from ICBA and two representatives from Bell State Bank & Trust, Gary Keller and Gene Uher, were also able to join us.

Registration forms have gone out for the 49th Annual ICBND convention on August 14-16. The theme is 'Win. Place. Show. - Community Banking Takes the Lead'. Maybe there will be horses. I have never done very well betting on horses, in fact, the first horse I bet on was in 1973 at Saratoga. The horse was named 'Secretariat' and it won the Triple Crown that year. Unfortunately, it lost in Saratoga. See you at the convention.

President's Remarks



Barry D. Haugen
ICBND President

Each year as spring approaches I claim with good intention that I'm going to play more golf and even take some lessons. Well, it's nearly June. I've played once. No lessons. Maybe I should take up fishing. Or, possibly just admit that I actually prefer doing yard work and playing hobby farmer. Anyway, I hope you're doing a better job sticking to your spring resolutions!

Contrary to my golf game, activity at ICBND has been robust since our last newsletter. In late April, ICBND member bankers converged on Washington DC along with community bankers from across the nation for the 2016 ICBA Washington Policy Summit. This annual trek is to directly lobby our Congressional delegation and regulators addressing the major issues affecting community banking in our state. Our message focused on regulatory relief, system-wide data security standards, a level playing field with tax advantaged credit unions and Farm Credit, and certainty within the farm and rural safety net, particularly in this challenging ag market. Election year dynamics however, will prove challenging for any significant regulatory relief before November.

In early May, we introduced two new educational offerings. The Credit Risk

Management Conference addressed timely asset quality issues associated with the downturn in the ag and energy markets in the state and addressed the special assets process. The Women in Community Banking Summit, which will be discussed in more detail later in this newsletter, had an overwhelmingly positive response and we look forward to it being an annual event.

At the ICB Purchasing Exchange, we recently formed a special committee focused on enhancing the visibility and value of this service for our members. The committee has met a number of times this year and has provided valuable guidance that we've begun to implement. We know that you wear many hats at your organization, so let Lacey and Jess be your "Personal Shoppers" for anything and everything you might need!

Finally, we hope to see you at the annual ICBND convention August 14-16 in Bismarck. Our horse racing theme, including a "Casino Night", is sure to provide a fun and festive atmosphere despite the fact that we won't be celebrating a Triple Crown winner this year. So get your early bird registrations in by June 30!

Talk to you soon!

Welcome!

Please *welcome* ICBND's newest
Associate Members:
Crescent Mortgage Company and The Advantage Network

Crescent Mortgage Company

6600 Peachtree Dunwoody ROAd NE
600 Embassy Row, Suite 650
Atlanta, GA 30328

Website: www.crescentmortgage.com

Contact: Rick McKinley, Vice President – MN, ND, SD, IA, WI & MI

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Cell/Direct: 763-458-4051

Phone: 800-851-0263



A wholly owned subsidiary of CresCom Bank (Myrtle Beach, SC) and headquartered in Atlanta, GA, Crescent Mortgage Company is a leading national wholesale and correspondent mortgage lender. Crescent's primary customers include Community Banks, Credit Unions, and high quality Independent Mortgage Lenders in 45 states. "We are totally committed to daily exceeding the expectations of our customers."

Rick McKinley, Vice President, is based out of Minneapolis. He has been with Crescent since the beginning of 2012 and in the banking and lending industry since 1993.

The Advantage Network

100 South Phillips Avenue
Sioux Falls, SD 57104

Website: Advantage-Network.com

Contact: Michael Hahn, Correspondent Banking Manager

Phone: (605) 335-5117

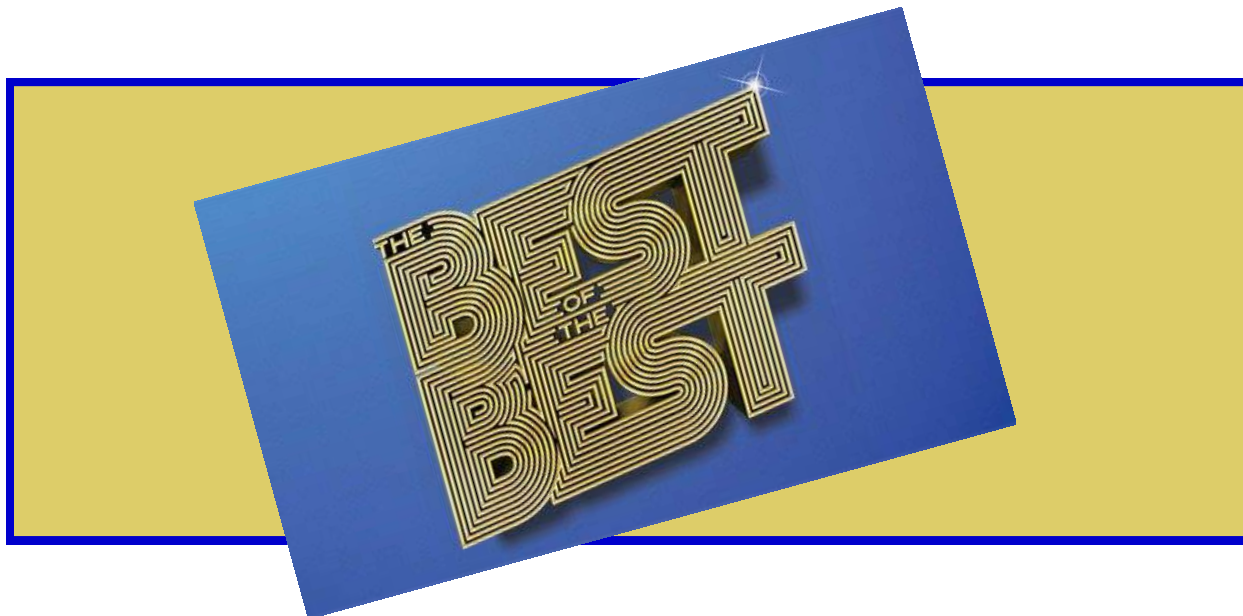
Fax: (605) 335-5250

Email: mjhahn@fnbsf.com



The Advantage Network has been a regional provider of EFT services for more than 30 years. Through superior member support and individualized strategies, Advantage provides real business solutions that deliver measurable results.

The Advantage Network is owned by the First National Bank in Sioux Falls. This helps us identify with our member banks as we are bankers too. We understand the banking landscape, which helps us to be a valued partner.



ICBND congratulates its Bank Members receiving top honors in ICBA's Best of the Best Top Performers!

Choice Financial #2 in ROAA and #4 in ROAE for Subchapter S Corporations/Banks with assets more than \$1 Billion	Dakota Community Bank & Trust #22 in ROAA and #8 in ROAE for Subchapter S Corporations/Banks with assets \$500 Million—\$1 Billion
First International Bank & Trust #4 in ROAA and #5 in ROAE for Subchapter S Corporations/Banks with assets more than \$1 Billion	First National Bank & Trust Co. #25 in ROAE for Subchapter S Banks with assets \$300—\$500 Million
Grant County State Bank #8 in ROAA and #10 in ROAE for Subchapter S Corporations/Banks with assets \$75 Million or less	Liberty State Bank #24 in ROAE for Subchapter S Banks with assets \$75—\$150 Million
Starion Financial #13 in ROAA and #10 in ROAE for Subchapter S Corporations/Banks with assets more than \$1 Billion	The Bank of Tioga #10 in ROAA and #8 in ROAE for Subchapter C Corporations with assets \$300—\$500 Million
United Community Bank #6 in ROAA and #5 in ROAE for Subchapter C Corporations with assets \$300—\$500 Million	Western State Bank #18 in ROAA and #16 in ROAE for Subchapter C Corporations with assets \$500 Million to \$1 Billion
American Bank Center #24 in ROAE for Subchapter C Corporations with assets more than \$1 Billion	Congratulations!

ICBA has once again identified the latest top-performing community banks using year-end FDIC call report earnings data for 2015. In those rankings, the top 25 community banks with the best return on average assets (ROAA) and return on average equity (ROAE) ratios are identified. The top ratios are listed for Subchapter C corporation and Subchapter S corporation community banks in six asset-size categories. For a complete listing visit independentbanker.org. For featured stories from First International Bank & Trust visit '[Our Different Model](#)' and from the Bank of Tioga visit '[Valuing our Clients Success](#)'.

Congratulations to this year's ICBA high-achieving community banks— the best of the best. Their rankings demonstrate that passion, perseverance and ingenuity have never been stronger within our industry.

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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:

- ⇒ Emerging Leaders Development Program
- ⇒ Community Bankers for Compliance Program
- ⇒ School of Agricultural Lending
- ⇒ Certified Frontline Seminars
- ⇒ BSA/AML Conference
- ⇒ ICBND 2016 Annual Convention and events
...And Much More!!

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

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Connect with local Community Bankers

The Independent Community Banks of North Dakota "Community Banker" allows your advertisements to be seen by the top Community Bankers in North Dakota.

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>

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"Things change. We learn. We practice. We grow. There is a moment for all of us when we go from 'I can't' to 'I can'."

Theresa Rose

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Of Unicorns and Rainbows

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

FINE Points



Human beings are remarkably imaginative at rationalizing what they want to believe. “If ‘ifs’ and ‘buts’ were candy and nuts, oh what a party we’d have.” That saying came to mind while reading Jamie Dimon’s appeal in the *Wall Street Journal* last month for industrywide unity and solidarity. If only it would be so, he opined.

In a transparently self-serving commentary, JPMorgan Chase’s chief executive wrote, no doubt with the coordinated consent and collusion of all the major Washington, D.C.-based megabank trade groups, “America faces enough real challenges without inventing conflicts where none need exist.”

In a schoolmarm’s lecturing tone, Dimon says Wall Street megabanks believe in a diversified financial system, too (as long as it is in Wall Street’s image). He goes on to say it’s high time for community bankers to just simmer down, clam up and link arms in good cheer with Wall Street’s mega-financial titans. Stop picking on the poor put-upon megabanks. Forgive and forget. Let’s move on.

Really, Mr. Dimon? Community bankers should merrily clink goblets with the very people and institutions that, by their reckless greed and arrogant abuse of concentrated power, pushed the nation’s economy into financial freefall? A freefall that shattered millions of families’ lives and futures, along with hundreds of steadfast community banks on Main Street. The freefall that brought on the harsh regulatory backlash that, while annoyingly untidy for Wall Street, leaves community banks crushed and reeling to this day.

Evidently, now community banks should be grateful to feast upon the crumbs of Wall Street, as long as they mind their place and dutifully fall in line.

Of course, taking shelter under the hard-earned sterling reputations of community banks is what Wall Street really wants, and they’re frustrated that stubborn community banks haven’t come to heel. But, tell me, what meaningful cover or support has Wall Street ever provided community banks? What

cooperative goodwill have megabanks spread on Main Street? Every regulatory burden community banks shoulder today is the direct result of a foolish or misbehaving Wall Street financial institution. Every. Single. Blasted. One.

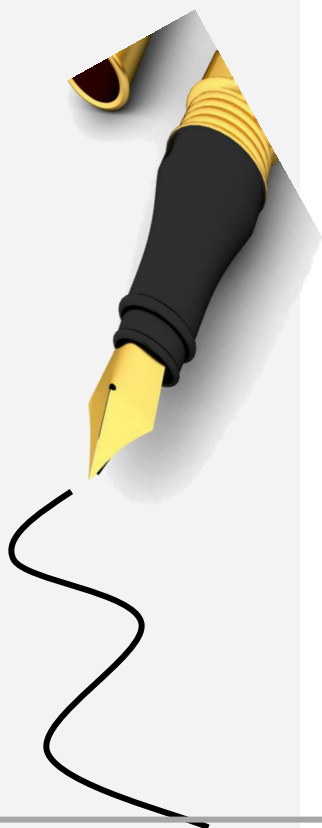
We’ve heard this siren call for “industry unity” before from the wolves of Wall Street, but why again so prominently now? Perhaps they’re worried about the white-hot anger still directed against Wall Street by so many agitated American voters. Cocooned by their ultra-affluence and unbridled power, they must be shocked that millions still remember, and in fact are still living through, the extraordinary wreckage and pain of the financial crisis and Great Recession. (Nearly eight years later, they must think, “Aren’t those events ancient history by now?”)

Unicorns and cotton-candy rainbows are fine for Saturday afternoon daydreams. Wishing, wanting and saying something convenient, as any community banker with a week’s experience knows, is one thing, but some truths are easy to see. Dimon’s glib profession of faith in the underappreciated wonders of megabank and community bank unity, especially coming from a lifelong operative of Wall Street, is too much to stomach, let alone to believe.

The unvarnished, less-filigreed truth is that Wall Street’s megabanks will always ruthlessly pursue their own financial self-interests, including when writing op-ed pieces. With shareholders and market analysts to serve foremost (which includes themselves), Wall Street’s chieftains justify themselves as noble knights upholding capitalism and the American way, until of course they need a taxpayer bailout to remain solvent. That is their right, of course, just as it is the right of community banks to speak out and give voice to their own grievances.

Just as Wall Street has proven to always promote and defend its interests, community banks on Main Street will do the same for themselves. For every issue and instance, ICBA proudly and independently tows its line for community banks, not Wall Street.

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.



Seizing Opportunity

Written by: **Rebeca Romero Rainey**, Chairman of ICBA

From the Chairman



Carpe diem! Seize the day! Take the bull by the horns !

These are all things that we say from time to time, and when we do it's meant to inspire, motivate and encourage. As community bankers, we often find ourselves using these phrases to bring out the best in others, whether it be our staff, our customers or our fellow community leaders.

But is it time that we step back and say these phrases to ourselves? Go ahead and do it.

How does that make you feel? If you're like me, it makes you feel like you can take on the world one loan, one customer and one community project at a time.

But, like you, I have days that are just plain hard. You never hear people say that community banking is an easy job. It's never been easy, and right now we're all working in an environment that's more challenging than ever before. As increasing regulation and rules have made our jobs as community bankers harder over the years, and as we work harder to make loans that were easier years ago, we must realize that never before have we had such an opportunity to take a hardship and turn it into a positive.

You might be scratching your head right about now and asking, "Where is she going with this?"

Well, I'm here to tell you that some of my biggest opportunities have come out of challenges. It's up to every one of us to take a bad situation and make it into something that works for us, not against us.

How do we do that? By taking a negative, such as increasingly burdensome regulations, and framing a compelling story with solutions around it. We do that

by providing the details—details like how you couldn't give a loan to that coffee shop, which would have been located in an area of town that's working to rejuvenate itself, because regulatory capital and lending requirements are too tight. Another example is how you weren't able to make a home loan to the Smith family, a young family of four, because the financial crisis of 2008 is still haunting them. Yet the hard-working family deserves to get on with their lives and do the best they can in a home and in a town they're devoted to.

All community bankers have clear examples of how regulation is harming their ability to help real people in their communities. Let's tell these real-life stories to policymakers in Washington to do what needs to be done—get regulation off our backs so we can continue to serve our communities to the best of our abilities. By turning negatives into positive action with effective storytelling, there's no stopping what we can accomplish.

So I encourage you, when you feel down, when you're frustrated, to give yourself a good pep talk. Carpe diem! And realize that while many things may seem like they are out of your control, you actually are more in control of your community bank's destiny than you think. Just take the bull by the horns!

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

Portfolio Management



The Bottom-Up AppROAAch

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

Cost of funds management can be highly beneficial

Good news attends this investment column! You're not going to have to grind through another rant on roll-downs, tax-equivalent yields or convexity. This one deals with the ever-popular and scintillating topic of—wait for it—deposit liabilities. While your community bank is probably paying the least it has ever paid to fund its operations, there are products and strategies that you can employ now to ensure that your community bank's cost of funds going forward is below its peers'.

It's only natural that a financial statement reader's eyes migrate to the assets of the balance sheet first. After all, most of us were taught to read from top to bottom. More importantly, a community bank's primary risk is credit quality, and that means the loan portfolio. So once a reader works her way down to the deposit liabilities, most of the potential trouble spots have been examined. Which is not to say the funding aspect deserves afterthought status as a driver of profitability.

Typical liabilities

On the contrary, it can be viewed as a profit(able) center. More recently, though, cheap deposits have been very easy to come by. In the aftermath of the financial meltdown of 2008, community banks were deluged with the flight-to-quality deposits that examiners consider "hot money." One of the metrics for this is the amount of non-interest bearing (NIB) liabilities that reside in FDIC-insured shops.

At the end of 2015 NIB liabilities topped \$3 trillion for the first time ever. They exceeded the amount of brokered deposits and CDs combined. NIB deposits have grown by over 75 percent in just the past five years, which is why examiners have been warning community banks to have their liquidity management procedures ready to kick into gear.

One happy residue of this deposit revolution is the extremely low cost of funds for FDIC-insured institutions. The median community bank is now paying about 35 basis points, all in, to finance the balance sheet. And believe it or not, there are ways to improve upon that.

You own the option

If your community bank has not seen the need to use brokered deposits, there are some points that you may want to consider. They are an efficient way to raise liquidity quickly, and many times at lower rates than your own market. They also don't require any collateral, and importantly, you can determine within reason the duration of those liabilities.

And for a few basis points more cost, you can issue brokered CDs with a call feature, in which the community bank, for a welcome change, has the option. The normal structure is for the CDs to be callable at your discretion after a year, and then at any interest payment date. Recently, four-year callable CDs were available at a total cost of 1.18 percent, when traditional non-callables cost 1.10 percent. The 8-basis point premium could well come in handy over the next four years, if your community bank's asset mix and funding undergo a change, and you need to pay off the borrowing early.

Pay fixed posture

Another opportunity is to use a traditionally popular funding source, the Federal Home Loan Bank (FHLB), to help cut your bank's borrowing costs. Most FHLB districts offer floating-rate advances that are typically tied to LIBOR. Given the disruption in the interest rate swaps market, and the seeming interest by the Federal Reserve in raising short-term interest rates, this may be a good time to fix the costs on your bank's deposits.

Recently, FHLB floating-rate advances were offered at a cost of about 79 basis points, or 0.79 percent. At the same time, the four-year FHLB fixed-rate advances were available at about 1.42 percent. The strategy for a community bank is to borrow floating-rate advances and convert them to fixed-rate using generic interest rate swaps.

In a recent live example, a community bank was able to create \$5 million in fixed-rate advances at a cost of only 1.16 percent. This was actually very near what Uncle Sam pays to borrow for the same time frame, and far below the 1.42 percent cost of the FHLB. And, if rates do indeed begin to rise, this borrowing will actually show significant appreciation from an Economic Value of Equity (EVE) standpoint.

The conclusion is that currently there are ways to 1.) position your community bank for a higher-rate environment by diversifying your funding sources, and 2.) at lower costs than traditional borrowing. And you can do so without relying on "hot" money and improving the EVE in a higher rate environment. The bottom-up strategy to rate management can indeed be beneficial to your bottom line.

Funding Costs Quantified

Vining Sparks, the exclusive broker of ICBA Securities, creates two tables each week that display the cost of borrowing using various strategies. The Weekly Funding Sheet quantifies the all-in costs of brokered CDs over a range of structures and maturities. The Weekly Pricing Matrix is used to estimate the benefit of converting a floating-rate instrument to fixed rate. To receive either of these documents, 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.



15th Annual Communities First

NATIONAL COMMUNITY BANK SERVICE AWARDS

NOMINATE YOUR BANK TODAY!



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The National Community Bank Service Awards, presented by the Independent Community Bankers of America and sponsored by FIS, recognize community banks providing outstanding, hands-on volunteer community service efforts to their local communities. The 2016 National Community Bank Service Awards recognize all types of community service efforts, from community development to financial literacy and everything in between.

Even though you may not seek recognition for your community bank, your example can serve as inspiration for others to take action in their local communities.

NOMINATE YOUR BANK!

Tell your story, but *hurry!* Entries must be received by **May 31, 2016**. For more information and to submit a nomination:

[Click Here Now!](#)

Eligibility:

All community banks with a volunteer community service program helping to sustain and improve the communities they serve are eligible to be nominated for the 2016 National Community Bank Service Awards. Entry is free for all community banks and multiple entries are encouraged. You may nominate your own bank.

Criteria:

Your community service programs do not need to meet all of the judging criteria, however, nominations are evaluated on the following four criteria:

- ★ **Program Impact**—What is the goal of your community service program? How well does your program accomplish that goal? What positive changes has the project made on the community?
- ★ **Program Creativity**—The creativity or innovative nature of the service program. Did you design this service effort organically or was it already established?
- ★ **Employee Involvement**—The involvement of bank employees in the community service program. What percentage of bank employees are involved in the project?
- ★ **Time Donated**—Average number of hours donated annually by bank employees for the community service program.

Timeline:

- Tuesday, May 31, 2016
Final Call for Nominations
- Wednesday, June 1, 2016
Nomination Period Ends
- Monday, June 20, 2016
Awards Recipients will be Contacted
- Monday, August 1, 2016
National award recipients and honorable mention recipients will be recognized in the August 2016 issue of the nationally recognized community banking magazine ICBA Independent Banker.

BND is your direct line for current issues that impact banking in North Dakota.

Stay updated with Your Direct Line conference call, featuring the state's business and government leaders. The conference call is every third Tuesday of the month, from 11-11:30 a.m. CT.

Sign up for Your Direct Line and receive email notifications with BND updates and upcoming conference call information.

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Spring Frontline Seminar



Keynote Speaker, **Theresa Rose** helped over 100 seminar attendees ‘find their MOJO’ during the **Certified Frontline Professionals** seminar held **April 18-21** in four different locations. Through laughter and humor they immediately were able to ‘boost their mojo’ while getting rid of factors that suck energy dry and were given tips on how to live, work and move from a place of joy instead of struggling in a state of overwhelming stress. Attendees laughed like a maniac, increased engagement, received tips to improve health and well-being, and got motivated to have a purposeful, juicy life that’s meant to live!

Theresa Rose shared many ‘sayings’ of her own as well as other dignitaries and acquaintances from her book titled ‘Bits of BIGness: Inspirational Nuggets to Remind You of Your Magnificence’ - many of which you will find through-out this publication.

“You are not meant to live a life of mediocrity! You are meant to suck every last drop of juice out of your brief time on earth.”



“This isn’t a dress rehearsal, baby, so let’s start living juicy!”



“Every fear bubble you run into and pop makes you bigger.”

“Fear is the perfume of my Inner Small Girl. She covers herself in it. She reeks of it. She pushes people away because of it. It’s a crusty old bottle of Charlie for the soul. Frankly, I’d rather wear Chanel No. 5.”



INDUSTRIAL COMMISSION OF NORTH DAKOTA



STATE UPDATES HOMEOWNERSHIP PROGRAM INCOME LIMITS

The North Dakota Industrial Commission has approved updated income limits for the state's homeownership programs.

"Over the past 34 years, North Dakota Housing Finance Agency (NDHFA) has helped 40,000 individuals and families afford a home purchase, making our state stronger by adding

households that are invested in their community, paying property taxes that support schools, parks and ROAAds, police departments and public libraries," said members of the commission in a joint statement. The Industrial Commission, consisting of Governor Jack Dalrymple, as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency.

NDHFA assists state residents, typically first-time buyers, in becoming successful homeowners by providing affordable mortgage loans, and down payment and closing cost assistance, and offering homebuyer education.

"Program activity across the state is

strong," said Jolene Kline, NDHFA executive director. "Reduced pressure on the housing market in Western North Dakota is providing first-time buyers with greater opportunities, while rising prices in Eastern North Dakota are necessitating increased use of our down payment and closing cost assistance programs to be able to afford a purchase."

The new maximum income limits for the FirstHome™ and HomeAccess programs were set at \$75,800 to \$101,545, depending on household size and the county where a financed home is located. Through the HomeAccess program, disabled, elderly, veteran and single-parent households are able to receive the same purchase assistance as first-time buyers.

The new maximum income limits for North Dakota Roots, an NDHFA program for moderate-income buyers who may have previously owned a home, were set at \$106,120 to \$123,620.

The income limits for NDHFA's homeownership programs are based on median income numbers published annually by the U. S. Department of Housing and Urban Development. Mortgage revenue bond regulations allow the agency to use the greater of county or state median income. The update is effective for loan reservations dated on or after May 1, 2016.

Borrowers are expected to meet normal credit underwriting standards and must intend to occupy the property as their principal residence. A minimum of a \$500 out-of-pocket cash investment is required. The purchase price of the property must also be within established program limits.

More than 60 percent of program users received down payment and/or closing cost assistance last year. The average FirstHome borrower's household income was \$57,600, and the average loan was \$166,000.

More information on NDHFA's homeownership programs is available online at www.ndhfa.org.



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Washington Watch

James Kendrick

Accounting Change

FASB Revises CECL Standard for Community Bank

After more than three years of persistent ICBA and community banking industry education and advocacy, the Financial Accounting Standards Board has made important ICBA-advocated revisions to its proposed Current Expected Credit Loss accounting update.

As redrafted, the revised CECL accounting guidance proposal is more flexible and scalable for community banks. It will allow them to continue using their personal understanding of their local markets—instead of complex modeling systems—to determine their loan-loss reserves. By allowing community banks to evaluate and adjust their loan-loss amounts using qualitative factors, historical losses, and current systems, such as spreadsheets and narratives, FASB has made important changes to its proposed accounting

standard.

Representing the nation's community banks at a recent FASB industry meeting on the CECL guidance, ICBA called on FASB to communicate and work with the federal banking agencies and auditors on these changes to ensure they are implemented appropriately.

"FASB has clearly listened to the concerns of ICBA and the nation's community banks," said Vice Chairman Timothy K. Zimmerman, who helped represent community banks during discussions with FASB officials. "The revised standard includes important changes that address concerns with the irreversible damage the CECL model would have had on community bank lending to local consumers."

ICBA, its affiliated state associations, and community bankers have worked to address problems with FASB's CECL proposal since it was introduced in 2011, including delivering a petition to FASB with nearly 5,000 signatures. Most recently, a coalition of ICBA community bankers met with FASB at a February roundtable to continue the industry's campaign for an alternative accounting plan that allows loan-loss provisions to be based on historical losses and other factors they deem relevant based upon their knowledge of the local marketplace.

After the guidance is approved, ICBA will work to ensure that the intent of the standard to allow flexibility and scalability is maintained throughout the implementation of the standard.

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

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Marketing Today

Chris Lorence

Into Overdrive

Rev up your marketing and communications to be heard

With the digital revolution in full swing, marketing to gain and retain customers has become one of the top concerns for businesses, including community banks. The days of being the only financial provider in town are long gone as “local” banking now has the longer reach of the World Wide Web. While consumers and small businesses still prefer to do business with a community banks, they are often mesmerized by shiny offers that appear in their inbox from not-so-local providers. Companies that aren’t even banks now profess over satellite radio to offer “lifetime partnerships” and commitments to “make your dreams come true.”

Wait, isn’t a financial partnership and dream fulfilment what community banks have been doing for decades?

Fortunately for community banks, reputation and a local presence still play a major part in the financial relationship decision-making process for consumers and small businesses. Community banks, however, must turn up the volume on their own marketing and communications to be heard. The “we don’t need to market, everyone knows where we are” culture has to shift to be more pROAActive and deliberate in providing the marketplace, *your marketplace*, with why banking locally is more than just a checking or savings account.

Stop what you’re doing right now and look at your marketing budget. Now ask yourself, is it enough? Not compared to last year or compared to what you think someone across town is spending, but for your community bank to be seen as a serious option in its marketplace?

Consider target marketing to the customers whom you

deem ideally suited to be your best customer. What are their attributes? Where are they located? What do you think they need or want to move to their business with your bank? No, it won’t be easy because, yes, all the good ones are already taken, but that doesn’t mean you shouldn’t be marketing. Your message will resonate if you spend the time to target and repeat. You obviously don’t want to be irritating, but a good bit of repetition is necessary to land the message at the right time.

It’s important that you bring more people into the marketing process than just the staff person labeled as “marketing.” Form a small, diverse group from within your bank, and ask them to bring in marketing materials they receive at home or find most appealing as they are watching TV or listening to the radio. While you’re in the banking business, there is lots to gain by monitoring other industries. Don’t initially focus on budget or message; think about your ideal audience and what you want to happen.

Keep two factors in mind as you go about changing your community bank’s marketing culture from neutral to overdrive:

Messaging.

- Be succinct and to the point—you don’t need to explain everything in detail.
- Be disciplined—build a campaign and repeat messaging over a period of time.
- Be deliberate—send to the most appropriate audience.

Embrace the New Normal.

- People expect speed, accuracy and, most importantly, accessibility.
- People want transparency and information formed into usable, mobile/social media-friendly sound bites and infographics. Think pictures not paragraphs.

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





Washington Watch

Paul Merski

Regulatory Rollback

ICBA updates Plan for Prosperity for Congress this year

After seeing several regulatory relief priorities all the way through Congress last year, ICBA recently launched an updated legislative platform to roll back excessive regulation. The latest Plan for Prosperity builds on the successes of late 2015 to usher in additional relief during the 2016 session of the 114th Congress.

ICBA's updated platform remains focused on reforming regulations that inhibit access to capital, stifle lending and overwhelm community banks with excessive regulatory oversight. For instance, the Plan for Prosperity would:

- amend the Basel III capital rules and the Volcker Rule;
- expand community bank exemptions from Consumer Financial Protection Bureau mortgage restrictions;
- improve accountability in bank exams with a workable appeals process; and
- implement community bank tax credits to offset the government-sponsored advantages of credit unions and the Farm Credit System.

This is merely a snapshot. The complete plan, which is available online (see sidebar), includes nearly 40 common-sense provisions that are designed to be advanced quickly through Congress.

Solid foundation

ICBA updated the Plan for Prosperity because several policies passed Congress last December as part of the Fixing America's Surface Transportation Act transportation law. Those provisions eliminate redundant privacy notice requirements, extend the 18-month exam cycle to qualifying institutions with less than \$1 billion in assets; expand access to CFPB rural mortgage lender benefits; and allow thrift holding companies to take advantage of recent Securities and Exchange Commission registration thresholds.

This is a strong foundation on which to enact additional relief that will make a positive difference for local communities. Several high-priority regulatory relief bills are pending in Congress,

including the multipronged CLEAR Relief Act and Financial Regulatory Improvement Act as well as more targeted measures focused on Basel III, streamlined call reports, tailored regulations and the CFPB.

Whether through a shotgun approach of all-purpose legislation or rifle-shot measures focused on a single issue, ICBA will do everything in its power to advance these policies. Indeed, that is why the Plan for Prosperity was developed as a flexible set of priorities that can adapt to the ever-evolving legislative environment.

Taking action

ICBA and community banks have to use every legislative resource at our disposal because making these regulatory changes is essential to our industry and the people it serves. The only way to stop runaway regulation is by getting Congress to act, and the only way we can do that is by actively reaching out to our lawmakers in Washington.

That's why ICBA helps community bankers take action, through our Be Heard grassroots website and this month's Washington Policy Summit. Only by vocal outreach—from the C-suite to the frontline—can we ensure Congress is listening.

Community bankers know what policy changes will allow the industry to put borrowers in their first home or support a local small business. To truly make a difference, we have to work collectively to get Washington to do something about it.

Read More

For more details, read ICBA's updated Plan for Prosperity at www.icba.org/PFP2016.

Take Action!

To get involved and tell your members of Congress to advance the Plan for Prosperity, visit ICBA's Be Heard grassroots resource center at www.icba.org/beheard.

Paul Merski (paul.merski@icba.org) is ICBA's executive vice president of congressional relations and chief economist.

"Be the Bigger You. Be the You that knows your awesomeness. Be the You that doesn't give credence to petty comments from insecure people. Be the You that you are destined to be. Shine your light as brightly as you can. It is not your problem if your light hurts the eyes of those blind to their own power." **Theresa Rose**



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“Appetite for Disruption”

By Jeff Rendel, Certified Speaking Professional

Peer-to-peer lending. Alternative depositories, lenders, and currencies. Digital delivery and wearable technology with payments apps. All cases of tangible, existing, and disruptive influences to your bank's business model. Disruption is here to stay, and it always has been (remember the arrival of money market accounts, variable-rate mortgages, and that unfeeling, faceless ATM?).

Bank directors and executives realize that disruption and change is relentless. While the business model of deposits and loans can provide profits, directors and executives also recognize that fine-tuning for the future parallels remaining relevant for today. It requires an appetite for disruption. To lead their strategic adaptations, banks need to be their own agents of change and forces of disruption.

Getting your Board on board behind new strategies and ways of serving your customers requires the Chair and CEO to demonstrate the value of new ideas and how they improve more than just financial objectives; they improve a range of growth and relevancy objectives. Here are four ways to gain buy-in for your bank's do-it-yourself commitment to disruption.

- ◇ **Be a sounding Board.** As directors, you want what's best for your customers; it's a must for an evolving bank. With your CEO, craft a boardroom dynamic that is aligned with your vision, yet receptive to disruption. Ask your CEO to frequently update, discuss, and introduce new ideas that add value to your bank. As a board, convey your support to your CEO through your readiness to listen to and provide fresh ideas, lend assurance to current and new directions, and give disruptive concepts a tailwind of backing for outstanding execution.
- ◇ **Uphold a spirit of experimentation.** One CEO described his board's support of disruption and intentional change as, "...self-administered inoculation. We're used to it now." Promote the notion of constantly experimenting with new ideas and making small changes along the way. Get to know managers and executives who act as internal change agents. Your board benefits as it understands practical change from the experiences of those working daily on your bank's future.
- ◇ **Look outside the bank.** Consumer trends and expectations tell a story, regardless of industry. Technological advances reach beyond Silicon Valley. What are these changes, how do they affect your bank, and what do your customers expect? Your bank has the opportunity to match your delivery with forward-thinking products, services, and experiences. Your board's awareness of consumer changes gives it an appreciation for agility, allowing your bank to meet disruption with a plan for action.
- ◇ **Know the numbers and the stories.** Disruption leads to change and change is monitored to gauge success. Your board's fiduciary responsibility requires that it balance risk with reward, all with an eye toward safety and soundness. As your board reviews the quantitative and financial data of operations and major initiatives, don't overlook the qualitative and first-hand evidence that tells the stories of your customers' successes with your disruptive changes on their behalves. Your board witnesses success in the financial statements, but also in the lives of the customers and owners it represents.

The business of your bank is completely different than it was ten years ago. And, ten years from now, it will entirely change again. Disruption has a permanent place in your bank. An appetite for disruption has a permanent place in your board room. Serve your customers well today by creating the bank they will expect tomorrow.

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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.

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Leverage the Retail Potential of Treasury Management Products



- by Greg Aumann
- May 19, 2016

Commercial customers are increasingly using technology to more effectively and efficiently manage their money and process payments. And by leveraging [treasury management products](#) and [cash management solutions](#), those customers can save time and reduce employment expenses associated with managing the financial aspects of their businesses.

But finding a way to educate and promote the benefits of treasury and cash management services to commercial clients at your bank can feel daunting.

How Commercial Customers Benefit from Treasury and Cash Management Services

Treasury management services allow your commercial customers to focus energy and resources on what they do best—managing business operations and growing their companies.

That's because for commercial clients, there is a strong focus on blending and integrating how their companies currently operate with areas like [accounts receivable](#), accounts payable and [general ledger](#). These customers want to be as productive as possible while spending as few man-hours as possible completing these types of treasury tasks.

Whether you offer [sweeps](#), [ACH origination](#), ACH positive pay, check fraud detection or [remote deposit capture](#), with the help of treasury and cash management solutions, your bank enables commercial customers to automate and increase efficiencies in treasury operations.

Marketing Treasury Management Services at Your Bank

Driving awareness and educating commercial customers on these types of services is an important component of any bank's treasury management strategy. Since many commercial clients aren't even aware of what's available to them, banks must proactively market these tools in order to drive usage.

Awareness and education opportunities at your bank could include:

- Lunch and learn events
- Monthly or quarterly product spotlights
- Targeted email campaigns

Sometimes, the full "suite" of treasury management products and services your bank offers can feel overwhelming to certain commercial customers. In this case, you may choose to focus on a particular product or service and inform the client base over a period of time, instead of pushing the entire product suite all at once.

Conversely, for a bank wanting to aggressively promote cash and treasury management services, its strategy often includes hiring a dedicated treasury professional who's focused exclusively on marketing these products and services. Understanding commercial clients' needs and objectives is a key component of helping businesses achieve their goals through treasury and cash management products.

Illustrate How Treasury Management Products Promote Efficiency and Growth

To effectively promote treasury and cash management services at your bank, you must help commercial customers understand the key benefits to their companies—regardless of their lines of business or business sizes.

And though not every treasury product and service is right for all commercial customers, by illustrating how these tools help them create efficiencies that drive business growth, you begin to leverage the retail potential of these products and services.

Greg Aumann is the application product manager for NuPoint® ACH. He is responsible for ensuring the application remains competitive and compliant in today's rapidly changing ACH environment. Greg also holds accreditations as an AAP—Accredited ACH Professional and CTP—Certified Treasury Professional. In addition, Greg is an active participant of EPCOR's Education Committee working to help provide guidance, direction and support for EPCOR's Payments Education offerings.

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COMMISSION APPROVES ALLOCATION OF HOUSING GRANTS

Non-profit organizations statewide will benefit from housing program dollars that were authorized today by the North Dakota Industrial Commission. North Dakota Housing Finance Agency (NDHFA) will distribute more than \$205,000 through its Helping Housing Across North Dakota (Helping HAND) program.

“Helping HAND dollars address the housing needs of lower-income individuals and families by providing the grant recipients with flexible funding that can be used to provide for the greatest local housing needs,” commission members said in a joint statement. The Industrial Commission, consisting of Gov. Jack Dalrymple as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees NDHFA.

The 2016 funds will be distributed as follows:

Community Action Partnership, Dickinson/Williston	\$15,769
Community Action Partnership, Minot	\$19,545
Dakota Prairie Community Action Agency, Devils Lake	\$19,614
Red River Valley Community Action, Grand Forks	\$29,325
Southeastern ND Community Action Agency, Fargo	\$47,484
Community Action Region VI, Jamestown	\$12,986
Community Action Program Region VII, Inc, Bismarck	\$32,277
Trenton Indian Service Area, Trenton	\$9,166
Turtle Mountain Band of Chippewa, Belcourt	\$9,166
Red River Valley Habitat for Humanity, Grand Forks	\$3,750
Lake Agassiz Habitat for Humanity, Moorhead	\$3,750
Rebuilding Together, Bismarck/Mandan	\$1,000
Rebuilding Together, Fargo/Moorhead	\$1,000
Camp of the Cross Ministries- Dream Catchers, Garrison	\$1,000

Funded by agency earnings, the Helping HAND program has leveraged over \$27.6 million since 2000 for the construction or rehabilitation of more than 4,900 housing units statewide.

Grant recipients are encouraged to use the program dollars to benefit the largest number of households possible. A local match of 25 percent is required to access the funds. Helping HAND grants are most often used to support housing weatherization and rehabilitation projects. All of the funds must be utilized for projects in North Dakota.

NDHFA is a self-supporting state agency dedicated to making housing affordable for all North Dakotans. For more information on Helping HAND, contact NDHFA at (800) 292-8621 or hfainfo@nd.gov.

Industrial Commission/Housing Finance Agency



“You can choose to think that anything is possible. You can choose to think that everything is lining up in support of your dreams. You can choose to think that you can change your reaction to any circumstance at any time. You can choose to think that this moment is the only moment you have. You can choose your capabilities. You can choose to design a life instead of accepting one by default. You can choose to see the impossible as possible. You can choose.”

Theresa Rose

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Overtime Pay Mandated for 4.2M More Workers

The Labor Department issued a final rule extending overtime pay to roughly 4.2 million additional workers. While the department reduced the salary threshold from its proposed rule in response to ICBA's comments, ICBA said it continues to have serious concerns with the rule's impact on employee benefits and hiring.

The rule, which takes effect Dec. 1, increases the salary test used to exempt employees from overtime pay from \$23,660 per year to \$47,476. It also would increase the exemption level for highly compensated employees from \$100,000 to \$134,004.

These salary levels would be adjusted automatically every three years to equal the 40th percentile and 90th percentile of all full-time salaried employees, respectively. For the first time, employers will be able to use nondiscretionary bonuses and incentive payments (including commissions) to satisfy up to 10 percent of the standard salary level.

In a September 2015 [joint comment letter](#), ICBA and a coalition of other financial trade groups said the plan is excessively burdensome to employers in regions with relatively low costs of living and salary rates. [Read the Final Rule.](#) [Read ICBA Release.](#)

Social Engineering Spotlight

**A Q&A With Tracey Santor, Product Manager,
Financial Institution Bond, Travelers Bond & Specialty Insurance**



Q: What is Social Engineering?

A: Social Engineering is a non-technical method of intrusion that relies heavily on human interaction. In many cases it involves tricking people into breaking normal security procedures.

The old school form of social engineering was when a fraudster called someone and tried to gain their trust and elicit information out of them. An example of this might be when someone called an individual and pretended to be from their credit card company or bank. The fraudster was trying to elicit information from them like their account number or password so that it could be used for the fraudster's benefit.

The fraudster's have recently (in the last 3 or 4 years) come up with new forms of social engineering which use technology to hide behind when they are pretending to be someone else. This new type of social engineering is non-technical in that it uses people to enable them to get money. The fraudsters use email or the phone to trick employees into sending out large sums of money.

Q: How do fraudsters get the information they need to trick employees?

A: Fraudsters may get the information to trick employees by hacking into someone's system or just by studying a company's website or an executive's LinkedIn page. The fraudster then uses this information to trick employees into believing that he or she is someone else. The new types of social engineering go by several names. It might be called whaling (similar to phishing, but in this case the fraudster is going after an executive, or "big fish" hence the term whaling), masquerading, fake president scam, or CEO fraud. I also recently saw it referred to as a "bogus boss" scheme. No matter what the name, banks need to be aware of it and on the alert to prevent it from happening.

Q: How can banks avoid becoming a victim of social engineering schemes?

A: Social Engineering can be prevented. The best way is to have checks and balances in place for employees and to follow some simple steps:

- Train and re-train your employees to be on the lookout for social engineering.
- Look for misspellings or grammatical errors in emails.
- Verify payment instructions by calling back the purported client, vendor or employee.
- Use pre-determined phone numbers.
- Don't "reply" to emails, start new ones.
- Engender a corporate environment where it is okay to verify.

Q: Where can I learn more?

A: In addition to insurance coverage that can help offset the impact of social engineering risks, Travelers offers numerous educational resources, such as insightful loss-control and tips. Learn more [here](#).

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



American Bank Center held 'Karaoke for a Kause' on April 1st 2016 in support of the Great American Bike Race. Participants could pay \$2 to sing, \$5 to challenge someone, and \$5 to get out of the challenge! In addition to the Karaoke, American Bank Center also provided pizza. The event raised \$800.00 for the cause.

Our very own staff from ICB Purchasing Exchange and ICB Services staff had the opportunity to bust it loose at the 'Karaoke for a Kause' event. (Contrary to their belief- no cameras or microphones broke.)

Pictured left to right: Lacey Kuhn, Marilou Voegelé and Jess Voegelé



Emerging Leaders Spring Session



The spring session of Emerging Leaders was held April 7 at American Bank Center in Dickinson, ND.



The session started with our Keynote Speaker LoAnn Wegh, president and owner of LoAnn's Marketing, Inc. sharing and motivating all attendees on customer service and leadership.



After lunch the group traveled to Baker Boy Bake Shop where Guy Moos, President, was tour guide and presenter of the Baker Boy story to the group. The tour showed amazing technology as well as provided awesome smells and temptations, some that the group was able to enjoy at the end of the tour.

This session then ended with a community service project at the CountryHouse Residence where members assisted those with alzheimers with planting flowers followed by an enjoyable visit over coffee and cookies. Lots of smiles, happiness, and genuine laughter was had by all.



ICBND Women in Community Banking Summit Review

Thirty-four women attended the first annual Women in Community Banking Summit May 10th. The event actually started the evening of May 9th with a social and artwork instructed by Theo's Art School. The group helped themselves to appetizers and wine before picking up their paint brushes to create their own unique piece of art. Everyone did such a wonderful job on their paintings and I even think some were surprised at their own hidden talent!



Tuesday's session featured many remarkable speakers including Joyce Weiss who spoke on dealing with bullies and narcissists both at work and in your personal life. She gave tips on how to address these types of people and also the situations that can arise when working with them.



We continued the morning with Cheryl Thomas from Wipfli who talked about attracting the next generation of customers – the millennials. Some of the statistics she shared were a bit startling and community banks will need to change the way they market and do banking for this generation. In a recent survey 71% of millennials would rather go to the dentist than listen to what banks and bankers are saying and 33% believe they won't need a bank at all. She stated that all banks will need to define a next generation customer engagement plan.



Pictured: Joyce Weiss, middle, with winners of her 'Communicate with Impact Master Course' with One-on-One Coaching- Heather Jahner and Kris Brunelle

After lunch Melanie Carvell, Director of Sanford Women's Health Center joined us for her "Please (DON'T) Take a Seat" session. Many have heard that sitting is the new smoking. Melanie shared ways to infuse light exercise into your work day and about making healthy lifestyle changes. Rethink the way you look at exercising and healthy eating to I get to, not I have to!



We closed the summit with Ty Bennet who spoke about the power of influence and that even though we all may have different careers or jobs we are all in the people business. We need to be strong leaders at work and in our communities and home.

Some of the statements on the attendee's evaluations included:

"Every speaker was influential with a great message. Most rewarding conference I have been to."

"Great Job! I'm sure this will grow as word travels on how wonderful the event was – very motivational!"

"Such a day of positivity – thank you for the opportunity."

"Outstanding speakers – slam dunk!"



Other winners of Prizes:

ICBND Cup, Key Chain, and Caribou Coffee: Missy Fiest-Erickson
 ICBND Cup, Key Chain, and Caribou Coffee: Anita Quaglia
 ICBND Cup, Key Chain, and Caribou Coffee: Mary Anne Bamberger
 ICBND Duffle Bag: Vicki Herman
 ICBND Duffle Bag: Tracy Roberts
 ICBND Shirt: Theresa Berg
 ICBND Shirt: Rhiannon Betz
 Free ICBND Webinar: Carrie Westwood
 Free Full Registration to ICBND Annual Convention: Carol Hendrickson



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:

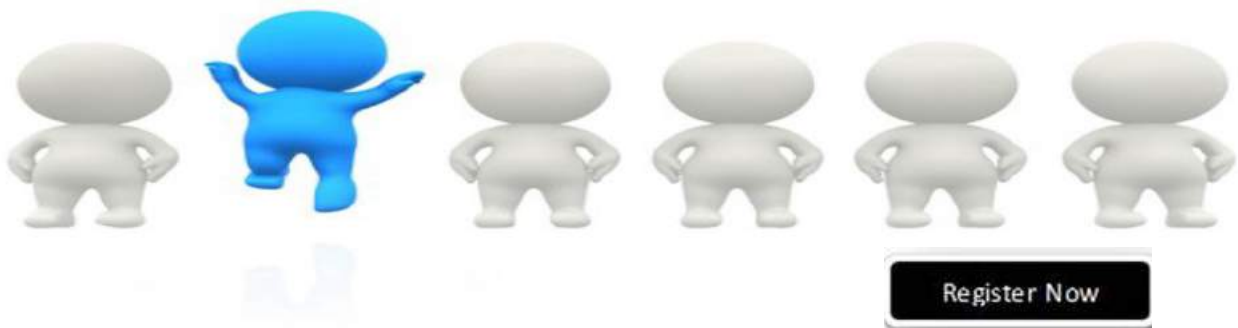
- **Practical, hands-on curriculum designed for learning by doing and for easy application at the bank**
- **Case studies**
- **Small class size to increase networking opportunities and personalized instruction**
- **A school designed and governed by bankers and taught by experienced bankers, consultants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

Infect

your workplace
with laughter



Positive humor strengthens relationships, enhances teamwork and defuses conflict. To foster humor in your workplace, smile as often as possible, laugh at yourself, attempt to lighten up situations, and surround yourself with appropriate, light-hearted reminders to keep things in perspective.

www.BCBSND.com

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



Monthly wellness materials are part of a comprehensive health and wellness platform, BlueElements, which focuses on six dimensions of well-being—physical, social, emotional, financial, professional and environmental.

Sources:
American Heart Association
American Medical Association

00070273
07/15/13-16

Three Times More North Dakotans Saving for College Through College SAVE

By Eric Hardmeyer, President Bank of North Dakota

With so many people discussing student loan debt in our country, I think it is encouraging news when I review our College SAVE 529 plan numbers for North Dakota residents. North Dakotans are saving more for college than ever, an average of \$2 million per month through College SAVE accounts. Five years ago, this average was only \$575,000 per month. The number of accounts has grown nearly three times in the same time period to more than 18,000 accounts.



While the numbers are encouraging, there is significant room for growth. There are 52,000 households in North Dakota with children under 18 years of age. Of these, one in seven is currently saving through College SAVE. Tens of thousands of residents are missing grant opportunities offered by the state through this program.

College SAVE is the state-sponsored 529 plan that has two grant programs available for North Dakota residents. The Children FIRST program grants \$200 to every newborn in the state when an account is opened prior to the child's first birthday. The ND Matching Grant program gives \$300 to residents who meet income parameters for up to three years. Four out of five North Dakota families qualify for at least one year of the ND Matching Grant program.

The grant programs are effective means of increasing a child's college savings. If a child receives the Children FIRST grant and all three years of ND Matching Grants during the first three years of a child's life, the \$1,100 in grants and the family's own contributions of \$1,100 will grow to \$5,091 by the age of 18 assuming today's current average rate of return of five percent.

In addition to the grants, College SAVE earnings grow federal and state tax-free as long as they are used for qualified higher education expenses, which expanded this year to include the purchase of computer equipment when used primarily for higher education. The program is known for its flexibility because it can be transferred from one person to another qualified family member if the original account beneficiary does not attend college. Savings can be used at both in-state and out-of-state schools.

North Dakotans can learn more by visiting collegesave4u.com or calling Bank of North Dakota at 800.472.2166.



"You don't have to exercise, but you absolutely have permission to play."
Theresa Rose



ICBND Members in the News

WESTERN STATE BANK

Western State Bank has hired new employees and announces promotion.



Corey Rodahl recently joined **Western State Bank** as a customer care banker. His duties include responding to internal and external customer inquiries and referring bank products and services.



Matt Ackerland was recently promoted to senior vice president/retail banking. **Ackerland** joined **Western State Bank** in 2011 as vice president of retail banking. Ackerland will continue to lead and manage the retail

banking efforts for the bank's eight locations in North Dakota and Arizona. He has over 17 years of experience in the banking industry.



Allison Petermann recently joined **Western State Bank** as a mortgage loan assistant. Her duties include processing secondary market real estate loans for all eight locations.



Kody Crabtree recently joined **Western State Bank** as a mortgage loan assistant. His duties include assisting Western's loan officers, processors, underwriters and customers with the loan processing process.



Lea Haverkamp 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.



Andy Strand was recently promoted to chief credit officer/regional president at **Western State Bank**. His responsibilities include leading and initiating the vision and strategy of Western State Bank in the Arizona market to

optimize growth opportunities in loans, deposits and fees while ensuring the quality of the loan portfolio and the organization's credit culture remains strong companywide. He joined Western in 1999 and has served as a commercial loan trainee, credit officer, business banking officer, business banking manager and president prior to being promoted to chief credit officer/regional president. In 2005, Strand was awarded "Outstanding Banker" from Dakota School of Banking.



Mathew Warsocki recently joined Western State Bank as a customer service representative. His duties include processing customer transactions, identifying customer needs and connecting with customers to

create and deliver an exceptional customer experience.

BANK OF NORTH DAKOTA

BND is pleased to announce the following promotions.



Sara Schumacher accepted the loan assistant position at **BND**. Schumacher began her BND career as a teller in May 2014.



Mike Leintz accepted the account budget specialist position at **BND**. Leintz began his BND career in June 2013 in Student Loans, and was most recently an investment associate.



Lance Hill accepted the financial literacy manager position at **BND**. Hill began his BND career as a collections officer, and was most recently a college SAVE administrator.

Bank of North Dakota hires staff



Jared Mosbrucker was hired as the credit review manager in Credit Administration at **BND**.



Jeni Betsill was hired as a customer service representative in Student Loan Services at **BND**.



Andrew Tweet was hired as a credit analyst in Credit Administration at **BND**.



Amanda Woidyla was hired as the university and student development coordinator in the Education Market at **BND**.



MiKayla Kary was hired as a teller in Retail Banking Services at **BND**.

ICBND Members in the News

BANK OF NORTH DAKOTA



Jennifer Huntley was hired as an account technician in Investments at **BND**.



Lisa Grabar was hired as an auditor at **BND**.

CHOICE FINANCIAL



Lysette Lopez was recently promoted at **Choice Financial** to commercial/ag loan assistant. She joined Choice Financial as a CSR- frontline in May of 2015 and was promoted to frontline specialist in July 2015.



Tim Sattler recently joined **Choice Financial** in Grand Forks as leasing manager.

Lindsey Matter was recently hired as a mortgage loan originator in Bismarck. She has worked in banking for 13 years and in the mortgage industry for the past six years. Lindsey has been named to Mortgage Executive's Top 1% Originators in the United States for the last four years.



Terri Mollman was recently hired as a real estate operations specialist in Bismarck. She has six years of banking experience, five of which have been in the mortgage industry.



Shawna Eckroth was recently hired in Bismarck as a real estate operations specialist. Shawna has worked in the banking industry for the past 10 years with eight years specifically in Mortgage Banking.



Tosha Steinwand was recently hired as a real estate operations specialist. Tosha has over 8 years of experience in the real estate and banking industry.



Amy Ebensteiner was recently promoted at **Choice Financial** to a virtual banker. Amy joined Choice Financial in February of 2014 as a frontline specialist for the Fargo location. A few

months later, she was promoted to the frontline operations manager for both Fargo and West Fargo locations. She has an extremely bubbly personality that can brighten anyone's day. This was evident in 2015 when she was the recipient of the Choice Footprints award.



Lindsay Buchhop was recently promoted at **Choice Financial** to frontline operations manager. Lindsay joined Choice Financial in July of 2015 as a frontline specialist for the Fargo

branch. Lindsay received the greatly deserved 2008 Customer Service Award with her awesome customer service skills.



Karla Janke was recently promoted at **Choice Financial** to mortgage processor I. Karla joined Choice Financial as a CSR- frontline in August of 2002 in Petersburg. Karla was promoted to a virtual banker in

Fargo in 2014.



Amy Grabanski recently joined **Choice Financial** as a frontline customer service representative in the Grafton location.



Darrin Wollitz recently joined **Choice Financial** as a frontline customer service representative in the Grafton location. He brings over 3 years in banking experience.



ranch production and six years teaching Farm Management.

Jeff Petersen recently joined **Choice Financial** as the location president in Ellendale. He brings over five years of banking experience to Choice. He also brings over 20 years in farm and



Hailee Lensegraff recently joined **Choice Financial** as a frontline customer service representative in the Bismarck location.



ICBND Members in the News

BELL STATE BANK & TRUST



Jerry "JP" Polejewski has been hired as SVP/ag business banking officer at **Bell State Bank & Trust**, located at 205 W. Washington Ave in Fergus Falls. In his new position, Polejewski helps customers with agriculture loans and maintains strong customer relationships.



Melissa Peterson has been hired as a credit officer at **Bell State Bank & Trust**, located at 3100 13th Ave. S. in Fargo. In her new position, Peterson helps customers by underwriting agriculture and commercial loans. She has been in the banking and financial field for 15 years.

CORNERSTONE BANK

Cornerstone Bank is proud to welcome **George B. Sinner** to the team as a



senior vice president of business and agricultural banking in Fargo where he will be helping people make important decisions about their money. He brings over 30 years of experience in the banking industry and a multitude of public service experience.



Cornerstone Bank has named **Brian Thompson** their training manager. Thompson has over 20 years of banking and 13 years of Training experience.



Cornerstone Bank has named **Stacey Tronson** their compliance officer. She has over 20 years of legal, compliance, & financial experience combined. Tronson is an attorney, a certified management accountant and a certified risk & compliance management

professional.

STARION FINANCIAL

Starion Financial has expanded its private banking department in Bismarck.



Beth Simek has been hired as a private banker at the bank's downtown Bismarck location. She has several years of banking and investment experience.



Simek joins **Renee Daffinrud**, private banking officer, VP. Daffinrud joined **Starion Financial** in 2007 when she helped launch the private banking services at Starion. She has more than 35 years of banking experience, including private banking, mortgage lending and personal banking.



Tiffany Buttke has been promoted to retail supervisor for **Starion's** Oakes and Ellendale locations. In this position, she is responsible for managing and supervising the branch's personal bankers and teller staff. Buttke joined Starion in November 2011 as a personal banker and teller supervisor in Oakes.



Michele Utecht is a universal banker II at the Ellendale branch. This is a new position to Starion and in this role Utecht works both as a teller and personal banker, providing customer service functions and higher-level consultation to consumers. She has several years of banking and insurance experience.

UNITED COMMUNITY BANK

United Community Bank would like to recognize **Lisa Hiatt** for her new role as financial services manager. Lisa joined UCB in November 2012 to serve in operations with ACH, remote deposit and online banking responsibilities. Her new position has grown to additionally cover new accounts and consumer lending.



DACOTAH BANK



Abbie Tinjum has joined **Dacotah Bank** in Valley City as a full - time teller. She will assist the staff in providing outstanding customer service, assist customers with financial transactions and market bank

products and services.

Dacotah Bank is proud to announce



Jack Jensen has accepted a summer internship position. Jack's internship will run through August. His training and work experience will gain him an overall understanding of banking.

DAKOTA CERTIFIED DEVELOPMENT CORPORATION



Dakota CDC welcomes **Jenece Erfle** to their team as loan assistant in Fargo. At **Dakota CDC**, she is responsible for administrative tasks, loan servicing, and marketing.

WIDMER ROEL

Krista Frederick has joined the Bismarck accounting department of



Widmer Roel, a public accounting and business advisory firm with offices in Bismarck, Fargo and Hazen.



Jessica Huether has joined the Bismarck accounting department of **Widmer Roel**, a public accounting and business advisory firm with offices in Bismarck, Fargo and Hazen. **Frederick & Huether** as staff accountants provide tax, payroll and bookkeeping services.

ND HOUSING FINANCE AGENCY

Kristi Seilinger joined the agency as an administrative assistant. She is responsible for processing payments, responding to general inquiries, and helping with rental assistance applicant waitlists and referral letters.

As a part of the property management staff, **Wanda Palenberg-Bryson** processes tenant applications for rental housing through the U.S. Department of Housing and Urban Development's Moderate Rehabilitation program, as well as working with annual contract renewals, special claims and waiver requests.

Mark Weninger joined the agency's information technology department as a programmer analyst. Weninger's work includes the creation and maintenance of agency-wide applications.

The planning and housing development division added **Patrick Becker** as a compliance specialist. Becker is primarily responsible for on-site physical property inspections and annual document reviews that ensure Housing Incentive Fund projects meet that state's program requirements.



STARION FINANCIAL

STARION FINANCIAL DONATES TO LOCAL CHARITIES

In 2015, Starion Financial donated more than \$875,000 to charities and local organizations in the North Dakota and Wisconsin communities it serves.

During the year, major donations were given to organizations including local United Way organizations, arts organizations, Dollars for Scholars, the North Dakota Community Foundation and "Taking Charge" financial literacy programs.



"One of Starion's core values is giving back to the community," explained Craig Larson, president/CEO of Starion. "We are proud to support so many organizations that share our mission to build a better community."

In addition to financial contributions, the bank is proud of its employees' volunteer efforts in 2015. "It's rewarding to see team members living our organization's values. I am honored to work with such fine, caring individuals," added Larson.

STARION FINANCIAL BREAKS GROUND IN WISCONSIN

Starion Financial broke ground on a new bank branch in Sun Prairie, Wis., a suburb of Madison. Starion opened its first Wisconsin branch in the Madison suburb of Middleton in 2006. In 2013, the Sun Prairie branch opened in rented space near the new location.

"In many ways, Madison is very similar to Bismarck, being the capital city with similar major industries," said Craig Larson, president/CEO of Starion. "When we chose Sun Prairie for our second branch in Madison, we saw a community with lots of growth potential. Sun Prairie was also a good choice geographically because it allowed us to serve customers on the east and west sides of Madison. Our 2014 acquisition in Monona added a bank between the other two, further improving convenience to customers."

The ground floor of the new Sun Prairie bank will be 3,500 square feet with an additional 2,000 square feet on the lower level. The building will have a variety of energy conserving features including LED lighting, light sensors, reflective windows, and high efficiency heating and air systems. Native plants will be used in the landscaping.

Construction is expected to be completed in late fall and will not affect the bank operations and services at the current Sun Prairie location.



Pictured: Representatives of Starion Financial, its Madison Advisory Board and representatives from the community scooped ceremonial shovels full of dirt for the Sun Prairie branch groundbreaking. Starion-Sun Prairie.

WESTERN STATE BANK

WESTERN STATE BANK IS PROUD TO CELEBRATE COMMUNITY BANKING MONTH

April was Community Banking Month and Western is proud to be a part of the longstanding tradition of local, hometown community banking. As Your Hometown Bank, Western is proud to serve the communities we live in and are involved in, so together, we can improve the quality of life for everyone where we live and work.

In 2015, Western donated over \$170,000 to 190 different community development, schools and non-profit organizations. Employees volunteered over 9,700 hours to community organizations such as the United Way, Relay-for-Life, Habitat for Humanity, Lend-A-Hand, Junior Achievement, Adopt-A-Highway, Knights of Columbus, Salvation Army, Wounded Warrior Project, Children's Miracle Network, American Red Cross, American Cancer Society, Special Olympics, Ronald McDonald House, various civic organizations, schools, churches, and many more.

"Our Hometown Banking philosophy is focused on building relationships, local decision making and providing quality, hometown service to our customers and the communities we call home," said Brian Houkom, Chief Executive Officer at Western State Bank.



FIRST INTERNATIONAL BANK & TRUST



First International Bank & Trust Groundbreaking

May 11, 2016



Photos: Top photo - Groundbreaking
Middle photo- Steve Stenehjem, CEO, First International Bank & Trust addresses attendees



Bottom Left photo- Dave Mason, President, First International Bank & Trust
Bottom Right photo- model drawings



First International Bank & Trust has been banking locally and responsibly for over 100 years. As fourth generation bankers, they are committed to the communities in which they live and work. They recently expanded into the Bismarck community, opening a temporary branch in July of 2015. On May 11, 2016, they broke ground on a state-of-the-art building that will offer banking services including mortgage, wealth management, and insurance services, as well as a restaurant and office space.

First International Bank & Trust is owned by Watford City Bancshares, Inc., which is owned by the Stenehjem family. First International Bank & Trust is a full service, independent community bank, a member of FDIC and an equal housing lender. They have 26 locations in North Dakota, Minnesota and Arizona.

Dignitaries that attended the groundbreaking included Governor Jack Dalrymple, Attorney General Wayne Stenehjem, Governor's Chief of Staff Ron Rauschenberger, City Commissioner Parrel Grossman, City Commissioner Nancy Guy and City Commissioner Steve Marquardt.





WESTERN STATE BANK

WESTERN STATE BANK AWARDS FUTURE CHECKING SCHOLARSHIPS

Western State Bank announces the 2016 Future Checking Scholarship recipients that are granted to full-time students based on their academic achievements, community efforts and commitment to quality education.

The following students are recognized as Western's 2016 Future Checking Scholarship Winners: Emily Bublitz of Fargo, ND, currently attending North Dakota State University in Fargo; Alexandra Laber of Minneapolis, MN, currently attending the University of Minnesota in Minneapolis; Alexandra Dotzler of Fargo, currently attending North Dakota State University in Fargo; Zachary Mohs of Aberdeen, SD, currently attending Northern State University in Aberdeen; Michaela Liebl of Aberdeen, currently attending Northern State University in Aberdeen, and Preston Gapp of Grand Forks, ND, currently attending the University of North Dakota in Grand Forks.

"Western established the Future Checking Scholarship Program as a way to reward deserving individuals in our communities who are committed to continuing their education as well as their community efforts outside the classroom," commented Mike Bannach, Market President at Western State Bank.

Each year Western awards up to six \$300 scholarships to area students who plan to continue their education at post-secondary institutions. To apply for the Future Checking Scholarships, students must meet the following criteria: 1) receive a high school diploma or GED, 2) be admitted to a post-secondary institution and be a full-time student, 3) be registered and enrolled for the Fall 2015 semester, and 4) have a Future Checking account with Western State Bank.



Pictured from L to R: Alexandra Laber, Michaela Liebl, Alexandra Dotzler, Emily Bublitz, Preston Gapp, and Zachary Mohs.



WESTERN STATE BANK DONATES TO THE SHEYENNE MUSTANGS

Western State Bank recently made a \$2,298 contribution to the West Fargo Sheyenne Mustangs Booster Club.

Western State Bank developed a program to give back to the Sheyenne Mustangs throughout the school year. During the Sheyenne Mustang's varsity boys and girls' basketball season, Western donated \$2 for each point scored by the Mustangs during regular season home games. The Sheyenne Mustangs will use the donation for various school activities throughout the year.

"Western is committed to giving back to our community, especially our local schools. Supporting the West Fargo Sheyenne Mustangs is very important to us and we take pride in the opportunity to give back and support its students," said Mike Bannach, Market President.



Pictured with Mike Bannach, Market President at Western State Bank, is Doug Wendel, Booster Club Vice President; Bryan Schulz, Booster Club President; and Traci Ketterling, Booster Club Treasurer.

The Bank of Tioga

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.

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.

To 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



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



Dakota Heritage Bank of ND

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

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

Heartland Trust Company

Retirement Services Relationship Manager

Heartland Trust Company is an independently owned trust company located in Fargo, ND. We provide trust and wealth management services through administration of trust, IRA, 401(k) and investment agency accounts. We are seeking a Relationship Manager in our Retirement Services Division. A minimum of 5 years of experience working with 401k plans is preferred.

Candidates should have the following qualifications: Strong working knowledge of ERISA and industry trends; ability to assist clients with defined contribution plan design questions and issues; proven customer service and relationship building skills; ability to effectively communicate with a varied audience; organized, with effective time management skills; ability to work independently and with a team; strong work ethic; public speaking skills and self-motivated.

Investment Division Manager in Fargo ND

We are seeking an individual to lead our Investment Division.

In addition to investment responsibilities, this person will manage accounts and be expected to cultivate new business. Applicants that have proven investment experience, a history of managing client relationships, community involvement, ability to effectively communicate with a varied audience, organization, with effective time management skills; ability to work independently and with a team; strong work ethic; public speaking skills and self-motivated will be the preferred candidates.

Resumes should be directed to Heartland Trust Company, PO Box 9135, Fargo ND 58106-9135; faxed to 701-235-8771; or emailed to sheryl@heartlandtrust.com.

The Community Banker
Together We Prosper

Cornerstone Bank

Compliance Specialist

Cornerstone Bank is looking for a **Compliance Specialist** to join our professional team at its Fargo location. This candidate is responsible for conducting periodic pre-funding, posting closing, vendor, MERS and HUD audits as mandated by Fannie Mae, FHA/HUD and/or investor requirements, serving as organizational resource for regulatory compliance questions concerning secondary market, Fannie Mae, FHA, VA, HUD and USDA, maintaining documentation of the Bank's CRA performance, and providing backup coverage to the compliance team members.

A High School diploma or GED and 2 years of mortgage, bank compliance and/or underwriting experience required. Secondary market mortgage experience preferred. We offer competitive salaries, a comprehensive benefits program and career development opportunities within an exciting growing company. To join a community bank and rewarding work environment, interested applicants please apply online at:

www.cornerstonebanks.net.

AA/EOE/Member FDIC

Starion Financial

Computer & Network Specialist

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

Starion Financial is a \$1.2 billion bank providing local leadership, personalized service and community loyalty. We foster a culture where you can grow both professionally and personally, and treat employees as our most important organizational asset.

We are currently seeking a **Computer & Network Specialist** to join our progressive IT team! This position will support users through our help desk, solving a wide array of problems with various types of hardware and software in time-sensitive situations.

This position will communicate with all levels of personnel, helping support more than 250 employees at 15 locations in North Dakota and Wisconsin.

For Responsibilities/Skills/Specific requirements, please view and apply online at www.starionfinancial.com

Starion Financial offers a competitive salary and a full comprehensive benefit package including health, life, dental, vision, flexible spending account, 401K, paid vacation and holidays.

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

Commercial and ag participation loans | Bank stock & ownership loans | Bank building financing | Business & personal loans for bankers



Call me at
701.866.4676

Tom Ishaug

Based in Fargo, ND,
serving North Dakota, Minnesota,
Idaho and Washington.

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 

ICBND 49th Annual
Convention
August 14-16, 2016

Register Now



NORTH DAKOTA
**GUARANTY
& TITLE CO.**

One Mission. One Name.

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'Most folks are as happy
as they make up their
minds to be.'
Abraham Lincoln



'It is not living that
matters, but living
rightly.' **Socrates**

*"Joyful movement can
help you have more, do
more and be more than
you every thought
possible."*
Theresa Rose

*"Spirit will conduct a Divine
orchestration of people, places
events, circumstances, and
synchronicities in radical support
of your dreams. You don't have to
do it all. You don't have to figure it
all out. You are not alone."*
Theresa Rose



ICBND MEMBERS

DISCOUNTED HOTEL RATES 2016

BISMARCK

Ramada Bismarck Hotel and Conference Center (701) 258-7000 <i>ICBND Associate Member</i> 1400 East Interchange Avenue-Bismarck ICBND Member Rate.....	\$85.00
Best Western- Ramkota Hotel (701) 258-7700 <i>ICBND Associate Member</i> 800 South Third Street-Bismarck ICBND Member Rate.....	\$90.00
La Quinta (701) 751-3313 2240 North 12th Street-Bismarck ICBND Member Rate (Sun-Thurs).....	\$99.00
Radisson Hotel (701) 255-6000 605 East Broadway-Bismarck ICBND Member Rate.....Use Rate Code T-40593.....	\$104.00
Holiday Inn (701) 751-8240 3903 State Street-Bismarck ICBND Member Rate.....	\$99.00
Staybridge Suites (701) 223-1499 2801 Gateway Avenue-Bismarck ICBND Member Rate (Studio Queen)..... ICBND Member Rate (One Bedroom King).....	\$129.99 \$139.99
Expressway Suites (701) 222-3311 180 East Bismarck Expressway-Bismarck ICBND Member Rate.....	\$89.95
Expressway Inn (701) 222-2900 200 East Bismarck Expressway-Bismarck ICBND Member Rate.....	\$84.95
North Super 8 (701) 751-2550 1405 Skyline Way-Bismarck ICBND Member Rate.....	\$78.00

MINOT

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



FARGO

Expressway Suites (701) 239-4303 4303 17th Avenue South-Fargo ICBND Member Rate (Sun-Thurs)..... ICBND Member Rate (Fri-Sat).....	\$74.95 \$94.95
Ramada Plaza & Suites & Conference Center (701) 277-9000 1635 42nd Street South-Fargo ICBND Member Rate (Conventional Rm Sun-Thurs)..... ICBND Member Rate (Two Rm Suites Sun-Thurs)..... (Weekends: \$139 Conv. Rm/ \$159 Two Rm Suites)	\$99.00 \$119.00
La Quinta (701) 499-2000 2355 46th Street South-Fargo ICBND Member Rate (Sun-Thurs).....	\$75.00

*Please note
that all
Member Rates
are subject to
availability and
may not apply
during
weekends and/
or special
events.*

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*Hotel Discounts
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of up to \$60 less than the Standard
Room Rate!*



Please remember to call ahead for reservations and indicate your ICBND membership to obtain these special rates at the participating hotels listed.

***Any employee from your bank/company may enjoy
these discounted rates! Feel free to share
this information.***

MANDAN

Baymont Inn & Suites (701) 663-7401 <i>ICBND Associate Member</i> 2611 Old Red Trail (I-94 & Exit 152)-Mandan ICBND Member Rate.....	\$97.00
Comfort Inn & Suites (701) 751-7484 1516 27th St NW- Mandan ICBND Member Rate.....	\$79.00

GRAND FORKS

Staybridge Suites (701) 772-9000 1179 42nd St S-Grand Forks ICBND Member Rate.....	15% off
La Quinta (701) 757-3600 4051 Garden View Drive-Grand Forks ICBND Member Rate (Sun-Thurs).....	\$79.00
Hilton Garden Inn (701) 775-6000 4301 James Ray Drive-Grand Forks ICBND Member Rate.....	15% off
Baymont Inn & Suites (701) 757-2345 951 S 42nd St-Grand Forks ICBND Member Rate.....	15% off

WILLISTON

Holiday Inn Express & Suites (701) 577-0400 415 38th St W-Williston ICBND Member RateUse ID #100295407.....	15% off
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DICKINSON

La Quinta (701) 456-2500 552 12th St West-Dickinson ICBND Member Rate (Sun-Thurs).....	\$109.00
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MINNEAPOLIS

Four Points by Sheraton (920) 684-4378 7745 Lyndale Avenue South Richfield, Minnesota ICBND Member Corporate Rate..... www.fourpointsminneapolisairport.com/set-banks-ND	\$99.00
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Educational Opportunities

Webinars

6/2/2016	Business Accounts: Who is Authorized to Open, Close, Transact? Mary-Lou Heighes, Compliance Plus, Inc.	6/21/2016	HR Series: Compliance & Legal Issues in Employee Screening Pre & Post Hire Elizabeth Fast, Spencer Fane LLP
6/7/2016	Health Savings Accounts: Basics, Rules, Reporting, Tax Consequences & Health Care Reform Considerations Linda Quick, Quick Training Solutions	6/22/2016	Regulator Guidance of HVCRE: Issues, FAQs & Clarification of Basel III Standards Gary J. Young, Young & Associates, Inc.
6/8/2016	Cyber Series: FFIEC Cyber Security Risk Assessments: Recent Findings & Recommended Actions Randall J. Romes, CliftonLarsonAllen LLP	6/23/2016	Call Report Series: Preparing Call Report Basic Lending Schedules: Coding, Classifications & Loan Loss Allowance Amanda C. Garnett, CliftonLarsonAllen LLP
6/9/2016	Commercial Appraisal Review: Income & Sales Comparison Approach Heidi C. Lee, Appraisal Review & Consultation	6/28/2016	Skills & Tools for Improving Teller Performance Ann Brode-Harner, Brode Consulting Services, Inc.
6/14/2016	ACH Rules for Deceased Accountholders & Federal Government Payments Michele L. Barlow, PAR/WACHA	6/29/2016	SPECIAL EDITION Compliance Officer Training: Risk Assessments, Monitoring & Testing Molly Stull, Brode Consulting Services, Inc.
6/15/2016	SPECIAL EDITION Comparing Regulation E Requirements with Visa & MasterCard Rules Diana Kern, SHAZAM, Inc.		
6/16/2016	Loan Servicing Risks, Controls & Common Pitfalls Michelle Beard, Crowe Horwath LLP		



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Educational Opportunities

Webinars

6/30/2016	Understanding FCRA Permissible Purposes in Obtaining Credit Reports Steven Van Beek, Howard & Howard Attorneys PLLC
7/6/2016	Attracting & Retaining Key Management Jeffrey C. Gerrish, Gerrish McCreary Smith, Consultants & Attorneys
7/7/2016	Treasury Services: New Delivery & Service Models for Cash Management David Peterson, i7 Strategies
7/12/2016	Modifying Existing Product Terms & Fees: Timing, Content & Requirements for Change-in-Term Notices Steven Van Beek, Howard & Howard Attorneys PLLC
7/13/2016	Current Hot Issues in Financial Accounting for Community Banks Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
7/14/2016 Morning	Director Series: Board Oversight & Responsibility for ACH Risk Mary Gilmeister, PAR/WACHA
7/15/2016 Morning	SPECIAL EDITION New FFIEC Guidance on Mobile Financial Services: Evolving Delivery Channels vs. Risk Management Expectations Brian Vitale, Compliance Advisory Services
7/19/2016	Analyzing & Managing Escrow Accounts, Including Shortages, Surpluses & Deficiencies Ann Brode-Harner, Brode Consulting Services, Inc.
7/20/2016	Countdown to Same-Day ACH: Deadline September 23, 2016 Shelly Simpson, EPCOR
7/21/2016	Debt Collection Series: Advanced Collection Concepts, Compliance & Risks David A. Reed, Reed & Jolly, PLLC
7/26/2016	Understanding Letters of Credit: Rules, Responsibilities & Liabilities Elizabeth Fast, Spencer Fane LLP
7/27/2016	Risks & Precautions for Endorsements & Other Negotiable Instruments Mary-Lou Heighes, Compliance Plus, Inc.
7/28/2016	Commercial Credit Grading: Methodology, Risk & Examiner Issues Tommy Troyer, Young & Associates, Inc.

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!**

Live Seminar

We have only a few spots left, so register now!

ICBND School of Agricultural Lending June 20-24, 2016 Bismarck State College, Bismarck

Here is the course schedule you will participate in:
Class times: Monday Registration 12:30pm, Class 1:00pm—5:00pm
Tuesday-Thursday: Class 8:00am—5:00pm
Friday: Class 8:00—12:00pm

DATE	CLASS	INSTRUCTOR*
Monday, June 20, 2016	Registration	
	Creating a Relationship with your Borrower	Deb Clarys, Security First Bank of North Dakota
	Understanding Balance Sheet Structuring	Tyler Schow, BSC
Tuesday, June 21, 2016	Balance Sheet—Cost vs. Market	Mark Hollop, BSC and Norm Thorsen, Garrison State Bank & Trust
	Income Statements	Instructor TBA
	Land and Machinery Values	Kevin and Bob Pfifer, Pfifer Auction
	In-House Appraisals and Evaluations	Instructor TBA
	Crop and Livestock Values	Darwin Bitz, Heartland State Bank
	Case Studies and Discussion	Ryan Larson, NDSU
Wednesday, June 22, 2016	5 C's of Credit	Ryan Larson, NDSU
	Ratio Analysis and Benchmarking	Andy Swenson, NDSU
	Ag Credit Classification Policy/Examinations	FDIC Speaker TBA
	Tax Returns and Forms	Steve Eckroth, Eide Bailly
	Tax Returns - The Bankers View	Darwin Bitz, Heartland State Bank and Mark Hollop, BSC
	Cash Studies and Discussion	Multi Instructors
Thursday, June 23, 2016	Cash Flow	Norm Thorsen, Garrison State Bank & Trust and Lynn Paulson, Bell State Bank & Trust
	ND Dept. of Financial Institution Update	Robert Entminger, Commissioner
	Cash Flow Case Studies	Norm Thorsen, Garrison State Bank; Deb Clarys, Security First Bank of ND; Lynn Paulson, Bell State Bank & Trust
	Cycles in Ag from a Historical Perspective	Doug Johnson, Moody's Analytics
	Loan Workout Strategies	Lynn Paulson, Bell State Bank & Trust
	Ag Lender Panel Discussion	Panel Members: Brad Legreid, American Bank Center; Jerry Hauff, Cornerstone Bank; Deb Clarys, Security First Bank of ND; Dennis Walsh, First International Bank & Trust; Lynn Paulson, Bell State Bank & Trust; Jeff Brees, Dakota Community Bank & Trust; Todd Neuschir, Straton Financial
Friday, June 24, 2016	Communicating with Your Borrower - Past, Present, Future	Mark Hollop, BSC
	Guest Speakers Invited	North Dakota State Delegations and Local Government Officials

Meals: Lunch is provided at BSC Tuesday-Thursday as part of your tuition. An evening social & barbeque held at the ICBND office on Monday evening and a Lewis & Clark Riverboat Cruise with meal Tuesday evening are part of your tuition and no additional fee will be charged. Family members/guests are welcome to both events.

Housing: A block of rooms has been secured at the Hampton Inn & Suites, just down the road from BSC. They offer a discounted rate for this event of \$119 plus tax per night. 701-751-5656

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Please refer to page 6 of this publication and contact ICBND at 701-258-7121 or Nanci at info@icbnd.com.

ICBND Directory

Together We Prosper



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

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info@icbnd.com www.icbnd.com

ICBND Office Hours:

Regular Business Hours

Mon-Fri
8:30 am to 5 pm

Summer Hours

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

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