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Independent Community Banks of North Dakota (ICBND) is pleased to sponsor the annual Community Bankers for Compliance Program (CBC).

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2017 Membership
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2017 Dates to
Remember:
March 28-29



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Welcome Fall!

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Chairman's Remarks



Rick Beall
Peoples State Bank of
Velva
Minot
ICBND Chairman

Hello, fellow community bankers! The good news is that, as I write this article, we are only 47 days and 13 hours away from the 2016 election and our news feeds will finally have something other than info about Hillary's e-mails and Trump's...everything. Hallelujah! I fall into the "millennial" category. "Mature" generations may joke that the only vote that millennials care to cast is in regards to what their mom is making for dinner since they are all still living in their parents' basements. True or not, it seems that millennials are often disinterested in voting, stating that they don't vote because they don't believe their vote will make a difference. Of what value is one vote in the grand scheme of things? How impactful is 1%?

Honestly? I think the truth is that one vote can mean a lot. The truth is that 1% can change the game.

People often ask me why we have two banking organizations in North Dakota? The question comes about when people note that, 99% of the time, the two organizations are in agreement regarding relevant issues in banking. Is that really worth paying two memberships? This is where the 1% becomes important.

Take for instance the recent news of Wells Fargo being fined by the CFPB in the amount of \$100,000,000.00 – ONE HUNDRED MILLION DOLLARS – for widespread illegal practices.

Five Banks (Wells Fargo being one of these) control 45% of our industries assets. There are over 6,000

banks in the United States. Do you think a \$100+ million dollar fine is going to impact Wells Fargo?

No.

Who will be impacted? The *actual* community banks – when congress predictably overreacts based on the indiscretions of this single, giant institution by creating some form of new heavy duty regulation that the "little guys" – your and my community banks – will have to make adaptations for and ensure compliance with on a daily basis. And I can tell you this – when these policies are crafted and discussed, I don't want Wells Fargo at the table with me. I want Barry, his staff and our board to be at the table representing our views, feedback and beliefs.

At the end of the day, only one organization in our state can say Wells Fargo isn't at our table when we discuss these matters and that's ICBND.

So that 1% difference we talked about? It's actually terribly important. That's why we vote. That's why we do what we do. That is why we truly appreciate your support and membership with ICBND. When you are contemplating which organization truly represents your community bank, please remember one thing: ICBND is 100% committed to representing the interests of *real* community banks.

In conclusion, I am privileged to be able to serve as your Chairman this upcoming year and I look forward to working with and hearing from each and every one of you.

Warmest Regards,

Rick

President's Remarks



Barry D. Haugen
ICBND President

As the father of three grown daughters, I understand the impact of reinforcement. As the youngest in my own family, my wife would probably say I need excessive reinforcement. I say she's lucky! And, the latest Wells Fargo scandal has given regulators, particularly the CFPB, a boatload of reinforcement. Wells created over 2 million bogus accounts without customers' knowledge. 5300 employees have been fired. Apparently rogue employees who conjured these schemes up themselves! Seems doubtful. The result so far – \$185 million in fines and penalties, a trip to the US Senate Banking Committee woodshed, and the announcement of an investigation by the US House Financial Services Committee. I have a sense the final shoe has not dropped. I can only imagine there are a number of uncomfortable discussions being held behind closed doors at other mega-bank headquarters. My guess is the probes are just beginning. If it seems like I'm picking on Wells Fargo, I am. I don't represent them.

Unfortunately, the fallout of all this will affect you as regulators cast a very large net. CFPB reform that we've advocated for was already certain to be a challenge. Now that seems implausible for the foreseeable future. One must assume that further punishing regulations will follow. When the dust

settles again, community bankers will have to fight like crazy to make up lost ground, usually in very small increments, proving time and again that we are not the "bad actors". While independent community bankers recently have had some success differentiating the plight of relationship banking, we need to further distance ourselves from the Wells of the world. Maybe this recent scam can help that in the long run. Maybe additional tiered regulation and limited size exemptions are still possible. Short term, it's going to be tough.

So enough with the negative thoughts for a moment. What you do as a relationship banker is good and necessary for our economy. Your association's Immediate Past Chairman, Dave Ludwig, and I have had a number of conversations about how we alter our message to policymakers and the public. Rather than the default approach of complaining about how regulations and compliance are killing community banking, let's discuss what it means to the national economy. Representing just 20 percent of the total US banking assets, community banks provide over 75 percent of agricultural loans and over 50 percent of small business loans in our country. Those are big numbers. Who fills that void absent community banks? The growth of our economy doesn't happen without healthy community banks who are in the business of relationship banking!

Welcome!

Please *welcome* ICBND's newest Associate Members:

Dakota Capital Life Insurance Company, Bismarck
& High Point Networks, West Fargo

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107 W Main Ave, Suite 325

PO Box 975

Bismarck, ND 58502

Website: www.dakotacapitallife.com

Phone: (701) 258-1499

Fax: (701) 258-2102

Contact: Bill Leier, President

Email: info@dakotacapitallife.com



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High Point Networks

728 East Beaton Drive Suite 200

West Fargo, ND 58078

Website: www.highpointnetworks.com

Phone: (701) 282-6459

Contact: Tom McDougall, President & CEO

Email: tom@highpointnetworks.com



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FINE Points



Above the Fray

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

November's presidential election is less than two months away. For better or worse and one way or another, this year's extraordinarily contentious, topsy-turvy presidential contest is coming to an end. So far, almost everything that wasn't predicted seems to have happened: left-field and right-field political insurgencies, name-calling debates and roughhouse street rallies, and even bizarre campaign tricks involving Russian cyber-breaches. The only storyline missing is a Hamiltonian-style duel between rival candidates.

But the campaign is still early, so more surprises undoubtedly lie ahead from this year's presidential campaign. Rhetorical kneecapping during the presidential debates this month and next surely is planned by both sides. Imagine what October surprises might be in store. Almost anything can happen it seems in a year when so many Americans remain angry and distrustful of Washington, Wall Street and the economy. Perhaps more than at any time in recent memory our electorate is anxious about the country's future.

Within this year's hyper-partisan political vortex, ICBA has taken deliberate steps to stay above and out of the fray. In fact, this is the first election since I arrived at ICBA in 2003 that the association has not sponsored events at or sent staff members to the national political party conventions to represent the nation's community banks. To protect our bipartisan positions and principles, we simply did not want to risk getting falsely portrayed as a partisan for either candidate or party or any narrow position.

However, ICBA hasn't been sitting on the sidelines. Through ICBPAC, community banking's federal political action committee, ICBA has remained active to ensure that community banking's voice is heard throughout the congressional races nationwide. More than 3,000 community bankers have contributed to ICBPAC to

elect and reelect lawmakers from both political parties who understand and support our industry's positions and objectives. So far, ICBPAC has disbursed more than \$1.6 million to federal election campaigns so far this election cycle, supporting more than 290 candidates and campaign committees.

Certainly, the stakes in this year's elections are high. Members of every political stripe believe that they have the answer to the nation's challenges. As with any election, however, whatever outcome the majority of Americans choose, ICBA will move forward as constructively as possible alongside our members and industry allies. Fortunately, we can do this more easily than others because our interests and agenda are plainly bipartisan and nonpartisan. Advancing financial opportunity for all, maintaining economic and entrepreneurial vitality, and ensuring a safe, fair and efficient financial services system—those are our bottom-line policy priorities.

Our priority policies allow ICBA to work in good faith with anyone and everyone to ensure those goals and principles are advanced and protected. That includes any president or member of Congress, and the leaders of any other like-minded industry, coalition or trade association.

To one degree or another, America's true democracy will always be loud and raucous as a vigorous competition of ideas and courses of government action. Through the seesaw pendulum swings of politics, ICBA will stay independent to call the issues as we see them—each as it comes. In these politically polarized times, that's more important than ever.

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.

Lenders of Choice

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

From the Chairman



There are more than 28 million small businesses in America today, serving as the economic engine of our country, employing half of the private sector and creating two out of three new jobs. I'm proud to count Centinel Bank of Taos, N.M., as a small business, and prouder still of the work we've done to support small businesses in Taos and create new opportunities for local entrepreneurs and small-business owners to succeed.

In fact, community banks nationwide serve vital roles in maintaining the lending flow to other small businesses in their neighborhoods. Although we comprise just 20 percent of the banking industry's assets, we fund half of all small-business loans. I'm proud of that, too!

And I want everyone to know what our customers have signaled with their patronage: We do it better. Small businesses that apply for loans with community banks are the most successful and most satisfied, according to a report from seven Federal Reserve Banks issued earlier this year.

The report findings show that community banks extended at least some of the financing requested by loan applicants to 76 percent of applicants surveyed, while large banks approved just 58 percent. Community banks also had the highest satisfaction scores, with 75 percent reporting satisfaction with their overall experience, compared with 51 percent for large banks.

There's no mystery as to why community banks are preferred small business lenders. Our success, and that of our community, is intimately tied to our local businesses. So we invest the necessary time and resources

to help our fellow entrepreneurs succeed even when other lenders can't or won't.

This was the impetus that drove my grandfather, Eliu, to open Centinel Bank in 1969 when he couldn't get a loan to establish a law office. The same rationale my dad, Martin, applied when he had the vision to fund a building project made from recycled materials, that today is a leading design in sustainable housing for thousands of people around the world. That's also why I co-founded the Bridges Project for Education nearly 20 years ago, to help future entrepreneurs obtain a higher education in hopes they will return one day to help run a successful business and give back to their hometown community.

I've said it before and I'll say it again: What we do matters! Community banks have a unique business model that is defined by being engaged with the people in the communities in which they reside. The personal bonds we forge and our dedication to our communities enable us to invest and reinvest in local entrepreneurs and business owners and to stimulate the local economy. This is what I am most proud of about our industry and what will cement our place as the lender of choice for decades to come.

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

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

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Dinner at Owen Brennan's

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COMMISSION DEDICATES WILSON M. LAIRD CORE AND SAMPLE LIBRARY

The North Dakota Industrial Commission dedicated the North Dakota Geological Survey Wilson M. Laird Core and Sample Library on the campus of the University of North Dakota on September 26, 2016.

The 13.6 million dollar expansion was authorized by the 2015 Legislature and was paid for with monies from the Strategic Investment and Improvements Fund. Under law, the fund may be used for one-time expenditures relating to improving state infrastructure or for initiatives to improve the efficiency and effectiveness of state government.

Crucial to the understanding of North Dakota's oil and gas resources, the Core and Sample library was the brainchild of State Geologist Wilson M. Laird in 1941. Laird understood the need to have proper rules and regulations in place prior to the discovery of oil and gas.

"W.M. Laird laid the framework for oil and gas permitting as well as developing a repository for cutting and core samples in the library that today bears his name," said the Commission members in a joint statement. "This core library contains approximately 85% of the oil and gas cores and samples generated in North Dakota, making it the most complete core and sample library in the nation."

Those who attended the dedication included UND President Mark Kennedy, Board of Higher Education President Kathleen Neset, Mark Sonnenfeld representing Whiting Petroleum, Jack Stark, Continental Resources President and COO, members of the Laird family and legislators.

Core Library expansion by the numbers:

- The Core Library had many locations at UND. The current location first opened and was dedicated to W.M. Laird in 1980.
- One study conducted in the old core library resulted in production of 28 million barrels of oil over the last six years, generating enough tax income that could have paid for this core library expansion more than five times.
- From 2002-2013 the core library staff upgraded 90 percent of the boxes that hold the core and 75 percent of the boxes that hold core samples (some 150,000 boxes) generating a space savings that added five years to the current warehouse capacity.
- The original warehouse was 13,000 square feet. The new warehouse adds 28,000 square feet.
- New labs give industry and students two to five times the amount of space (depending on the lab) to lay out and study core samples.
- A total of 1,900 feet of core can be laid out in the three core labs on the first floor.
- Core boxes can weigh up to 30 pounds.
- Each aisle from the old warehouse contains 260 tons of rock. The old warehouse contains 2,200 tons of rock or 4.4 million pounds of rock.



Pictured: ND Geological Survey Wilson M Laird Core and Sample Library



Government Relations and Public Policy

Karen Thomas



Enough is Enough!

ICBA sues the NCUA to stop unlawful credit union regulations

Declaring enough is enough of unlawful and unreasonably lenient credit union industry regulations, the Independent Community Bankers of America filed a federal lawsuit on behalf of Main Street America last month against the National Credit Union Administration. The lawsuit specifically targets an unlawful NCUA rulemaking allowing tax-exempt credit unions to dramatically exceed commercial lending limits set by Congress.

If the NCUA's commercial lending regulation adopted in March is allowed to stand, ICBA said in court documents, it would allow credit unions to exceed the congressionally authorized limits on their tax-exempt lending activity, putting consumers and the financial system at risk in the process. "This unlawful rule from the NCUA is the latest example of the agency stretching the law beyond its breaking point to serve as the tax-exempt credit union industry's regulatory rubber stamp," said ICBA President and CEO Cam Fine.

The NCUA's rule is contrary to the plain language of the Federal Credit Union Act, as amended by the Credit Union Membership Access Act, ICBA said in court documents filed with the U.S. District Court of the Eastern District of Virginia. To protect the safety and soundness of credit unions, Congress has expressly limited the amount of commercial loans that a credit union can both originate and hold.

Important to ICBA's legal action, federal law defines a "member business loan" as any commercial loan on a credit union's balance sheet without regard to whether the loan was originated by the credit union or purchased by another credit union. By allowing a credit union to exclude nonmember commercial loans or participations (such as loans originated by another credit union to a borrower who is not a member of the credit union purchasing the loan or participation) from its calculation of the member business loan cap, the NCUA has provided credit unions with a huge loophole they can easily exploit to dramatically increase their commercial lending.

The lawsuit, *Independent Community Bankers of America v. National Credit Union Administration*, points out that the NCUA has not offered any rational explanation for its interpretation of

its commercial lending statute, which reverses a conclusion it reached more than 15 years ago that excluding loans and participations purchased from others from the lending cap would lead to "absurd" results and violate the Federal Credit Union Act.

The lawsuit notes that the NCUA rule has put consumers, taxpayers and the financial system at risk by jeopardizing the safety and soundness of federally insured credit unions. The NCUA's action also has expanded the federally funded competitive advantages tax-exempt credit unions enjoy over community banks. As credit union industry assets have ballooned, the NCUA's role has transformed from a federal financial regulator to an industry cheerleader, ICBA said.

ICBA said it simply wants the agency to adhere to the law when writing its regulations. "Only Congress has the authority to set credit union laws, and the NCUA has ignored the debate on Capitol Hill to satisfy large, growth-oriented credit unions that are subsidized by the American taxpayer," Fine said. "ICBA and the nation's roughly 6,000 community banks believe that the credit union industry should not be allowed to continue expanding its lending authority as long as it remains exempt from taxation and the federal financial regulations that taxpaying community banks are obligated to meet."

ICBA filed its lawsuit as the NCUA is considering a separate proposed field-of-membership rule that exemplifies the regulator's lax and questionable approach to credit union oversight. That rule would significantly expand the definition of "well-defined local community," which by law limits the territory a community-based credit union can serve, to include any congressional district. Under the proposal, the seven-state territory would qualify as "local" community. In the case of Alaska, the NCUA would treat towns located more than 1,000 miles apart as part of the same "local" community.

Karen Thomas (karen.thomas@icba.org) is ICBA's senior executive vice president—government relations and public policy.

NCUA Lawsuit Resources

The Independent Community Bankers of America has posted various information resources about its lawsuit against the National Credit Union Administration on the public website Stop the CU Power Grab, found at www.icba.org/stopthecugrab.

In addition to a copy of the lawsuit, the website includes an ICBA press release, a video message from ICBA Chairman Rebeca Romero Rainey, and frequently asked questions about ICBA's legal action. The website also allows community banks to provide ICBA feedback about how tax-exempt credit union commercial lending has damaged community bank lending.



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**Joshua Habursky,
ICBA director of advocacy**



“Community banks have close relationships with customers who often go back many years, so we need to engage those allies that are committed to local banking.”

—Joshua Habursky, ICBA director of advocacy

“When lawmakers have questions about banking issues, the community banks in their states and districts should be their first points of contact.”

—Joshua Habursky, ICBA director of advocacy

‘Sowing the Grassroots’

ICBA’s advocacy director looks to foster a culture of advocacy

New ICBA Director of Advocacy Joshua Habursky recently joined ICBA to head up grassroots outreach. With Congress returning to Washington this month for an abbreviated session ahead of the November elections, Habursky has been working to expand community bank engagement with their lawmakers and federal regulators. We sat down with him to see how it’s going.

IB: How are you settling in at ICBA?

Habursky: Very nicely. ICBA has a great infrastructure in place and a lot of active advocates among community bankers. So that’s an excellent place to start. My goal is to build on what we’ve achieved so the community banking industry continues to have a powerful grassroots presence in Washington.

IB: How?

Habursky: First we need to ensure we’re maximizing the potential of our industry to engage policymakers with a loud, clear and collective voice. There’s no doubt that we have many community bank executives who closely track policy issues and actively reach out to representatives in Washington. We want to see that same level of passion extend throughout the bank—to staff members at every level, as well as bank directors.

When Congress or the regulators are considering a policy initiative that affects community banks, everyone in the industry should be engaged, because everyone is affected. Community banks employ 700,000 Americans, so we need to tap as many of them as possible to make sure Washington is listening.

IB: Are there any other ways to build on our grassroots efforts?

Habursky: We have an opportunity to engage customers who have a stake in the public policy process, including small-business owners. Community banks have close relationships with customers who often go back many years, so we need to engage those allies who are committed to local banking. Anyone with an interest in promoting community banks can be an ICBA advocate.

IB: How important is grassroots to ICBA’s policy goals?

Habursky: It’s absolutely essential! Lawmakers seek out reliable and trusted sources for information as they make key policy decisions, and they are particularly interested in the views of their constituents. I mean, lobbyists can provide good information, but members of Congress want to

hear from the voters who determine whether they stay in office.

So community bankers should be their representatives’ primary source of information on community banking—period. When lawmakers have questions about banking issues, the community banks in their states and districts should be their first points of contact. If we’re not, then we’re not exercising our voice on issues that affect our businesses and livelihoods.

IB: What are the important grassroots issues this fall?

Habursky: With the 114th Congress winding down, obviously we’re going to be pushing our regulatory relief agenda. We’d like to build on our successes from the end of last year by advancing more provisions from the ICBA Plan for Prosperity regulatory relief legislative agenda. That includes bills supporting relief from Basel III, mortgage rules, the call report. There’s a lot in play.

Meanwhile, we’re going to try to make progress on stricter data-security standards for merchants, build support for a repeal of debit interchange price controls, and fend off pushes from the credit unions and Farm Credit System. So we have our work cut out for us.

IB: All right, so what’s the best way to get involved?

Habursky: A quick and easy way to start is by filling out the “Become an ICBA Advocate” form on ICBA’s Be Heard grassroots website, at www.icba.org/beheard. Those who sign up will receive periodic action alerts asking them to reach out to their elected officials on pressing issues facing the industry.

The next step is to take action. That means making the phone call when it counts, sending the email or tweet, or even meeting in person with lawmakers as an ICBA advocate. This might be old hat for many community bankers out there, but we need as many people in this industry as possible to get involved. So let’s also encourage colleagues, employees, directors and even customers to join us.

ICBA will be providing many new resources, training sessions and interactive content to help bolster our grassroots efforts and give already-active ICBA advocates the platform to recruit others. There’s plenty for us to fight for, so we need to create an industrywide culture of advocacy.

IB: Any final bit of advice for readers?

Habursky: Yes—call me. Community bankers are welcome to contact me directly at (202) 821-4355 or joshua.habursky@icba.org. Grassroots is all about communication, so I welcome questions, comments and feedback any time.

To become an ICBA advocate, visit the Be Heard grassroots website at www.icba.org/beheard.

ICBA urges lawmakers to promote consumer choice through targeted relief

The Independent Community Bankers of America® (ICBA) urged Congress to keep in mind the differences between community banks and megabanks as lawmakers consider any legislative response to Wells Fargo's massive consumer fraud. In a letter to members of Congress, ICBA called for targeted regulatory relief for community banks to promote consumer choice in financial services.

"Community bankers are gravely concerned that the legislative and regulatory reaction to Wells Fargo will again fail to distinguish between too-big-to-manage banks and community banks," ICBA President and CEO Camden R. Fine wrote to Congress. "Costly, unnecessary new requirements would only hamper community banks' ability to serve their customers and further drive consolidation and concentration of the nation's financial resources."

In its letter, ICBA wrote that community bankers are outraged by the rampant fraud perpetrated by Wells Fargo on millions of Americans, for which the megabank recently paid \$185 million in fines. While megabanks such as the \$1.9 trillion-asset Wells Fargo operate a transactions-based business model that incentivizes abuse of consumers, community banks are built on a relationship model in which reputation is everything.

ICBA noted that Congress should avoid the kinds of overreaching laws and regulations enacted after the recent financial crisis, which disproportionately affected local institutions. Further, the Wells Fargo fraud should not inhibit the passage of bills containing tailored regulatory relief for community banks, as prescribed by ICBA's Plan for Prosperity platform.

Much-needed community bank regulatory relief legislation is before Congress today, and "its momentum should not be stalled by the fraud at Wells Fargo," Fine wrote. "Fix what's wrong with American financial services by strengthening what's right with it—community banks."

About ICBA

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



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Pictured: Jim Goetz, FDIC Chairman Martin Gruenberg, and ICBND Chairman-Elect Tim Karsky.

Jim Goetz, Security First Bank of North Dakota and Tim Karsky, Choice Financial serve on ICBA's Subcommittee on Regulation Review. They recently met with the OCC, FDIC and the Federal Reserve Board during meetings in Washington, DC.

Distinguished Banker Award, Gary Hanisch
2016 ICBND Convention Highlights!
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ICBA Offers Financial Tips to Help Prepare for a Natural Disaster

In recognition of the month of September as National Preparedness Month, the Independent Community Bankers of America® (ICBA) and the nation's 6,000 community banks would like to remind Americans about the importance of getting their financial affairs in order and offer tips to help them prepare before a natural disaster strikes.

"Having access to pertinent documents and emergency funds is critical in the days and weeks following a natural disaster," said ICBA Chairman Rebeca Romero Rainey, chairman and CEO of Centinel Bank of Taos, N.M. "Devising a strategy ahead of time can help alleviate victims from undue pressure during an incredibly stressful time. Doing so will also help minimize financial uncertainty, and limit the long-term impacts from damaged, destroyed or lost financial documents."

ICBA offers the following tips to help consumers prepare for a natural disaster:

- Store important documents such as proof of identity, property ownership, insurance policies, bank and investment account information, and three years of tax returns in a bank safe-deposit box. Encase these items in plastic bags to prevent moisture.
- Prepare additional copies of critical documents such as birth certificates, adoption papers, marriage licenses and the deed to your home for safekeeping and inform a trustee, relative or attorney of their location.
- Print out key contact information for executors, trustees and guardians and store it in a secure location, either in your safe-deposit box or with a close relative.
- Inventory personal and household valuables (take photos and keep receipts) to help evaluate replacement costs.
- Include surplus cash, preferably small bills, in your home emergency kit. The kit should also include a three-day supply of food and water, a first aid kit, can opener, radio, flashlights and batteries.
- Create digital copies, which can serve as a supplement or backup to paper documents. Scanned or electronic documents can be uploaded with secure online backup services.
- Contact your insurance agent or visit the Federal Emergency Management Agency's website at www.fema.gov to determine if a flood insurance policy is right for you.

"Your local community banker can also serve as a valuable resource in helping assess your financial preparedness in the event of a natural disaster," Romero Rainey added. "Remember that your community bank is always with you—in good times and in bad."

To find a community bank, visit www.banklocally.org

For more information and resources, including a copy of an [Emergency Financial Preparedness Guide](#), visit ICBA's [Consumer Education and Resources webpage](#).

About ICBA

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



On Monday, September 26, Social Security will publish a final rule to update the criteria we use to evaluate disability claims involving mental disorders. This rule, “Revised Medical Criteria for Evaluating Mental Disorders,” is the most comprehensive revision to the criteria since 1985.

Upon publishing this final rule, our standards and terminology for evaluating claims involving mental disorders reflect information from the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition — the mental health profession’s current standard classification of mental disorders.

While updating this rule, the public had questions about our criteria for evaluating intellectual disability. From childhood onward, people with intellectual disabilities experience deficits in intellectual functioning and lack many basic daily practical and social skills. We decided it was critical to ensure these individuals receive necessary assistance as soon as possible. Therefore, we updated the diagnostic and functional criteria for this disorder and are using IQ test score criteria that will allow us to identify quickly people who may qualify for disability benefits based on an intellectual disability.

Besides reflecting comments from members of the public, the rule reflects the expertise of disability policy experts, adjudicators, psychiatric professionals, and vocational experts.

During the careful, considered process of updating the rule, we’ve engaged with stakeholders, including: disability beneficiaries and their family members; psychiatrists, psychologists, and other mental health treatment providers; and advocacy groups for those with mental disorders. We also solicited, responded to, and incorporated public comments, and considered an intellectual disability report we commissioned from the National Academy of Sciences.

People with mental disorders are some of the most vulnerable members in our society, and we take our duty to provide them with effective service and support seriously. Publishing this rule is just one way we’re meeting our priority to secure today and tomorrow for millions throughout life’s journey.

You can learn more about the rule [here](#).

Fun Fact:

President Abraham Lincoln established the United States Secret Service (USSS) to prevent the illegal production of money.

During Lincoln’s administration, more than one-third of the nation’s money was counterfeit, so the USSS was created to thwart the counterfeiting.

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Setting S.M.A.R.T. Health Goals

Live Well, Work Well

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

Studies have shown that goals that are either easy or difficult to reach provide more motivation than goals with moderate difficulty levels. The belief that a goal is impossible, however, actually decreases performance as well. Choose S.M.A.R.T. goals.

Whether it's quitting smoking, exercising more or making healthier meal choices, setting realistic and specific health goals is your first step.

[Specific] Setting a very general health goal is counterproductive—if your goal is to lose weight, you are much less likely to achieve it, or even stick with it at all, than if your goal is to lose 10 pounds by your next birthday, or by your friend's upcoming wedding. In addition, saying things like “I want to eat healthier” or “I want to eliminate stress from my life” is far too general.

[Measurable] Find a way to measure your progress toward your goal. Record your goal and put it in a place where you will see it regularly, such as on the bathroom mirror, on the refrigerator or on your desk at work. Check in with yourself regularly to measure progress toward your goal—if your goal is to consume a certain number of calories per day, keep a journal of calorie intake so you can monitor your progress.

[Attainable] After setting a goal, plan how you will reach it. If it is a large goal, there may be many steps to complete and phases to go through before you reach your ultimate goal. Going in without a plan will not help you reach that goal—do some research so you know what you need to do and how to do it.

[Realistic] Don't set impossible expectations for yourself. It may benefit you to set goals in smaller pieces – when you reach one goal, set another, and eventually you will make it to your long-term goal. Starting with small goals and working up to the larger ones may also help your motivation – the feelings of success you'll experience as you achieve the smaller goals will give you motivation to push yourself further.

[Timely] Give yourself a sense of urgency—“I will lose 10 pounds before my friend's wedding,” rather than, “It would be nice to lose 10 pounds.” Setting a date or time frame in which to complete your goal may help you get in the right mindset to actually achieve the goal. Make sure you're setting realistic timeframes, however, so you don't just write the goal off as impossible.


Set goals to accomplish what you've been meaning to do for years—don't hold yourself back. ■



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 (Article provided by Zywave
 Broker Briefcase)

Melon and Steak with Smoked Paprika Dressing

Ingredients

- 3/4 pound boneless sirloin steak, trimmed
- 1/4 teaspoon salt
- 1/4 teaspoon freshly ground black pepper
- 1 medium red onion, cut crosswise into 1/2-inch-thick rings
- 3 tablespoons fresh lime juice
- 1 tablespoon honey
- 2 teaspoons olive oil
- 1 teaspoon smoked paprika
- 1/2 teaspoon crushed red pepper
- 1/2 cantaloupe, peeled, seeded, and cut lengthwise into 1/4-inch-thick wedges
- 1/4 cup chopped fresh cilantro
- 1/4 cup chopped fresh mint

Preparation

1. Preheat a lightly oiled grill pan over medium-high heat. Sprinkle steak with salt and pepper; grill with onion,

turning onion after about 4 minutes and steak after 7 minutes, until meat is medium-rare or to desired degree of doneness. Transfer meat and onion to a cutting board; let rest 5 minutes before slicing steak

2. In a small bowl, combine honey, lime, olive oil, smoked paprika, and crushed red pepper; stir with a whisk. Set dressing aside.
3. Slice steak; arrange on platter with cantaloupe, onions, cilantro, and mint; drizzle with dressing.

Prep: 8 minutes;
Cook: 7 minutes; **Total time:** 15 minutes.

Yield: Makes 4 servings (serving size: 2 1/2 ounces steak, plus salad and 1 tablespoon dressing)





Portfolio Management

Jim Reber



Look Under the Hood

It pays to be choosy when buying MBSs

Mortgage-backed securities (MBSs) are a staple of community bank investment portfolios. The aggregate of all mortgage-related securities, which encompass traditional pass-throughs, collateralized mortgage obligations and adjustable-rate mortgage pools (ARMs), make up more than half of all the dollars invested by community banks. This makes MBSs a major driver of overall bank profitability.

Something that savvy portfolio managers do is comparison shop. Fortunately for you the MBS market (which is about \$10 trillion in size) contains thousands of different pools that can be analyzed to find some relative value. In fact, I've heard more than once from experienced community bankers that relative value is all that's out there. Absolute value is just a concept, according to them, and who am I to argue? Still, MBSs with certain features improve their chances of success.

Most likely to succeed

Irrespective of the make or model of mortgage securities your community bank owns, they probably have some attractive trim packages included. MBSs issued by Fannie Mae and Freddie Mac have a 20 percent risk weighting, and Ginnie Mae pools have a zero percent weighting. Their liquidity is very good, and like any good automobile, they come with "financing available" as they are readily pledgeable.

Since MBSs produce monthly principal and interest, their cash flows can be used to manage interest rate risk or facilitate liquidity management. (ARMs, of course, are coveted for their rate-risk benefits.) Unlike many assets, MBSs can improve in value as they age. Let's examine a strategy that is already being utilized in well-managed community bank portfolios.

Older can be better

"Speed" in an MBS is not a measurement of how fast a vehicle can travel. It is a metric to account for the fact that some principal payments will be received before they are scheduled to be. They are usually expressed using the Constant Prepayment Rate (CPR) model. These speeds have a huge effect on how a given MBS pool performs. Given the decades of history, and the existence of homogeneous pools, an investor can reasonably expect a pool with certain characteristics to prepay according to

historical patterns.

One such application is to buy pools that have a certain amount of seasoning. The early stages of an individual pool will typically see little or no prepayment activity as the homeowners haven't built up much equity in their homes, and events that cause housing turnover (e.g., job transfers, divorces, deaths) haven't yet had time to occur. Simultaneously, for short maturity pools, which are those with 20-year or less initial terms, by the time a pool gets two years old, the scheduled principal payments start piling up. The combination of the two really starts to produce significant cash flows while lowering the roof on the average life.

For your consideration

As an example, we can compare two Freddie Mac 2.50 percent 15-year pools. FG G18549 was issued in April 2015, and FG G18611 in August 2016. The difference in their current average lives is noticeable: 4.3 years versus 5.1 years. Maybe more importantly for the portfolio manager is the expected principal to be received over just the next year. FG G18549 will probably return 7 percent more principal in the next 12 months than will FG G18611. That is significant by anyone's tachometer.

In closing (I can't help it), a word of advice. It's always beneficial to have an exit strategy. Again not unlike a car, the market value will begin to dwindle as it gets to be latter stages of its effective life. A pool with remaining principal of around \$200,000 still has decent liquidity, and that's a good time to consider listing it for sale.

Ask your favorite broker to display some examples of new versus seasoned mortgage pools. Subtle differences in seasoning will make conspicuous improvements in cash flow and asset-liability benefits. A couple of years' aging can turn a lemon into a head snapper.

Jim Reber is president and CEO of ICBA Securities and can be reached at 800-422-6442 or jreber@icbasecurities.com.

Build a custom portfolio

Vining Sparks, ICBA Securities' exclusive broker, has an interactive website that allows users to track the performance of their mortgage-related securities through its MyPortfolio feature. For a test drive, contact your Vining Sparks sales rep or visit www.viningsparks.com.

CLEARING UP THE CONFUSION ON MODEL RISK MANAGEMENT

by Keith E. Monson

If you're like most bankers, you still get confused when it comes to model risk management. Why are examiners asking my bank to validate a model? What guidance should my bank follow? And what are the board's responsibilities?

Despite the release of updated supervisory guidance on model risk management in 2011, there is still confusion about what rules to abide by. That's because the [Federal Financial Institutions Examination Council \(FFIEC\)](#) did not issue the updated model risk management guidance. It was issued by only two of the prudential regulators—the Federal Reserve (FED) and the Office of the Comptroller (OCC). This means not all financial institutions are adhering to the same set of rules.

Why All the Guidance in the First Place?

The [most recent model risk guidance](#)—issued by the OCC and the FED—defines the term *model* as “a quantitative method, system or approach that applies statistical, economic, financial or mathematical theories, techniques and assumptions to process input data into quantitative estimates.” It also “covers quantitative approaches whose inputs are partially or wholly qualitative or based on expert judgment, provided that the output is quantitative in nature.”



Whether your bank is using models for underwriting credit, safeguarding client assets or even measuring risk, model risk management primarily occurs for two reasons:

1. A model may have fundamental errors and produce inaccurate outputs when viewed against its design objective and intended business uses
2. A model may be used incorrectly or inappropriately, or there may be a misunderstanding about its limitations

Requirements for the Board of Directors and Senior Management

That's why the board and senior management at your bank should follow the updated model risk management guidance. The board of directors—or a delegate—for FED- and OCC-regulated institutions must approve model risk management policies. And these policies should be updated as necessary, and reviewed annually, in accordance with the bank's risk appetite.

It's also important for senior management to be attentive to the possible adverse consequences (including financial loss) of decisions based on the use of models, by executing and maintaining an effective model risk management framework. Banks should inventory the number and types of models used to ensure all models have proper oversight.

Create an Effective Model Validation Framework

To effectively manage these models, your model risk management policy should consider validation requirements. In its simplest form, an effective model validation framework includes three core elements:

1. Evaluation of conceptual soundness, including developmental evidence
2. Ongoing monitoring, including process verification and benchmarking
3. Outcomes analysis, including back-testing

Someone who is not responsible for development of the models and does not have a stake in whether models are determined to be valid should perform model validation. This person could be a financial institution's internal auditor or an independent party with the requisite knowledge, skills and expertise to perform model validation and with the explicit authority to challenge developers and users.

Use Models to Support Strategic Decisions While in Compliance

Using models can help your bank with a broad range of activities, from measuring risk to determining capital and reserve adequacy. And if your bank's management relies on models in its day-to-day functions and/or decision-making criteria, it's essential to incorporate model validation processes.

Effective model validation framework will not only help to ensure the models are performing as expected and in line with the design objectives and business uses, they will help ensure your bank is [following federal guidance](#).

Keith E. Monson serves as CSI's chief risk officer. In this role, Monson maintains an enterprise wide compliance framework for risk assessment and reporting, as well as other key components of CSI's corporate compliance program. With nearly 25 years of banking experience, he has a wide range of expertise in the compliance arena, having served as chief compliance officer for both large and small financial institutions. His experience also includes assisting financial institutions as a compliance consultant and, most recently, as chief risk officer. Keith's diverse background allows him to support financial institutions with the design and continued enhancement of core compliance practices that are sustainable, create consistency and provide flexibility.



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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.


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¹Morgan Stanley Shippers' Survey, October 2012

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Congratulations! Through persistent advocacy, you and your community banking colleagues have made progress in our industry's push for relief from quarterly reporting burdens. While much hard work remains to achieve even more substantial reforms, a new proposal from banking regulators to streamline the call report shows what collective grassroots outreach can accomplish.

What Happened

Under the Federal Financial Institutions Examination Council proposal, domestic banks with less than \$1 billion in assets—approximately 90 percent of filers—would qualify for a streamlined call report. This new report would have 40 percent fewer data items, shrinking the quarterly page count from 85 to 61.

The proposal comes almost two years after ICBA met with the FFIEC to deliver a petition with nearly 15,000 signatures urging call report relief. That petition drew on data from a 2014 ICBA survey that found the annual cost of preparing the call report has increased for 86 percent of respondents over the past 10 years.

What's Next

ICBA is encouraged by the regulators' proposal, but our push for call report relief is far from over. Here's what we can all do to build on these initial gains:

- Review [the FFIEC's proposed rule](#) and submit comments calling on regulators to enact meaningful reforms,
- Continue to raise the profile of this issue as regulators consider implementing additional relief by March 2018, and
- Advocate [ICBA Plan for Prosperity legislation](#) to expand on this regulatory proposal by requiring a short-form call report for community banks.

Congratulations again, and thank you for your commitment to community banking and regulatory relief. We look forward to continuing to work with you and all of our colleagues nationwide to expand on these gains, which will help our industry serve our customers and the communities we call home.

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See the Special Edition ICBND 49th
Annual Convention Review for more!



North Dakota Industrial Commission

COLLEGE APPLICATION MONTH ACTIVITIES SET TO HELP ND SENIORS APPLY

October has long been known for baseball playoffs and Halloween. Add one more item to the list in North Dakota: College Application Month. More than 80 high schools across the state will host College Application Month events to assist seniors with their first applications to college. It is projected that more than half of the state's 8,000 high school seniors will take advantage of the activities in their schools on their designated days.

"This is part of our ongoing work to assist high school students who pursue higher education and to build our workforce for the future," Gov. Jack Dalrymple said. "Postsecondary education is more important than ever before, and we encourage North Dakota's high school seniors to take full advantage of the many resources available to help them achieve a lifetime of success."

College Application Month is part of a national initiative known as the American College Application Campaign which started in 2005. Today, it reaches more than 250,000 schools in all 50 states. The goal of the initiative is to increase the number of first-generation and low-income students pursuing a college degree or other higher education credential. In order to accomplish this goal, Bank of North Dakota is paying one \$35 application fee per student if they apply during their school's event to a North Dakota college or university.

"It is an opportunity for North Dakota's youth to pursue higher education," said Agriculture Commissioner Doug Goehring. "College Application Month encourages seniors in high school to take the first step early by applying to college during the month of October."

To ensure the effort is successful, college admissions staff members, bankers and economic developers across the state are volunteering time at their local high schools to assist students in completing the applications. Each high school has a designated site coordinator who is responsible for the event.

"We are grateful to the hundreds of volunteers who are contributing to make this initiative a success," said Attorney General Wayne Stenehjem. "There are students who would never



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pursue higher education without this commitment from their communities and schools to assist them with the application process."

Bank of North Dakota has partnered with the North Dakota Office of the Governor, the North Dakota Department of Public Instruction, and colleges and universities across the state for College Application Month.

"Bank of North Dakota is pleased to

lead this effort with our partner agencies," said Eric Hardmeyer, president of the Bank of North Dakota. "The Bank's mission is to promote agriculture, commerce and industry. This can only be accomplished with an educated workforce."

More details about the initiative's activities are available at www.collegeplanning.nd.gov/cam or by calling Bank of North Dakota at 701.328.5880.

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WHEN DISASTER STRIKES

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Social Security provides financial benefits, tools, and information to help support you throughout life's journey. We're excited to announce the launch of geospatial mapping at Social Security! Our new initiative, *GeoMaps*, complements our Open Government and Open Data initiatives.

For several years, we have published a wealth of data on [Data.gov](https://data.gov) concerning subjects as varied as our benefit formulas and the Social Security Number Verification Service we offer for employers. We know people learn and receive information in different ways.

GeoMaps is an interactive mapping tool that lets you view large amounts of our data in a quick, geographic visualization. You can also download the data, and mesh it with your own data to create other maps.

We've started with these maps and plan to add more in the future:

- Old Age, Survivors, and Disability Insurance benefits by state; and
- "Help America Vote Verification System" transactions by state. Social Security manages this system to assist states with verifying the information of newly registered voters for federal elections.

We encourage you to explore this innovative technology by visiting our [Open Government Map Gallery](https://open.gov), and on [GeoPlatform.gov](https://geoplatform.gov). If there are other types of maps you would like published here, you can also [submit](#) your idea to us. As more geospatial maps become available, we'll add them to the gallery!



ACH Audits and ACH Risk Assessments are like a day at the beach with the ACH Compliance Training Package!

ICBND and ICBSD in collaboration with UMACHA are pleased to present a convenient and affordable solution for all your 2016 ACH compliance and risk management needs.

While Same Day ACH may be a big theme this year, it is equally important to be sure you complete your required annual audit and update your risk assessment if needed. To help you do so, our organizations are excited to offer this one-of-a-kind package, including your very own copy of UMACHA's 2016 ACH Audit Guide to aid you in meeting your NACHA Rules requirements. Better yet, this package features a special event available only to those who participate, where you can dial-in and ask UMACHA's ACH Rules experts any questions you have while completing your audit and risk assessment. This is one opportunity you cannot afford to miss!

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Live open forum webinar (October 25, 2016 from 2:00 – 3:30 pm CT, recording through 12/31/2016)*

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EMV, TOKENIZATION AND THE FUTURE OF PAYMENTS

by Matt Herren

Your customers want transactions completed quickly and securely. That's why the influx of digital payment options has many consumers looking for the next fastest alternative. And while they don't always care how it works—you should. Here's why.

As with any new payments technology, come questions about security. Tokenized digital payments—like those used by Apple Pay, Samsung Pay and Android Pay—are no different. Certainly, it's more convenient, but can we trust this contactless method of payment?

Tokenization Starts with EMV

Understanding tokenization begins with EMV. On today's chip-enabled EMV cards, the chip is a microprocessor that uses dynamic data to securely facilitate the transaction processing of a static card credential.

But, as anyone who has used a chip card knows, there is something still to be desired. The process of “dipping” the card is slow ... you sit and wait ... and then you wait some more. Eventually, the terminal buzzes so you don't forget your card, and the process is complete.

That's not to say that EMV isn't worth doing. EMV is a critical component in the digitalization of payments because it introduced digital dynamic data during the transaction process, which improves [payments processing](#) and better protects consumer data for card-present transactions.

How Tokenization Works in Digital Wallets

Digital wallets take it a step further by adding tokenization to [digital payments transaction processing](#). Tokenization works by replacing the static credential—the number on the front of a debit or credit card—with a token credential that is unknown, even to the cardholder.

For example, one of your bank's customers is using Samsung Pay to buy a cup of coffee. When the barista asks for payment, the tokenized debit card in your customer's digital wallet produces a stored token—or dynamic card credential—from the mobile device. That token is then passed onto the merchant in an encrypted way to complete the payment.

Once the merchant processes that transaction and contacts the card association (such as Visa or MasterCard), the card association accesses the “token vault” and uses your customer's token credential to match it to the card credential and facilitate the payment. In the event of a merchant breach, the credentials that the merchant receives cannot be used to perpetrate fraud going forward.

Tokenization applies not only to card-present transactions—like EMV—but is also used to secure digital wallet payments in the ecommerce space. And, as if this wasn't impressive enough, tokenization all happens in less than two-tenths of a second.

Beyond EMV: Embracing Mobile Payments

Mobile is the present and future of payments. With stats like those from [eMarketer](#) showing mobile payment transaction value increased by 137 percent from 2014 to 2015, and projections for another 324 percent increase from 2016 to 2018, it's clear that more and more people are adopting smartphones. And that means more devices enable mobile payments—both for in-store and ecommerce purchases.

Soon, the question will no longer be, “do you have a smartphone?” It will become “what kind of smartphone do you have?” And your bank should be asking customers, how can we get you set up with a digital wallet.

EMV is just the beginning. By embracing tokenized digital payments, you are not only able to protect your lion's share of interchange revenue, you provide customers who are looking for the newest technology with the fastest—and most secure—mobile payment method out there.

In his role, Matt Herren has employed advanced analytics and data analysis to not only react to fraud, but also to prevent it. As the product manager for Payment Analytics, Matt has expanded CSI's ability to address fraud through early identification of merchant breaches and fraudulent testing techniques. His work helps to increase bank profitability through fraud mitigation and card portfolio analysis, allowing customers to realize industry-leading results and maximize program performance.

ICBND Members in the News

BELL BANK



Carrie Nett has been hired as vice president/facilities manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position she will oversee the facilities team and manage the Bell real estate portfolio.



Jonny Berg has been promoted to trust officer at **Bell Bank Wealth Management**, located at 15 Broadway in Fargo. In his new position, Berg will administer trust accounts, IRAs and agency accounts.



Angie LeClair has been promoted to trust officer at **Bell Bank Wealth Management**, located at 15 Broadway in Fargo. In her new position, LeClair will administer personal trust accounts, specializing in the areas of estate administration and conservatorships. LeClair joined Bell Bank in 2008.



Tom Scheid has been promoted to personal banking officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, Scheid will sell and grow deposit accounts and work with customers on consumer loans and other retail banking services. Scheid has been in the banking field for one year.



Joshua Schwarz has been hired as a credit officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, Schwarz will underwrite and analyze commercial and agricultural loan relationships. Schwarz has been in the banking field for nearly 12 years.

Two **Bell Bank** employees have recently completed extensive continuing education programs.

Shelly Kegley and **Doug Burchill**, both senior vice presidents and commercial loan officers in Bell's headquarters location on 13th Avenue South in Fargo, both recently finished graduate school of banking programs.



Shelly has been with **Bell Bank** for 16 years. She completed the 3-year program at the Graduate School of Banking in Boulder, Colo., in two years because she is already a Certified Public Accountant.



Doug joined **Bell Bank** in May 2003. He completed a 3-year program at the Graduate School of Banking in Madison, Wisc., to learn about bank management.

The schools provide bankers with an opportunity for advanced study and research in banking, economics and leadership. Instruction at the Graduate School of Banking takes place during two-week resident sessions for three consecutive summers, along with comprehensive study between summer resident sessions. The curriculum focuses on the management of strategic issues faced by banking executives and financial services industry professionals.

The Graduate School of Banking enrolls approximately 550 U.S. and international professionals each year. Over 85 esteemed academicians, economists, government officials, and industry professionals comprise the school's faculty.

CORNERSTONE BANK



Ryan Walen has joined **Cornerstone Bank** as a compliance specialist in Fargo. Walen brings over 11 years of customer service & 5 years of compliance experience.



Rob Carlson, VP/mortgage banking, is now overseeing the North Dakota Home Mortgage Consultants. Rob joined **Cornerstone Bank** in August 2013. His position changed to VP/mortgage operations in January 2015 to be the primary liaison between the originating team and the processing team as well as to improve the process between operations and underwriting.



Pam Paseka has been promoted to assistant mortgage operations manager. Pam joined **Cornerstone Bank** as a mortgage loan processor II in Sept. 2013. She was promoted to lead mortgage loan processor in Sept. 2014 and lead mortgage loan processor/junior underwriter in January 2016.



Jane DeRoo has been promoted to lead mortgage loan underwriter. Jane joined **Cornerstone Bank** as a mortgage loan underwriter in Dec. 2013.



Kadie Stoltz has been promoted to mortgage loan processor II – closer/junior underwriter. Kadie joined **Cornerstone Bank** as an operations assistant in June 2010. She was promoted to operations assistant II in December 2012 and promoted to business banking associate in October 2013. She transferred to the mortgage operations team as a mortgage loan processor I – closer in January 2015 and was promoted to mortgage loan closer/junior underwriter in January 2016.

ICBND Members in the News

WESTERN STATE BANK



Stephanie Beckstrom-Pilon recently joined **Western State Bank** as a customer care banker. Her duties include responding to internal and external customer inquiries and referring bank products and services.



Brandy Rodine recently joined **Western State Bank** as vice president/senior compliance officer. Her duties include overseeing the Compliance Department, performing

compliance reviews, and training and educating staff. She has 15 years of experience in the banking industry.



Sam Felt recently joined **Western State Bank** as a communications specialist in the Sales & Marketing Department. Her duties will include designing & managing communication strategies.

FIRST INTERNATIONAL BANK & TRUST

New leadership roles for **First International Bank & Trust**:



Blaine DesLauriers, Vice Chairman

Blaine has been a visionary leader for **First International Bank & Trust**, serving for over 25 years. Blaine's focus will be on the strategic development of the bank markets and human capital.



Peter Stenehjelm, President

Peter, who joined his family business 16 years ago, has increasingly taken on leadership roles within the company and

brings a passion for community banking. As President, Peter will lead the wealth management, insurance and marketing areas.



Justin Walseth, Chief Retail Banking Officer

Justin joined **First International Bank & Trust** in 2005 and has been an influential leader in the mortgage division. His dedication to relationship building and insight on profitable growth makes

him the ideal person to oversee all of the personal banking areas of the bank.



John Docken, VP/Director of Risk

John has been with the bank since 2011. Recognizing the need to have a leadership role responsible for the enterprise risk of the organization overall, John was the ideal

candidate to sustain the safety and soundness of the bank.



Naomi Keney, VP/Director of Credit Risk

Naomi has played a critical role in the development of the growing Credit Review department. She has been with the bank since 2006 and provides the leadership to effectively

manage portfolio risk.



Melissa Frohlich, Digital Banking Manager

As customers increasingly migrate to banking electronically, the bank recognized the need for a leader in charge of digital banking. Melissa joined

the bank in 2015 and is devoted to enhancing online experience for customers.



Wendy Wills, VP/Director of Marketing

Wendy joined the bank in July of 2016. Having over 20 years of experience in community bank marketing, she brings a wealth of experience in brand management and

marketing strategy to this new role within the company.

STARION FINANCIAL

Starion Financial has hired **Chris Fraser** and **Brittany Stuhlmiller** as mortgage banking officers in Bismarck-Mandan.

As mortgage bankers, Fraser and Stuhlmiller work with customers to finance new home purchases, refinancing, new construction and other home loans. They work with customers to identify the appropriate mortgages to fit individual needs, guiding customers from the qualifying process through closing.



Fraser has worked in banking for three years, primarily in mortgage. He is located at the bank's Mandan branch.



Stuhlmiller has worked in the mortgage industry since 2011, including four years as an escrow closing officer. She is located at **Starion's** branch on the corner of Highway 83 and Skyline Boulevard.



Starion Financial has named **Dan Staller** as its chief banking officer (CBO), a new position with oversight of every aspect of customer service.

As CBO, Staller will supervise several business units within **Starion**: business

banking, private banking, consumer banking, marketing, and insurance and investments. In addition, he will serve on the bank's executive committee which is responsible for driving action on key organizational initiatives.

In 2008, Staller joined **Starion** as senior vice president and business banking officer, and was named Fargo market president in 2012. He has more than 20 years of experience in the areas of credit analysis, business relationships, commercial lending and management.

ICBND Members in the News

CHOICE FINANCIAL



Dannelle Verghis recently joined **Choice Financial** as a customer service representative/personal banker.

Jonus Elston, previous Bismarck regional



president, will assume the responsibility of chief credit officer. Elston's experience as a regional president, combined with this strong credit and regulatory background, will serve American Bank Center well as he transitions into this critical role.



Laurie Johnson recently joined **Western Equipment Finance** as a collections specialist. Her primary responsibilities include monitoring collection activities, managing delinquent

accounts and establishing repayment structures.

BANK OF NORTH DAKOTA



Liane Auch has been promoted to IT tech analyst in Information Technology at **BND**. Auch began her career at BND in 2011, with her most recent role as a technical support manager.



Sheridan Dewald has been promoted to administrative assistant in the Financial Institutions Market at **BND**. Dewald began her career with BND in May of 2015 as a loan assistant.



Gus Staahl joined **BND** as a credit analyst. His position is based out of Fargo.

AMERICAN BANK CENTER

American Bank Center is pleased to announce **Kevin Dykema** has been named Bismarck regional president. Along with the executive responsibility for the Bismarck Region; Dykema will build and maintain a professional rapport with community members, as well as cultivating new and existing customer relationships.



Dykema brings over 20 years banking and supervisory experience to the position. He has served as a Business Banker, the Vice President of Mortgage Banking, and most recently as the Vice President

of Business Banking for American Bank Center.

FIRST WESTERN BANK & TRUST



Fred Beuchler, vice president in agriculture lending at **First Western Bank & Trust**, recently graduated from the Graduate School of Banking at Colorado, a 25-month banking school which provides management and

leadership training for community-banking professionals. Beuchler was among 159 graduates of the 66th Annual School Session at the University of Colorado in Boulder, Colo.

Graduates receive a diploma upon successfully completing six weeks of classroom training focusing on the areas of general management, lending, leadership and human-resource management & financial management in banks. Requirements for graduation also include comprehensive examinations, intersession research projects & participation in a bank-management simulation course designed to provide students with experience managing a bank.

WESTERN STATE BANK



Krystle Herz recently joined **Western Equipment Finance** as customer service representative. Her duties include taking payments, calculating interest paid, address changes, running payoffs, providing payment

histories & providing excellent customer service.



Ashley Schuster recently joined **Western Equipment Finance** as documentation assistant. Her duties include assisting with recording collateral documents, tracking receipt & accuracy of final original titles, and monitoring insurance

certificates. She will also input and maintain files in accordance with the organizations guidelines and business plan.

BELL BANK

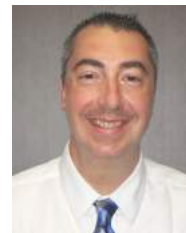


Lindsey Moe has been promoted to compliance officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Moe will implement procedures and policies to aid the bank in complying with Federal and State regulations.



Tamar Clark has been promoted to personal banking officer at **Bell Bank**, located at 920 Lake Avenue in Detroit Lakes. In her new position, Clark will sell and grow

deposit accounts and work with customers on consumer loans & other retail banking services. She has been with Bell Bank since 2011.



Ryan Schuster has been hired as social media manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, Schuster will manage Bell Bank's

social media presence, strategically using social media to support key marketing initiatives and connect with customers and communities.



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

ICBND Members in the News

DAKOTA CDC



Dakota Certified Development Corporation is pleased to welcome **Tamara VanWechel** to the team as a senior credit analyst manager. She will be responsible for compliance, underwriting and

managing the flow of the credit process. With 8 years of career experience in credit analysis and loan packaging, Tamara is a great fit for embracing the idea of collaborating to help small businesses in ND & MN and likes the challenge of fitting all the pieces of the financial structure together into a package that works for the customer.

WIDMER ROEL



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

the Fargo office, provides audit and accounting services.

Widmer Roel has promoted **Amanda Moen** to senior staff accountant in the audit department and **Pao-Yueh (Claudia) Schollmeyer** to senior staff accountant in the tax department.



Amanda Moen joined **Widmer Roel** in 2015 and has more than three years of experience. She works in the Bismarck office.



Claudia Schollmeyer joined **Widmer Roel** in 2011 and has more than five years of experience. She also works in the Bismarck office.

Widmer Roel's Fargo office has promoted **Darren Schmidt** and **Yulia Murzaeva** to audit managers in the audit department and **Keith Rutherford** to tax manager in the tax department. **Andrew Schell**, **Kyle Veum** and **Tanner Sakrismo** were promoted to senior staff accountants.



Darren Schmidt joined **Widmer Roel** in 2007 and has over ten years of experience.



Yulia Murzaeva joined **Widmer Roel** in 2012 and has over four years of experience.



Keith Rutherford joined **Widmer Roel** in 2009 and has over ten years of experience.



Andrew Schell joined **Widmer Roel** in 2014 and has two years of experience.



Kyle Veum joined **Widmer Roel** in 2014 and has two years of experience.



Tanner Sakrismo joined **Widmer Roel** in 2013 and has over three years of experience.

BELL BANK

BELL BANK AGAIN NAMED AMONG NATION'S "BEST BANKS TO WORK FOR"

Bell Bank has again been named by *American Banker Magazine* as one of the "Best Banks to Work For." Bell was number one among banks with \$3 billion to \$10 billion in assets, and ranked third overall among only 60 banks to achieve "Best Bank" status. This is the fourth year for the program, a project of *American Banker* and Best Companies Group. The full list will be featured in the September issue of *American Banker Magazine* as well as online at www.AmericanBanker.com.

Best Banks to Work For was initiated in 2013 to identify, recognize and honor the best banks to work for in the nation. To be considered for participation, banks had to be a commercial or savings bank, thrift, mutual association, mutual savings bank or savings and loan association with at least 50 employees working in the U.S. Bell's employee programs and benefits, including the unique Pay It Forward program, were highlights of its designation as a Best Bank to Work For. Since 2008, Pay It Forward has empowered Bell employees to give away more than \$9 million as they choose to individuals, families and organizations in need.

STARION FINANCIAL

STARION FINANCIAL NAMED TO PRAIRIE BUSINESS TOP 50

Starion Financial has been named one of Prairie Business magazine's 50 Best Places to Work for 2016.

"Starion is honored to be named a best place to work in the region," said Craig Larson, Starion president/CEO. "As a family-owned community bank, we strive to be a place people want to work and take pride in being part of the community."

This award is given based on anonymous employee nominations that address work environment, employee benefits and employee happiness, with consideration given to the number of nominations a company received. Prairie Business received nearly 950 nominations from employees in North Dakota, South Dakota and western Minnesota. The September issue of the magazine honors the businesses.

STARION FINANCIAL

STARION FINANCIAL HOSTS NATIONAL CYBERSECURITY SPEAKERS

Approximately 50 Bismarck-Mandan business leaders spent two hours with national presenters learning best practices for securing their company data and no-cost resources available during a workshop called “Cybersecurity for Business...Made Simple.”



Pictured: Kristine Judge, keynote speaker from the National Cybersecurity Alliance.

“The reality is that companies of all sizes are at risk,” said speaker Kristine Judge, director of special projects for the National Cyber Security Alliance (NCSA) based in Washington, D.C. “According to Symantec’s 2016 Internet Security Threat Report, there has been a steady increase in phishing attacks targeting businesses with fewer than 250 employees, with 43 percent of all attacks in 2015 targeted at small businesses.”

To address the needs of businesses, the NCSA, in partnership with the Council of Better Business Bureaus, has created this workshop to help businesses learn to be safer and more secure online, in language they can understand.

“Regardless of industry, keeping information secure is important to every business,” said Craig Larson, Starion Financial president/CEO. “We were fortunate to be able to bring in national speakers that made cyber security understandable and manageable for our customers and bankers. We felt this was important because at Starion we are here to partner with our customers.”

During the highly-interactive workshop, Judge, along with co-facilitator Jeff Shultz, trusted identity strategist with the National Institute of Standards and Technology (NIST), took participants through how to:

- understand the assets they have that others might want to steal,
- protect their assets without having to spend a lot of money or time,
- detect when something has gone wrong and how to react quickly and appropriately to make the impact as small as possible,
- understand the need to create a plan of action that can be implemented when a breach occurs, and
- learn what resources are needed to recover after a breach.

The content is designed to be understandable for people who do not have technical backgrounds. Attendees were provided with a business inventory list, a draft policy document, an employee training plan and a draft recovery plan. Some of the materials were used during the workshop and others are reference materials for future use.

“It was an honor to partner with the NCSA and NIST and bring this workshop to North Dakota,” added Larson. “I think attendees left with a better understanding of the threats and tools available to safeguard their data and their business.”



Pictured: Art Bakke, Starion's information security officer who spearheaded bringing this event to North Dakota.

About Starion Financial

Starion Financial is a \$1.2 billion family-owned community bank and financial services organization. Established in Oakes, N.D., in 1969, Starion has 15 locations in Bismarck-Mandan, Bottineau, Dunseith, Ellendale, Fargo, Oakes and Rolla, N.D.; and Monona, Middleton and Sun Prairie, Wis.



Pictured: Senator Heidi Heitkamp and CFPB Director Richard Cordray

On August 10th, ICBND member bankers Dave Ludwig (Security First Bank of ND-Bismarck), Tim Karsky (Choice Financial-Bismarck), Scott Tewksbury (Heartland State Bank-Edgeley), Lori DeKeyser (Union State Bank of Fargo), and David Mason (First International Bank and Trust-Bismarck) along with Barry Haugen met with CFPB Director Richard Cordray and Senator Heidi Heitkamp in Bismarck. ICBND bankers effectively articulated the dynamics of relationship banking in our state and expressed to Director Cordray the need for the CFPB to carefully tailor its regulations to match the unique nature of community banking.

STARION FINANCIAL CHANGES NAME TO STARION BANK

Beginning Sept. 28, Starion Financial will become Starion Bank to more clearly communicate its community banking focus and position it for the future.

"The transition to the name Starion Bank marks a new chapter in our history," said Craig Larson, Starion president/CEO. "One of the core values we embrace is that change is a vital shaping force. Those words have always rung true and are certainly relevant today."

In 2001, Starion was comprised of banks in Bismarck, Mandan, Oakes and Ellendale operating under the name First Southwest Bank. At the time, using the term "financial" was the trend because people were looking for a wide range of financial services at one source, and the bank was expanding in the areas of insurance and investments.

Larson noted that over the past decade, expectations have changed. "Today, people assume banks provide additional services but when they hear 'financial' they only think of investments and loans.

"Through a lot of hard work, Starion Insurance and Starion Investment Services have made names for themselves and now it is time for us to reclaim the core of our business – banking – and more clearly communicate that to customers and potential customers."

This new chapter in the organization's history will allow Starion's community banking focus to shine through while preserving the values and trust it has worked so hard to build. The word "Starion" and the accompanying shooting star in the logo will continue to represent aspirations, rising achievement and a commitment to taking people – employees, customers and communities – farther.

The public will see Starion Financial logos transition to Starion Bank. The bank's website and interior signage will change immediately, and exterior signage at all 15 locations be changed by the end of October. Starion is committed to minimizing waste during this transition and printed materials will be phased out.

"The name change positions us as we look to grow and expand into new markets," added Larson. "The important things will never change: our unwavering integrity and commitment to building trust in relationships with our customers and communities."

Starion Bank remains the same family-owned company with same values it has held since 1969 when Frank and JoAndrea Larson purchased the Oakes bank. A leader in community banking, Starion currently has 15 locations in Bismarck-Mandan, Bottineau, Dunseith, Ellendale, Fargo, Oakes and Rolla, N.D.; and Monona, Middleton and Sun Prairie, Wis. It has \$1.2 billion in assets and 250 employees.



ICBND

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NORTH DAKOTA

Starion Financial

Starion Financial is a growing community bank known for 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.

BUSINESS BANKING OFFICER

Located in Bismarck, the Business Banking Officer is responsible for soliciting, developing, and managing commercial loan accounts which meet established lending policies and requirements, comply with applicable laws/regulations, and provide maximum profitability to the bank with a minimum of risk.

Qualified applicants will have a bachelor's degree and possess strong financial analysis, customer service and sales skills. Preferred candidates will have a minimum of 3 years of commercial lending experience and a working knowledge of documentation, compliance and regulatory standards. Familiarity with SBA loan programs is a plus, along with proficiency using Microsoft Excel.

Successful candidates will portray a professional image in the community, possess a high level of integrity, and desire to be part of a team environment. Starion Financial offers a competitive salary and a full comprehensive benefit package including health, life, dental, vision, health savings account, 401K, profit sharing, paid vacation and holidays.

MARKET PRESIDENT

We are looking for a proven, self-motivated leader to manage our full-service operations in Fargo. Responsibilities include financial, sales and staff performance promoting a strong sales/service culture, client strategies and new business development; maintaining and growing a loan portfolio; and promoting the organization through active community involvement.

Qualifications include a deep commitment to community banking with a high level of integrity; progressive commercial lending experience; strong communication, decision-making, change management, sales and customer service skills; and the ability to produce business results. Prefer a bachelor's degree in business administration, accounting, banking/finance or economics, 10 years of banking experience, including 5 years of management experience.

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

Join one of Bismarck's "best places to work"! Apply online at www.starionfinancial.com/careers

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

Cornerstone Bank

Home Equity Specialist

Cornerstone Bank is looking for a *Home Equity Specialist* to join our professional team. Preferred location for the position is Bismarck or Fargo. This candidate is responsible for assisting in the preparation of approval and documentation of Home Equity lending products and providing a superior customer experience. This position is also responsible for addressing lending requirements to assure deadlines and expectations are met. A High School Diploma or GED and 2 years of bank, title company or financial industry experience required. 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

First Western Bank & Trust

Job Title: **Vice President – Agricultural Lending**

Classification: **Exempt, Officer**

Department: **Lending**

Status: **Full-time**

Reports To: **Senior Vice President & Chief Lending Officer**

Revised: **September 2, 2016**

Position Overview

Develop new agricultural loan business for First Western Bank & Trust through securing, structuring, and closing loans, as well as maintain and service existing Ag lending portfolio.

For Essential Job Functions, Occasional Duties, Qualifications, and Skills/Abilities see our website.

Please apply online at:

<http://www.bankfirstwestern.com>

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Status: **Full-time**

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Position Overview

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



Contact Nanci at info@icbnd.com

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Fall Meeting – October 21, 2016

Luverne and Fargo, ND

10:30 am - 4:00 pm

Agenda

10:30 am - 11:30 am Ashtabula Wind, 12306 20th St. SE, Luverne, ND

We will meet at the Ashtabula Wind Farm. Craig Burchill, the Wind Farm Supervisor will give a presentation followed by a tour of the facility. He sent me these directions:

- Directions from I-94:
Exit 296- Turn North 15 miles on County road 27- Operations building on East side of road at the substation -Park in parking lot-enter building on east end.
- Directions from ND state HWY 32:
Intersection of Hwy 32 and County 6-west 5 miles to County 27-turn south 2 miles to Operations building.

After we are done we will travel to Fargo and meet at First International Bank & Trust located at 3001 25th St South.

12:45 pm - 2:30 Lunch and Piper Jaffray Presentation, First International Bank & Trust Office, 3001 25th Street South, Fargo

We will have lunch brought in to enjoy while Nick Mellby and Doug Monson from Piper Jaffray give us a presentation on Balance Sheet Strategies. After Nick and Doug's presentation we will have a short meeting to discuss our 2017 sessions.

2:45 pm—4:00 GiGi's Playhouse Presentation and Tour and Community Give Back Project, 3224 20th Street South, Fargo

On to our last stop. GiGi's Playhouse is the ONLY nationwide network of Down syndrome achievement centers; changing lives through free, results-driven programs for individuals of all ages, families and communities. This is the first chapter for North Dakota. Tahnee Ruud, the site coordinator will give a presentation and tour of the facility. We will also make donations to GiGi's as our Community Give-Back project. GiGi's is run through volunteers, donations and grants. They rely on donations like ours to run the facility. Please visit <http://gigisplayhouse.org/fargo/wish-list/> for their wish list. *Tahnee did mention that paper and envelopes always are in need. If you would like, you can work with Lacey or Jess through the ICB Purchasing Exchange to purchase these items and they will ship it directly to GiGi's for you. We will make sure they know it is coming from you and your bank. (Please order this right away so that it can be shipped there by Oct 21st when we are there). She also mentioned that the items from Lakeshore are also much needed.*

Register Here!

For more information and to register:

Educational Opportunities

Webinars

10/4/2016	Avoiding the Top 10 Legal & Compliance Mistakes in the E-Statement Process Nancy Flynn, The ePolicy Institute™	10/12/2016	Call Report Series: Complying with Complex Call Report Lending Schedule Preparation Michael Gordon & Alison Wester, Mauldin & Jenkins, LLC
10/5/2016	SPECIAL EDITION HMDA Roadmap Part 2: Operations Systems, Audit & Reporting Implications Susan Costonis, Compliance Consulting and Training for Financial Institutions	10/13/2016	Indirect Lending: Rules, Rewards, Risks Bryan W. Mogensen, CliftonLarsonAllen LLP
10/6/2016	Essential Compliance Regulations for Deposit Operations Mary-Lou Heighes, Compliance Plus, Inc	10/14/2016 Morning	SPECIAL EDITION Countdown to the New Overtime Rules: How to Bring Your Bank into Compliance by the December 1, 2016 Deadline Elizabeth Fast, Spencer Fane LLP
10/7/2016 Morning	SPECIAL EDITION Conducting the 2016 ACH Audit Jen Kirk, EPCOR	10/18/2016	HR Series: Essential HR Recordkeeping from Hiring to Firing Kay Robinson, Robinson HR Consulting, LLC
10/11/2016	SPECIAL EDITION New CFPB Amended Mortgage Servicing Rules: What You Must Know Now & Why Advance Planning is Critical Steven Van Beek, Howard & Howard Attorneys PLLC	10/19/2016	Liquidity Funding Concerns in a Rising Interest Rate Market Gary J. Young, Young & Associates, Inc.
		10/20/2016	Understanding Title Insurance Policies, Commitments & ALTA Endorsements Elizabeth Fast, Spencer Fane LLP

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the 2016 ICBND's 49th
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Educational Opportunities

Webinars

10/21/2016 Morning	SPECIAL EDITION Overdraft Outlook: Litigation Lessons, Avoiding Violations & Best Practices Steven Van Beek, Howard & Howard Attorneys PLLC	11/16/2016	Appraisal & Evaluation Guidance on Collateral Valuation: Lender & Board Perspectives S. Wayne Linder, Young & Associates, Inc.
10/24/2016 Monday	SPECIAL EDITION Demystifying TRID Issues & FAQs for Construction-Only & Construction-to-Permanent Lending Bill Elliott, Young & Associates, Inc.	11/17/2016	Recognizing & Responding to Elder Fraud: What Every Staff Member Should Know Barry Thompson, Thompson Consulting Group, LLC
10/26/2016	Opening Trust Accounts: Documentation, Signatories & FDIC Insurance Coverage Linda Quick, Quick Training Solutions	11/22/2016	Handling ACH Exceptions & Returns: Unauthorized, Revoked, or Stop Payment? Michele L. Barlow, PAR/WACHA
10/27/2016	Debt Collection Series: Maximizing Recoveries on Charged-Off Loans David A. Reed, Reed & Jolly, PLLC	11/29/2016	Annual Robbery Training for All Staff: Meeting Your Bank Protection Act Requirements Troy Evans, The Evans Group
11/2/2016	Cyber Series: Customer Authentication & Validation: The New Normal in Risk Mitigation Brian Vitale, Compliance Advisory Services	11/30/2016	Top 10 IRA Issues: Compliance, Reporting, Death & Distributions Frank J. LaLoggia, LaLoggia Consulting, Inc.
11/3/2016	Notary Essentials & Legalities for Community Banks Elizabeth Fast, Spencer Fane LLP		
11/4/2016 Morning	SPECIAL EDITION Nonresident Alien Accounts: W-8s, W-8BENs, BSA, Rules & More Susan Costonis, Compliance Consulting and Training for Financial Institutions	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.	
11/7/2016 Monday	SPECIAL EDITION New CFPB Amended Rules for Mortgage Foreclosure & Bankruptcy Protections: Preparing Now for the 2017 Effective Date Elizabeth Fast, Spencer Fane LLP	<div> <i>Remember for every 10 Webinars or Archived Webinar/Digital Downloads you purchase you will get one FREE!</i> </div>	
11/8/2016	Audit Compliance Series: Developing a Risk-Based Compliance Audit Process for Deposits Susan Costonis, Compliance Consulting and Training for Financial Institutions		
11/9/2016	Quarterly Emerging Leader Series: FFIEC Reporting & Guidance for CRA Compliance Ann Brode-Harner, Brode Consulting Services, Inc.		
11/14/2016 Monday	SPECIAL EDITION Proper Repossession, Notice & Sale of Non- Real Estate Collateral Elizabeth Fast, Spencer Fane LLP		
11/15/2016 Morning	Director Series: What the Board Needs to Know to Manage IT Randall J. Romes, CliftonLarsonAllen LLP		

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