



**ICB Purchasing Exchange  
has changed its tradename to:**



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## Independent Community Banks of North Dakota

PO Box 6128  
Bismarck, ND 58506-6128

**701.258.7121**

[info@icbnd.com](mailto:info@icbnd.com)

[www.icbnd.com](http://www.icbnd.com)

### Senator John Hoeven

338 Russell Senate Office Building  
Washington DC 20510  
Phone: 202-224-2551  
Fax: 202-224-7999

**Banking Aide:** Emily Tryon

[Emily\\_tryon@hoeven.senate.gov](mailto:Emily_tryon@hoeven.senate.gov)

**Ag Aide:** Cassie Bladow

[Cassie\\_bladow@hoeven.senate.gov](mailto:Cassie_bladow@hoeven.senate.gov)

### Senator Heidi Heitkamp

SH-110 Hart Senate Office Building  
Washington DC 20510  
Phone: 202-224-2043  
Fax: 202-224-7776

**Banking Aide:** Craig Radcliffe

[Craig\\_Radcliffe@heitkamp.senate.gov](mailto:Craig_Radcliffe@heitkamp.senate.gov)

**Ag Aide:** Tyler Jameson

[tyler\\_jameson@heitkamp.senate.gov](mailto:tyler_jameson@heitkamp.senate.gov)

### Congressman Kevin Cramer

1032 Longworth House Office Building  
Washington DC 20515  
Phone: 202-225-2611  
Fax: 202-226-0893

**Banking Aide:** Adam Jorde

[adam.jorde@mail.house.gov](mailto:adam.jorde@mail.house.gov)

**Ag Aide:** Mark Gruman

[Mark.gruman@mail.house.gov](mailto:Mark.gruman@mail.house.gov)

## Chairman's Remarks



**Rick Beall**  
Peoples State Bank of  
Velva  
Minot  
ICBND Chairman

Happy 2017! Call me an optimist but I have a feeling the new year is going to be “yuge” for community bankers, not only in our great state but nationwide. Will this be the year that Congress finally hears our calls and provides community banks with much needed regulatory overhaul? I really do believe that we are on the upswing of some much needed relief. However, it is a great reminder that this relief isn't possible if we just sit by on the sidelines and fail to take a pro-active approach. Much like we always hear the Vikings are going to win the Super Bowl next year.....we also need to hear and be reminded that our voices need to be heard now more than ever, both locally and nationally.

One example is our ever long battle against credit unions. It was just announced last week that ICBA's lawsuit against the NCUA for violation of commercial lending rules was thrown out. Why is this important? Why keep fighting a battle that appears to go uphill both ways? How about this for an example...since 2015, 7 Credit Unions have used excess capital (hmm...please tell me why they can't pay income tax?) to purchase banks. Already in 2017, an overly capitalized CU in Michigan just acquired Peoples Bank in Wisconsin. The reason stated for this acquisition was the CU had amassed capital that had to be put to use. With the federal court's decision to throw out ICBA's lawsuit I

fear this is a trend that is only going to continue. If we become silent on issues like these we only open ourselves up for future troubling developments. The same holds true in North Dakota. We need to make sure that not just Barry's voice, but all our voices are heard when it comes to issues that affect community banks. We can do this through calls, e-mails or PAC contributions. I challenge everyone who reads this to donate to the ICBND Pac. It can be \$25, \$50 or even \$100 dollars. Every little bit counts.

Lastly, speaking of things that count...how about our increasing numbers we have with our great Emerging Leaders group we have throughout North Dakota. With over 30 active members this group is excelling and making sure community banking stays vibrant, committed and energetic in our cities throughout North Dakota. I encourage all banks to keep active in this great program. If you already sponsor a leader, Thank you so much. If you haven't yet done so, please do. I promise your return will be enhanced ten-fold after just a few meetings.

That being said, Happy New Year and let's make banking great again in 2017!

## President's Remarks



**Barry D. Haugen**  
ICBND President

I hope this message finds you all enjoying a happy and prosperous 2017. This is our first newsletter for 2017 and you likely already noticed from the cover page and cover story that we've implemented some changes at ICBND this year. Effective January 1, 2017, the division of ICBND formerly known as ICB Purchasing Exchange has adopted a new tradename – **ICB Marketing Solutions**.

With direction this past year from a special committee of ICBND member bankers, it was determined that we needed to freshen the brand and image. Lacey and Jess are so much more than “order takers”, but I don't think the former name portrayed that. I think **ICB Marketing Solutions**, as a brand, implies a forward thinking service aspect that better represents what this function of your association does. The same great people...the same great tagline “**Together We Prosper**”...but a bit of a fresh start as we evolve to better serve the changing needs of our customers.

Switching gears, we're just about four weeks through the 65<sup>th</sup> Assembly of the North Dakota Legislative Session. And, I would say things are going generally as expected. Taxable sales in our state have seen double digit year-over-year declines for each of the past six quarters. As a result, there's a bit of a cloud that hovers throughout the halls of the Capitol.

Services of all kinds, economic tax incentives, and employment needs are all being heavily scrutinized, and many will be cut. It's not all doom and gloom however. North Dakota is still in an enviable financial position compared to many other states with commodity-dependent economies. Many would argue that the current situation provides an opportunity to rightsize government and to implement efficiencies that might otherwise be overlooked in more flush economic times. In my limited space here, I won't wander into the weeds of the bills and issues that ICBND is following. However, the [ICBND Legislative Update](#) is distributed and posted weekly for your reference.

Finally, let me shamelessly plug another great ICBND program. The [Emerging Leaders Development Program](#) provides opportunities for current and future banking leaders to accelerate their development and network with their peers throughout the state. Importantly, we make sure they have some fun as well. As further incentive, membership in the program also provides participants a complimentary registration to the 50<sup>th</sup> Annual ICBND Convention this summer.

Until next time, stay safe and warm!

## Welcome!

### Featuring our newest ICBND Associate Member:

#### Main Street, Inc.

920 19<sup>th</sup> Street North  
Birmingham, AL 35203

Website: [www.mainstreetinc.com](http://www.mainstreetinc.com)

Contact: Tim Stenlund, VP of Sales

Phone: 866-380-5357

Email: [tstenlund@mainstreetinc.com](mailto:tstenlund@mainstreetinc.com)



Main Street partners with the underserved, community-oriented financial institution who desires a personal customer service model in their checking, analytics, and marketing programs. Our simplified approach equips businesses with the information, tools and solutions needed to win in today's market. Whether you are trying to acquire, retain, or expand customer relationships, Main Street provides a cost-effective, straightforward, partnership to meet your goals. Visit us online at [www.mainstreetinc.com](http://www.mainstreetinc.com).

#### Featuring ICBND's Associate Members:



John L. Richey,  
Managing Director  
Shearson Financial  
Services, LLC



**MinnKota**





Lacey and Jess are proud to announce a tradename change but assure you that the mission remains the same:

***“WHILE PROVIDING EXCEPTIONAL CUSTOMER SERVICE, REDUCE THE COSTS OF PROMOTIONAL, OFFICE AND BANK SUPPLIES TO COMMUNITY BANKS AND OUR ASSOCIATE MEMBERS BY UTILIZING THE COMBINED BUYING POWER OF THE MEMBERSHIP.”***

*Bismarck, ND January, 2017* - With the direction from an ICBND special committee, ICB Purchasing Exchange announce its tradename change to ICB Marketing Solutions. “As we evolve to better serve the needs of our customers, we wanted to update the branding and trade name to better represent what we do and who we are.” explained Lacey Kuhn, Sales and Marketing Manager, ICB Marketing Solutions. Steve Slocum, a member of the special committee and the Marketing Director for the First National Bank & Trust of Williston summed it up as follows: “Purchasing Exchange tells customers ‘You do the research, then tell us what you need/want and we’ll go get it for you...in exchange for your money’. Marketing Solutions tells them ‘We know bank **Marketing** and provide you **Solutions**, quickly and competitively’.”

Services and products offered by ICB Marketing Solutions at reduced savings to bank and associate members include but are not limited to:

ATM supplies	bill bands	business cards	calendars
cash tickets	clothing	coin wrappers	DDA statements
deposit slips	envelopes	fire files	imprinted cups/napkins
laser checks	letterhead	money bags	notices
office furniture	office supplies	paper rolls	personalized binders
promotional items	teller receipts	withdrawal slips	

Members can enjoy additional savings through ICB Marketing Solutions’ partnerships with The Staples Advantage Program, Rough Rider Industries, National Purchasing Partners Program, Dell Purchase Program and UPS/Unishippers\*.

- The partnership with Staples will provide an average savings of 40% on over 300 common items with the benefit of adding an additional 75 items to customize your own ‘core item list’.
- Member savings through National Purchasing Partners include savings and discounts with Verizon Wireless, Best Buy, Expedia and more.
- The Dell Purchase Plan with ICBA and all ICBND members allows preferred pricing on computer equipment such as workstations, servers and laptops.
- ICB Marketing Solutions partnership with Rough Rider Industries provides great discounts on furniture items and other equipment, as well as custom pieces.
- And with ICB Marketing Solutions affiliation with UPS/Unishippers, all members have the advantage of a group savings discount on all of their shipping needs.

\*Ask us how your employees can also take advantage of these programs.

Lacey added, “Having worked for ICBND for over ten years, I’ve had the privilege of working with many amazing people who wear numerous hats in their banks and companies. Time is always at a premium for them. Regardless of the hat you wear, ICB Marketing Solutions is here to serve you by saving you time and money. It’s what we do best.”

To learn more about these opportunities of savings and discounts contact Lacey or Jess, email [purchasing@icbnd.com](mailto:purchasing@icbnd.com) or [laceyk@icbnd.com](mailto:laceyk@icbnd.com) or call 800-568-4199. You can also visit our website at [www.icbnd.com](http://www.icbnd.com).

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*Pictured: Jess Voegelé, ICB Marketing Solutions Office Manager/CSR and Lacey Kuhn, ICB Marketing Solutions Sales and Marketing Manager*

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# Finding Common Ground

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

## FINE Points



After a tumultuous and divisive election year, 2017 ushers in new opportunities for our nation to collectively heal and confront the policy challenges facing us in Washington. Following the familial warmth of the holidays, and with the preternatural clarity the new year brings, this is a time to rededicate ourselves to the endangered proposition that we can respect those with whom we disagree.

There must be a fresh chance to suspend the hyper-partisanship that has taken hold in our nation's capital and brought governance to a standstill. It is time to listen to Americans fed up with Washington gridlock and recognize that each of us advocates with the same motivation: to make this country a better place for all of us. It is time, in other words, to get back to work.

As a new Congress and administration take the reins in 2017, ICBA and the nation's community bankers are positioned to do just that. Bipartisan support for community banks is well-established in the executive and legislative branches, so we have an opportunity to advance much-needed policies, particularly regulatory relief.

To take advantage of this opening, ICBA is releasing a new Plan for Prosperity platform. We've replaced the agenda items we successfully attained during the previous Congress with new ones determined by ICBA's leadership community bankers, emphasizing our pro-growth objective to dovetail with the focus of policymakers and the public. Of course, we're not asking for regulatory relief for its own sake but to help spur the flow of credit, increase economic activity and enhance job opportunities nationwide.

More than 50 ICBA-advocated bills were introduced in the 114th Congress. They embodied nearly every provision of our Plan for Prosperity, such as relief from Basel III capital rules, mortgage lending restrictions and overzealous examinations.

That tally includes the community bank-specific provisions in House Financial Services Committee chairman Jeb Hensarling's Financial CHOICE Act, which will have even greater prospects this year. While ICBA has had considerable success advancing our regulatory priorities despite partisan logjams, we are working to ensure the new political outlook takes critical unresolved measures over the top.

Regulatory relief remains job No. 1 at ICBA, but we will also remain resolute in our efforts to push back against the mission creep of tax-advantaged credit unions and Farm Credit System entities. In addition to our challenges to the National Credit Union Administration's unlawful commercial lending and field of membership rules, we continue to bird-dog illegitimate Farm Credit activities and advocate legislation offering tax relief for rural community banks. Meanwhile, we're reinvigorating our campaigns to address concerns with the Consumer Financial Protection Bureau, enact uniform national data-security standards, repeal price controls on debit-card interchange, reform proposed rules on small-dollar loans and overtime pay, and more.

While we have a brief moment to sheathe our weapons and put our nation's interests above our personal differences, the hyper-partisanship that plagues American politics is unlikely to be interrupted for long. Fortunately, ICBA's tradition of bipartisanship allows us to not only remain above the fray, but to help unite policymakers of all stripes around a common goal of localized banking and economic growth. Community bankers might personally sympathize with Republicans or Democrats, but we remain earnestly, steadfastly, forever independent.

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**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. Follow Camden R. Fine on Twitter, @Cam\_Fine

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# The Politics of Community Banking

Written by: Rebeca Romero Rainey, Chairman of ICBA

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## From the Chairman



Happy New Year, community bankers! I'm looking forward to what 2017 has in store for us and for our industry. As we usher in a new presidential administration and new Congress, we also usher in new opportunities to tell the positive story of community banks and advocate for our industry. While 2016 was a tumultuous year that took partisan politics to a whole new level, we can now move forward and focus on the politics that matter most to us: the politics of community banking. No matter what side you come down on, getting to the heart of what's best for communities and customers across the nation comes down to us and our industry.

After all, we are the bankers who make 50 percent of small business loans. We are the bankers who make 90 percent of loans to agricultural enterprises. We are 96 percent of all banks. In fact, there are more than 600 counties—almost one out of every five U.S. counties—that have no other physical banking offices except those operated by community banks. That's astounding!

The politics of community banking are simple: pro-economic growth, pro-prosperity, pro-community. That's something everyone should be able to agree on, right?

Who wouldn't want us to make 50 percent of those small-business loans and 90 percent of those agricultural loans? Who wouldn't want me to make that loan to the local artist who is opening a gallery in the heart of Taos? Who wouldn't want me to lend to the architect who is building green homes in innovative ways right down the street from our bank?

I can't imagine that anyone, no matter which side of the aisle they are on, would

say, "Don't make that loan."

That's why we must seize the moment. Now is the time to set the stage for our new President and our new Congress. Tell them why your bank matters by explaining how you lift your community up and create local jobs one loan at a time. Explain how the regulatory burden affects your bank and can lead to one less loan, one less job and a lot less economic prosperity for your community. That's what they need to know, and that's something that they are only going to get from us—the community bankers.

You and I are the gatekeepers to the community bank message. We hold the keys to unlocking the door to understanding with lawmakers. They need to hear from us.

As you kick off 2017, I ask that you engage in the politics of community banking by advocating and telling your story. Look for opportunities to share meaningful anecdotes and statistics with your members of Congress.

If we all do this, 2017 will bring much opportunity for success—not only for us but also for the customers and communities we so proudly serve.

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**Want to advocate for community banks in 2017?** Visit ICBA's **Be Heard** page and vote for the community bank cause: [www.icba.org/beheard](http://www.icba.org/beheard)

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**Rebeca Romero Rainey** is chairman and CEO of Centinel Bank of Taos, in Taos, N.M. Follow her on Twitter at @romerorainey.



## ADVOCACY 2017

### ICBA Launches Plan for Prosperity for New Congress Hard-Hitting Plan Takes on Onerous Regulatory Burden

ICBA has launched an aggressive regulatory relief push for the new Congress and Trump administration with our new [Plan for Prosperity](#). This enhanced regulatory relief platform responds to community banker demands for an even bolder and more aggressive approach to regulatory relief in 2017.

ICBA's expanded [Plan for Prosperity](#) builds on the solid and successful foundations of previous installments of the plan and steadfast ICBA advocacy to achieve reforms that promote localized lending and job growth. The pro-community bank plan—which we will work closely with policymakers to advance through the legislative process in the coming months—urges bold and comprehensive reforms to the onerous rules that stifle lending and innovation in our communities.

The [Plan for Prosperity](#) includes dozens of hard-hitting provisions to reduce excessive regulation, improve access to capital, enhance examiner accountability, provide tax relief, and support agriculture and rural America. Newly introduced provisions of the plan would repeal Collins Amendment capital restrictions on non-systemically important financial institutions and offer tax relief that would help level the playing field with credit unions and the Farm Credit System.

Rest assured that ICBA isn't wasting any valuable time in getting our pro-growth agenda into the right hands. Last night we shared it with several members of the Trump transition team and key legislators on Capitol Hill. Looking ahead to a year in Washington that holds so much promise for our industry, we strongly encourage you to familiarize yourself with the ICBA [Plan for Prosperity](#) and join us in fighting for much-needed relief for the future of our industry and communities nationwide.

Happy New Year, and thank you for all that you do as a community banker. You make your community and America's economy stronger—one customer and one loan at a time.

*R. Romero Rainey*

*Cam Fine*

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# Portfolio Management

By Jim Reber

## Muni Madness

### A lot of variables affect tax-free performance

“Now that interest rates have finally risen...” is a phrase I wrote in jest, a mere six months ago, in this very column. I can now use these words in sincerity. And your collection of investments is potentially the better for it. We have contended that while the discussion of portfolio performance in the board room and among the investment committee is more pleasant if your bonds have net unrealized gains, it will take a rate environment that creates unrealized losses before your yields will be on the way up.

Such is the scenario we now have. The late-2016 bond market selloff has caused bank investments, on balance, to be under water. This produces a myriad of issues to consider when purchasing, some of which are specific to tax-free municipals. None of these are new; it's just been the better part of a decade since they've been relevant. So here's a list of factors to keep in mind, when you're shopping for munis for your portfolio.

#### Hallmark of performance

Let's first take a look at why municipal bonds are so popular among community banks. As industry profitability has returned to near pre-recession levels, there's more income to be shielded from taxation. The muni market, particularly the subset known as “bank qualified,” has had few credit hiccups recently. And, even given the lack of supply, yields have remained historically wide relative to benchmarks like the U. S. Treasury curve.

Currently, about 28 percent of all dollars invested in a typical community bank bond portfolio is of the tax-free variety. This represents a high-water mark, as a decade ago only about 18 percent was in munis. Since this is the highest-yielding sector in a typical portfolio, the weighting of munis has a direct correlation to the entire portfolio's percentile ranking. The top 25 percent of bank portfolios have an average allocation of almost one half to municipals.

#### Beware of discounts

Which brings us back to today's issues. As prices have fallen since November, there are a lot of bonds that are being offered at prices below par, which originally came to market at or above 100.00. There is a proviso in the tax code that creates capital gains tax liability on the portion of the yield that is attributable to

the discounted price. This is another argument, incidentally, for you to prefer or insist on purchasing high coupon munis.

The higher the coupon, the higher the price, all other things being equal. That alone will help ensure that the market price, even if it has fallen from its peak in 2016, will stay comfortably above par. And since most munis have a call feature at some point during their life, the higher coupon will help keep the average duration shorter. The advice here is to be sure you are shown the “after tax” yield on any municipal that you are offered that has a market price less than 100.00.

#### BQ benefits

Only about seven percent of the muni market is of the bank qualified (“BQ”) variety. Bankers will almost always limit themselves to the BQ sector, as they get to deduct the majority (80 percent) of the cost of carrying that type. The 20 percent “disallowance” is also known as the TEFRA penalty. Sometimes there are temporary opportunities to buy non-BQ bonds, also known as general market paper, at sufficient yields to make up the 100 percent disallowance hit.

One condition is a muni market sell-off in which general market yields improve much more than do BQ yields. That occurred in late 2016. Another is that cost of funds is, at least temporarily, compressed. As of September the average cost of funds for U. S. banks was all of 38 basis points (0.38 percent). While today a case can be made that general market munis can create superior tax-equivalent yields to the BQ sector, extreme caution needs to be exercised. The exiting of general market positions, if a long-term trend of rising rates prevails, could end up costing a community bank more than the up-front benefits it realized.

So now that interest rates have finally risen (!), my advice is to take time to understand the nuances that attach to tax-free municipal bonds. This includes capital gains liabilities, premiums versus discounts, and the risks and potential benefits of general market paper. Proper application of these strategies can place your community bank's investment portfolio solidly in the top quartile of your peers.

\* \* \* \* \*

#### Muni Research

Vining Sparks, ICBA Securities' exclusive broker, has issued a Strategic Insight on muni bond investing, “A Tale of Two TEFRAs.” For your copy, contact your Vining Sparks sales rep or visit [www.viningsparks.com](http://www.viningsparks.com).

*Jim Reber is president and CEO of ICBA Securities, an institutional fixed income broker/dealer and can be reached at 800-422-6442 or [jreber@icbasecurities.com](mailto:jreber@icbasecurities.com).*

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Securing today  
and tomorrow



Due to serious budget constraints, Social Security Administration is suspending mailings of paper Social Security Statements to workers under the age of 60. They will continue mailing statements to those 60 and over who do not have a **my Social Security** online account and are not receiving Social Security benefits.

In addition, they have enacted a hiring freeze and dramatically reduced overtime hours that help them process work after assisting customers in our offices and on the phone. You can read more about these changes and the current budget situation [here](#) on the Social Security Matters blog.

Feel free to share this information. Social Security Administration thanks you for helping them continue securing today and tomorrow as they rise to this challenge!

## Sponsorship Opportunities

Independent Community Banks of North Dakota is currently looking for sponsors for our various seminars, and programs being held in 2017 as well as our annual convention.

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

Opportunities for Sponsorship include:

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- ⇒ Lender's Comprehensive Guide to Mortgage Loan Compliance
- ⇒ ICBND 2017 50th Annual Convention and events  
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## ICBA Expresses Concerns with OCC Fintech Plan

**Agency proposal lacks statutory authority, adequate oversight of unregulated firms**

The Independent Community Bankers of America® (ICBA) today expressed strong concerns with an Office of the Comptroller of the Currency proposal to grant special-purpose bank charters to unregulated financial technology companies. In a [comment letter](#) on the agency's fintech white paper, ICBA said that the OCC lacks explicit statutory authority to grant such charters and should request specific congressional approval prior to issuing a charter.

"ICBA strongly supports responsible innovation and welcomes the OCC establishing a new Office of Innovation that could potentially help those community banks that are interested in partnering with... 'fintech' companies," ICBA wrote. "However, ICBA has strong concerns about issuing special purpose national bank charters to fintech companies without spelling out clearly the supervision and regulation that these chartered institutions and their parent companies would be subject to."

In its comment letter, ICBA said the OCC should:

- propose rules for public comment spelling out its examination and supervision expectations and other regulatory requirements,
- consult with the other banking agencies, particularly the Federal Reserve, concerning such issues as access to the Fed's payment systems and its discount window,
- ensure large commercial entities are not allowed to own special-purpose national banks as subsidiaries, which would create conflicts of interest and extend the federal safety net to commercial interests,
- clearly define what is a "fintech" company and who would be eligible for such a charter, and
- ensure that any new chartered institution is subject to the same supervision and regulation as required of community banks.

The OCC's white paper acknowledges the need to hold fintech firms to the same high standards of safety and soundness, fair access and fair treatment that apply to national banks and federal savings associations. However, ICBA cannot support the OCC's plan without further clarification from agency officials and a more in-depth explanation about the vital components of a special-purpose charter for unregulated fintech firms.

**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. For more information, visit [www.icba.org](http://www.icba.org).

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If you answered yes to any of these questions, ICBND's **Emerging Leaders Development Program** can accomplish this for you! *Join today!*

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](mailto:info@icbnd.com) with as many details as you can so we may in turn alert our fellow community bankers around the state. It seems that there are more counterfeit bills, checks, and suspicious activity including robberies in our state at an increasing rate these days.

Please stay safe and help us to keep all our North Dakota Community banks, customers and employees safe by getting us your information to pass on to our members.



# The Online Services Your Customers Are Asking For

• *by Ashley Miller*

Whether it's checking account balances online, making mobile deposits through smartphone applications or transferring money instantly between accounts, your customers are hungry for online banking services. And as a banker, you know that to edge out the competition, your bank should offer a growing suite of online and mobile services.

To help banks like yours determine what digital services are most lucrative, CSI recently engaged Harris Poll to conduct an [online survey](#) of more than 2,000 consumers, age 18 and above, nationwide.

## A Standout Among Digital Banking Offerings

In addition to asking questions about banking security and technology, we gathered feedback on current consumer attitudes toward numerous online services, including mobile wallets and online-only banks. While our findings indicate consumers are overwhelmingly satisfied with the number and quality of [digital banking solutions](#) being offered by financial institutions, there are significant opportunities for growth in certain key areas.

For example, **nearly 3 in 10 consumers expressed a willingness to use a mobile wallet application in the next six months.** Considering the newness of this technology, this is a surprisingly high level of acceptance and bodes well for financial institutions that focus efforts on this new payment method.

Despite these encouraging statistics, financial institutions still have a major opportunity to increase mobile wallet adoption among consumers. Your bank can facilitate digital wallet adoption by:

- Ensuring your customers know that mobile wallets are available
- Educating customers on the inherent security advantages and convenience mobile wallets offer
- Encouraging customers to authorize their debit and credit cards for use in such mobile wallet applications as Apple Pay, Samsung Pay and Android Pay

## One Big Reason to Expand Your Digital Banking Strategy

When consumers were asked about online-only banks, like Ally Bank or Bank of Internet USA, 49 percent said they strongly or somewhat agree that they would be willing to bank with an online-only or "direct banking" financial institution.

Such likelihood was even higher among younger consumers—58 percent of both millennials and Gen Xers surveyed indicated that they would be willing to bank with online-only institutions. So, as younger, more digitally savvy consumers enter the market, online-only banks are poised to increase their share in the industry. And how "traditional" banks respond will be crucial.


The threat of online-only banks is one big reason for financial institutions to consider a well-rounded digital banking strategy. To compete with emerging online-only banks, it's imperative your bank continues to attract consumers and satisfy consumer demand for online services by providing both the mobile technology and the personal experience they expect from financial providers. One way to accomplish this is to deploy fully integrated solutions that make customer data and experiences seamless across various channels.

## Get the Full Report

Based on survey feedback, mobile wallet technology may provide one of the largest opportunities for bank growth. And, while consumer interest in new technologies continues to grow, consumers will expect their banks to continually add new services that are innovative, regularly updated and consumer-friendly across all age groups.

And for those banks that don't, the threat from competitors—like online-only banks—will continue to close in on them. To discover more insight from our consumer survey and learn more about the digital banking services your customers are craving, download a free copy of our [2016 Consumer Survey Report](#).

*As product manager, Ashley Miller is responsible for the overall product direction of the digital channel for CSI, including Mobile and Internet Banking, from the standpoint of the banking consumer. During her more than 10-year tenure with the company, she has managed CSI's mobile banking solutions and supported CSI's deposit platform. Ashley holds an MBA from Murray State University and a bachelor's degree in business administration from the University of Kentucky.*



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- February 21 BND's new loan processes  
Todd Steinwand, *Chief Business Development Officer, BND*
- March 21 Statewide housing needs assessment  
Nancy Hodur, *Research Assistant Professor, NDSU*
- April 18 Vision West study of 19 oil and gas producing counties  
Dean Bangsund, *Research Scientist, NDSU*

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## COURT DISMISSES ICBA CASE AGAINST NCUA

A federal court dismissed ICBA's lawsuit against the National Credit Union Administration's commercial lending rule. The U.S. District Court for the Eastern Division of Virginia granted the NCUA's motion to dismiss ICBA's case.

In a statement, ICBA said it is evaluating the decision and its options and will continue pushing to level the tax and regulatory playing fields between community banks and credit unions through all appropriate avenues. "If the decision stands, tax-exempt credit unions will be permitted to exceed Congressional limitations on commercial lending activity under relaxed regulatory oversight, thereby posing a tangible threat to community banks, consumers and the financial system at large," ICBA President and CEO Cam Fine said.

ICBA's suit charges that the NCUA's rule, which took effect Jan. 1, increases the powers of tax-exempt credit unions beyond their statutory limit. ICBA thanks the nation's community bankers for their support and will continue working with counsel to assess the opinion and next steps.

[Read ICBA Release>](#)



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Our bank has sent many other employees to the school that enabled them to become a more vital part of our bank. All my employees come back from the school energized and ready to use the skills learned."

Doug Parrott, CBS Inaugural Class



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For more information, contact ICBND  
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Father/son Community Bankers School graduates  
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Bank of Walnut, and Doug Parrott, '88, President/CEO,  
State Bank of Toulon and CBAI Regional Vice Chairman.



### Joint Final Rules on Expanded Examination Cycle for Certain Small Insured Depository Institutions and U.S. Branches and Agencies of Foreign Banks

#### Summary:

The FDIC and the other federal financial institution regulatory agencies have adopted final rules permitting insured depository institutions (IDIs) with up to \$1 billion in total assets, and that meet certain other criteria, to qualify for an 18-month on-site examination cycle. These rules allow the agencies to better focus supervisory resources on IDIs that present capital, managerial, or other issues of supervisory concern while reducing regulatory burden on small, well-capitalized and well-managed institutions.

**Statement of Applicability to Institutions with Total Assets Under \$1 Billion:** This Financial Institution Letter applies to FDIC-supervised financial institutions with total assets up to \$1 billion.

#### Highlights:

- The FDIC and the other federal financial institution regulatory agencies adopted as final the interim final rules (IFR) issued on February 29, 2016, that implemented Section 83001 of the *Fixing America's Surface Transportation Act* (FAST Act).
- Under the final rules, which are identical to the IFR, an IDI with total assets below \$1 billion and that meets other qualifying criteria may qualify for an 18-month on-site safety- and-soundness examination cycle.
- As authorized by the FAST Act, the agencies have determined that it is consistent with safety-and-soundness principles to permit institutions falling within this expanded total asset threshold, that received a CAMELS composite rating of "1" or "2," and that meet certain other criteria, to qualify for an 18-month on-site examination cycle.
- Other qualifying criteria include being well-capitalized, well-managed, not having undergone any change in control during the previous 12-month period, and not being subject to a formal enforcement proceeding or order.
- The expanded 18-month examination cycle also applies to qualifying U.S. branches or agencies of a foreign bank.
- In all cases, the agencies reserve the right to examine more frequently if they deem necessary.
- The FDIC is integrating its rules on frequency of safety-and- soundness examinations for state savings associations and state nonmember banks by rescinding and removing a transferred Office of Thrift Supervision regulation, 12 CFR 390.351, *Frequency of Safety and Soundness Examinations*.

This FIL rescinds and replaces FIL-90-2007 issued under the same name and FIL-17-2016 issued to announce the IFR.

**Attachment:** Final Rule – Expanded Examination Cycle for Certain Small Insured Depository Institutions and U.S. Branches and Agencies of Foreign Banks (See [81 FR 90949, December 16, 2016](#))

**Contact:** Senior Examination Specialist Karen Jones Currie at (202) 898-3981 or [KCurrie@FDIC.gov](mailto:KCurrie@FDIC.gov)

**Note:** FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at <https://www.fdic.gov/news/news/financial/2017/>.

## Choosing the Right Loan Correspondent Partner

*By Tom Ishaug*

As interest rates continue to rise, it can be increasingly difficult to originate loan deals. But the right correspondent banking partner can help you better help your customers.

Healthy competition is good for all of us, but it can also be difficult, especially when competitors offer impossibly low rates. Correspondent banking partners can help community banks compete against the big guys in your market by partnering with you to enhance your bank's competitiveness, profitability and ability to serve your commercial and agricultural customers.

More people are investing their money in the stock market than they are into CDs. That makes liquidity even more difficult for community banks. A correspondent banking partner can help with that by expanding your customer prospect list to include larger relationships in your markets. Correspondent banks can help you target customers who are too large to handle on your own.

In addition to buying and selling loan participations, correspondent banking partners can provide bank stock loan funding for the purchase of acquisitions, refinancing, restructuring and regulatory capital requirements. A correspondent bank can also offer business and personal loans to bank owners, insiders, directors, managers and officers.

Correspondent banking partners can help in the underwriting process, and they can offer expertise on loans that might not be as commonplace at smaller, rural banks.

When working with a correspondent bank, it's important to make sure you have a strong partner on your side. To do so, there are a few questions you should ask:

- **Is the correspondent bank large enough to take the entire participation?**  
Working with only one correspondent makes your staff more efficient. You'll also want to make sure the bank can take larger portions of your credits to allow you to keep within your asset-liability committee (ALCO) limits.
- **Does the correspondent offer longer fixed terms?**  
Make sure the correspondent you decide to work with can give you the flexibility you need.
- **How much experience does the correspondent have?**  
During the recession of 2007 - 2009, many banks stopped purchasing loans from community banks. They might have since re-entered the game, but if they got out once, think about what might happen the next time a recession hits. When looking for a correspondent banking partner, make sure the bank has a strong commitment to correspondent banking.  
Banks experienced in correspondent banking look to do more than either decline or approve a loan. They find ways to work with community banks to make a participation deal better. Their job is to help the correspondent make the loan more solid.
- **Does the bank offer participations on agricultural loans?**  
It's a challenging time in the ag industry, so it's especially important to look for a banking partner experienced in ag lending and committed to helping you take care of your ag customers. Experienced ag lenders know that the ag economy is cyclical, and many of them have been through harder times than this. A correspondent banking partner with ag lending experience can help you compete for and retain larger, high-quality agri-business customers.

Correspondent banks are not in competition with you, but work as your business partner. Regardless of whether you are a bank with few or many shareholders, if you want to sell your institution or purchase another, it's important to keep your organization strong through a solid balance sheet and great earnings. It's also crucial to have a strong customer base. A correspondent bank with a strong, experienced correspondent banking department can help.

For more information, contact Tom Ishaug at 701-866-4676 or [tishaug@bellbanks.com](mailto:tishaug@bellbanks.com). Tom is senior vice president and correspondent banking manager for Bell Bank, the largest independently owned bank in North Dakota, South Dakota and Minnesota, with more than \$4 billion in assets. Bell handles close to \$500 million in bank stock loans and participations. Tom has worked in banking for more than 20 years and has been with Bell since 2003. Bell Bank is an equal housing lender, member FDIC.



ICBND hosted a Legislative Reception on January 5th, 2017. An evening of socializing and appetizers were enjoyed by nearly 400 people passing through the doors of the beautiful North Dakota Heritage Center. The turnout was excellent of legislators, cabinet officials and ICBND members, and we were especially pleased that Governor Burgum was able to join us for the evening.



## TAXABLE SALES AND PURCHASES DECLINE CONTINUES FOR THIRD QUARTER

Tax Commissioner Ryan Rauschenberger today released the 2016 third quarter taxable sales and purchases report. Taxable sales and purchases were \$4.625 billion for July, August and September of 2016, a drop of nearly 20 percent over those months in 2015.

“With continuing lower commodity prices in the agriculture and oil industries, we anticipated that third quarter taxable sales and purchases would show a decline,” stated Rauschenberger. “We should begin seeing our year-to-year comparisons level off and a new normal emerge soon.”

Rauschenberger pointed out that \$4.625 billion is closer to what the third quarter taxable sales and purchases was just six years ago.

The third quarter report includes data for the largest 50 cities in North Dakota, and all 53 counties. Of the 50 largest cities in North Dakota, the highest percent increases (compared to the third quarter of 2015) were Ellendale, Beulah, Wahpeton and Cando. Counties with the highest percent increases (compared with the third quarter of 2015) were Sioux, Mercer, Towner and Oliver.

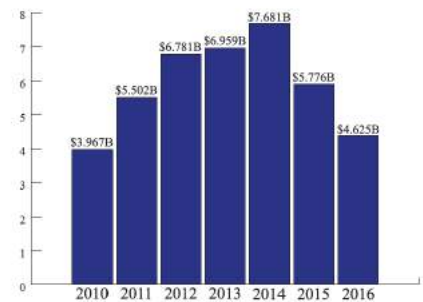
Just one of the 15 major industry sectors reported taxable sales and purchases gains when compared to the third quarter a year ago. The construction sector increased by 3.76 percent (increase of more than \$10 million).

The most notable industry sector decreases were the mining and oil extraction sector with a decrease of 53 percent (decrease of \$347.6 million) and the wholesale trade sector with a decrease of 30 percent (decrease of nearly \$415 million) compared to the same months in 2015.

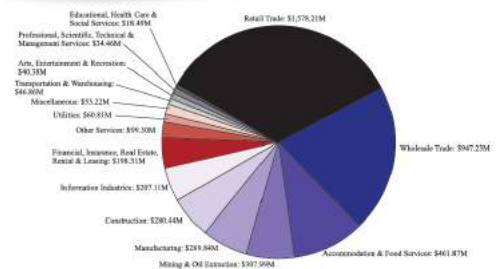
The complete third quarter 2016 North Dakota Sales and Use Tax Statistical Report can be accessed online at [www.nd.gov/tax](http://www.nd.gov/tax).

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

## ND Total Taxable Sales & Purchases 2010 - 2016 Third Quarter



## ND Taxable Sales & Purchases by Industry Third Quarter 2016



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## TOP TEN CONSUMER COMPLAINTS IN 2016

Imposter scams were at the top of this year's Consumer Complaints categories, announced Attorney General Wayne Stenehjem.

Over one hundred North Dakota residents fell victim to these scams, with individual victims losing thousands of dollars. Included in the "imposter scam" category are the fake IRS calls, the phony grandchild in distress calls, fake sweepstakes and romance scams. The Consumer Protection division has issued numerous warnings about these types of scams.

"It does not seem to matter how many times warnings are issued by this office and local law enforcement agencies, unfortunately, people still respond to the scams and lose money," said Stenehjem.

The Top Ten consumer complaints for 2016 are:

1. Imposter Scams (grandparent, IRS scam, romance, sweepstakes, etc) = 105
2. Identity Theft = 101
3. Do Not Call violations = 78
4. Contractor/Home Improvement = 73
5. Automotive (eg. advertising, extended warranties) = 54
6. Mail Order problems = 33
7. Retail = 28
8. Services = 22
9. Telephone (cramming, billing errors) = 18
10. Debt Adjustment/Settlement, Credit Counseling = 10

Parrell Grossman, director of the Consumer Protection division, reminds North Dakotans that scam artists pretend to be people we want to trust, such as government officials, law enforcement, bank staff and even family members. Attorney General Stenehjem offered the following tips:

- Never give out personal information or send money in response to an unexpected contact, no matter how urgent it may seem.
- Don't trust your Caller ID. Readily available technology makes it easy to create a fake name and number to display on Caller ID or as the "sender" of a text message.
- If you are asked to send or wire money, or to buy prepaid cash cards, stop! That's a sure sign it's a scam.



## Trump, Pence Advocate Regulatory Relief

The White House expressed support for bank regulatory relief, with President Donald Trump and Vice President Mike Pence espousing relief in separate speeches. Speaking before the Congressional Republican Retreat in Philadelphia, [Trump](#) and [Pence](#) expressed support for pursuing financial reform and overturning Dodd-Frank Act regulations to spur economic growth. ICBA is working with the administration and Congress to advance regulatory relief through its [Plan for Prosperity](#) platform.

## Fed Issues Faster Payments Progress Report

The Federal Reserve released a [progress report](#) on its initiatives to enhance the speed, efficiency and security of the U.S. payment system. The progress report details the work of two payments industry task forces created as part of the effort—the Faster Payments Task Force and Secure Payments Task Force. It also covers work on standards, directories and business-to-business payment improvements.

## New-Home Sales Plunge in December

New-home sales dropped 10.4 percent in December to a 10-month low, the Commerce Department [reported](#). It was the steepest decline since March 2015 and brought the seasonally adjusted annual rate sales to 536,000.





# New Year's Resolutions

## Live Well, Work Well

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

### Lifestyle Changes vs. Quick Changes

Historically, one of the top New Year's resolutions is to lose weight. Unfortunately, many people look to fad diets and weight-loss products to achieve their goals quickly. While fad diets may prove effective initially, research shows that many people don't find long-term success with these types of diets.

Instead of setting a goal to lose weight fast this New Year's, set a goal to lead a healthier lifestyle. Common lifestyle New Year's resolutions include the following:

- **Exercise regularly**—Aim to get at least 150 minutes of moderate or 75 minutes of vigorous aerobic activity a week and to do strength training exercises of major muscle groups at least twice a week.
- **Maintain a well-balanced, healthy diet**—Try to eat a variety of fruits, vegetables, whole grains, protein-rich foods and healthy fats. Make it a goal to incorporate more fruits and veggies into your diet.
- **Increase the amount of sleep you get**—One of the best ways to become healthier is to get enough sleep. Try to get at least seven hours of sleep, the expert-recommended amount, per night.

Regardless of what you choose to make your New Year's resolution, make sure it is a "SMART" goal—one that is specific, measurable, attainable, realistic and timely—to increase the odds that you will stick to it. ■

### The New Year and How It May Affect Your Benefits

The beginning of 2017 signals a new plan year for some insurance plans. For individuals with these plans, this means that any changes made to health plans and new deductibles will take effect Jan. 1, 2017.

It will be important to keep these changes in mind when you or your family seek out health care. You should also be on the lookout for things like changing prescription drug coverage limits and changing copay amounts.

In addition to reviewing your policy, be sure to follow these quick tips to be a wise health care consumer next year.

- Consider using generic prescription drugs instead of brand-name drugs, when possible.
- Shop around for the lowest rates before visiting a doctor, when possible.
- Visit the emergency room for emergencies only.
- Opt for outpatient care instead of inpatient care when given the choice. ■



## FACTS ABOUT BLOOD DONATION NEEDS IN THE UNITED STATES

- **Every 2 seconds** someone needs blood
- **Approximately 36,000** units of red blood cells are needed every day
- **Approximately 7,000** units of platelets are needed every day
- **Approximately 10,000** units of plasma are needed every day



### ND BANKS BENEFIT TRUST

Contact Angi Day at (701) 223-5303 or  
angi@ndba.com for more information on  
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(Article provided by Zywave  
Broker Briefcase)

## National Blood Donor Month

Since 1970, National Blood Donor Month has been celebrated in January. Historically, the winter season is one of the most difficult times of the year to collect enough blood products and donations to meet patient needs. While “whole blood” donations are the most common, individuals can also make platelet, power red and plasma donations.

Donated blood is used for blood transfusions. Common scenarios in which blood transfusions are needed include the following:

- Patients suffering from severe trauma following disasters and accidents
- Patients receiving surgical treatments and some medical treatments, including cancer patients and patients with sickle cell disease
- Female patients suffering from pregnancy complications before, during and after childbirth

Making the decision to donate blood can help save a life, but not everyone is eligible to donate blood. Please visit [www.redcrossblood.org/donating-blood/eligibility-requirements](http://www.redcrossblood.org/donating-blood/eligibility-requirements) to see if you meet the requirements to donate blood to ensure both your safety and the safety of recipients. ■

## Simple Green Smoothie

### Ingredients

- 1 cup kale or spinach
- 1 medium banana
- 1 cup low-fat coconut or almond milk
- 1 cup plain Greek yogurt
- 1 medium apple, cored and sliced
- 1 cup frozen fruit of your choice
- 1 Tbsp. chia seeds (optional)
- 1 Tbsp. flax seeds (optional)



### Preparation

1. In a blender, blend the kale or spinach and the milk.
2. Add in the rest of the ingredients one at a time, blending after each item.
3. Serve cold.
4. Reserve the leftover smoothie in the refrigerator for later in the day or the next day. The smoothie should be consumed within 24 hours.

Makes: 2 servings

### Nutritional Information (per serving)

Total Calories	278
Total Fat	6 g
Protein	11 g
Carbohydrates	50 g
Dietary Fiber	7 g
Saturated Fat	3 g
Total Sugars	36 g
Sodium	120 mg

## “A Culture of Service Excellence in Ten Minutes a Day”

by Jeff Rendel, Certified Speaking Professional

Remarkable results in just ten minutes a day? That’s what the infomercial gurus tell us as they sell their wares for amazing abs, real estate investing, and dogs that won’t bark. In spite of their claims, there is plenty of power in short, focused efforts performed consistently. Your bank can build its commitment to service excellence in just ten minutes a day.

For three decades, The Ritz-Carlton Hotels have held the “Daily Line-Up,” a ten-minute department huddle to prepare for the day ahead. It’s a chance for every department – around the world – to discuss and focus on one of its dozen-plus service principles and standards of service. Team members share “wow” stories of how they provided a great experience to a guest or colleague and they focus on a standard to execute through the day (like “a warm greeting,” “a fond farewell,” or creating a “guest for life.” For the Ritz Carlton’s full list of Gold Standards, visit <http://www.ritzcarlton.com/en/Corporate/GoldStandards/Default.htm>.

The Daily Line-Up is simple to execute at your bank. Before opening (or before every shift), huddle up in a small group to discuss a single aspect of service. Ideally, the feature to discuss comes from an established list of service standards unique to your bank with the discussion tailored to practical methods and examples of excellent service. If your bank’s service standards are still in the works, incorporate some service principles discovered in articles on your state association’s website.

To increase participation in the Daily Line-Up, see that leading the discussion doesn’t fall on the manager or trainer. Mix it up and choose a different leader every day. Tellers, loan officers, branch managers, call center agents, the CEO, I.T. professionals, and many more can contribute to learning and teaching what’s most important for service. In distinct ways, every professional at your bank is a leader for all customers. Each can provide valuable insight to enrich customer service.

Keep the Daily Line-Up short – ten minutes is best, long enough to elaborate on content and short enough that it doesn’t feel like a meeting. What’s most important is that everyone is hearing the same message and taking the day’s element into their duties to keep your customer service culture alive. When it comes to customer service, the greatest challenge isn’t skills, details, and the nuts and bolts of working with customers. The challenge is focus and performance during the day-to-day schedule. The Daily Line-Up provides an opportunity to align varieties of activities with a specific value at your bank.

Try the Daily Line-Up model at your bank every day for just ten minutes. You’ll discover that short sessions create dramatic and sustainable enhancements that are easy to execute and add alignment and power to your bank’s culture of service excellence.

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



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## Des Moines Marriott Downtown April 11–13

### Come for the fun, stay for the sessions

The 2017 SHAZAM Forum not only has great educational sessions, but it's an action-packed event as well! Extra activities are included in the price of registration, and are a great way to network with other Forum attendees. **Make sure to RSVP when you register!**

### SHAZAM Facilities Tour

Get a behind-the-scenes look at the workings of SHAZAM. This tour will showcase both SHAZAM corporate offices, where you'll be able to talk personally with client support and fraud representatives, see the data center and more. Transportation will be provided from the Marriott.

### Welcome Reception



Meet new friends and catch up with industry peers through networking and a storytelling activity. **SHAZAM's own** musically-talented **Bruce Day** will be playing acoustic guitar and kick drum, and SHAZAM staff will be on hand to mix and mingle with you.



# 2017 Forum

## Power Your Potential

### Register early and save

The early bird gets the worm. Or, as we like to say, early Forum registrants save big money. The registration fee is \$250 until January 31. Plus, save even more by sending an additional person from your same institution, for only \$150. Register today!

pricing details	early → 1/31/17	after 1/31/17
one	\$250	\$300
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Register early!

\*From the same financial institution

### Casino Night

Try your hand at Texas hold'em, blackjack and roulette at SHAZAM's casino night! Whether you're a novice or an expert, we want to see your poker face! Plus, you'll collect tickets for a chance to win one of many awesome prizes.

Learn more about SHAZAM Forum activities, sessions and speakers at [shazam.net/forum](http://shazam.net/forum).

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NIGHT



[shazam.net/forum](http://shazam.net/forum)

### ICBA Urges CFPB to Abide Regulatory Freeze

ICBA urged the Consumer Financial Protection Bureau to abide President Donald Trump's recent request for a regulatory freeze. In a letter to the bureau, ICBA said pausing rulemaking would provide a much-needed opportunity to review the impact of the CFPB's current proposals and regulatory agenda.

ICBA also called on the CFPB to begin reviewing its regulations to determine which requirements should be rolled back for community banks so they can better meet consumer financial needs. "Community banks must be allowed to do what they do best — serving their customers and growing their communities," ICBA President and CEO Cam Fine wrote.

ICBA will continue working with the CFPB and other policymakers to roll back the excessive regulatory burdens facing community banks. For more information, contact ICBA's Joe Gormley at [Joseph.Gormley@icba.org](mailto:Joseph.Gormley@icba.org).

[Read ICBA Letter>](#)

### Data Privacy Day Events Kick Off

In anticipation of Data Privacy Day this Saturday, the U.S. Computer Emergency Readiness Team [released information](#) on events and how to protect privacy and personal information. An event scheduled for today on social media will include a presentation on scams, identity theft, and fraud. DPD is sponsored by the National Cyber Security Alliance, and the theme this year is "Respecting Privacy, Safeguarding Data, and Enabling Trust."



Looking to making North Dakota  
better with you in 2017



## TAX COMMISSIONER ADVISES TAXPAYERS ON TAX SEASON

Tax Commissioner Ryan Rauschenberger today shared information about the 2017 North Dakota individual income tax filing season.

North Dakota's state individual income tax filing season opens today, January 23, coinciding with the Internal Revenue Service's (IRS) filing season opening. Both electronic and paper filed returns for 2016 will be accepted starting today.


Rauschenberger noted that the office is expecting another substantial tax season. For the 2016 tax season there were more than 509,000 individual income taxpayers who filed in North Dakota. Approximately 85 percent of these taxpayers e-filed.

"We are still encouraging taxpayers to e-file as it is the fastest and most secure way to file," Rauschenberger said. "A majority of North Dakotans are actually eligible to e-file their taxes for free, depending on income and age."

Rauschenberger went on to explain that by answering a few questions online using the *ND Free File* tool, taxpayers can easily see if they qualify to file their federal and state returns for free with certain tax software companies. Taxpayers may also e-file by purchasing tax preparation software, by working with a tax professional, or by using the Office of State Tax Commissioner's stand-alone free ND Fillable Forms option (for ND return only).

This filing season North Dakota is requesting driver's license or state-issued identification card information for electronically filed tax returns. This is an additional effort to fight stolen-identity tax fraud and to protect taxpayers and their tax refunds.


"We remind taxpayers to file early to




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help prevent tax refund fraud." Rauschenberger said. "Although fraud was down last year, it is not a sign that we can be less diligent in working to combat it. It means that what we are doing is having an impact, and we need to continue our efforts."

Because of fraud prevention efforts, Rauschenberger reminds taxpayers that refunds will likely take longer to process again this year. Taxpayers may use the *Where's My Refund?* tool found at [www.nd.gov/tax/refund](http://www.nd.gov/tax/refund) to track their refunds. This tool includes a refund tracker, as well as detailed information for the taxpayer on the status of their return. Taxpayers may also sign up to receive email or text alerts when their refund is issued. Information on the *Where's My Refund?* tool is updated daily.

Tax Commissioner Rauschenberger pointed out that beginning this year, taxpayers may elect to receive their Form 1099-G electronically by checking a specified box on their 2016 tax form.

He would also like to remind taxpayers to verify the address on their return to ensure they receive their refund and other necessary correspondence in a timely fashion.

North Dakota tax booklets and forms may be found on the Office of State Tax Commissioner's website at [www.nd.gov/tax/forms](http://www.nd.gov/tax/forms). Beginning this year, the North Dakota Office of State Tax Commissioner will no longer be printing and mailing tax booklets or forms. IRS forms may be found at [www.irs.gov](http://www.irs.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

The due date to file and pay 2016 individual income tax returns is Tuesday, April 18 this year because April 15 falls on a Saturday, and the following Monday, April 17 falls on Emancipation Day – a legal holiday that is observed in the District of Columbia.



## ICBA Nominates New Board of Directors for 2017-18

***National Leadership Formally Elected at ICBA National Convention in March***

The Independent Community Bankers of America® (ICBA) today announced the nominees for its 2017-18 board of directors. ICBA's board of directors will vote on the nominations during the 2017 ICBA national convention, ICBA *Community Banking LIVE*®, which will be held March 15-19 in San Antonio.

Nominations for the 2017-18 ICBA board of directors and their respective positions include:

- Chairman: R. Scott Heitkamp, president and CEO of ValueBank Texas of Corpus Christi, Texas.
- Chairman-elect and Federal Delegate Board chairman: Timothy K. Zimmerman, president and CEO of Standard Bank of Monroeville, Pa.
- Vice chairman: Preston L. Kennedy, CEO of Bank of Zachary, La.
- ICBA president and CEO: Camden R. Fine of Washington, D.C.
- Treasurer: Derek B. Williams, president and CEO of Century Bank & Trust of Milledgeville, Ga.
- Secretary: Christopher Jordan, president and CEO of The Farmers State Bank of Stigler, Okla.
- Immediate past chairman: Rebeca Romero Rainey, chairman and CEO of Centinel Bank of Taos, N.M.
- Past chairman: Jack A. Hartings, president and CEO of The Peoples Bank Co. of Coldwater, Ohio
- Past chairman: John H. Buhrmaster, president and CEO of 1<sup>st</sup> National Bank of Scotia, N.Y.
- Past chairman: William A. Loving Jr., president and CEO of Pendleton Community Bank of Franklin, W.Va.
- Past chairman: Jeffrey L. Gerhart, chairman, president and CEO of Bank of Newman Grove, Neb.
- At-large director and Federal Delegate Board representative: John V. Evans Jr., president and CEO of D.L. Evans Bank in Burley, Idaho.
- At-large director and Federal Delegate Board representative: G. Scott McComb, chairman, president and CEO of Heartland Bank of Gahanna, Ohio.
- At-large director: Steven J. Handke, president and CEO of The Union State Bank of Everest, Kan.
- At-large director: Lucas White, president of The Fountain Trust Co. of Covington, Ind.
- Bank Education Committee chairman: Robert L. Page, president of Harbor Community Bank of Gainesville, Fla.
- Bank Services Committee chairman: Mark Hesser, president of Pinnacle Bank of Elkhorn, Neb.
- ICBPAC chairman: Marti Rodamaker, president and CEO of First Citizens Bank of Mason City, Iowa
- Policy Development Committee chairman: Robert M. Fisher, chairman, president and CEO of Tioga State Bank of Spencer, N.Y.
- Bank Operations and Payments Committee chairman: Kathryn Underwood, president and CEO of Ledyard National Bank of Norwich, Vt.
- Corporate secretary: Mark A. Raitor, ICBA chief operating officer of Washington, D.C.

### 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.*



Remembering the Past,  
Anticipating the Future.



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## OFFICE OF ATTORNEY GENERAL

### VICTIMS NOW HAVE A CENTRAL LOCATION FOR MARSY'S LAW INFORMATION

Crime victims, law enforcement and prosecutors now have a central location with information about the recently passed Marsy's Law, announced Attorney General Stenehjem. The information is posted on the Attorney General's website, [www.attorneygeneral.nd.gov](http://www.attorneygeneral.nd.gov).

"I felt it was important to have a single resource for victims and criminal justice agencies with information about all the new rights and responsibilities under Marsy's law. The website provides comprehensive information for victims and separate guidelines for law enforcement and prosecutors," said Stenehjem.

Under Marsy's Law, law enforcement officers are required to provide a Marsy's Card to the victim at the time of the initial response. The Attorney General's office has created a uniform state "Marsy's Card" for use by law enforcement agencies, so that all victims receive the same information.

The law provides victims with certain rights, including the right to protect their contact information from being released, but a victim first has to assert these rights. Information for victims is on the "Public Safety" tab of the Attorney General's website. It includes an explanation of the rights (the "Marsy's Card") and instructions on how and where to assert the victim's rights. There is also a link to help victims sign up to receive certain types of notifications electronically.

The law also imposes new obligations on criminal justice agencies, and the Attorney General's office worked with the State's Attorney's Association and victim advocates, to compile standard guidelines for law enforcement agencies, local prosecutors and correctional facilities.

"These guidelines provide uniform procedures for executing the various different requirements, ensuring a consistent approach statewide," said Stenehjem.

The Guidelines and the official state Marsy's Card are on the "Criminal Justice Resources" tab of the Attorney General's website.

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## 3 Keys to Implementing Your Branch Transformation



by Steve DuPerrieu

Smart technology continues to change the behaviors and expectations of all consumers, from baby boomers to millennials. It's a fact that's part of our lives now, and it's certainly true regarding the ways consumers currently view the bank branch.

But, although branch traffic and transactions are decreasing as customers enjoy the autonomy of digital channels, they still want to visit bank branches—they just expect more when they do. So in order to meet their expectations, banks should consider a total branch transformation.

Keep in mind there really isn't one "right" branch strategy; however, there are three crucial factors financial institutions must combine in order to pull off the optimal 21<sup>st</sup> century branch transformation: the people, the place and the technology. Below are some innovative tips for integrating that combination into your unique strategy.

### The People

As more customers deposit checks via mobile banking, transfer funds via online banking, and withdraw cash via free-standing ATMs, what's left for your branch staff? Many institutions have begun driving banking expertise down to the front lines with a new branch role—the universal banker—who specializes in everything and helps customers with more complex needs.

In an ideal world, institutions could specifically hire new candidates for this role, who, at a minimum, possess the following experience, knowledge and skills:

- Sales experience and the ability to build customer relationships
- College degree in a related field, like finance or management
- Firm grasp on all bank products and services
- Knowledge about the bank's technology
- Motivation and ability to handle both service- and sales-oriented customer issues

Your institution needn't jump in with both feet, but rather start with a slow, methodical approach. You can pilot the concept at select locations—ideally those with a younger customer base in a more urban area—to see what works and what doesn't. Also, identify branch personnel who excel at customer relationships and product knowledge, and determine the appropriate ratio of universal banker-to-teller. Lastly, understand that branches with an older customer base or set in rural areas may not be ready for this change, or even need it at all.

### The Place

Most descriptions of the universal banker share this: the freedom to get out from behind a desk and move through the branch to assist customers on their terms, be it physically (take a deposit) or digitally (assist with online or mobile banking).

Unfortunately, most branch layouts are not set up for that type of movement, as Aite points out in its report, [Rethinking and Rightsizing the Retail Branch](#): "Some retailers have become sophisticated at designing their stores as destinations. Bank branches, on the other hand, have been designed as transaction centers."

Each institution must decide how to make their branch layout more of a destination and less of a transaction center, but they should at least:

- Open up the floor plan to encourage movement and energy.
- Remove or limit barriers to interactivity. In [Evolution of the Universal Banker](#), ABA Bank Marketing states, "the driver of success for the model is the floor plan that eliminates barriers between the teller and platform sides of the branch."
- Create education spaces with sample smartphones, for instance, to demonstrate your technology to customers. This is especially important for helping customers who lack confidence with digital channels to overcome their hesitancy.
- Ensure your new design represents you and your customers. Your brand image should accurately reflect whatever changes you make.

### The Technology

While increasing the efficiencies of your staff and branch layout are essential, your bank won't reap the most benefit from those improvements without investing in technologies that elevate the customer experience. This can be accomplished with cost-effective, enterprisewide solutions.

Technologies that can help complete your branch transformation include:

- Core platforms that [feature tablet integration](#), allowing the universal banker to move around the branch while maintaining access to all core processing services. This combination of technology and portability significantly boosts staff efficiency while providing customers with a more personalized branch experience.
- [Banking-specific CRMs](#), integrated into the core platform, provide the final piece of the branch transformation puzzle through a real-time, holistic view of the customer. This next generation CRM—which Aite describes as "a foundation" of branch transformation—allows institutions to track, view and analyze customer interactions across the entire bank, and for the duration of the relationship.

Ours is not the first industry to be disrupted by technology. Your financial institution can either fight against that disruption—maintaining the potentially fatal status quo—or evolve along with it, ensuring its future. Combining the three elements discussed here might be your best chance for survival. For more tips on executing an optimal branch transformation, download CSI's free white paper, [Today's Branch Strategy Determines Your Institution's Future](#).

*Steve DuPerrieu is vice president of channels and analytics for CSI. In his role, he provides leadership for CSI's delivery channel strategy, which includes digital banking, payment services, business and analytics software, and branch/retail delivery solutions.*

# IT CAN HAPPEN ANYWHERE



*By Mike Burke*



Everybody knows everybody in a small town. This can create a cocoon of comfort where people think, “Nothing ever happens here.” This familiarity leads to a trust that makes security seem less important. However, that bubble can burst in an instant.

Banks and credit unions in small towns are just as susceptible to criminal threats and activities as those in the bigger cities. Don’t fall into the trap of thinking serious criminal activity is a rare occurrence in a rural area. Here’s what you can do.

Cameras are an obvious first step. Make sure there are plenty of internal cameras that can capture a person’s face. A shot of the top of someone’s head doesn’t help as much as a facial picture when it comes to recognition and identification.

Inside the building, those cameras are just as important. Employees likely won’t remember what a criminal looks like after a robbery. The stress of a robbery or the threat of a weapon can lead to tunnel vision. They’re not going to remember details about faces, voices and other identifying features.

At the open and close of business every day, make sure there are at least two staff members at your institution. The old adage, “There’s safety in numbers,” is common for a reason.

You can also make the building safer to open and close just by looking around. Eliminate some of the risk by simply updating the building’s landscaping. Are there bushes or other small structures outside the building where a criminal can wait and hide? If so, get rid of them.

When it comes to observing suspicious behaviors, go with your gut reaction and pay attention to seemingly small details. If it doesn’t feel right, it’s probably not. A lot of times, a criminal may be casing your business for 24 – 72 hours prior to the actual robbery or other crime.

Criminals will sometimes come in the lobby and start asking weird, non-financial questions about armed security and business hours. In some cases, they might just walk in, not talk to any employees and only look for cameras and exit doors. If someone is lingering in the lobby without doing business, if it’s an unfamiliar face, or if he or she keeps hanging around outside, it should send up a red flag.

All of these preventative measures should be paired with a thoughtful program on how employees should deal with hypersensitivity after a crime has occurred. A proper care and assistance program must be in place for their mental and physical health.

If you miss this step, it can cause problems that linger long after an incident. One common issue is called group thinking.

After a traumatic situation, the two or three employees who were at the scene might band together in their hypervigilance because their stress issues aren’t being handled appropriately. This can lead to alienation from the rest of the staff, escalation of their fears and potentially resignation of the employees who went through a disturbing situation.

Don’t lose a valued, 20-year employee because a situation wasn’t handled correctly. That could be decades of staff-member experience washed right down the drain.

So, what’s the best way to deal with these issues? Have a plan and discuss it prior to any incident happening.

Security doesn’t change because of geography or demographics. No matter the size of your institution, investing in the safety and security of your customers and staff is time and resources well spent.

## **About SHAZAM**

*The SHAZAM Network, founded in 1976, is a national member-owned financial services and payments processing company. SHAZAM provides choice and flexibility to community financial institutions throughout the U.S. SHAZAM is a single-source provider of the following services: debit card, core, fraud, ATM, merchant, marketing, training, risk and automated clearing house (ACH). To learn more, visit [shazam.net](http://shazam.net) and follow @SHAZAMNetwork.*

# 2017 ICBND Educational Opportunities:



Register Here!

## GETTING IT BACK: CASH AND RISK. A STUDY OF CREDIT ANALYSIS

MARCH 2-3, 2017

ND HERITAGE CENTER, BISMARCK

Only cash can repay loans! To effectively conduct a complete credit analysis the sources and uses of cash in the business must be understood. This workshop is intended to discuss the mechanics of constructing business cash flow statements and their use in credit analysis. Key objective is the understanding of the mechanics of cash flow analysis and its use in determining a business' ability to repay. The format of the workshop will include:

- \* *Understanding the Business of the Business:* Adequately performing a cash flow analysis requires an understanding of the role cash plays in the funding of ongoing business activities.
- \* *Types of Cash Flow Analysis:* Discussion will be held on several of the different types of cash flow analysis and their use in credit analysis. Focus of the approaches will be on the Modified Direct (UCA) format, which is what most software programs utilize.
- \* *Cash Flow Mechanics:* The mechanics of manually completing a Modified Direct (UCA) cash flow will be done in a large group. In small groups the participants will then manually do a Modified Direct (UCA) cash flow.
- \* *Cash Flow Analysis:* Using the cash flows from the group exercises a brief discussion will be held regarding the use in credit analysis.

Desired outcome of the workshop is to increase the participant's awareness of cash flow analysis tools and develop confidence in the use of those tools.



Register Here!

## CYBERSECURITY TRENDS/UPDATE/CASE STUDIES/CONTROLS & IT EXAM HOT TOPICS & VENDOR SHOWCASE

APRIL 19-20, 2017

RAMKOTA HOTEL & CONFERENCE CENTER, BISMARCK

FFIEC and other interagency guidance relating to cybersecurity aware-ness is the focus for upcoming IT examinations. The guidance is in response to the growing threat vector for cybercrime. We have evolved from worms, viruses, spyware, and botnets to more targeted cyber espionage involving advanced persistent threats, dynamic Trojans, and stealth botnets. Attacks have become blended, involving combinations of physical, technical, and social engineering techniques. Know what your financial institution should be doing to mitigate cyber threats and meet regulatory expectations. Key topics:

- Cybersecurity Trends • Advanced Persistent Threats • Identify Most Common Cyber Threats
- Regulatory Guidance • FDIC Information Technology Risk Examination (InTReX) Program
- FFIEC Information Technology Handbook Updates • FFIEC Cybersecurity Awareness Guidance
- FFIEC Cybersecurity Assessment Tool • Cybersecurity Attack Case Studies • Tools
- Cybersecurity Controls • Password Management • Ransomware Prevention • Audit Planning
- Network Segmentation • Employee Training Program • IT Examination Hot Topics
- Third-Party Risk Management • Data Flow Diagrams • Threat Intelligence/Cybersecurity Resources
- IT Governance/Board Reporting • Incident Response/Testing • Virtual Systems/VoIP



Register Here!

## LENDER'S COMPREHENSIVE GUIDE TO MORTGAGE LOAN COMPLIANCE

APRIL 27-28, 2017

NORTH DAKOTA HERITAGE CENTER, BISMARCK

During the last few years, both Congress and the various federal regulators have crafted revisions to many of the regulations that have been a part of our lending lives. This has resulted in many additional regulatory issues in every mortgage loan transaction. As a result, lenders have been struggling to determine what they should do to assure that they not only make a safe and sound loan for the bank, but also do so in a manner that will not create regulatory difficulties.

With all of the changes and additions, a one-day seminar to cover this subject has not been possible in recent years. This seminar will be two very full days in length. This seminar will cover all aspects of mortgage compliance that a lender should know, including all the current rules.

All subjects that will be covered will include all of the latest information available.

# ICBND Members in the News

## AMERICAN TRUST CENTER



**American Trust Center** is pleased to announce **Melinda (Ebach) Kempel** has joined their team in Bismarck as a registered investment advisor. Kempel will be responsible for advising clients of issues and

trends with their personal and corporate investment accounts.

**American Trust Center** is pleased to announce **Tasha Gartner, CFP®** has joined their investment team in Dickinson as an Investment Advisor. Gartner will be assisting individuals and corporate clients with their personal trusts, investments, and

financial planning needs.

## DAKOTA CDC

### **Dakota Certified Development**



**Corporation** is pleased to welcome **Samantha Horab** to the team as a loan processing specialist. She will be responsible for processing loan applications to ensure completeness of information and

submission of projects to the SBA.

Samantha brings 8 years of experience in a variety of banking roles to the team.

## BANK OF NORTH DAKOTA



**Brandon Yeats** joined **BND** as a computer and network specialist on Monday, October 31.

## CHOICE FINANCIAL



**Mark Caspers** recently joined **Choice Financial** as an IT specialist. Caspers brings 17 years of banking and insurance experience to Choice.



**Erica Schierholz** recently joined **Choice Financial** as a frontline operations manager. Schierholz brings three years of experience in the banking industry and seven years of leadership in customer service.



**Sarah Groseth** recently joined **Choice Financial** as a frontline customer service representative.

**Alison Widmer** recently joined **Choice Financial** as a frontline customer service representative.



**Colten Heagle** recently joined **Choice Financial** as an insurance agent. Heagle brings over two years of banking experience.



**Kyra Erhardt** recently joined **Choice Financial** as a frontline customer service representative.



**MaryBeth Stacey** recently joined **Choice Financial** as a frontline customer service representative.



**Jacob Tupa** recently joined **Choice Financial** as director of analytics & integration. Tupa brings over three years of banking experience, with prior experience in program management, process improvement, and data analysis.

## FIRST WESTERN BANK & TRUST



**First Western Bank & Trust** is pleased to announce the addition of **Lacey Klose** to the position of consumer loan officer. Lacey has over 4 years of banking experience and we are excited to put her expertise to use in our

Bismarck Office. She has worked in customer service her entire career.



**Chris Lamoureux** has been promoted to executive vice president at **First Western Bank & Trust**. He joined the Trust Department of First Western Bank in 1990, and was named manager in 1996.



**Fred Beuchler** has been promoted to senior vice president, chief lending officer with **First Western Bank & Trust**. He has been with the bank since 2007 and recently graduated from the Graduate School of Banking at Colorado.



**Luis Estrada** has been promoted to senior vice president of operations at **First Western Bank & Trust**. He has held a variety of positions within the bank in the 13 years he has worked for First Western Bank & Trust.



**Ilene Baker** has been promoted to assistant vice president human resource manager at **First Western Bank & Trust**. She was hired as human resource manager in October of 2013.



**Sabrina Herrmann** has been promoted to marketing specialist officer at **First Western Bank & Trust**. She has been with First Western Bank & Trust since October of 2014.

# ICBND Members in the News



**Jersey Benson** has been promoted to vice president of commercial lending at **First Western Bank & Trust** in Minot. He began his career with First Western Bank & Trust as a credit analyst in 2011.

Benson is an active member of the Emerging Leaders Development Group, a state-wide organization of Independent Community Banks of North Dakota.



**Kiernan Bullinger** comes to **First Western Bank and Trust** with 9 years real estate experience to join their team as a mortgage lending loan processor.



**First Western Bank & Trust** was excited to have **Eric Mueller** join their team as a consumer loan officer in November of 2016. He has worked in a variety of lender positions locally.

## STARION BANK



**Laken Moore** has been promoted to finance specialist II. Moore joined **Starion** in 2012 as an accounting specialist, becoming a finance specialist I in 2014. Moore is located at the downtown Bismarck

branch.



**Kara Johnson** has been promoted to loan operations specialist I after working as a loan servicing assistant since June 2016. In her new position, Johnson's responsibilities include processing loan

information, producing appropriate documentation and performing quality control checks. She has several years of customer service experience.



**Aimee Dahm** and **Rachel Wingenbach** joined **Starion** as accounting specialists in Mandan. They are responsible for balancing customer and general ledger accounts, and performing various banking transactions.



**Dahm** is an accounting specialist II. She has several years of banking, accounting and retail experience.

**Wingenbach** is an accounting specialist I. She has several years of retail experience.



**Nik Pickett** has been promoted to credit analyst II. Pickett joined **Starion** in 2011 as a personal banker and became a consumer loan underwriter in 2013. In addition to performing credit analyses, Pickett will continue to underwrite consumer

and commercial loans.

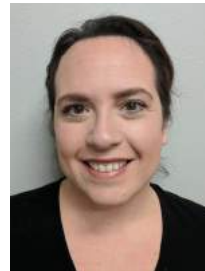


**Cory Orvedal** has joined **Starion** as a teller in Fargo. He has several years of banking and retail experience.

Pickett and Orvedal are located at the branch on South University Drive.



**Christie Axness, LaurieBeth Cerkowniak** and **Paula Sebelius** joined the **Starion** team at the Fargo Urban Plains location, just off of 45<sup>th</sup> Street South.



**Axness** and **Cerkowniak** are commercial processing specialists. Both have several years of loan processing experience at a financial institution.



**Sebelius** is a commercial loan administrator. She has several years of loan processing experience at a financial institution.

## WESTERN STATE BANK



**Marissa Olson** was recently promoted to credit officer at **Western State Bank**. Her duties include analyzing financial statements, underwriting loan transactions and ensuring effective credit administration.

She previously served as a credit analyst at Western since 2014.



**Heather Lipson** was recently promoted to customer care banker at **Western State Bank** in West Fargo. Her duties include responding to internal and external customer inquiries and referring bank products and

services. Prior to her promotion, Lipson served at Western State Bank as a customer service representative at the Fargo bank location.



**Jace Greene** was recently promoted to personal banking/mortgage loan officer at **Western State Bank**. His primary duties include developing business with a wide range of customers and

producing compliant loan applications and services. He will also be providing superior customer experience through exceptional sales, service, and an understanding of customer-centered needs and solutions. Greene joined Western in 2012. Prior to this promotion Greene served as a part-time data center representative and customer service representative. He then transitioned into a full-time position as data center/electronic banking representative in late 2015.

# ICBND Members in the News

## WESTERN STATE BANK



**Nick Voss** joined **Western State Bank** as a credit review analyst. His duties will include reviewing retail and commercial loan files to determine compliance with company loan policy, reviewing real estate appraisals and assisting with credit administration.



**Ashley Wessels** recently joined **Western State Bank** as a data center/electronic banking representative. Her primary duties include performing daily electronic processing procedures in accordance with Federal Regulations, NACHA Operation Rules and the

organization's Mission Statement and Core Values. Ashley also provides support to data center operations, and electronic payments and the data center manager as needed.

**Don McMullen** has recently rebranded to **Western Investments**, located at **Western State Bank**, in Devils Lake. All



investment services will continue to be serviced through Investment Centers of America as the broker/dealer. McMullen will continue to office out of the bank located at 110 4<sup>th</sup> Street SE in Devils Lake. He has

been with Investment Centers of America for 20 years and has over 23 total years in the investment services industry.

## BELL BANK

**Sarah Nupdal** has been hired as VP/special assets manager at **Bell Bank**, located at 3100 13th Ave. S. in Fargo. In her new position, Nupdal will be responsible for overseeing the bank's commercial special assets and managing the collection department.



**Derrick Lewis** has been promoted to VP/branch manager at **Bell Bank's** Time Square location at 5050 13th Avenue Southwest in Fargo. In his new position, Lewis will manage staff and assist customers with deposit and loan needs.



**Tom Scheid** has been promoted to assistant branch manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, Scheid will supervise the customer service team, assist customers with deposit and loan needs and assist with the responsibilities of the branch.

## FIRST WESTERN INSURANCE



We are pleased to announce **Mike Humphreys**, president and owner of Humphreys Insurance & Surety, Inc., and his staff have joined **First Western Insurance** as of December 1,

2016. This results in a staff of 25 licensed insurance agents with over 400 years of insurance experience.

First Western Insurance will service Minot and the 17 states in which we are licensed from our three Minot locations. You can visit with any of our agents at these locations: the current Humphreys offices at 415 20th Avenue SW, 2105 16<sup>th</sup> Street NW; and 900 South Broadway.



**Brent Mattson** has been promoted to vice president at **First Western Insurance** and is the commercial lines manager. He has been with First Western Insurance since August of 2014.

## WESTERN STATE BANK

### WESTERN STATE BANK OPENS NEW LOCATION IN SUN CITY WEST

Western State Bank recently opened its new bank location in Sun City West at 19440 North RH Johnson Boulevard. Western State Bank is a full-service bank providing retail, business, and mortgage lending. Sun City West is the fifth Western State Bank location to be established since first entering the Arizona market in 2007.



The proximity of the Sun City West location will provide customers with two convenient locations for both new and existing customers in the Sun City region. **Kathleen Elmer** will serve as the retail bank manager and good neighbor club director at the new location. Kathleen was previously a personal banking officer at the Sun City location, making her very familiar with the current customers and area.

### WESTERN STATE BANK DONATES TO THE AMERICAN CANCER SOCIETY

Western State Bank recently made a \$1,000 contribution to the American Cancer Society on behalf of Western State Bank team members- Kim Koenders, Emma Broe, Olivia Johnson, Randy Mankin, Brett Johnson, Karen Swanson and Sheila Windjue.

Two things Western State Bank loves during the season of fall, helping others and football. Western was able to combine those two things into one very special charitable campaign. Western found that every team member was affected by cancer in some way, making it an easy decision to focus our efforts on supporting and raising awareness for the American Cancer Society. The next step was to incorporate a sport that would bring together over 200 team members spread across the nation.

On October 6, 2016 Western State Bank and Western Equipment Finance revved up the competition with an internal campaign to help battle cancer. **Kick Away Cancer** was a company-wide competition targeted to help raise awareness and donate money to the American Cancer Society. Every team member was appointed to a NFL team and received points based on that team's field goal and extra kick points. Teams were able to submit fan photos for bonus points once a week to add to their team's score.

After two months of tough competition, scores were added up and one team prevailed, the Dallas Cowboys. The winners of Kick Away Cancer were awarded the honor of having the \$1,000 donation to the American Cancer Society on behalf of their team. Those individuals are listed above.

The Community Banker  
*Together We Prosper*

# ICBND Members in the News

## CHOICE FINANCIAL

### CHOICE FINANCIAL DONATES TO LOCAL FOOD PANTRIES



Choice Financial recently donated \$40,000 to local food pantries throughout the communities the financial organization calls home.

For every purchase using a Choice Financial Debit Card during the month of October, Choice donated 25 cents to local food pantries. Donations were made for new Facebook likes and Twitter follows as well. All 19 branches of Choice Financial participated in the Swipe Out Hunger Campaign, raising a total of \$40,000 in donations.

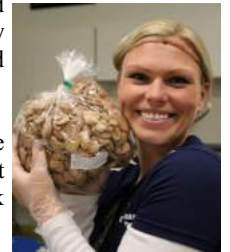
The donations per location were determined by card swipes made by customers at each location. Donations were distributed as follows: Cavalier County Emergency Food Pantry in Langdon, ND received \$3,664.19; Northlands Rescue Mission in Grand Forks, ND received \$2,000; East Grand Forks Food Shelf in East Grand Forks, MN received \$3,906.39; Great Plains Food Bank in Fargo, ND received \$6,787.96; Ellendale Community Food Pantry in Ellendale, ND received \$903.15; Community Action Region IV in Jamestown, ND received \$739.97; AMEN Food Pantry in



Dickinson, ND received \$1,983.23; Walsh County Food Pantry in Grafton, ND received \$5,066.65; Michigan Food Pantry in Michigan, ND received \$922.01; Belfield/Medora Food Pantry in Belfield, ND received \$3,421.13; Pembina County Food Pantry in Cavalier, ND received \$2,846.04; Kidder County Food Pantry in Steele, ND received \$2,755.13; Springfield Area Food Shelf in Springfield, MN received \$659.07; Sheridan County Food Pantry received \$385.67; LaMoure County Food Pantry in LaMoure, ND received \$777.25 and the Welcome House in Bismarck, ND received \$3,182.16.



“Donations like this are vital to making sure nobody in our community and state goes hungry,” Great Plains Food Bank Chief Executive Officer Steve Sellent said. “Hunger is always tough and especially around the holidays. This gift comes at an ideal time and we thank Choice Financial for their continued support.”



Choice Financial is a people first financial services organization that remains locally owned and built around long-term customer relationships, well-rounded products and services, and authentic community banking.

## DAKOTA CDC

### SOURIS BASIN PLANNING COUNCIL RECEIVES PLATINUM SPONSOR DONATION

The Souris Basin Planning Council is an independent, nonprofit corporation serving seven counties in the North Dakota Region II. The council is a 35 member governing board consisting of a diverse cross section of representatives and officials that work together to make decisions and ensure work plans and policies for the region.

Founded in 1972, the Souris Basin Planning Council originally started with one soil conservation district supervisor and one country commissioner from each of the regions. It was developed in order to aid in the development of the Resource Conservation and Development project application. Today, its mission has been to be responsive to the needs of local governments and developed interests in these regions. The council coordinates government and business grants, loans, etc. and provides assistance and guidance in information sharing, partnership building, and problem solving.



Margo Helgersen, SBPC Chairperson receives Dakota CDC's \$10,000 contribution from Andy Maragos, Board Member, and Emily Schroeder, Commercial Loan Officer.

In 2015, the Souris Basin Planning Council Board formed a Partnership Program. This allowed them to work in collaboration with organizations that they do business and raise funds to help advance their mission and vision. The contributions from these sponsors also allow the SBPC to provide technical assistance to government entities and non-profits in the region. Among one of their Platinum Partners is Dakota Certified Development Corporation, who recently made a \$10,000 contribution. Dakota CDC has been providing financial support to the SBPC since 2014 because of their close relationships and cooperative activities, but are now formally recognized as a partner after the Partnership Program was developed.

*About Dakota Certified Development Corporation—Founded in 1982, Dakota CDC is the oldest, largest, and most experienced CDC in North Dakota. With staff in Fargo, Bismarck, and Minot, Dakota CDC serves the entire state of North Dakota and five counties in western Minnesota. The mission of this private, not-for-profit entity is to provide small business financing solutions through collaborative partnerships in a supportive, creative environment that grows the economy and creates or preserves quality jobs. Since inception, Dakota CDC has provided over \$450 million in loans with total project impact exceeding \$1 billion to small businesses and local economies.*

## Cornerstone Bank

### Customer Service Representative

Cornerstone Bank is looking for a *Customer Service Representative* to join our professional team at its Bismarck location. This candidate is responsible for processing new account transactions, assisting customers in their selection of various accounts and financial services, and cross-selling the Bank's products and services. Candidate will work approximately 35 hours per week and cover the evening shift and two Saturdays a month. A high school diploma or equivalent and 1 year of bank or related 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](http://www.cornerstonebanks.net).

EOE/Member FDIC

### Business Banking Associate

Cornerstone Bank is looking for a *Business Banking Associate* to join our professional team in Fargo. This position is responsible for providing a high level of sales, marketing and operations support to an assigned team of Business Bankers or other Managers. Incumbent will work to gather client information, input data, scan documents, ensure proper approvals are obtained, communicate with the client approvals and conditions, order and review loan documents, set up closing, and book closed loans. A High School Diploma or GED and 1 year of consumer lending or commercial loan processing experience, or an equivalent combination of education and 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](http://www.cornerstonebanks.net).

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## First Western Bank & Trust

### Network & Systems Specialist

Successful candidates will maintain data and voice communication systems for multiple locations. Other duties include: monitoring the security, reliability, and performance of the systems; perform cabling and other physical infrastructure projects; and assist IT Helpdesk staff.

**Qualifications:** Bachelor's degree in computer science or business related field; a strong knowledge of TCP/IP networking and IP Telephony; and knowledge of business and management principles.

**Skills/Abilities:** Ability to make sound, well-informed, and objective decisions to solve problems; strong customer service and communication skills; proficient at organizing and prioritizing multiple tasks; attention to detail; high level of integrity; ability to exercise tactfulness in difficult situations; and able to lift 50 lbs.

Non-exempt, hours Mon-Fri 8 a.m. – 5 p.m., occasional evening or weekend work with advance notice; 10 paid holidays annually.

For more information and to apply online visit our website:

[www.bankfirstwestern.com](http://www.bankfirstwestern.com)

AA/EOE/Member FDIC

## Upper Midwest ACH Association

The Upper Midwest ACH Association (UMACHA) is a non-profit, electronic payments based Association, located in the Minneapolis, St. Paul area. UMACHA serves financial institutions and companies in the ninth Federal Reserve district. Primary services include; education, information and problem solving services, and compliance based services dealing with the ACH network, along with check image processing.

### **RESPONSIBILITIES:**

- Schedule and complete ACH Audits for member financial institutions when contracted
- Schedule and complete ACH Risk Assessments for members when contracted
- Complete RDC Risk Assessments for members when contracted
- Travel at least 50% of the time (seasonal based on the deadlines for each service)
- Review and update the compliance services tools at least yearly

### **NECESSARY SKILLS INCLUDE:**

- AAP (Accredited ACH Professional) required as well as any audit certifications or accreditations
- Check, Image, and RDC knowledge preferred
- 2+ years' experience in financial institution (bank or credit union) audit, operations or compliance
- 2 year degree in accounting, finance, or business, or commensurate experience
- Self-motivated, able to work independently
- Strong communications skills; verbal, presentational, and written

Forward your resume and salary requirements to Angi Farren, EVP & COO, at [angif@umacha.org](mailto:angif@umacha.org).

Go to our website at [www.umacha.org](http://www.umacha.org) to see the full job description.

## Live Seminars



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Spring Session: March 28-29, 2017 Ramada Bismarck Hotel, Bismarck  
Day 1: Community Reinvestment Act  
Day 2: National Flood Insurance Program Review and Update

**Register Here!**



# Educational Opportunities

## Webinars

2/1/2017	Mobile Device Use & the New Overtime Rules: 7 Steps to FLSA Compliance in a BYOD Workplace Nancy Flynn, The ePolicy Institute™	3/1/2017	Mobile Remote Deposit Capture Jen Wasmund, UMACHA Using the APRWIN Calculator Effectively to Avoid & Correct Violations Bill Elliott, Young & Associates, Inc.
2/2/2017	<b>Regulation E Series:</b> Handling Provisional Credit Under Reg E: Rules, Best Practices & FAQs Elizabeth Fast, Spencer Fane LLP	3/2/2017	Imaged Documents: What to Keep, What to Destroy, What Holds Up in Court? Elizabeth Fast, Spencer Fane LLP
2/3/2017 Morning	<b>SPECIAL EDITION</b> The New World of Debt Collection: What Recent CFPB Actions Indicate About the Future of Regulations & Enforcement David A. Reed, Reed & Jolly, PLLC	3/7/2017	Hot Issues in Cyber Compliance, Including Recent Changes to the IT Handbook Brian Vitale, Compliance Advisory Services
2/7/2017	<b>Real Estate Series:</b> Understanding TRID Tolerance Cures Steven Van Beek, Howard & Howard Attorneys PLLC	3/9/2017	Developing & Managing a Consumer Complaint Program – Avoiding Reputational Damage Veronica Madsen, Howard & Howard Attorneys PLLC
2/8/2017	<b>BSA Compliance Series:</b> FinCEN's CDD Rules & BSA Compliance: Why Preparing Now for the Fifth Pillar is Critical Susan Costonis, Compliance Consulting and Training for Financial Institutions	3/14/2017	Qualifying Borrowers Using Personal Tax Returns Part 2: Schedules E & F Tim Harrington, TEAM Resources
2/14/2017	Qualifying Borrowers Using Personal Tax Returns Part 1: Schedules A, B, C & D Tim Harrington, TEAM Resources	3/15/2017	<b>Regulation E Series:</b> Regulation E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation Michele L. Barlow, PAR/WACHA
2/15/2017	Procedural & Compliance Responsibilities of the Board Secretary Ann Brode-Harner, Brode Consulting Services, Inc.	3/16/2017	Flood Compliance in Lending Part 2: Post Loan Closing Ann Brode-Harner, Brode Consulting Services, Inc.
2/16/2017	Military Lending Act: Exam Procedure Changes, Post-Implementation Considerations & FAQs Elizabeth Fast, Spencer Fane LLP	3/21/2017	<b>ACH Specialist Series:</b> ACH Rules Update 2017 Jen Kirk, EPCOR
2/17/2017 Morning	<b>SPECIAL EDITION</b> Part 2 – New FFIEC Consumer Compliance Rating System, Effective March 31, 2017: Violations of Law & Consumer Harm Ann Brode-Harner, Brode Consulting Services, Inc.	3/22/2017	<b>Account Documentation Series:</b> Opening Deposit Accounts Online: Rules, Risks & Best Practices Susan Costonis, Compliance Consulting and Training for Financial Institutions
2/22/2017	<b>Risk Management Series:</b> Developing an Enterprise-Wide Risk Assessment Marcia Malzahn, Malzahn Strategic	3/23/2017	Securing Collateral Part 1: Form UCC-1 – Initial Filing & Perfection of Security Interests Elizabeth Fast, Spencer Fane LLP
2/23/2017	Flood Compliance in Lending Part 1: Loan Origination Ann Brode-Harner, Brode Consulting Services, Inc.	3/29/2017 Morning	<b>Director Series:</b> The Board Evaluation Process: Steps, Tools & More Jeffrey C. Gerrish, Gerrish McCreary Smith, Consultants & Attorneys
2/24/2017 Morning	<b>SPECIAL EDITION</b> Everything You Need to Know About Regulation CC: Holds, Funds Availability, Compliance & More Molly Stull, Brode Consulting Services, Inc.	3/30/2017	UDAAP Challenges: Practices, Risk Mitigation, Regulator Expectations & Case Studies Adam Witmer, Young & Associates, Inc.
2/28/2017	Compliance Questions & Issues in Deploying	4/4/2017	Website & Social Media Common Compliance Violations John Zasada, CliftonLarsonAllen LLP

# Educational Opportunities

## Webinars

4/5/2017	Human Resource Dos & Don'ts for Supervisors Kay Robinson, Robinson HR Consulting, LLC
4/6/2017	<b>Real Estate Series:</b> CFPB Real Estate Loan Collection Rules for Mortgage Servicers & Your Bank Elizabeth Fast, Spencer Fane LLP
4/11/2017	Managing TDRs Start to Finish: Initial Identification to Rewriting to Non-TDR Status Tommy Troyer, Young & Associates, Inc.
4/12/2017	<b>Risk Management Series:</b> Developing a Risk-Based Compliance Audit for Your Loan Portfolio Susan Costonis, Compliance Consulting and Training for Financial Institutions
4/18/2017	The Future of FinTech & Blockchain/Bitcoin: A Look at New Technologies Reshaping Financial Services Lee Wetherington, Jack Henry & Associates, Inc.®
4/20/2017	Agricultural Credit Risk 2017: Answers to Critical Questions Dr. David Kohl, Virginia Tech
4/25/2017	<b>BSA Compliance Series:</b> BSA Compliance Hotspots: Regulators, Litigation, Policies & Procedures Ann Brode-Harner, Brode Consulting Services, Inc.
4/26/2017	Securing Collateral Part 2: Form UCC-3 & Amending, Continuing or Terminating Security Interests Elizabeth Fast, Spencer Fane LLP
4/27/2017	Compliance in Handling Private Mortgage Insurance (PMI), Including Recent Rule Changes David A. Reed, Reed & Jolly, PLLC
5/2/2017	Revisiting TRID Line-by-Line Part 1: Loan Estimate Steven Van Beek, Howard & Howard Attorneys PLLC
5/3/2017	<b>ACH Specialist Series:</b> Complex ACH Origination Issues for ODFIs: Compliance, Exceptions, Monitoring Jen Kirk, EPCOR
5/4/2017	Security Officer Reports to the Board: Fulfilling Your Annual Requirement Barry Thompson, Thompson Consulting Group, LLC
5/10/2017	Surviving an FFIEC IT Security Exam Randall J. Romes, CliftonLarsonAllen LLP
5/11/2017 Morning	<b>Director Series:</b> What the Board Needs to Know About Vendor Management Branan Cooper, Venminder

5/16/2017

5/17/2017

5/18/2017

5/23/2017

5/24/2017

5/25/2017

5/31/2017

### **Risk Management Series:**

Conducting an RDC Risk Assessment: Compliance Findings & Regulatory Guidance

Jen Wasmund, UMACHA

HMDA Data Collection Rules:

Preparing for the Extensive January 1, 2018 Changes

Susan Costonis, Compliance Consulting and Training for Financial Institutions

Securing Collateral Part 3: Legal & Compliance Issues in Obtaining Priority in Collateral, Including Purchase Money Security Interests

Elizabeth Fast, Spencer Fane LLP

### **Account Documentation Series:**

Nonresident Alien Accounts:

Opening, Tax ID Numbers, IRS Issues & More

Dawn Kincaid, Brode Consulting Services, Inc.

Credit Analyst Training Part 1: Basic Small Business Lending

S. Wayne Linder, Young & Associates, Inc.

### **Regulation E Series:**

How to Handle Unauthorized Electronic Fund Transfers Under Reg E

Elizabeth Fast, Spencer Fane LLP

Auditing Call Reports: Compliance, Regulator Expectations & Best Practices

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

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### ICBND Staff

Barry D. Haugen  
President  
[barryh@icbnd.com](mailto:barryh@icbnd.com)

Wendy J. Ruud  
Vice President  
[wendyr@icbnd.com](mailto:wendyr@icbnd.com)

Nanci D. Fennern  
Office & Marketing  
Coordinator/*Community Banker* Editor  
[nancif@icbnd.com](mailto:nancif@icbnd.com) or  
[info@icbnd.com](mailto:info@icbnd.com)

Marilou Voegelé  
Director of Card Services  
[marilouv@icbnd.com](mailto:marilouv@icbnd.com)

Angie Olson  
Card Services Coordinator  
[angiet@icbnd.com](mailto:angiet@icbnd.com)

Bill Walker  
Card Services Specialist  
[cardservices@icbnd.com](mailto:cardservices@icbnd.com)

Lacey Kuhn  
ICB Marketing Solutions  
Sales & Marketing Manager  
[laceyk@icbnd.com](mailto:laceyk@icbnd.com)

Jess Voegelé  
ICB Marketing Solutions  
Office Manager/CSR  
[purchasing@icbnd.com](mailto:purchasing@icbnd.com)

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#### Executive Committee

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[rick@psbvelva.com](mailto:rick@psbvelva.com)  
701-852-0328

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Bismarck  
[t.karsky@choicefinancialgroup.com](mailto:t.karsky@choicefinancialgroup.com)  
701-595-2624

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[rbraaten@asbt.com](mailto:rbraaten@asbt.com)  
701-774-4100

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[davidl@securityfirstbank.com](mailto:davidl@securityfirstbank.com)  
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Bismarck  
[tcporter@nd.gov](mailto:tcporter@nd.gov)  
701-328-5650