

## Certified Frontline Professionals Fall Session



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October 10-Bismarck

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This seminar is designed for new BSA Officers, Compliance Officers, Security Officers, New Accounts Representatives, Tellers, Head Tellers, Personal Bankers, Management, Supervisors and anyone responsible for managing your bank's BSA/AML program.

This is a Certified Frontline Program and counts toward your Frontline Certification.



Pictured: Spring Frontline attendees at the Minot location. "This is Livin'! What If...?" with seminar presenter Gaye Lindfors.



P.S. Help save this program with your appreciated registrations and attendance!!



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

Fidget Spinners...have you heard about them? I can best describe them as the newest triple threat sweeping the younger generations. If you have a child in basically any kind of schooling, chances are you are well aware of these spinning toys of nothingness. Just last weekend I broke down and purchased my son his first spinner after constantly being reminded how all of his buddies have three or four. To me, it was \$5 of pure junk that will ultimately be something I step on in the middle of the night while walking around in my house. To him, it was one of the most amazing toys that I am sure he will love...forever...or two to three days. Do I understand them? No. Does it really matter if I do or not? No.

I use the fidget spinner story as kind of a bridge to my point about dealing with our younger generations. As I type this I am preparing to go to our annual Emerging Leaders Conference that will be held in Fargo. Thanks to a lot of your support, 25 younger, emerging bankers from across the state will gather and continue to develop our passion, understanding and appreciation for community banking. To a lot of bankers, our generation is kind of the new group of fidget spinners in banking. We look at things in a different way. Some of us dress in different ways.

The banking world we have come up in is significantly different than the world a lot of our great leaders grew up in. Whose world is correct? I believe the answer is both. Working in Minot and western North Dakota these last two years have taught me that you can't replace experience. There is no policy manual or google search for life lessons. My parents have over 80+ years of banking experience that only life teaches. That being said, the generation of fidget spinners are real. We're here twirling. If we are going to keep our organization and our banks prospering into the future, we need to embrace the culture that our younger generations bring. We're different yet just as valuable. Our ideas might seem like they are only worth \$5 to some, but to others that \$5 is the best investment you can make.

If you have a representative from your bank at the Emerging Leaders Conference in Fargo this weekend...Thank You. If you don't, that's quite alright too. However, I challenge you to find someone in your organization and send them to our next fall retreat. I promise you won't be just spinning your wheels...spikes...things. Hope all is well everybody.

Rick

## President's Remarks



**Barry D. Haugen**  
ICBND President

Spring is here again! Like last year at this time, I still haven't played any golf. And also like last year at this time, I'm trying to figure out how two little dogs - a Schnauzer and a Schnorkie (yes....Schnorkie!) - can raise such havoc with my yard. I guess time and a little TLC can fix the latter. I'm not sure how to fix the former, but Stacey advises me that my "avoidance strategy" probably isn't a good long term solution. She's smart like that! By the way, Schnorkies are now referred to as "designer breeds" by the kennel club folks. They were called mutts when I was growing up. You can tell we live in times of extreme political correctness.

Speaking of politics, in early May, fourteen ICBND member bankers converged on Washington DC along with community bankers from across the nation for the 2017 ICBA Capital Summit. This annual trek is to directly lobby our Congressional delegation addressing the major issues affecting community banking in our state. Our message focused on regulatory relief, flood insurance reauthorization, tax reform, leveling the playing field with tax advantaged credit unions and Farm Credit, and passage of a new Farm Bill that supports commodity prices, enhances USDA guaranteed-loan programs and preserves crop insurance funding.

As you know, our message doesn't change that much from year to year, but I did sense more optimism this year that meaningful regulatory relief could be on the table. I think it helps that community bankers have truly differentiated themselves in the eyes of policymakers. Evidence of that is President Trump's invitation to 100 ICBA member bankers to a meeting on the White House lawn that also included Vice President Pence and other top administration officials. One of our own participated in that event, and short of identifying him I will tell you that his name rhymes with Peter Stenehjelm! A special thanks goes out to all who participated in this year's event.

Finally, I want to remind you that registration information for the convention has been distributed. This year marks the 50<sup>th</sup> Anniversary of the ICBND Convention and we're adding some special touches this year to make it particularly memorable. So, please join us in Bismarck on August 13-15. I promise that you won't be disappointed!

Take care!  
Barry

## Welcome!

Featuring our newest ICBND Associate Member:

### Marketplace Home Mortgage, LLC

7380 France Ave South

Edina, MN 55435

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

Phone: (952) 212-6990

Fax: (952) 212-6990

Contact: Gerald Delaney, Account Manager

Email: [gdelaney@marketplacehome.com](mailto:gdelaney@marketplacehome.com)



Marketplace Home Mortgage partners with community banks to provide home mortgages for their clients. Marketplace takes the application, processes the loan and compensates the bank for the referral. They follow all compliance guidelines and rules.

### Visible Equity

2890 E Cottonwood Pkwy Ste 225

Salt Lake City, UT 84121

Contact: Jonathan Pena, Business Development

Web Site: [www.visibleequity.com](http://www.visibleequity.com)

E-mail: [jonathan.pena@visibleequity.com](mailto:jonathan.pena@visibleequity.com)

Phone: (888) 409-1560

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# Associate Profiles

## Featuring ICBND's Associate Members:



## FINE Points



# Finishing Strong

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

Community bankers have many reasons to take pride in their profession. But the industry can truly stand proud after a seminal week in Washington, during which community bankers from across the country received the royal treatment in the White House and on Capitol Hill while advocating for vitally important policy reforms.

The 2017 ICBA Capital Summit was one for the ages. More than 100 community bankers attended a White House meeting with President Donald Trump, Vice President Mike Pence, National Economic Council director Gary Cohn and Small Business Administration chief Linda McMahon. The next day, House Financial Services Committee chairman Jeb Hensarling (R-Texas) addressed the full crowd of more than 1,000 community bankers moments before his panel took up and later passed his comprehensive Financial CHOICE Act reform bill. On the final day of the summit, Treasury secretary Steven Mnuchin joined me on stage for a policy discussion, during which he reiterated the administration's support for community bank regulatory and tax relief.

And let's not forget the reason we were there. Community bankers engaged in advocacy meetings with more than 300 members of Congress. At one of the meetings, the Kansas delegation joined Sen. Jerry Moran (R-Kan.) for the formal signing and introduction of his CLEAR Relief Act regulatory relief bill. They really did roll out the red carpet.

Indeed, it was an amazing week in Washington. And for me, personally, it was a very significant week, in which I announced my plans to retire next year. Effective May 5, 2018—my 15th anniversary—I will retire as your ICBA president and CEO.

We also announced that past ICBA chairman Rebeca Romero Rainey will be my successor. Rebeca is chairman and CEO of Centinel Bank of Taos, N.M. She is a career community banker with many years of distinguished service to ICBA and the nation's community bankers. She will join ICBA as president-elect in January 2018 and become president and CEO upon my retirement. By selecting Rebeca, ICBA's leadership has ensured that our association will be in very capable hands—not only now, but for a generation to come.

Until then, I look forward to continuing to lead this great association. I have dedicated my career and much of my life to community banking, and I realize we have many battles still to wage. But after a historic week in Washington, I have never been more encouraged and optimistic about the future of our beloved industry.

I plan to thank many of you in person over the coming year for the great privilege of serving you as ICBA president. And I pledge that before I depart, we will deliver meaningful regulatory relief to community banks nationwide.

I assure everyone in the community banking industry that I will do everything I can to achieve substantial relief. And I know that my friends and colleagues across the nation will join me in standing tall, finishing strong and seeing regulatory relief all the way through to the end.

---

**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](https://twitter.com/Cam_Fine)

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# ICBA: Making Community Banking Great Again

Written by: **Scott Heitkamp**, Chairman of ICBA

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## From the Chair



When I came on board as ICBA chairman, I had no idea that part of that honor would involve handing President Donald Trump and Vice President Mike Pence “Make Community Banking Great Again” ball caps in front of more than 100 community bankers in the White House Kennedy garden. Some things in life you just can’t dream up!

That’s exactly what happened when ICBA chairman elect Tim Zimmerman, vice chairman Preston Kennedy, president and CEO Cam Fine and I shook hands with President Trump and Vice President Pence after their remarks at the White House meeting that kicked off the 2017 ICBA Capital Summit last month.

In the exclusive meeting with ICBA, the president, the vice president, NEC director Gary Cohn and Small Business Administration chief Linda McMahon, Trump said his administration is focused on addressing regulatory burdens to help community banks lend to small businesses.

This was music to my ears! It was also sweet music to the community bankers and ICBA staff who were at the meeting, and the thousands of community bankers who were there with us in spirit. Finally: recognition for what community banks do for this great nation, and a battle cry from the president of the United States to deliver us from the regulatory burdens that keep us from doing even more for our communities.

But that was just the start. At the Capital Summit, House Financial Services Committee chairman Jeb Hensarling also espoused the importance of community banks and said Congress “will throw a deregulatory life preserver to save our community banks.”

The following day, Treasury Secretary Steven Mnuchin voiced his support for the

community banking cause during his Q&A with Cam. Again, I’m not dreaming this up. It all really happened.

The wind is in our sails, and it’s up to us to continue to sail, even when the waters get treacherous. We are getting somewhere, and it’s thanks to your hard work, perseverance and tireless advocacy. You have been the difference makers. Thank you for all you do.

Speaking of difference makers, I cannot even begin to show my gratitude to one of our biggest difference makers: Cam Fine. As if our Capital Summit weren’t already making headlines, Cam sent shockwaves through the audience and press when he announced his intention to retire in May 2018 after what will be 15 years at the helm.

I think we community bankers can agree that Cam has been a tireless advocate for this great industry, giving his career, talents and passion to a cause that he believes in so deeply. He has done so much for our industry and has set us on a path for success. I thank him and wish him all the best over the next year.

I know we will be well served by Cam’s successor, ICBA immediate past chairman Rebeca Romero Rainey, chairman and CEO of Centinel Bank of Taos, N.M. She is a fantastic leader who will take this industry into the next generation with her talent, enthusiasm and energy.

I’m deeply honored to have served with Cam and know that ICBA and its community bank members will be in the best of hands as he and Rebeca lead ICBA into the future.

---

**R. Scott Heitkamp** is chairman of the Independent Community Bankers of America® (ICBA), the only national trade association that exclusively represents community banks.

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## Tina's Take on Payments

By Tina Giorgio

### Faster Payments—How Fast is Fast?

As I sat down to work on my blog, I decided to review the definitions of fast and faster. According to our trusted friend Webster, fast is when something is “characterized by quick motion, operation or effect; moving or able to move rapidly.”

Faster, conversely, is defined as “moving or capable of moving at high speed.”

For years, I have been saying there are three categories of payments: Sometime, near-time and real-time. Checks are a sometime payment – as the issuer you have no control over when the check is deposited or when it clears, but you know that it will *sometime* in the future.

Automated Clearing House (ACH) payments fall in the *near-time (fast)* category, whereas wire payments, until recently, were about the only thing we had that came close to *real-time (faster)*.

Faster payments is a drum you'll frequently hear me beat and I have made it something of a personal mission, to ensure that the voices and concerns of community bankers are front and center as industry stakeholders work to improve the U.S. payments system.

I have had the honor of representing community banks on the Federal Reserve's Faster Payments Task Force since it was formed in May 2015, as proposed by the Federal Reserve's [Strategies for Improving the U.S. Payment System](#). In two years, the Task Force has made considerable advancements in their pursuit to identify effective approaches for implementing safe, ubiquitous, faster payments in the United States.

I am proud to say that both myself and Cary Whaley,

first vice president, payments and technology policy at ICBA, have represented community banks in this effort since the very beginning.

The Task Force, itself, is comprised of more than 300 diverse organizations ranging from regulators to fintechs to consumer groups. The varied viewpoints and expertise that make up the Task Force contribute to work products that are *representative of all payment stakeholders*. As part of our work effort, the Task Force developed 36 Effectiveness Criteria, categorized into six groupings (Ubiquity, Efficiency, Safety and Security, Speed, Legal, and Governance) that represent the collective views of payment stakeholders and serve to guide innovation.

But, that isn't all we've accomplished. The Task Force accepted proposals and commissioned an independent assessment of 22 payments solution proposals against the Effectiveness Criteria, 19 of which were reviewed by the Task Force. Sixteen of those will be included in Part Two of the Final Report publication this summer. In case you missed it, [The U.S. Path to Faster Payments, Final Report Part One](#) was published in January 2017.

Real-time payments are *fast* approaching. To keep up with the newest developments follow [@fedpayimprove](#) on Twitter or visit [Fed Payments Improvement](#).

---

*Tina Giorgio is President and CEO of ICBA Bancard and can be reached at 800-242-0770 or [tina.giorgio@icba.org](mailto:tina.giorgio@icba.org).*





## ICBA SUPPORTS HATCH-KING-NELSON BILL PROMOTING COMMUNITY BANK CAPITAL

The Independent Community Bankers of America® (ICBA) said it strongly supports new legislation that would raise the consolidated assets threshold under the Federal Reserve's Small Bank Holding Company Policy Statement from \$1 billion to \$5 billion. The Community Bank Relief Act (S. 1284), introduced by Sens. Orrin Hatch (R-Utah), Angus King (I-Maine) and Bill Nelson (D-Fla.), would implement a key provision of ICBA's Plan for Prosperity regulatory relief platform.

"ICBA strongly supports this legislation from Sens. Hatch, King and Nelson to promote additional lending on Main Street by improving community bank and thrift access to capital," ICBA President and CEO Camden R. Fine said. "ICBA and the nation's community bankers strongly encourage the Senate to enact this important legislation to continue advancing tiered and proportional community bank regulation."

This legislation would allow more community bank and savings-and-loan holding companies to raise capital to better serve their communities while maintaining safeguards that limit risk. Debt financing at the holding company can be injected into subsidiary community banks, playing an important role for community banks that have limited access to capital through the equity markets.

While the threshold was raised from \$500 million to \$1 billion in December 2014 following ICBA advocacy, the association has long held that it should be significantly higher to recognize the larger average asset size of today's community banks. The Small Bank Holding Company Relief Act (H.R. 1948), companion legislation introduced in the House by Rep. Mia Love (R-Utah), would raise the asset threshold to \$10 billion, as would House Subcommittee on Financial Institutions and Consumer Credit Chairman Blaine Luetkemeyer's (R-Mo.) CLEAR Relief Act (H.R. 2133).

### About ICBA

*The Independent Community Bankers of America®, the nation's voice for more than 5,800 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 ICBA's website at [www.icba.org](http://www.icba.org).*



## 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:

- ⇒ Emerging Leaders Development Program
- ⇒ Community Bankers for Compliance Program
- ⇒ School of Agricultural Lending
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- ..And Much More!!

For more information on how you can become a sponsor please contact Nanci or Wendy at:

[info@icbnd.com](mailto:info@icbnd.com)  
701-258-7121  
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## ICBA EXPRESSES CONCERNS WITH PROPOSED REMITTANCE TAX

ICBA expressed concern with legislation that would subject U.S. remittance transfers to certain countries to a 2 percent user fee.

In a joint letter with other trade groups, ICBA said the ill-advised consumer tax contained in the Border Wall Funding Act of 2017 (H.R.1813) would increase the cost of remittance transfers and drive consumers out of regulated financial services.

The groups said encouraging alternative remittance channels would reduce transparency and transaction monitoring, while taxes on consumer financial products and services are bad policy as a matter of principle, no matter the stated goal.

Here is the joint letter>>>

May 17, 2017

To: Members of the U.S. House of Representatives

Re: Opposition to H.R. 1813, the Border Wall Funding Act of 2017

On behalf of our member companies, many of which engage in the facilitation of remittance transfers, we write to express our concern with H.R. 1813, the Border Wall Funding Act of 2017. This legislation, which would subject remittance transfers from the U.S. to certain countries to a 2% user fee, is an ill-advised consumer tax on a legal and heavily regulated financial product used by millions of Americans.

As a matter of principle, taxes on consumer financial products and services are bad policy, no matter what the stated goal. The consumer tax in H.R. 1813 would increase the cost of remittance transfers, driving consumers out of regulated financial services and forcing these money flows underground.

When consumers utilize banks and other regulated financial institutions for remittance transfers – firms that have robust anti-money laundering programs – it provides law enforcement and financial regulators visibility into potentially illegal activities. Policies that encourage alternative channels reduce transparency and the ability to properly monitor transactions.

For these reasons, we urge opposition to H.R. 1813.

Sincerely,

American Bankers Association  
Consumer Bankers Association  
Electronic Transactions Association  
Financial Services Roundtable  
Independent Community Bankers of America  
Money Services Business Association  
Money Services Round Table  
National Money Transmitters Association

### About ICBA

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## ICBA Urges CFPB to Reduce Burden of New HMDA Reporting Mandates

The Independent Community Bankers of America® (ICBA) today called on the Consumer Financial Protection Bureau to mitigate the harmful impact of upcoming changes to Home Mortgage Disclosure Act requirements. In a [letter to the CFPB](#), ICBA said the sharply increased data-collection and -reporting mandates scheduled to begin Jan. 1, 2018, would drive many community banks out of the residential mortgage market and reduce consumer choice unless they are changed.

"These changes are just the latest in an unprecedented number of new and amended consumer regulatory requirements put into effect over the past several years," ICBA Assistant Vice President and Regulatory Counsel Joe Gormley wrote. "ICBA understands that some of this change was required by statute, but we strongly urge the CFPB to mitigate the impact of the new HMDA requirements on community banks."

The new regulations dramatically increase the amount of data community banks and other financial institutions are required to collect and report on each mortgage application they receive. Beginning Jan. 1, many community banks will be required to provide information on 48 data categories spread over 110 data fields.

While ICBA understands the purpose of HMDA reporting in showing how financial institutions serve their communities, it is concerned that the expanded mandates will force community banks to exit the mortgage market due to the additional regulatory burden, thereby reducing consumer choice. To reduce harm to local borrowers, ICBA today urged the CFPB to:

- make optional the reporting of new data,
- increase reporting thresholds to exempt more small-volume lenders,
- address privacy concerns,
- exclude reporting for commercial loans, and
- establish reasonable data-resubmission guidelines.

ICBA will continue working with the CFPB and Congress to address concerns with the rule.



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# FINE Points



## Finer Point Blog

### Taking Pride in Successful Capital Summit

Community bankers have many reasons to stand proud after last week's seminal [ICBA Capital Summit](#) in Washington. More than 1,000 community bankers from across the country received the royal treatment in the White House and on Capitol Hill while advocating vitally important policy reforms in meetings with key policymakers.

Among the many high-profile activities:

- More than 100 community bankers attended a White House meeting with President Donald Trump, Vice President Mike Pence, National Economic Council Director Gary Cohn and Small Business Administration chief Linda McMahon.
- House Financial Services Committee Chairman Jeb Hensarling (R-Texas) addressed the full crowd moments before his panel took up and later passed his comprehensive Financial CHOICE Act reform bill.
- Treasury Secretary Steven Mnuchin joined me on stage for a policy discussion in which he reiterated the administration's support for community bank regulatory and tax relief.
- Community bankers engaged in advocacy meetings with more than 300 members of Congress.
- At one of the meetings, the Kansas delegation joined Sen. Jerry Moran (R-Kan.) for the formal signing and introduction of his CLEAR Relief Act regulatory relief bill.

Washington really did lay out the red carpet for the community banking industry. It truly was an amazing week. And for me, personally, it was a very significant week, in which I announced my plans to retire next year. Effective May 5, 2018—my 15th anniversary—I will retire as your ICBA president and CEO.

At the summit, ICBA announced that former ICBA Chairman Rebeca Romero Rainey will be my successor. Rebeca is chairman and CEO of Centinel Bank of Taos, N.M. She is a career community banker with many years of distinguished service to ICBA and the nation's community bankers. She will join ICBA as president-elect in January 2018 and become president and CEO upon my retirement. By selecting Rebeca, ICBA's leadership has ensured that our association will be in very capable hands—not only now, but for a generation to come.



Until then, I look forward to continuing to lead this great association over the next year. After a historic week in Washington, I have never been more encouraged and optimistic about the future of our beloved industry. I plan to thank many of you in person over the coming year for the great privilege of serving you as ICBA president. And I pledge that before I depart, we will deliver meaningful regulatory relief to community banks nationwide.

North Dakota community bank representatives attending the 2017 ICBA Capital Summit included Tim Porter and Jason Johnson, Bank of North Dakota; Rick Beall and Jordan Nelson, Peoples State Bank of Velva; Tim Karsky, Choice Financial; Jim Goetz and Sarah Getzlaff, Security First Bank of North Dakota; David Mason, Mike Toy and Peter Stenehjelm, First International Bank & Trust; Brenda Foster, First Western Bank & Trust; and Barry Haugen, ICBND.







— State of —  
**North Dakota**  
*Office of the Governor*  
Doug Burgum  
Governor

## **Burgum announces retirement of Department of Financial Institutions Commissioner Robert Entringer**

North Dakota Department of Financial Institutions Commissioner Robert Entringer will retire Nov. 30, Gov. Doug Burgum announced today, extending his gratitude to Entringer for his 35 years with the department.

Entringer was appointed commissioner in January 2011 by then-Gov. Jack Dalrymple and was reappointed by Burgum last December.

He joined the department in 1979 as a financial institutions examiner, left in 1984 to work for a local bank and rejoined the department in 1987. Prior to being named commissioner, Entringer served as the department's assistant commissioner and chief examiner of banks.

"Bob has built a well-deserved reputation as a fair regulator who provides consistently sound oversight of our state-chartered banks, credit unions, and other financial services providers," Burgum said. "We are deeply grateful for his dedicated service to North Dakota's financial institutions and consumers, and we wish him all the best in retirement."

A Bismarck native, Entringer earned bachelor of science degrees in business administration and accounting from the University of Mary in Bismarck in 1979 and 1992, respectively. He graduated from the Colorado Graduate School of Banking in Boulder in 1994.

"It has truly been an honor to have served the state of North Dakota for 35 years," Entringer said. "I believe our agency has been a regulator and a partner to the entities we oversee. Being a resource to these companies is vital to our mission of maintaining public confidence by ensuring the safe and sound operation of banks, credit unions, and our other licensees. I would also like to thank Governor Burgum and his team for the opportunity to work with them and for the confidence he placed in me."



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I'm very proud to mention that my son Adam Parrott, now a vice president in his bank also graduated from the school and I attended his graduation ceremony as the first father/son graduates.

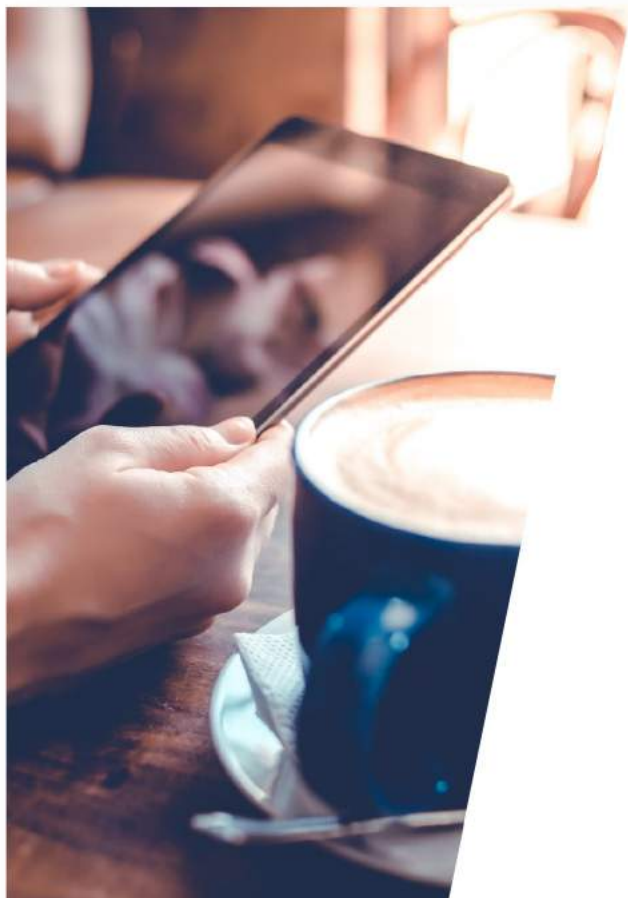
Our bank has sent many other employees to the school that enabled them to become a more vital part of our bank. All my employees come back from the school energized and ready to use the skills learned."

Doug Parrott, CBS Inaugural Class



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#### Upcoming calls

##### **May 16 • 11-11:30 a.m. (CT)**

Bank of North Dakota loan program changes with BND Business Development team

##### **June 20 - 11-11:30 a.m. (CT)**

The new economy: How entrepreneurs are changing North Dakota's economy with Greg Tehven, co-founder, Emerging Prairie

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

**VISIT [BND.ND.GOV/SIGNUP](http://BND.ND.GOV/SIGNUP)**





#### **PLAN FOR PROSPERITY**

##### **House Voting on CHOICE Act This Week**

The House this week will consider the comprehensive Financial CHOICE Act (H.R. 10) regulatory relief bill, the House Financial Services Committee [announced](#). Committee Chairman Jeb Hensarling's (R-Texas) multipronged bill passed the committee last month on a 34-26 vote.

The [ICBA-supported](#) legislation includes many provisions from ICBA's [Plan for Prosperity](#) regulatory relief platform. While an ICBA-backed provision repealing Durbin Amendment price controls on debit card interchange was pulled from the bill, ICBA-advocated reforms to rules on mortgage lending, the call report and data collection remain.

#### **PLAN FOR PROSPERITY**

##### **ICBA Testifying in Senate This Week on Reg Relief**

ICBA Chairman Scott Heitkamp is scheduled to testify this week before the Senate Banking Committee on the role of local financial institutions in fostering economic growth. The hearing is scheduled for 10 a.m. (Eastern time) this Thursday.

Heitkamp, president and CEO of ValueBank Texas in Corpus Christi, will testify on the importance of passing provisions from ICBA's Plan for Prosperity regulatory relief platform to unleash the economic power of community banks. Heitkamp [testified](#) in March before the House Financial Services Committee on the state of bank lending in the United States.

#### **HOMEOWNERSHIP**

##### **ICBA Offers Custom Homeownership Month Release**

In recognition of National Homeownership Month, ICBA released a national news release encouraging consumers to work with their local community bank to make financing easier and more affordable. ICBA also released a customizable version that community banks can distribute to their local news media.

[Read ICBA Release>](#)

[Access Custom Release>](#)

#### **GRASSROOTS**

##### **ICBA Urging Grassroots Outreach on CLEAR Relief Act**

ICBA is calling on the nation's community bankers to urge their members of Congress to co-sponsor the CLEAR Relief Act (H.R. 2133 and S. 1002). ICBA's [Be Heard grassroots website](#) makes it easy for community bankers to advocate congressional support for the comprehensive regulatory relief legislation.

Introduced in the House by Rep. Blaine Luetkemeyer (R-Mo.) and in the Senate by Sens. Jerry Moran (R-Kan.) and Jon Tester (D-Mon.), the CLEAR Relief Act includes several provisions from ICBA's Plan for Prosperity regulatory relief platform. The bills include relief from mortgage rules, the Volcker rule, the TILA-RESPA Integrated Disclosure rule, Sarbanes-Oxley requirements, and more.

[Contact Congress Today>](#)

#### **ECONOMY**

##### **Employers Add 138K Jobs in May**

Nonfarm payroll employment increased by 138,000 jobs in May, with job gains occurring in health care and mining, the Labor Department [reported](#). The unemployment rate declined slightly to 4.3 percent. Since January, the unemployment rate has declined by half a percentage point and the number of unemployed has decreased by 774,000.

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Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to [info@icbnd.com](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.

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To have ***your*** announcements featured in the *Community Banker* please send your articles to [info@icbnd.com](mailto:info@icbnd.com)

## ICBA Urges Proper Funding for Farm Bill, Crop Insurance, Guaranteed Loans

The Independent Community Bankers of America (ICBA) today said it will urge Congress to ensure needed funding for farm bill, crop insurance and guaranteed Business and Industry loan programs. ICBA noted the president's budget proposes a challenging level of agriculture-related budget cuts that would threaten farmers and rural communities at a time of increasing financial stress in the farm sector.

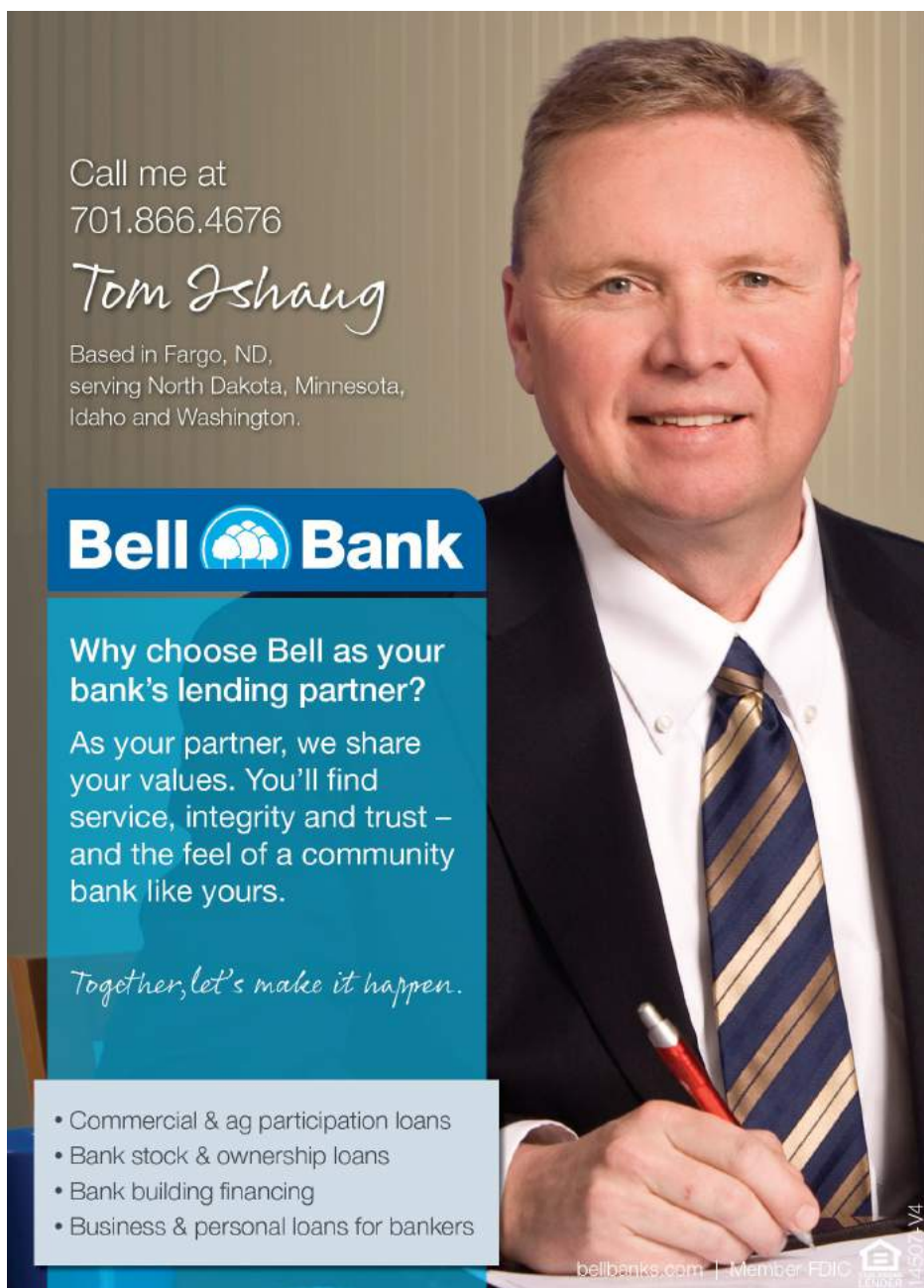
"ICBA appreciates the administration's efforts to rein in spending and put us on a path towards a balanced budget," ICBA President and CEO Camden R. Fine said. "However, the USDA's projection for net farm income this year is slightly over \$62 billion, about one-half of the peak in 2013. Farm bill programs, crop insurance, guaranteed farm loans, Business and Industry loans and other rural development programs all play an important part in ensuring a strong farm safety net."

Crop insurance and price-support programs are especially helpful for rural communities because they help ensure farmers are able to repay their loans to community banks. Reducing funding for these programs as the nation faces the threat of a farm credit crisis due to producer cash-flow problems is not prudent. Eliminating the guaranteed business-and-industry loan funds while increasing USDA direct spending in other areas in lieu of providing for additional loan guarantees from private-sector community banks is another example of the budget missing the mark.

ICBA is glad administration officials have said they are open to suggestions and looks forward to communicating its concerns and recommendations to Congress and the administration.

### About ICBA

The Independent Community Bankers of America®, the nation's voice for more than 5,800 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 ICBA's website at [www.icba.org](http://www.icba.org).



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## Maintain competition and routing in payments



By Paul Waltz, President and Chief Executive Officer

The debate over regulating the payments industry has become more important than ever with vigorous activity around regulatory rollback and repeal. Preventing price fixing and regulatory overreach in the banking profession are important considerations, but preserving the interest of community banks and credit unions should be at the heart of the debate.



In recent weeks, rhetoric supporting the idea that efforts to repeal Dodd-Frank should include a complete repeal of The Durbin Amendment has dominated the news. Much of the chatter is focused on pricing controls imposed under Durbin, with no consideration or little understanding of the second unaffiliated network requirement provision and prohibition on routing restrictions, which protects competition in the debit payments market.

What bankers know, and some of the op-ed authors have forgotten, is the best way to keep your costs in check is to make sure there is healthy competition between providers. The two unaffiliated network requirement and prohibition on routing restrictions do exactly that. They preserve the right to choice and flexibility for both bankers and merchants, and diminish influence that entities with significant market power would leverage to create longer-term damage in the market.

It is simply not true to suggest routing choice is only a benefit to merchants. The contention that merchants hold the only choice in routing a transaction falls apart when one simply turns over their debit card to see, plainly, it's the bank or credit union that chooses its network partners.

So, what happens if that choice for the banks and credit unions is taken away? Without routing choice, smaller institutions, in particular, have no protection against punitive fees or costly brand mandates, and they will see costs go up sharply. That erodes interchange profit and creates a payments ecosystem where innovation is stifled.

The introduction of chip cards and tokenization like Apple Pay™ or Samsung Pay™ have, virtually overnight, inserted proprietary technology into what was an open, standards-based payments system. After the initial rollout of chip clearly showed undue influence of routing; the Federal Reserve had to step in and clarify rules to ensure compliance with the law.

What may be most puzzling is the effort by some to dismiss the safest transaction in the entire system, the PIN-based debit transaction. Globally, the largest networks extoll the security benefits of PIN, and advocate its use. One has to ask, then, "Why would anyone argue that PIN is harmful to community financial institutions and to consumers here in the U.S.?"

As a network and processor owned by community banks and credit unions, SHAZAM isn't supportive of government price controls, even though most of our participants aren't affected by Durbin's interchange caps. However, we feel it's critical community banks and credit unions maintain the benefit that comes from the requirements there be at least two unaffiliated routing choices for debit transactions along with the prohibition on routing restrictions.

The competition in the U.S. for debit processing services has allowed for innovation over the last 40 years. In addition, it serves as one of the last lines of defense for community financial institutions to have choice and flexibility, and enables their participation in electronic payments.

If the protection provided by Durbin is lost, the bank or credit union in your hometown may be significantly harmed. The dual-routing requirement and prohibition on routing restrictions in the Durbin Amendment protect the entire ecosystem from falling victim to those whose only motivation is their own bottom line.

---

*Paul's involvement with SHAZAM began in 1999 when he joined the SHAZAM / ITS, Inc. board of directors. He participated on the board's executive committee for 10 years and served as board chairman from 2009 to 2012. In 2014, Paul was named executive vice president and chief operating officer of SHAZAM/ITS, Inc. He's since been named president and chief executive officer.*

*Prior to joining SHAZAM, Paul was chief operating officer at First American Bank in Clive, Iowa, from 1999 to 2014 and was senior vice president at AmerUs Bank in Des Moines from 1996 to 1999. He served in several positions, including vice president, at Council Bluffs Savings Bank in Council Bluffs, Iowa, from 1980 to 1996.*

*Paul previously served on the board of directors for the Iowa Bankers Mortgage Corporation and was the founding president of the Progressive Bankers of Southwest Iowa. He currently serves on the board of directors for Rebuilding Together® Greater Des Moines, a nonprofit volunteer group that remodels homes for low-income families.*

*Paul majored in finance at Creighton University in Omaha, Nebraska, and earned a bachelor of science in business administration degree. He currently lives in Johnston, Iowa, with his wife, Karen. They have four children. In his spare time, Paul enjoys winemaking, bike riding and hunting for geodes.*

### **About SHAZAM**

The SHAZAM Network, founded in 1976, is a national member-owned and -controlled 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.





# A Breath of Fresh Air

## Live Well, Work Well

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

**Cigarette smoking is a life-threatening habit, decried by every major health organization across the globe.**

The tobacco epidemic is so pervasive that the World Health Organization (WHO) supports World No Tobacco Day, held annually on May 31. This day is meant to “demonstrate the threats that the tobacco industry poses to the sustainable development of all countries,” according to the WHO website.

The largest threat comes from preventable deaths, with about **6 million people dying each year** from tobacco use. Do your part to help curb tobacco consumption with these cessation tips:

- Think of the innumerable benefits to quitting, like saving more money, lowering your cancer risks and feeling healthier overall.
- Put other things in your mouth instead of cigarettes. Try carrots, pickles, sunflower seeds, apples, raisins or sugar-free gum.

- Think about when you smoke and why you smoke—keep track of when you light up. Identifying your triggers can help you prepare to quit.
- If you are using medication to help you quit, make sure to follow the instructions carefully.

Quitting smoking is not easy. Talk to your doctor, friends and family to develop a support network for the journey. The sooner you begin, the sooner you can quit for good. ■





## Age Well in the Workplace

One in every 5 American workers is over 65, and by 2020, 1 in 4 American workers will be over 55, according to the U.S. Bureau of Labor Statistics.

As the average lifespan increases, people will likely be working beyond the typical retirement age. This means it is critical to stay healthy throughout your life.

If you are over the age of 50, consider being screened for the following life-threatening conditions:

- Colorectal cancer
- Diabetes
- High blood pressure
- High cholesterol
- Obesity

Likewise, if you are over the age of 60, consider being immunized annually for the flu, shingles and pneumonia. Prioritizing health now will allow you to live a longer, healthier life well into retirement. ■



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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)

## CRITICAL HEALTH CHECKS FOR WORKERS OVER 50



### GET SCREENED FOR:

- Breast cancer
- Cervical cancer
- Colorectal cancer
- High cholesterol



### GET IMMUNIZED FOR:

- Influenza
- Pneumonia



### YOU'RE AT RISK IF YOU:

- Smoke
- Binge drink
- Overeat
- Have high blood pressure



## Spring Pasta Salad

### Dressing Ingredients

- 1/3 cup extra-virgin olive oil
- 1 teaspoon honey
- 1 clove garlic, grated
- 1 lemon, zested and juiced
- Salt and freshly cracked black pepper

For the dressing: In a small bowl, whisk together the olive oil, Dijon mustard, honey, garlic, lemon zest and juice, and season with salt and pepper.

### Pasta Ingredients

- 12 ounces cavatappi pasta, cooked to package instructions and shocked under cold water
- 4 ounces asparagus, blanched and thinly sliced on the bias
- 1 box frozen peas, defrosted
- One 12-ounce jar roasted yellow peppers, chopped
- 1 pint grape tomatoes, halved
- 1 shallot, minced
- 1/2 cup fresh dill, chopped
- Ricotta salata, for garnish

For the pasta: Toss the pasta with the asparagus, peas, roasted peppers, tomatoes, shallots and dill. Pour the dressing over the salad, tossing to coat. Let the salad hang out for a bit to soak up all of the flavor.

When ready to serve, bowl it up and shave some ricotta salata over the top to seal the deal.

# Let's Authenticate: The New Digital Payment Fraud



by Matt Herren

Consumers give out personal information every day, mainly because it is requested of them for almost anything they want to buy. A mother's maiden name, the last four digits of a social security number; these are common security questions that allow financial institutions, online shopping websites and other businesses to authenticate users.

But therein lies the fundamental problem: these authentication methods are so common that the information is easily obtained and sold to criminals. And when a criminal is authenticated using stolen information, the real customer's card number is compromised. Often, these compromised credentials are implemented in more trusted digital wallet ecosystems like Samsung Pay, Android Pay and Apple Pay—and once inside these virtual ecosystems, criminals have a much easier time using the stolen card information.

Financial institutions must understand that digital payment security has transitioned from a point of sale problem to one of customer authentication. Here are four methods financial institutions can use to halt this trend:

## Prioritize Trusted Channels

EMV chips on cards and tokenization for [digital wallets](#) will make it nearly impossible for useful data to be stolen at the point of sale. Tokenization is a growing threat to fraudsters, as the technology creates unique tokens, which are useless to steal, instead of static card credentials.

To compensate, criminals are now attempting to authenticate using the static consumer card credentials they've illegally obtained. So, when authenticating legitimate users—especially via digital means—banks and credit unions must prioritize, or encourage the use of, trusted channels. For instance, sending a text message to a customer's phone or using password verification via an app are the most trustworthy methods. Phishing and social engineering schemes are much less effective within these channels, and your [payments processor](#) should block these fraudsters automatically when foul play is detected. Consider incentivizing customers to use these channels by highlighting their security benefits.

## Prep the Call Centers!

Despite all attempts your institution has made to secure the authentication process via text, email, app, etc., there will always be customers who want to speak directly to a representative. Call centers are the main target for modern data phishing schemes. Criminals perpetuating authentication fraud take aim at call centers because, in short, people are easier to trick than machines. Fraudsters will use social engineering tactics to trick representatives into thinking they are speaking to the real customer since they have all of the necessary information. Train your call center staff with [social engineering testing](#) to help them recognize and deal with these schemes. Also, they should be instructed to request "out of wallet" information.

## Use Out of Wallet Info

The underlying problem with current verification methods is that they use static, unchanging data to authenticate users. A mother's maiden name will never change, nor will the last four digits of a social security number. This information is easily obtainable today and is likely already in the hands of criminals looking to exploit it. Financial institutions must instead employ out of wallet questions to generate dynamic, behavior-based credentials when validating a customer over the phone. Out of wallet information is based on behavior that has no traceable profile. For example, consider replacing "mother's maiden name" with "where was your last local transaction" and "at which branch did you last deposit money?" The answers are much harder for fraudsters to obtain, and give a more realistic insight into the legitimacy of the person on the other end of the line.

## If in Doubt, Ask Them to Come in

This might sound extreme, but more often than not a customer will appreciate the added security measure your institution takes against card fraud. This is especially effective for community banks that are located only in a certain geographic area. Since the majority of authentication fraud occurs over the phone, geo location plays a huge role: if a fraudster calling from California is asked to come to a bank branch in Iowa, they will likely hang up and try to scam another institution. Rarely will phone-based authentication fraud become an in-person, physical fraud attempt, simply because this manner of fraud requires far more work.

Financial institutions must rethink payment risk. Yes, payment security is evolving, but criminals are evolving with it, and will do whatever it takes to get around any security measures put in place to thwart them. All financial institutions must remain firm in their efforts to authenticate, and ensure customers are indeed who they say they are.

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





## FED AMENDS RULES ON CHECK COLLECTION, RETURN

The Federal Reserve Board announced final amendments to the check-collection and –return provisions in Regulation CC (Availability of Funds and Collection of Checks).

The amendments create a framework for electronic check collection and return and create new warranties for electronic checks.

The agency also requested further public comment on a proposed amendment to Regulation CC’s liability provisions.

## OCC EXTENDS NOTICE FOR CRA EVALUATIONS

The Office of the Comptroller of the Currency said it will extend the notification timeframe for scheduled Community Reinvestment Act evaluations.

Beginning with notifications in the third quarter of 2017, the OCC will post CRA notifications two quarters in advance. Current regulations require a 30-day notice.

Separately, the OCC and FDIC issued CRA evaluation schedules for the third and fourth quarters.

## AGENCIES UPDATE CYBERSECURITY ASSESSMENT TOOL

Federal regulators released an update to the Cybersecurity Assessment Tool.

The Federal Financial Institutions Examination Council revised its IT Examination Handbook with updated Information Security and Management booklets.

The updated tool also provides additional response options, allowing financial institutions to include supplementary or complementary behaviors, practices and processes to support their cybersecurity activity assessment.

[Read more from Agencies](#)

## AGENCIES OFFER ALTERNATIVES FOR APPRAISER SHORTAGE

The federal financial regulators issued an advisory to help facilitate the timely consideration of loan applications amid concerns over the limited availability of state –certified and –licensed appraisers, particularly in rural areas.

The advisory offers two alternatives designed to help areas facing a shortage of appraisers:

(1) temporary practice permits allowing appraisers credentialed in one state to serve another, and (2) temporary waivers from certification and licensing restrictions in areas that meet certain conditions.

ICBA’s Plan for Prosperity platform advocates allowing banks to use an in-house “property evaluation” for mortgages held in portfolio, in lieu of a full residential property appraisal. Meanwhile, the association continues calling on the agencies to raise the thresholds (\$250,000 residential and \$1million commercial) permitting community banks to use in-house evaluations.

[Read Agency Advisory](#)

### About ICBA

*The Independent Community Bankers of America®, the nation’s voice for more than 5,800 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 ICBA’s website at [www.icba.org](http://www.icba.org).*

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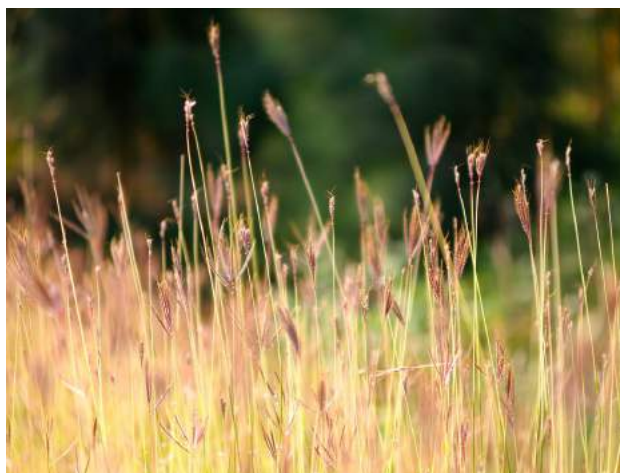
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# NEWS

*For Immediate Release*

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## June is National Homeownership Month

June is [National Homeownership Month](#) and an excellent time to remind your customers and community that your community bank has many resources that can make financing easier and more affordable. To help you spread the word, ICBA has created a press release that you can customize and share with your local media.

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## A CSR AT EVERY DESK

By Jeff Rendel, Certified Speaking Professional

In 2015, a related article -- “A CEO at Every Desk” -- explained how front line leaders – in our customers’ eyes – are the CEOs of every “moment and transaction.” When our customers meet our front line more often than they visit with our executives, it makes sense that leadership for customers is local. Many bank leaders designed training sessions and systems to create an executive presence through all levels of their banks.

Fast forward two years later where a feature in one bank’s Statement of Values read, “We all hold the title of Customer Service Representative.” This bank realized that “the CSR in all of us” must appreciate that every customer adds to a bank’s success and we must value that contribution in how we go about our daily duties. “Regardless of how often we actually see customers,” the bank’s CEO said, “We must design our day around the question, ‘How will I serve my customer?’”

How do the various levels and departments of a bank integrate this CSR presence of mind in daily duties? Here are some recommendations.

**Front-Facing Leaders.** For tellers, call center agents, loan officers, branch managers, and any bank leader who works with customers every hour of the day; your mission is simple: Serve your customers, build great relationships with your customers, and increase your customers’ financial well-being. In the end, we want our customers to profit as a result of their relationships with our banks. Always be on the lookout for ways to be good news for your customers, building their financial security one experience at a time.

**Behind-the-Scenes Leaders.** While deposits and loans build the business base for our banks – accounting, human resources, card processing, IT, and more keep the gears in motion. These leaders serve customers with their skills that ensure a seamless customer experience. Accuracy, staff expertise, and uptime are just a few ways that service to customers extends beyond the branch. Some might argue – with much success – that behind-the-scenes leadership is increasingly important in a mobile world where fewer customers visit our branches.

**Executive Leaders.** While everyday interactions with customers are less common, vice presidents and C-Level leaders have great influence on how a bank serves customers. Frequently, schedule time to visit branches and meet some of your customers. Often, some old-fashioned “lobby talk” can reinforce or clarify what management reports divulge. Also, meet with your front-facing and behind-the-scenes leaders and describe how their roles benefit customers and your bank. It’s encouraging for them to understand that front line and back office operations are significant. Lastly, consider adding “How does this affect our customers?” to every meeting agenda. A few banks even arrange for an empty seat at every meeting, representing “the customer,” a reminder for executives as they plan for their bank’s success.

Our customers are vital to our banks. Regardless of our titles, the results of our jobs all flow to delivering economic value to customers. “We all hold the title of Customer Service Representative,” says one bank. As leaders, may we always remember – and act upon – the drivers of success for all of our banks – our customers.

*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.*

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### **NDTO Receives Presidential Award for Export Service**

U.S. Secretary of Commerce Wilbur Ross today presented the North Dakota Trade Office with the President's "E" Award for Export Service at a ceremony in Washington, D.C., May 22. The President's "E" Award is the highest recognition any U.S. entity can receive for making a significant contribution to the expansion of U.S. exports.

"The North Dakota Trade Office has demonstrated a sustained commitment to export expansion. The "E" Awards Committee was very impressed with your office's development of a 12-week export management course in partnership with North Dakota universities. The office's Trade Talks series of seminars and webinars was also particularly notable. The North Dakota Trade Office's achievements have undoubtedly contributed to national export expansion efforts that support the U.S. economy and create American jobs," said Secretary Ross in his congratulatory letter to the company announcing its selection as an award recipient.

The North Dakota Trade Office is a membership-based, private/public partnership in Fargo that provides education, research, advocacy, organization and leadership so that NDTO members and North Dakota companies can increase exports and grow their international business.

"Exporting is our expertise and we are continuously looking for new ways to support North Dakota companies with an international vision," said Dean Gorder, NDTO's executive director. "Year after year we see the success of our members and their increased ability to diversify through trade missions, educational events and networking with the right people. The bottom line is higher revenue and more jobs."

In total, Secretary Ross honored 32 U.S. companies and organizations from across the country with the President's "E" Award for their role in strengthening the U.S. economy by sharing American ingenuity outside of our borders.

U.S. companies are nominated for the "E" Awards through the U.S. Commercial Service, part of the Department's International Trade Administration. With offices across the United States and in embassies and consulates around the world, The International Trade Administration lends its expertise at every stage of the exporting process by promoting and facilitating exports and investment into the United States; administering Anti-Dumping and Countervailing Duties orders; and removing, reducing, or preventing foreign trade barriers.

U.S. exports totaled \$2.21 trillion in 2016, accounting for nearly 12 percent of U.S. gross domestic product. Exports supported an estimated 11.5 million jobs nationwide in 2015, according to the most recent statistics from the International Trade Administration.

#### **About the "E" Awards**

In 1961, President Kennedy signed an executive order reviving the World War II "E" symbol of excellence to honor and provide recognition to America's exporters. Criteria for the award is based on four years of successive export growth and case studies which demonstrate valuable support to exporters resulting in increased exports for the company's clients.

For more information about the "E" Awards and the benefits of exporting, visit [www.export.gov](http://www.export.gov).



# ICBND Members in the News

## AMERICAN BANK CENTER



**American Bank Center** is pleased to announce **Justin Bargmann** has joined their team in Mandan as the regional agriculture lead lender for the Bismarck-Mandan area. In his new role he will lead

the Ag banking officers in the Bismarck-Mandan region, and will be responsible for the regional growth of the department.



**American Bank Center** is excited to announce the promotion of **Kendrick Calavera**. Calavera started working at American in February of 2016 as a teller and American is excited to bring his outstanding

customer service and attention to detail to the mortgage department. His main responsibilities will be to build relationships with mortgage customers and provide exceptional customer service as well as community outreach within the Bismarck-Mandan area.



**American Bank Center** is pleased to announce **Julie Jeske** has joined their team in Bismarck as a private banker. Jeske will be responsible for retaining and expanding key relationships with business and personal clients along with a

focus on the client's overall financial needs.

## WESTERN STATE BANK

**Lane Huseby** recently joined **Western State Bank** as a project manager. His primary responsibilities include leading,



planning and facilitating project implementation in alignment with Western's project governance framework and project management best practices. Huseby will also monitor and report project progress to

primary stakeholders and present regular reports defining project progress, problems and solutions.



**Aleesha Nieves** recently joined **Western State Bank** as a customer service representative. Her duties include processing bank transactions, identifying customer needs and connecting with customers to create and deliver exceptional customer service.



**Josh Frost** recently joined **Western State Bank** as a mortgage loan officer. His duties will include originating residential loans to business and retail customers. He brings 15 years experience as a personal banking officer.



**Olivia Hance** recently joined **Western State Bank** as a customer service representative. Her duties include processing bank transactions, identifying customer needs and connecting with customers to create and deliver exceptional customer service. Hance has over five years of customer service experience.



**Lisa Donat** recently joined **Western State Bank** as a compliance officer. Her duties include performing compliance reviews and assisting in the development of the regulatory compliance program. Prior to joining

Western, Donat worked in loan operations, the real estate department and risk management.



**Ryan Rued** recently joined **Western State Bank** as vice president/business banking officer. His duties include commercial business development and providing financing solutions to current and potential business customers. Prior to joining Western, he served as credit analyst/small business underwriter, commercial deposit business developer and relationship manager.



**Matthew Riegel** was recently promoted to vice president/customer care manager at **Western State Bank**. His primary responsibilities include managing the customer care department that supports all nine bank

locations in North Dakota and Arizona. He joined Western in 2014 and served as assistant vice president/customer care department. He has over 15 years of customer service and banking experience.



**Katie Bohner** recently joined **Western State Bank** as a customer service representative. Her duties include processing bank transactions, identifying customer needs and connecting with customers to create and deliver exceptional customer service. She will also identify cross sell opportunities according to customer needs. Bohner has previous customer service experience.



**Corin Puhalla** recently joined **Western State Bank** as a communications specialist in the Sales and Marketing Department. Her duties will include building and optimizing Western's digital presence. She will focus on enhancing brand awareness, upholding the company's vision and sharing company initiatives through internal, external and online communication resources.

## CORNERSTONE BANK

**Lindsay Mack**, AVP/human resources director at **Cornerstone Bank** in Fargo, was awarded a certificate of completion on March 26, 2017, at the 17th annual Human Resource



Management School presented by the Graduate School of Banking at the University of Wisconsin-Madison. Designed specifically for financial services HR professionals, this program helps to expand knowledge of the banking industry and human resource management.

# ICBND Members in the News

## BELL BANK

**Heather Heick** has been promoted to human resources team lead at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Heick assists with the communication, organization, and planning of the bank's personnel function including performance management, recruitment and staffing, training and development, compensation, benefits, employee communication, and company and volunteer events. She has been with Bell Bank for 14 years.

**Jon Walvatne** has been promoted to personal banking officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, he will work to retain and expand existing personal deposits and loan relationships with customers. He has been with Bell Bank for over four years and most recently held the position of banker support specialist.

**Brooks Burgum**, chief executive officer of the Arthur Companies, has been named to the board of directors of **Bell Bank**, joining bank executives and other community members in providing leadership for the company. Burgum replaces David Berg, former CEO of American Crystal Sugar, who had served on Bell's board since 2011. Burgum started his career as a futures broker at the Minneapolis Grain Exchange before joining Gemstone Development, a commercial real estate development firm, in 2007. At the Arthur Companies, Burgum has helped transform and grow a 110-year-old family business, as well as helped build Anchor Ingredients, a new specialty commodities trading company. He is also a partner and co-founder of LongWater Opportunities, a private equity firm focusing on U.S. manufacturing businesses.

## CHOICE FINANCIAL



**Choice Financial** recently promoted **Mark Sand** to location president for the Steele, ND market. Sand will also serve as a member of the senior management committee for Choice Financial. After a long career in education and coaching, Mark joined Choice Financial as an AVP - ag lender in May of 2007.

## STARION BANK

Starion Bank has promoted **Tyler Reisenauer** and **Michele Utecht** in Ellendale.



**Reisenauer** has been promoted to business banking officer, assistant vice president. He joined Starion in February 2013 as a retail supervisor and became a business banking officer in October 2014. Prior to joining Starion, Reisenauer had prior experience in banking and customer service.

**Utecht** has been promoted to senior universal banker. She supervises the teller team and universal bankers, and continues to work as the retail banker. Utecht was a member of Starion's Oakes retail and insurance departments from 2009–2013 and became a universal banker in Ellendale in February 2016.

## COMPUTER SERVICE, INC.



**Computer Services, Inc.** (CSI), a provider of end-to-end financial technology solutions, has promoted **David Culbertson** to chief operating officer. In his new role, Culbertson now oversees the strategic direction for the company's entire portfolio of technology and financial services solutions. As chief operating officer, Culbertson will lead the development,

implementation and support of CSI's core banking solutions, electronic and print distribution offerings and IT managed services.

**Computer Services, Inc. (CSI)**, a provider of end-to-end financial technology solutions, announced that **Kristin Rudolph Muhlner** was elected as its newest member. Muhlner will fill a vacant board seat and will stand for election as a CSI director for a three-year term at the company's annual shareholder meeting on June 29, 2017.



With more than 20 years of experience in leading high-growth technology organizations, Muhlner possesses a diverse background in executive management, business operations, customer experience, product strategy and revenue generation. She also is a recognized leader in enterprise software and cloud technologies. Throughout her career, Muhlner has provided strategic leadership in a variety of roles, including chief executive officer, chief marketing officer and executive vice president of revenue, and has worked with such major brands as Hyatt, Kohl's and McDonald's.

## BANK HOLDING COMPANY ASSOCIATION

The **Bank Holding Company Association** (BHCA) is pleased to announce three new directors: **Michael Segner**, **Timothy Siegle** and **Rick Wall**. They were elected at the Fall 2016 annual meeting, and their three-year term started on Jan. 1, 2017.

**Segner** is treasurer at Green Circle Investments, Inc., in Clive, Iowa. Green Circle Investments owns the \$300 million People's Trust & Savings Bank, where Segner is president and CEO. He has 35 years of experience in community banking.



**Siegle** is president of the **First Holding Company** of Cavalier, Inc., in Cavalier, N.D. First Holding owns the \$243 million United Valley Bank.

**Wall** is CEO of Highland Bancshares, Inc., in Minnetonka, Minn. Highland owns the \$492 million Highland Bank.



# ICBND Members in the News

## NORTH DAKOTA HOUSING FINANCE AGENCY

North Dakota Housing Finance Agency recently hired **Deanna Schaf** of Bismarck, ND. Schaf joined the agency as an administrative assistant. In this position, she provides customer service at the agency's front desk, and is responsible for processing loan payments and responding to general inquiries.



## BANK OF NORTH DAKOTA

**Craig Hanson** was promoted to the Financial Institutions Market Manager at **BND**. He began his career at BND in June 2016 as a business banker for large projects. Prior to that, Hanson had 14 years of banking experience.



**Jeff Weiler** has been promoted to Senior Vice President of Risk in addition to his Chief Risk Officer duties. The expansion of responsibility allows him to be a voting member of the Executive Committee. Weiler has worked in the banking industry for 31 years.



## CORNERSTONE BANK

### Cornerstone Bank Expands into South Dakota

"We grow as we find the right people to grow with us." That is how Cornerstone Bank Chairman Gary Petersen summed up Cornerstone Bank's expansion into Sioux Falls and Aberdeen South Dakota.

Cornerstone Bank in Sioux Falls is a full service bank lead by Sioux Falls Market President Evan Ingebrigtsen. He brings 37 years of experience in banking and bank leadership. Working with Evan are VP-Business Banker Paul Lems, who brings over 16 years of banking experience; Business Banking Associate Crissy Scharffenberg, who brings over 15 years of banking experience; and Administrative Assistant Kathy Reed, who brings over 50 years of banking experience. They join Dick Groeger, who heads up Cornerstone's robust home mortgage team with some of the most experienced mortgage lenders in the market.

The entire Sioux Falls team embodies Cornerstone's vision of being who people turn to when they're making important decisions about their money. They offer a wealth of knowledge and experience to not only help businesses and individuals get ahead, but they take the time to figure out where customers want to go. Cornerstone Bank's Sioux Falls location is at 4930 South Western Avenue.

Meanwhile in Aberdeen, the Cornerstone Mortgage office is lead by Home Mortgage Consultant MeChelle Lang with more than 22 years of experience in the home lending field. Lang is joined by Home Mortgage Assistant Donna Albers, who brings over 18 years of experience in the financial services industry.

From pre-qualification to closing the loan, Lang and Albers work alongside homebuyers to help them achieve their home ownership dreams. In addition to loan programs for buying a home, there are also programs for building, remodeling, or refinancing. Cornerstone Mortgage in Aberdeen is located at 205 6<sup>th</sup> Ave SE, Suite 102 in the Lamont Office Building.

Growth is no stranger to Cornerstone whose origin goes back to 1952 with Lakeside Bank Holding Company. In December, 2014 Cornerstone Bank Holding Company and Lakeside Bank Holding Company merged, bringing together the assets and expertise of two storied North Dakota community-based financial institutions.

Cornerstone Holding Company, based in North Dakota, is the parent company of Cornerstone Bank. One of North Dakota's ten largest financial institutions, Cornerstone Holding Company is an \$820 million financial institution. Cornerstone Bank has North Dakota locations in Bismarck, Dickinson, Fargo, Makoti, New Town, Parshall, Plaza, Watford City and a South Dakota location in Sioux Falls. There are Cornerstone Mortgage offices Grand Forks and Minot, North Dakota along with Aberdeen, South Dakota. Cornerstone Bank provides an expansive product offering while staying true to their mission of providing access to financial experts who give straight answers and the best possible financial options. Cornerstone's offerings include business and personal loans, deposits and cash management services, online and mobile banking along with mortgage services.



Large group photo: Cornerstone Bank Team in Sioux Falls  
Photo of two: Donna Albers and MeChelle Lang of Cornerstone Mortgage in Aberdeen



# ICBND Members in the News

## CHOICE FINANCIAL

### Tom Campbell Named Amazing Outside Director

**Tom Campbell, Choice Financial's** chairman of the board of directors, has been selected by *Northwestern Financial Review* as an "Amazing Outside Director."



The publication's Amazing Outside Directors bring business to the bank, understand the community and know where the opportunity is. They rarely miss a meeting and they always come prepared. They dive into committee assignments, make the most of budgeting and strategic planning exercises, and almost always have ideas to share. They are likely to be level-headed thinkers and passionate about what they do. Tom is featured in the March 2017 issue of *Northwestern Financial Review* publication.

Campbell has served on Choice Financial's board of directors since 1997 and is currently the chairman. He serves as a member of the Board



Technology and Compensation Committees, and chairs the Annual Shareholder Meeting. Campbell was instrumental in the formation of Choice Financial, as he purchased the first banking location in Goodrich, ND with two other banking partners, and then helped the bank expand into the Fargo market by purchasing a branch in West Fargo.

A farmer and co-founder of Campbell Farms of Grafton, ND, Tom and his brothers, at the ages of 17 and 18 years old, founded this first generation company in 1978, secured by a \$9,000 loan from their local community bank. Campbell Farms has grown to several thousand acres, a company-owned fleet of trucks licensed in 48 states and Canada, with operations in North Dakota, Florida and New Mexico. He was previously recognized with a National Outstanding Farmer Award.

Senator Campbell also serves the North Dakota Legislative Assembly. He has provided his leadership to additional community boards including: NDSU Alumni Association, Unity Medical Center, Florida Potato Growers Association, National Potato Board, Mission for Homeless, and Teen Challenge.

"Tom is dedicated and committed to Choice Financial and works with purpose to provide strong leadership to the board and management. His insight and perspective is greatly valued. Much of our growth over the last 10 years can be attributed to Tom's vision, encouragement and support of management." says Choice Financial CEO, Brian Johnson.

### Choice Financial Recognized by SNL Financial as Best-Performing Bank in ND

SNL Financial, an offering of S&P Global Market Intelligence, released its 2016 rankings of the best-performing community banks in the United States with assets between \$1B and \$10B. Choice Financial of Fargo, North Dakota, is pleased to announce that they were ranked fortieth nationwide and number one in North Dakota by the prestigious company. This is the fourth year in a row Choice Financial has been named the number one best-performing community bank in North Dakota by SNL Financial and the fifth year in a row Choice Financial has been recognized as one of the best-performing banks in the United States.

*"We aspire for excellence in everything we do," says CEO Brian Johnson. "I am always proud of how much commitment and devotion our team gives to our customers. They really go above and beyond and know when to do the right thing. This creates not only a great place to work, but also a great place to bank."*

Choice Financial's key strategy is putting people first. *"The people on our team are the fuel powering the engine that is taking us great places"* said Johnson. Devotion to the community and to putting people first has led Choice Financial to be North Dakota's number one Agricultural Lender in 2011, 2014, 2015 and 2016 as well as being recognized as best place to work by American Banker, North Dakota Young Professionals Network and Fargo-Moorhead West Fargo Chamber of Commerce.

To determine the rankings of the best-performing community banks in the United States, S&P Global Market Intelligence first looked at overall assets of each bank. Banks were divided up and compared based on their asset levels. Then, six key metrics were equally weighted and examined, including the rate at which loans were growing for the company. The metrics were converted into performance scores, which were then compared.



**Pictured:**Choice's Hospice Fundraiser – Employees at our annual Go Hawaiian for Hospice event  
045TheWinners – At a leadership retreat this past fall, Choice leaders built bikes for children in need  
Dunk Day for United Way – Steve Jesme in Fargo being dunked for United Way donations  
HugAPlumberDay – Our team in Grafton hugging a plumber customer on National Hug a Plumber Day  
Medina\_TeamBreak – Our CIO with our team in Medina celebrating before surprising local CloseUp Students with a donation

# ICBND Members in the News

## Choice Financial Donates to BIO Girls

Choice Financial recently donated \$3,500 to BIO Girls in Fargo, N.D. This donation makes Choice Financial the premier sponsor for BIO Girls in 2017 and will support the program in all of their locations throughout North Dakota and Minnesota including Fargo, Casselton, Dilworth, Jamestown, Hawley, Fergus Falls, Bismarck and West Fargo.

BIO (Beautiful Inside and Out) Girls is a program for girls in grades 2-6 that builds self confidence and life skills through positive mentoring and physical fitness. They meet weekly over the course of 10-12 weeks to train the mind, body and soul of girls to give them the tools and confidence to navigate adolescence. The program concludes with running a local 5k race.

"We are so grateful for the financial support provided by Choice Financial," said Missy Heilman, BIO Girls Founder and Executive Director. "BIO Girls will positively impact the lives of over 300 adolescent girls in the region in 2017. This sponsorship helps support our nine sites and supply weekly awards for the participants. We are on a mission to help all girls realize their inner beauty and thank Choice their support for this cause. It's a perfect example of putting people first."



## BANK OF NORTH DAKOTA

### Bank of North Dakota releases 2016 Annual Report

In its 2016 Annual Report, Bank of North Dakota (BND) reported its 13th consecutive year of record profits, with \$136.2 million in net earnings. Total assets decreased slightly from \$7.4 billion in 2015 to \$7.3 billion in 2016. BND ended the year with capital of \$876 million. The state's return on its investment at the Bank was a healthy 16.6 percent.

The report's theme, "Making North Dakota Better," highlights the Bank's efforts to strengthen and establish new partnerships to support the State's economic development and college preparation efforts.

More than 40 meetings were held across the state with business owners, entrepreneurs, financial institution professionals, local and state elected officials and local government professionals to identify funding gaps for business development. Bank of North Dakota, North Dakota Development Fund, North Dakota League of Cities and North Dakota Association of Counties, along with three other state agencies Department of Commerce, Housing Finance Agency and Public Finance Authority, participated in these meetings.

"The Bank's efforts to enhance the funding options for business development in North Dakota are a key component of economic diversification," said Gov. Doug Burgum. "BND offers a unique competitive advantage for business development and growth unmatched by other states."

In addition to the economic development forums, BND met with education partners from across the state to discuss the college preparation and financing needs for residents. It also led College Application Month activities in the state, sponsoring the college application fees to North Dakota colleges for nearly 3,000 North Dakota high school seniors.

"A well-educated workforce is essential to a thriving economy," stated Attorney General Wayne Stenehjem. "Bank of North Dakota's college planning, College SAVE program and student loans are important tools to assist residents who pursue higher education."

BND played a role in assisting farmers impacted by low agricultural prices with its Farm Financial Stability Loan Program. A total of \$147 million in loans to 328 farmers was distributed.

"The Farm Financial Stability loans improved cash flow in a season of weakening commodity markets," said Agriculture Commissioner Doug Goehring. "The low interest loans bridged the needs for farm families so they could successfully operate in 2016."

The Bank's lending portfolio grew by \$449 million in 2016, a 10.3 percent increase. The loan portfolio experienced growth in all four areas: agricultural, business, residential and student loans.

"Bank of North Dakota fulfills its mission and addresses the economic challenges of the state, adjusting loan programs to meet current and emerging economic needs," stated Eric Hardmeyer, BND president. "By implementing our vision to be an agile partner that creates financial solutions, we are making North Dakota better."

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

A complete copy of the 2016 Annual Report is available at [www.bnd.nd.gov](http://www.bnd.nd.gov).



## **BANK OF NORTH DAKOTA**

### **Bank of North Dakota enhances loan programs to support economic diversification**

Enhancing business diversification efforts and addressing financing gaps in economic development programming were key issues identified in a series of 40 meetings with business and finance leaders, economic development professionals and elected officials across the state in 2016. The outcome of these meetings combined with additional research by Bank of North Dakota (BND) resulted in a recommendation to the Industrial Commission to enhance four existing BND programs and to implement a new program to assist fast growing companies in North Dakota.

“Economic diversification is a top priority for North Dakota,” said Gov. Doug Burgum. “It will require a statewide focus and Bank of North Dakota is an example of a public-private partnership that leverages business and state funding options to create opportunity for our residents. These programs will allow BND to deliver on its mission of being an agile financial partner, to enhance our competitive advantage and think outside the box to deliver on new business funding concepts.”

A key addition to the BND loan portfolio is the development of an Accelerated Growth Loan Program. This program will assist North Dakota-based companies with a record of proven operations, experienced management and the ability to generate cash flow when they have limited assets for traditional bank financing. Like all BND business loan programs, it is made in partnership with local lenders. The business owner should visit first with their local lender to determine qualifications.

“North Dakota is a state with a strong innovative and entrepreneurial spirit,” stated Attorney General Wayne Stenehjem. “Adjustments and additions to BND programming allow bright, industrious business people to realize big dreams that will benefit North Dakota’s economy. BND really is our unique competitive advantage over other states and maximizing its potential will benefit the entire economy of North Dakota.”

The parameters of four existing programs -- the Beginning Entrepreneur, PACE and Flex PACE loans, and Venture Capital Fund -- were also amended to meet the needs of North Dakota’s changing economy. The Beginning Entrepreneur Loan Guarantee limit and maximum net worth requirements increased to \$500,000 from \$200,000.

PACE and Flex PACE have been popular business development programs in North Dakota for almost two decades. Eligibility guidelines now align with other economic development programs in the state and meet the definition of a primary sector business as defined by the Legislature. Flex PACE is for projects that do not meet the requirements of the primary sector definition.

The maximum buydowns allowed for PACE and Flex PACE were increased. Additionally, the PACE buydown parameters were changed to include total project investment as a qualifying criterion for an interest rate reduction on a loan. The ultimate decision on how much to invest is decided by the local community. A community must invest a portion of its local economic development dollars to match the BND buy down.

“PACE and Flex PACE stimulated more than a billion dollars of investment from 2005 to 2016. These projects are spread across the state with 174 communities utilizing the programs,” said Agriculture Commissioner Doug Goehring. “These updates ensure the programs meet the needs of local communities and will positively influence the economic development landscape in North Dakota.”

Finally, BND is enhancing support of entrepreneurs and early stage startup companies through its New Venture Capital Fund. There will be a new emphasis to invest in pre-revenue companies, support local community efforts to provide seed capital and enhance public-private partnerships to stimulate early-stage investing in North Dakota companies.

“The additional support for business startups with the New Venture Capital Fund is an important strategy for the state’s economic development funding model,” said Eric Hardmeyer, BND president. “This new emphasis, in addition to the other loan program changes, will assist in filling the funding gaps for business development. We are grateful to our stakeholders for their input in helping us restructure our business lending programs to meet the entrepreneurial financing needs in our state.”

BND is the only state-owned bank in the nation and is able to modify current loan programs and create new programs to benefit the state of North Dakota. As a partner with financial institutions across the state, BND seeks to create economic development opportunities for a variety of industries.

Bank of North Dakota is overseen by the Industrial Commission of North Dakota, which consists of Gov. Doug Burgum as chairman, Attorney General Wayne Stenehjem and Agriculture Commissioner Doug Goehring.

Loan program details are available at [www.bnd.nd.gov](http://www.bnd.nd.gov).

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### **College SAVE reduces asset-based fees by 35 percent**

College SAVE, the state’s 529 college savings plan administered by Bank of North Dakota (BND), announced it has been able to renegotiate its fee structure. North Dakota residents who opened their own accounts directly through the plan will experience reduced fees.

The revised fee structure, effective May 5, 2017, will reduce the fees on accounts opened directly through the plan by 35 percent. This will result in annual cost savings of \$30.00 for every \$10,000 in assets for eligible participants. Participants are currently saving more than \$430 million in College SAVE plan accounts.

“Our goal at Bank of North Dakota is to reduce the burden of student loan debt by offering the College SAVE plan and its grant programs to encourage residents to start saving early,” said Eric Hardmeyer, BND president. “This fee reduction will allow families to save even more money and offset the cost of attendance at institutions of higher education across the country.”

# ICBND Members in the News

Residents who open accounts directly by mailing paper applications to BND or completing enrollment forms online at [collegesave4u.com](http://collegesave4u.com) are eligible for the reduced fees. Residents who want the valuable expertise and advice from a network of over 500 financial advisors in North Dakota may continue to invest through an advisor and pay based upon the current fee structure.

"Financial advisors across the state play an important role in the success of College SAVE," said James Barnhardt, College SAVE plan director. "The expertise they provide their clients has been a significant contributor to the growth of College SAVE. We want to continue the strong bond between BND and their clients that began in 2001 when the program was first launched."

Regardless of how a person chooses to enroll in College SAVE, the benefits of opening an account remain. The annual account management fee of \$20 continues to be waived for all North Dakota residents. Accounts may be opened for as little as \$25. Qualified higher education expenses, such as room and board, books, fees, tuition and computers, to any in-state or out-of-state university are state and federal income tax free. Bank of North Dakota's robust grant programs, the \$200 Children FIRST program for all newborns residing in state and the \$300 North Dakota Matching Grant for which four of five North Dakota families qualify, remain accessible. These programs serve as great ways to jump-start a child's College SAVE account.

Anyone choosing to contribute to a College SAVE account, not just the account owner, can deduct up to \$10,000 annually when filing jointly as a married couple or \$5,000 if a single filer from his or her taxable income in North Dakota.

Record numbers of residents are getting a head start on saving for college with the state's 529 College SAVE plan. Recently, the plan grew to over 20,000 North Dakota-owned accounts with more than \$121 million in assets. This is an increase of greater than 1,000 percent in the past 10 years.

## **FIRST WESTERN BANK & TRUST**

### **First Western Bank & Trust Breaks Ground on Permanent Bismarck location**

First Western Bank & Trust invited community leaders and neighbors to celebrate a permanent Bismarck location with a groundbreaking ceremony on Thursday, May 11, at the corner of 3rd Street and Front Avenue in downtown Bismarck.



First Western currently serves the Bismarck community out of a temporary location on 3rd and Rosser, while construction of a new four-story building is underway. The permanent location will allow the trusted name in western North Dakota banking to expand its service and presence to customers in Bismarck-Mandan.

"Today's groundbreaking is a natural progression in our community-minded mission," Brenda Foster, President and Chief Executive Officer of First Western Bank & Trust, said. "This new branch bank will give us the opportunity to serve our existing and new customers in bigger and bolder ways than ever before."

For more than 50 years, locally-owned First Western Bank & Trust has maintained deep roots in western North Dakota. The company's next generation of leadership is looking to step up its level of service to the territory where it was born and bred.

"While the building may be new, the experienced team we have is just what you've come to expect from the First Western name," said Mikey Hoeven, who was joined by her father-in-law and bank Chairman, Jack Hoeven.

Expected to be completed in late 2018, plans for construction align with First Western's goals to invest in excellent service and add value to Bismarck. The building will include drive-through banking and public greenspace. Two additional floors will include commercial space for lease, as well as a full roof deck featuring beautiful views of the Capitol building and the University of Mary. This will be a building to make downtown Bismarck proud.

In this new location, First Western's team of trusted professionals will grow to meet the needs of this thriving area.

"We know our customers value experience to trust a bank with their individual needs. With First Western Bank & Trust, they get North Dakota's best," Chad Johnson, Bismarck Market President, said.

Johnson is a known and trusted name in Bismarck, having spent more than a decade with Bank of North Dakota. He has built a team of experienced professionals with deep ties to Bismarck, already doing great things for the community.





# ICBND Members in the News

## CHOICE FINANCIAL



**Choice Financial** makes ICBA's top-performing community banks list in the more than \$1 billion in assets category!

Congratulations, Choice Financial!

More than \$1 billion in assets

Rank	Bank name	City	State	3-year average ROA
1	Stearns Bank National Association	Saint Cloud	MN	3.47
2	Xenith Bank	Richmond	VA	2.95
3	First Community Bank	Santa Rosa	CA	2.45
4	Metro City Bank	Doraville	GA	2.44
5	Live Oak Banking Company	Wilmington	NC	2.42
6	InterBank	Oklahoma City	OK	2.40
7	NexBank, SSB	Dallas	TX	2.39
8	First National Bank of America	East Lansing	MI	2.34
9	Lakeside Bank	Chicago	IL	2.33
10	Choice Financial Group	Fargo	ND	2.32
11	Union Savings Bank	Cincinnati	OH	2.25
12	MidFirst Bank	Oklahoma City	OK	2.14
13	BessemerTrust Company National Association	New York	NY	2.12
14	WestStar Bank	El Paso	TX	2.10
15	Bank of the Ozarks	Little Rock	AR	2.09
16	KS State Bank	Manhattan	KS	2.08
17	First Security Bank	Searcy	AR	2.08
18	Inwood National Bank	Dallas	TX	1.94
19	Stockman Bank of Montana	Miles City	MT	1.89
20	FNCB Bank	Dunmore	PA	1.87
21	Heartland Bank and Trust Company	Bloomington	IL	1.87
22	Centennial Bank	Conway	AR	1.83
23	Traditional Bank, Inc.	Mount Sterling	KY	1.83
24	Gulf Coast Bank & Trust Company	New Orleans	LA	1.79
25	Woodforest National Bank	The Woodlands	TX	1.78

## PEOPLES STATE BANK OF VELVA

Rick Beall, CEO, Peoples State Bank of Velva, has been featured in the April issue of the monthly publication ICBA *Independent Banker*. For the complete article, [Click Here](#).

Congratulations, Rick and Peoples State Bank of Velva!



## FIRST INTERNATIONAL BANK & TRUST

**First International Bank & Trust Announces Plans to Enter Grand Forks**

**and Hires Local President, Wayne Zink**

**LOAN AND DEPOSIT PRODUCTION OFFICE NOW OPEN IN TEMPORARY SPACE**

**WHILE NEW BRANCH IS UNDER CONSTRUCTION**



First International Bank & Trust is excited to share that they are planning an expansion of their footprint by adding a location in Grand Forks, ND. This will be the bank's 21<sup>st</sup> location in North Dakota and will secure a branch presence in the state's most populated cities.

Stephen Stenehjelm, CEO/Chairman shared, "While this is a new market for First International Bank & Trust, we have been serving customers in this region for many years. Our bankers have strong ties with businesses and families in the area and we are pleased to be able to provide a location in Grand Forks to better serve their needs."

The new full service branch will be located at 1970 South Columbia Road and is expected to be completed by the fall of 2017.

"After making the decision to enter the market, we wanted to find the right leader that was well respected and connected in the community and would be able to deliver our style of banking to this region. We are pleased to share that we have hired Wayne Zink to be our Grand Forks President," said Peter Stenehjelm, President of First International Bank & Trust. Zink has twenty six years' experience in banking, with eighteen of those years serving customers in Grand Forks.



The Bank has also hired three additional bankers at this time and continue to seek additional talent. Andy Byron is a Commercial Banker with more than 16 years of financial experience and has been very active in the Grand Forks community. Mike Herman and Brian Gutierrez will handle personal banking needs for customers.

Until construction is complete at the new location, First International Bank & Trust will conduct business at 2617 South Columbia Road as a loan and deposit production office. They are open for business today.

*The Community Banker  
Together We Prosper*

## First International Bank & Trust Congratulates Winners of Live First Community Grants

First International Bank & Trust (FIB&T) is proud to announce the winners of their third annual Live First Community Grant program. There were a total of 45 community groups that participated which attracted over 20,000 votes.

The following three community groups received the most votes from Facebook fans. The F5 Project not only received the most votes, but has been chosen as the grand prize winner of \$5,000.

### **1. \$5,000 Award – F5 Project, Fargo, ND**

*The F5 project believes that to have a better success rate with individuals coming out of jail, prisons, and treatment centers, it needs to be led by those who have succeeded. The F5 project has built relationships with employers, landlords, city and state officials, Fargo Police and Cass County Sheriff's Dept. and many other volunteers and are seeing great momentum built in the FM community. Five pillars of service: Employment | Transportation | Housing | Recovery | Communications*

### **2. \$1,000 Award – Support the Bruin Paw – Fargo South Football, Fargo, ND**

*Fargo South High School is highly diverse, serving youth from all social strata. The Fargo South football team in particular is a reflection of that diversity. The football program instills an excellent work ethic and a sense of pride in one self as well as pride in being a part of team. Currently 41% of the student body utilizes free or reduced lunches. Last year alone, over 50% of the football team had to rely on scholarships for activity fees and summer camps. Funds will be used to defray costs of activity fees and camp fees for student athletes in need.*

### **3. \$1,000 Award – 4 Luv of Dog Rescue, Fargo, ND**

4 Luv of Dog Rescue accepts responsibility for care of dogs from local pounds, owners who can't care for them anymore and other rescues who need help. They take dogs into their rescue regardless of their medical needs, age, or breed. They work with prospective adopters to give deserving dogs their forever homes.

Peter Stenehjelm, President of First International Bank & Trust, shared, "I am very pleased with the response from our communities and proud to congratulate those chosen. In fact, due to the overwhelming response, we couldn't help but select a few more!" Three additional community projects received a grant as a part of this program.

### **\$2,500 Award – Lakewood Health System/Cardinal Pax, Staples, MN**

Cardinal Pax is a backpack food program that aims to provide weekend subsidy of healthy balanced meals in small packs for children who have been identified as food insecure. The Cardinal Pax is distributed discretely to children via their backpack on Fridays for weekend and/or holiday consumption. The 2016 Community Health Needs Assessment identified approximately 20% of the areas youth live in food insecure households. Weekend packs cost \$200/student per school year. This funding will care for 12 students.

### **\$500 Award – Williston Downtowners Association, Williston, ND**

The Williston Downtowners Association is seeking funding to provide a festive holiday atmosphere in Downtown Williston by purchasing outdoor Christmas decorations, of which there are currently none. The community's resources have been focused on ensuring that the old and young are safe, fed, educated and housed. Main Street has recently experienced revitalization with a new streetscape in 2015-2016. Funds would be used to bring back the nostalgic look and feel of Christmas in our community from decades ago.

### **\$500 Award – Papa's Pumpkin Patch: Education Destination, Bismarck, ND**

The Bismarck Public Schools Foundation, Papa's Pumpkin Patch and The University of Mary have teamed up to create educationally packed elementary and middle school learning experiences at Papa's Pumpkin Patch. A University of Mary student will serve as the Education Coordinator at Papa's Pumpkin Patch charged with transforming traditional field trips into a standards based curriculum. Elementary kids have been visiting Papa's Pumpkin patch in the fall since 1983. Last pumpkin patch season there were 228 scheduled field trips with nearly 8,000 scheduled participants from 56 different towns in North and South Dakota and Tribal Nations.

Based on the popularity, First International Bank & Trust plans to continue the annual tradition of their Live First Community Grant in 2018.

*First International Bank & Trust is owned by Watford City Bancshares, Inc., which is owned by the Stenehjelm family. First International Bank & Trust is a full service, independent community bank, a member of FDIC and an equal housing lender. First International Bank & Trust has been in business since 1910 and today operates 26 branch locations in North Dakota, Minnesota and Arizona. More information about the company can be found at [firstintlbank.com](http://firstintlbank.com).*



## STARION BANK

### STARION BANK ANNOUNCES KINDNESS CASH WINNERS

On April 28, international Pay it Forward Day, Starion Bank employees across North Dakota placed more than 600 “Kindness Cash” wallets with \$20 cash and instructions asking those who found the wallets to use the money to pay it forward.

“We believe it is so important for a business to give back to the community that it’s one of Starion’s core values,” explained Craig Larson, Starion CEO and chairman of the board. “Kindness Cash is a rewarding project for our employees and got each community involved. Together we inspired our neighbors to pay it forward and positively impact the lives of others.”

Wallet finders were asked to submit to the bank the story of how they paid it forward via social media or email. Those who did so by May 12 were entered into a random drawing to have \$250 donated to the charity of the winner’s choice. A second drawing was held for the non-profit organizations who received Kindness Cash. The organizations were entered in a survey for the public vote to determine which would receive a \$250 donation.

The winner of the random drawing was Alicia Glynn of Ellendale. She found a Kindness Cash wallet and used \$20 to buy seeds to plant vegetables and flowers in the garden at the Prince of Peace Care Center. Students from Ellendale High School helped residents plant the garden. Keeping with the “theme” of her wallet, Glynn chose to have the \$250 from the drawing donated to the care center.

For the second donation, Central Dakota Humane Society of Bismarck-Mandan received the most votes, winning by just 27. A donation of \$250 was made to that organization.

Many wallet finders thanked Starion Bank for the Kindness Cash project and, as one person put it, “Kindness Cash goes far beyond the monetary value!” All of the stories of how people chose to pay it forward can be found at [www.starionbank.com/kindness](http://www.starionbank.com/kindness).

Larson summed up the project this way, “Kindness Cash is one way to remind people that little things can make a big difference.”



### STARION BANK RECEIVES HIGHEST RATING FROM BAUERFINANCIAL



Starion Bank has received a five star “superior” rating from BauerFinancial, the nation’s leading independent bank and credit union rating firm.

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

“We are proud to repeatedly receive Bauer’s top rating,” says Craig Larson, CEO at Starion Bank. “This recognition is possible thanks to the commitment Starion employees make to providing exceptional service to each and every customer. That dedication makes Starion a great place to bank and to work.”



#### About Starion Bank

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



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## Bismarck State College

### **ASSISTANT PROFESSOR OF FARM MANAGEMENT EDUCATION**

Responsibilities include assisting students, who are actively engaged in farming, in developing sound farm financial and production records, helping farmers create cash flow projections, and developing profit/loss statements. Responsibilities also include teaching and enrolling students. Instruction of students is primarily done on one-to-one basis. Also student advising, curriculum development and other duties as assigned by the Department Chair and/or the Dean of Current & Emerging Technologies.

#### **REQUIRED QUALIFICATIONS:**

- Bachelor's degree in an Agriculture Economics, Agribusiness or a related field of study with at least one year of work experience in agricultural related field or Associate degree in Agriculture field of study with at least three years of work experience in an agricultural related field and a willingness to obtain a bachelor's degree within 6 years (tuition assistance available).
- Excellent communication and interpersonal skills.
- Good working knowledge of computer software programs (i.e., Microsoft Office, email & electronic calendar – Outlook).
- Ability to articulate and support the community college philosophy with a strong commitment to teaching and learning in a community college setting.
- Ability to work cooperatively with diverse groups.
- Will be required to obtain North Dakota State Board for Career and Technical Education certification (up to six years to obtain and tuition assistance is available). For more information on CTE certification: [http://www.nd.gov/cte/teacher-cert/docs/PS\\_CertStandards.pdf](http://www.nd.gov/cte/teacher-cert/docs/PS_CertStandards.pdf).
- Must be willing to be trained in using FINPACK software.

#### **PREFERRED QUALIFICATIONS:**

- Experience teaching farm management.
- Experience in agriculture finance such as agricultural loan officer.
- Three or more years of agriculture/agribusiness experience.
- Proficiency with FINPACK, Microsoft Excel and Quicken or similar farm recordkeeping software.
- Appropriate master's degree.
- Documented successful teaching experience.

**COMPENSATION:** Eleven month, full-time, special non-tenure track position. Competitive salary based on directly related experience and education. Comprehensive fringe benefit package including **TIAA retirement plan and full coverage for family health insurance.**

**APPLICATION DEADLINE: Until filled.** To submit your application materials, click the **Apply** button. Complete the online application & upload a cover letter, resume, copies of earned certifications, statement of teaching philosophy, three letters of reference, & copies of transcripts (undergraduate and graduate). (NOTE: Incomplete files will NOT be considered.) **STARTING DATE: July 1, 2017.** For more information or assistance contact: [Human Resources](#) (701) 224-5531. **This position requires a criminal history record check.**

**Equal Opportunity Employer** <http://bismarckstate.edu/employment/> Human Resources . Meadowlark Building . PO Box 5587 . 1700 Schafer St . Bismarck, ND 58506-5587 . 701-224-5531 . 800-366-6888 (TTY Relay ND)

*North Dakota Veterans claiming preference must submit all proof of eligibility by the closing date. Proof of eligibility includes a DD-214 and if claiming disabled status, a current letter of disability from the VA dated within the last 12 months*

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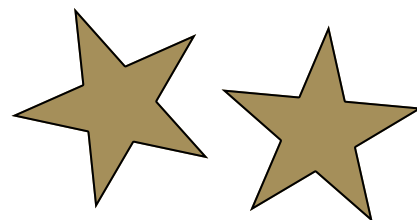




NDDevelopmentFund.com 701-328-5310



## 2017 Women in Community Banking Summit



Another huge success for the Women in Community Banking. This is an annual event so be sure to join us next year!



Winners for the drawings during the 2017 Women in Community Banking Summit:

- ★ Fran Leier, Dacotah Bank – Pier 1 \$20 Gift Card
- ★ Sarah Ammon, First Int'l Bank & Trust – Pier 1 \$20 Gift Card
- ★ Traci Wiebe, First Int'l Bank & Trust – Pier 1 \$20 Gift Card
- ★ Breanna Hutchinson, Starion Bank – Free Webinar
- ★ Carrie Westwood, First Int'l Bank & Trust – Free 2017 Convention
- ★ Vicki Herman, State Bank & Trust of Kenmare – Free 2018 Women's Summit

Congratulations to all!



*Farewell to our friend and co-worker, Marilou Voegle, who retired on May 31st. We wish her happy travels as she plans a 2-3 month trip to Alaska. Bon Voyage, Friend!*

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## Webinars

6/1/2017	12 Key Elements of an Effective Digital Marketing Strategy Eric C. Cook, WSI Internet Consulting	7/5/2017	Analyzing the UBPR: How Does Your Bank Compare to Peers? Gary J. Young, Young & Associates, Inc.
6/5/2017 Monday	<b>SPECIAL EDITION</b> Report Writing for Auditors: Tips, Tools & Best Practices Molly Stull, Brode Consulting Services, Inc.	7/6/2017 <b>Morning</b>	<b>Director Series:</b> Raising Capital as an Independent Community Bank Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys
6/6/2017	Revisiting TRID Line-by-Line Part 2: Closing Disclosure Steven Van Beek, Howard & Howard Attorneys PLLC	7/11/2017	Regulatory Requirements When Employees Work from Home: Overtime, FMLA, ADA, Safety & More Elizabeth Fast, Spencer Fane LLP
6/7/2017	Developing an Effective Process for Change Control: Shared Responsibilities, Implementation & Monitoring Brian W. Vitale, Compliance Advisory Services	7/12/2017	Getting Started with SBA Lending Kimberly A. Rayer, Starfield & Smith, PC
6/8/2017	<b>BSA Compliance Series:</b> New BSA Officer Training Bill Elliott, Young & Associates, Inc.	7/13/2017	<b>Account Documentation Series:</b> Closing or Changing Deposit Accounts for Consumers & Businesses Susan Costonis, Compliance Consulting and Training for Financial Institutions
6/13/2017	Reporting Customer Credit & Effectively Managing Credit Disputes David A. Reed, Reed & Jolly, PLLC	7/18/2017	Mastering Escrow Compliance: Analysis, Rules, Forms & Accounting Ann Brode-Harner, Brode Consulting Services, Inc.
6/14/2017	Debit Card Chargebacks: Rules, Rights, Challenges & Best Practices Diana Kern, SHAZAM, Inc.	7/19/2017	Creating an Effective Suspicious Activity Program: Efficiency, Examinations & Fraud Veronica Madsen, Howard & Howard Attorneys PLLC
6/15/2017	Traditional & Roth IRA Plan Establishment & Required Amendments Frank J. LaLoggia, LaLoggia Consulting, Inc.	7/20/2017	<b>Regulation E Series:</b> Regulation E Fundamentals: Back to Basics Michele L. Barlow, PAR/WACHA
6/20/2017	<b>Real Estate Series:</b> Adverse Action in Mortgage Lending: Are You in Compliance? Ann Brode-Harner, Brode Consulting Services, Inc.	7/25/2017	E-Compliance Rules, Policies & Best Practices for Email, Web, Mobile & Social Media Nancy Flynn, The ePolicy Institute™
6/21/2017	<b>ACH Specialist Series:</b> Same Day ACH: Preparing for Processing Debits, Effective September 15, 2017 Jen Kirk, EPCOR	7/26/2017	Special Rules for Credit Card Compliance: Changes in Terms, APR Increases, Protected Balances, Offsets, Fee Limits & More Steven Van Beek, Howard & Howard Attorneys PLLC
6/22/2017	Credit Analyst Training Part 2: Analyzing Financial Statements S. Wayne Linder, Young & Associates, Inc.	7/27/2017	20 UCC Provisions You Must Know When Cashing or Depositing Checks Chris Colver, Touchstone Compliance & Risk
6/27/2017	<b>SPECIAL EDITION</b> The Top 10 Things You Need to Know About the CFPB's Amendments to Mortgage Servicing Requirements Before October 19 <sup>th</sup> Steven Van Beek, Howard & Howard Attorneys PLLC	7/31/2017 Monday	<b>SPECIAL EDITION</b> TILA Rules for Non-Mortgage & Non-Card Lending Steven Van Beek, Howard & Howard Attorneys PLLC
6/28/2017	My Borrower Filed Chapter 11 Bankruptcy – Now What? Eric L. Johnson, Spencer Fane, LLP		
6/29/2017	When a Borrower Dies: Next Steps & Best Practices Elizabeth Fast, Spencer Fane LLP	Credit	

# Educational Opportunities

## Webinars

8/2/2017	Business Signature Cards & Resolutions: Entities, Authority & Documentation Mary-Lou Heighes, Compliance Plus, Inc.	9/6/2017	Responding to Official Demands for Customer Funds: Subpoenas, Garnishments, Summonses & Levies Elizabeth Fast, Spencer Fane LLP
8/3/2017	Advertising Compliance: Website, Print, TV & Radio Elizabeth Fast, Spencer Fane LLP	9/7/2017	Understanding & Processing IRA Rollovers & Transfers Frank J. LaLoggia, LaLoggia Consulting, Inc.
8/8/2017	<b>Real Estate Series:</b> Appraisals & Evaluations for Consumer Real Estate Lending: Interagency Guidance, Regulator Issues & FAQs S. Wayne Linder, Young & Associates, Inc.	9/12/2017	<b>Account Documentation Series:</b> Minor Accounts: Ownership, Documentation & Access Susan Costonis, Compliance Consulting and Training for Financial Institutions
8/9/2017	Dealing with Employee Discipline, Complaints, Performance Issues & More Diane Pape Reed, CU Doctor	9/13/2017	High-Risk Transaction Case Studies in Commercial Property Appraisals, Including HVCRE Considerations Heidi C. Lee, Appraisal Review & Consultation
8/10/2017	How to Legally Compensate Mortgage Loan Originators Elizabeth Fast, Spencer Fane LLP	9/14/2017	Workout & Liquidation of an SBA Loan Lyndsay Rowland, Starfield & Smith, PC
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8/17/2017	Introduction to Call Report Loan Classifications Amanda C. Garnett, CliftonLarsonAllen LLP		
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8/23/2017	Proven Steps to Successful Business Development: Defining Prospects, Engagement Scripts, Overcoming Objections & Measuring Performance Tim Tivis, Pinnacle Training Group		
8/24/2017	New Compliance Officer Boot Camp Molly Stull, Brode Consulting Services, Inc.		
8/25/2017 Morning	<b>SPECIAL EDITION</b> Revisiting Your HMDA Policies to Include Comprehensive Changes Effective January 1, 2018 Molly Stull, Brode Consulting Services, Inc.		
8/29/2017	<b>Regulation E Series:</b> Comparing Regulation E with Visa & MasterCard Rules Diana Kern, SHAZAM, Inc.		
8/30/2017	Asset-Liability Management Overview: Concepts, Fundamentals & Assessing Risks Gary J. Young, Young & Associates, Inc.		
08/31/2017	<b>SPECIAL EDITION</b> Record Retention & Destruction Rules: Compliance & Best Practices Elizabeth Fast, Spencer Fane LLP		

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