

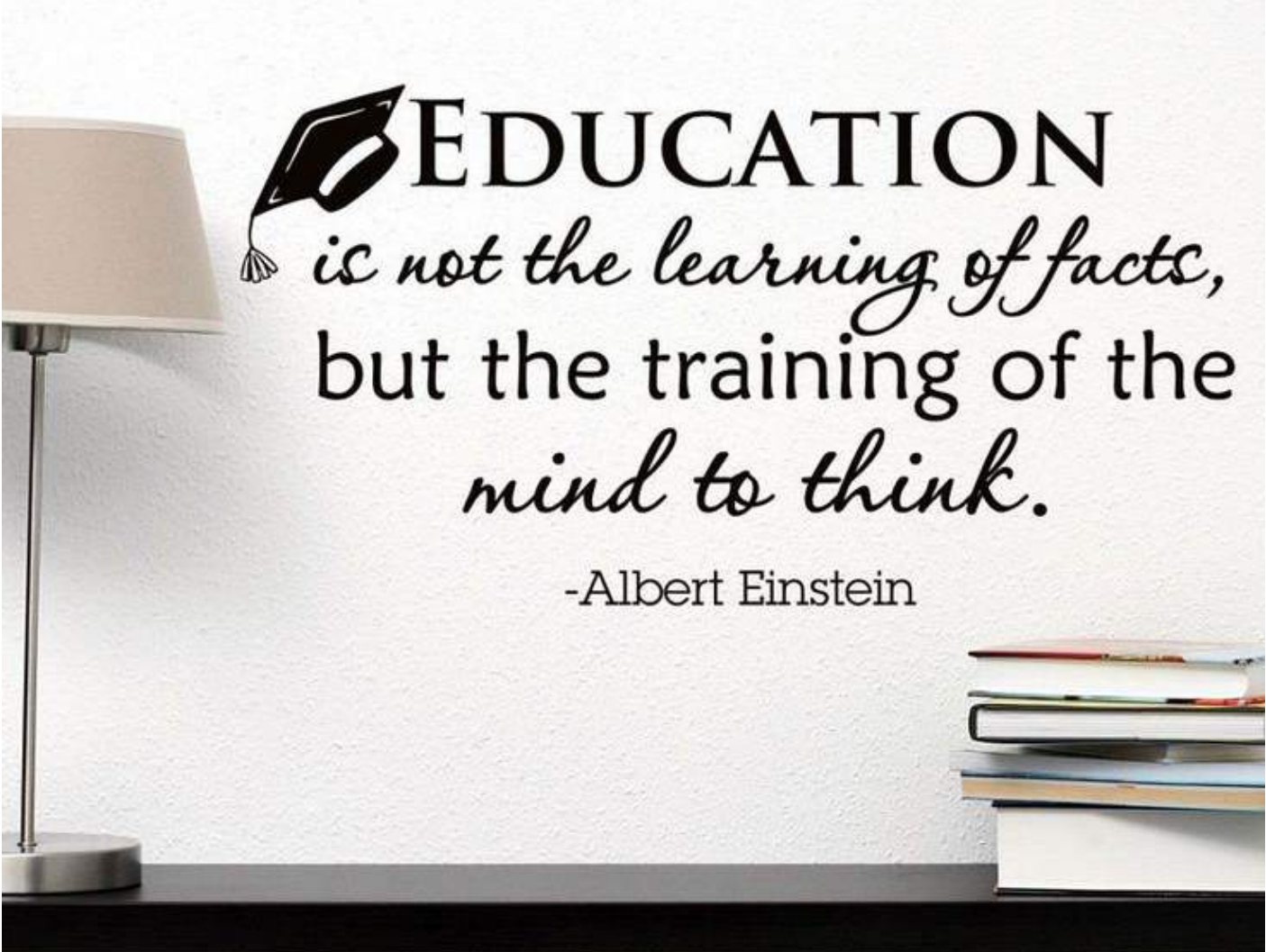
Community Banker


ICBND

INDEPENDENT COMMUNITY BANKS
of NORTH DAKOTA

Official Newsletter of the INDEPENDENT COMMUNITY BANKS of NORTH DAKOTA

NOV/DEC 2017 ISSUE



 EDUCATION
*is not the learning of facts,
but the training of the
mind to think.*

-Albert Einstein

Join ICBND for another round-up of exceptional
educational opportunities in the year 2018!

See pages 42-47 for more information.

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Chairman's Remarks



Tim Karsky
Choice Financial Group
Bismarck
ICBND Chairman

I want to start off and thank everyone for their support in 2017 and to wish everyone a Merry Christmas and Happy New Year. I hope 2018 will be a great year for banking and that we will see some big regulatory relief!

As I write this letter, we have been promised that there will be some regulatory relief coming and it will probably be voted on in early 2018. I think we will see some changes to residential real estate loans, some exam cycles reach some larger banks along with some call report changes. I would encourage everyone to contact our Representative and Senators in Washington, to thank them and encourage their vote. We still have a ways to go.

We also have seen the tax bill pass in the House and Senate and it should get concurrence soon. I am optimistic that we as banks will see some

tax relief which will help all of us!! Sounds like a good Christmas present to me.

Again, have a safe holiday season and we will see you soon in 2018!!!

Tim



President's Remarks



Barry D. Haugen
ICBND President

Happy Holidays everyone! I'm gonna cut to the chase because for a non-election year, things have been more than a little wild in Washington, DC as it relates to community banking.

Let me start with the circus we call the Consumer Financial Protection Bureau (CFPB). Richard Cordray finally decided to step away from his role as director of the agency prior to his term being up apparently to run for Governor of Ohio. But, not before he flung one last arrow to the current administration. In an 11th hour move on the Friday after Thanksgiving (when generally nothing happens!), Cordray left office abruptly and placed a staffer in charge who was seemingly unfit by any measure of experience with the agency, the law or financial service related issues. The move seemed typical of the former director's mantra that he answered to no one.

Hours later, President Trump appointed Mick Mulvaney, director of the Office of Management and Budget, as the acting director of the CFPB. Chaos ensued, particularly within the agency. Thankfully, not for very long as Federal District Judge Tim Kelly blocked the moves by Cordray affirming that Mulvaney is now legally the acting director. Mulvaney has long been a critic of the CFPB's maverick independence and will be good for community banking.

At the same time, there's hope for community bank regulatory relief! Even after Senate Banking Committee Ranking Member Brown divorced himself of negotiations with Chairman Crapo on a

proposal, other moderate Democrats (both on and off the committee), including Senator Heitkamp, worked in bipartisan fashion to help craft a regulatory relief bill that is meaningful for community banks.

For banks under \$10 billion, QM relief for portfolio mortgages, escrow requirement exemptions, capital simplification and Volcker Rule exemptions reside in the provisions. For banks at or below \$5 billion, the bill calls for short form call reports in the 1st and 3rd quarters. For banks \$3 billion or less, the Fed's Small Bank Holding Company Policy Statement threshold is increased from \$1 billion to \$3 billion. For all banks, the deal holds some TRID relief by removing the 3 day waiting period when a 2nd offer of credit is extended with a lower APR, certain reciprocal deposits will not be considered brokered deposits, and exempts banks that originate fewer than 500 closed-end mortgages or open-end lines of credit from the dreaded new HMDA data fields that are on the near horizon.

A mark-up of the bill is scheduled for next week in the Senate. The House has said they will take up the bill when it comes to them. But it's unlikely that anything will get enacted until after the primary deadline filings in spring. Politics again!

Have a wonderful and safe holiday season!
Barry

Welcome!

**Congratulations to Midwest Select Insurance Group
and Chad Schuler on becoming one of
our newest associate member!**

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Midwest Select Insurance Group will work with financial institution to provide employee benefit options and identity theft products to employees, members, or depositors.

Midwest Select Insurance Group will work with financial institutions to provide employee benefit options and identity theft products to employees, members, and depositors. Our local representative, Chad Schuler, has a bachelor's degree in finance and has worked in the financial services and insurance industry for over 10 years. Chad is originally from Washburn, ND and now resides in Bismarck.

Welcome Midwest Select Insurance Group and Chad!

Other Associate Members:



DCN

**Dakota Carrier
NETWORK**

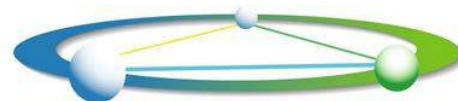


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Associate Profiles

Featuring other ICBND Associate Members:



Diversified Technologies

Networking ♦ Internet Security ♦ Managed IT ♦ Server Hosting
Remote Management ♦ Penetration & Vulnerability Testing ♦
FDIC EXAMINED



Our expertise, your peace of mind.



FINE Points



The 'overbanked' fallacy

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

There is a conspicuous element of the banking sector that encourages what community bankers view as a dangerous trend: the consolidation of the banking industry into fewer and fewer hands. Representatives of the largest banking organizations, most recently BB&T chairman and CEO Kelly King, frequently argue that there are too many banks in the United States. Despite the many risks posed by rising industry concentration, we hear again and again that the nation is overbanked.

In fact, our banking system is plagued not by oversupply but by consolidation, which has shrunk the number of US banks from more than 18,000 to fewer than 5,800 in just three decades. This excessive consolidation has led to too few community banks, particularly in areas where scarce capital is needed the most.

This unfortunate trend culminated in the 2008 Wall Street financial crisis and the moral hazard of a handful of financial institutions deemed too big to fail. Just 0.2 percent of US banks hold more than two-thirds of industry assets, posing systemwide risks and the continued threat of taxpayer assistance should those massive institutions again reach the brink of failure. The trickle of de novo banks entering the market exacerbates the problem, with the number of bank applications plummeting from more than 100 per year before the crisis to just a handful since 2009.

The alternative to these oversized institutions is a community banking business model that is highly capitalized, locally focused and built on customer relationships and accountability. The transaction-based megabank model—designed to squeeze every last cent from customers—is what gave us the Wells Fargo phony-accounts scandal.

Of course, regulatory burden contributes greatly to the problem. A recent survey from the Federal Reserve and Conference of State Bank Supervisors found that community bank compliance costs have increased by nearly \$1 billion in the past two years to roughly \$5.4 billion, or 24 percent of community bank net income. Of the respondents who said they considered an acquisition offer in the past year, virtually all (96.7 percent) said regulatory costs were a “very important,” “important” or “moderately important” reason. Further, the Federal Reserve Bank of Richmond has found that regulatory costs contribute to the dearth of de novo applications.

Because of the role US financial regulation plays in industry consolidation, this is a public policy issue that must be dealt with before it's too late. ICBA has long advocated a more tailored approach to bank regulation, with rules tiered to the size and risk profile of regulated institutions. Now is the time for policymakers to finally heed our calls.

Community banking has contributed greatly to the nation's growth and development over the past century and a half. It is synonymous with the American traditions of independence, self-reliance and entrepreneurship. The declining number of US banks is not a trend to be encouraged but a problem to be fixed to maintain a diverse and decentralized system that ensures continued access to financial services for all Americans. Not all banks are the same, and the community banking industry's role in our industry should not be diminished.

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

Closing out a momentous year

Written by: Scott Heitkamp, Chairman of ICBA

FROM THE Chair



As I look back at 2017, my mind immediately rewinds to August and September, when we witnessed firsthand the devastation of our community due to Hurricane Harvey and the devastation of communities in the paths of Hurricanes Irma and Maria.

It was one tough hurricane season, to say the least. Whenever I think of it, my heart sinks for all those affected, including my own staff, customers and family. However, I'm quickly reminded of the wonderful calls I received from community bankers across the country during those first fateful days. I cannot begin to express the gratitude I felt to those who reached out—some of whom I knew and others I didn't—just to see if I was OK and if I needed anything. This was a true measure of the lively heartbeat of community banking. Everyone was there for me, my bank and my community.

One week after I received such overwhelming outreach, I was reaching back out to a community banker who had contacted me the previous week about Hurricane Harvey. I wanted to see what I could do to return the favor or to simply offer support. This is a true reflection of who we are as community bankers. The worst times bring out the very best in our industry. We stand ready to serve, even in the midst of devastation and chaos, and are always there to lend a helping hand to fellow community bankers and their communities.

Community bankers raised \$150,000 through the ICBA Community Banker Hurricane Harvey Fund, further proof of this generosity of spirit. This will certainly go down as a highlight of my chairmanship and my year.

I've also been so touched by the community bankers I have met in my travels over the past year. I've been

amazed by the number of generational community bankers—second- and third-generation community bankers and advocates who keep community banking in the family. While our industry is changing, so many family-owned community banks continue to thrive. It's really something to be proud of. Our profession is an honorable one, and it's incredibly rewarding to see the next generation of community bankers coming up through the ranks with the same drive and passion for this industry as their fathers, mothers and grandparents had.

I'm also blown away by the number of community bankers who advocated for our great industry over the past year. We have made so much progress and are working toward real results with Congress and regulators. I encourage you to read this month's story about ICBA's legislative and regulatory successes on page 23. While we face challenges, you'll see that community bankers are on the verge of positive change that will help us serve our communities for generations to come. That's something to be thankful for this holiday season, and I'd like to thank ICBA and all of my fellow community bankers for a momentous year.

Everyone should close out the year feeling proud of what they have accomplished for our industry and America's communities. You have been difference makers, and I know you will continue to be difference makers in 2018.

Thank you for all you do as community bankers. I wish you all a very happy holiday season and prosperous New Year!

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





Portfolio Management

By Jim Reber

Ready and Waiting

Rate risk profiles are prepped for more Fed action

Have you heard? The Federal Open Market Committee (FOMC) of the Federal Reserve is telling us to get ready for three more hikes in 2018. If they're good at their word, we'll be looking at overnight rates approaching 2 percent by the end of the year. It's been a full decade since we've seen those levels. Most community bankers that I've talked to can't wait as they believe their earnings are going to improve.

I think their optimism is based on two separate but correlated beliefs: First, that community banks will continue to stick to their responsible loan underwriting standards, and second, that they'll be able to control their margins, even as money-market rates are on the rise. So far, the FDIC confirms that there haven't been any cracks in the credit quality dike among community bankers this time around. So maybe it's time to check out the interest rate risk profile of a typical community bank to see how that's shaping up.

Warnings sounded

Let's review the regulators' take on the subject. The counter-argument to bankers' enthusiasm about margin improvement comes from your friends at the FDIC. The June 30, 2017 Quarterly Banking Profile mentioned that, "some banks have responded...by 'reaching for yield' through higher-risk and longer-term assets." This was not really news as similar comments had been made in recent quarterly releases.

In a separate Supervisory Insight from last summer, the FDIC mentioned increased loan demand, shrinking supplies of liquid assets and increased use of wholesale funding. The report stated rather clearly that, "liquidity risk is generally increasing for [community banks] as a group." It recommended that contingency funding plans be reviewed and tested, and that cash flow projections for the entire balance sheet be challenged.

Current posture

From the view of ICBA Securities and its exclusive broker, Vining Sparks, you've already addressed these issues. Vining Sparks is the interest-rate risk modeler for about 300 community banks, so it has an eyewitness view of the rate risk exposure (or lack thereof) for a large segment of the industry. And I'm pleased to report that, for at least these banks, they're built for the 2018 forecast.

Recent additions to the risk management lexicon include Earnings at Risk (EAR), Economic Value of Equity (EVE), and Capital at Risk (CAR). As we've come to learn, your examiners will expect you to know what your community bank's posture is for these and other risk measurements. It's also helpful to recall that the standard range of interest rate shocks that you're expected to calculate is from "down 300" to "up 400" basis points.

Back to our sample of 300 community banks. As of September 30, 2017, this group is estimating that it'll have a positive EAR in any rising-rate scenario of a parallel nature. It also is projecting to have a larger positive EAR than the previous quarter and year. This is a good thing if 1.) it's accurate, and 2.) the FOMC does what it says it will. The exact same condition exists for this group's EVE; in any rising-rate forecast, economic value of equity will increase.

What's even more encouraging is that most banks had negative projections for these metrics in rising-rate scenarios just two years ago. This means that community bankers have been diligent and disciplined about addressing their interest-rate risk. And the ultimate backstop to risk, a bank's capital, has similarly been fortified. The average community bank's CAR shows a decline of only about 16 percent in a severe (up 400 basis point) rate shock. This is well under the regulators' general guidelines about capital exposure to interest rate changes.

Observations and recommendations

It is true that the liquidity measurements for community banks are showing some ebb in the last two years. Your examiners have commented on it, and there is plenty of evidence to back it up. However, it's not like the well has run dry. For example, while wholesale deposits are trending upwards, the typical community bank still has borrowing capacity of almost 40 percent of assets. It looks like contingency funding is in place.

If you're unsure how much liquidity your balance sheet will produce over the next 24 months, here are some suggestions:

- Have a shocked cash flow ladder compiled by a third party, like your favorite broker.
 - Take a good look at recent prepayment speeds on your mortgage securities.
 - Consider adding securities that will produce near-term cash flow, like highly callable agencies, premium mortgages or well-structured collateralized mortgage obligations.
- Get indications of market prices on government-guaranteed loans or other liquid portions of your loan portfolio for possible future sales.

Your community bank is probably in relatively good shape for the interest rate environment. The industry has had plenty of time to prepare and the Fed these days is very transparent. Also, it's never been easier to measure your exposure to a wide range of interest rate shocks. So remain vigilant, and here's to a prosperous 2018.

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



Tina's Take on Payments

By Tina Giorgio

Are You a Goal Digger? Six Professional Development Ideas for Payments Leaders

When I gaze back on my career, I see peaks and the valleys; the times where I knew where I was headed and the times where I felt I was driving at night without headlights. In my role as a community banker, in particular, things seemed to accelerate with lightning speed. Sometimes, I was clairvoyant, reading that market crystal ball like a road map, and sometimes, well, let's just say that we adapted.

In our industry, that ability to adapt and change is what sets us apart and drives bank growth. But change can be hard; how do we know *how* to change, let alone *when* to change?

No one has definitive answers to those questions, but I can tell you from personal experience that staying on top of industry developments made me more nimble and gave me the courage to take calculated risks. I invested in my professional development to benefit me, but ultimately, also to benefit my bank. And this investment paid off, both in my career trajectory and in the bank's offerings.

As I think back, there were a few key things I did that made all the difference. With that in mind, I've assembled a short list of development opportunities that may give you the same leg up and support you as you navigate this new world of digital payments.

- **Find a mentor.** I'm a big believer in learning from others. Having a mentor to brainstorm ideas with opens many channels and helps you see the world from varying perspectives. So, take a look back at your career and seek out your best leaders. Introduce yourself to others who share original perspectives at conferences. [Reach out to professional organizations like ICBA](#). Do what it takes to find a trusted advisor who can help you to process ideas.
- **Learn more and get involved.** With such rapid change in the industry, you need a resource who can give you a quick version of what's most important. [Regional Payments Associations](#) (RPAs) offer this knowledge and can keep you apprised of the most relevant changes for your institution. In addition, there are numerous volunteer opportunities with RPAs that help you grow as a leader.
- **Join the FS-ISAC Community Institution Council.** Having

the right information is critical when developing business strategies, particularly when it comes to risk and fraud. To that point, it makes sense to consider joining your peers on [FS-ISAC's Community Institution Council](#) where key topics include: attacks and technology issues, regulatory changes, changes to examination processes, and peer comparisons on topics of interest.

- **Explore continuing education and certification programs.** Investigate [The Payments Institute](#); it offers an in-depth look at payments today. In addition, NACHA and the RPAs offer the [Accredited ACH Professional \(AAP\)](#) and the [Accredited Payments Risk Professional \(APRP\)](#) certifications for expert-level knowledge. ICBA's own Community Banker University offers numerous online classes and workshops on a variety of topics throughout the year.
- **Look to industry leaders for the latest tools and resources in digital payments.** Simply staying up-to-date on what's happening with major payments initiatives will give you insights into market direction. As payments evolve, those responsible for some of the changes offer free tools to support you. Visit the [Federal Reserve's Payments Improvement site](#), [NACHA's Same Day ACH Resource Center](#), and [The Clearing House's Real-Time Payments site](#) for more information. For other topics, your RPA also can be a great source of support.
- **Check in with the ICBA Bancard team.** As a former community banker, I understand the unique position you're in and can offer tips on things that worked for me. We also have numerous payments experts on staff who bring years of knowledge to the table and are happy to share their thoughts as well. [Contact us](#) anytime and follow me on Twitter [@tnagiorgio](#).

With a wealth of resources, there's no shortage of opportunity, just time to accomplish it all. So, as 2017 reflection gives way to 2018 goal-setting, I hope you can use these ideas to determine what aligns best with your professional development plan. Based on my experience, committing to doing just one new thing will have a profound impact.

Tina Giorgio is President and CEO of ICBA Bancard and can be reached at 800-242-0770 or tina.giorgio@icba.org.



ICBA-Advocated House Bill Would Expand Access to Capital

ICBA-advocated legislation to enhance community bank access to capital was introduced in the House. The Community Bank Access to Capital Act of 2017 (H.R. 4562), introduced by House Financial Services Committee members [French Hill \(R-Ark.\)](#) and David Scott (D-Ga.), includes several provisions from ICBA's Plan for Prosperity to:

- exempt community banks with \$50 billion or less in assets from the Basel III capital rules,
- exempt publicly held community banks with less than \$1 billion in assets from the Sarbanes-Oxley Act's internal control attestation requirements,
- raise the consolidated asset threshold under the Federal Reserve's Small Bank Holding Company Policy Statement from \$1 billion to \$3 billion, and

revise the Securities and Exchange Commission definition of "non-accredited" investors to attract new investors. Companion legislation (S. 1962) was introduced in the Senate in October by Sen. Mike Rounds (R-S.D.) with Sen. Roy Blunt (R-Mo.) as an original cosponsor.

PAYMENTS NACHA Outlines Risks of Consumer-to-Consumer Debits

NACHA issued an operations bulletin on managing the risks of consumer-to-other-consumer debits.

The bulletin strongly discourages originating depository financial institutions from facilitating C2C payments unless it is certain of its full compliance with all rules that apply to the origination of all ACH debits.

Further, it encourages financial institutions that do not offer C2C debit capability to verify that their products, platforms, or service providers are not inadvertently or unintentionally configured to allow this type of transaction.

[Read NACHA's Bulletin](#)

Fed Secure Payments Task Force Launches Website

The Federal Reserve's Secure Payments Task Force launched a new website with information on cybersecurity and fraud information sharing.

To help financial institutions address fraud risk, the site offers a list of data sources that highlights intelligence reports, payments fraud trends, best practices and benchmarks, and additional resources.

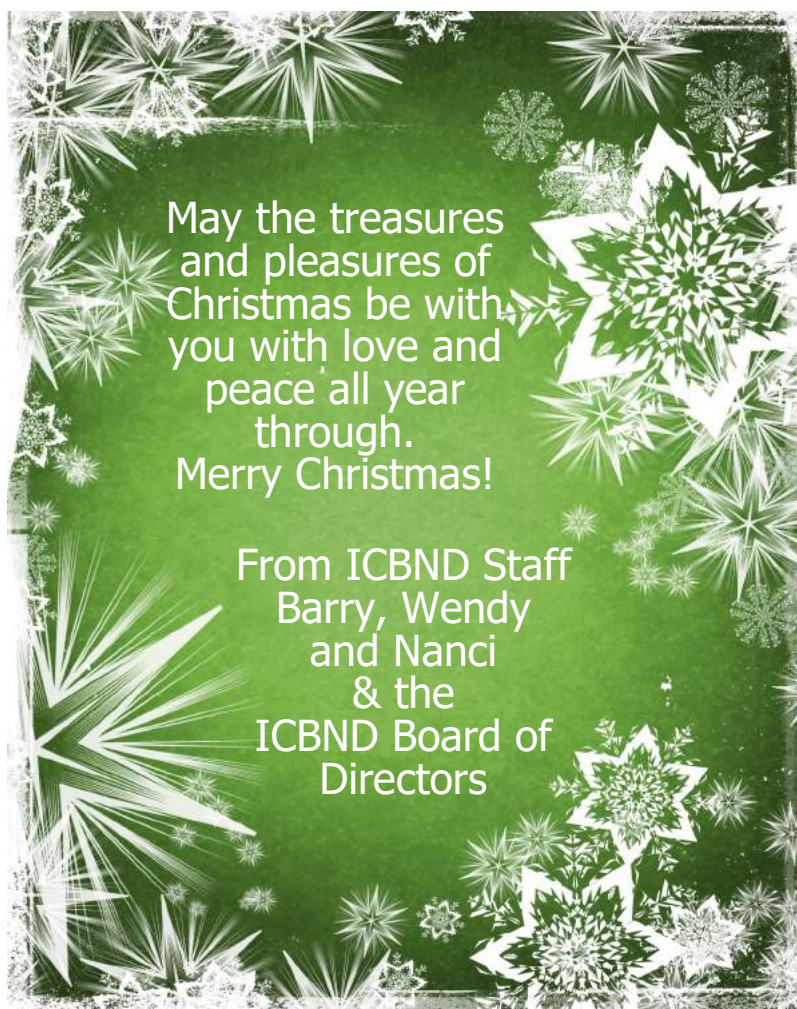
The task force works with industry stakeholders to promote payment system security, public confidence, and protections and responses that keep pace with rapidly evolving threats.

ICBA has worked with the task force and is listed among its data sources.

[Visit the Website >](#)

About ICBA

The Independent Community Bankers of America®, the nation's voice for more than 5,700 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.





CFB Offers Guide on Updated TILA-RESPA Disclosures

The Consumer Financial Protection Bureau released an updated guide on its TILA-RESPA Integrated Disclosure rule forms. The guide to the TRID Loan Estimate and Closing Disclosure forms incorporates amendments and clarifications from the final rule issued in July.

The updates amend tolerances for the total of payments, clarify fees and transfer taxes that may be charged in connection with housing-assistance lending transactions, extend the rule to cooperative units, and outline how creditors may provide separate disclosure forms to consumers and sellers.

ICBA Sues Equifax Over Massive Data Breach

On behalf of community banks, suit seeks monetary damages and stronger security

On behalf of its members, the Independent Community Bankers of America® (ICBA) filed a [lawsuit](#) against Equifax Inc. for its recent breach of 145.5 million consumer records and 209,000 payment cards. Bank of Zachary, La., and First State Bank in Barboursville, W.Va., joined ICBA in this suit. ICBA's lawsuit asks the U.S. District Court for the Northern District of Georgia to require Equifax to compensate all community banks harmed by the breach and to improve its security to avoid additional harm to the consumers and local communities that community banks serve. "ICBA and the nation's community banks are deeply troubled by the massive and preventable data breach at Equifax and its impact on community banks, consumers, small businesses and the economy," ICBA President and CEO Camden R. Fine said. "Today's lawsuit demands remedial action because Equifax needs to be held accountable for this massive and preventable catastrophic event."

ICBA's lawsuit seeks monetary relief for all community banks affected by the dramatic breach for such costs as: protective measures to deter customer identity theft, deposit and loan account fraud, customer notification, covering fraudulent transactions, payment card cancellation and replacement, and other expenses. The suit also calls on the court to direct Equifax to employ adequate security protocols consistent with legal and regulatory requirements and industry standards to protect personally identifiable information and payment card data.

"Community bankers have witnessed firsthand how the Equifax breach has harmed the members of the communities we serve," said Preston Kennedy, ICBA vice chairman and CEO of Bank of Zachary.

"Equifax needs to be held accountable for this catastrophic event to protect the long-term security of our customers," said Sam Vallandingham, president and CEO of First State Bank.

ICBA's lawsuit notes that the breach—in which hackers entered Equifax's system through a known vulnerability to access names, Social Security numbers, dates of birth, and other information—was the result of Equifax failing to heed warnings from security experts to properly secure its U.S. website. Despite Equifax's clear legal duty to prevent and report this breach, it failed to devote sufficient resources to ensure adequate data security and waited nearly six weeks to report it to the public.

ICBA Statement on House Passage of Tax Reform Bill

Independent Community Bankers of America® (ICBA) President and CEO Camden R. Fine released the following statement on today's House passage of the pro-growth Tax Cuts and Jobs Act (H.R. 1).

"ICBA and the nation's more than 5,700 community banks are encouraged by the continued momentum for pro-growth tax reform. ICBA supports many provisions of the Tax Cuts and Jobs Act, including the permanent 20 percent corporate rate, estate tax relief, and repeal of the alternative minimum tax for individuals and corporations.

"However, ICBA continues to have significant concerns with the treatment of Subchapter S corporations, including inequitable tax treatment of active shareholders in the nation's Subchapter S community banks. We will continue working with lawmakers to ensure it provides meaningful tax relief to Subchapter S community banks and addresses the inequity from the generous taxpayer subsidies given to tax-exempt credit unions and Farm Credit System lenders.

"ICBA looks forward to continuing to work with the House, Senate and Trump administration on pro-growth tax reform."

About ICBA *The Independent Community Bankers of America®, the nation's voice for more than 5,700 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.*



ICBA Statement on Confirmation of Otting as Comptroller of the Currency

Independent Community Bankers of America® (ICBA) President and CEO Camden R. Fine issued the following statement on Joseph Otting's confirmation as comptroller of the currency.

"ICBA and the nation's community banks congratulate Joseph Otting on his confirmation as comptroller of the currency. The OCC oversees many community banks that diligently serve their local communities at a time of significant overregulation. As a former banker, Mr. Otting understands the unintended consequences of excessive regulatory burdens.

"ICBA looks forward to working with Mr. Otting and the OCC, and we will continue working with Congress and the Trump administration to advance meaningful regulatory relief for community banks to support locally based growth in communities across the country."

Agencies Finalize Basel III Changes

Following ICBA advocacy, federal regulators issued a final rule freezing the phase-in of certain Basel III capital rules to reduce the regulatory burden on community banks. The final rule extends the existing capital requirements for certain items, providing some community bank regulatory relief while the agencies consider additional capital simplification.

Specifically, the final rule extends the existing capital requirements for mortgage-servicing assets, certain deferred tax assets, investments in the capital instruments of unconsolidated financial institutions, and minority interest. It applies to banks with less than \$250 billion in assets.

ICBA has been a longstanding advocate of simplifying capital standards for the nation's community banks and is working with federal regulators to achieve additional relief. ICBA continues calling on policymakers to fully exempt community banks with less than \$50 billion in assets from the Basel III standards—a key provision in ICBA's Plan for Prosperity regulatory relief platform.

[Read More from FDIC >](#)

Community Bank Earnings Rise 9.4 Percent

Community banks reported \$6 billion in net income in the third quarter, up \$513 million (9.4 percent) from the same time a year ago, according to the FDIC's Quarterly Banking Profile.

At the 5,294 insured institutions identified as community banks by the FDIC, net operating revenue rose \$1.5 billion (6.7 percent) and net interest income increased \$1.7 billion (9.7 percent). Noninterest income declined 3.4 percent as loan-loss provisions increased 5.5 percent and noninterest expenses rose 4.3 percent. Loan growth was 7.3 percent.

Overall, the banking industry reported aggregate net income of \$47.9 billion in the third quarter of 2017, up 5.2 percent from a year earlier. The increase was mainly attributable to an \$8.8 billion (7.4 percent) increase in net interest income. Of the 5,737 insured institutions reporting third-quarter results, 67.3 percent reported year-over-year earnings growth, while the proportion of unprofitable banks fell to 3.9 percent from 4.6 percent a year earlier.

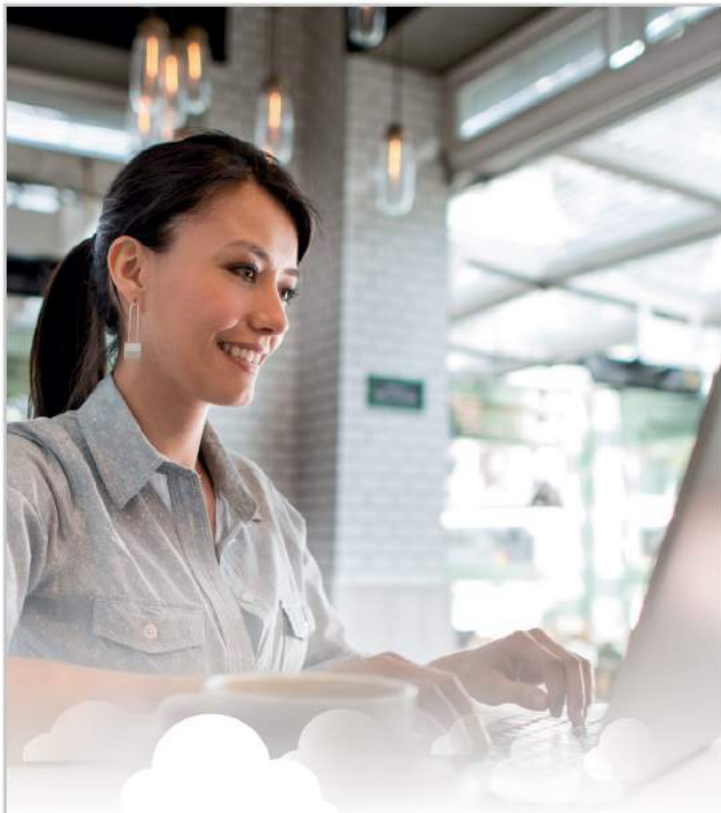
Two new commercial bank charters were added in the third quarter, bringing the total for the first nine months of 2017 to four new institutions. The FDIC's Problem Bank List fell from 105 to 104 during the third quarter, the fewest since the first quarter of 2008.

The Deposit Insurance Fund balance increased \$2.9 billion to \$90.5 billion as of Sept. 30, with the DIF reserve ratio rising to 1.28 percent from 1.24 percent at the end of June. Estimated insured deposits rose 0.7 percent.

[Access the Quarterly Banking Profile >](#)

About ICBA

The Independent Community Bankers of America®, the nation's voice for more than 5,700 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.



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What goes "Oh, Oh,
Oh?"



Santa walking
backwards!



What is a
snowman's
favorite lunch?

An Iceberger!

What do snowman
eat for breakfast?



Snowflakes!



What did the big
candle say to the
little candle?

I'm going out
tonight.

What did one snowman
say to the other
snowman?



Do you smell
carrots?



What did the
Gingerbread Man
put on his bed?

A cookie sheet!

Why do mummies like
Christmas so much?

Because of all the
wrapping!



**THE BEST WAY
TO SPREAD
CHRISTMAS
CHEER
SINGING LOUD
FOR ALL TO
HEAR**

What falls but never
gets hurt?

Snow!



What do you get
if you cross Santa
with a detective ?

Santa Clues!



HEIDI HEITKAMP

UNITED STATES SENATOR *for* NORTH DAKOTA

Heitkamp & Bipartisan Group of Senators Announce Regulatory Reform Plan to Help Protect Consumers & Rural Communities in North Dakota, Support Economic Growth

****[VIDEO](#), [AUDIO](#): Heitkamp Discusses Bipartisan Plan to Promote Economic Growth and Protect Consumers****

Senator has Spent Years Working on Bipartisan Plan to Help Small Businesses, Farmers, and Families by Reducing Burdens on Community Banks & Credit Unions

After years of bipartisan work, U.S. Senator Heidi Heitkamp today announced a bipartisan agreement on legislative proposals to improve our nation's financial regulatory framework, promote economic growth, and protect consumers in North Dakota's rural communities.

Heitkamp announced the agreement that she worked on over several years with U.S. Senate Banking Committee Chairman Mike Crapo (R-ID) and Banking Committee members Joe Donnelly (D-IN), Jon Tester (D-MT) and Mark Warner (D-VA). The bill so far has support from nine Republican senators, nine Democrat senators, and one Independent senator.

In the past 30 years, the number of community banks and credit unions have dropped by about two-thirds, yet more than 80 percent of North Dakota deposits still go to community banks, reinforcing that small financial institutions remain a key resource for North Dakota families.

The bill comes after three years of negotiations that Heitkamp has been part of to help give community banks and credit unions the relief they need to better serve consumers across North Dakota, while also strengthening consumer protections. In 2015, Heitkamp and a bipartisan group of Senators came close to finalizing a deal, and she's been working to find a path forward ever since. The bill comes after more than 20 Senate Banking Committee hearings on regulatory reform and economic growth since 2015 that Heitkamp has been part of, and more than 30 discussions she has had with top financial regulators about the issue. Heitkamp has also introduced individual bills over the years to help support community banks and credit unions.

"Our bill is an example of how if Democrats and Republicans put partisanship aside and work together, we can reach real compromises that support the country," **said Heitkamp, a member of the Senate Banking Committee.** "Every day I come to work in the U.S. Senate, I'm fighting for rural America – and that's what our bipartisan bill is about. It would provide needed relief to community banks and credit unions, so they can continue enabling small businesses to get financing to operate, helping farmers get loans to support their farms, and allowing families to buy homes in rural communities across our state. And it does all of this while strengthening protections for consumers."

"A strong and vibrant economy is important for American consumers, businesses, and the stability of the financial sector," **said Senator Crapo, Chairman of the Senate Banking Committee.** "The bipartisan proposals on which we have agreed will significantly improve our financial regulatory framework and foster economic growth by right-sizing regulation, particularly for smaller financial institutions and community banks. I thank all of the senators who have joined with us to move this forward, and look forward to continuing our work to achieve a robust, bipartisan legislative product."

"Community banks like Cornerstone Bank support small businesses, families, and farmers across North Dakota, but our efforts to grow and support our communities have been challenged by burdensome regulations," **said Gary Petersen, Chairman of Cornerstone Bank.** "For years, Senator Heitkamp has fought to make sure we have the relief we need to support consumers, and we greatly appreciate her bipartisan work in the U.S. Senate to reach a deal that serves North Dakota and addresses our concerns."

"This is a major victory for consumers not only across the United States, but especially in rural areas such as the Dakotas," **said Jeremiah Kossen, President and CEO of Town & Country Credit Union.** "Senator Heitkamp's bipartisan bill will ease the burden of regulation for credit unions and allow millions of Americans better access to mortgages and other loans, and we appreciate her efforts to strengthen the local financial institutions that keep rural America strong."

[Click here](#) for additional statements of support from North Dakota and national financial institutions.

In the U.S. Senate, Heitkamp has been a leader in supporting local banks and making sure they have opportunities to succeed without facing undue regulations. In August 2013, she [brought Federal Deposit Insurance Corporation \(FDIC\) Chairman Martin Gruenberg to North Dakota](#) to hear directly from bankers in the state about the importance of local and community banks to helping small businesses and communities thrive. In March 2014, Heitkamp [urged President Obama to carefully consider the concerns of community banks](#) when naming a nominee for the Federal Reserve Board of Governors, and called on him to nominate someone to the Board who understands the lifelines community banks play in rural areas so those voices are heard.

Continued page 17



HEIDI HEITKAMP

UNITED STATES SENATOR *for* NORTH DAKOTA

In 2015, [legislation introduced by Heitkamp](#) was signed in to law to reduce unnecessary burdens on community banks and local financial institutions by eliminating redundant, costly, and often ignored annual banking notifications, and instead require banks to alert customers only when privacy and information-sharing changes actually occur.

The bipartisan bill would:

- Improve consumer access to mortgage credit;
- Provide regulatory relief for small financial institutions and protects consumer access to credit;
- Tailors regulations for banks to better reflect their business models;
- Protect consumers' credit by including a fraud alert in consumers' files for one year and providing a free credit freeze alert for parents to put on their children;
- Protect veterans' credit by prohibiting a credit reporting agency from including medical debt in reports;
- Protect seniors by extending immunity from liability to certain people who disclose suspected exploitation of seniors;
- Protect tenants from foreclosure by a re-imposing bill to protect tenants that was repealed in 2014; and
- Protect consumers from cyber security threats by requiring the Treasury Department to submit a report to Congress on the risks of cyber threats to financial institutions and the U.S. capital markets.

Legislative text is in the process of being finalized and will be released upon completion. [Click here](#) for a section-by-section summary.

Last spring, the Senate Banking Committee issued a request for legislative proposals from organizations, companies, and consumers aimed at creating economic growth. The Committee subsequently held a series of hearings exploring the proposals, and has been negotiating and drafting a reform package since that time.

Other U.S. Senators who helped introduce the bill include: Bob Corker (R-TN), Tom Cotton (R-AL), John Kennedy (R-LA), Jerry Moran (R-KS), David Perdue (R-GA), Mike Rounds (R-SD), Tim Scott (R-SC), Thom Tillis (R-NC), Tim Kaine (D-VA), Angus King (I-ME), Joe Manchin (D-WV), Claire McCaskill (D-MO), and Gary Peters (D-MI).



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Office of Attorney General

Cease and Desist order

Attorney General Wayne Stenehjem issued a Cease & Desist order today, banning the fake charity "Nationwide Soldier Support" from doing business in North Dakota. Brittany Camacho of Puyallup, Washington, also operates a website, nationwidesoldiersupport.org, soliciting funds online for the supposed charity.

The Attorney General's Consumer Protection division initiated an investigation after receiving a complaint that an individual was soliciting funds, ostensibly to send care packages to soldiers overseas, but neither the individual nor Nationwide Soldier Support were registered as a charitable organization or professional fundraiser.

Camacho responded to an initial phone call from investigators, promising to provide information about the solicitations in North Dakota, but then ignored investigators' follow up phone calls and letters. After being served with a formal investigative demand for the details of her activities in North Dakota, Camacho called the investigators and told them to "prove it" and then an unidentified male interrupted the call and told the investigators they would not comply with the demand and there was nothing the Attorney General could do.

"Running a fake charity and preying on the generosity of North Dakotans is bad enough, but running a fake charity pretending to provide support for our soldiers stationed overseas while only lining their own pockets, is disgraceful," said Attorney General Stenehjem.

Camacho and her company, Nationwide Soldiers Support, are now banned from soliciting contributions from North Dakota residents, including through her website.

Out of State Moving Company Banned in North Dakota

Attorney General Wayne Stenehjem has issued a Cease & Desist order against an out of state moving company operating under several business names, for violations of the state's consumer fraud laws. All in the Family Moving & Storage NE, Inc., also does business as Able Moving & Storage, Inc., and Majestic Movers, Inc., and lists business addresses in Illinois and New York.

The consumer protection division initiated an investigation after a consumer complained that the company refused to deliver her household goods to her new address in North Dakota unless she paid an additional amount that was significantly more than the contract. The company did not respond to the consumer protection division, but investigators were advised that the US Department of Transportation, which regulates interstate moving companies, was also investigating. The US DOT was able to resolve the consumer's complaint. However, the consumer protection investigators learned there are dozens of complaints filed against this company, which regularly changes business names, apparently in an effort to stay ahead of fraud investigations.

Continued on page 19



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The Cease & Desist order prohibits the company, and all its known business names, from providing moving services in North Dakota, including intrastate moving services to or from other states.

"When hiring someone to move your household belongings, carefully research companies and ask for references to avoid any surcharges, storage fees, or undisclosed charges," Stenehjelm said. "Before you trust your prized or expensive belongings to a mover, you should have as much information as possible in order to avoid any unpleasant surprises."

The Federal Motor Carrier Safety Administration has information on how to find a reliable and reputable moving company and avoid interstate moving fraud, online at <https://www.fmcsa.dot.gov/protect-your-move>.

Fraudulent Vehicle Warranty Company Banned in North Dakota

Attorney General Wayne Stenehjelm issued a Cease & Desist order against **Jason Rhoden** of Santa Ana, California, doing business as **Vehicle Protection Department, LLC**, for violations of the consumer fraud and telephone solicitation laws.

The Attorney General's Consumer Protection division initiated an investigation after a consumer complained that she received a telephone solicitation even though her number is registered on the Do Not Call list. The consumer complained that Rhoden's company offered to sell her an extended warranty for a vehicle she does not own. The consumer reported that when she questioned the caller, he responded with a threat, telling her he knew where she lived.

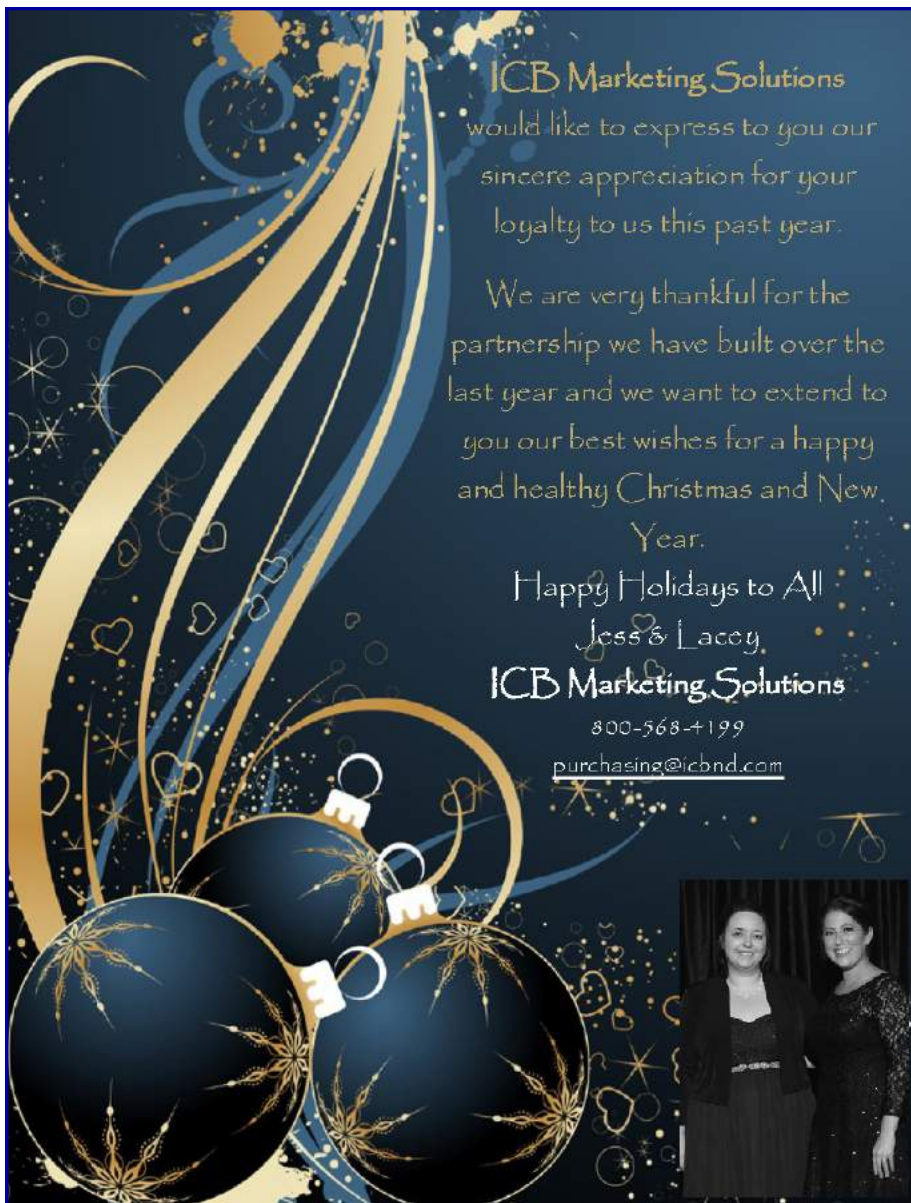
Rhoden also operates a website selling these supposed extended warranties, **vehicleprotectiondepartment.net**.

Rhoden ignored all efforts by investigators to contact him over several weeks, and he did not respond to the investigative demand for information about solicitation calls his company made to North Dakota residents. Rhoden has been banned making any further solicitations in North Dakota, including selling extended vehicle warranties to North Dakota residents through his website.

North Dakota Lottery to Launch a New Game—Lotto America

On Sunday, November 12, the state began sales of "Lotto AmericaSM," the North Dakota Lottery's newest game. Lotto America launched in 13 states. The first drawing was held on Wednesday, November 15, 2017. Since there was no grand prize-winner for the final Hot Lotto[®] drawing, the jackpot prize fund has rolled over to the Lotto America game, making the grand prize for the game's first drawing \$15 million.

More information about the Lotto America game is available at LOTTERY.ND.GOV.



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Rauschenberger Attends White House Tax Reform Discussion

Tax Commissioner Ryan Rauschenberger was in Washington, D.C. today to participate in the State and Local Tax-Reform and Economic Competitiveness Discussion held by the White House Office of Intergovernmental Affairs.

The White House invited approximately 150 state, county and city officials from across the U.S. to participate in thorough discussions on the state and local impact of both the House and Senate tax reform plans. Federal government attendees included Special Assistant to the President for Infrastructure Policy DJ Gribbin, Administrator of the Small Business Administration Linda McMahon, Director of the Office of Management and Budget Mick Mulvaney, Department of the Treasury Counselor Justin Muzinich, Secretary of Agriculture Sonny Perdue, and Vice President Mike Pence.

"It was a productive meeting that generated a lot of valuable discussion, specifically about the deductibility of state and local taxes," Rauschenberger stated. "Attendees provided good input and felt optimistic about a tax reform bill getting passed soon. The optimism in the room was substantiated after we heard the timely news of the House bill passing."

Tax Commissioner Rauschenberger added that he is hopeful a tax reform bill will be passed before Christmas.

LAND MARKET SHOWS SIGNS OF

STRENGTH

PIFER'S RECENT SALES REFLECT CONFIDENCE IN MARKET

**"North Dakota farmland has settled
in and established its floor."**

Pifer's Auction & Realty recently reported nearly 50 farm land transactions that exceeded sellers' expectations. "What's more, those transactions clearly indicate that North Dakota farmland has settled in and established its floor," said Kevin D. Pifer, President & CEO of Pifer's, whose firm ranks as one of the largest land auction companies in America according to Land Report Magazine.

Pifer's recorded sales of \$6,000 per crop acre in Cavalier County, ND and \$2,250 per acre in Corson County, SD in the 4th quarter of 2017.

Pifer's has facilitated numerous transactions that provide agricultural producers to buy back their land or lease it back from investors.

"This enables the producers to maintain their land footprint during a tough commodity market," said Dwight Hofland, Pifer's Farm Land Manager, who oversees Pifer's Land Management Portfolio of nearly 200 farms and 115,000 acres.

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Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to info@icbnd.com with as many details as you can so we may in turn alert our fellow community bankers around the state. It seems that there are more counterfeit bills, checks, and suspicious activity including robberies in our state at an increasing rate these days.

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



FHFA Shrinks Multifamily Lending Caps

The Federal Housing Finance Agency said the 2018 multifamily lending caps for Fannie Mae and Freddie Mac will be \$35 billion for each enterprise, down from \$36.5 billion in 2017. The caps are based on projections of the overall size of the 2018 multifamily originations market, which FHFA expects to be slightly smaller next year.

Fewer Institutions Report More CRA Loans in 2016

Federal regulators released 2016 data on small business, small farm, and community development lending reported by certain commercial banks and savings associations under the Community Reinvestment Act. There were 726 lenders that reported CRA data, down 3 percent. They reported roughly 7.5 million in small-business loans totaling \$257 billion, increases of 23 percent and 4.3 percent, respectively.

Existing-Home Sales Rise in October

Existing-home sales increased 2 percent in October to their strongest pace since June, the National Association of Realtors said. Sales were down 0.9 percent from a year ago as supply shortages led to fewer closings on an annual basis for the second straight month.



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Angie, Bill and Charlene



Industrial Commission of North Dakota

Bank of North Dakota's S&P credit ratings affirmed

Standard & Poor's (S&P) affirmed Bank of North Dakota's (BND) credit rating as "A+" and "A-1" for long-term and short-term credit respectively in its annual review released Nov. 7, 2017.

"This is good news for North Dakotans. The S&P report recognizes effective government spending controls and the strong link between the Bank and the state as factors contributing to the Bank's strong business position," said Gov. Doug Burgum.

The ratings are consistent with those given by S&P in September 2016. S&P is a U.S.-based financial services company that publishes financial research. Financial institutions are typically reviewed annually, but S&P will review more frequently if a modification of the rating is needed.

"The Bank's strong earnings performance, despite lower sales, oil and income tax collections, was noted by S&P," said Attorney General Wayne Stenehjem. "The Bank has had record earnings every year for the past 13 years."

The report recognizes the unique relationship between the Bank and the state of North Dakota. The state's support of the Bank remains strong.

"Between the 2016 special session appropriation and the 2017-19 biennial budget, BND has committed \$240 million in profits to the state," said Agriculture Commissioner Doug Goehring. "Even with this commitment, the Bank's capital ratio will remain well above the threshold required for a very strong capital and earnings assessment."

"As the only state-owned bank in the country, BND plays a unique role in assisting the state," said Eric Hardmeyer, BND president. "We continue to focus on the mission established nearly 100 years ago to promote agriculture, commerce and industry in North Dakota and to ensure we are doing everything we can to make North Dakota better."

The full S&P report may be viewed at www.bnd.nd.gov/.

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

Grant Available to Expand ND's International Pulse Markets



The North Dakota Trade Office (NDTO) announced that it has been awarded a \$169,850 grant to promote North Dakota's specialty crops to international buyers. The grant was awarded by the North Dakota Department of Agriculture, which administers the U.S. Department of Agriculture's Specialty Crop Block Grant Program. The NDTO will use the funds to create the Specialty Crop Program 2017, which will increase the state's global market visibility and competitiveness of the specialty crop sector, with this year's primary focus on the Middle East and North Africa.

Specialty crops included in this block grant program are peas, beans, lentils, and confectionary sunflowers. A full list of specialty crops is available on the USDA's [website](#).

The Specialty Crop Program 2017 will involve market research on both existing and promising markets for pulse crops, a limited number of competitive grants to exporters for foreign focused sales trips, a trade mission and a reverse trade mission focused on the Middle East and North Africa (MENA) region.

The MENA region is a significant importer of pulses and is buying predominately from Canada. The NDTO seeks to increase North Dakota's market share by organizing a trade mission to the region, with dates to be announced. A reverse trade mission will follow, taking place in North Dakota and promoting regional pulse crops and pulse ingredients to potential buyers.

Additional markets recently targeted by the Specialty Crop Program include Peru and Colombia. Beverly Flaten represented Garrison, ND based JM Grain on these recent trade missions, which were partially funded by the block grant.

"The Specialty Crop Program has provided opportunities for JM Grain in Peru, Colombia and elsewhere, sharing with customers our great North Dakota pulse products," said Flaten. "Without this, we would not have been able to develop relationships nor meet the buyers that have written contracts with us."

Chris Adams of Adams Family Farm in Grand Forks has participated in multiple trade missions partially funded by the Specialty Crop Program, as well.

"It taught me everything I needed to know, going on those trips," said Adams.

Information and applications for the Specialty Crop Program are available on the NDTO website at www.ndto.com/specialty-crop-grant.

NDTO is a member-based organization that provides education, research, advocacy and leadership so that North Dakota companies can develop and expand their export business. NDTO is a public-private partnership, led by a board of directors, and chaired by North Dakota Lt. Gov. Brent Sanford.



*May the holiday season
bring you joy and wonder!*



BND
Bank of North Dakota



HOUSING FINANCE AGENCY AWARDS DEVELOPMENT ASSISTANCE

North Dakota's most vulnerable households will benefit from affordable housing development assistance project awards made by North Dakota Housing Finance Agency (NDHFA).

Seven developers received funding commitments from NDHFA in November. The awards were made through three federal programs – \$3.16 million in tax credit authority through the Low Income Housing Tax Credit (LIHTC) program, \$2.72 million from the National Housing Trust Fund (HTF) and \$460,000 from the Neighborhood Stabilization Program (NSP) – and \$2.65 million from the state's Housing Incentive Fund (HIF).

"The projects that North Dakota Housing Finance Agency selected support the state's efforts to address behavioral health and criminal justice issues while ensuring North Dakota's aging and disabled households and lower-wage workers have safe and affordable housing as well," said Jolene Kline, NDHFA executive director. "By ensuring that our most vulnerable state residents have a safe and affordable place to call home, we reduce the overall burden placed on the communities and our state."

About the Projects

Edwinton Place in Bismarck, a "Housing First" project spearheaded by Burleigh County Housing Authority, was awarded \$813,000 in LIHTCs. NDHFA also made commitments of \$1,026,147 from the HTF, \$500,000 from HIF and \$460,000 from NSP. It will provide permanent supportive housing for 40 individuals coming directly out of homelessness.

The Edge Artist Flats in Fargo, a Commonwealth Development Corp. project, received \$740,000 in LIHTCs and \$1,369,263 from the HTF. The 42-unit, family-friendly development will provide supportive services to its disabled tenants and to households at risk of homelessness.

HomeField 2 Apartments in Fargo is the second phase of a Beyond Shelter Inc. (BSI) development. NDHFA awarded \$504,437 in LIHTCs to support the development of 39 senior apartments including eight accessible units.

Ellendale Apartments, an Affordable Housing Developers Inc. acquisition and rehab project, was awarded \$755,000 from HIF to support the redevelopment of a 32-unit property including accessibility improvements that improve the livability of the property for the tenants with disabilities.

Pure Downtown in Grand Forks, a project of Dakota Commercial, received \$1.1 million conditional commitment through HIF to reserve 25 of its 50 apartments for low- to moderate-income households.

Dakota Heights in West Fargo, a Southhill Properties LLC project, received \$425,100 in LIHTCs. The senior housing project will have a



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vacancy preference for elderly veterans with Veterans Affairs Supportive Housing vouchers. Six of the 30 units will be reserved as permanent supportive housing for individuals with physical and intellectual disabilities.

Grace Garden in West Fargo, a joint venture of the YWCA of Cass Clay and BSI, received \$672,500 in LIHTCs. NDHFA also made a commitment of \$325,549 from the HTF and \$500,000 from HIF. The supportive housing project will serve 30 households at risk of homelessness, many of whom are transitioning from domestic violence.

About the Programs

"North Dakota Housing Finance Agency received 27 total applications for assistance from 14 projects during our fall 2017 funding rounds. The greatest demand was for support from the LIHTC and the HTF programs, more than twice what the programs could provide," said Kline.

LIHTC provides an indirect federal subsidy used to finance the construction or rehabilitation of rental housing for lower-income households. The purpose of the HTF is to increase and preserve the supply of housing for extremely low-income households including homeless families. NSP supports the acquisition of foreclosed, abandoned or vacant properties in targeted areas for redevelopment into affordable rental housing. And HIF, the only state-funded program, strengthens communities by supporting the development or preservation of rental housing for essential service workers and low- to moderate-income households.

All of NDHFA's development programs have allocation plans that are reviewed annually to ensure that the projects that receive financial awards are addressing the state's greatest housing needs. The application process for each program is competitive with the top scoring projects receiving the awards. Each applicant must provide evidence that there is a need for the type of housing proposed, that the community supports the development, and that construction costs are reasonable. The period of affordability for the projects supported with federal funds is 30 years, HIF's is 20 years.

About NDHFA

A public financial institution dedicated to making housing affordable for all North Dakotans, NDHFA is overseen by the North Dakota Industrial Commission which consists of Governor Doug Burgum, Attorney General Wayne Stenehjem and Agriculture Commissioner Doug Goehring. More information about the programs administered by NDHFA and the projects awarded development assistance is available online at www.ndhfa.org.



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ICB Services
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Have mortgage questions?

For questions on your bank's mortgage process or for more information, connect with Dan.

Locations in Fargo & Grand Forks, ND



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NMLS 2520



Congress Approves Short-Term Flood Insurance Extension

Congress extended the National Flood Insurance Program through Dec. 22 within its two-week spending bill.

The extension gives lawmakers more time to consider a longer-term bill to reform and reauthorize the NFIP. The House last month approved a five-year extension, sending the debate to the Senate.

ICBA continues working with the House and Senate to address its concerns with a provision that exempts commercial properties from the mandatory purchase requirement. This change could unnecessarily put community banks at risk relative to larger banks as they try to compete for commercial and small-business loans where the property is in a flood hazard area.

Plan now for your 2018 Sponsorship Opportunities

Independent Community Banks of North Dakota is currently looking for sponsors for our various seminars, and programs being held in 2018 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
- ⇒ Women in Community Banking Summit
- ⇒ ICBND School of Agricultural Lending
- ⇒ ICBND 2018 Annual Convention and events
- ..And Much More!!

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

info@icbnd.com

701-258-7121

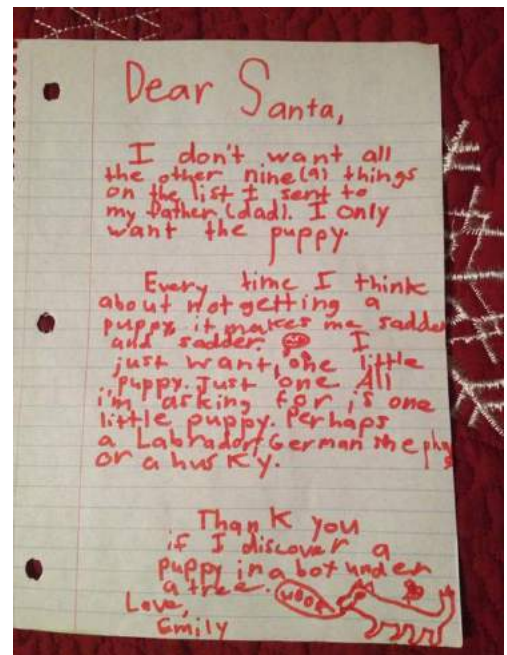
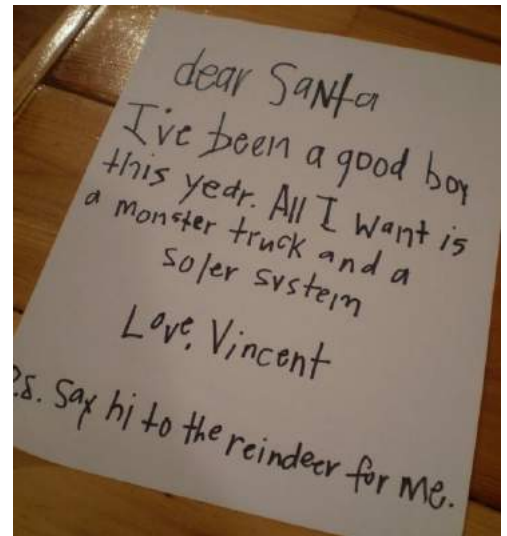
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SECRET REVEALED!

North Dakota bankers are finding a powerful, more secure way to communicate.

With CSI Secure Connect, banks can better connect employees, board members and special committees to important information. Track policy approvals, schedule board meetings and distribute sensitive data, all while eliminating broadcast emails and board-binder shipments. Let your bank in on the secret today!



Today, Social Security announced that monthly Social Security and Supplemental Security Income benefits for more than 66 million Americans will increase 2.0 percent in 2018.

Visit our [blog](#) for details about the cost-of-living adjustment and other important news.

I encourage you to share this information with your members, colleagues, affiliates, and other interested parties. Thank you for helping Social Security secure today and tomorrow!

Sincerely,

Robert W. Patterson
Acting Associate Commissioner for External Affairs
(T) 410-965-1804

Join the Millions! Create a [my Social Security](#) account today at www.socialsecurity.gov/myaccount.



Start Planning Today for a Stress-free Holiday Season

Live Well, Work Well

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

While the holiday season brings joy and togetherness, it can also bring stress for many individuals and families. Top holiday stressors include staying on a budget, managing multiple commitments and finding the perfect gift. Fortunately, by getting organized and planning out what you can ahead of time, you can help reduce your holiday stress.

- **Write down any known commitments.** Does your child's school have a holiday concert? Are you planning on hosting a holiday dinner? Making a list of your commitments will help you plan your time and help you avoid double-booking yourself.
- **Create your budget now.** If you're stressed about how your holiday spending will impact you after the holidays are over, you're not alone. Remember, the sentiment of a gift is much more important than the cost. Set a realistic budget and do not go over it.
- **Start shopping early.** Do you already know what you want to get some people on your list? Don't be afraid to shop early. Sometimes, you can get great deals on presents even before the holiday season hits. Moreover, you can avoid the scenario of not being able to get the gift you want because it's sold out.

Though these tips won't prevent all of the holiday stress you may experience, they can definitely help reduce it. If you experience high holiday stress, try these coping mechanisms to get your stress under control.

Fight the Flu with These Simple Tips

The arrival of the fall and winter months signals many things, including the beginning of flu season. According to the Centers for Disease Control and Prevention, flu activity peaks between December and February.

Seasonal influenza can cause serious complications for people of any age, but children and the elderly are more vulnerable. To help keep your household healthy this flu season, consider the following suggestions:

- Get the flu vaccine. Becoming vaccinated against the flu is the best chance of preventing the illness.
- Avoid close contact with people who are sick and stay away from others when you feel under the weather.
- Wash your hands often using soap and warm water to protect against germs.
- Get plenty of sleep, stay physically active and drink plenty of water to keep your immune system strong.
- Manage your stress and eat a nutritious diet rich in healthy grains, fruits, vegetables and fiber.



American Diabetes Month

American Diabetes Month, which occurs every November, aims to raise awareness of the growing public health crisis of diabetes. More than 29 million people in the United States have diabetes. Moreover, according to the National Diabetes Prevention Program, 1 in 3 American adults has prediabetes. People who have prediabetes are more likely to develop Type 2 diabetes, have a 50 percent higher risk for cardiovascular disease and may already be experiencing adverse health effects.

People with prediabetes often have no signs or symptoms, or don't recognize them because they develop slowly over a period of time. The American Diabetes Association has created a quiz that can help you find out if you're at risk for developing prediabetes. You should also contact your doctor if you are concerned about your risk of developing prediabetes or Type 2 diabetes.

If diagnosed with prediabetes, you can and should do something about it. Studies show that people with this condition can prevent or delay the development of Type 2 diabetes through simple lifestyle changes like regularly exercising, maintaining a healthy weight and eating well.

6 TIPS

FOR DIABETES PREVENTION

1. KNOW YOUR RISKS.
2. MANAGE YOUR WEIGHT.
3. GET MORE EXERCISE.
4. CHOOSE WHOLE GRAINS.
5. MONITOR CARBOHYDRATE INTAKE.
6. STICK TO A HEALTHY DIET.



ND BANKS
BENEFIT TRUST

Contact Angi Day at (701) 223-5303 or
angi@ndba.com for more information on
ND BANKS Benefit Trust.

(Article provided by Zywave
Broker Briefcase)

Orange Honeyed Acorn Squash

- 3 acorn squash (small)
- ⅓ cup orange juice
- ¼ cup honey
- 2 Tbsp. butter
- ⅛ tsp. ground nutmeg (optional)

Directions:

1. Heat oven to 400 F.
2. Cut squash in half. Remove seeds and place halves in shallow baking pan.
3. Combine orange juice and honey in a small bowl. Mix well. Put some of the mixture in each squash cavity.
4. Add 1 Tbsp. of the butter to each squash half. Sprinkle with nutmeg, if desired.

5. Cover pan with aluminum foil to keep steam in and speed up cooking. Bake 30 minutes. Remove foil and continue baking 30 minutes more, or until squash is tender.

Nutritional Information (per serving)

Total Calories	170
Total Fat	4 g
Protein	2 g
Carbohydrates	34 g
Dietary Fiber	3 g
Saturated Fat	3 g
Sodium	40 mg



Refinance your student loans

North Dakota residents consider refinancing today!

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*APR


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

*APR: Annual Percentage Rate. The variable interest rate may increase or decrease over the life of the loan so the monthly payment, total interest paid and the total amount repaid may change. These interest rates are available October 1, 2017 through December 31, 2017

BND 
Bank of North Dakota

The 50th Annual ICBND Convention's commemorative book: *Remembering the Past, Anticipating the Future* is available to order. \$15.00 per copy. Email wendyr@icbnd.com. Thanks!





ARE YOU FED UP WITH RISING CHECK PRICES AND SERVICE FEES?

Some people like the Winter season as it brings a change in the weather and the holiday season approaches. However, many financial institutions don't like the Winter season because it marks the time when other check printers announce their annual base price increase, their annual delivery cost increase, an introduction of another service fee, and the implementation of another non-optional "enhancement".

If you and your valued customers are fed up with the rising costs of check printing, I'd ask you to consider Check Printing Solutions (CPS). As a privately held company, CPS doesn't have to answer to Wall Street's demands for quarterly profits. Consider:

- No service fees. No fees to place an order by phone, for setup, file changes, reporting, maintenance, etc. Why do other printers charge for actions that are a cost of doing business?
- No charge for delivery of free employee orders or for orders rerun at no charge. At CPS, free means free. Others charge a service fee or delivery fee for items they claim to be providing free. Since when does free / no charge mean an additional \$7.00 or \$ 8.00 charge?
- Order Tracking Information provided to your customers at no charge.
- Delivery for a box (yes, we still ship in a box) of checks is \$ 5.25
- Business checks at 50% less (i.e. 600 3-to-a-page business check are less than \$60.00 delivered)

Our focus is on the success of our clients and the satisfaction of their customers. **This is evidenced by the fact that CPS does not lock you into a contract.** Our clients buy from us because they chose to, not because they are bound by a contract or have had a contract "silently" roll over for an extended term. If you're not happy with us or our service, you can leave at any time. There are no penalties or buyout amounts.

CPS has built a state-of-the-art digital check printing platform that allows us to be the most flexible check printer in the industry. I encourage you to have a discussion with our team of industry tenured account managers.

Here's what Dee Baetsch, President of First State Bank of Golva, said about CPS:

"I would like to recommend Check Printing Solutions as an endorsed vendor for the ICBND. We have been using CPS for the past 2 years and found their pricing to be much more favorable than the competition. CPS is quick to address and rectify any issue we brought to their attention. CPS customer service is excellent, and there is no fee to call them. We love the online tracking system, as we can easily look up when the checks were shipped and track them until delivered to the customer."

Please feel free to contact Dennis Moseley, Division Sales Manager @ 804-677-4851 or email dmosley@checkprintingsolutions.com to learn more about CPS and how they would work with your bank.

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GNDC Member Voice

GNDC and the Beulah and Hazen Chambers of Commerce are pleased to host Member Voice on December 13 at the Dakota Gasification Plant in Beulah.

Member Voice brings together state and local chamber members, local officials and lawmakers to discuss issues that are important to North Dakota's business community.

This is your opportunity to tell us what matters to you.

Share your thoughts with us... We'll provide the coffee and donuts.

After our discussion we'll tour the plant.

**Wednesday, December 13, 2017
Dakota Gasification Company
420 County Road 26, Beulah, ND
9:00 AM - 11:00 AM (CT)**

[Register Now](#)

Looking forward to making
your 2018 New Years' resolution?
Check out this vintage ad....



Instead maybe try these:
Finish every book you've started
Adopt a normal sleep schedule
Practice random acts of kindness
Write everything down
Save money like a grown-up
Have more ideas & voice them
Make things more fun
Travel somewhere interesting
Get rid of useless belongings
Dress better and smile more!



ICBND Members in the News

BELL BANK

Beau L'Heureux has been promoted to SVP/retail lending portfolio manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position L'Heureux will be responsible for the overall quality, policies and pricing of many of our in-house retail, home equity and mortgage loan programs. He will be responsible for establishing underwriting standards, product development and ensuring regulatory compliance.



Samantha Keller has been hired as a loan officer assistant at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Keller will assist mortgage loan officers in day-to-day processing of mortgage files. She worked at Bell Bank for six years in the following roles: teller, customer service representative, customer service specialist, retail support specialist and personal banker.



Kathy Rheault has been promoted to VP/mortgage loan officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Rheault will assist customers with home purchases and refinance transactions. She has 27 years of experience in the mortgage industry and most recently worked as a mortgage loan officer assistant.



Stacey Iverson has been hired as BSA/fraud officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Iverson will oversee the fraud and BSA responsibilities for the bank.



Tom Scheid has been promoted to VP/branch manager at **Bell Bank**, located at 3545 South 25th Street in Fargo. In his new position, Scheid will oversee retail sales and operations and is responsible for business development. He joined Bell Bank in 2015 and previously served as assistant branch manager at Bell's corporate location in Fargo.



First Western Bank & Trust is excited to have Sarah join their team as a senior mortgage lender-AVP. She has over 10 years in lending experience.



Eric Braun has been promoted to VP/mortgage loan officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, Braun will assist customers with home purchases and refinance transactions. He has been with Bell for 12 years and was most recently located at Bell's Dilworth location as VP/branch manager.



Dina Volk has been promoted to VP/branch manager at **Bell Bank**, located at 101 Center Avenue East in Dilworth. In her position, Volk oversees retail sales and operations and is responsible for business development. Volk has been in the banking field for 25 years. She joined Bell Bank in 1995 and has held positions as loan servicing, teller supervisor, personal banker and most recently as branch manager at Bell's Southpointe location in Fargo.



David Cole has been hired as VP/wealth advisor at **Bell Investments**, located at **Bell Bank** at 51 Broadway, downtown Fargo. In his new position, Cole will provide clients with strategies to help them protect and meet their financial goals.



First Western Bank & Trust is excited to have Steve Fennwald join their team as a senior mortgage lender-AVP. Fennwald comes to First Western Bank and Trust with over 25 years experience.



Nick Stenzel has been promoted to assistant branch manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, Stenzel will manage branch operations while also assisting customers with a variety of needs ranging from opening new accounts to accepting and processing consumer loan requests. He has worked at Bell Bank since 2011, holding retail positions at several locations. He was most recently a personal banking officer at the Moorhead location.



Cecelia Jorud has been promoted to personal banking officer at **Bell Bank**, located at 1333 South 8th Street in Moorhead. In her new position, Jorud will work to retain and expand existing personal deposits and loan relationships with customers. Jorud has worked at Bell Bank for over five years, most recently in retail underwriting.



Carla Deibert has been promoted to VP/commercial loan documentation manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Deibert will lead the commercial loan documentation team and implement commercial loan documentation and legal risk management policies, guidelines and regulatory requirements. She has worked at Bell Bank for 17 years.



Kelly Fenno has been promoted to VP/retail loan administrator at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Fenno will work on developing, implementing, communicating and maintaining consumer lending and loan documentation policies, guidelines and procedures and training. She has worked at Bell Bank for 20 years, working in and managing loan documentation positions.



ICBND Members in the News

FIRST INTERNATIONAL BANK & TRUST



First International Bank & Trust (FIB&T) is proud to welcome **Cheryl Streifel** as the Director of Human Resources and Training. Cheryl comes to FIB&T with over 20 years of experience in Human

Resources and Training. Her primary responsibilities at FIB&T will be to provide the necessary support to the Human Resources department and to oversee the training of FIB&T employees. Cheryl will be located at our Bismarck (1533 12th St N) branch.

UNITED COMMUNITY BANK

Zach Burdick has been promoted to Senior Vice President of **United Community Bank**. Burdick previously served as a commercial lender with the bank. He will



continue to serve his customers as a commercial lender and will have an expanded role within credit development and management at United Community. Zach is currently enrolled in Graduate

School of Banking at the University of Wisconsin-Madison. He has worked within the banking industry for 10 years with extensive experience in commercial lending.

United Community Bank has announced that **Audra Wyman** has been promoted to Vice President. Wyman has been employed at United Community for eleven (11) years and has previous work experience in retail banking, mortgage



lending, loan administration, and bank financial management.



A rare anniversary party was celebrated with **Sharleen Axness** as she reached 50 years of employment at **United Community Bank** on Friday, December 1, 2017. Sharleen began working with United Community Bank (formerly Farmers State Bank) on December 1, 1967 as a statement teller and bookkeeper. She continues to put in her hours as vice president, delivering the dedicated work ethic and gracious demeanor that she is known for by all employees and customers.

CHOICE FINANCIAL



Becky Cronin recently joined Choice Financial as a senior bank operations specialist. Choice recently welcomed back Cronin to the organization! She previously worked for Choice from 2006 to 2015.

Mason Benefield recently joined **Choice Financial** as a frontline specialist.

Jack Morris recently joined **Choice Financial** as a frontline specialist.



Celeste Burke recently joined **Choice Financial** as a mortgage loan originator. She has 12 years of experience in banking.



Samuel Magelky recently joined **Choice Financial** as a frontline specialist. He has previous work experience on the frontline and in 2016, received the Bismarck Tribune Best of the Best Bank Teller award.

Courtney Mitchell recently joined **Choice Financial** as a frontline specialist. She has previous work experience in banking on the frontline.



Julie Dahle, Choice Financial's Internal Audit Manager, has been selected by *Northwestern Financial Review* as one of the "2017 Outstanding Women in Banking." She has more than 20 years experience in the financial services industry.

Joseph Demester was recently promoted to a universal banker for **Choice Financial**.



Demester joined Choice Financial in 2016 as a frontline specialist and has learned many new roles and responsibilities along the way including working with customers to open accounts, training new employees, and driving new business.

Landon Poss was recently promoted to **Choice Financial** to credit banker for the Fargo market.



Landon joined Choice Financial as a CSR—frontline in March of 2014. In August of 2015 he moved to a part time credit tech and a full time credit analyst in November of 2016.



Ryer Stark was recently promoted to **Choice Financial** to insurance advisor. Ryer joined Choice Financial as a personal banker/credit analyst in September of 2014. Along with this role he also supervised the frontline in Grafton.



Shania Gross was recently promoted at **Choice Financial** to mortgage processor. Shania joined Choice Financial as a frontline specialist in April of 2017.



Jess Lupkes recently joined **Choice Financial** in Grand Forks as an HR specialist. She has five years of HR work experience.



The Community Banker
Together We Prosper

ICBND Members in the News

DAKOTA CERTIFIED DEVELOPMENT CORPORATION



Dakota Certified Development Corporation is pleased to welcome **Erin Hemberger** to the team as office manager/receptionist. She will be responsible for day-to-day office operations, coordinating and organizing company activities, and customer service for visitors and callers.

SHAZAM

The Federal Reserve announced **Kevin Christensen**, **SHAZAM**'s senior vice president of market intelligence and data analytics, was elected to a seat on the U.S. Faster Payments Governance Framework Formation Team.



The Governance Framework Formation Team is a short-term working group, established by the Federal Reserve's Faster Payments Task Force to develop recommendations for a faster payments governance in the United States. Christensen brings 23 years of experience as a payments professional, FDIC examiner and IT expert to the formation team. At **SHAZAM**, he leads the company's enterprise-wide governance and utilization of information and is responsible for providing insights that aid in the development and execution of the company's strategic goals.

BANK OF NORTH DAKOTA

Tiffany Kapla accepted the loan assistant position in business development at **BND**. Kapla had previously worked at **BND** where she was an account technician for six years and recently had returned to **BND** as a loan operations specialist.



Alexis Stastny was hired as an item processing specialist in operations at **BND**. She previously worked as an operations administrator.



Jessica Dow recently began as a loan operations specialist in operations at **BND**. She comes to **BND** with experience as a personal banker and most recently worked in loan processing.

THE FIRST AND FARMERS BANK



John Jorgensen has been promoted to vice president of **The First and Farmers Bank**. John joined First and Farmers in May of 2012 as an ag lender.

WIDMER ROEL

Tonya Holmstrom, CPA has been named shareholder at **Widmer Roel**, a public accounting and business advisory firm, with offices in Fargo, Bismarck and Hazen, North Dakota. Tonya has more than 12 years of public accounting experience, with emphasis in business, individual, and non-profit income taxation.



She specializes in income tax consulting and compliance, and business planning for a wide range of clients.

STARION BANK

For the past 10 years, **Renee Daffinrud** has worked to grow private banking services at **Starion Bank** in Bismarck. As private banking officer, vice president, Daffinrud delivers a heightened level of service to individuals in the professional sector including corporate executives, entrepreneurs, investors and professionals in the legal, financial and health care fields to help meet their financial needs and objectives. Daffinrud manages the new department, supervising the other private bankers and serving on the bank's Leadership Committee. She has more than 35 years of banking experience, including private banking, mortgage lending and personal banking.



Andrea Berg has been promoted to private banking officer in Fargo. Berg joined **Starion** in April 2015 as a relationship officer, bringing with her more than 15 years of banking experience.

Starion Bank has hired **Brenna Grossbauer** as chief human resources officer (CHRO) providing leadership in developing and executing human resources strategy – succession planning, talent management, change management, organizational and performance management, training and development, and compensation – for the entire **Starion Bank** organization. She has more than 20 years' experience in the human resources field, nearly all in the banking industry.



Starion Bank has promoted **Alyssa Strong** to universal banker II in Bottineau. In her new position, Strong helps customers with new accounts, provides customer service on deposit transactions and continues working in the teller line. She also opens personal and business accounts, processes personal loans and prepares related documents. She started her career with **Starion** in 2015



as a teller.



Don Morgan, CPA, has been named chief financial officer (CFO) for **Starion Bank**. As CFO, he will oversee all financial operations for the \$1.25 billion bank. Morgan has been with **Starion** since 2012 joining as vice president for credit administration and serving as chief credit officer (CCO) since 2013. Morgan has extensive banking and leadership experience, which includes 16 years in the areas of credit administration, commercial lending, market president and internal auditing.

Monte Glasser has been promoted to operations support supervisor. He joined **Starion** in June 2015 as an operations specialist then moved to the position of cash management specialist.



ICBND Members in the News



Ian Carlson has been promoted to cash management specialist II. Carlson has been with **Starion** since 2005 when he was hired as a teller. In 2009, he was promoted to customer service representative/lead teller and in 2012 to phone banker. Most recently, he served as an operations support specialist.



Samantha Olson has been promoted to virtual banker II. She joined **Starion** in 2014 as a part-time teller. The next year, Olson joined the virtual bank department as a virtual banker I.

CHOICE FINANCIAL

Choice Financial announces the addition of Dr. Susan Mathison to its board of directors, bringing the bank's total board membership to eleven directors.

Dr. Susan Mathison is a triple-board certified physician and the founder of the Catalyst Medical Center in Fargo. The Center is an innovative, integrative multispecialty clinic that provides dermatology, lasers, clinical spa treatments, allergy and sinus treatments, hearing health, ENT and sleep medicine in a holistic environment. Her medical center has been recognized three times as The Best Cosmetic/Esthetic Clinic in the region by Forum Readers.



While her busy medical practice and her family are her main focus, her blog at PositivelyBeautiful.com and Forum newspaper column have earned her 30,000+ readers and social media fans locally and around the world.

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



BANK OF NORTH DAKOTA

Bank of North Dakota (BND) announced the sale and transfer of the federal student loan portion of its student loan portfolio to North Texas Higher Education Authority (NTHEA). The transfer will be complete in the first quarter of 2018. BND continues to own, offer and service its state-sponsored student loans that are used during college and to refinance afterward.

The sale of the federal student loans portfolio allows BND to eliminate numerous regulatory burdens established by the U.S. Department of Education, increase its default prevention efforts and begin the process of updating servicing technology.

"This is a decision we knew we'd eventually need to make when the federal government decided to administer the federal student loan program in 2010," stated BND president Eric Hardmeyer. "We held on to the portfolio longer than many federal loan servicers to give more people the opportunity to pay off their federal student loans."

When the federal government recalled the federal student loan business in 2010, BND's portfolio had \$797 million in federal student loans for 57,000 borrowers. Today that portion of the portfolio has shrunk considerably to \$255 million for 19,000 borrowers. During the same period, BND's own state-sponsored student loan program has grown from \$277 million to \$1.1 billion. BND currently serves more than 80,000 student loan customers.

North Texas Higher Education Authority was selected after a bidding process and on-site visit from BND student loan staff members. Transferred loans will be serviced by the Higher Education Servicing Corporation, a private nonprofit organization founded in 1978, whose mission is to service and administer federal student loans for NTHEA.

"Bank of North Dakota remains highly committed to continuing its state-sponsored student loan program," shared Hardmeyer. "Offering student loans is an essential activity that assists in fulfilling our mission to promote agriculture, commerce and industry in North Dakota."

Qualified North Dakota residents who have federal student loans may apply to refinance their student loans with Bank of North Dakota. If a North Dakota borrower does not qualify on their own, they may select a co-signer who meets credit criteria.

Staff members who worked with servicing federal student loans will be assigned duties in the BND state-sponsored student loan area because of its increased volume.

All student loan borrowers impacted by the sale are being sent postal mail and email notifications this week. To find out how the sale may or may not affect them, borrowers may visit bnd.nd.gov/fsl. They may also call 1.800.472.2166 ext. 328.5660 to speak with a BND representative.

Video of Eric Hardmeyer, BND President explaining reason for loan sale

Supplemental Fact Sheet

BND has administered two separate student loan programs for many years: Federal student loans and state-sponsored student loans. Only the federal student loan program loans are being sold.

Federal Student Loan Program - BND made federally insured student loans in 1967 and continued to do so until the [Department of Education took over the program](#). BND continued to service the federal student loans they made prior to 2010 but haven't made any new federal loans since July 1, 2010. This is why the program has shrunk to 19,000 borrowers totaling \$255 million today as compared to 2010 when 57,000 borrowers had nearly \$800 million in federal debt.

State-Sponsored Student Loan Program - BND's state-sponsored student loan program (DEAL) started in 1997 and helps pay expenses when savings, scholarships, grants and federal loans do not cover the cost of a higher education.

In 2014, BND added the DEAL One Refinance Loan. DEAL One has helped more than 10,000 North Dakota residents refinance their student loan debt after they completed college. BND's state-sponsored student loans total over \$1.1 billion with over 80,000 customers. These loans will continue to be made and serviced by BND.

North Dakota residents with federal student loans can apply to refinance with the DEAL One Loan. The borrower or a co-signer must meet credit criteria.

DEAL One Loan interest rates through December 31, 2017

Loan fee	Fixed interest rate	Fixed APR*	Variable interest rate**	Variable APR**
0%	4.78%	4.78%	2.82%	2.82%

*There is no difference between the interest rate and the Annual Percentage Rate (APR) because there are no fees for North Dakota Residents. BND pays the fee for you. ** The variable interest rate will not increase by more than 1% per year and will never exceed 10%.

STARION BANK

The shelves were looking quite bare at the Bismarck Emergency Food Pantry, so the timing of the fourth annual "Banking for the Food Bank" competition was perfect.

Eight banks participated in the project: Bank of North Dakota, BNC National Bank, Choice Financial, Dakota Community Bank, First International Bank and Trust, First Western Bank and Trust, Kirkwood Bank and Trust, and Starion Bank.

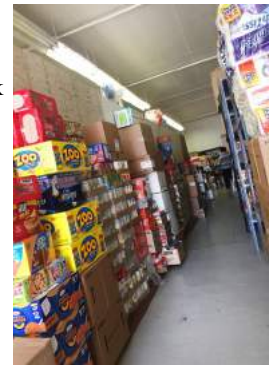


The banks collected donations from Oct. 1-15. When they arrived today for delivery, each bank turned in a sealed envelope to Sandi Crimmins, co-chair for the food pantry. In the envelope was each bank's official count of how much they collected. After the food items were unloaded, Crimmins thanked participants who had gathered.

"It's incredible," she said. "This is our biggest drive every year. Thank you all so very much."

A total of 45,202 items were collected, exceeding last year's collection by nearly 17,000 items. Crimmins then announced the winner was BNC National Bank and presented them the traveling trophy.

"This is about the banks coming together to help the community," says Heather Heinle, coordinator of the food drive and a Starion employee. "Last year six banks participated and this year there were eight. Hopefully Banking for the Food Bank keeps growing so we can continue to help stock the shelves for the Bismarck Emergency Food Pantry and those who utilize their services."



The Bismarck Emergency Food Pantry, located at 725 Memorial Highway, receives no government support and has an all-volunteer staff. The pantry provides food to people in Burleigh and Morton counties and is currently giving out more than 35,000 items a month.

Photos

Crimmins.jpg Sandi Crimmins of the Bismarck Emergency Food Pantry thanking participating banks and announcing the top three.

Hallway full.jpg Even the hallway at the Bismarck Emergency Food Bank was lined with food after the eight participating banks delivered their donations for Banking for the Food Bank.

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.

"This recognition would not be possible without the commitment Starion employees make to providing exceptional service to each and every customer," says Craig Larson, CEO of Starion Bank. "The Bauer ratings are a tool that can provide consumers piece of mind that their financial institution is responsible and strong."



FIRST WESTERN BANK & TRUST

First Western Bank & Trust is pleased to announce Brenda Foster has been appointed as the new Chairman of the Board effective September 19, 2017. She succeeds Jack Hoeven, founder and long-time bank owner, who passed away in August. She will continue in her role as President & CEO.

Foster, who has worked at First Western Bank & Trust for more than 36 years, was named President & CEO in January of 2016. She has served as President of the Independent Community Banks of North Dakota as well as a variety of state and local boards.

Since stepping into the role of President & CEO Foster has led the bank through a multitude of changes. First Western Bank & Trust broke ground in the spring of 2017 on its Bismarck bank, the bank has done an extensive upgrade to security and launched a new website. The bank has also attained assets of over a billion dollars. Foster stated, "We continue to work hard on always striving for a better experience for our customers and delivering the best products in the market of banking. I am honored that I am tasked, along with our team, on continuing our mission."



First Western Bank & Trust has been a community bank since 1964. We operate as a full service financial center providing traditional banking products as well as trust services, all lines of insurance, leasing, and much more. We are Minot's only locally-owned hometown bank, now serving Bismarck, ND and Eden Prairie, MN.

ICBND Members in the News



Dakota Certified Development Corporation is proud to announce that, as of January 1, 2018, they are Dakota Business Lending. This name change, along with the completion of their new



headquarters in South Fargo, brings many exciting opportunities for Dakota Business Lending as they enter the new year and continue to refresh and build upon their existing brand of 35 years.

Construction for the new headquarters began in early June of 2017. This 5,800 square foot facility will provide Dakota Business Lending with an open, flexible, and collaborative environment that helps them better serve their clients and get them the financing they need exactly when they need it. "We believe working in an open environment not only strengthens the connection between our team members," explained Dakota Business Lending's President and CEO, Steve Dusek. "It also encourages collaboration, which ensures that our staff is constantly thinking outside the box to come up with innovative and creative lending solutions to better serve our clients." The new building will have room for communication and sharing of ideas among staff and clients. Dakota Business Lending has utilized as many of their current and previous borrowers in the construction of this new facility, giving the space a unique connection to the root of their brand and building upon their mission to create partnerships for life.

Dakota Business Lending saw this location change as an ideal opportunity to refresh their brand and make a name change as well. Just as they had "outlived" their current lease space, they felt they had also "outlived" their brand and DCDC acronym. Their new name represents their past 35

years' worth of experience partnering with small business owners, entrepreneurs, and lenders, all the while enhancing their identity and differentiating themselves in order to resonate with their customers. Most importantly, it will continue to build upon the legacy they have created and add to their story of telling others who they are. "This name change will create visual identity and remembrance, expand our reach, and convey to our small business community and lending partners what we are all about in a very meaningful way," continued Dusek. "We chose this new name to reflect more of what we do while, at the same time, paying tribute to elements of the previous name and history."

With the location change at the end of the month and the name change effective on the first of the year, 2018 is bringing a lot of changes for Dakota Business Lending. The team is excited for these forward-looking changes and confident in their ability to better serve their customers and partners moving forward. Dakota Business Lending will continue to send updates and details to their partners, lenders, and borrowers as these changes are implemented, and encourage you to stop in and see them at their new location after the new year!



NORTH DAKOTA
**GUARANTY
& TITLE CO.**

One Mission. One Name.

North Dakota Guaranty & Title Co. proudly announces the transition to one name for all eight North Dakota locations.

- North Dakota Guaranty & Title Co., Bismarck
- Dickinson Guaranty & Title Co., Dickinson
- Dunn County Guaranty & Title Co., Killdeer
- Mandan Guaranty & Title Co., Mandan
- McKenzie County Guaranty & Title Co., Watford City
- Minot Guaranty & Escrow Co., Minot
- Renville County Guaranty & Title Co., Mohall
- North Dakota Guaranty & Title Co., Williston

From one location to the next, NDGT offices share the same mission: to provide the best service in every market in which we participate. As always, one mission and – very soon – one name. Watch for signage changes at your local North Dakota Guaranty & Title Co. office.

thetitleteam.com | 701.223.6835

BISMARCK • DICKINSON • DUNN COUNTY • MANDAN • MINOT
RENVILLE COUNTY • WATFORD CITY • WILLISTON • SIDNEY, MT

Starion Bank

Starion is a growing community bank known for providing local leadership, personalized service and community loyalty. We foster a culture where you can grow professionally and personally, and treat employees as our most important organizational asset.

MARKET PRESIDENT

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

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

HR & TRAINING ADMINISTRATIVE ASSISTANT

Located in Bismarck, the HR & Training Administrative Assistant is responsible for performing highly skilled administrative duties for the Human Resources and Training departments. Responsible for participating and/or coordinating various projects, training and other events. Accountable for typing correspondence, creating and completing reports, making appointments and reservations, maintaining files, administering bank wide programs and performing general administrative duties.

Successful candidates will have a minimum of one to three years of similar or related experience and the equivalent of an associate's degree. Must have strong problem-solving, multi-tasking and decision-making skills, computer skills including Outlook, Word and Excel along with exceptional customer service skills.

SENIOR UNIVERSAL BANKER

Located in Fargo, we are looking for a self-motivated individual to lead the retail team, manage and direct branch retail operations, ensure quality customer service, employee growth and development and achieve assigned metrics and goals. Other responsibilities include develop long-term business relationships with consumer and business clients as well as maintain existing customer relationships, open personal and business deposit accounts, process loan requests, cross-sell bank products and services and process regular teller transactions in an efficient, friendly and accurate manner.

Prefer five to eight years' experience in customer service, sales, consumer lending and cash handling. One to three years of management or supervisory experience is preferred. Effective communication, customer relations, sales and service skills are required.

CHIEF CREDIT OFFICER

Due to an internal promotion, we have an opening for a Chief Credit Officer! The Chief Credit Officer is responsible for the overall management of the Bank's loan, credit and special assets policies and maintaining a strong commercial and retail banking culture marked by a high level of quality. Responsibilities include supervising the credit department; setting credit risk allowance that is consistent with the Bank's overall business strategies; managing credit risk, market risk, transactional and operational risk limits; developing and implementing ongoing credit training; detecting any deterioration of loan quality; monitoring and managing loan portfolio concentration, loan portfolio credit quality metrics and loan portfolio performance. Other responsibilities include overseeing and ensuring sound credit decisions bank wide.

Qualified candidates will possess proven interpersonal, credit, analytical and problem-solving skills, with expert knowledge of documentation, compliance and regulatory standards. Prefer 10 to 15 years of similar or related experience and five years of management experience.

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

Join our team and work at a bank recognized as "Best of the Best" by Independent Banker magazine, "50 Best Places to Work" by Prairie Business magazine and "Top 10 Workplaces" by Bismarck-Mandan Young Professionals Network! Apply online at www.starionbank.com/careers.

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





www.icba.org

From lending programs, to payment solutions and everything in between, your membership with ICBA will keep your bank in the black.

ICBA's products and services are tailored to suit your needs.

Developed for community banks by community bankers.

ICBND Announces 2018 Educational Workshops



Emerging Leaders Development Group

Spring Session– March 9, 2018 Grand Forks, ND

Summer Conference– June 7-8, 2018 Dickinson, ND

Fall Session– Sept 21, 2018 Garrison, ND

Community Bankers for Compliance Program

Annual Membership now open

Spring Regulatory Update– March 27-28, 2018 Bis

Fall Regulatory Update– Sept 25-26, 2018 Bis



**Risk-Response-Reputation—A comprehensive workshop on physical and virtual risk
April 5, 2018 Bismarck**

**Real Estate Construction Lending
April 10-11, 2018 Bismarck**



**Women in Community Banking Summit
May 1-2, 2018 Bismarck**

**School of Agricultural Lending
June 18-22, 2018 Bis State College, Bismarck**



**Certified Frontline Professionals Session:
Elder Abuse and What to Do When Your Depositor Dies
October 2,3,4 2018
Devils Lake, Minot & Bismarck**

ICBND Education Opportunities

Independent Community Banks of North Dakota
Presents



2018

EMERGING LEADERS

LEADERSHIP... NOT A POSITION, BUT A PROCESS.

Do you want to be:

- Progressive thinker
- Bank-wide knowledgeable
- Legislatively-informed
- Informed about the difference between the financial industry players of today's world
- Technology-smart
- Community-minded

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

EMERGING 2018
LEADERS
DEVELOPMENT PROGRAM

Testimony

Simply put, ICBND's Emerging Leaders program is why I am still in community banking today. When ICBND started this group, I was a commercial loan officer and learning the trade of lending. Emerging Leaders provided me exposure to the greater impacts of community banking and why community banks make a difference in our towns, states, and our country.

Today, in my role as the President of First International Bank & Trust's Bismarck office, it is my job and privilege to represent community banking to our city and to my co-workers. Without the ICBND's Emerging Leaders program, I would have never met some of the great community bankers that I know today and I would not have fully understood how community banking could make such a great impact.

I want to thank the ICBND's Board of Directors who started this program and the community banks around our state who have engaged the next generation of community bank leaders and sent them to participate in the Emerging Leaders program.

David M. Mason
First International Bank & Trust
Bismarck President

The future of community banking depends upon a new generation of bankers. These bankers will need to be progressive, technology-smart, legislatively-informed, community-minded, and knowledgeable of what their competition is doing. In addition, our future bankers must become experts at marketing themselves, as well as their bank products and services. And they must become leaders, not only among their industry peers, but in their communities as well.

The ICBND **Emerging Leaders Development Program** prepares today's independent bank leaders with the necessary skills to ensure bank profitability. The Emerging Leaders Development Program provides its members the opportunity to develop lifetime business relationships with the best and brightest people in community banking across North Dakota. From networking with peers to political activism, members have the opportunity to help ensure the future of the North Dakota community banking industry.

Here are just some of the benefits you will get with the **Emerging Leaders Development Program**:

- Provides access to a tremendous network of community bankers with a vast background of knowledge and experience who are willing to share it in a non-competitive environment.
- Reinforces the importance of the community banking philosophy and the importance of that philosophy not only to our industry, but to our local communities.
- Offers enhanced perspective of the importance of ICBND's legislative efforts in North Dakota and Washington and how best to communicate with elected officials.
- Provides you the opportunity to learn the skills needed to be a respected, contributing officer of your bank with the ability to handle increasing responsibility.
- One Emerging Leader will also be elected to sit as a liaison member of the ICBND Board of Directors. This individual will also be asked to join ICBND and our ND Community Bankers at the ICBA Washington DC Policy Summit. Trip expenses will be paid for by ICBND. This is an outstanding learning experience.

EMERGING 2018
LEADERS
DEVELOPMENT PROGRAM

The 2018 Emerging Leaders Development Program will include
the following sessions:

We will bring in speakers from Bank of ND to all our meetings this year to discuss BND programs and how they can help your bank along with legislative issues that BND and your association are working on. We are currently working on session final details but here are some highlights we have underway so far:

- **Spring Session: March 9, First State Bank, Grand Forks**

We are currently working on the speakers and program for this day. Our evening event will be held at the Ralph Engelstad Arena in the Green Room. We have 40 reserved seats in the corporate section, 20 parking passes on site, VIP Credentials, Heavy Appetizer Buffet, Drink Tickets and Gift for those who are attending. The tickets will be given to Emerging Leaders and sponsors first. If we have extra tickets, we will open this up for spouses and guests of the Emerging Leaders.

- **Summer Annual Conference: June 7-8, Grand Dakota Lodge, Dickinson**

We have an excellent lineup of speakers this year that include: Phil Van Hooser - "Motivating Managers, Millennials & Misfits"; Sam Silverstein - "The Accountable Leader"; Howard Kellman - "Becoming a Champion, and a representative from Bank of North Dakota. Thursday late afternoon we will board a bus and travel to Medora to take in the Pitchfork Foodie and Medora Musical along with some fun around the town before coming back to Dickinson. We are also working on a fun golf event in Dickinson for either Thursday morning or Friday afternoon.

- **ICBND Annual Convention: Aug 12-14, Ramkota Hotel, Bismarck**

Another excellent speaker lineup: you will have another chance to listen to Phil Van Hooser (on a different subject matter) along with John Schwan from Schwan Financial and Jim Reber from ICBA Securities. Mike Pearson, commentator on the Market to Market TV Show will be our guest Ag Economist. Our Prayer Breakfast speaker Dave Sanderson was one of the passengers on the Flight on the Hudson. We will close out our session with Steve Gilliland who will help us Enjoy the Ride! There will be lots of fun with our Exhibitors and PAC Raffles, we will take care of association business during the Business Luncheon, enjoy golf at Hawktree and finish with the banquet and comedian Russ Stinson. We are teaming up with United Way for our community give back event and will fill School Backpacks with food items that will be delivered that weekend to families in need.

- **Fall Session: September 21, Garrison**

This session will be held in Garrison. We are currently working out the details of location. BND and representatives from our Legislative Committee will be our featured speakers as we gear up for another session.

March 2018

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August 2018

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September 2018

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Membership Fee (please check which option(s) you prefer):

Individual Session:

Spring and Fall sessions only \$360.00
Summer Conference \$400.00
ICBND Annual Convention Full Registration \$518.00

Discounted Annual Membership:

\$585.00

(includes Spring and Fall sessions, Summer Conference, and one full registration to ICBND Annual Convention and Exposition - a savings of \$693.)

Charge Credit Card # _____ Expiration Date: _____

Signature _____

Invoice me _____ Check enclosed _____

Name _____

Title _____

Bank _____

Address _____

City _____ State _____ Zip _____

Telephone _____

Email _____

Bank President's Name _____

Direct Supervisor's Name _____

Mail to: ICBND, PO Box 6128, Bismarck, ND 58506

Consent of Use of Photo Images
Registration and attendance at, or participation in, ICBND meetings and other activities constitutes an agreement by the registrant to ICBND's use and distribution (both now and in the future) of the registrant's or attendee's image or voice in photographic, videotaped, electronic reproductions and multitudes of each event and activities.

JOIN COMMUNITY BANKERS FOR COMPLIANCE PROGRAM IN 2018!

Independent Community Banks of North Dakota is pleased to once again sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country.

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

Membership to the CBC Program consists of the following:

- **Live Regulatory Seminars.**
- **Quarterly Regulatory Update Webinars.**
- **Monthly Newsletter.**
- **Compliance Hotline.**
- **CBC Members Only Web Page.**

See page 45 for more information.

See WHY others think your bank should JOIN-



The Community Banker's for Compliance program is a fantastic resource at a great price – especially since we have FREE access to the Young & Associates Compliance Hotline. We call their compliance professionals weekly with questions on everything from TRID and HMDA to marketing and website compliance. Our questions are answered quickly and accurately. The semi-annual live seminars provide us with updates on any new or changing regulations, have experienced presenters and give us the opportunity to learn from other bankers in the room.

Sarah Getzlaff, CPA, EVP/COO Security First Bank of North Dakota

I have been a participant in the Community Bankers for Compliance Program for the last 10+ years. The monthly newsletters provide a great compliance recap and regulatory calendar which we share with our Bank's Compliance Committee. We use the hotline often when we need a quick answer to a specific compliance question. The quarterly webinars and live training always provide in depth materials and resources to refer back to when needed. The program is a great value for the tools and resources provided.

Amy Glovich, VP—Internal Audit & Compliance First Western Bank & Trust

2018 Program Membership

For members of Independent Community Banks of North Dakota, the price of the program is \$1,300 per year. Or, your bank can send two (2) representatives from your bank for just \$1,600 if you register in advance - *that's a substantial savings!* Any additional attendees beyond the two preregistered will be \$175 per 2-day session. For banks that are not members of Independent Community Banks of North Dakota, the price of the program is \$1,700 per year. Or, your bank can send two (2) representatives from your bank for just \$2,000 if you register in advance. Any additional non-member attendees beyond the two preregistered will be \$275 per 2-day session. For more information and to register:

Still wondering what it is all about? Join us for a Complimentary Presentation.

[Register Here!](#)

2018 Community Bankers for Compliance Program

Complimentary webinar introducing and explaining the CBC Program and the many benefits that are offered!



COMPLIMENTARY PRESENTATION (AUDIO ONLY)

Friday, January 5, 2018
10:00 AM (CT)

Dial-In Number: (866) 814-9555

Conference code: 5155670122

Presented By:



Young & Associates, Inc.

111 East Main Street, Suite 110
Grand Forks, ND 58201
(701) 775-1100
www.youngandassociates.com

Sponsored By:



ICBND Education Opportunities



Helping community bankers build and manage an in-bank compliance program



Live Regulatory Seminars:

**March 27 & 28, 2018
Bismarck**

**September 25 & 26, 2018
Bismarck**

Webcasts-Regulatory Update:

February 9, 2018

May 11, 2018

August 10, 2018

November 9, 2018

Community Bankers for Compliance

Community Bankers for Compliance



Independent Community Banks of North Dakota (ICBND) is pleased to once again sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country.

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

Membership to the CBC Program consists of the following:

Live Regulatory Seminars. Live compliance seminars are provided twice during the year. Two regulations will be presented along with time for questions and answers.

Quarterly Regulatory Update webinars will be presented. Each webinar will discuss current news and regulatory changes that may have an impact on community banks at each session.

Monthly Newsletter. The Compliance Update newsletter is sent to program members each month. It provides an update of compliance issues that impact community banks.

Compliance Hotline. Members of the program may call the Young & Associates' toll-free number or visit their Web site on the Internet for compliance questions that arise on a daily basis. Young & Associates has many qualified professionals available to answer your questions. This service ensures that your bank is just a phone call away from the information you need in order to answer your compliance questions.

CBC Members Only Web Page. This web page is reserved for banks that are registered members of the Community Bankers for Compliance (CBC) Program. In it you will find special and timely information and tools provided by Young & Associates, Inc., that can be used to enhance the regulatory compliance function at your bank.

Program Flexibility

To assure that CBC member banks are getting the most out of their memberships, the program is designed with flexibility in mind. We realize that job responsibilities change quite frequently within some banks, and for this reason, membership is granted to banks, not individual bank employees. This enables you to send your bank's compliance officer, as well as an additional representative as the topics apply to the various areas of the bank. By sending these representatives to the sessions that matter most to them, you are greatly enhancing the bank's ability to implement compliance throughout the bank.

Who Should Attend

The focus of the CBC is on regulatory compliance. It is essential that your bank's compliance officer attend. But because regulatory compliance should be approached from a team perspective, many banks find it extremely beneficial to send additional employees to sessions on topics that relate directly to their positions in the bank. These employees typically come from the customer service, lending, or operations departments in the bank. To support this team effort, the CBC has been priced to enable your bank to send additional employees at a substantial savings.

DATES AND LOCATIONS:

Live Regulatory Seminars:

March 27 & 28, 2018

September 25 & 26, 2018

Both live seminars will be held at:

**Ramkota Hotel
800 S. 3rd Street
Bismarck, ND 58501
(701) 258-7700**

Registration on Day 1 of each 2-day seminar will be at 9:30 AM and the session will run from 10:00 AM-4:30 PM. Day 2 will run from 8:30 AM-3:00 PM.

Regulatory Update Webinar:

February 9, 2018

May 11, 2018

August 10, 2018

November 9, 2018

Each webinar will be presented at 11 AM (central time) and will be approx. 1-1/2 hrs. in length including questions and answers.

Seminar Presenters

Bill Elliott, CRCM, Senior Consultant and Manager of Compliance
With over 35 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

Dale Neiss, CRCM, Consultant
Dale Neiss is a compliance consultant with Young & Associates, Inc. With over 30 years of banking experience in Denver, CO, Dale has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of Compliance and Loan Review Manager, CRA Officer, and Enterprise Risk Management Director. Prior to his Denver, CO banking experience, Dale began his banking career with the Office of the Comptroller of the Currency in Indianapolis, IN as an associate national bank examiner. At Young & Associates, Inc., he provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Dale earned a Bachelor of Business Administration degree in Finance and Management from Kent State University.

Karen S. Clower, CRCM, Consultant and Compliance Operations Manager
Karen Clower is a compliance consultant at Young & Associates, Inc. Her primary responsibilities include product development and maintenance, answering compliance hotline calls, manual creation and updating, and compliance field work. Her prior banking experience includes 19 years working for a large community bank where she managed the mortgage lending department, including processing, underwriting, and the mortgage loan officers. She has also worked as a mortgage loan officer and credit analyst/account officer for commercial lending. Karen holds a BA in Business Management from Hiram College, and associate degrees in Banking and Finance and Business Management from Kent State University.

Regulatory Approval

The Community Bankers for Compliance Program has passed the test of regulatory scrutiny. After the original program was developed in other states, the regulatory agencies recognized the increased understanding and ability to deal with regulatory issues by those bankers who were members. Since then, the program has received approval from the regulatory agencies not only for its comprehensiveness, but also for its practicality.

Compliance Manuals

When you attend a seminar, you want to focus on the material being presented. It is often too difficult, though, to listen to a speaker and write detailed notes at the same time. For this reason, the CBC Program manuals are written in full narrative. This also enables the banker to take the materials to the bank as a reference to the regulations and as a training manual for other employees.

Risk Management

The CBC is a proven method to reduce the risk of regulatory actions against your bank for reasons such as failure to establish a valid compliance management program, failure to establish compliance policies, failure to provide adequate compliance training, and failure to monitor compliance internally. In addition, with each change in regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The CBC reduces the possibility that these errors will occur because your employees will have a greater understanding of the regulatory requirements.

Practical Solutions

Most community banks do not have the time or money to build elaborate compliance systems, but there is a solution. The CBC Program will provide practical, user-friendly compliance techniques and explain how they can be related to all areas of compliance. For example, setting up compliance files, developing training programs, responding to the examinations, and resolving disputes are among the areas that are reviewed.

Participant Interaction

The CBC Program is designed to assist members in getting timely answers to their questions as well as testing techniques before implementation in the bank. The program provides a forum where each bank can be an active participant by asking questions and bringing concerns and compliance techniques for review by the group. This peer evaluation and two-way flow of information increases understanding and improves the bank's effort toward a viable compliance program.

Community Bankers for Compliance

Community Bankers for Compliance

2018 Program Membership

For members of Independent Community Banks of North Dakota, the price of the program is \$1,300 per year. Or, your bank can send two (2) representatives from your bank for just \$1,600 if you register in advance—that's a substantial savings! Any additional attendees beyond the two preregistered will be \$175 per 2-day session. For banks that are not members of Independent Community Banks of North Dakota, the price of the program is \$1,700 per year. Or, your bank can send two (2) representatives from your bank for just \$2,000 if you register in advance. Any additional non-member attendees beyond the two preregistered will be \$275 per 2-day session. Included in the program membership is:

- Attendance at the 2 (two-day) live regulatory seminars.
- Four (4) Regulatory Update webinars.
- Detailed manual for each two-day live seminar.
- Monthly Compliance Update newsletter issued electronically.
- On-line and toll-free access to Young & Associates for compliance questions.

Individual Live Seminars

For members of Independent Community Banks of North Dakota, the price to send one (1) representative from your bank to a 2-day session is \$900 and \$550 for each additional representative. For banks that are not members of Independent Community Banks of North Dakota, the price to send one (1) representative from your bank is \$1,350 and \$950 for each additional representative.

DATES AND LOCATION

Live Regulatory Seminars:

March 27 & 28, 2018

September 25 & 26, 2018

Both live seminars will be held at:

**Ramkota Hotel
800 S. 3rd Street
Bismarck, ND 58501
(701) 258-7700**

Registration on Day 1 of each 2-day seminar will be at 9:30 AM and the session will run from 10:00 AM-4:30 PM. Day 2 will run from 8:30 AM-3:00 PM.

Regulatory Update Webinar:

February 9, 2018

May 11, 2018

August 10, 2018

November 9, 2018

Each webinar will be presented at 11 AM (central time) and will be approx. 1-1/2 hrs. in length including questions and answers.

Enrolled Bank:

Bank: _____

Address: _____

City: _____ State: _____ ZIP: _____

Telephone: _____

Fax: _____

Contact E-Mail: _____

Designated Bankers:

Name: _____

Email: _____

Name: _____

Email: _____

Total Amount Enclosed: \$ _____

Please return registration form along with payment to:

Independent Community Banks of North Dakota
PO Box 6128, Bismarck, ND 58506-6128
701.258.7121 (telephone)

For more information, visit our website at www.icbnd.com

Educational Opportunities

Webinars

12/1/2017 Morning	SPECIAL EDITION HMDA-LAR Changes Part 2: Completing New Fields with No Predefined Codes, Effective January 1, 2018 Molly Stull, Brode Consulting Services, Inc.	1/4/2018	Dealing with ACH Tax Refunds: Exceptions, Posting & Liabilities Michele L. Barlow, PAR/WACHA
12/5/2017	BSA Compliance Series: Job-Specific BSA Compliance for Lenders Susan Costonis, Compliance Consulting and Training for Financial Institutions	1/9/2018	Board Secretary Training: Documenting Minutes, Corrections & Disagreements Ann Brode-Harner, Brode Consulting Services, Inc.
12/6/2017	Conducting a Collections Risk Assessment David A. Reed, Reed & Jolly, PLLC	1/10/2018	SBA Lending Update 2018: Trends, Regulations & Pending Changes Kimberly A. Rayer, Starfield & Smith, PC
12/7/2017	Disaster Preparedness, Recovery & Business Continuity Molly Stull, Brode Consulting Services, Inc.	1/11/2018	Credit Analysis & Underwriting Series: Loan Underwriting 101: Interviewing, Credit Reports, Debt Ratios & Regulation B Tommy Troyer, Young & Associates, Inc.
12/8/2017 Morning	SPECIAL EDITION Critical HMDA Issues for HELOC Applications & Coverage Changes for Commercial Lenders, Effective January 1, 2018 Susan Costonis, Compliance Consulting and Training for Financial Institutions	1/17/2018	IRA Series: 2018 IRA & HSA Update & Hot Topics Frank J. LaLoggia, LaLoggia Consulting, Inc.
12/12/2017	Real Estate Series: Mortgage Loan Disclosure Timing Issues Steven Van Beek, Howard & Howard Attorneys PLLC	1/18/2018	Consumer Debt Series: Credit Reporting & Delinquent Accounts: Disputes, Revisions, Recent Guidance & More David A. Reed, Reed & Jolly, PLLC
12/13/2017	All About 1099 Reporting Part 2: Forms 1099-INT & 1099-MISC: Vendor Payments, Prizes & Interest on Deposit Accounts Elizabeth Fast, Spencer Fane LLP	1/23/2018	FFIEC Reporting for CRA Compliance, Including Recent CFPB Updates to HMDA Ann Brode-Harner, Brode Consulting Services, Inc.
12/14/2017	Risk Management Series: ACH Risk Management & Assessment: Risks, Controls & Ratings Jen Wasmund, UMACHA	1/24/2018	Same Day ACH Final Phase, Effective March 15, 2018: Funds Availability Requirements Jen Kirk, EPCOR
12/19/2017	Preparation Plan for CDD Changes to Beneficial Ownership Rules: Effective May 11, 2018 Susan Costonis, Compliance Consulting and Training for Financial Institutions	1/25/2018	Call Report Revisions & Update 2018, Including FFIEC Community Bank Call Report Burden-Reduction Initiative Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
12/20/2017	New Security Officer Training: Responsibilities, Best Practices & Skill- Building Tools Barry Thompson, Thompson Consulting Group, LLC	1/30/2018	Exercising the Right of Setoff on Deposit Accounts & Loans Elizabeth Fast, Spencer Fane LLP
		1/31/2018	Compliance Series: Job-Specific Compliance Training for the Frontline Mary-Lou Heighes, Compliance Plus, Inc.
		2/1/2018	Understanding Personal Tax Returns Part 1: Schedules A, B, C & D Tim Harrington, TEAM Resources
		2/6/2018	Simplifying the Compliance Function: Tools & Checklists to Keep You on Track Molly Stull, Brode Consulting Services, Inc.
		2/7/2018	Fair Lending Challenges for HMDA Data Rule Changes: Expanded Data Fields & Lending Practices Susan Costonis, Compliance Consulting and Training for Financial Institutions
		2/8/2018	Cyber Series: Emerging IT Technologies 2018: What Are They & Do They Matter? Lee Wetherington, Jack Henry & Associates, Inc.®
1/3/2018	Top Issues for 2017 HMDA Reporting: Due March 1, 2018 Susan Costonis, Compliance Consulting and Training for Financial Institutions		



Educational Opportunities

Webinars

2/13/2018 Morning	Director Series: Directors' Role & Responsibilities When a Data Breach Occurs Randall J. Romes, CliftonLarsonAllen LLP
2/14/2018	Countdown to New Reg E Prepaid Card Rules Effective April 1, 2018 Elizabeth Fast, Spencer Fane LLP
2/15/2018	Preparing for the New Mortgage Servicing Rules: Final Implementation Date, April 19, 2018 Steven Van Beek, Howard & Howard Attorneys PLLC
2/21/2018	New Accounts Series: Opening Consumer Accounts: Regulations, CDD & Documentation Dawn Kincaid, Brode Consulting Services, Inc.
2/22/2018	Security Officer Reports to the Board: What is Required? Barry Thompson, Thompson Consulting Group, LLC
2/27/2018	Credit Analysis & Underwriting Series: Debt Service Coverage Calculations in Underwriting S. Wayne Linder, Young & Associates, Inc.
2/28/2018	Understanding Personal Tax Returns Part 2: Schedules E & F Tim Harrington, TEAM Resources
3/1/2018	CECL Rule Overview: Preparation, Planning & Data Collection Tommy Troyer, Young & Associates, Inc.
3/6/2018	Revisiting CDD Policies & Procedures to Include Beneficial Ownership Rule Changes Effective May 11, 2018 Dawn Kincaid, Brode Consulting Services, Inc.
3/7/2018	ACH Rules Update 2018 Jen Kirk, EPCOR
3/8/2018	Consumer Debt Series: Managing Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks Elizabeth Fast, Spencer Fane LLP
3/13/2018	Flood Insurance Compliance Review & Update 2018 Ann Brode-Harner, Brode Consulting Services, Inc.
3/14/2018	Developing & Managing Employee Performance Through Effective Recruiting, Onboarding & Coaching Kay Robinson, Robinson HR Consulting, LLC
3/15/2018	IRA Series: IRA Overview: Traditional & Roth IRA & SEP Plans Frank J. LaLoggia, LaLoggia Consulting, Inc.
3/20/2018	Completing the CTR Line-by-Line Effective May 28, 2018: Technical Changes, New Data Fields & Alternate Model Reporting Dawn Kincaid, Brode Consulting Services, Inc.

3/21/2018

3/22/2018

3/27/2018

3/28/2018

3/29/2018

Call Report Series:

Introduction to Call Report Preparation
Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

Compliance & Legal Risks in Mobile Banking: Rules & Security Requirements
Elizabeth Fast, Spencer Fane LLP

New Accounts Series:

Opening Deposit Accounts for Nonprofit Organizations
Mary-Lou Heighes, Compliance Plus, Inc.

Credit Analysis & Underwriting Series:
Creating Effective Credit Memos & Loan Narratives
Tommy Troyer, Young & Associates, Inc.

Negotiate to Win™: Essential Negotiation Skills for Community Bankers
James C. Thomas, Jr., Common Ground International

Director Series are scheduled from 10:00-11:30 AM Central Time. Most webinars are scheduled from 2:00-3:30 PM Central Time unless otherwise indicated.

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