

ICBND 50th Annual Convention



Celebrating our Past Presidents/Chairmen:

1967	T.W. Sette, Bismarck	1985	Gary Nelson, Stanley	2003	Kent Lovell, Ashley
1968	Dick Grenz, Strasburg	1986	Kelly Dakken, Drayton	2004	Nancy Baerwald, Cando
1969	John Banker, Mohall	1987	Chet Folkert, Velva	2005	Gale Skjoiten, Hatton
1970	Don Baertsch, Beach	1988	Myron Pfeifle, Bismarck	2006	Richard Beall, Velva
1971	Paul Pederson, Page	1989	Terry McNea, Hatton	2007	Dave McAadoo, Williston
1972	Don Miller, Grand Forks	1990	Jim Goetz, Center	2008	Scott Tewksbury, Edgeley
1973	Leonard Jorgenson, Kenmare	1991	Terry Jorde, Cando	2009	Gordon Hoffner, Beulah
1974	Will Summers, Jamestown	1992	Dennis White, Valley City	2010	Mary Erman, Bismarck
1975	Alvin Haas, Bismarck	1993	Randy Streifel, Powers Lake	2011	Jerry Hauff, Bismarck
1976	Gary Hanisch, Crosby	1994	Pat Fisher, Jamestown	2012	Brenda Foster, Minot
1977	James Kuchar, Devils Lake	1995	Jeff Campbell, Dunseith	2013	Robert Larson, Underwood
1978	Gene Rich, Fargo	1996	Craig Larson, Bismarck	2014	Tim Porter, Bismarck
1979	Bob Hansen, Steele	1997	Robert Sorenson, Stanley	2015	David Ludwig, Bismarck
1980	Jack Hoeven, Minot	1998	Howard Schaan, Harvey	2016	Rick Beall, Minot
1981	Duane Anderson, Dickinson	1999	DeWayne Streyle, Leeds	2017	Tim Karsky, Bismarck
1982	Jim Jorgenson, Kenmare	2000	Jon Mund, Milnor		
1983	James Walth, Halliday	2001	Rich Campbell, Minot		
1984	John Brown, Wimbledon	2002	Brian Houkom, Devils Lake		

Blue Deceased
Red Unable to attend
Black Present

Watch for more convention highlights in the special edition coming soon!

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Choice Financial Group
Bismarck
ICBND Chairman

They say the first newsletter is the most important as if it is not good, no one will read it again. So I cross my fingers you will read the next one.

I would like to start out by saying it is an honor to be the new Chairman of ICBND and starting its 51st year! It is hard to believe we just celebrated our 50th Anniversary!! It was great to see all the past presidents/chairmen who have worked so hard to make ICBND a great organization! We have overcome some hurdles in the past to advance the Independent Banking tradition. I don't know about you, but I had a fantastic time at the convention and want to thank Barry and the entire ICBND staff for all their hard work and making this one of the best conventions ever!! THANK YOU!

As I said in my remarks at the convention, we have some work left to do this year, and the focus of my work will come on regulatory relief and I will need everyone's help. We have to all get involved and inform our Washington delegation that we need some help and

demand that it starts to happen this year!! We can't settle for the changes to the call report that eliminated schedules we answer with non applicable...we have to demand more. We don't want to have to report on business loans to the CFPB, we still need relief with originating residential real estate loans and we need to get the relief promised on real estate appraisals. There are many more issues and when it is time to comment, real life experience will help get our message across so please send in your own comments! Like my grandson said at the convention.....All Aboard!!! We need to get on the train to advance the Independent Community Banks in North Dakota and across our great nation!! I look forward to a great year and thank you all for allowing me to serve as your Chairman for the coming year!!

Tim

President's Remarks



Barry D. Haugen
ICBND President

As I write this, we are just one short month removed from the 50th Annual ICBND Convention. Of course I'm biased, but I truly thought it was a fabulous event. In some ways, it feels like it was ages ago and in other ways it seems like just yesterday. I'm just now getting fully caught up on sleep. My adult children often tell me that I have FOMO. For those of you, like me, who didn't know what FOMO stands for, it's the affliction known as "fear of missing out". As I've become a bit more self-aware in middle age, I somewhat regrettably admit that it probably describes me well - hence the need to catch up on sleep after this milestone event. By the way, FOMO must not be all that bad as these same adult children, plus a son-in-law and grandson, were all living with Stacey and me this summer!

Part of my reason for waxing nostalgic a bit on the recent convention was prompted by the event photos that we received this week. They're a great reminder of the fun and camaraderie of our members. I was particularly moved by the photo of the past presidents/chairmen. By our best educated estimate, 35 former presidents/chairmen of ICBND are living.

27 of them attended the black tie social and banquet on Tuesday evening of the convention. What a great turnout! Gracious and impressive men and women who, by almost anyone's account, have gone above and beyond for community banking in North Dakota and yet they still show up for this event.

I distinctly remember the group lining up for the photo during the social and thinking how humbling it is for my coworkers and me to be the day-to-day stewards of the great organization that this group built. I thought of all the challenges they've faced over the decades to ensure that community banking survives, thrives and remains relevant in communities across the state. The foundation of leadership developed by this group and the impressive group of leaders that will be following them give me confidence and hope for the next 50 years of community banking in North Dakota. Oh, and by the way, it appeared to me that the group had a pretty darn good time as well!

It remains my privilege to be your association president. Until next time!

Welcome!

Featuring our newest ICBND Associate Member:

CapFirst Equipment Finance, Inc.

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CapFirst is an independent equipment finance company providing equipment finance solutions to commercial, ag and municipal entities in the upper Midwest. CapFirst partners with banks that do not have an equipment finance division allowing them to offer an equipment lease finance product to its customers through participation in its no-cost Bank Lease Program. In addition, CapFirst also provides asset opportunities to those bank partners looking for additional earning assets and/or looking to diversify its existing loan portfolio through funding of transactions originated by CapFirst.

Featuring ICBND Endorsed Associate Members:



Associate Profiles

Featuring other ICBND Associate Members:



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FINE Points



Be cyber ready

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

You can never be quite sure of what tomorrow will hold. Will other natural disasters like Hurricane Harvey or Hurricane Irma devastate our communities? Will another large-scale data breach compromise consumer financial information? Will hackers manage to find their way into another company's server—or into a bank's data?

These are all questions that weigh on business leaders' minds, regardless of the industry. We can't escape them, but we can heed warnings, anticipate the worst and proactively develop plans to protect our customers and businesses.

October may be National Cybersecurity Awareness Month, but community banks are dedicated to protecting our customers' personal and financial data today and every day. This is part of what makes our relationship banking business model so special. Customer protection is at the heart of community banks' cyber strategy, just as it is for disaster preparedness or any other business recovery plan.

We must remember that cybercriminals are sophisticated actors seeking to exploit personal and systemic vulnerabilities for financial gain. That's why ICBA is focused on helping community bankers address the growing challenge of cybersecurity arming them with the information, resources and partnerships they need to safeguard their institutions and their customers.

As a first line of defense, ICBA is an actively engaged member of the Financial Services Information Sharing and Analysis Center (FS-ISAC) and the Financial Services Sector Coordinating Council (FSSCC). The majority of community banks are also members of FS-ISAC. FS-ISAC is the global financial industry's go-to resource for cyber and physical threat intelligence analysis and sharing. If banks are not members of the FS-ISAC, they can share cyberthreat and mitigation information

through the Department of Homeland Security's Automated Indicator Sharing portal. Participating in these groups is key to protecting our institutions and our customers.

ICBA is also a founding board member of Sheltered Harbor, an industry-led organization that is part of the FS-ISAC. It provides rapid restoration of customer account data after a cyberattack or other debilitating event. Similar to a fallout shelter, Sheltered Harbor is the answer if all other disaster recovery options have been exhausted. Community banks and financial institutions of all sizes have the opportunity to become members of Sheltered Harbor—a major step toward being prudent and poised in today's "when, not if" cyber reality (see page 11).

Sheltered Harbor combines proactive, secure data storage with a cooperative recovery plan to get your customers through a major cyberattack faster than you would on your own. By storing your institution's data in Sheltered Harbor's industry-standard format, a peer institution or core service provider can restore account information, resulting in minimized impact to customers. Participating in Sheltered Harbor is affordable, proactive and smart.

When the worst-case scenario could happen tomorrow, it's important to know you're not alone. You have resources and groups like FS-ISAC, FSSCC and Sheltered Harbor looking out for your bank and your customers. You also have ICBA, coordinating, advocating and communicating what you need on the cyber front.

Community bankers, we are in this cyber war together. No matter what tomorrow holds, you can rest assured that ICBA is there with you every step of the way.

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](#)

Disaster preparedness hits home

Written by: Scott Heitkamp, Chairman of ICBA

From the Chair



As I write this column, I'm in the process of cleaning up and rebuilding from Hurricane Harvey. It's been the textbook example of why community banks need to be ready for anything that can come their way, whether that's a natural disaster, cyber incident or any other event that disrupts normal operations. As we recognize October as Cybersecurity Awareness Month, I'd like to turn the tables a bit and focus on preparation for any unforeseen event that could hit your bank. As I've recently experienced, you and your staff can never be too prepared for a natural disaster.

Living in the Corpus Christi area, we brace ourselves every year for hurricane season. It's one of the trade-offs of coastal living. Like many community bankers across the country, I need to ensure that I have a resiliency plan in place to ensure my bank continues to serve our customers before, during and after a crisis. Sure, the regulators require banks to do this—but as community bankers, we have a deeper purpose to this mission. As an industry, community banks are the cornerstone of economic recovery in their communities following a natural disaster. We have to be ready to serve our personal and small-business customers quickly and efficiently.

One way our bank ensured we served our customers throughout the course of Hurricane Harvey and its aftermath was ensuring customers had access to electronic banking services. We knew many of our customers would be traveling because of the storm, and we wanted to ensure that they had access to their accounts. After the storm, cash did become somewhat of a concern for our Houston market because of the flooding and delivery of money. Our issue was wet cash in our coastal banks. We had a branch where the vault was 4 feet underwater. I had to pull out all the cash,

dry it and clean it to have it shipped to the Federal Reserve.

Similarly, I would suggest that in the event of an anticipated flood event, you should urge your customers to empty their safety deposit boxes so their contents aren't destroyed by flood waters.

Planning for communications during a crisis is also critical. I would encourage my fellow bankers to prepare backup communications plans if both cellular and landline service fail. You may want to be fully informed ahead of time of your cellular and satellite communications options.

Finally, banks should strongly consider joining Sheltered Harbor, which provides proactive, rapid restoration of customer account data after a major event if your recovery plans fail. Sheltered Harbor combines secure data storage with a cooperative recovery plan to get your customers through your outage. By storing your institution's data in Sheltered Harbor's industry-standard format, a peer institution or core service provider can restore your customers' account information.

I am thankful that our bank and, more importantly, my employees and customers survived Hurricane Harvey. As community banks, it is our civic duty to be prepared and resilient in the event of any disaster so we can quickly and effectively serve as that cornerstone of economic recovery in our communities.

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

Returns, Really?

Why net yields have disappeared

Trivia fans, listen up! This column contains facts and figures on yields and returns over the last 20 years that will make you sound positively erudite as you recite them to your friends and family. Unless it makes you appear boorish. But either way, my hope is that you'll find some useful data herein to improve your community bank's performance.

Lost in the downdraft of yields in virtually everything a community bank would care to own is that fact that the returns are even more hideous when they are paired with inflation over the same period. And yes, we have to go through the "nominal versus real" return gymnastics to analyze this phenomenon, but at least it'll serve as a refresher course. And it could even change your gauges for how you determine what's fairly valued when shopping for investments. First, let's review what "fair value" by historical norms has been.

Old standards

We'll start our research in 1997 which gives us a full 20 years of history, and also leaves out the hyper-inflation periods of the '80's. One way for bond analysts to assess relative value is to compare similar offerings to each other. Another is to compare the stated return, or nominal yield, to then-current inflation. This methodology, which can be quickly assessed since lots of data is readily available, does have an element of flawed logic: yields are influenced much more by inflation *expectations*, rather than actual inflation. A recent example is the "Trump Bump" that sent yields soaring late last year. Still, the exercise has some utility.

For the 10 years between 1998 and 2007, the market yield on the 5-year U. S. Treasury note averaged 189 basis points higher than the Consumer Price Index (CPI). Stated another way, a consistent buyer of the 5-year earned 4.49 percent, while inflation averaged 2.60 percent, leaving a real return of a bit less than 2.0 percent for the decade. This average was pretty consistent from year to year, which would seem to indicate that investors had pretty durable demands for net returns. However, all of these norms came crashing to earth in 2008.

Fair value redux

Beginning immediately after the Fed began pumping monetary stimulus into the economy in 2008, all the old spread relationships collapsed. For the next decade, which brings us to today, the average spread between the 5-year note and CPI was a *negative* 3 basis points (0.03 percent). Investors have been willing to accept

yields that have not kept pace with inflation. Economists would conclude this has been a lost decade from a purchasing power standpoint.

So what happened? Lots of ideas have been floated, but there are three that seem to keep coming up. First, by the end of 2014, the Fed's Quantitative Easing (QE) policy had gobbled up fully 16 percent of all outstanding Treasuries, which limits the supply. Secondly, almost regardless of who is being asked, inflation expectations for the near future remain anchored at 2.0 percent or even less. Thirdly, a quick look around at what else is available for large, institutional investors shows the five-year Treasury to be a bargain. As of this writing, the Treasury yields 1.66 percent, while those offered by France, Germany and Japan are mired in negative territory, and the U. K. is below 50 basis points.

Where to from here

Analysts are divided on the impact on future yields from the Fed's long-awaited shrinkage of its massive balance sheet. The slowness of the wind-down is designed to prevent market yield spikes, but the facts are that this is uncharted territory. The Fed can, it's true, stop the unwinding if the market signals its disapproval. There's also still a few market hawks out there who believe inflation is waiting to erupt, which could create at least temporary sell-offs.

Still, it's hard to envision that real returns on Treasuries will revisit their days of previous decades. The instruments that banks actually own, which are not issued by Uncle Sam but his cousins, certainly have higher real returns, albeit far less than decades past. The conclusion is a happy reminder: Community banks ultimately are not attempting to achieve a certain real return, over and above inflation. They are instead trying to improve on their net interest margin, over and above cost of funds. Thanks to the rate hikes engineered by the Fed, and careful deposit cost management, many if not most community banks are now experiencing an improvement in net margins, thank you very much.

Investment Alternatives

Vining Sparks, ICBA Securities' exclusive broker, produces a weekly analysis which compares a range of popular community bank investments on a total return basis. The Investment Alternatives Matrix can help identify those securities that have relative value. For more information, contact your Vining Sparks sales rep or visit www.viningsparks.com.

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



Tina's Take on Payments

By Tina Giorgio

Getting a Slice of the \$86 Billion P2P Pie

Business Insider estimates that P2P mobile payments could represent \$86 billion in 2018, but as I speak with community bankers from across the country, the common refrain I hear when I broach the topic of P2P is, “Why does my bank need a P2P solution when there is already an abundance of P2P solutions in the marketplace?”

While it's true that consumers have a number of P2P options, as I referenced in my last blog post, the majority of consumers prefer to use financial solutions offered by their bank and would gladly make the switch. There is a twofold reason for this: security and privacy. Consistent with federal and state laws and regulations, banks have trusted procedures for protecting, storing and accessing customer data and are routinely examined to ensure compliance. Many nonbank P2P apps are more social than secure. They can access social media sites and features on the device such as cameras and contacts, in addition to accessing bank account login information. Some even post customers' payment activities on social media sites. Nonbanks offering financial services are subject to the same laws and regulations as banks, but not the same oversight and examination.

Let's take a look at what I consider some of the best-in-class P2P solutions in the marketplace today.

Easiest Enrollment – Square cash – While enrollment in Square cash is one of the quickest and easiest to complete, the service has limitations. Square cash holds your money in your Square cash wallet until you request the funds be transferred to your bank account. Transfers take one to two business days, unless you are willing to pay a 1 percent fee for immediate availability.

Greatest Flexibility – Paypal – Without a doubt, Paypal has the most flexibility and the most users. In recent months, Paypal's partnerships with banks and the card networks allow it to offer the fastest availability without a fee (debit card). However, users do not have to transfer their money to their bank account (a process that can take at least a day). They

can simply leave it in their Paypal account and use it for purchases.

Speed – Venmo – Owned by Paypal and geared toward millennials, who are adopting Venmo at double digit rates, Venmo is easy to navigate. Sending money is fast and it sends messages in social media about payments giving it appeal with millennials (This is why it is coined a “Social Money App”). However, it still takes one to two business days for a Venmo transfer to be available, and it requires the user to immediately surrender the login credentials to their bank account.

Biggest Potential Game Changer – Zelle - According to Early Warning Systems, the bank owners of Zelle (short for Gazelle), their app will represent 60 to 70 percent of the U.S. DDA market. This could be the first P2P system with ubiquity thanks to the integration being built by FIS, Fiserv and Jack Henry, eliminating two of the biggest adoption hurdles – user fees (Zelle is free) and interoperability of existing apps. Couple that with near-time and eventually real-time payments, this one is sure to disintermediate the fintech solutions.

Of course, there are many other P2P solutions on the market – Dwolla, Amazon, Snapcash, Google, and Apple Pay (fall 2017) to name a few. P2P solutions are expanding into e-commerce, m-commerce, and small business applications, which should further increase their popularity.

Now is the time for community banks to embrace P2P. Even if your clients aren't asking for it, they will use it, and they will thank you. Next month we will dive into The Clearinghouse's Real Time Payments (RTP) system, the first new payments system “rail” in decades.

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



ICBA Sends Regulatory Relief Petition Signed by 10,000 to Congress

The Independent Community Bankers of America® (ICBA) submitted to the Senate Banking Committee a petition of more than 10,000 community bank employees and advocates urging action on the association's Plan for Prosperity regulatory relief platform. The petition includes signers from across the nation united in support of the comprehensive blueprint to promote localized lending and job growth.

"ICBA and the thousands of citizens who signed the petition supporting relief are counting on the Committee to act expeditiously and deliver on this bipartisan commitment," ICBA wrote in its letter to Chairman Mike Crapo (R-Idaho) and Sherrod Brown (D-Ohio).

In the letter, ICBA also cited recent statements from the lawmakers advocating community bank relief from mortgage regulations and other needless red tape.

ICBA gathered signatures for the petition earlier this year and thanks all who signed. The association continues working with Congress to advance Plan for Prosperity provisions through all available legislative channels.

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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ICBA Statement on Plan to Simplify Regulatory Capital Standards

Independent Community Bankers of America® (ICBA) President and CEO Camden R. Fine issued the following statement on today's notice of proposed rulemaking on regulatory capital rules.

"While ICBA supports federal regulators' efforts to simplify capital standards for community banks, today's proposal raises concerns. Provisions in the plan to simplify standards for mortgage-servicing rights and other high-quality assets would reduce the unnecessary burden on community banks and acknowledge their strong balance sheets and capital positions. However, the plan's punitive treatment of acquisition, development and construction lending could curtail growth in many local communities.

"ICBA has been a longstanding advocate of simplifying capital standards for the nation's community banks, which should not be subjected to overly burdensome standards meant to rein in Wall Street excesses. To truly simplify regulatory capital rules, ICBA continues its call for policymakers to fully exempt community banks with less than \$50 billion in assets from the Basel III standards. ICBA looks forward to continuing to work with federal financial regulators and Congress on this initiative."

ICBA Statement on Release of Tax Reform Framework

Independent Community Bankers of America® (ICBA) President and CEO Camden R. Fine issued the following statement on today's release of the unified framework for tax reform.

"ICBA is strongly encouraged by the dedication of the Trump administration and Congress to achieving growth-oriented tax reform. Done right, modernizing and simplifying the tax code can strengthen local communities, economic growth and job creation.

"As the debate continues, ICBA and the nation's community bankers remain focused on the priorities laid out in the ICBA Principles for Tax Reform white paper. ICBA is particularly focused on preserving the business interest deduction, which is vital to small businesses, farmers and ranchers; strengthening the 'pass-through' model for Subchapter S institutions; and promoting tax parity among all financial services providers, including tax-subsidized credit unions and Farm Credit System entities. These and other ICBA principles are essential to strengthening the community bank-small business partnership and thereby enhancing local economic growth and prosperity.

"ICBA looks forward to continuing to work with Congress and the Trump administration to get tax reform right for the benefit of our economy and future generations of Americans."

ICBA Statement on Bipartisan Calls for Ending GSE Profit Sweep

Independent Community Bankers of America® (ICBA) President and CEO Camden R. Fine released the following statement on bipartisan support for allowing Fannie Mae and Freddie Mac to rebuild capital.

"ICBA urges the Treasury Department and Federal Housing Finance Agency to heed the calls of the Republican National Committee and a coalition of Senate Banking Committee Democrats to allow Fannie Mae and Freddie Mac to rebuild capital while in conservatorship. The federal government continues its quarterly sweep of the government-sponsored enterprises' profits into its coffers even though the GSEs have paid \$80 billion more than the \$187 billion capital infusion they received during the Wall Street financial crisis.

"As the RNC resolution and letter from Senate Democrats note, current plans allowing the GSEs' capital reserves to be entirely exhausted by Jan. 1, 2018, threaten the nation's housing recovery and put taxpayers at risk of another bailout. ICBA continues to call on FHFA Director Mel Watt and Treasury Secretary Steven Mnuchin to prevent such a self-inflicted crisis, end the destructive sweep of the GSEs' net worth and direct them to retain earnings to rebuild their capital buffers."

ICBA Urges Community Bank Exemption from New Small Business Reporting Mandate

The Independent Community Bankers of America® (ICBA) today called on the Consumer Financial Protection Bureau (CFPB) to use its authority to exempt community banks from new data-collection and -reporting requirements on small business lending. The reporting mandates required under Section 1071 of the Dodd-Frank Act would disproportionately affect community banks' small business lending, ICBA [wrote](#) in response to the CFPB's request for information.

"Imposing data collection requirements on community bank small business lending will significantly degrade the ability of community banks to offer small businesses the type of credit they need in a timely and economically efficient manner," ICBA wrote. "The cost of this new mandate will be disproportionately high for community banks that simply do not have the scale to spread compliance costs over a large asset base and will result in negatively impacting those the statute is trying to help—women-owned, minority-owned and small businesses."

ICBA noted in its letter that community banks are outsized small business lenders and take their fair lending obligations seriously. However, the standardized collection process called for by Section 1071 of the Dodd-Frank Act would clash with the individualized nature of community bank small business lending, requiring a homogenized approach that would reduce access to credit for businesses with unique needs. Further, the collection and public disclosure of personal data raises concerns about the privacy of small business applicants, particularly in smaller communities, ICBA wrote.

In addition to asking the CFPB to continue its outreach to stakeholders affected by this rulemaking, ICBA continues calling on Congress to repeal Section 1071, as advocated by the [Treasury Department](#). An outright repeal would avoid higher borrowing costs, a reduction in access to credit, and inadvertent harm to the small businesses the law is intended to help.

ICBA: Impose a Two-Year Moratorium on Deposit Insurance for ILC Charters

The Independent Community Bankers of America® (ICBA) on September 14, 2017 called on the Federal Deposit Insurance Corporation (FDIC) to institute a two-year moratorium on approving deposit insurance applications for industrial loan corporations (ILCs). The pause would allow Congress sufficient time to determine whether it wants to maintain the separation of commerce and banking by closing the ILC loophole permanently.

"If the FDIC does not immediately impose a two-year moratorium on ILC deposit insurance applications, the consequences to our financial system could be enormous," ICBA President and CEO Camden Fine [wrote](#) FDIC Chairman Martin Gruenberg. "Without such a moratorium, our financial system will become even more concentrated and subject to tremendous systemic risks that no banking regulator would be able to supervise and control."

ICBA's request for a moratorium follows SoFi Bank's application to the FDIC for deposit insurance for a new ILC and Square's announced plans to apply for deposit insurance, also as an ILC. With more than 4,000 fintech firms actively engaged in financial activities, including PayPal and Lending Club, the ILC industry could double in size in less than a year through new ILCs formed by huge technology companies. The integration of these technology and banking firms would not only result in an enormous concentration of financial and technological assets, but also pose conflicts of interest and privacy concerns to the banking system.

The FDIC previously instituted moratoriums on ILC deposit insurance applications in 2006 and 2007, when Walmart and Home Depot submitted charter applications. ICBA was the first national bank trade association to speak out against Walmart's deposit-insurance application, noting that it violated U.S. policy, jeopardized the impartial allocation of credit, created conflicts of interest and a dangerous concentration of commercial and economic power, and unwisely extended the federal safety net to commercial interests.

ICBA will continue working with the FDIC and Congress to mitigate the potential harm of ILC charters to the nation's financial system.

About ICBA

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Senator Introducing ICBA-Backed USDA Farm Loan Bill

Sen. Mike Rounds (R-S.D.) is expected on Oct 3rd to introduce ICBA-endorsed legislation to significantly enhance the USDA's farm loan programs. The bill would:

- raise USDA guaranteed ownership and operating loan limits from \$1.4 million to \$3 million,
- increase authorized loan making for guaranteed operating and ownership loans from \$3 billion to \$8 billion and raise the cap for direct loans up to \$3 billion, and
- provide mandatory spending as part of the five-year farm bill, rather than depend on annual appropriations.

GSEs, Wells, Equifax in Focus This Week

A busy week on Capitol Hill starts today, Oct 3rd, with testimony from Federal Housing Finance Agency Director Mel Watt before the House Financial Services Committee. Also Oct 3rd, Wells Fargo CEO Tim Sloan is scheduled to testify before the Senate Banking Committee on the year since the megabank's phony accounts scandal broke.

Meanwhile, former Equifax CEO Rick Smith kicks off three days of congressional appearances with today's testimony before the House Energy and Commerce Committee. He is scheduled to testify tomorrow before the Senate Banking Committee and a Senate Judiciary subcommittee, followed by the House Financial Services Committee on Thursday. SEC Chairman Jay Clayton testifies before House FSC tomorrow following his agency's data breach.

On Wednesday and Thursday, the Federal Reserve and the Conference of State Bank Supervisors are hosting their fifth annual Community Banking in the 21st Century research and policy conference at the Federal Reserve Bank of St. Louis.

OCC: Mortgage Performance Continues to Improve

First-lien mortgage performance improved in the second quarter compared with the same period last year, the Office of the Comptroller of the Currency said.

The agency said 95.4 percent of mortgages included in its Mortgage Metrics Report were current and performing at the end of the quarter, compared with 94.7 percent a year earlier.

Meanwhile, foreclosure activity decreased 24.3 percent from the previous quarter and 26.2 percent from the previous year.

October is National Cyber Security Awareness Month

The Department of Homeland Security offers resources recognizing National Cyber Security Awareness Month in October. DHS is encouraging organizations to use the resources to promote cybersecurity awareness.

ICBA Tackles Wells Fargo, Grassroots in New Op-Eds

The most shocking aspect of Wells Fargo's repeated scandals is that federal regulators have taken no meaningful action against its leadership, ICBA President and CEO Cam Fine wrote in a new American Banker op-ed. With Wells Fargo's chief executive scheduled to testify before Congress tomorrow, Fine wrote that the \$2 trillion-asset bank's board of directors and senior managers are supposed to be held responsible for the institution's ethical, moral and legal conduct.

In a separate op-ed in Campaigns & Elections, ICBA Director of Advocacy Joshua Habursky discussed how advocacy groups can use new tools and strategies to make their positions heard in a crowded field.

IC3 Issues Alert on Disaster-Related Fraud

The Internet Crime Complaint Center (IC3) has released an announcement on fraudulent cyber activity related to natural disasters. IC3 reports that scammers have recently used email and social-networking sites to solicit money from disaster victims with scams on false temporary housing and job opportunities. In addition, IC3 warns the public to be cautious of solicitations for charitable donations.

US-CERT encourages consumers to review the IC3 Alert and the US-CERT Tip on Avoiding Social Engineering and Phishing Attacks



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Contact Lacey or Jess, ICB Marketing Solutions for more information or to answer any questions you may have.

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North Dakota Awarded \$228,225 to Aid Small Business Exporters

The State of North Dakota has been awarded a \$228,225 grant through the U.S. Small Business Administration's (SBA) competitive State Trade Expansion Program (STEP), which supports export growth among U.S. small businesses. The North Dakota Trade Office (NDTO) will administer the program for North Dakota applicants.

"The awards will provide a solid foundation for small businesses planning to enter and set them up for success," said SBA Administrator Linda McMahon.

The NDTO will use the funds to establish STEP ND 2017, a program that will enable eligible North Dakota companies to receive monetary reimbursement for international business activities. The program will accept applications for activities occurring from September 30, 2017 through September 29, 2018. This is the fourth STEP Grant that the NDTO has received, with previous STEP grants awarded in 2012, 2015 and 2016.

"We are happy to remain a part of the highly successful STEP program," said Dean Gorder, executive director of the NDTO. "We feel it's in large part due to North Dakota exporters maximizing the grant funds to achieve tremendously high rates of return on investment."

To date, NDTO's STEP ND program has assisted over 60 North Dakota businesses with about 235 international business activities. The returns on investment throughout the STEP ND program have exceeded \$168 in sales by North Dakota companies for every \$1 awarded to the state. A total of \$1.19 million in grant funds has previously been awarded by the SBA and administered by the NDTO from October 2012-September 2017.

STEP is designed to increase both the number of small businesses that begin to export and the value of exports for small businesses currently exporting. Expanding the base of small business exporters and making the process as easy as possible is a key component of the SBA's small business strategy.

The 2017 STEP awards will allow states to assist small businesses with the information and tools they need to succeed in export related activities that are in line with the objectives of the program. These objectives include participation in foreign trade missions, foreign market sales trips, services provided by the U.S. Department of Commerce, as well as website translations, foreign marketing materials, export trade show exhibits, training workshops and more.

How to Apply

Selection of companies will be first-come-first-served, based on pre-approval of their STEP ND program application and export expansion plan. Any North Dakota small business as defined under SBA guidelines is eligible to apply. Information and applications for STEP ND 2017 will be available on the NDTO website at www.ndto.com.

NDTO will facilitate STEP ND 2017 with the help of partners including Impact Dakota, North Dakota Department of Agriculture, North Dakota District Office of the SBA, North Dakota Small Business Development Center (SBDC) and the U.S. Commercial Service.

About the North Dakota Trade Office and Small Business Administration

The NDTO is a member-based, public-private partnership dedicated to expanding trade through advocacy, education and expertise. The NDTO provides regular educational opportunities and technical training courses. In addition, the NDTO advocates on behalf of businesses that help strengthen the state's economy through exports.

The U.S. Small Business Administration (SBA) was created in 1953 and since January 13, 2012 has served as a Cabinet-level agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, the SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam. To learn more about SBA, visit <http://www.sba.gov>.



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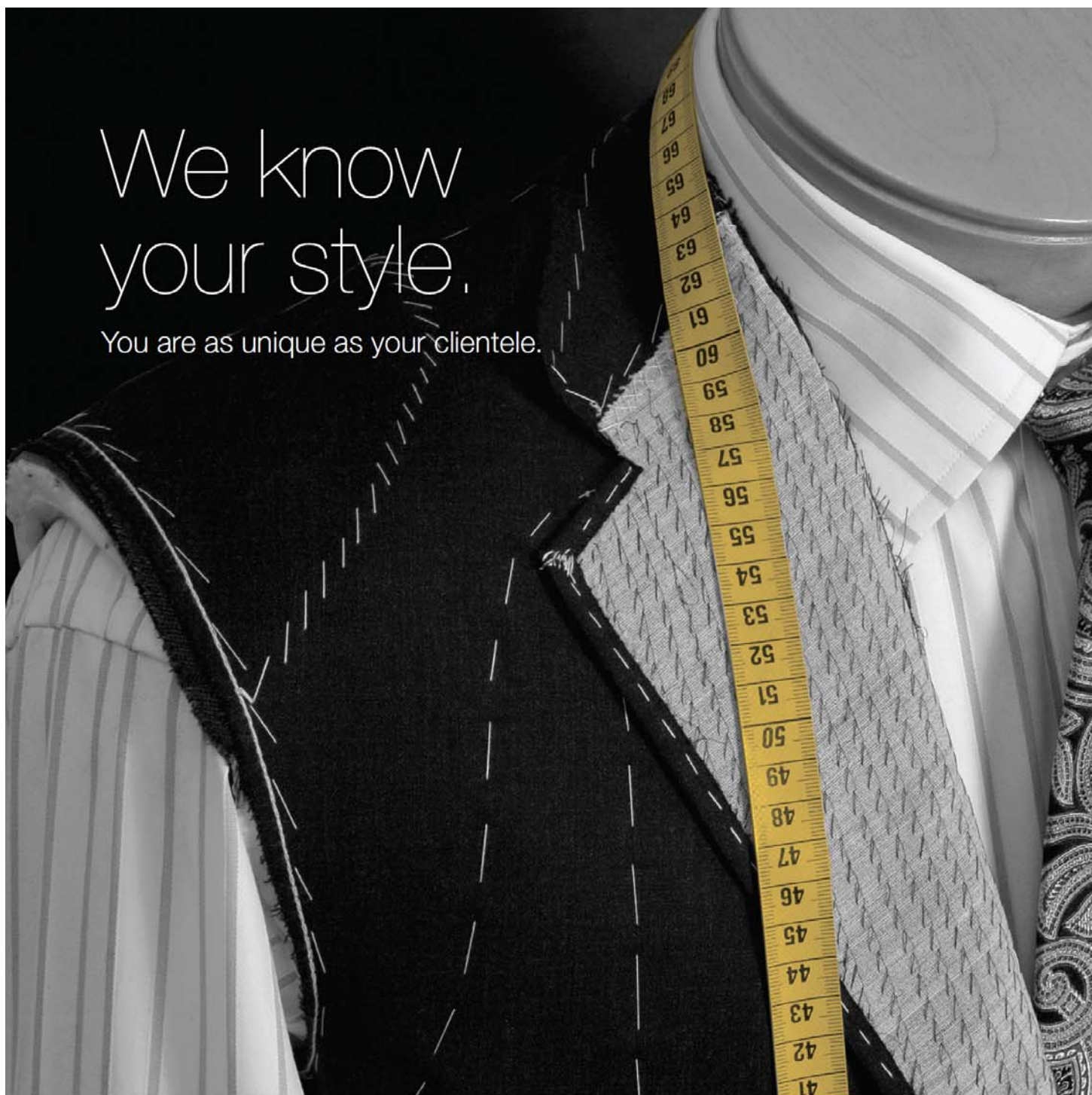
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FHFA Considering Steps to Avoid Treasury Draw: Testimony

Federal Housing Finance Agency Director Mel Watt said he is considering actions to prevent Fannie Mae and Freddie Mac from having to take a draw from the U.S. Treasury. [Testifying](#) before the House Financial Services Committee, Watt said any agency action would be designed to promote the safety and soundness of the government-sponsored enterprises and to avoid a loss of investor confidence.

Watt did not discuss what actions the FHFA might take. Without any change to the GSEs' agreement with Treasury, their capital buffers will drop to zero by Jan 1, 2018.

In a statement, ICBA said it is encouraged by Watt's statement and urged him to avert a Treasury draw by directing the GSEs to retain their earnings to build a capital buffer. "As the GSEs' safety and soundness regulator, Director Watt should take all necessary steps to prevent another taxpayer bailout," ICBA President and CEO Cam Fine said.

[Read ICBA Release >](#)

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.



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

Who's talking on your behalf?

Community bankers can help shape public opinion by telling their own story



By Patrick Dis,
Vice President,
Public Relations

I was watching the Today Show one morning and a story came on about the ongoing investigation into

wrongdoing at Wells Fargo. The reporter ended the story by saying, "And that's why we need more regulation on these banks."

Setting aside the unnecessary commentary from the reporter, she lumped every bank into one big group, ignored the complexity questions over the regulatory environment and left viewers with the impressions that you ... are just like Wells Fargo.

You can argue all you want the reporter isn't doing their job. I'd argue bankers contribute to that kind of uneducated comment by not speaking up, not advocating for their own issues and by not telling their own, unique story. I've had the good fortune to spend a lot of time in different places with a wide

range of banks and bankers over the last couple of years. The consistency of concerns over regulatory relief is a frequent theme of conversation. But, when I ask how many times the banker has tried to pitch that story to local media, things get quiet.

It's time for bankers to start raising their hand, displaying their thoughtful expertise and offering their opinion to help shape any number of debates in their own community, state or in Washington, D.C. There are a lot of opportunities right now. Record low interest rates put pressure on you and your industry, but does the public really understand how those rates affect the services they've come to expect from their community bank?

When communities are in crisis, have a natural disaster or are in need of a unifying corporate citizen to step up, how often is it a bank provides a place for common contribution, solid backing for rebuilding or genuine philanthropy? It will happen along the Gulf Coast in dozens of communities effecting thousands of people. Will we hear that part of the story? Wells Fargo can't seem to stay out of the headlines, but as the example we started with illustrates, every time they say bank or banker, public opinion about your profession takes a hit. Rather than using this as an opportunity to illustrate how banks are different, bankers seem content to sit on the sidelines, out of the line of fire, hoping no one will notice them. Advocacy is an every-day discipline, and no one is better qualified to speak for your bank than you are.

When was the last time you, or a group of your peers got together and talked with the local paper's editorial board? The conversation doesn't have to have a specific agenda, it can be a wide ranging conversation that gives a sense of how you and your fellow bankers are dealing with your challenges, and the concerns you see coming for the community.

How many times have you seen a story on TV or heard a piece on the radio expressing the view of bankers and thought, "That's not how I feel about it" or "That's not the story in our community"? That moment is the time to pick up the phone and pitch a reporter to come out and talk to you.

And finally, you can take your case right to your community. SHAZAM is often asked to talk to a community organization like

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Rotary or a chamber of commerce. What an opportunity! Think about how those businesses or their families use your institution and begin framing your comments through their eyes.

The support of the people in your community can move policy in Washington, D.C., and public opinion on Main Street just as well or better than any political lobbyist or slick PR campaign. YOU are your greatest weapon. But you have to tell your own story.

Patrick Dix is a veteran news anchor and reporter who manages the SHAZAM Network's public relations efforts. Patrick serves as the main company spokesman and uses his expertise to lead all social media channels, write articles for trade associations, create press releases for the network and provide media training to financial institutions.

Patrick joined the SHAZAM Network in 2015 after a 25-year career as a broadcast journalist. For the last 16 years, Patrick served as the senior news anchor on the No. 1-rated network morning newscast in Des Moines, Iowa.

Patrick has been recognized for outstanding reporting with awards from The Society of Professional Journalists, The William Randolph Hearst Foundation and the Midwest Broadcast News Association.

Patrick lives in Des Moines with his wife, Sally, and their twin boys, Will and J.T. In his spare time, you can find Patrick golfing, fly fishing or reading a good book.

About SHAZAM

The SHAZAM Network, founded in 1976, is a national member-owned financial services and payments processing company. SHAZAM provides choice and flexibility to community financial institutions throughout the U.S.

SHAZAM is a single-source provider of the following services: debit card, core, fraud, ATM, merchant, marketing, training, risk and automated clearing house (ACH). To learn more, visit shazam.net and follow @SHAZAMNetwork.



DROUGHT DISASTER PROGRAMS

Introducing two new programs to assist livestock producers impacted by drought in 2017

Breeding Stock Rebuilding Loan

The Breeding Stock Rebuilding Loan allows the borrower to purchase and rebuild breeding stock to average levels pre-drought.

Feed Cost Loan

The Feed Cost Loan assists with feed costs for ranchers who can demonstrate an expected shortfall in the amount of feed needed to sustain existing breeding livestock and backgrounding livestock operation levels.

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10 Easy Halloween Safety Tips

Live Well, Work Well

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

Halloween should be an exciting time of year for children and their parents, but too often the celebration devolves into tragedy. This season, make safety the top priority for your family.

Best Practices for Parents

The U.S. Centers for Disease Control and Prevention (CDC) has compiled a list of Halloween best practices (<https://www.cdc.gov/family/halloween/index.htm>). Follow these tips to keep your family safe.

1. Always accompany young children when trick-or-treating.
2. Watch for motorists and cross alleys carefully.
3. Only visit houses that are well-lit when trick-or-treating.
4. Use reflective tape or other light-up devices to increase your child's nighttime visibility, especially when wearing dark costumes.
5. Do not let children eat strangers' homemade treats.
6. Avoid candles and open flames, especially when in costume.
7. Keep costume accessories soft and flexible (for example, swords or knives).
8. Examine your children's treats for choking hazards or tampering before they eat.
9. Remove any costume makeup before bed to avoid skin and eye irritation.
10. Make sure costumes and accessories do not impair visibility or inhibit movement.

Hidden Dangers at Your Child's Bedtime

Babies should always be put to sleep on their backs, according to the National Institutes of Health (NIH). Yet, only 44 percent of U.S. mothers report they always use this method, according to a new study (<http://pediatrics.aappublications.org/content/early/2017/08/17/peds.2017-0596>).

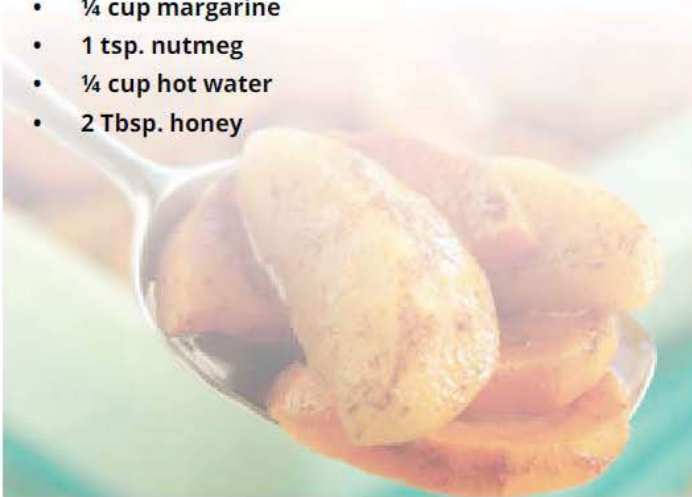
Sleeping on the back reduces a baby's risk of sudden infant death syndrome (SIDS) and other sleep-related dangers like suffocation. Because of this, the NIH has campaigned for over 20 years to promote this sleeping method.

Mothers who do not always put their babies to sleep on their backs cited baby comfort and family members' advice as reasons against the safer sleep method. However, pediatricians stress that sleeping on the back is the safest position for babies, despite misinformation.

You can further protect against SIDS by sleeping in the same room (but not the same bed) as your baby. Ensure your baby sleeps on his or her back on a firm surface with a tight-fitted sheet. Do not give the baby pillows, blankets or anything that can cause suffocation.

Baked Apples & Sweet Potatoes

- 5 sweet potatoes (cooked, nearly tender)
- 4 apples (cored, sliced)
- ½ cup brown sugar
- ½ tsp. salt
- ¼ cup margarine
- 1 tsp. nutmeg
- ¼ cup hot water
- 2 Tbsp. honey



Directions:

1. Heat the oven to 400 F. Grease a casserole dish with butter or margarine.
2. Slice the apples and sweet potatoes.
3. Layer the dish with sweet potatoes, apple slices, and some brown sugar, salt and margarine pieces (in that order). Repeat this layer pattern until the dish is filled.
4. Sprinkle top layer with the remaining brown sugar, margarine and nutmeg.
5. Mix hot water and honey, then pour the mix over the top layer. Bake for about 30 minutes.

Nutritional Information (per serving)

Total Calories	300
Total Fat	8 g
Protein	2 g
Carbohydrates	60 g
Dietary Fiber	6 g
Saturated Fat	2 g
Sodium	320 mg



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)

Have a Healthy Halloween

Nutrition can be easily overlooked during a holiday best known for its abundance of candy and sugary treats. That is a shame, since about 1 in 5 school-aged children are obese, according to the CDC. This Halloween, consider being the one house on the block that offers healthy trick-or-treat alternatives.

Here are some store-bought snacks that can double as trick-or-treat offerings:

- Dried fruit
- Sugar-free gum
- Pretzels
- Juice boxes
- Snack crackers
- Apples
- Fruit bars
- Cheese sticks

SPOOKY STATS

\$8.4 billion — Total U.S. Halloween spending in 2016



71% — Americans who hand out candy to trick-or-treaters

\$25 — How much an average person spends on candy



\$30 — How much an average person spends on costumes



How to Hire Millennials Now

National study offers insight on attracting millennials into the banking workforce

by Kedran Whitten



Millennials continue to perplex a good portion of the American business population; we want to know what attracts and motivates them, and keeps them coming back for more. For the banking industry in particular, it really boils down to one simple question: How do we win this generation?

With that in mind, CSI, in partnership with The Center for Generational Kinetics, conducted a [national study](#) of 1,008 U.S. adults ages 21-65—the purpose of which was to form an accurate picture of banking trends as they relate to different generations, with a keen focus on what makes millennial customers tick.

But, the survey went a step further to examine millennials in the workplace and uncover their thoughts on pursuing a career in the banking industry. After all, financial institutions need to attract not only millennial customers, but also the millennial hire.

That's with good reason: according to [Pew Research](#), millennials—ages 20-36—have taken the torch from baby boomers not only as the country's largest generation at more than 76 million, but also as the largest segment of the American workforce.

When it comes to hiring millennials, banks have a few hurdles to clear. According to CSI's study, 91% of millennials believe that working at a financial institution is a respectable career choice (94% of both baby boomers and Gen X believe the same). But the majority of millennials aren't preparing themselves for positions in banking.

Only one in three millennials would consider a job in banking

When we pressed a bit more and asked how likely survey respondents would be to *accept* a job at a bank, only one-third of them replied they're likely or very likely to do so. Not bad, but it leaves obvious room for improvement. So, how can your financial institution ensure it will be staffed for the future?

For insight, we turned to Becky Hallman, assistant vice president and human resources director at River Bank & Trust, based in Prattville, Ala. The \$809 million-asset bank with 10 offices across Alabama has an impressive record of attracting and hiring millennial staff: of its 146 employees, 60 of them—or 41%—are millennials.

"My advice would be to get more involved with local schools and colleges, and to look into creating an internship program that would attract either high school seniors or college students who can be cross-trained in multiple areas of the bank," Hallman says. "We stay in close contact with college advisors who can help place outstanding students nearing graduation in a particular position that we are looking to fill."

While River Bank, a CSI NuPoint® core customer, seeks ultimately to place the right applicant in the right position, Hallman adds, "we also understand how important it is to attract these millennials because they can have a lot to offer, especially as it relates to technology and thinking outside of the box. The technology within banking in general is always changing at a fast pace, and it's important for our employees to keep up with these changes."

Attracting millennials to the hiring line

When it comes to factors that would excite millennials about accepting a job at a financial institution, they're surprisingly traditional. According to CSI's study, 42% of millennials said that after salary, traditional benefits like health insurance and retirement savings plans were the No. 1 way to steer them toward a career in banking.

That somewhat goes against the grain of what we hear about millennials, but [Independent Banker](#) concurs, especially if their additional needs are met: "But in the end, when it comes to employment, millennials want the same things as everyone else. They just have higher expectations and often ask instead of wish ... that includes expectations of moving up quickly through an organization and having a clearly outlined career path."

Indeed, 30% of millennials who responded to the survey named the ability to build a long-term career as important in their willingness to pursue a banking job. In addition, they look for the following when choosing a career path:

- **Paid time off.** Through competitive market research, learn what other organizations in the industry, and in your region, offer in terms of vacation time and sick leave. Be prepared to match, or exceed, what your competition provides.
- **Consistent hours.** While banks only have so much flexibility here, consider a scheduling plan that ensures each employee has at least some Saturdays/weekends free to promote a work-life balance. Also, determine whether offering flextime or working remote are options for your institution.
- **Interesting work.** Our study indicated that the perception of uninteresting work is a deterrent. When working with millennials, ensure they have the opportunity and flexibility to build on their natural strengths. Their idea of personally fulfilling work also includes plenty of opportunities to collaborate on projects.

"The study (results) relating to benefits was interesting, and really proves that while all generations rate retirement plans and health care most important, millennials are more laid back and interested in time away from work," Hallman says. "While some businesses may view this as a negative millennial attribute, I firmly believe that lower stress levels and more family time make for a better employee all around. Having that work/life balance boosts teamwork and creates an environment of providing better customer service."

Click [here](#) to learn more about our study results, and register for CSI's webinar, *Banking Trends through a Millennial Lens*, on Sept. 14.

Kedran Whitten is chief marketing officer for CSI. She has more than 20 years of marketing leadership experience, and her background includes driving revenue growth, customer satisfaction, brand awareness, product pricing and competitive positioning.



BIG IRON INTERNATIONAL VISITORS PROGRAM DRAWS VISITORS FROM 15 COUNTRIES

North Dakota hosted over 75 international visitors from 15 countries as part of the Big Iron International Visitors Program, the portion of the Big Iron Farm Show connecting international equipment buyers with North Dakota businesses. The International Visitors Program (IVP) ran Sept. 11-14 and is organized by the North Dakota Trade Office (NDTO) in cooperation with the U.S. Commercial Service.

Governor Doug Burgum welcomed international guests at a reception held Monday, September 11 in Fargo.

"Once again, North Dakota is honored and privileged to welcome visitors from around the world to the Big Iron International Visitors Program, which has hosted more than 900 visitors from over 40 countries since the program began in 2007," said Governor Burgum.

"Promoting our state's high-quality products to global markets with growing demand continues to be a successful strategy for North Dakota, and we thank our visitors for their interest and participation."

Delegations from countries including Russia, Uzbekistan, Zambia, Azerbaijan, Tanzania, and Romania toured the Big Iron Farm Show. The Big Iron IVP also included company presentations, equipment demonstrations, farm and ranch tours, educational events and networking receptions.

North Dakota company participants may include agricultural equipment manufacturers, agriculture service providers, commodity storage and processing equipment manufacturers, educational institutions, and research specialists.

The Big Iron International Visitors Program is one component of North Dakota's export expansion initiative. In 2016, North Dakota companies exported 1,328 unique products to 146 different countries, totaling \$5.3 billion of merchandise. North Dakota exports increased in several markets last year. In 2016, export growth occurred in Russia, Canada, Germany, China, Ethiopia, Venezuela, Costa Rica and Ukraine among other countries. So far in 2017, North Dakota's concentrated efforts in Peru, the Philippines and India have paid off with notable increases in those markets.

NDTO is a member-based, public-private organization dedicated to expanding North Dakota's exports through advocacy, education and expertise. All trade missions and reverse trade missions are designed to assist North Dakota companies in finding potential partners and making overseas sales; these initiatives are open to the public.

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**Michael Hahn at (605) 335-5117 or mjhahn@fnbsf.com or
Chuck Parsons at (605) 335-5266 or crparsons@fnbsf.com.**

Tax Commissioner Ryan Rauschenberger announced today that North Dakota's taxable sales and purchases for the second quarter of 2017 had a noticeable increase. Taxable sales and purchases for April, May and June of 2017 were \$4.687 billion, a 6.8 percent increase over those months in 2016.

"Boasting a positive number for the first time in eight quarters, this second quarter taxable sales and purchases report is good news for the state of North Dakota," Rauschenberger said. "Our new normal is emerging and it is comparable to pre-oil boom levels."

Eight of the 15 major sectors reported taxable sales and purchases gains when compared to the second quarter a year ago. Most notably, the mining and oil extraction sector increased by \$195.9 million (a 68.76 percent increase), the wholesale trade sector increased by \$155.4 million (a 17.21 percent increase), and the other services sector increased by \$13.2 million (a 14.01 percent increase).

"We've been seeing an increase in Bakken activity. Oil production is moderately increasing, and rig counts are going up," Rauschenberger added. "A large part of that activity is reflected in the mining and oil extraction sector which increased by more than 68 percent during the second quarter of 2017."

Of the 50 largest cities in North Dakota, the highest percent increases for the second quarter of 2017 (compared to the second quarter of 2016) were as follows:

- Tioga – Increase of 44.27 percent
- Garrison – Increase of 42.19 percent
- Carrington – Increase of 41.52 percent
- Stanley – Increase of 38.91 percent
- Wishek – Increase of 32.43 percent

Counties with the highest percent increases for the second quarter of 2017 (compared to the second quarter of 2016) were as follows:

- Sioux County – Increase of 141.92 percent
- Dunn County – Increase of 59.35 percent
- Benson County – Increase of 58.67 percent
- Foster County – Increase of 40.46 percent
- Mountrail County – Increase of 34.43 percent

The complete second quarter 2017 North Dakota Sales and Use Tax Statistical Report can be accessed online at www.nd.gov/tax. Taxpayers can stay up-to-date on North Dakota tax-related matters by visiting the Office of State Tax Commissioner's website at <https://www.nd.gov/tax/user/businesses/formspublications/sales-use-tax/guidelines-publications-sales#SalesUseStatistical> or by connecting on Facebook, Twitter, LinkedIn and YouTube.



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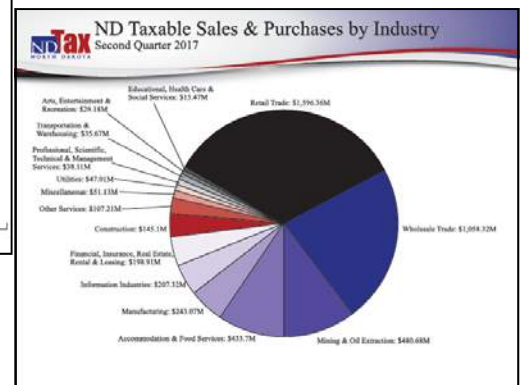
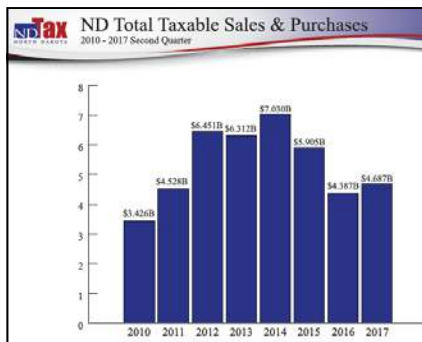
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- Minot Guaranty & Escrow Co., Minot
- Renville County Guaranty & Title Co., Mohall
- North Dakota Guaranty & Title Co., Williston

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FDIC Issues Latest Summary of Deposits

The FDIC released the results of its annual survey of branch office deposits for all FDIC-insured institutions. The FDIC's [Summary of Deposits](#) provides deposit totals for each of the more than 89,000 domestic offices operated by more than 5,700 FDIC-insured institutions. The latest data are as of June 30, 2017.



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NORTH DAKOTA TRADE OFFICE THANKS DEAN GORDER FOR YEARS OF SERVICE

The North Dakota Trade Office today expressed gratitude to Dean Gorder after he resigned from his post as executive director, effective Oct. 3. Gorder had served as executive director of the North Dakota Trade Office since March 2010.

The Board of Directors will begin a search to fill the executive director's position.

"The North Dakota Trade Office thanks Dean Gorder for his service to the export and trade community and wishes him the best in his future endeavors," said Lt. Gov. Brent Sanford, chairman of the Board of Directors.

The North Dakota Trade Office is a member-based, public-private partnership dedicated to expanding trade through advocacy, education and expertise. The office provides regular educational opportunities and technical training courses. In addition, the office advocates on behalf of businesses that help strengthen the state's economy through exports.

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!

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- ..And Much More!!

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3 KEY STRATEGIES FOR ACQUIRING AND RETAINING MILLENNIAL CUSTOMERS

by Kedran Whitten

Today, understanding millennials' complicated financial needs is a top priority for banks. But, how do they gain this kind of knowledge? Much of the existing information surrounding millennials points vaguely to new technologies and innovations, void of any concrete avenues for the engagement and retention of the largest generation of customers in America today.

In noticing this lack of useable data, CSI, in partnership with The Center for Generational Kinetics, conducted a [national study](#) to learn about the habits, behaviors and needs of millennial banking customers. The results of this study offer an important step toward demystifying the path ahead for banking leadership where millennials (as well as baby boomers and Gen Xers) are concerned, and provide practical and data-driven solutions and strategies.



Below are three actionable strategies to aid in your acquisition—and more importantly retention—of millennial banking customers.

Execute—But Also Communicate—Your Security Efforts

While bank customers of every age, including millennials, appreciate face-to-face communication with their institutions, online banking has become nearly universal.

However, in consumers' eyes, online banking is not without its faults. At the top of the list of concerns for our study's respondents is anxiety regarding online banking security. This is true even for millennials, who are noted for their wide acceptance of, and admiration for, technology. In fact, the **study found that 44% of millennials say security concerns are the main disadvantage of online banking.**

But concerns about security don't have to be the end of the story. Banks can take action to alleviate these issues and increase usage of their online tools and platforms in the process. **Our study found that 47% of Gen X, 41% of baby boomers and 29% of millennials say improved security measures and fraud protection would cause them to use their financial institution's website or mobile app more frequently.**

Clearly, security concerns are more than just customer complaints; they profoundly affect the bottom line for financial institutions, because customers are altering their behavior in response to them. Making continual strides toward providing the best [security and fraud protection](#)—and adequately articulating those efforts—won't just keep current customers happy, it's the key differentiator in attracting millennial customers. In this age of digital banking, making strides to improve security and fraud protection is more than just an engaging idea—it's a revenue generator.

Millennials Are Constant Bankers ... Provide a Constant Experience

There was a time when a trip to the bank involved planning, time and travel, but that's no longer the case. With the advent of remote and digital banking technologies, customers carry a bank around in their purse or pocket at all times. A quick tap on the bank's mobile app, and a host of transactions—which once required that trip to the branch—can be completed in an instant.

This new reality has not only made financial transactions easier, but also made them continual. According to our study, **31% of millennials check their account balance daily.** In fact, this is the No. 1 activity on mobile banking apps, followed by transferring funds: **51% of millennials say they prefer to check their account balance with their bank's mobile app and 39% prefer to use it to transfer funds.** Since millennial customers are using these services so frequently, it's imperative that banks of every size have a [top-notch mobile interface](#).

Reward, Reward, Reward

Millennials already use online banking services in great numbers. We know they want these tools—but is it possible to further move the needle and increase usage? Definitely.

One factor can drive the most usage with millennials: rewards!

According to our study, rewards programs are the No. 1 way to increase millennials' online banking usage—ahead of increased security. The results showed that **46% of millennials say they would absolutely use their bank's online services more often if the institution had a rewards program for usage.**

Programs that increase customer savings, like prize-linked accounts or gamification to help customers meet their financial goals, are already gaining traction. Strategies like these foster a connection with millennial customers and engage them beyond the traditional bank-to-customer relationship.

Looking ahead, millennials will continue to dominate the conversation surrounding customer acquisition and retention. By implementing these three strategic initiatives, your institution can forge a clear path forward. For even more insight on the banking habits of millennials and other generations, download CSI's full report, [Banking Trends through a Millennial Lens](#).

Kedran Whitten is chief marketing officer for CSI. She has more than 20 years of marketing leadership experience, and her background includes driving revenue growth, customer satisfaction, brand awareness, product pricing and competitive positioning.



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BND has launched a new Financial Literacy page on bnd.nd.gov. Here you will be able to find great resources to learn more about or teach a course on financial literacy.

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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!



Down the road

What to expect with Visa, Mastercard delaying AFD liability shift to 2020



By Terry Dooley, Executive Vice President and Chief Information Officer

Consumers should be aware magnetic stripe will continue to be used at the majority of the gas pumps for at least the next three years.

Visa® and Mastercard®, as well as SHAZAM, have recently pushed the EMV® liability shift for U.S. domestic automated fuel dispenser (AFD) transactions from Oct. 1, 2017, to **Oct. 1, 2020**.

So, what does this mean overall? The delay gives gas stations more time to retrofit or replace their AFD terminals. This is also an opportunity for the merchants to make sure they support the same debit networks at the pump that they do in the counter.

Effect on merchants

This delay is good news for fuel merchants. Updating AFD terminals can be time-consuming and expensive. There's complicated infrastructure and specialized technology required at these locations.

One key reason for the delay, according to Visa, is the hardware and software necessary to implement EMV for U.S. debit transactions isn't expected to be widely available from vendors until mid-2017.

The 2020 shift date will give gas stations the extra time they need to retrofit terminals. As for older fuel pumps, they will probably have to be replaced to be compatible with chip readers.

The total cost to upgrade U.S. fuel pumps has been estimated at \$6 billion. On average, one gas station could spend \$20,000 to \$30,000 to upgrade pumps that will accept chip card conversion kits. For gas stations with older pumps that must be entirely replaced, the cost could be \$50,000 to \$80,000, or more.

As merchants begin to plan for the "what and how," they should look to take advantage of the choice and flexibility supporting all of the various debit networks at the pump may provide them. Many of the debit networks now support all types of transactions including PIN, PINless and signature. This provides choice and flexibility to the merchant, and may be less expensive for the issuers.

Effect on issuers and cardholders

What does this delay mean for the average consumer? Cardholders usually don't care whether they're using the chip, but they do care when their cards are compromised.

Right now, the best way an issuer can mitigate fraud on both chip and magnetic stripe cards is for consumers to use a PIN. As merchants upgrade their equipment, they will prompt for PINs so begin your cardholder education now. Getting cardholders in the habit of using their PIN can help mitigate your exposure to fraudulent transactions over the long term.

Even as terminals are upgraded to support EMV, card skimming will continue to be a threat. Thieves can use the information they get off a gas pump skimmer in a card-not-present (internet) transactions. Most still don't require any type of consumer authentication.

While Visa reports fraud rates at gas pumps are low, accounting for about 1.3 percent of total U.S. payment fraud, it's important to remember that's on a national scale. On a local scale, one gas pump skimmer in your town can do a lot of monetary damage to your financial institution and other local card issuers.

Once the 2020 AFD shift occurs, liability for fraudulent chip transactions will fall on the merchant using an outdated payment terminal, not the bank that issued the card. However, as history has demonstrated, these liability shifts are fluid.

Looking ahead

The best advice for the future is the same advice you've heard for a while now:

Merchants should remain vigilant and enact safeguards to minimize the risk of a skimmer being placed on a fuel pump.

Merchants should talk with their acquirers and make sure the Common AID is supported and they understand all the various debit network capabilities for routing choice.

Financial institutions should engage the latest fraud prevention tools to check for irregularities that point to a card compromise.

Everyone in the payments ecosystem should continue to educate cardholders on best practices at the pump to minimize skimming fraud.

Merchants, financial institutions and the payment industry as a whole must work together to strengthen the payment ecosystem, especially as the technology and how consumers pay for goods and services changes.



With more than 25 years of experience in the electronic payments industry, Terry is a member of SHAZAM's executive management team.

Terry leads the company's business and product development, application development and IT infrastructure, corporate and IT security, vendor integration, security consultative services and business continuity groups.

In addition to his role at SHAZAM, Terry is vice chairman of the Debit Network Alliance (DNA), a member of the steering committee for the Secure Payments Task Force and a member of the payments steering committee for the U.S. Payments Forum. He's also the past chairman of the Payments Processing Information Sharing Council (PPISC) and of the Secure Remote Payment Council (SRPc).

Terry earned an associate's and bachelor's degree in business administration from William Penn University. In addition, he is Certified in the Governance of Enterprise IT (CGEIT), Certified in Risk and Information Systems Control (CRISC), and is certified as a Geographic Information Systems Professional (GISP). Terry is married with two children and is actively involved in his children's activities.

About SHAZAM

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

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ICBND Members in the News

FIRST INTERNATIONAL BANK & TRUST

First International Bank & Trust (FIB&T) is proud to announce the



promotion of the following employee. **Cal Perleberg** as senior portfolio manager. Cal has been involved with Portfolio management for over a decade.



First International Bank & Trust (FIB&T) is proud to announce the promotion of the following employee. **Mark Strand** as East Region trust manager. Mark has been in the financial services

industry for over 20 years, with most of his career being spent in the Fargo Market.

BANK OF NORTH DAKOTA



Rachel Subart was hired as the new loan assistant in business development at **BND**.



Kylee Merkel joined **BND** as the economic development and large project business banker.



Courtney Heiser accepted the credit analyst II role in credit administration at **BND**. Heiser began her BND career in 2014, with her most recent role as leader of new loans.



Brittany Scheett was hired as a customer service representative in student loans at **BND**.



David Stenvold joined **BND** as a customer service representative in student loans at **BND**.

AMERICAN STATE BANK & TRUST CO



American State Bank & Trust Co. President/CEO Dave Hanson recently announced that **Medrein Sandvold** has been named vice president/retail banking manager. Sandvold has been employed at ASB&T in Williston for more than 40 years. In this new position, Sandvold will direct the deposit operations, customer service, bank card services, safe deposit and electronic banking functions of the bank.



Dave Hanson, President/CEO of **American State Bank & Trust Company** of Williston recently announced that **Brad Curtis** has joined the staff as vice president and commercial loan manager. He brings more than 30 years of banking and business consulting experience to the commercial lending department.

UNITED COMMUNITY BANK



United Community Bank is pleased to announce that **Todd Vangsness** has been named President of the Minot location. He offers over 40 years of banking experience, has been employed with United Community Bank for 13 years, and has served on the bank board of directors for nine years.

WESTERN STATE BANK



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



Jill Mattson was recently promoted to cash management officer position at **Western State Bank**. Mattson will work to build strong relationships, identify cash management opportunities and provide superior customer service to our

business customers. Mattson has been with Western State Bank since 2005 and has held various positions over the last 12 years.



Tammy Hongess was recently promoted to a universal banker at **Western State Bank**. In this role, she will focus on opening checking or savings accounts, handle various customer service transactions and refer

customers to other areas as needed. Hongess has been with Western State Bank since 1999 holding a variety of positions on the retail banking team.

BELL BANK



Jason Peterson has been hired as SVP/commercial ag lender at **Bell Bank**, located at 409 Sheyenne Street in West Fargo. In his new position, Peterson will provide service to existing ag/business customers and look for opportunities to grow new business. He has 24 years of experience in banking.



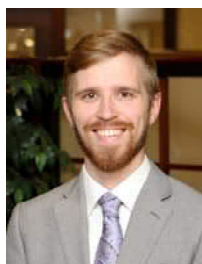
Keely Schlichting has been promoted to VP/mortgage production manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. Schlichting will be responsible for the production, service and



ICBND Members in the News

compliance of the bank mortgage loan officers and mortgage loan coordinators as well as provide leadership, direction and guidance. She will be involved in the Bell Bank Mortgage senior management group which is responsible for the overall direction and strategy of mortgage lending. Keely has been with Bell Bank since 1999.

CHOICE FINANCIAL



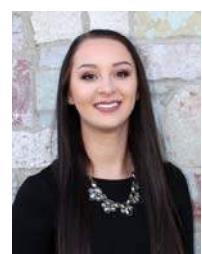
Kevin Roberts recently joined **Choice Financial** as a frontline customer service representative. Roberts brings three years of banking experience to Choice.



Abby Niemann recently joined **Choice Financial** as a loan assistant. She brings two and a half years of banking experience with to Choice.



Carnalee Lykken recently joined **Choice Financial** as a client account manager. Lykken has worked as a financial advisor assistant for 21.5 years before working at Choice.



Allysia Gapp recently joined **Choice Financial** as a frontline specialist.



Tylar Johnson recently joined **Choice Financial** as a frontline specialist.



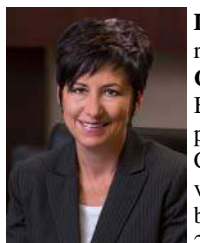
Derek Binstock, a registered assistant with **Choice Financial Wealth Management**, recently passed the General Securities Representative Examination. He also passed the Uniform Combined State Law Examination. The General Securities examination is also known as the Series 7 exam. It enables Binstock to solicit, purchase and sell security products. The Uniform Combined State Law examination is also known as the Series 66 exam. It, along with the Series 7 qualifications, registers candidates as both securities agents and investment advisor representatives. Binstock has been with the office since November 2015.



Eddie Sheeley was recently promoted at **Choice Financial** to VP business and VIP banker for the Fargo Market. Sheeley joined Choice Financial as a frontline customer service representative in March of 2001 then was promoted to a full-time personal banker. He became a business banker in 2007 and in 2014 he was promoted to AVP business banker.



Tim Karsky was recently promoted at **Choice Financial** to managing director of business development. Karsky joined Choice Financial as Bismarck market president in June of 2014. Karsky is highly involved in the banking community as the Chairman of Independent Community Banks of North Dakota. He also serves on the Board of Trustees at the Graduate school of Banking in Colorado and is the former Chairman of the Conference of State Bank Supervisors.



Deb Eiseman was recently promoted at **Choice Financial** to Bismarck market president. Eiseman joined Choice Financial as senior vice president/business banking officer in June of 2014. She has over 25 years of experience in commercial banking.

FIRST WESTERN BANK & TRUST



Dawn Ystaas has accepted the role of chief financial officer at **First Western Bank & Trust**. Ystaas worked for a financial institution before coming to First Western Bank & Trust for nearly 10 years as the chief risk officer. She joined the bank in December 2016 as vice president of project management.



First Western Bank & Trust is pleased to announce that **Tim Mihalick** has been named business development officer, effective September 1, 2017. Mihalick has over 30 years prior experience and joins First Western Bank & Trust to enhance growth in all markets in Minnesota and North Dakota.



We are pleased to announce **Ron Rauschenberger** has joined the Board of Directors of **First Western Bank & Trust**. Ron served as chief of staff for Governor Hoeven and Governor Dalrymple and most recently was special advisor to Governor Burgum, he retired from public service and has started a consulting business. Rauschenberger has been active as a director on the ND Development Fund, Souris Basin Revolving Loan Fund, Minot Magic Fund representing rural communities, ND Retailers Association and GNDA.



First Western Bank & Trust is excited to have **Joel Metz** join their team as the assistant chief financial officer as of June of 2017. Metz brings over a decade of experience to First Western Bank & Trust.

ICBND Members in the News

FIRST WESTERN BANK & TRUST



First Western Bank & Trust was excited to have **Amy Glovich** join our Bismarck team in July of 2017. Glovich has over 19 years of experience in the financial industry and is serving as a vice president of internal audit & compliance at First Western.

STARION BANK



Laura Gamon has joined **Starion Bank** as a part-time teller at the bank's Oakes location. Gamon has previous customer service experience.



Melissa Johnson is the new senior universal banker at **Starion**. She supervises the teller team and universal bankers, as well as works as a retail banker. Johnson previously held roles at Starion in the proof department, teller line and as a customer service representative.



Lynnee English has joined **Starion** as an insurance sales assistant in the bank's Oakes location. English has previous sales and customer service experience.



Nagoshia Gangl has been promoted to human resources generalist, focusing on talent acquisition, supervisor support and employee relations. She joined **Starion** in August 2009 as a teller and was promoted twice, first to customer service representative and then to teller supervisor. Gangl joined the human resources team in September 2014.



Nickolas Schmidt has been promoted to universal banker I at the branch on North 4th Street in Bismarck. In this role, he helps customers with new accounts, provides customer service on deposit transactions and continues working in the teller line. Schmidt started at **Starion Bank** in June 2015 as a teller.



Royann Schmit has been promoted to executive assistant, providing assistance to the bank president, chief financial officer and executive vice president, and assisting other members of the executive team. She joined **Starion** in December 2014 as an administrative assistant.



Seth Weber has been promoted to universal banker II at the branch on the corner of South Washington and Expressway Avenue. In addition to previous universal banker responsibilities, he also opens personal and business accounts, processes personal loans and prepares related documents. Weber joined **Starion** in October 2015 as a teller in Mandan and in August 2016 was promoted to universal banker I.



Doug Zinke, business banking officer-vice president, at **Starion Bank** in Bismarck recently graduated from the Graduate School of Banking at Colorado (GSBC). Zinke graduated with honors, a special designation for students in the top 10 percent of their class. GSBC is America's premier community banking school. This 25-month program provides management and leadership training for community banking professionals. Students complete training that focuses on the areas of general management, technology, lending, leadership, human resource management and financial management in banks. Zinke joined Starion Bank in 2011, bringing with him five years of banking experience.

WIDMER ROEL

Widmer Roel, a public accounting and business advisory firm with offices in Fargo, Bismarck and Hazen has promoted **Krista Emineth** to supervisor, **Matthew Nelson** and **Andrew Huus** to senior staff accountants in the tax department. **Scott Fossum** was promoted to senior staff accountant in the audit department.



Krista Emineth joined **Widmer Roel** in 2010 and has over seven years of experience.



Matthew Nelson joined **Widmer Roel** in 2014 and has over three years of experience.



Andrew Huus joined **Widmer Roel** in 2014 and has three years of experience.



Scott Fossum joined **Widmer Roel** in 2014 and has three years of experience.



Brian Clark has joined the audit department of **Widmer Roel**, a public accounting and business advisory firm with offices in Fargo, Bismarck and Hazen, N.D. Brian, as a staff accountant, provides audit and accounting services and will work in the Fargo location.

ICBND Members in the News

WESTERN EQUIPMENT FINANCE

Western Equipment Finance (WEF) was recently ranked in the 2017 Monitor Bank 50. WEF ranked 47 in the top 50 banking, finance and leasing companies in the United States based on net assets. A list based on new business volume was also compiled where WEF was ranked 45th. Western Equipment Finance is a full service commercial equipment finance company that offers both conventional financing and lease options. Western provides financing throughout the United States and is headquartered in Devils Lake, ND.

AMERICAN BANK CENTER



American Bank Center opened its doors for the first time on September 11, 2017 at University of Mary. The new branch is located in the university's state of the art, Lumen Vitae University Center. The branch is the first of its kind in western North Dakota with features such as interactive video displays, and student leadership. **Layne Volk**, a senior, has taken on the role of lead financial services representative. Layne will take on the day to day duties along with **Brianna Vetter**, a junior.

FIRST INTERNATIONAL BANK & TRUST

FIRST INTERNATIONAL BANK & TRUST OPENS NEW BUILDING IN RUGBY HONORS THE HUB AND PLANS COMMUNITY CELEBRATION

On Wednesday, October 4, First International Bank & Trust will welcome customers into their new branch in Rugby, ND, located at 215 Highway 2 SW. The new 20,000 square-foot facility features a modern cabin feel with a timber roof-line and plenty of glass to offer a panoramic view of the prairie. First International Bank & Trust has been operating in a temporary location since November of 2015.

Tanner Johnson, Rugby President, shares, "After two years of planning, I am excited to open the doors to our new branch. We have appreciated the warm welcomes into the community and are excited to further demonstrate our long-term commitment by having this presence."

Guests entering the building will immediately be welcomed by a familiar sight. The iconic 16' diameter HUB sign that had been a landmark at the intersection of Highways 2 and 3 in Rugby has found a new home inside the Bank's gallery – above a stone hearth fireplace.

"We are so proud to share this facility with the Rugby area community," said Stephen L. Stenehjem, CEO and Chairman of First International Bank & Trust. "As a company who prides ourselves on being family-owned and four generations strong, it was important for us to honor the history of this famous landmark and pay tribute to The HUB and the many memories community members have of that special place."

To celebrate the opening of the new branch, the Bank is hosting a full day of events on Thursday, October 19 and invites the public to attend.

- 2:00–4:00 PM Cake, coffee and tours of new facility
- 4:00–4:30 PM Chamber Ribbon Cutting and HUB dedication
- 4:30–7:00 PM Community Dinner Celebration featuring the famous HUB stew

In addition to a full-service bank, the new building offers tenant space that has been secured by Kat & Company Accounting, PC and Voeller Crop Insurance. There remains one open tenant space left to lease.

First International Bank & Trust is owned by Watford City Bancshares, Inc., which is owned by the Stenehjem family. First International Bank & Trust is a full service, independent community bank, a member of FDIC and an equal housing lender. First International Bank & Trust has been in business since 1910 and today operates 27 locations in North Dakota, Minnesota and Arizona. More information about the company can be found at firstintlbank.com.



ICBND Members in the News

BANK OF NORTH DAKOTA

GOVERNOR BURGUM ACCEPTS BND ADVISORY BOARD RESIGNATIONS; NAMES NEW MEMBERS

Gov. Doug Burgum accepted the resignations of John Stewart and Frank Larson from the Bank of North Dakota (BND) Advisory Board and named Christie Obenauer, CEO and president of Union State Bank in [Hazen](#), and Dennis Johnson, chairman and CEO of TMI Corporation in [Dickinson](#), to replace them.

Stewart served on the board since 2000 and most recently fulfilled the chairman role. Larson has been on the board since 2001.

“John and Frank have provided critical insight for the Industrial Commission and the Bank’s Executive Committee during their tenure,” stated Eric Hardmeyer, president and CEO of BND. “Their input has furthered the mission of the Bank and positioned us well to play an even greater role in economic diversification.”



Gary Petersen (pictured far left), who is with Cornerstone Bank in New Town, has been appointed chairman and **Karl Bollingberg** (pictured left) from Alerus Financial in Grand Forks was selected as vice chairman by Governor Burgum. The seven-member board provides insight on the banking needs in communities and makes recommendations to the Industrial Commission on Bank and management performance.

Christie Obenauer (pictured right) is a graduate of St. Olaf College in Northfield, Minnesota, with a dual major in economics and political science. She is the fourth generation in her family to lead Union State Bank throughout its more than 100-year history. Obenauer serves in many local, regional and state-level boards involving banking and community development, including North Dakota Bankers Association, Sakakawea Medical Center Foundation, Energy Capital Cooperative Child Care and Graduate School of Banking at Colorado Alumni Advisory Board. She is passionate about community banking, her community and her state.



Dennis Johnson (pictured left) is a graduate of North Dakota State University with a Bachelor of Science degree in electrical and electronics engineering, a Master of Science degree in industrial engineering and a business finance minor. He is a member of the MDU Resources Group, Inc. board of directors and past director of the [Federal Reserve](#) Bank of Minneapolis. Awards he has received include the 1990 Dickinson State University (DSU) Meritorious Service Award; the Small Business Administration 1991 Small Business Person of the Year and 1991 Regional Small Business Person of the Year; 1991 state chamber of commerce Greater North Dakotan Award; and the 2005 DSU Alumni Blue Feather Award.

BELL BANK

HOW BELL BANK IS PAYING IT FORWARD



Bell Bank was featured with a wonderful article in the ICBA’s Independent Banker this summer written by Carol Patton, a writer in Nevada. Here is the link for the full article :

[CLICK HERE](#)



ICBND

Barry Haugen, President of ICBND welcomes the newest members of the ICBND family:



Wendy Ruud’s first grandson, Mylo Robert Ruud.

Born on June 1, 2017 at 12:52am, 21 inches and 7.8 pounds.

Parents are Mychael and Tahnee Ruud.

And pictured on the right helping grandpa with his duties;

on June 30, 2017 arrived Barry’s first grandson,

Felix Charles Krumm, 7 pounds 10 ounces.

Parents are Brock and Alek Krumm.



ICBND Education Opportunities

EMERGING LEADERS DEVELOPMENT GROUP—FALL SESSION

The Emerging Leaders Development Group began their fall session with a fun golf outing in Minot on September 14th at the Minot Country Club. The session continued the next day at the First Western Bank & Trust facilities with speaker Vince Azzerello, Marketing Director of the ND State Fair, and was followed by lunch supplied by First Western. The afternoon included Speaker Eric Bartsch, AGT Foods USA along with a tour of AGT Foods and with the ELDG session coinciding with Minot's Magic Day of Giving, the session was concluded with volunteer work for the Norsk Hostfest.

Be sure to join them next year! The Emerging Leaders Development Program is designed for career-aspiring community bankers who are committed to preserving and enhancing community banking and its philosophies.



First Western Bank & Trust

COMMERCIAL INSURANCE AGENT - MINOT

Responsible for sales and retention of profitable insurance business for the agency

- Prospect for sales leads
- Obtain all information needed for rating and issuance of proposals
- Complete insurance applications utilizing the agency management system
- Provide risk management advice to clients
- Collect premiums
- Make sales in accordance with agency goals and direction
- Write accounts and not just lines of insurance
- Assist account executive regarding service and renewal of existing accounts

Qualifications

- Minimum two-years' experience in sales
- Strong understanding of financial statements

VP – COMMERCIAL LENDER—MINOT

Build new commercial loan business for First Western Bank & Trust, provide customer service to existing loan customers, underwrite, and close loans

- Conduct sales calls and meet with prospective and existing customers to establish new loan business
- Represent the bank in local community at meetings and events to market the bank's products and services
- Administer individual loan portfolio including commercial and other assigned loans
- Interview loan customers to determine lending needs
- Work with the Small Business Administration and Bank of North Dakota to qualify customers for participation lending programs
- Negotiate direct lending terms as well as collateral and payment structures

Qualifications

- Bachelor's degree in business or finance related field
- 10 years' experience in bank lending, loan review, compliance or finance
- Strong understanding of financial statements and credit standards
- Knowledge of business management principles preferred

To apply online go to:

<https://www.firstwestern.bank/careers/>

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.

Business Banking Officer

Located in **Bismarck**, the **Business Banking Officer** is responsible for soliciting, developing, and managing commercial banking relationships. Responsibilities include gathering information and analyzing credit requests, making credit decisions, generating prospects through active sales call efforts and community involvement and administering a loan portfolio within bank policy and regulatory guidelines.

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

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.

Business Banking Officer

Located in **Mandan**, the **Agriculture/Business Banking Officer** is responsible for soliciting, developing, and managing profitable agriculture banking relationships. Responsibilities include gathering information and analyzing credit requests, making credit decisions, generating prospects through active sales call efforts and community involvement and administering a loan portfolio within bank policy and regulatory guidelines.

Qualified applicants will have a minimum of 3 years of agriculture lending experience including strong financial analysis, sales management and customer service skills. Familiarity with SBA and FSA loan programs is a plus, along with proficiency using Microsoft Excel.

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.

Starion Bank Cont'd

BANKING SERVICES MANAGER, VP/SVP

Located in **Bismarck or Fargo**, this position is responsible for contributing to the growth and profitability of the bank through the management of Mortgage, Retail Banking and Financial Services (Insurance and Investments). Responsible for ensuring that customer service provided is of the highest quality and that customers consistently experience a professional, efficient, uniform and solutions-based delivery of products and services. Ensures that staff members are knowledgeable of products, services, and systems to enable them to effectively meet customer financial needs. Helps identify and implement effective methods for measuring customer service and satisfaction. Implements and communicates new product information, promotes an environment strong in sales, referrals and product knowledge. Evaluates and proposes changes in workflows to create efficiencies and cost savings. Provides overall direction and vision along with sales coaching.

Responsible for hiring, preparing, coaching and enabling staff to meet customer service and sales expectations. Accountable for performing administrative and operational functions to ensure bank compliance with internal policy, regulatory, and audit/compliance requirements. Works with sales, operations, and human resources in determining the nature and scope of training needs for new and existing staff including coordinating, scheduling, and participating in the delivery of such training in the areas of customer service, products and services, policies and procedures, and operations. Responsible for conducting periodic branch visits and reporting to management as to the effectiveness of the sales process, service standards, controls, and efficiency of operations. Develops managers and supervisors, ensures adequate cross-training throughout the bank, and maintains a superior knowledge of financial industry trends and information.

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.

FOR SALE

1 case of paper rolls (50 rolls) for Epson teller machine 3x3 165 ft. bond paper 1 ply. Cost is \$53.89 plus shipping. Contact name is Kyza @ Horizon Financial Bank 701-682-5331 or kyza@horizonfinancialbank.com



**HELPING LENDERS CREATE
SMALL BUSINESS OPPORTUNITIES!**

THE NORTH DAKOTA OPPORTUNITY FUND helps
small businesses and manufacturers leverage the financing you
provide to grow their businesses and create jobs. Call 701.667.7600
or go to lewisandclarkrdc.org to learn more about the NDOF.

LEWIS & CLARK
REGIONAL DEVELOPMENT COUNCIL



Educational Opportunities

Webinars

10/3/2017	Keys to Effective Employee Recruitment, Onboarding & Retention Kay Robinson, Robinson HR Consulting, LLC	10/31/2017	SPECIAL EDITION Preparing for the Impact of New Prepaid Card Rules Under Regulation E: Deadline April 1, 2018 Elizabeth Fast, Spencer Fane LLP
10/4/2017	Surviving a TRID Compliance Exam Steven Van Beek, Howard & Howard Attorneys PLLC		
10/5/2017	Countdown to the New HMDA Rules Effective January 1, 2018 Susan Costonis, Compliance Consulting and Training for Financial Institutions	11/1/2017	SPECIAL EDITION Working with Troubled Loans: Extensions, Deferments, Re-Aging, Refinancing & Incentives David A. Reed, Reed & Jolly, PLLC
10/6/2017 Morning	SPECIAL EDITION Preparing for Reg CC Rule Changes Part 2: Operations Systems, Audit & Reporting Implications Dawn Kincaid, Brode Consulting Services, Inc.	11/2/2017	CECL Loss Estimation Methodologies: Using Your Bank's Data History to Create Workable Options Tommy Troyer, Young & Associates, Inc.
10/11/2017	Real Estate Series: ARM & Balloon Payments: Clarifying the Confusion Bill Elliott, Young & Associates, Inc.	11/7/2017	Required Compliance for Commercial Loans Secured by Real Estate Susan Costonis, Compliance Consulting and Training for Financial Institutions
10/12/2017	Call Reports: Regulatory Capital Requirements Amanda C. Garnett, CliftonLarsonAllen LLP	11/8/2017	Regulation E Series: Auditing for Regulation E Compliance Ann Brode-Harner, Brode Consulting Services, Inc.
10/13/2017 Morning	SPECIAL EDITION Planning & Compliance Considerations for the New Fannie Mae & Freddie Mac Uniform Residential Loan Application Michael Brode, Brode Consulting Services, Inc.	11/9/2017	When a Depositor Dies: Next Steps & Best Practices Elizabeth Fast, Spencer Fane LLP
10/17/2017	Beyond EMV: Trends in Payments & What It Means for Community Banks Lee Wetherington, Jack Henry & Associates, Inc.®	11/10/2017 Morning	SPECIAL EDITION CFPB's TRID Amendments: Understanding the Clarifications & New Expectations Steven Van Beek, Howard & Howard Attorneys PLLC
10/18/2017	SPECIAL EDITION All About 1099 Reporting Part 1: Forms 1099-A & 1099-C: Foreclosures, Repossessions & Debt Settlements Elizabeth Fast, Spencer Fane LLP	11/14/2017	ACH Specialist Series: Federal Government ACH Payments: Reclamations & Garnishments Jen Kirk, EPCOR
10/19/2017	Understanding Loan Participations & Syndications Part 2: Documentation, Servicing, Administration & Due Diligence Elizabeth Fast, Spencer Fane LLP	11/15/2107	SPECIAL EDITION HMDA-LAR Changes Part 1: Procedures & Tools for Capturing the New Data Fields, Effective January 1, 2018 Molly Stull, Brode Consulting Services, Inc.
10/24/2017	BSA Compliance Series: Job-Specific BSA Training for the Frontline: CTRs, SARs, CIP & More Susan Costonis, Compliance Consulting and Training for Financial Institutions	11/16/2017	Account Documentation Series: Accepting Powers-of-Attorney on Deposit Accounts Elizabeth Fast, Spencer Fane LLP
10/25/2017	Advanced Commercial Loan Documentation Ann Brode-Harner, Brode Consulting Services, Inc.		Director Series: Required Compliance for the Board & Senior Management Dawn Kincaid, Brode Consulting Services, Inc.
10/26/2017	Risk Management Series: Establishing or Maturing Your Vendor Risk Management Program Branan Cooper, Venminder	11/21/2017 Morning	

Educational Opportunities

Webinars

11/28/2017	OFAC Sanctions Compliance: Update, Expectations & Best Practices Brian W. Vitale, Compliance Advisory Services
11/29/2017	Robbery Preparedness for All Staff Carol Dodgen, Dodgen Security
11/30/2017	Avoiding Employee Job Misclassification Issues: Getting It Right! Diane Pape Reed, CU Doctor
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.
12/5/2017	BSA Compliance Series: Job-Specific BSA Compliance for Lenders Susan Costonis, Compliance Consulting and Training for Financial Institutions
12/6/2017	Conducting a Collections Risk Assessment David A. Reed, Reed & Jolly, PLLC
12/7/2017	Disaster Preparedness, Recovery & Business Continuity Molly Stull, Brode Consulting Services, 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
12/12/2017	Real Estate Series: Mortgage Loan Disclosure Timing Issues Steven Van Beek, Howard & Howard Attorneys 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
12/14/2017	Risk Management Series: ACH Risk Management & Assessment: Risks, Controls & Ratings Jen Wasmund, UMACHA
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
12/20/2017	New Security Officer Training: Responsibilities, Best Practices & Skill-Building Tools Barry Thompson, Thompson Consulting Group, LLC

Director Series are scheduled from 10:00-11:30 AM Central Time. Most webinars are scheduled from 2:00-3:30 PM Central Time unless otherwise indicated. Please check the brochure copy to confirm the time.

The **live webinar** option allows you to have **one internet connection from a single computer terminal**. You may have as many people as you like listen and watch from your office computer. Registrants receive a website address and passcode that allows entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, passcode, and handouts will be emailed prior to the broadcast. You will need the most-current version of Adobe Reader available free at www.adobe.com.

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

ICBND Directory

Together We Prosper



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

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2016-2017 ICBND

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