



INDEPENDENT **COMMUNITY** BANKS
OF NORTH DAKOTA

COMMUNITY BANKER NEWSLETTER

Official Newsletter of Independent Community Banks of ND

July / August 2018 Issue

There's Treasure to be Found in Community Banking

You still have time to register for the 51st Annual ICBND Convention.
See our website for full details or page 33 for links to forms
and more information.

Please consider registering also for the Community Outreach event
(Non-Golfer event form). This year we are helping to stomp out
hunger by helping United Way with packing
1,100 backpacks full of food!

Local banks are encouraged to send helpers and can do so to this
event only at no cost.

See page 33 for more information and to register.

Yo ho, ye hearties, Yo ho!

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Chairman's Remarks



Tim Karsky

Choice Financial Group
Bismarck
ICBND Chairman

Wow, it is hard to believe a year has gone by so fast and that this will be my last newsletter. I know Brian Hockom will be deeply disappointed as he looks forward to reading them!

I do want to thank everyone for giving me an opportunity to be Chairman this past year, an honor that I don't take lightly. I think our organization has taken many steps forward these past years and I am truly grateful to be a part of it. When I look back, regulatory reform was one of our main goals and we did it with all your support. I know many of you wrote letters, emails and made phone calls, all of which made a big difference. We are currently working on several local legislative issues and I am sure you will hear more about this at the upcoming convention. This is a great

opportunity to communicate with your fellow bankers, friends and the staff of ICBND. I would just like to take this opportunity to thank them all, as I can say, they are the backbone to this organization, and make everything come together. Barry, you are a great leader and friend, and thanks for all your help and to everyone at ICBND!!

I want to keep this short, so I have a reason to give a 30-minute speech at the convention. Thanks again and see you soon.

Tim

President's Remarks



Barry Haugen

ICBND President

I hope this message finds you enjoying a great North Dakota summer! As I've traveled the state some this summer, it's amazing how much better the crops look compared to a year ago. I will confess that I haven't been to the southwest reaches for a while so I hope things have improved down there as well – they certainly need the relief. Let's hope for cooperative weather through harvest!

It's hard to believe August is already here. Of course, that means your ICBND staff is in the home stretch of preparation for our 51st annual convention. I hope you're planning to attend. I promise it will be fun and informative! For me, part of that means a last minute scramble for a theme party costume that will appropriately embarrass my family and friends. But this year, I was on top of things and ordered a costume already last week. Upon my return home last night, my pirate costume had arrived (times two since I apparently don't yet know how to navigate Amazon Prime.....uffda!). During dress rehearsal for my wife and grandson, it appears that the online ad may have oversold the quality and fit of this particular garment. For \$9.95 plus free shipping you would think it would live up to its internet billing! My grandson did enjoy a belly

laugh however and he especially liked wearing the hat.

On a serious note, preparing for the convention also causes us to reflect on our progress this past year. I'm happy to report that community banking in North Dakota and across the country took a significant step forward this year with passage of Senate Bill 2155 finally bringing some comprehensive regulatory relief to community banks for the first time since the financial crisis 10 years ago and the passage of Dodd-Frank in 2010. I want to thank all of you who participated in the process to help push this bill across the goal line. I also want to thank the ICBND Board of Directors for their active participation in all things ICBND this past year. As I will further report at the annual meeting, this truly has been a successful year for your association. Last, but certainly not least, I want to thank Tim Karsky for his dedicated service this past year as your ICBND Chairman. Your leadership, insight, positivity and friendship have been a real gift to me and the association.

I hope to see you all on the 12th in Bismarck!
Barry

Featuring our newest Associate Members

Jack Henry Banking

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Jack Henry & Associates' original business line was founded in 1976 to provide banks with off-the-shelf banking software. More than four decades later, Jack Henry Banking is a leading provider of the integrated technology platforms banks need to process financial transactions, automate business processes, and manage mission-critical customer and business information.

We now serve as the primary technology partner for approximately 1,100 banks ranging from community banks to multi-billion dollar mid-tier banks and multi-bank holding companies, including approximately 15 percent of mid-tier banks with assets ranging from \$1 billion to \$30 billion.

Our broad product and service offering enables banks to execute their business strategies with technology platforms tailored to support unique growth, service, operational, and performance goals. Our banking solutions encompass three functionally distinct core systems, more than 140 complementary solutions, in-house and outsourced delivery alternatives, contemporary technology, and the infrastructure necessary to support today's complex banking platforms as a single point of contact, ongoing service, and accountability.

NewVision Security, LLC

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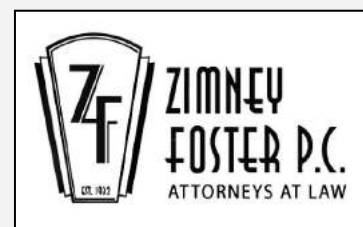
NewVision Security LLC provides burglar alarms, fire alarms, CCTV's and key-card access. We design, install, and service all of the low voltage systems for banking facilities.

We welcome our newest associate members and encourage all of you, our Member Banks, to refer to your Associate Members *first* to fulfill your growing community bank's needs.



Featuring our valued Associate Members

Shown alphabetically by logos





**REBECA ROMERO
RAINEY**
PRESIDENT AND
CEO

*“every community bank
is indispensable to its
local community”*



FLOURISH COLUMN

Summer is a time to reflect. Whether it's a well-deserved vacation or simply a slower day in your schedule, I encourage you to carve out time to reflect on where you are and where you want to go as a community banker and as a leader.

But I'm a realist and know all too well that being a community banker is a 24/7 job. We all know what can happen: It's Saturday morning, you're at the grocery store, and suddenly a customer races up to tell you his debit card isn't working. Or you're at your child's dance rehearsal when a different customer inquires about a loan for a restaurant she would like to open someday.

These interruptions are what being a community banker is all about: being selfless with our time and realizing that our job is much bigger than we are.

While that 24/7 job can make it hard to find the extra moments to pause and reflect, time isn't going to stop or slow down

anytime soon. That's why it's up to each of us to make the time to create a strategic vision for ourselves and our banks.

So ponder these questions the next time you carve out a moment—even if it's just one question at a time.

What are you doing to take your skills as a community banker to the next level? Are you grooming the next generation of talent at your bank? Is your bank innovating the way it should be? Are you reading relevant publications that inspire you to be the best leader you can be? Are you networking with other community bankers? Are you getting outside your comfort zone and breaking through professional barriers to meet your goals?

Every community bank is indispensable to its local community. Each of us must pursue personal growth to ensure our businesses, and our industry, can continue to thrive and flourish.

I have no doubt that the 20 highly innovative community banks featured in this month's *Independent Banker* cover story are run by leaders who ask themselves questions like these regularly. They know that to better their community banks, they must better themselves and dive into a culture of innovation—both at the bank and on a deeper personal level as leaders.

So, before we close out summer, I hope you take this message to heart and think about your strategic vision as a community banker and a leader of this great industry. I know great things are on the horizon for all community bankers, but it starts with being mindful of where we are right now.

Where I'll be this month

I look forward to some of my own strategic discussions this month with state association executives. I'll also be spending time with staff in ICBA's Sauk Centre, Minn., office.

Rebeca Romero Rainey is president and CEO of the Independent Community Bankers of America® (ICBA), the leading advocacy organization exclusively representing community banks.



TIM ZIMMERMAN
CHAIRMAN, ICBA

*“continue pushing to
make these reforms as
valuable as possible”*



FROM THE TOP COLUMN

Community bankers have put years of effort into the regulatory relief provisions that were signed into law under the bipartisan Economic Growth, Regulatory Relief and Consumer Protection Act. But the battle doesn't end there.

Federal regulators are now charged with writing the rules that implement the act and detail how it will affect community bankers on the ground, so ICBA is working with the agencies to maximize its beneficial impact.

For starters, ICBA called on federal regulators to issue regulations that implement the ICBA Plan for Prosperity-inspired law as quickly as possible. In letters to the prudential banking regulators and the Consumer Financial Protection Bureau, ICBA cited the many regulatory relief provisions that will help community banks unleash their full economic potential.

Some provisions, such as those simplifying capital rules and establishing a

new community bank leverage ratio, will take time to implement. But many can be enacted by simply revising existing rules. For instance, ICBA's letters encourage the agencies to quickly issue regulations providing “qualified mortgage” and Home Mortgage Disclosure Act relief, implementing Volcker Rule and escrow exemptions, and expanding access to the 18-month exam cycle and the Small Bank Holding Company Policy Statement.

In a separate message, ICBA specifically called on the agencies to quickly issue regulations for the short-form call report created by the law and long advocated by ICBA. A provision in the act directs agencies to use a short-form report in the first and third quarters for banks with total consolidated assets of less than \$5 billion.

ICBA is calling on the agencies to limit short-form reporting to the balance sheet, income statement and statement of changes in shareholders' equity without any other

supporting schedules. This would allow relevant stakeholders to gain a solid understanding of reporting institutions' financial condition and performance without the excessively complex and burdensome reporting exercise associated with the long-form report.

ICBA and community bankers have spent much time at the forefront of the regulatory relief push, and we need to ensure those efforts deliver meaningful relief at the operational level. We'll continue pushing to make these reforms as valuable as possible for community banks. We are not resting on our laurels but are committed to delivering additional relief for community banks and local communities.

Did you know?

ICBA submitted two petitions during the debate over the Economic Growth, Regulatory Relief and Consumer Protection Act that garnered more than 10,000 signatures each.

Timothy K. Zimmerman is chairman of the Independent Community Bankers of America® (ICBA), the only national advocacy organization that exclusively represents community banks and is CEO of Standard Bank in Monroeville, Pa.



**JIM REBER,
PRESIDENT AND
CEO OF ICBA
SECURITIES**

*“risk aversion has
served the community
banking industry very
well over time”*

PORTFOLIO MANAGEMENT

The More Things Change...

MBS prepayments very stable in spite of Fed action

Community bankers, being conservative types (regarding their investment strategies, among other topics), like predictability. Equity markets, commodities, and the dreaded “D” word (“derivatives”) all are perceived by many to be far too volatile for their risk profile, whether we’re talking about personal or commercial investing. I would hasten to mention that risk aversion has served the community banking industry very well over time.

This brings us to this column’s topic. It’s been well documented that mortgage-backed securities (MBSs) are very popular with investment managers. Currently, over half of all community bank investments are of the amortizing variety. Virtually all of these are issued or guaranteed by the government or its agencies, so the credit quality is very high. With interest rates rising, a lot of the high premium prices of the last decade have dwindled, so that risk has pretty much abated. The corollary risk to rising rates (other than prices falling, of course) is that cash flow dries up.

Different this time?

So far in this cycle, however, prepayment speeds haven’t shut down. It’s true that they’ve slowed, but most moderately-seasoned MBSs are still paying down at about the same pace as a year ago. And let us be reminded that that Fed has hiked overnight rates 75 basis points (0.75%) during this time. What’s going on?

There are really several forces at play here. As the economy’s health has improved, so has the ability of homeowners to afford larger mortgages. There have been plenty of instances this year in which a borrower has sold a home and purchased another, which results in the first mortgage being prepaid in full. That creates cash flow for the investor of the pool in which that loan resided.

Another factor is the (no surprise here) flattening of the yield curve. Although short-term interest rates have risen, and are at their highest levels in a decade, the longer durations have not kept pace, so that posted mortgage rates for both 15- and 30-year loans are still at affordable levels. As of this writing, 15- and 30-year posted rates are about 4.00% and 4.50%, respectively. The combination of these two factors has kept housing turnover, and thus prepayment speeds, very stable.

For example

The two largest cohorts of the 15-year agency MBS market are the 2.5 percent and 3.0 percent coupon pools. They represent about 75 percent of all outstanding 15-year securities, which are staples of a community bank bond portfolio. These pools are collateralized with loans whose borrowers’ rates are not “in-the-money” to be refinanced, so there is almost no prepay activity going on at the moment related to refs.

In spite of this, prepayment experience has been surprisingly (and pleasantly) fast. The “speeds” for 2.5 percent pools have run about 9 percent consistently for the last

12 months. The 3.0 percent cohort, which should be a bit faster, has averaged about 10 percent in the same period. While it’s correct to conclude these speeds aren’t fast in absolute terms, they at least haven’t dwindled to a snail’s pace. And any amount of seasoning improves the paydown even more, since the scheduled principal reduction on a 15-year pool begins to pile up pretty quickly.

Portfolio manager’s best friend

The benchmark “default” rate for mortgages to prepay is about 6 percent annually. This is the number of loans that turn over each year for reasons unrelated to interest rates. So another way to look at the recent performance of these 15-year pools is that prepayments are 50 to 70 percent higher than the benchmark. In an environment in which community banks are clamoring for cash flow from their bond portfolios, these securities meet that need.

Two other points to keep in mind. First, the average lives of these instruments are going to be in the 5-year range at the outset, which is in the sweet spot for a lot of portfolio managers. The average life will gradually shorten as these pools season. Secondly, both of these cohorts are currently priced below par, so the opportunity exists to average down your book values, since they were trading at premiums over most of the last decade.

Credit quality, liquidity, reasonable yield. Did I mention stability of cash flow?

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



ICBA URGES SUPPORT FOR USDA FARM LOANS

ICBA and other organizations sent a letter to leaders of the House and Senate Agriculture committees ahead of a pending farm bill conference.

The groups thanked Congress for raising USDA guaranteed loan limits to \$1.75 million but suggested that higher limits may be necessary given ongoing distress in the farm sector.

They also advocated not counting term limits on direct loans in years in which borrowers have guaranteed loans to encourage producers to work with commercial lenders and transition to commercial credit.

[Read Joint Letter](#)

MICHIGAN CREDIT UNIONS FORM BANK TO EXPLAND REACH

Seven Michigan credit unions are forming a limited-purpose bank to meet state restrictions on offering wealth and asset management services, according to a new article.

[Crain's Detroit Business](#) reports that the new trust bank follows a 2016 state law easing regulations that barred credit unions from offering trust services directly to members—offering yet another example of credit unions pushing the envelope on permissible activities.

According to the article, the credit union group's long-term plan is to extend their trust bank's services to serve Michigan's roughly 5 million credit union customers. ICBA is reviewing the application, which the state has 100 days to formally review.

ICBA MEETS WITH WHITE HOUSE, OMB ON SUB S DEDUCTION

ICBA met with staff from the White House and the Office of Management and Budget on the Treasury Department's proposed regulation to implement a 20 percent tax deduction for shareholders in Subchapter S banks and other pass-through entities.

Section 199A of the Tax Cuts and Jobs Act generally provides that Sub S shareholders are eligible for the deduction on their qualified business income, though certain "specified services" enumerated in the law are not eligible. ICBA is advocating for a broad interpretation that would ensure all community bank activities are eligible—as it was assured by policymakers while the law was being crafted.

Treasury has submitted its proposal to the OMB before releasing it publicly. Under a new process, OMB has 10 days to review and revise tax regulations before they are published.

DATA BREACHES REACH NEW RECORD IN 2017: REPORT

The number of U.S. data breaches hit a new all-time high in 2017, according to the Identity Theft Resource Center. Identified breaches rose 44.7 percent last year to 1,579.

The business sector topped the list with 870 reported incidents, representing more than half of the overall total. The health-care sector was second with 374 breaches (23.7 percent), followed by the financial sector with 134 (8.5 percent).

[Read More](#)

About ICBA

The Independent Community Bankers of America®, the nation's voice for nearly 5,700 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. For more information, visit ICBA's website at www.icba.org.

ICBA STATEMENT ON TREASURY, OCC REGULATORY ANNOUNCEMENTS

Independent Community Bankers of America® (ICBA) President and CEO Rebeca Romero Rainey issued the following statement on the Treasury Department report on nonbank financial services and Office of the Comptroller of the Currency announcement that it is accepting special-purpose bank charters for fintech firms.

“ICBA commends the Treasury Department for studying the important issues covered in its report on nonbank financial firms and financial technology, which includes recommendations on how policymakers can modernize federal regulations and embrace innovation.

“The Treasury report includes a variety of ICBA priorities, such as enacting a federal data security and breach notification law, modernizing the Telephone Consumer Protection Act and other laws, harmonizing state licensing requirements and guidance on third-party partnerships, codifying the ‘valid when made’ doctrine, and encouraging continued Federal Reserve leadership on payments modernization.

“Meanwhile, ICBA remains concerned that instituting a special-purpose national bank charter for fintech firms would create an unlevel regulatory playing field. The Office of the Comptroller of the Currency should procure explicit statutory authority from Congress before it issues fintech charters. Any new chartered institution should be subject to the same supervision and regulation required of community banks, including oversight and regulation of parent companies under the Bank Holding Company Act.

“ICBA and the nation’s community bankers look forward to continuing to work with Treasury and the OCC on these issues to promote a modernized system of federal oversight that is equitable for all regulated institutions.”



HELPING YOU ACHIEVE MORE

Connect with us today to discuss how, together, we can help your customers achieve more.

We'll work with you to develop the best financial solutions using our flexible business, agriculture and residential loans.

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BND 
Bank of North Dakota

WAYNE STENEHJEM NORTH DAKOTA ATTORNEY GENERAL

ATTORNEY GENERAL WAYNE STENEHJEM STATEMENT ON US SUPREME COURT RULING ON SALES TAX

North Dakota Attorney General Wayne Stenehjem issued the following statement in response to today's Supreme Court Decision.

North Dakota, along with 40 other states, joined with South Dakota in the legal fight for tax fairness. In the 1992 Quill v. ND decision, the US Supreme Court required that a retailer have a "physical presence" within a state before a seller can be obligated to collect and remit that state's sales taxes on purchases delivered into the state. With today's US Supreme Court decision overruling Quill, this will no longer be the case.

This is a victory for North Dakota's brick and mortar retailers who have had to compete with online retailers that don't collect sales or use taxes from their customers. North Dakota passed a law in 2017 requiring the collection of sales tax from online retailers. The law had a contingent effective date, and takes effect "on the date the United States Supreme Court issues an opinion overturning Quill v. North Dakota ... or otherwise confirming a state may constitutionally impose its sales or use tax upon an out-of-state seller in circumstances similar to those specified [in the law]."

I will be meeting with Tax Commissioner Rauschenberger about the effect of the SCOTUS opinion as it relates to collection of sales and use taxes from online retailers going forward.

Read the US Supreme Court's decision at https://www.supremecourt.gov/opinions/17pdf/17-494_j4el.pdf.

\$25,000 A YEAR FOR LIFE PRIZE WON

A North Dakota Lucky for Life® player won a prize of a lifetime with a FOR LIFE win! A Lucky for Life ticket for Monday night's draw won big by matching five white balls, winning \$25,000 a year FOR LIFE! The winning numbers were 13, 18, 27, 39, 43 and the Lucky Ball was 8. The lucky ticket was sold at Central Dakota Cooperative, 212 Adams Avenue, in Hettinger. The player with the winning ticket will have the option to receive an annuity payment of \$25,000 a year for life (minimum of 20 years) or a lump sum cash payment of \$390,000. No one has contacted the Lottery office to claim the prize.

"This is the fourth \$25,000 a year for life prize winner in North Dakota since the game launched in 2016," said Randy Miller, director of the North Dakota Lottery. "We encourage players to promptly check their numbers and sign the back of their tickets." Winners have 180 days from the date of the drawing to claim their prize.

The Lucky for Life top prize for the Thursday, July 5 draw is \$1,000 a day for life. For winning numbers and other information, visit us on the web at LOTTERY.ND.GOV.

NORTH DAKOTA DEMANDS FEDERAL REIMBURSEMENT FOR COSTS RELATED TO PIPELINE PROTESTS

Attorney General Wayne Stenehjem today filed a claim seeking \$38 million from the federal government to reimburse the State of North Dakota for costs related to the protests over the completion of the Dakota Access Pipeline.

The State claims the law enforcement and other costs were incurred as a result of the US Army Corps' failure to enforce the law, including its own regulations, and maintain public order during massive protests over the completion of the Dakota Access Pipeline (DAPL).

For nearly eight months beginning in August 2016, protesters engaged in prolonged, often combative and violent, protests on federal, state, and private lands in Morton County, North Dakota. Stenehjem said, "those organized protests, launched from large makeshift encampments illegally located on federal lands, involved frequent outbreaks of dangerous, unsanitary, and sometimes life-threatening activity."

In its claim, the State alleges that these protests were aggravated by the negligent and unlawful conduct by the Corps, including the Corps' complete failure to enforce mandatory legal requirement governing private conduct on federal lands under its jurisdiction, which, if enforced, would have prevented or minimized the civil unrest and resulting damages to North Dakota.

As a result of the Corps' failure to enforce the law and maintain public order on land under its control, North Dakota was forced to provide a sustained, large-scale public safety response to prevent deaths and protect public safety, health, and property, including that of the protesters. The State response involved thousands of days of law enforcement and first responder time, and the use of considerable amounts of equipment. Stenehjem said "this cost North Dakota \$38 million, which the State maintains the federal government should reimburse because the Corps' failures directly caused the state to incur these costs."

North Dakota's claim was filed under the Federal Tort Claims Act, which makes the federal government liable for negligent and other wrongful conduct to the same extent a private person would be liable under state law. Stenehjem noted "that under North Dakota law, a private person or company that engaged in the same conduct would be liable for all damages caused by the trespass, gross negligence, and nuisance resulting from the conduct." He added "the whole purpose of the federal Tort Claims Act is to make the federal government liable just like any private person would be."

The federal government has six months to respond to North Dakota's claim. If the claim is not paid or settled by then, the State can file suit to recover its damages in federal court.



RAUSCHENBERGER ISSUES STATEMENT ON U.S. SUPREME COURT REMOTE SELLER SALES TAX CASE

Tax Commissioner Ryan Rauschenberger issued the following statement June 21st as the U.S. Supreme Court announced its ruling on the remote seller sales tax case *South Dakota vs. Wayfair*. South Dakota aimed to overturn the 1992 Supreme Court case, *Quill vs. North Dakota*, when the Supreme Court ruled that North Dakota could not require a mail order company to collect its sales tax unless they had a physical presence in the state.

"I was pleased to hear that the Supreme Court overturned *Quill vs. North Dakota*," Rauschenberger said. "This will go a long way to ensure local businesses are on a level playing field with online retailers. I'm glad the Supreme Court was able to recognize the unfair advantage online retailers have. The North Dakota Legislature passed a law during the 2017 session to address remote seller sales tax. Remote sellers will be required to collect and remit sales tax to North Dakota only if they make a minimum of either 200 sales or \$100,000 in sales per year in North Dakota, even if they don't have a physical presence here. Over the next few weeks, our office will be working to

implement this new law change."

Prior to this ruling, businesses were required to collect and remit sales tax only if they have a physical presence in the state.

More details on collecting and remitting North Dakota sales tax for remote sellers will be shared in the coming weeks as the North Dakota Office of State Tax Commissioner works on administration of this change.

Details on the ruling may be found at www.nd.gov/tax/remoteseller. The U.S. Supreme Court opinion on this case may be found at www.supremecourt.gov/opinions/17pdf/17-494_j4el.pdf

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

RAUSCHENBERGER: REMOTE SELLERS REQUIRED TO COLLECT SALES TAX BEGINNING OCTOBER 1, 2018

Tax Commissioner Ryan Rauschenberger announced July 11th that remote sellers are required to be registered and begin collecting North Dakota

sales and use tax beginning October 1, 2018.

Last month, the U.S. Supreme Court announced its ruling on the remote seller sales tax case *South Dakota v. Wayfair*. Remote sellers can now be required to collect sales taxes in states where they do not have physical presence.

"The 2017 North Dakota Legislature passed a law that expanded North Dakota sales tax collection requirements to include remote sellers," Rauschenberger said. "Remote sellers will be required to begin collecting North Dakota sales tax on October 1, 2018, allowing them time to register and update their systems and software. They may voluntarily begin collecting any time before the October 1 date."

Small Seller Exception

Rauschenberger added that North Dakota's law also has a small seller exception to relieve collection burdens on small businesses. Remote sellers will only be required to collect North Dakota sales tax if their taxable sales shipped to North Dakota meet or exceed \$100,000 or 200 separate transactions in the previous calendar year.

"It is our mission to treat all of our taxpayers fairly, regardless of where they are located," Rauschenberger stated. "We

understand the impact that the Supreme Court's decision will likely have on businesses and we are working to ensure a smooth transition for taxpayers who have this new collection responsibility."

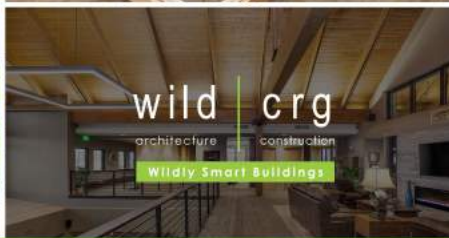
How to Register

The Office of State Tax Commissioner recommends the following two options for remote seller registration:

Remote Seller Makes Sales into Multiple States: Register through the [Streamlined Sales Tax Registration System](http://www.nd.gov/tax/streamlined). North Dakota is one of 24 member states of the Streamlined Sales Tax program – a central, electronic registration system for all member states.

Remote Seller Makes Sales into North Dakota Only: Register through North Dakota's [Taxpayer Access Point \(TAP\)](http://www.nd.gov/tax/taxpayer).

Additional details for remote sellers and Frequently Asked Questions (FAQs) may be found at www.nd.gov/tax/remoteseller.





ICBA URGES LONG-TERM SOLUTIONS FOR FLOOD INSURANCE PROGRAM

The Independent Community Bankers of America® (ICBA) today thanked Congress for extending the National Flood Insurance Program and called for a long-term solution. Following several stopgap extensions and lapses in recent years, ICBA is urging lawmakers to pass a long-term reauthorization of the NFIP that continues to provide affordable, reliable flood insurance for residential and commercial properties.

“Affordable and readily available flood insurance is vital for the more than 20,000 communities across the United States that depend on the National Flood Insurance Program,” ICBA President and CEO Rebeca Romero Rainey said. “A long-term reauthorization of the NFIP is needed to ensure coverage remains available to affected communities and to avoid further disruptions to the market.”

As Congress considers long-term solutions to the NFIP, ICBA urges lawmakers to set the program on a sound financial footing while making sure that rates are affordable for the homeowners and businesses who depend on flood insurance coverage. ICBA supports proposals to increase private-market participation and opposes efforts to remove the mandatory purchase requirement for commercial properties, which will put community banks at a disadvantage to regional and national banks when making loans in flood zones.

ICBA looks forward to continuing to work with Congress in support of a long-term reauthorization that makes needed reforms to the NFIP while ensuring it remains available to those who need it.

FDIC NEEDS BETTER IT COORDINATION: WATCHDOG

The FDIC has not developed sufficient strategies for several information technology transitions, the agency’s inspector general said. The Office of the Inspector General said the FDIC failed to adequately address IT security concerns, adequately communicate with agency stakeholders on transitioning to the cloud, or implement an enterprise architecture to guide its IT initiatives. It recommended better coordination and including the agency’s IT plans in its governance processes and framework.

[Read the Report](#)

FS-ISAC ADVISES CLOSER LOOK AT CYBER INSURANCE

Not understanding cyber-insurance policy riders can come back to haunt covered parties, the Financial Services Information Sharing and Analysis Center reported.

In its latest weekly report for community financial institutions, FS-ISAC cites the rise in claim denials by insurance providers and inconsistencies across carriers.

ICBA’s [“Cyber Insurance and Community Banks”](#) paper outlines cyber insurance and the types of coverage that may be available to community banks.

Read More from [FS-ISAC](#)

About ICBA

The Independent Community Bankers of America®, the nation’s voice for nearly 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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FIRST QUARTER TAXABLE SALES AND PURCHASES INCREASE NEARLY 10 PERCENT

Tax Commissioner Ryan Rauschenberger announced today that North Dakota's taxable sales and purchases for the first quarter of 2018 had increased by nearly 10 percent. Taxable sales and purchases for January, February and March 2018 were nearly \$4.1 billion, a 9.55 percent increase over those months in 2017.

"This 10 percent increase in the first quarter is the largest year-over-year growth we've seen since 2014," Rauschenberger said. "We are continuing with positive gains as this is the fourth quarter in a row that we've seen growth in this report. This is a good measure of economic activity in the state."

Rauschenberger added that growth in taxable sales and purchases may continue this fall and into next year as a result of the recent U.S. Supreme Court decision affirming the ability for states to require remote sellers to collect and remit sales tax for items purchased online and delivered into the state.

Nine of the 15 major sectors reported taxable sales and purchases gains when compared to the first quarter a year ago. Most notably, the mining and oil extraction sector increased by \$253 million (a 78.42 percent increase) and the wholesale trade sector increased by \$145.5 million (an 18.41 percent increase).

"The retail trade sector continues to dominate this report," Rauschenberger said. "However, the increase in oil activity in the western part of the state played a major role in moving this report to a double-digit positive again. Williston has moved back to having the second largest taxable sales and purchases in the state, with Fargo holding at first."

Percent changes for the first quarter of 2018 (compared to the first quarter of 2017) for the top six largest cities in North Dakota were as follows:

- Williston – Increase of 33.19 percent
- Dickinson – Increase of 14.72 percent
- Fargo – Decrease of 1.96 percent
- Minot – Decrease of 2.4 percent
- Bismarck – Decrease of 7.16 percent
- Grand Forks – Decrease of 15.17 percent

Of the 50 largest cities in North Dakota, the highest percent increases for the first quarter of 2018 (compared to the first quarter of 2017) were as follows:

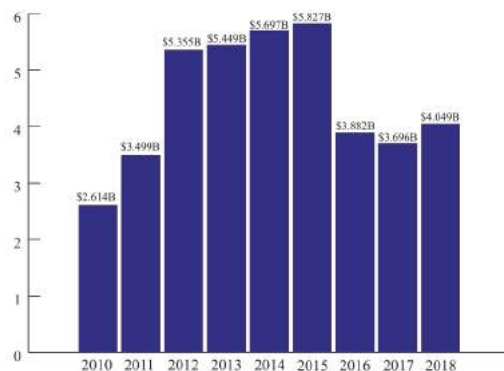
- New Rockford – Increase of 44.12 percent
- Watford City – Increase of 40.63 percent
- Tioga – Increase of 38.36 percent
- Williston – Increase of 33.29 percent
- New Town – Increase of 28.15 percent

Counties with the highest percent increases for the first quarter of 2018 (compared to the first quarter of 2017) were as follows:

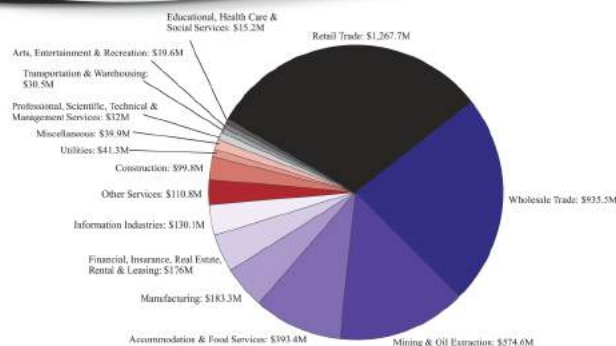
- Renville County – Increase of 48.33 percent
- McKenzie County – Increase of 37.32 percent
- Eddy County – Increase of 34.18 percent
- Williams County – Increase of 33.29 percent
- Griggs County – Increase of 27.8 percent

The complete first quarter 2018 North Dakota Sales and Use Tax Statistical Report can be accessed online at www.nd.gov/tax.

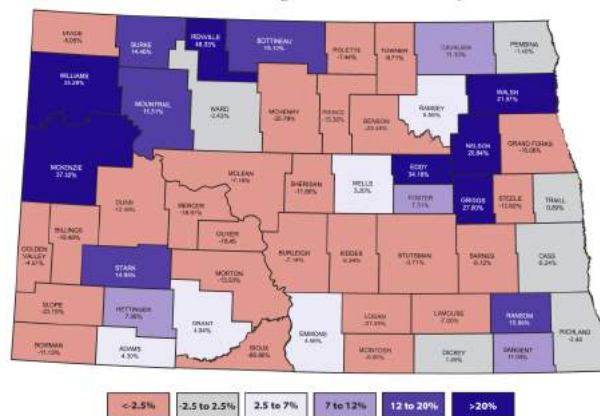
ND Tax ND Total Taxable Sales & Purchases 2010 - 2018 First Quarter



ND Tax ND Taxable Sales & Purchases by Industry First Quarter 2018



Percent Change from 2017 to 2018 - 1st Quarter



Charts/Map:

ND Total Taxable Sales & Purchases 2010 - 2018 First Quarter
ND Taxable Sales & Purchases by Industry First Quarter 2018
County 2018 vs 2017 1st Quarter TSP Map

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[Tax-related identity theft](#) occurs when someone uses your Social Security number to file a tax return claiming a fraudulent refund. If you become a victim, we're committed to helping you resolve your case as quickly as possible.

Information and Guidance for **Individuals**

[Taxpayer Guide to Identity Theft](#)

[Publication 5027, Identity Theft Information for Taxpayers \(PDF\)](#)

[Employment Related Identity Theft Information](#)

[Data Breach: Tax-Related Information](#)

[Requesting Copy of Fraudulent Return](#)

[Publication 4524, Security Awareness For Taxpayers \(PDF\)](#)

[Identity Theft Victim Assistance: How It Works](#)





Bob Patterson, Acting Associate Commissioner, External Affairs is pleased to announce that the Social Security Administration is expanding their [my Social Security](#) online wage reporting service to Supplemental Security Income (SSI) recipients, as well as their spouses, parents, sponsors, and representative payees. Individuals receiving both Social Security Disability Insurance (SSDI) and SSI, as well as their representative payees, can also report wages online. This service is available through their existing [my Social Security](#) portal. Check the [website](#) to learn more about [my Social Security](#) features and how to sign up.

Note: SSI recipients, their spouses, parents, sponsors, and representative payees may still use the SSI Mobile Wage Reporting and SSI Telephone Wage Reporting applications. However, the preferred wage reporting method for individuals receiving both SSDI and SSI is the [my Social Security](#) online wage reporting service.

Social Security touches the life of nearly every American. By offering more online service options for conducting business with the Social Security Administration, they are leveraging technology to better serve the public.

The Social Security Administration (SSA) is looking for an executive to serve in a leadership role within its Office of Financial Policy and Operations (OFPO) as the Associate Commissioner (AC). The complete vacancy announcement can be found on USAJOBS [SSA-EX-501](#). The AC will report directly to the Deputy Commissioner and Assistant Deputy Commissioner for the Office of Budget, Finance and Management (OBFM) in Woodlawn, MD. The vacancy is open now through August 9, 2018.

The OFPO has agency-wide responsibility for Social Security's: Financial policies and procedures; Internal control programs; Financial management and related administrative systems; Cost accounting and analysis programs; Certification and accounting for all benefit payments; Debt management program; and Domestic and international direct deposit programs for delivery of benefit payments.

The AC for OFPO has responsibility for: Social Security's accounting, payment and travel operations; and Preparation of the agency's financial reports including the annual financial statements.

The incumbent serves as SSA's Deputy Chief Financial Officer and oversees and assures the implementation of all financial management activities relating to the programs and operations of the Agency. S/he also serves as SSA's Deputy Performance Improvement Officer and supports agency leadership in driving performance efforts across the organization by using goal-setting, data-driven performance reviews and analysis, cross-agency collaboration, and personnel performance appraisals aligned with organizational priorities.

Candidates for the position must have professional experience at a senior level (equivalent to the GS-15 in either the General Schedule (GS) or a comparable pay plan) and provide evidence of meeting the Educational Requirement for the [0510 Accounting Job Series](#). Applicants must demonstrate via their resume and application their level of experience for each of the Executive Core Qualifications (ECQs) that are included in the job posting, as well as address each of the mandatory technical qualifications (TQ) to substantiate their technical knowledge and abilities.



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	424961	50 count	Nestle® Coffee-mate® Coffee Creamer, French Vanilla, Liquid Creamer Singles	\$7.29	\$5.69
	236240	3 count	Staples Cane Sugar Value Pack- Pure and Natural	\$6.49	\$4.60
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Community Banks Zap the Tech Gap

by Shane Ferrell



Community banks have historically been viewed as slow to adopt technology when compared to their larger counterparts. However, the need to answer increased consumer expectations via modern banking strategies has spurred more and more community institutions to embrace new technologies. And with customer expectations centering on digital channels, a digital push has become paramount.

Today, community banks are zapping the technology gap between themselves and larger institutions. An [ABA study](#) found that 52% of community banks will increase the number of digital channels offered to customers to improve engagement this year.

This advance toward digital banking stems from a desire to attract new customers. But how exactly are banks using technology to level the playing field and acquire these customers?

Using Technology to Enhance the Customer Experience

Today, the experiences customers receive from online shopping and smartphone apps have shaped their expectations for all other service providers, including financial institutions. Indeed, matching an Amazon or Netflix experience can be a tall order to fill for community banks, but it's a challenge they're meeting head on—starting with a seamless mobile experience.

For financial institutions, [integrated mobile banking](#) is arguably the greatest way to tighten the technological gap. Those that have implemented mobile banking have gained major benefits, the most important of which is pleasing customers.

"Mobile has been one of the most utilized services that we have rolled out," says Wayne Garrett, executive vice president of Legence Bank in Eldorado, Illinois. (The bank utilizes a digital banking platform directly integrated with its core.) "The way the software is designed almost makes it foolproof. I believe anyone can use it."

One major focus area for a community institution like Legence is fostering and maintaining growth. Because its mobile app enables customers to connect to the bank from anywhere, Lynn Byrd, the bank's chief financial officer, believes it has been key in not only gaining new accounts, but also retaining long-time customers.

"Because of the mobile app, students who are graduating and moving off to college can still keep their accounts here at Legence," Byrd says. "So we are able to retain those customers, and they can retain a connection to their hometown, too."

Using Technology to Build Relationships

Technology is often perceived as a dividing force in our society; yet, technology also harbors the potential to build lasting, meaningful relationships. And a growing number of banks have employed an [integrated customer relationship management \(CRM\) platform](#) to do just that. CRM systems enable banks of every size to enhance relationships with their customers, and for community banks, relationships are everything. An integrated CRM allows banks to tailor individualized communications to customers based on their channel preferences.

"We can reach out to specific types of customers throughout the year via newsletters, phone calls, etc.," says Byrd. "If we notice customers aren't coming into the branches, we'll reach out to see if there's anything we can do for them."

CRM systems also grant the bank invaluable, behind-the-scenes access to the behaviors and needs of its customers, which, according to Byrd, transfers directly into new business: "For us to be able to see what's going on with our customers at a quick glance helps us serve them better in the long run, which in turn, evolves into referrals."

Using Technology to Connect with Commercial Customers

Though vital, retail customers don't corner the market on high expectations for financial institutions. Commercial customers' demands are rising in tandem, and community banks are leveraging technology to connect with these customers, too.

Paducah Bank—located in Paducah, Kentucky—is forging new commercial relationships outside of its city limits, a fact that brings a deep sense of pride to Terry Bradley, the bank's senior vice president and director of commercial depository and treasury management services. For Bradley, utilizing treasury management technology to connect with commercial customers is an art of precision.

"It's important for us to find ways to leverage technology, tools and services to enhance the banking relationship outside the scope of brick and mortar," Bradley says. "And with our tools, we can offer a well-defined set of services for business customers around the country, just as if I were able to see their buildings from my office window."

Using technology such as remote deposit capture, ACH origination and risk management, Bradley believes any size bank can compete.

"People often think [treasury management services](#) are only for larger commercial customers, but they're not. For Paducah Bank, the ideal treasury management client is one that has a need that can be met by a solution we offer. It's that simple."

Today, community banks are implementing technologies that let them compete with larger institutions, a trend that is likely to continue. And by deploying innovations while maintaining personal relationships these banks can only sharpen their competitive edge.

Shane Ferrell serves as CSI's vice president of digital strategy. In his role, he leads the strategic direction of CSI's digital banking suite of products, which includes omnichannel, internet and mobile banking. During his year career with CSI, Shane has held various positions, from conversions to product management.

CYBERCON ANNOUNCED

The 1st annual CyberCon is coming to Bismarck-Mandan October 2-3! This is a joint Cybersecurity / Critical Infrastructure conference that will be hosted at Bismarck State College in the NECE (National Energy Center of Excellence) building. The U.S. Department of Homeland Security defines critical infrastructure as "Systems and assets, whether physical or virtual, so vital to the United States that the incapacity or destruction of such systems and assets would have debilitating impact on security, national economic security, national public health or safety." Of the 16 nationally recognized critical infrastructure sectors, North Dakota has 15. Cybersecurity attacks against critical infrastructure continue to increase and affect daily life, economic vitality and national security. Speakers of this event will address Cybersecurity trends, techniques, responses and awareness through collaboration and education with critical infrastructure presenters discussing defending their systems and assets.

Please contact Tony Aukland or Darin Hanson for more information! Registration is open, here is the website <https://bismarckstate.edu/continuingeducation/professional/Conferences/CyberCon/>

Tony Aukland (701) 328-3245 aaukland@nd.gov
Darin Hanson (701) 328-8465 dthanson@nd.gov

Committee members include: MDU, Basin Electric, Starion Bank, Doosan-Bobcat, High Point Networks, NISC, CyberNet Security, Bismarck State College, University of Mary, ND National Guard, and state agencies ITD, DES, and the NDSLIC.



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CONSUMER FRAUD JUDGMENT ISSUED AGAINST DAKOTA POLE BUILDINGS INC.

The Attorney General's Consumer Protection division sued Matt D. Lano of LaMoure, ND, doing business as Dakota Pole Buildings, Inc., for violations of the consumer fraud and contractor licensing laws. Neither Lano nor his business has ever held a contractor's license.

The Consumer Protection division initiated an investigation in September 2017, after receiving a complaint about Lano. Investigators learned that over the past three years, Lano had taken numerous advance payments from homeowners in Barnes, Burleigh, Stutsman, and McLean counties, for the construction of pole buildings on their properties, but had not completed any of the work. The LaMoure County District Court found that Lano was operating without a contractor's license, abandoned consumer projects, diverted consumer funds, and had engaged in consumer fraud, and entered a judgment against him. The District Court's judgment includes \$5,650.00 in civil penalties, fees, and costs to the Attorney General's Office. Several individuals also filed their own lawsuits against Lano for similar violations, and obtained civil judgments against him.

The court banned Lano and his company from working as a contractor for a minimum of three years, and until he has paid in full all consumers to whom he owes refunds as well as the civil penalties, and thereafter he cannot work as a contractor unless properly licensed.

Parrell Grossman, director of the Consumer Protection Division, asked homeowners to contact the LaMoure County Sheriff's Office at 701-883-5720 with new reports of Lano's construction fraud.

Attorney General Wayne Stenehjem reminds homeowners to make sure a contractor is properly licensed before handing over any money.

FAKE IRS SCAM CALL MADE TO GOVERNOR BURGUM

BISMARCK, ND – Scam artists left a recorded message for Governor Burgum yesterday evening. Scam artists use auto-dialers to place thousands of scam calls every day. The auto-dialer calls strings of numbers until an answering machine picks up, then it automatically leaves the prerecorded scam message. The scammers left a "Fake IRS" recorded message for Governor Burgum, threatening "immediate arrest" on supposed "federal warrants" unless the call was returned within "twenty-four working hours." The Governor recognized the message as a "Fake IRS" scam call and his staff notified the Attorney General's Consumer Protection division.

"Although the 'fake IRS call' scam has been around for several years and my office has issued many warnings, this scam is still finding victims in North Dakota," said Attorney General Wayne Stenehjem, who received the same scam message at home a few weeks ago.

Earlier this year, a Bismarck man who responded to the call lost more than \$21,000. The victim reported that the scammers kept him on the phone for hours, directing him to go to multiple stores and purchase dozens of Google Play cards, then read off the numbers from the back of the cards. The victim reported that the supposed federal officers threatened if he hung up before the total was paid, he'd be immediately arrested. Once the scam artists had the numbers off the Google Play cards, they were able to log on and empty the card while the victim was still on the phone. The victim did not realize he had fallen for a scam until several days later when he was telling a friend about his experience.

The consumer protection division received another report yesterday from a young woman in Grand Forks who lost \$6,000 to the scam.

"If you receive a recorded message threatening you with immediate arrest, please hit delete immediately. Then tell your friends about this scam, so they know to ignore it, too," recommended Stenehjem.

The real IRS is tracking these calls. North Dakotans who receive a fake IRS scam call can report it to the IRS by emailing phishing@irs.gov, or completing an online report at https://www.treasury.gov/tigta/contact_report_scam.shtml.



An advertisement for the North Dakota Development Fund. It features a blurred background image of a man in a suit and a rack of network cables. The text "Leverage the Risk." is prominently displayed in white, followed by "USE NORTH DAKOTA DEVELOPMENT FUND" in a smaller, blue, sans-serif font. At the bottom, there is a white banner containing the North Dakota "LEGENDARY" logo, the website "NDDevelopmentFund.com", and the phone number "701-328-5310".

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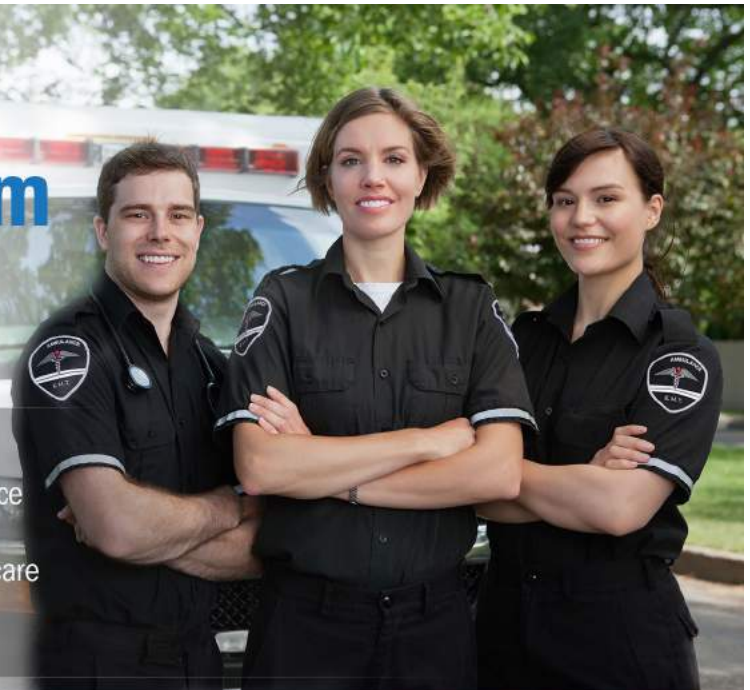
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There is no "easy button" for CECL. Adhering to the new standards will take time, effort and considerable planning, but it is possible to turn the pain of compliance into the benefit of strategy.

The new [current expected credit loss mandate \(CECL\)](#) has made broad, sweeping changes to credit measurement and reporting. To meet CECL requirements, banks and credit unions must use historical information, current conditions and economic forecasts to estimate expected losses. The new guidelines require collecting, sorting and analyzing significant amounts of data from various sources as well as altering methodologies to estimate expected losses.

The CECL requirements mark the first time this much data has been aggregated at the individual financial instrument level. But once that history – that instrument-level data – has been captured, good things can happen. With the right data, financial institutions can begin improving decision making around credit risk, interest rates and profitability.

Working Toward CECL Standards

With less than two years to go, financial institutions should be working through the necessary [steps to adhere to the new standards](#). The multiyear implementation period is intended to give organizations a chance to prepare, but time will go quickly.

CECL requires quantitative, measurement-based historical data through the contractual or behavioral life of a loan, rather than an estimate. Most auditors are advising financial institutions to collect seven to 10 years of data. Collecting and storing that amount of information can be daunting, which is why many financial institutions are partnering with third-party providers as part of their CECL plans. Employing a solution that enhances credit modeling also eases the burden, providing the ability to continually analyze data to optimize the required reserve amount for every loan.

Credit has largely been, and will continue to be, an art form balanced by financial institutions' finance side, which has historically had more insight and access to models, solutions and analytics. Unlike other requirements, CECL requires input, adjustments and new, higher levels of rigor from multiple teams throughout a financial institution. CECL ups everyone's game.

The Good News Waiting on the Other Side of CECL

Although using data for better decision making has always been encouraged, capturing it prior to CECL requirements has been a step few were willing to take. Now that years' of historical, instrument-level data will be collected and available to your organization, it makes sense to use it as a competitive advantage.

New insights will emerge that can move your organization from a reactive state to predictive or prescriptive analytics. Instead of asking what might happen, instrument-level data can help your organization make something happen.

Start by correlating data. Look at loan demand over time and other key factors for your institution. There are many ways to pool and correlate data – by collateral or type, including mortgages, auto loans, credit cards or others. You can further segment by cost center, loan officer, FICO score or geography. Consider what level of detail provides meaningful information for your organization. Does the data tell you something that might alter your strategies?

Analyzing data provides a solid foundation for understanding your markets and metrics, including how portfolios behave and where opportunities lie. Where will the market go? How will that affect your ability to earn a reasonable return on your asset base? Do you need to change your strategy to protect against potential rate changes?

You'll soon realize the data you've sorted and analyzed offers insights that go far beyond credit loss. Data generated for CECL can be used in conjunction with budgeting and planning for more strategic risk management. With risk analysis into interest rates, liquidity, credit, market and regulatory capital, additional loan and credit data helps forecast and reduce losses. Additional data also helps generate more accurate budget projections. With those analyses in mind, your organization can build a strategy to become more competitive and profitable. With that level of credit data, your organization can further extend a risk-adjusted return on capital to include all of the credit elements that have previously been out of reach for quantitative analysis. That can affect decisions on the prices you'll set or the products you'll offer. Using data to drive strategic decisions can lead to lower overall risk and better managed return for every stakeholder, including borrowers. That's a remarkable place for your financial institution to be.

Achieving True Strategic Risk Management

Because credit risk has significant enterprise-wide implications for an organization, it's one of the most significant types of risk a financial institution takes – perhaps bigger than reputational, compliance, regulatory or market risks. To mitigate that risk, invest in people, processes and technology that will move your organization from the low end of the risk management curve – where compliance doesn't drive value – to true strategic risk management. It is to your benefit to implement CECL processes now to help your organization go well beyond compliance to yield business-boosting results.

John Dalton, CPA, is Product Strategy director of Financial & Risk Management for Fiserv—a member of the Independent Community Bankers of North Dakota. A member of the American Institute of CPAs, John's risk advisory leadership and consultancy has spanned institutions including Accenture, Bank of America, Dixon Hughes Goodman, and Bank of Atlanta. He holds an MBA from Emory University, a Masters of Accountancy from Georgia State University, and a Mechanical Engineering degree from Vanderbilt University. He can be contacted at John Dalton, CPA, Fiserv John.Dalton@Fiserv.com 678 485 9269 www.fiserv.com



ICBND SCHOOL OF AGRICULTURAL LENDING ANNOUNCES 2018 GRADUATES

The 2018 ICBND School of Agricultural Lending was held June 18-22 at the Bismarck State College in Bismarck. This two-year course was attended by 16 second year students and 14 first year students. The ICBND School of Agricultural Lending is designed to provide practical aspects of agricultural credit and finance, farm management, marketing and related subjects. The core curriculum was developed by local North Dakota Community Ag Lenders in conjunction with NDSU and BSC Agribusiness faculty and taught by experienced bankers, consultants and college professors. This year's curriculum included the following classes: Understanding Balance Sheet Structuring, Balance Sheet: Cost vs Market, Income Statements, Cash Flow, Cash Flow Cash Studies, 5 C's of Credit, Ag Bank Sims, Land and Machinery Values, Crop and Livestock Values, In-house Appraisals and Evaluations, Ag Future-Loan Workouts, Tax Returns and Forms, Tax Returns-The Bankers View, Ratio Analysis and Benchmarking, Ag File Exams and DFI Update, and Cycles in Ag from a Historical Perspective.

ICBND congratulates those completing their second year session. Pictured left to right, top row are: Christy Hase, First International Bank & Trust; Jana Lee Hance, Redwater Valley Bank; Tristan MacDonald, Garfield County Bank; Tierani Brusett, Stockman Bank; Missy Feist-Erickson, Peoples State Bank of Velva; Joana Flemmer, First International Bank & Trust; Denise Hornstein, Horizon Financial Bank. First row: Shane Morris, Bank of Turtle Lake; Brian Dukart, American Bank Center; Jacob Fannik, First Western Bank & Trust; Ty Bruner, Peoples State Bank of Velva; Brett Kusler, Bank of Hazelton; Derek J. Weigel, Cornerstone Bank; Brian J. Baldwin, Lincoln State Bank; Brad Dewald, Citizens State Bank of Finley and Jerome T. Pilch, Cornerstone Bank.





Strawberries Named Dirtiest Produce

Live Well, Work Well

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

Strawberries Named Dirtiest Produce for Third Year in a Row by EWG

Every year, the Environmental Working Group (EWG) releases a Shopper's Guide to Pesticides in Produce report that details which fruits and veggies are the least – and most – contaminated by pesticides. The guide is designed to help you make healthy and informed choices and reduce your exposure to toxic pesticides.

For the third year in a row, strawberries top the “Dirty Dozen” list of the most pesticide-tainted produce, with one-third of all conventional strawberry samples containing 10 or more pesticides. One sample even contained 22 pesticide residues.

The other fruits and vegetables on the Dirty Dozen list are:

- Spinach
- Nectarines
- Apples
- Grapes
- Peaches
- Cherries
- Pears
- Tomatoes
- Celery
- Potatoes
- Sweet bell peppers

While pesticides boost crop yields, multiple studies have linked pesticides in produce to conditions like asthma, cancer, fertility issues and brain conditions. The Connecticut Agricultural Experiment Station recommends rinsing produce under water for 30 seconds to get rid of pesticide residues. For more information, visit EWG's website: <https://www.ewg.org/foodnews/>. ■

Over 200 Rare Antibiotic-resistant Genes Found in 27 States, Report Shows

A Vital Signs report released by the Centers for Disease Control and Prevention (CDC) revealed that more than 200 rare antibiotic-resistant genes were found in bacteria tested in 2017.

According to CDC principal deputy director, Dr. Anne Schuchat, 2 million Americans get sick from antibiotic resistance, and 23,000 die from such infections each year.

The CDC is now promoting an aggressive containment strategy that includes rapid detection tests and screening for reducing the spread of antibiotic resistance. They also ask that you take simple preventive measures like washing your hands and getting vaccinated. For more information, visit <https://www.cdc.gov/drugresistance/>. ■

Retirement Plan Don'ts

When it comes to saving for retirement, you will find a lot of information about ways to save, the different retirement plans that are available, the kinds of investments you can make and how the market works. But be warned: Once you have put money into retirement savings, it should not be taken out. That money is meant to support you when you no longer work, and the less money in your savings, the less money you have to live on in your old age. Following are ways that people take money out of their retirement savings and what happens when they do.

Don't borrow from your retirement plan before retirement unless absolutely necessary.

Your retirement plan may allow you to borrow from your account, often at very attractive rates. However, borrowing reduces the account's earnings, leaving you with a smaller nest egg. Also, if you fail to pay back the loan, you could end up paying income taxes and penalties. As an alternative, consider budgeting to save the needed money or pursue other affordable loan options.

Avoid withdrawing funds permanently before retirement.

This often happens when people change jobs. According to a study by the Employee Benefits Research Institute and Hewitt Associates, only 47 percent of workers changing jobs rolled over into an IRA or a new employer's retirement plan at least some of the money they received from their former employer's retirement plan.

Pre-retirement withdrawals ultimately reduce the size of your nest egg. In addition, you'll probably pay federal income taxes on the amount you withdraw (ranging from 10 percent to as high as 39.1 percent) and a 10 percent penalty may be tacked on if you're younger than age 59½. You may also have to pay state taxes. If you're in a SIMPLE IRA plan, that early withdrawal penalty climbs to 25 percent if you take out money during the first two years you're in the plan. ■



ND BANKS
BENEFIT TRUST

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

Fried Rice

- 2 Tbsp. vegetable oil
- 3 cups brown rice (cooked)
- 1 carrot (cut into ¼-inch slices)
- ½ cup bell pepper (chopped)
- ½ cup onion (chopped)
- ½ cup broccoli (chopped)
- 2 Tbsp. low-sodium soy sauce
- ½ tsp. black pepper
- 1 tsp. garlic powder
- 2 medium eggs (beaten)
- ¾ cup chicken (cooked, chopped)

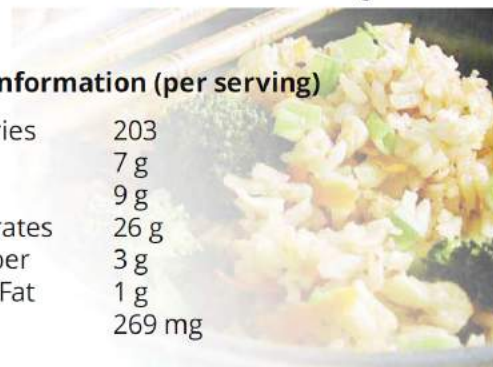
Directions:

Heat oil in a large skillet over medium heat. Add rice and stir for 5 minutes. Stir in carrot, bell pepper,

onion, broccoli, soy sauce, black pepper and garlic powder. Cook until vegetables are tender. Remove mixture from pan. Pour eggs into pan and scramble. Put vegetable mix and rice back in the pan and mix with scrambled eggs. Add chicken and cook until hot. Serve warm. Makes 6 servings.

Nutritional Information (per serving)

Total Calories	203
Total Fat	7 g
Protein	9 g
Carbohydrates	26 g
Dietary Fiber	3 g
Saturated Fat	1 g
Sodium	269 mg



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See page 33 for more
information and our
[website](#) for all the details.



Community Bankers for Compliance, Fall Session, September 25 & 26, 2018



A review of Regulation Z as it impacts TRID.

DAY 1:
REGULATION Z: TRID
including all Summer
2018 and
October 1, 2018
Changes

Ramkota Hotel, Bismarck

[Register Here](#)

DAY 2:
HELOCS (Regulation Z),
Customer Identification
Program vs.
Customer Due Diligence



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IF / THEN SCENARIOS FOR TAXPAYERS WHO GET PHISHED

The IRS reminds taxpayers that the agency does not initiate contact with taxpayers by email or text messages to request personal or financial information. This includes requests for PIN numbers, passwords or similar information for credit cards, banks and other financial accounts.

This is important for everyone to remember because thieves often pose as the IRS to get taxpayers to turn over personal information in a scam called phishing. Phishing is typically carried out through unsolicited emails or websites.

Here's what a taxpayer should do if they see a suspicious communication from the IRS:

- **Email**

If Someone receives an email claiming to be from the IRS that contains a request for personal information...**Then** the recipient should:

- Not reply.
- Not open any attachments. They can contain malicious code that may infect a computer or mobile phone.
- Not click on any links.
- **Forward** the email as-is to the IRS at phishing@irs.gov.
- Delete the original email.

- **Website**

If someone discovers a website that claims to be the IRS but the user suspects it is bogus...**Then** they should:

- Send an email with the URL of the suspicious site to phishing@irs.gov.
- Include a subject line of "suspicious website."

- **Text Message**

If someone receives an unsolicited text message claiming to be from the IRS...**Then** the recipient should:

- Not reply.
- Not open any attachments.
- Not click on any links.
- Forward the text as-is to the IRS at 202-552-1226. Standard text messaging rates apply.
- If possible, in a separate text, forward the originating number to the agency at 202-552-1226
- Delete the original text.

If someone clicks on a link in a phishing email or text, or on a site they believe is bogus, they can visit the [identity protection](#) page for more information on steps to take to protect their information.



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

Don't miss the 51st Annual ICBND Convention, August 12-14, 2018
Register NOW!

Avast Ye Mateys, Valued Bank Members and Associate Members:

It's time to set sail and make ye plans to attend ICBND's 51st Annual Convention.
If'n you don't...you'll be invited to walk the plank!

The ICBND Convention Committee and staff have assembled
another premiere event with this year's theme
"There's Treasure to be Found in Community Banking".

Please take a moment to review this communication as well as the links to our website for
the *Convention Information Brochure and Registration Booklet*, *Golf Scramble
Registration*, *Non-Golfer Community Event*, *ICBND PAC Raffle Fundraising Information*
and *ICBND Service Award Nomination Form*.



**ICBank PAC
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your donation today!



**The Convention Information Brochure
and Registration Booklet lists the
schedule, speaker bios and their topics
of discussion and all the extras. Find it
here:**

Convention Registration Bankers/Non-Exhibitors

Convention Exhibitors/Booths

Please complete the registration form and email to info@icbnd.com today!



**Introducing the Non-Golfers Event -
United Way Backpack Program and
Downtown Ghost Tour!**

Join us to stomp out hunger by helping United Way
with packing 1,100 backpacks full of food! United
Way will have an assembly line of food for us to
gather and pack. These packs will be distributed to
local families in need. The local media has been
invited and articles and pictures will be sent to your
local newspapers to help spread the word of what
Independent Community Banks are doing to give
back. After we finish with the backpacks join us to
find out more about Bismarck's rich and interesting
history on a *walking haunted history tour* of
downtown Bismarck. See the flyer for more details!

Non-Golfer Event Registration



**ICBND Annual Pac
Golf Scramble**

ICBND Pac Golf Scramble has
been a huge success in the past
and we look forward to continuing
the tradition. Please register
individually here.



**ICBND Service
Award Nomination
Form**

Help us recognize the dedication
of men and women who have
given to the integrity of
independent community banking
by nominating them for the
ICBND Service Award. We honor
milestones of service years of 20,
30, 40, 50 and above reached
during this calendar year.

STARION BANK

Starion Bank has promoted Fargo banker Ashley Steidl.



She now serves in the position of universal banker III, building new and maintaining existing customer relationships, opening personal and business accounts, processing personal loans and preparing related documents. In addition, she

supervises the retail team at the South University Drive branch.

Steidl joined Starion in 2017 as a universal banker II.

Starion Bank has hired Cody Musland as business banking officer, vice president, at the bank's Ellendale branch.



In this position, he partners with business and agriculture customers to find proper financing, leasing and other banking products to fit their needs. Musland maintains customer relationships and loan portfolios as well as develops new customer relationships.

Musland has more than 30 years of experience in the banking industry, most recently in Lisbon. He started his career as an agricultural loan officer and has served in various capacities including branch manager, vice president and president. In addition to his banking experience, he has a background with a diversified grain and livestock operation.



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

FIRST INTERNATIONAL BANK & TRUST

First International Bank & Trust (FIB&T) is proud to announce the promotion of **Dave Pankow**. Dave started working at FIB&T September 5, 2017 as a business banker. He was most recently promoted to VP/ director of real estate & construction.



With his new role, Dave will be

responsible for overseeing the physical security team, facilities manager, and the real estate and construction team. Dave will continue to participate in project meetings as well as construction and remodel oversight. Dave will continue with his business development efforts, especially focusing on industries such as Engineering, Architecture and Contractors. Dave has a wealth of experience on large commercial and complex construction lending projects.

Since joining FIB&T, Dave has provided direction for a number of new bank buildings such as our FIB&T offices in Rugby, Grand Forks and Bismarck.



ICBND 51st Annual Convention

August 12-14, 2018

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Bank of North Dakota

TAYLOR THOMPSON OF WALHALLA RECEIVES BANK OF NORTH DAKOTA SCHOLARSHIP

Taylor Thompson of North Border Walhalla High School was named recipient of Bank of North Dakota's Real DEAL Scholarship for the 2018 high school graduating class.

Thompson, a volleyball and basketball player, learned of the opportunity at her school's College Application Month event. After being selected as one of 52 recipients to receive a \$500 Real DEAL Scholarship, she was invited to compete for one statewide \$3,000 scholarship. She plans to attend University of North Dakota and major in business or accounting this fall.

In addition to its student loan program, Bank of North Dakota provides resources to help residents plan and pay for college. The Bank also awards scholarships through North Dakota Dollars for Scholars chapters across the state.

North Dakota students who will graduate in 2019 with a 2.5 GPA and plan to attend a North Dakota college may apply for next year's scholarship starting in mid-July. Visit bnd.nd.gov for more information.

The only state-owned bank in the nation, the Bank of North Dakota is overseen by the Industrial Commission.

Photo: Tyson Zeltinger of Bank of North Dakota awards Taylor Thompson the \$3,500 college scholarship from Bank of North Dakota during a special gathering at North Border Walhalla High School Thursday, May 24, 2018. (Photo credit: North Border Walhalla High School Yearbook)



North Dakota Housing Finance Agency

LONG-SERVING STATE EMPLOYEE SET TO RETIRE

More than 55 years after she began working for the State of North Dakota, Delores Hummel is ready for retirement. Not only is she one of the state's longest-serving employees, she's also had a front row seat for the roll-out of several significant government programs.



In 1963, one day after graduating from Bismarck High School, Hummel began working at the Public Welfare Board, the state agency now known as the Department of Human Services (DHS), for the Old Age Assistance Program where she processed reimbursement claims submitted by the counties.

"When I started at DHS, everything was merit based," said Hummel. "I took a test a couple weeks before I graduated from high school, received a notice in the mail that I'd passed and, when I called, I was offered a position as a clerk."

A couple years later, after Title XIX of the Social Security Act established Medicaid, Hummel was transferred to a newly created division, Medical Services. She was one of the three employees who worked to establish the medical assistance program in North Dakota. DHS's Medical Services Division now employs 49 people.

"Later, I was assigned as a committee clerk for the peer review committees that established guidelines for physicians, pharmacists, dentists, hospitals and nursing homes in implementing Medicaid provisions in their respective practices," said Hummel. "It was probably my favorite position, something I really enjoyed."

Hummel's career turned toward housing in 1973, when she moved within DHS to work on an Experimental Housing Allowance Project. North Dakota was one of a handful of states to pilot the U.S. Department of Housing and Urban Development program. What began in only four counties – Burleigh, Cass, Stark and Stutsman – went statewide as the Section 8 Housing Assistance Program (HAP).

In 1980, an initiated measure established a housing finance program within the North Dakota Industrial Commission to provide affordable financing for first-time homebuyers. The commission directed the Bank of North Dakota to act as the North Dakota Housing Finance Agency (NDHFA) and later directed the bank to administer the HAP program as well. Two years later, NDHFA broke away from the bank and Hummel stayed on to manage the newly formed agency's administrative needs. For the final 36 years of her career, she has remained in that capacity, acting as NDHFA's business manager.

During Hummel's 55 years with the state, there were eight different governors – William Guy, Arthur Link, Allen Olson, George Sinner, Ed Schafer, John Hoeven, Jack Dalrymple and Doug Burgum. She didn't anticipate this run. Nonetheless, she has this to say about the experience, "Each of the positions I held were challenging and interesting. It truly provided me with a very rewarding career."

NDHFA hosted an open house to honor Hummel on July 3, 2018, from 2:00-4:00 p.m. The event took place at the agency's Bismarck office, 2624 Vermont Avenue.

NDHFA is a self-supporting state agency dedicated to making housing affordable for all North Dakotans. The Industrial Commission of North Dakota, consisting of Governor Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency.

American Bank Center

AMERICAN BANK CENTER HELD SPLASH BASH, A FREE OUTDOOR POOL EVENT, JUNE 25

American Bank Center in partnership with Dickinson Parks and Recreation and West River Community Center (WRCC) presented Splash Bash, a free pool event, from 1–5 p.m. on Monday, June 25, at the WRCC outdoor pool, located at 2004 Fairway Street in Dickinson. As part of this second-annual community event, the public received free admission to the pool and a free meal of hot dogs, chips and a drink. The afternoon also included games and entertainment provided by a live DJ. Additional concessions were available for purchase.

For more on American Bank Center and its involvement in the community, visit WeAreAmerican.com.

AMERICAN BANK CENTER COMMITS TO GIVE \$48,750 TO DICKINSON STATE UNIVERSITY

American Bank Center has shown it is a proud partner of Dickinson State University (DSU) by making a 3-year commitment beginning in 2018 to give the University \$48,750. The gift will go toward the DSU Foundation's endowment fund, scholarships, the Badlands Activity Center and the Booster Club. In addition, American Bank Center supports DSU by providing employees as volunteers to help on campus and through Bruce Dolezal, Dickinson regional president, as he serves on the DSU Foundation Board of Directors.

American also employs many DSU alumni as well as graduates of the 4-year DSU programs offered through Bismarck State College. In addition, the DSU Foundation is a proud customer of American Trust Center and American Insurance Center.



Names of those pictured (left to right): Mr. Ty Orton, Executive Director of DSU Heritage Foundation; Dr. Thomas Mitzel, President of Dickinson State University; Mr. Zach Keller, Private Banking Officer American Bank Center; Mr. Zach McCoy, Market Manager American Insurance Center; Mr. Blaine Stockert, Personal Trust Manager American Trust Center; Mr. Russ Schank, Sr. VP, Chief Investment Officer American Trust Center; Dr. Tom Arnold, President of DSU Heritage Foundation Board

AMERICAN BANK CENTER GIVES \$50,000 TO THE DOMESTIC VIOLENCE AND RAPE CRISIS CENTER IN DICKINSON



As part of its commitment to the community, American Bank Center is giving \$50,000 for the construction of a board and training room in the new Domestic Violence and Rape Crisis Center. As the Center nears completion, a more than three-year dream of being able to offer victims of sexual abuse, domestic violence and homelessness a place of safety, dignity and help at a time of crisis becomes a reality.

The board and training room, which will be considered the hub of the shelter, will be used for Board of Directors' meetings, staff training, meeting with victims to arrange restraining orders, counseling and prospective donor meetings.

American's gift is a significant step toward providing victims with the help they need. The Center will now be working to secure an additional \$150,000 in order to complete the building and begin housing victims.

Names of those pictured in attached photo (left to right): Bruce Dolezal, American Bank Center; Klint Sickler, American Insurance Center; Darianne Johnson, Domestic Violence and Rape Crisis Center Executive Director; Rhonda Dukart, Domestic Violence and Rape Crisis Center Board Member

AMERICAN BANK CENTER PRESENTS AMERICAN MOVIE NIGHT ON AUG. 2

American Bank Center along with the Larks and Bismarck Parks and Recreation present a free showing of "The Sandlot" at American Movie Night, Thursday, Aug. 2, at the Bismarck Municipal Ballpark, located at the intersection of South Washington Street and Memorial Highway. This free community event will feature a meal of hot dogs, chips, popcorn and refreshments from 6-7:30 p.m. The movie will start at 8:30 p.m. The event will also feature inflatables, games and fireworks. Additional concessions will be available for purchase.

As part of American Bank Center's partnership with the Larks, anyone who opens a new account at American Bank Center will receive a free Larks blanket.

American has been a premiere sponsor for the Bismarck Larks since its inception in 2017.

Dacotah Bank

PUBLIC SCHOOL GETS NEW DACOTAH BANK TRACK

Valley City Public Schools superintendent Josh Johnson and Dacotah Bank's market president, Dick Gulmon, have jointly announced the new track and field at Hanna Field Athletic Complex will be named Dacotah Bank Track. For naming rights, Dacotah Bank made a significant donation to the multi-phase project as part of the overall \$4 million improvement plan.

The local bank's contribution helps fund the initial \$500,000 phase which will include a new track, redesigned water drainage, and construction of an athletic fieldhouse. Johnson and Gulmon expect the first phase to be completed in August.

Johnson says the bank's major gift goes a long way to complete phase one. "We appreciate the generosity of Dacotah Bank in supporting the new track at Hanna Field! We are working with Fisher Tracks for the surfacing of the new Dacotah Bank Track. The bank's logo and slogan will appear on the track surface in front of the grandstand and elsewhere throughout the complex."

Dacotah Bank has had a long relationship with the school and other non-profit organizations in the region according to Gulmon. "It's been an honor to support Valley City Public Schools and the Hi-Liners over the years. Our company has a long-standing mission to give where we live and this collaboration demonstrates that well."

Future phases will include new restrooms, locker rooms, a new ticket and concessions area, football field resurfacing with artificial turf, softball and football practice fields, and improved traffic flow with a new west parking lot.

Speaking on behalf of the fundraising committee, Johnson concluded, "These upgrades to Hanna Field will allow future generations of Hi-Liners to create their own Hanna Field experiences and memories – that is the 'Restoring the Legacy' vision."

Anyone wishing to learn more about the plan or donate to the project may go to www.hiliners.org/fundraising or call (701) 845-0483.



Pictured (Back row): Mike Callahan, Nate Kvilvang, Nate Zerface, Mark Oberlander, Kathy Kjelland, Crystal Nehlich, Paige Bjornson, Sue Kapaun, Dick Gulmon, Rich Schueneman, Ryan Mathias

(Front Row): Josh Johnson, Michael Schultz, Scott Beilke, Tyler Marthaler, Jill Rood, Dixie Tompt, Liz Nelson, Sue Peterson, Nicole Powers.

Bell Bank

BELL BANK'S NEWEST SOUTH FARGO BRANCH IS OPEN

Even as electronic banking becomes more popular with the advent of mobile check deposit, automatic bill pay and text alerts, the FDIC confirms that "brick and mortar banking remains prevalent in an increasingly virtual world."

Continuing its tradition of expansion in developing neighborhoods, Bell Bank opened its newest location in the Timber Creek neighborhood at 2870 52nd Ave. S., Fargo on Monday, June 11. Construction started on the 6,000-square-foot building in July 2017.

To celebrate, Bell hosted the grand opening events on June 18-22, when neighborhood residents stopped in to register for a chance to win prizes including a \$1,000 cash giveaway, neighborhood gift cards and more. On Thursday, June 21, from 12-6 p.m., Bell also served beverages and refreshments from neighborhood businesses. The Chamber Ribbon Cutting took place at 2 p.m. that day, with prize drawings at 6 p.m. The public was invited to attend.

Founded in 1966 and headquartered in Fargo, Bell Bank is the largest independently owned bank in North Dakota, South Dakota and Minnesota, with 19 full-service banking locations and more than \$4.5 billion in assets.



ICBND Members in the News



ICBND PRESIDENT CELEBRATES A MILESTONE

ICBND President Barry Haugen was hoping for a quiet birthday this year. The actual day was falling on a weekend, thank goodness, and even though his staff knew it was his 50th, he hoped the day would just slide on by. Unfortunately for Barry, his loyal and loving staff had other plans and decided to extend that special day into a whole week of celebrations. Each day Barry was greeted with something new to remind him of this milestone in life. The surprises included a skeleton with a reminder to 'Hang onto your Youth', a candy story board, a large sign hung on the balcony saying "HONK, Barry is 50"- of which, Barry would say thank you to each and every honk, streamers and more streamers, a special guest appearance to serenade him a few country western songs from Freight Train Todd Haugen (nope, not a relative of Barry's but a local celebrity that is known for his freight train whistle blowing before, during and after songs sung) a cinnamon sugar almond 'toilet paper roll' cake with cream cheese frosting, along with gifts of a new pen holder- you gotta ask him!- a born in 1968 Vintage t-shirt, a BudLight Daredevil picture of hero and mentor Ted Ferguson, old man bubble bath (can of beans) and a spinner game to help him know what to do next (he got 'take a nap' several times in a row!). Oh, and it has to be mentioned that Barry wore black all week to join in the festivities!

The staff at ICBND hopes that this was a birthday he will never forget and that he enjoyed it as much as we did! Thanks for being such a good sport, Barry. Here is a final woowoooo cccesh from ole Freight Train and us!



More Fun...

BOTTINEAU COUNTY CLUB ANNOUNCEMENT

The Bottineau Country Club hosted the Olson & Burns PC Lake Metigoshe Banking Seminar during which Seth Gravesen shot a hole in one! Congratulations Seth!



Pictured, left: Seth Gravesen, State Bank and Trust of Kenmare, hole in one!

Right: Team players and witnesses!: Barry Haugen, ICBND; Rick Harris, Seth, and Larry Melgaard, State Bank and Trust of Kenmare.

OnCourse Learning

ONCOURSE LEARNING PARTNERS WITH INSPIRED ELEARNING TO EXPAND SECURITY AWARENESS

OnCourse Learning Financial Services announced on June 26 a partnership with Inspired eLearning, an award-winning security awareness training solution company. Financial institutions, including banks, credit unions and mortgage companies, now can benefit from OnCourse Learning's expanded catalog of online regulatory compliance courses and cybersecurity training offerings. Critical security topics now available through OnCourse Learning include Security Awareness Essentials, Phishing, Social Engineering, Email Security, Incident Reporting, Privacy and GDPR (General Data Protection Requirement) for U.S. & EU. <https://www.oncourselearning.com/press-releases/security-awareness-benefit-oncourse-learning-inspired-elearning-alliance/>

HOW TO ACHIEVE THE CAREER AND LIFE YOU DESIRE

New OnCourse Learning e-book offers tips on using lifelong learning for lifetime success

Taking the first step in a job search process can be difficult. Unsure of where to begin, people opt to stay where they are versus taking simple steps to find a better- paying job or a new career.

A free, easy-to-review resource, ["How to use lifelong learning for a lifetime of success."](#) by leading e-learning company OnCourse Learning, will inspire individuals to begin their professional or personal learning journey.

"Helping people get started and succeed in their chosen professions is what we do every day," said OnCourse Learning President and CEO Patrick Sheahan. "We believe our new e-book offers the guidance and motivation many people need."

Available for [download as a pdf or e-book](#), the newly published resource offers the following tools:

- Leading research, statistics and articles on continued learning for career and personal development.
- Personal lifelong learning stories and insight from OnCourse Learning thought leaders and some of the company's partners.
- Cost-effective, time-saving tips to make learning a regular routine.

"The e-book is intended to help people launch new career paths, move toward a better position with current employers or to discover personal learning opportunities," Sheahan said. "We hope this e-book inspires new learning."

Lifelong learning stories

The inspirational stories inside the e-book include:

Examples of lifelong learning opportunities that are easy and free by OnCourse Learning's Vice President of e-Learning, Robert Watters.

A quick quiz to determine if you are a good learner, based on the article "Seven Characteristics of Good Learners" from Faculty Focus magazine.

How to make learning a daily occurrence by Becky Tongish, senior vice president of the Kansas Bankers Association, an OnCourse Learning partner.

How being a lifelong learner can make you popular at parties by Chris Chirafisi, senior technical trainer with American Home Inspectors Training by OnCourse Learning.

Why it pays to lead the charge in professional learning trends, according to Julie Hakman, president of AmericanChecked, an OnCourse Learning partner.

Why lifelong learning in short spurts is the latest trend from the article, "The Third Education Revolution," published by the Atlantic.com.

The benefits of education for professional and personal learners from a Pew Research Center study on lifelong learning.

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About OnCourse Learning

OnCourse Learning delivers licensure, regulatory and compliance education solutions throughout the nation's leading industries including financial services, healthcare and real estate. Through trusted industry expertise, compliance management and technology solutions, OnCourse Learning focuses on advancing the e-learning environment for individuals and businesses to help to build new careers, empower employees through knowledge and identify efficiencies in corporate training management. OnCourse Learning offers a full suite of educational products including state and federally approved precertification and continuing education programs, accredited course content, exam prep tools, publications, e-books, events and a sophisticated and customizable learning management system and course-authoring tool. To learn more, visit OnCourseLearning.com.

Starion Bank

The Bismarck-Mandan BPW Woman of the Year Award is designed to honor *a local business and professional woman* that has distinguished herself in both her career and in our community. The nominations are submitted by members of the Bismarck-Mandan Business and Professional Woman's Group. The nominees must be from Bismarck-Mandan; Perform notable service contributions to our community through volunteer and service work and must be a role model/mentor for other women.

This year's recipient is Shelley Larson. Shelley serves on the Board of Directors for the Starion Bank Holding Company. She and her company are widely recognized for their volunteerism and generosity to community organizations and events. Most recently, Shelly chaired the annual Missouri Slope Areawide United Way fundraiser. She was out in the community encouraging fellow business leaders to volunteer and commit financially, and represented the campaign at company kick-off events.

She's also put in endless hours to help with the homeless crisis we're facing in Bismarck/Mandan. She volunteers to provide dinner while the United Way and other community groups make the sleeping arrangements. Shelly helps support the Central Dakota Humane Society, Sleepy Hollow Theatre and Arts Park, and Charles Hall Youth Services. She is a past board member of the Bismarck Art & Galleries Association (BAGA) and co-chaired its Capital A'Fair event. She's a member of the Sanford Health Foundation board and is past president of the Century High School Parent' Advisory Committee.

Shelley is an inspiration and a role model for all women who know her. She's kind, genuine, and strives with all her heart to make our community a better place for everyone. When asked about her involvement with the homeless situation, she said, "This has been a life-changing experience for many of us (and I'm not just saying that because they complement my cooking, which doesn't happen every day!). I truly didn't realize how many individuals and families in our community need help getting back on their feet."



STARION BANK AWARDS SCHOLARSHIPS

Starion Bank has awarded scholarships to **Taylor Helgeson, Shelby Musland** and **Makenzie Wertz**. The scholarship competition was open to children of Starion employees who will be attending a college, university, community college or technical school for the 2018-2019 school year.

Helgeson graduated from Bismarck High School and is attending the University of Jamestown, majoring in accounting with a minor in character in leadership. She is active in choir, church and service organizations. She is the daughter of Christian and Trish Helgeson of Bismarck. Trish is marketing and communications manager/vice president and works at the Mandan branch.

Musland graduated from Lisbon High School and is continuing her education at North Dakota State University where she is majoring in nursing. After earning her degree, she plans to continue her education to become a midwife. She is the daughter of Cody and Sheila Musland. Cody is business banking officer/vice president at the Ellendale branch.

Wertz, a graduate of Oakes High School, is attending the University of Jamestown majoring in studio art with minors in art history and graphic design. Her first year at UJ, she was active in the volunteer organization Students of Service and this coming year will serve as president. She is the daughter of Kevin and Shelli Wertz of Oakes. Shelli is a universal banker at the Oakes branch.

Applicants were judged on academic and scholastic achievement, extracurricular involvement, employment experience, community-based involvement and letters of reference.



Pictured, left to right: Taylor Helgeson, Shelby Musland, and MaKenzie Wertz.



North Dakota Housing Finance Agency

AGENCY REPORTS RECORD BREAKING LOAN PRODUCTION

First-time buyers pushed North Dakota Housing Finance Agency's (NDHFA) homeownership program to a record breaking level this spring.

"NDHFA's FirstHome™ loan reservations total in May was 185 percent higher than last year," said Jolene Kline, NDHFA executive director. The state agency's program provides first-time home buyers with low-cost financing and, if desired, down payment and closing cost assistance.

The agency received 262 loan reservations in May for \$44 million in financing, the highest non-special event month on record. During the same time period in 2017, NDHFA recorded 141 reservations. The agency's staff attributes some of the demand to the interest rates it is currently offering.

"With conventional financing at 4.25 percent and NDHFA at 3.75 percent, the payment on a \$200,000 loan is about \$60 less per month," said Dave Flohr, NDHFA homeownership division director.

The greatest uptick in program activity is in Grand Forks County, almost double last year's. In Williams County, where a limited number of entry-level homes are reportedly available, NDHFA's loan production is down 25 percent. The greatest overall program use, as is the norm, is in Cass and Burleigh/Morton counties.

Private-sector lenders originate loans on NDHFA's behalf and sell them to the agency when the loans are closed. Year-to-day, the average loan purchased by the agency is just under \$167,000. The limit for single-family homes purchased is \$271,164 to \$303,882, depending on household size and the county in which the property is located.

NDHFA's program is available to state residents earning up to \$98,900 who have not owned a home in the last three years. In 2017, the average borrower's household income was \$56,000.

Sixty percent of NDHFA's borrowers use the down payment and closing cost assistance offered. "The purchase assistance allows these buyers to enter the market sooner and to keep their funds for household expenses like a lawn mower, furniture and paint for their new house," said Flohr.

"Homeownership rates in North Dakota declined during the energy boom with many incoming households choosing to rent," said Kline. "If our purchase activity is indicative of more households becoming homeowners, that is a good thing for North Dakota because homeowners are more invested in their community." In 2010, the U.S. Department of Census reported that 65.4 percent of North Dakotans owned a home. It is now estimated at 63.5 percent.

A 1997 federal disaster declaration allowed NDHFA to provide purchased assistance to households impacted by flooding including those who had previously owned a home and those whose income exceeded normal program limits. That special event resulted in 280 loans in March 1998 and 268 in Sept. 1997.

NDHFA is a self-supporting state agency dedicated to making housing affordable for all North Dakotans. The Industrial Commission of North Dakota, consisting of Governor Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency. More information about NDHFA's homeownership programs is available online at www.ndhfa.org.

Starion Bank

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

Educational Opportunities

ICBND Webinars

		8/7/2018	Cyber Series: Expanding & Improving Your Required IT Risk Assessment Program Randall J. Romes, CliftonLarsonAllen LLP
7/6/2018 Morning	SPECIAL EDITION Determining a Legal Entity for Purposes of Beneficial Ownership Elizabeth Fast, Spencer Fane LLP	8/8/2018	CECL: Making Strategic Decisions Regarding Methodologies, Processes & Governance Tommy Troyer, Young & Associates, Inc.
7/10/2018	Auditing Your Loan Portfolio: Consumer, Commercial & Real Estate Michael Brode, Brode Consulting Services, Inc.	8/9/2018	Commercial Loan Application Danger Zones Susan Costonis, Compliance Consulting and Training for Financial Institutions
7/11/2018	IRA Series: Understanding IRA Beneficiary Designations, Death Distributions & Required Minimum Distributions Frank J. LaLoggia, LaLoggia Consulting, Inc.	8/14/2018	Fair Lending Comparative File Review Ann Brode-Harner, Brode Consulting Services, Inc.
7/12/2018	Maintaining Required FDIC Records: Compliance, Issues & Retention Nancy Flynn, The ePolicy Institute™	8/15/2018	Marketing Series: Advertising & the New Media Mix: What's Right for Your Bank? Ali Mandell, Opportunity Bank of Montana
7/13/2018 Morning	SPECIAL EDITION Handling Federal Benefit Payments: Protections, POAs, Delinquency & Death Elizabeth Fast, Spencer Fane LLP	8/16/2018	Final Preparation for CFPB's TRID Amendments, Effective October 1, 2018 Steven Van Beek, Howard & Howard Attorneys PLLC
7/17/2018	Loan Review: Consumer, Commercial & Real Estate Ann Brode-Harner, Brode Consulting Services, Inc.	8/21/2018	New Accounts Series: Opening Minor Accounts: Signature Cards, Access, Ownership Susan Costonis, Compliance Consulting and Training for Financial Institutions
7/18/2018	Marketing Series: Developing, Maintaining & Sustaining Brand Loyalty Ali Mandell, Opportunity Bank of Montana	8/22/2018	Conducting the Annual Physical Security Review Barry Thompson, Thompson Consulting Group, LLC
7/19/2018	Consumer Debt Series: Reducing Consumer Loan & Collection Losses: Workouts, Forbearance, Restructuring & More Elizabeth Fast, Spencer Fane LLP	8/23/2018	Stress Testing Your Loan Portfolio: Regulatory Expectations & Enhancing Credit Risk Management Tommy Troyer, Young & Associates, Inc.
7/23/2018 Monday	SPECIAL EDITION Understanding Tax Reform: Community Bank Taxation in 2018 & Beyond Amanda C. Garnett, CliftonLarsonAllen LLP	8/28/2018	Compliance Series: Regulatory Requirements for the Board & Senior Management Dawn Kincaid, Brode Consulting Services, Inc.
7/24/2018	Wire Transfer Security: Regulatory Guidance, Risk Management & Monitoring Dawn Kincaid, Brode Consulting Services, Inc.	8/30/2018	Managing Provisional Credit Under Reg E Elizabeth Fast, Spencer Fane LLP
7/25/2018	Call Report Series: Preparing Call Report Basic Lending Schedules: Coding, Classifications & Loan Loss Allowance Amanda C. Garnett, CliftonLarsonAllen LLP	9/5/2018	Complying with Reg Z Rules for HELOCs: Disclosure, Documentation, Statements & Maintenance Bill Elliott, Young & Associates, Inc.
7/26/2018 Morning	Director Series: Assessing Credit Risk for Directors Gary J. Young, Young & Associates, Inc.	9/6/2018	Imaged Documents & Checks: Regulations & Legal Concerns Elizabeth Fast, Spencer Fane LLP
7/31/2018	ACH Rules & Responsibilities for RDFIs Angi Farren, UMACHA	9/7/2018 Morning	SPECIAL EDITION Handling Business Account Transactions: Dos, Don'ts & Best Practices Mary-Lou Heighes, Compliance Plus, Inc.
8/2/2018	Securing Loans with Cash: Using Deposit & Brokerage Accounts to Reduce Loss Risk Elizabeth Fast, Spencer Fane LLP	9/11/2018	Consumer Debt Series: Maximizing Recoveries on Charged-Off Loans David A. Reed, Reed & Jolly, PLLC
8/3/2018 Morning	SPECIAL EDITION Regulatory Relief Act (S. 2155): Changes & Impacts to Community Banks Steven Van Beek, Howard & Howard Attorneys PLLC	9/12/2018	Mortgage Lender Training Part 1: Life-of-Loan Reg B Requirements, Including Application, Monitoring & Disclosures Susan Costonis, Compliance Consulting and Training for Financial Institutions

Educational Opportunities

9/13/2018	New BSA Officer Training: Requirements & Real-Life Scenarios Bill Elliott, Young & Associates, Inc.	10/16/2018	Payment Systems Rules & Regulations for ACH, Cards, Wires & Checks Jen Kirk, EPCOR
9/14/2018 Morning	SPECIAL EDITION How to Originate & Onboard a New ACH Business: Set Up, Risk Assessment, Registry, Audit & Third-Party Senders Jennifer Miller, UMACHA	10/17/2018	Understanding Title Insurance Policies, Commitments & ALTA Endorsements Elizabeth Fast, Spencer Fane LLP
9/18/2018	Call Report Series: Call Report Preparation: Schedule RC-R, Regulatory Capital & the Capital Conservation Buffer Amanda C. Garnett, CliftonLarsonAllen LLP	10/18/2018	Cyber Series: Cyber Threats: Prevention, Detection & Response Veronica Madsen, ESTEE Compliance, LLC
9/19/2018	Marketing Series: Measuring the ROI of Your Digital Marketing Strategy Eric C. Cook, WSI Internet Consulting	10/23/2018	Roles, Responsibilities & Liabilities of Community Bank Directors Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys
9/20/2018	Vendor Outsourcing: Due Diligence, Contracts, Risks & Oversight Branan Cooper, Venminder	Director Series webinars are <u>scheduled from 10:00-11:30 AM Central Time</u> Most webinars are scheduled from 2:00-3:30 PM Central Time unless otherwise indicated. Please check the brochure copy to confirm the time.	
9/21/2018 Morning	SPECIAL EDITION HMDA Reporting: Lessons Learned, Common Mistakes & FAQs Susan Costonis, Compliance Consulting and Training for Financial Institutions		
9/25/2018	Managing the Employment Termination Process: Before, During & After Diane Pape Reed, CU Doctor	<p>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.</p> <p>Can't attend the live webinar? This option provides a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address for follow-up questions. You will receive an email with the recorded webinar link, which can be viewed anytime 24/7, beginning 6 business days after the webinar. You will also receive instruction on how to download a free digital copy of the webinar to your PC, which you may keep and use indefinitely.</p> <p>The recorded webinar may ONLY be ordered for 6 months following the live webinar. In addition, the download must be completed within 6 months of the live webinar date.</p> <p>Remember for every <u>10</u> live webinar and/or recorded webinar+free digital download you purchase you will get one <u>FREE!</u></p>	
9/26/2018	Compliance Officer Training: Risk Assessments, Monitoring & Testing Molly Stull, Brode Consulting Services, Inc.		
9/27/2018	IRA Series: IRA Conversions, Recharacterizations & Excess Contributions Frank J. LaLoggia, LaLoggia Consulting, Inc.		
10/2/2018	Proper Preparation of the TRID Loan Estimate & Closing Disclosure Steven Van Beek, Howard & Howard Attorneys PLLC		
10/3/2018	The Fair Labor Standards Act: Dos & Don'ts of Exempt & Nonexempt Pay Issues Kay Robinson, Robinson HR Consulting, LLC		
10/4/2018	Medallion & Signature Guarantee Rules & Risks Elizabeth Fast, Spencer Fane LLP		
10/10/2018	New Accounts Series: Opening Accounts for Nonresident Aliens Dawn Kincaid, Brode Consulting Services, Inc.		
10/11/2018	Mortgage Lender Training Part 2: Mortgage Life-of-Loan: Processing, Underwriting & Notices Susan Costonis, Compliance Consulting and Training for Financial Institutions		
10/12/2018 Morning	SPECIAL EDITION Commercial Real Estate Basics: Multi-Family, Commercial Rentals, Hotels Tommy Troyer, Young & Associates, Inc.		

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