

2018 Women in Community Banking Summit



May 1-2, 2018

Ramkota Hotel & Conference Center
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Tim Karsky
Choice Financial Group
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ICBND Chairman

Happy Spring!!

I just returned from the ICBA convention in Las Vegas, and I feel like I have learned a lot. There were many breakout sessions, such as CECIL, Data Security, Agricultural and C&I Lending, Mergers and Acquisitions and many more.

Of course the United States Senate passed the Regulatory Relief bill during the convention, and although that is big news, there is still a lot of work left to do. As you all know the Capitol Summit is coming up soon, and it is perfect timing for ICBND to keep pressure on Congress to keep this bill going and get it passed. Please don't let up now. Keep calling and

writing letters as we don't want this bill to stall out and not pass.

Summer is approaching and I want to remind everyone that the ICBND 51st Annual Convention will be here before you know it, so start your plans to attend. Put it on your calendar for August 12 – 14, 2018 and be sure to get your registration in early. I hope to see you all there.

Tim

President's Remarks



Barry D. Haugen
ICBND President

Well, maybe we made it through another winter. It's supposed to be 50 degrees today in Bismarck and April is right around the corner. Hopefully, it will bring with it some much needed moisture for our farm and ranch customers. They could certainly use the relief! And, so could our ag lenders!

Speaking of relief, it's been a decade of drought for community bankers when it comes to the subject of relief from the regulatory burden created in large part by the financial crisis 10 years ago. Until now. The advocacy efforts of community bankers across this country helped spawn a nice soaking shower in the form of Senate Bill 2155. Introduced late last year, it's been a bit of a roller coaster getting this bill to the Senate floor. But just when we thought sensible bipartisan legislation was a thing of the past, 26 co-sponsors from both sides of the aisle rallied together (despite the sabotage efforts of the Senate Banking Committee's ranking member) to get S. 2155 to the floor, past the flurry of distractive amendment efforts, to a filibuster-proof vote of 67 to 31. Many thanks to Senators Heitkamp and Hoeven for their votes on this bill. Senator Heitkamp played a crucial role in this bill as she and other members of the Senate Banking Committee took the lead and kept the momentum going when it looked like our chance of some

relief was falling apart.

There's much to like in this bill including: expanded exemptions from HMDA reporting and escrow requirements, "qualified mortgage" status for mortgage loans held in portfolio by institutions under \$10 billion in assets, simplified community bank capital rules, a short-form call report and increased eligibility for the 18-month exam cycle. It also eases some appraisal requirements, exempts institutions with assets less than \$10 billion from the Volcker Rule, expands access the Fed's Small Bank Holding Company Policy Statement, and improves regulatory treatment of reciprocal deposits and certain municipal securities.

Now it's on to the House and ICBND and community banking advocates across the country are pushing for swift passage of this legislation. We all know this bill isn't going to change your world drastically overnight, but it does represent some momentum that is sorely needed. Let it rain!

Happy Spring Everyone!

Associate Profiles

Featuring our newest Associate Members:

VGM Forbin

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VGM Forbin is an employee-owned company specializing in web stuff that is “more than a pretty face”. Our websites are expertly designed, but also have the tools to drive business, help you to be more efficient and analyze in order to optimize. We develop websites to adhere to WCAG 2.0 rules for website accessibility, and we provide WCAG 2.0 audits as well. Our digital marketing services (social media, SEO, SEM, campaigns and reputation management) are relentlessly focused on increasing loyalty and building new business. Community Banks have a need for all of these items, especially in today’s regulatory environment and digital age. Forbin

Find **VGM Forbin** at the 51st Annual ICBND Convention, Aug 12 & 13th,
Exhibitor’s Hall, Ramkota Hotel & Conference Center.

Other Associate Members:



Department
of Commerce



CELEBRATE COMMUNITY BANKING MONTH

Here are examples of Community Banking Month Customizable Op-Ed/ Ads/Releases available to you from ICBA:

The Lifecycle of a Community Bank

If you've ever participated in career day at a local elementary school, you'll probably relate to this story. A banking colleague visits her son's kindergarten class and amid explaining the role of a banker, one eager child pipes up and says, "It's like the lifecycle of a plant!" He's right—community banks like [BANK NAME] take in deposits and distribute loans and feed into a self-sustaining micro-economy by keeping funds right here in [NAME OF TOWN].

The idea of "sustainability" is linked to a lot of our local activities these days—whether it's reusing or recycling products that otherwise might be tossed out, sampling culinary delights from the local bakery or family-run diner, or choosing to buy American-made products to support our national economy. There are plenty of reasons why eating, dining and banking locally makes good economic sense. It's all part of a symbiotic relationship that community banks have with their communities. Funds taken in by the community are put to productive use by lending that money back into [NAME OF TOWN'S] economic ecosystem—to local small businesses and residents just like you.

When you deposit money at [BANK NAME], those funds are used to support local businesses, homebuyers, and everyday consumers. And the proceeds from those businesses employ local residents, fund municipalities, and continue the cycle of locally based economic growth.

As we recognize April as Community Banking Month I want to thank our existing customers for their patronage and urge those who we hope to count as future customers to consider what it means to bank locally and help sustain Main Street today, tomorrow and for generations to come.

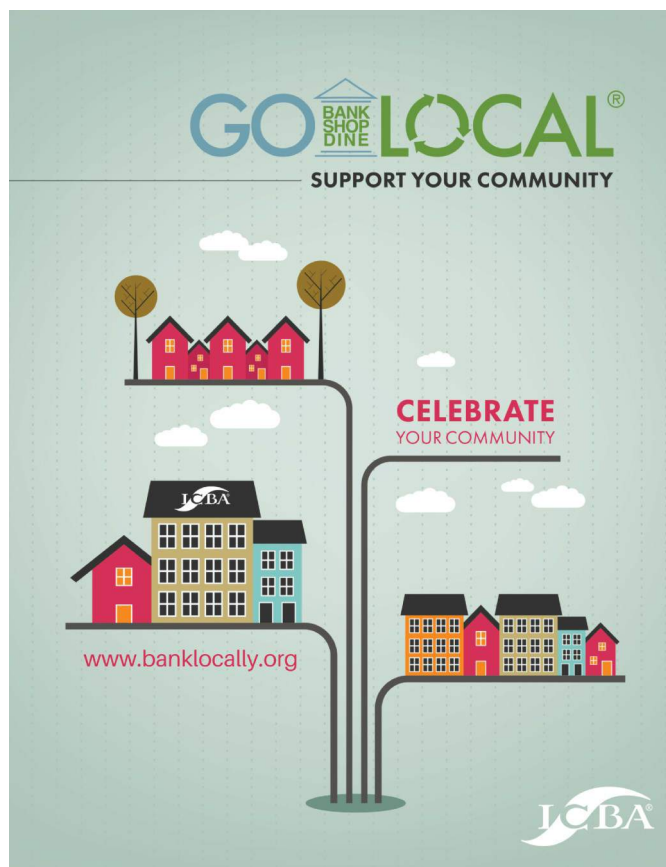
This April, in celebration of Community Banking Month, I encourage everyone to consider what it means to bank locally and help sustain Main Street today, tomorrow and for generations to come. Stop by [NAME OF BANK] or search for one of our community bank locations at www.banklocally.org today to discuss your financial situation and learn how a community bank can help you realize your financial dreams—and contribute to a more vibrant and sustainable economy in your community.

Remember—we're all in this together. Community banks are only successful if our customers and communities are too. That's why the community bank and its relationship business model have thrived for more than 150 years. We know what it takes to create successful local economies—join us in helping to build a more sustainable, vibrant economy here at home!

ICBA and [BANK NAME]: Where You Choose to Bank and with Whom Matters *Community banks build better communities*

[City, State] (March 30, 2018)—The Independent Community Bankers of America® (ICBA) and [BANK NAME] are reminding consumers: Where you choose to bank and with whom matters. To illustrate the positive impact community banks like [BANK NAME] have on their communities, ICBA released [this video](#) ahead of ICBA Community Banking Month in April.

"When you bank locally, you're reinvesting in your community, contributing to the welfare of your neighbors and building a legacy of prosperity for future generations," said ICBA Chairman Timothy



Zimmerman, CEO of Standard Bank of Monroeville, Pa. "Community bankers power your region's small businesses and influence job growth one loan at a time. They're rooted in your community, ensuring they have a stake in your financial success and the strength of the community overall." Community banks support local startups—funding more than 60 percent of small business and more than 80 percent of agriculture loans startups—and contribute tax dollars that help maintain local municipalities and keep local neighborhoods viable and vibrant.

When choosing who to trust with your hard-earned money, ICBA and [BANK NAME] want consumers to know that they have a choice and know the following:

Community banks respect and honor their community ties.

Community banks and local communities have symbiotic relationships—one cannot thrive without the other.

Community banks are relationship lenders. They know their customers and understand their financial needs.

Community banks understand and embrace local businesses. A study from the [12 Federal Reserve banks](#) found that small businesses that apply for loans with community banks are the most successful and most satisfied. ICBA celebrates local entrepreneurship on the third Wednesday of every month with [Go Local Wednesday](#) by supporting local businesses via social media.

Community banks give back. Serving local communities is second nature to community banks, as reflected in [ICBA's Community Bank Service Awards](#).

For more [facts and statistics about community banks](#), [click here](#).

To find one of [BANK NAME'S] local branches visit ICBA's Community Bank Locator at www.banklocally.org. To follow the ICBA Community Banking Month conversation on social media, follow the #BankLocally hashtag on Twitter.

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.

FINE Points



Goodbye, farewell and thank you

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

Every month for nearly 15 years, I have shared my thoughts with you on the top issues of the day in my monthly column. With this column, I pen my last message to you. It boggles my mind that 15 years have passed since my first monthly message, but here we are. Such a different world today than then. But community banking remains and is in many ways stronger today than it was when I arrived at ICBA in May 2003.

I could write a thesis on the myriad ways the world has changed over the past decade and a half. In my view, one word best captures our changed world: technology! Technology has affected every facet of our lives for both good and ill. And it will continue to impact our lives, our culture and society in ways we cannot even imagine today.

Whether those changes will work for the better or worse depends on how we relate and adapt to them. If community banking can adapt and assimilate to the ever-changing technological landscape, community banks and banking will flourish. And I believe community banks can and will adapt, because the greatest strength of community banks is their ability to evolve.

Community banks have been adapting to their changing environments for more than two centuries, and they will continue to do so. That is what makes our nation's community banks unique. And it is what makes representing community banks so much fun and such an honor. No other nation on earth has a community banking system like that of the United States. It is our nation's secret economic weapon. It is what has separated the U.S. economic system from all other nations and made ours the greatest economic force on earth. Community banks are the engines that create jobs, enable small communities and the rural countryside to thrive, and help entrepreneurs to get their start. Some of the greatest companies in the United States got their start from a community bank.

And our community banking system has held to its principles while at the same time adapting to its environment. That is why we continue to survive and thrive. Relationship banking, adaptability and a willingness to take chances are the hallmarks of community banks. These qualities will serve the community banking industry well as our financial world continues to evolve in the years ahead.

I leave ICBA in the hands of my very able successor and the most outstanding staff in the association world. It has been the greatest honor of my life to represent and advocate for our nation's community banks. I will never be able to adequately thank all the thousands of community bankers who have helped and encouraged me over the years. Just know that I will always be grateful to you and hold a special place for you in my heart. You are the greatest men and women in America. And always know that it is you who make all of this work.

Thank you from the bottom of my heart. I wish all of you well and great success.

Farewell,

Camden

Camden R. Fine is President and CEO of the Independent Community Bankers of America® (ICBA), a national trade association representing the interests of more than 6,500 community banks.

Follow Camden R. Fine on Twitter,
@Cam_Fine

Let's Sow the Seeds of Change

Written by: Timothy K Zimmerman, Chairman of ICBA

FROM THE Chair



Anxious, humbled, excited. Those were the three words I used to describe how I was feeling as I became your new ICBA chairman at ICBA Community Banking LIVE in Las Vegas just a few short weeks ago.

I was anxious because of the tremendous sense of responsibility I feel to properly and effectively represent you; humbled because of the opportunity I've been given to help make a positive difference for an industry that I love; and excited about the opportunities we have to achieve meaningful regulatory relief and being part of the significant changes that are happening at ICBA.

As you know, we're transitioning from Cam Fine's leadership to Rebeca Romero Rainey's leadership this month. Cam has led the transformation of ICBA into the most influential and respected financial services organization in the nation. I can't thank him enough for his work on behalf of our great industry.

It's a tough act to follow, but in Rebeca, we have found the perfect answer to that challenge. She is the right person with the right talent at the right time to lead us into the future.

I am very excited about the prospect of working with Rebeca, the executive committee, the incredible ICBA staff and, of course, all of you—my fellow community bankers—over the next year. You are all my ICBA family, and everything we do will be a genuine team effort!



That's why, for my speech in Las Vegas, I chose the classic children's story *The Little Red Hen* to illustrate how we will continue to accomplish great things for community banking over the next year.

Think about it: If ICBA and community bankers around the nation were not fighting to lessen the burden that crushing over-regulation has on our industry sector, would the U.S. Congress be close to passing bipartisan

community bank regulatory relief? If we had not been vocal at FASB's headquarters in Norwalk, Conn., do you think community banks would have gotten any meaningful changes to CECL? If we had not pushed so hard, would ICBA community bankers have been invited to the White House twice last year to discuss regulatory relief? The answer to all these questions is a resounding "No."

Because we all did our fair share and helped throughout the growing season, all of the seeds that we sowed eventually became a delicious loaf of bread that we could all enjoy. Thank you all for saying, "I will" instead of "not I."

That's why we have to keep the momentum going, and it's why I'm asking all community bankers to not only keep up their personal advocacy but also to identify a community banker who is not currently involved and show them how they can help. Show them ICBA's vast grassroots advocacy and communications resources, and, most importantly, show them why nobody else can do it for them.

Our industry's future holds so much promise, but it is up to us to plant those seeds now. Our customers, our communities and our nation will thank us.

I look forward to working with you over the next year to make great things happen for our industry!

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



Portfolio Management

By Jim Reber, President and
CEO of ICBA Securities

Long Term Parking

Multifamily MBS can serve core portfolio needs

Two thousand eighteen could be the year of the big investment portfolio shake-out. In particular, with industry earnings poised to jump this year, there could well be a big increase in demand for tax-free securities. The only problem is state and local governments aren't cooperating by stepping up their borrowing; in fact, for the first two months of 2018, new issuance was 38 percent behind the same period last year. This supply/demand mismatch helps explain why muni prices have fallen a lot less than benchmark Treasuries have this year.

Faced with limited options about what to buy on the longer end of the duration scale, more and more community banks are investing in a product that has some similar characteristics to the mortgage-backed securities (MBSs) most already own: Fannie Mae and Freddie Mac multifamily securities. We'll examine how these work, and why they appeal to many investors.

Adequate supplies

Community bankers are getting around to liking the MBSs that are backed by multifamily loans. That sector, like the loans that act as collateral, has seen remarkable growth in the last five years. As the product depth has grown, so has the liquidity of the securities. In 2017, both Fannie Mae and Freddie Mac had record volumes of multifamily MBS issuances which in aggregate were about 9 percent of all new issues.

They have similarities to the generic single-family MBSs, but are not identical. Many community bankers buy the multifamily story for no other reason than diversification. Like all other Fannie/Freddie securities, these have 20 percent risk weighting, have guaranteed timely payment of principal and interest, and are generally pledgeable. The credit quality on these products is very good, with very low delinquency rates.

DUS bonds

Fannie Mae delegated underwriting and servicing (DUS) securities comprise the largest segment of the multifamily sector. These usually are collateralized by a single loan on a large development, so the pool size can range from \$1 million to \$50 million. They have fixed rates with balloon dates in generally 10 years, so the average life at the outset is around nine years.

As DUS bonds are fixed rate and can trade at premiums, a risk-averse portfolio manager should immediately wonder how the prepayment risk is alleviated on a single loan pool. The answer is a prepay penalty structured as a "yield maintenance" payment that makes it extremely unlikely for an early voluntary prepayment to occur.

The cash flows from DUS bonds are very little until balloon date, owing to the 30-year amortization period. It is possible to find seasoned issues, so a buyer can target a specific average life or maturity date.

Freddie K/Fannie ACES

Alternatives to the DUS bonds are the Freddie Mac "K" and Fannie Mae "ACES" programs. These securities are backed by pools of multifamily loans instead of a single credit. The pools can be quite large; the typical deal size is over \$1 billion. These are also "structured" pools, with multiple tranches of varying seniority to cash flows and prepay risk.

These too are fixed rate and can have long average lives, but shorter tranches are available. Another benefit (in the mind of the typical community banker) is that certain classes can have "current coupons," meaning they can be purchased at prices very close to par. Therefore prepayment risk, which is very low to begin with, can be essentially eliminated.

Prepayments are also very low for both of these products. The reason prepayments are very infrequent on Freddie K's is that several forms of prepayment protection are in place. The two most common are yield maintenance and "defeasance." In either case, the investor is virtually assured of receiving the expected yield and cash flows. For Fannie ACES, which are actually pools of DUS bonds, the same yield maintenance provisions discussed above are in place.

Check them out

There are a few more positives to consider. While multifamily MBS's have become more prominent recently, they still in aggregate are a relatively small component of the entire mortgage market. In spite of this, their liquidity is very good, and compares very favorably with standard pass-through MBSs.

Also, the cash flows in either product are back-loaded, so there is little reinvestment income initially. These may be suitable alternatives to munis in that they can form the long end of a barbell portfolio structure. And with longer rates at their highest levels in at least five years, you may be pleased to find their yields are comparable to munis, given lower marginal tax rates. Multifamily MBSs could provide a safe long-term parking lot for some of your community bank's core investment dollars.

Multifamily MBS Offerings

ICBA Securities' exclusive broker Vining Sparks has a number of research reports and inventory positions for Fannie Mae and Freddie Mac multifamily bonds. To learn more, contact your Vining Sparks sales rep or visit www.viningsparks.com.

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



Tina's Take on Payments

By Tina Giorgio, ICBA Bancard, President & CEO

Increasing Cybersecurity: 3 Steps to Mitigate the Hackers's Heist

Heading back from Las Vegas following ICBA's annual convention, I can't help but think about that heist flick, *Ocean's Eleven*, as I consider today's fraud landscape. The movie's premise is this: A group of guys set out to steal an exorbitant sum from three casinos. Somehow, they are successful in outsmarting security systems, and they walk away with a cool \$150 million.

Contrast that with today's cyber version of vault-busting thieves. Most often, these criminals don't stray far from the digital comfort of sophisticated tech and the dark web, taking advantage of the weakest link in the financial transaction: the customer as a point of entry. In fact, the [FBI reports](#) that cybercrime losses in 2016 were \$1.33 billion, with email account compromise the number one source of loss.

With threats continuing to emerge, I sat down with ICBA's cyber expert, Jeremy Dalpiaz, assistant vice president of cyber and data security policy, to discuss what community banks can do to thwart cyberattacks. Our conversation uncovered three important tips for banks in navigating today's cyber landscape.

1. Ensure the authentication procedures match the current risk environment. After the Equifax breach, hackers took hold of an enormous amount of information that, when cobbled together, can give thieves the keys to a person's identity. Banks need to be one step ahead, updating their customer authentication procedures to ask for verification points that have not already been breached.

"Banks have to look at the type of information that was released and the type of information that they hold that they can use to authenticate customers," Jeremy notes. "We haven't seen the Equifax information on the dark web yet, but that really shouldn't comfort anybody. If anything, that should raise the red flag."

Asking the right authentication question, unique to your data, remains one of the best things a bank can do. More insights for how to strengthen internal processes can be found in the resource, "[Tips for Community Banks Following the Equifax Breach](#)."

2. Elevate cybersecurity to an enterprise-wide initiative. Everyone within the bank has a responsibility to watch out for cybercrime. Because it often happens at the point of entry, every department from customer service to executive management needs to be on the lookout for anomalies in customer behavior or inconsistent requests.

"Cybersecurity is a field that has gone from a technical focus to a whole bank focus," Jeremy shared. "It is in every line of business and in everyone's interest that bank employees become familiar with how fraud can occur – whether that's through hacking, phishing, spoofing or another method."

As an enterprise-wide activity, banks also should test their incident response policy. Every year, FS-ISAC offers a free [Cyberattack Against Payment Systems \(CAPS\) exercise](#) that allows

financial institutions to identify gaps in their processes.

This year's exercises take place Oct. 9-10 or Oct. 16-17, and it's worth considering for your institution.

"These exercises are good not only for cybersecurity resiliency but for business resiliency in general," Jeremy says. "We receive great feedback from banks that participate."

3. Share information with one another—and with your customers.

One of the simplest ways to counter cybercrime is to participate in information-sharing with other banks. When banks communicate with each other, each entity strengthens. Individual financial institutions get to know hacker tactics, techniques and procedures and identify ways to address potential vulnerabilities.

"With FS-ISAC, you can share information in a trusted environment," Jeremy points out. "Everybody is sharing information about how to better protect each other's systems. It's a pretty unique opportunity."

In terms of sharing with customers, ICBA is involved in [Operation Stop It!](#) which is a joint initiative between the International Association of Chiefs of Police, the Identity Theft Council, and the Identity Theft Resource Center, to help protect communities from identity theft and to make sure victims get the help they need. This group is a great resource for your customers as issues arise, and there are opportunities for community bank involvement as well.

While these tips provide support in updating your fraud mitigation procedures, financial institutions must stay vigilant against cybercrime in ways that align with their organizations' strategic direction.

No matter the approach, today's cyberattacks call for something more sophisticated than the surveillance found in an old-school casino caper. A bank's job is to identify ways to outsmart cybercriminals and stay a step ahead to safeguard customer accounts.

Cybersecurity Resources for Community Banks

[ICBA Cybersecurity Resource Center & ICBA Data Security Resource Center](#) – Provides tools and resources for community banks to stay up-to-speed, including a data breach information center and a cyber and data security toolkit

[FS-ISAC](#) – Offers a Community Institution Council for information-sharing

[Operation Stop It!](#) – Community-based identity theft initiative

[Krebs On Security](#) – A daily blog covering computer security and cybercrime, published by American journalist and investigative reporter, Brian Krebs.

[Verizon Threat Intelligence Report](#) – A comprehensive analysis of breaches and incidents investigated by Verizon personnel or reported by one of their 65 partner organizations.

[FireEye](#) – FireEye is an intelligence-led security company.

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



ICBA THANKS AGENCIES FOR RAISING APPRAISAL THRESHOLD

Final rule follows ICBA calls for relief benefiting local communities

The Independent Community Bankers of America® (ICBA) today thanked regulators for heeding community banker concerns in easing real estate appraisal mandates for certain transactions. As advocated by ICBA, the federal banking agencies raised the transaction-value threshold requiring commercial real estate appraisals from \$250,000 to \$500,000.

“ICBA commends the federal banking regulators for helping to ease regulatory burdens on community banks by allowing more institutions to use evaluations instead of appraisals,” ICBA President and CEO Camden R. Fine said. “The higher thresholds better reflect the rising cost of commercial real estate in urban communities while providing much-needed alternatives in rural areas, where there is a shortage of licensed appraisers and often few comparable sales of similar properties.”

As advocated by ICBA in a [March 2016 comment letter](#), commercial real estate transactions valued at \$500,000 or less will now require an evaluation, which can be prepared by trained community bank staff, instead of an appraisal prepared by a licensed appraiser. The threshold implemented in today’s final rule is also higher than the \$400,000 threshold proposed by regulators last year. The thresholds have not been updated in many years and will provide relief that will promote lending in local communities. ICBA and community bankers raised the issue with regulators as part of the agencies’ regulatory review under the Economic Growth and Regulatory Paperwork Reduction Act of 1996. The association continues encouraging the agencies to extend the higher threshold to for all real estate-related loans and to raise the threshold for certain qualifying real estate-secured business loans from \$1 million to \$2 million.

ICBA looks forward to continuing to work with regulators on these and other excessive regulatory burdens limiting economic and job growth in local communities.

ICBA WHITE PAPER OUTLINES FARM POLICY RECOMMENDATIONS

With Congress planning to write a new farm bill in the coming months, the Independent Community Bankers of America® (ICBA) today released a white paper with its principles for a new multi-year farm bill. ICBA’s white paper details its community banker-inspired farm policy reforms as lawmakers work to replace the current bill expiring Sept. 30.

“ICBA believes a new farm bill is vitally important to our nation’s farmers and ranchers and the community bankers who work so closely with them,” ICBA President and CEO Camden R. Fine said. “A new farm bill provides a multi-year framework for farmers and their community bank lenders to engage in longer-term business planning, and it offers an essential safety net of risk-management tools.”

ICBA’s “Focus on Farm Policy” white paper outlines key agricultural focus areas:

- **Adequately Fund Commodity Programs and Crop Insurance**, which are key risk-management tools that enable producers to obtain farm loans.
- **Enhance the USDA’s Farm Loan Programs**—which provided more than \$7.7 billion in loans for producers in 2017 and supported 42,000 farmers and ranchers—by increasing loan limits, providing greater flexibility for loan approvals, and eliminating unnecessary regulatory burdens.
- **Sustain USDA Rural Development Programs** by maintaining the USDA’s focus on guaranteed loan programs and preserving funding for programs such as the Business and Industry Guaranteed Loan Program for small businesses.
- **Reform the Farm Credit System**, which has experienced dramatic growth while sharply reducing service to family farmers, to ensure this government-sponsored enterprise remains focused on serving farmers and does not venture into broad non-farm lending activities.
- **ICBA’s Five Key Farm Bill Principles**, which include ample funding, regulatory relief, fair treatment of all stakeholders, and more.

[Click here](#) to access ICBA’s “Focus on Farm Policy” white paper.

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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www.ndhfa.org • 800.292.8621



It's April, and National Social Security Month is finally here! Our theme this year is "See what you can do online!" We are very excited to share all of the great things [you can do online at SocialSecurity.gov](https://www.ssa.gov).

From estimating or managing your benefits, to requesting a replacement card, and retiring online, Social Security's online services are here to put control at your fingertips. For more than 80 years, Social Security has transformed to meet the changing needs of our customers. Today, you can apply for retirement, disability, and Medicare benefits online, find answers to more than 200 of your most [frequently asked questions](#), and much more.

We hope you take advantage of our social media toolkit and companion, high-resolution images (attached) to educate your members and constituents during National Social Security Month.

We appreciate your help in making this month a great success.



Social Security Administration is pleased to share that starting April 2018, their colleagues at the Centers for Medicare & Medicaid Services (CMS) will begin mailing new Medicare cards to all people with Medicare.

Instead of a Social Security Number, the new card will have a Medicare Number that's unique to each person with Medicare. The new card will help protect identities and keep personal information more secure. Medicare coverage and benefits will stay the same.

Medicare will automatically mail new cards at no cost to the address on file here at Social Security. So making sure the address of anyone you're helping is up-to-date is important. An address can be updated easily by signing in to or creating a [my Social Security account](#).

As consumers begin to receive cards, we ask that you share these 3 important tips with them:

1. Destroy your old Medicare card right away.
2. Use your new card. Doctors, other health care providers, and plans approved by Medicare know that Medicare is replacing the old cards. They are ready to accept your new card when you need care.
3. Beware of people contacting you about your new Medicare card and asking you for your Medicare Number, personal information, or to pay a fee for your new card. Treat your Medicare Number like you treat your Social Security or credit card numbers. Remember, Medicare will never contact you uninvited to ask for your personal information.

Please share this information through your networks. For more information about the new Medicare card, visit [go.medicare.gov/newcard](https://www.go.medicare.gov/newcard). You can also visit [Medicare.gov](https://www.Medicare.gov) for [tips to prevent Medicare fraud](#).

Bob Patterson
Acting Associate Commissioner
for External Affairs

(T) 410-965-1804
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ICBA LAUNCHES REG RELIEF PETITION DRIVE

ICBA today is launching a [nationwide petition drive](#) urging the House of Representatives to immediately pass substantial community bank regulatory relief. Following the Senate's strong bipartisan passage of the Economic Growth, Regulatory Relief and Consumer Protection Act (S. 2155), ICBA wants to continue the momentum and ensure relief is not derailed at the last minute.

ICBA is encouraging all community bankers, staff and bank directors to join this important petition drive and enlist customers and community banking allies in the effort. President Trump has pledged to sign S. 2155 into law, so community banks cannot afford further delay or inaction.

[Sign ICBA's Petition Today](#)

TREASURY RECOMMENDS ICBA-ADVOCATED CRA REFORMS

The Treasury Department released recommendations to modernize the Community Reinvestment Act following ICBA calls to update CRA regulations and practices. The Treasury memorandum includes ICBA-advocated recommendations to update CRA assessment areas, improve examination clarity and flexibility, and promote more timely and efficient exams.

In its January letter to Treasury on modernizing CRA, ICBA also advocated higher asset thresholds to reflect the growth of the community banking industry and subjecting tax-exempt credit unions to CRA. ICBA's letter followed a previous meeting with Treasury on CRA modernization.

[Read Treasury Recommendations >](#)

[Read ICBA Letter on CRA >](#)

FINCEN ISSUES CUSTOMER DUE DILIGENCE FAQs

The Financial Crimes Enforcement Network issued new frequently asked questions on the customer due diligence final rule published in May 2016. The rule requires banks to implement a formal customer due diligence program and identify the beneficial owners of legal entity customers by May 11, 2018.

[Access the FAQs >](#)

USDA REOPENING DAIRY PROGRAM ENROLLMENT

The USDA encouraged dairy producers to consider enrolling in the new and improved Margin Protection Program for Dairy program, which will provide better protections for dairy producers from shifting milk and feed prices. With changes authorized under the Bipartisan Budget Act of 2018, the Farm Service Agency's enrollment period will run from April 9 to June 1.

[Read More from USDA >](#)

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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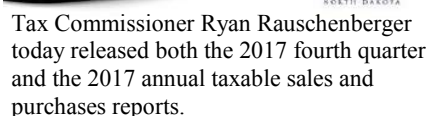
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“The modest 3 percent taxable sales and purchases growth in 2017 is a good indicator that our economy is doing well and continuing to improve after the numerous decreases we’ve seen reflected in past reports,” Rauschenberger stated. “These types of increases are more in line with the growth trajectory we traditionally see in North Dakota.”

Five of the 15 major sectors reported taxable sales and purchases gains when compared to the 2016 report. Most notably, the mining and oil extraction sector increased by \$663.6 million (a 52.25 percent increase), the wholesale trade sector increased by \$409.6 million (an 11.5 percent increase), and the other services sector increased by \$35.4 million (an 8.92 percent increase).

“Even with a slight decrease from 2016 to 2017, retail trade continues to dominate this report with over \$6 billion taxable sales and purchases in 2017,” Rauschenberger said. “However, both the mining and oil extractor sector and the wholesale trade sector saw major increases from 2016 to 2017. This is a result of the increased activity in the oil

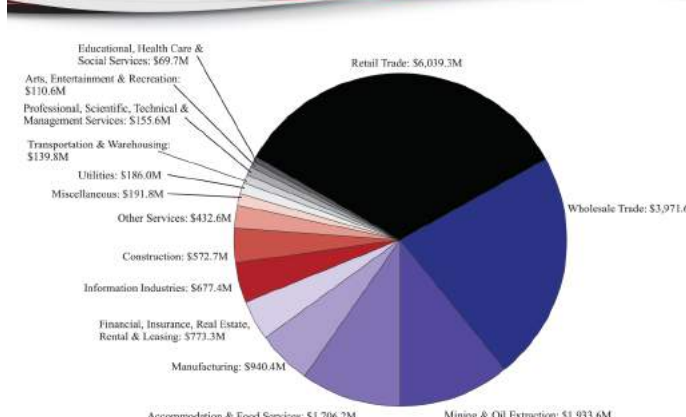
The annual report includes data for the largest 200 cities in North Dakota, and all 53 counties. North Dakota's largest cities saw the following changes, when compared with the 2016 annual report:

- ☐ Bismarck – 3.9 percent decrease
- ☐ Dickinson – 14.67 percent increase
- ☐ Fargo – 5.45 percent decrease
- ☐ Grand Forks – 1.76 percent decrease
- ☐ Minot – 3.74 percent decrease
- ☐ Williston – 24.45 percent increase

Taxable sales and purchases for October, November and December 2017 totaled \$4.77 billion, an increase of 7.19 percent over those months in 2016.

Consistent with the 2017 annual report, the mining and oil extraction, wholesale trade and other services sectors showed the highest percent increases for the 4th quarter when compared with those sectors for 2016.

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.



GETTING NEW BOARD MEMBERS ON BOARD HOW TO IDENTIFY, EVALUATE AND TRAIN INDIVIDUALS TO FULFILL THIS VITAL GOVERNANCE ROLE

By Jeff Kelly

These days, one of the more challenging roles to fill within a financial institution is a seat on the board of directors. While board members play a vital role in an institution's overall governance as well as provide significant fiduciary guidance, the process of identifying, evaluating and providing onboarding and ongoing training for these individuals is often overlooked.

With a board members' personal reputation and assets on the line, it is more vital than ever to find community leaders who are not only well respected but have the wherewithal to guide the bank with integrity from a strategic perspective.

To take a deep dive into the evaluation, acquisition and training of a board member, we asked the principles of banking training and coaching company, St. Meyer & Hubbard — Bob St. Meyer, president, and Jack Hubbard, chief experience officer — to share their insights gleaned from 40 years of banking and sales experience.



Risk and Responsibilities

The challenges banks face in getting board members up to speed on their director role became apparent in their discussion of some of the key responsibilities of boards for financial institutions.

Hubbard, who is board member of a Chicago area community bank, suggests three main director duties involve fiduciary, advisory and strategic oversight.

Fiduciary

"Clearly, the fiduciary responsibility of boards of directors is critical," Hubbard said. "The buck stops there."

Many potential board members are reluctant to join a bank board because the accompanying liability of taking on the role, according to Hubbard. He cited the significant legal consequence that can occur if board members fraudulently or unwittingly approve unsound loans or look the other way when something unseemly takes place.

Advisory

The advisory role is also critical to a bank's success. This role can be especially challenging for individual board members who do not have a background in banking or who are not able to keep up with the ever-changing banking laws and regulations, according to Hubbard.

How far a board member goes into the business of bankers is a legitimate concern. "Board members should not seek to run the bank day-to-day, but it is important to share their expertise and provide their perspective," Hubbard said. "It isn't possible to do without some working knowledge of the industry."

Strategy

According to Hubbard, strategy is where diversity in experience is extremely important.

"It is absolutely vital, not only that banks get people involved from other industries but from other disciplines that can help from a strategic perspective," Hubbard said.

Often, banks bring someone onto the board because they do a lot of business with the bank or they are a big deal in the community," Hubbard said. "That sounds good on the surface, but then they get into a full board or a committee meeting and they can't contribute anything."

Evaluation process

Instead of leaving a board member's success up to chance, each financial institution should begin by proactively identifying and selecting the best candidates for its board, according to St. Meyer.

"Many board members don't understand what their role is supposed to be going in," St. Meyer said. "When selecting a board member, whoever is doing the hiring should be ready to explain two or three key priorities or responsibilities. That should be done during the interview and vetting process."

That conversation helps potential candidates better assess the work that needs to be done. Both the bank and the future board member must go into this relationship with their eyes wide open.

Getting them up to speed

Board members are no different than new bankers. When they are brought onto the team, they need to be properly and effectively onboarded and trained similarly to any new employee joining the bank. It's the only way to make each productive.

How a new board member is introduced to the information they need to become a successful contributor at board meetings is important. When a new board member joins the bank, Hubbard suggests the following ideas to ease the onboarding process.

- **Pre-meeting reading materials:** Provide some relevant and current information about the industry and high-level overviews of key laws and regulations before the board member's first meeting and as laws and regulations are updated.
- **Strategic and tactical plans:** Share current plans and those from the past three years to help the board member understand where the bank has been and where it is going.
- **Job aides:** Provide a one- or two-page sheet of some of the abbreviations they might hear at meetings. For example, what is Regulation H? What are some key lending ratios the bank is looking for? What are some policies and procedures such as CRA and ALLL?
- **A day with bankers:** Have the new member spend time in several departments to understand what each does and how they work in concert for the benefit of the bank and the customer. This also helps humanize the new board member.

Jeff Kelly is Vice President of Governance, Risk and Compliance for [OnCourse Learning Financial Services](#), a leading provider of governance, risk and compliance training for the bank, mortgage, credit union, gaming and nonbank financial services industries. Kelly has more than 10 years of experience in the banking sector.



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ICBND in the News

Independent Community Banks of North Dakota has been in the news several times over the past few weeks. In case you have missed them, here are the links to the articles. As always, ICBND welcomes comments. Please email barryh@icbnd.com. Thank you!

Bill for Credit Unions and Community Banks to Receive Regulatory Relief

My ND Now
March 8, 2018
By Malique Rankin

[Click Here](#)

Regulatory Changes on the Horizon for Community Banks

The Bismarck Tribune
March 8, 2018
By Jessica Holdman

[Click Here](#)

Lifting the Banking Burden, Senate Bill Gives Small Banks, Credit Unions a Regulatory Break

Minot Daily News
March 27, 2018
By Jill Schramm

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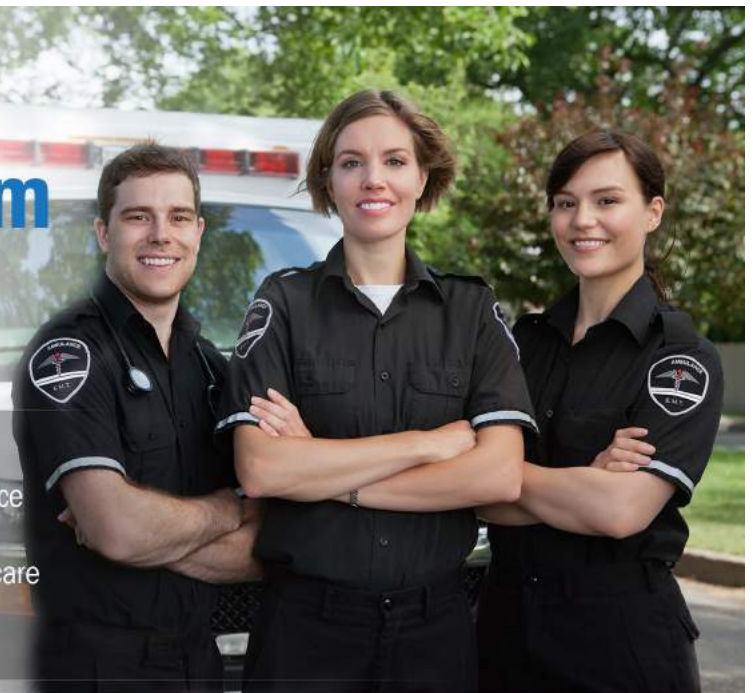
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Office of Attorney General

STATEMENT OF ATTORNEY GENERAL WAYNE STENEHJEM ON NOMINATION OF BCI DIRECTOR DALLAS CARLSON AS NEXT US MARSHAL FOR NORTH DAKOTA

"I congratulate Dallas Carlson on his nomination by President Trump today as the US Marshal for North Dakota. Dallas has served North Dakota law enforcement well over his distinguished career, and it has been my pleasure to work closely with him over the last 17 years. Although I will be sorry to see Dallas leave his current position as director of the Bureau of Criminal Investigation, there is no one better suited to be our next United States Marshal and I trust he will be swiftly confirmed by the US Senate. During his almost thirty years with BCI, Dallas has earned the respect and trust of local, state and federal law enforcement agencies across North Dakota and the border states. His hard-earned reputation will stand him in good stead as he moves on to his new position," Attorney General Wayne Stenehjem.

The press release from the White House can be viewed at: <https://www.whitehouse.gov/presidential-actions/president-donald-j-trump-announces-fifth-wave-united-states-marshal-nominees/>

ANOTHER PHONY CHARITY OPERATOR BANNED IN NORTH DAKOTA

Attorney General Wayne Stenehjem issued a Cease and Desist Order today against **James Michael Austin**, banning him from conducting business in North Dakota. Austin, who also uses the name Michael James Fisher and lists addresses in ND and Texas, violated the state's charitable solicitations and consumer fraud laws.

Austin created a phony charity, **Red Cross of Americas, Inc.**, and solicited donations from unsuspecting North Dakota residents who may have believed that Austin's phony charity was affiliated with the actual Red Cross, which it is not. Although Austin registered his trade name with the Secretary of State's office, he did not complete the state's licensing requirements for a charitable organization or to be a professional fundraiser.

"Not only did Mr. Austin create a phony charity so that he could take advantage of generous North Dakota residents, but he deliberately used a name that was almost identical to a well-known international charity, in an attempt to lend legitimacy to his efforts," said Stenehjem.

After being contacted by investigators, Austin admitted he had collected funds from his solicitations but he could not provide information about his charitable purposes. Thereafter, he did not respond to the investigator's attempts to contact him. Investigators discovered that Austin had also created a "GoFundMe" page, to collect online contributions supposedly to benefit drought stricken farmers in North Dakota and Montana, and that he had placed online job advertisements claiming to be a farm company needing drivers, but used the advertisements to collect personal information from hopeful job applicants. Authorities in McKenzie County have issued an arrest warrant for him on unrelated theft of property charges. It is believed Austin has fled back to Texas.

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Office of Attorney General

PENNSYLVANIA DISCOUNT TRAVEL COMPANY BANNED IN ND

A Pennsylvania man who operates a questionable discount travel service under several fictitious names has been banned from doing business in North Dakota for violating the state's consumer fraud, transient merchant, and business licensing laws.

Thomas Joseph, who lists addresses in two Pennsylvania cities, uses various names for his discount travel club solicitations, including **Save on Resorts**, **Best Value Getaways**, **Southwest Getaways** and **Southwest Travel Services**. In late 2017, Joseph and his representatives held one seminar in Bismarck and had planned other seminars across North Dakota to solicit memberships for a discount travel club, claiming that prospective club members would receive free airline tickets and other travel incentives.

Neither Joseph nor any of his representatives cooperated with investigators from the Consumer Protection Division. Joseph and his business manager refused to answer questions about their operations or provide evidence of any actual discount travel services. In response, Mr. Joseph asked that the Attorney General's office not apply North Dakota's consumer fraud laws to his businesses and to waive the state's licensing requirements, which the Attorney General's office made clear it could not do.

JAMESTOWN HIGH SCHOOL TAKES STATE "LIFESMARTS" CHAMPIONSHIP

Jamestown High School Team #1 won the state LifeSmarts championship and will be representing North Dakota in the national competition. Tioga High School took second place.

Students in ten teams competed in several rounds before the top two teams advanced to the final round.

The Jamestown Team #1 will represent North Dakota at the LifeSmarts National Championships in California in April. The State Champion team members are: Julia Shirley (Captain), Cris Dupre, Jessica Schmitz, Courtney Kieker and Kalen Christensen. Christensen is new to the team this year. The other four team members were part of the Jamestown team last year that won the state competition and went on to take 4th place at the National competition.

Julia Shirley, the team captain, spoke for the team, saying "it's always fun to come back to the state competition to compete against other people across the state, but going to Nationals we compete against others with the same interests we have."

Marchel Krieger, the Jamestown High School coach, said "it's even more fun to see the students rewarded for the hard work they put into preparing for these events."



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Get Ye Pirate On!

US DISTRICT COURT SIDES WITH NORTH DAKOTA IN WOTUS DECISION - Another Court Victory for the State

Attorney General Wayne Stenehjem applauds the Order issued today by U.S. Magistrate Judge Alice Senechal granting North Dakota's request to proceed with its challenge to the "Waters of the United States" (WOTUS) Rule.

"The WOTUS Rule would greatly and unlawfully expand the federal government's authority over North Dakota's land and water resources and vastly limit legitimate state authority to control water pollution," said Stenehjem.

Stenehjem leads a coalition of twelve states that obtained the first preliminary injunction against the WOTUS Rule in 2015, issued by the U.S. District Court for the District of North Dakota. In late January, the U.S. Supreme Court unanimously upheld North Dakota's position on the jurisdictional issue, holding that challenges to the WOTUS Rule must be brought in federal district courts, and not in federal courts of appeals. Despite the Supreme Court's unanimous decision, the U.S. asked the District Court in North Dakota to "stay" the case and not allow the state's challenge to go forward. Magistrate Judge Senechal rejected that request and granted North Dakota's right to continue with its challenge.

"This is a major victory for North Dakota and our economy," said Stenehjem. "Our long and tireless efforts to oppose this rule have seen one victory after another. I appreciate the efforts the EPA is making to discard or limit the rule, but environmental groups are suing to keep them from doing that. Our best course is to soldier on with our fight to have this unconstitutional and burdensome rule scrapped for good. It is vitally important for North Dakota to obtain a final ruling in its case declaring that the WOTUS Rule is legally invalid and permanently enjoining implementation of the Rule," he continued.

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Office of Attorney General

NORTH DAKOTA TO RECEIVE \$34 MILLION IN TOBACCO SETTLEMENT

Attorney General Wayne Stenehjem today announced a settlement agreement that will release over \$34 million belonging to North Dakota that has been held in an escrow account during a decade-long dispute between the state and the major tobacco companies. The agreement settles a dispute over enforcement of the 1998 Tobacco Master Settlement Agreement, which requires the tobacco companies to make annual payments to the states that signed onto the agreement – including North Dakota.

“This is a win-win proposition for North Dakota. We will see an immediate payment of more than \$34 million, and will also eliminate the need for an expensive arbitration process year after year,” Stenehjem said.

The tobacco companies have withheld part of their combined annual settlement payments, claiming the states, including North Dakota, had not diligently enforced a specific tobacco-control statute. The adjustment, which is subject to arbitration, has forced North Dakota to devote considerable resources and money to prove it diligently enforced its laws. North Dakota won its first arbitration dispute, concerning funds withheld in 2003. If it had not prevailed, the state risked losing more than \$20 million.

Without this settlement, North Dakota was scheduled to arbitrate the 2004 payment dispute this month, worth approximately \$23 million. “By settling the dispute for 2004, and all potential disputes through 2017, the settlement agreement resolves all disputes concerning past annual payments, and eliminates decades of potential litigation,” Stenehjem said.

Under the terms of the structured settlement, the tobacco companies are required to release 100% of the disputed payments held in escrow. In addition to the lump sum payment, ND will continue to receive the annual payments due under the Master Settlement Agreement. In return, the tobacco companies receive a partial credit on the next five years of annual payments. The tobacco companies are also required to release the state from any claims to the balance of annual payments for a certain number of years, which they might otherwise be able to arbitrate on an ongoing basis over the course many years or even decades.

“If North Dakota had been forced to continue with these annual arbitrations it risked losing the entire annual payment for any year it was found non-diligent. Through the end of the 2015-2017 biennium, North Dakota has received more than \$470 million in tobacco settlement payments,” Stenehjem noted.

UNLICENSED CONTRACTORS BANNED

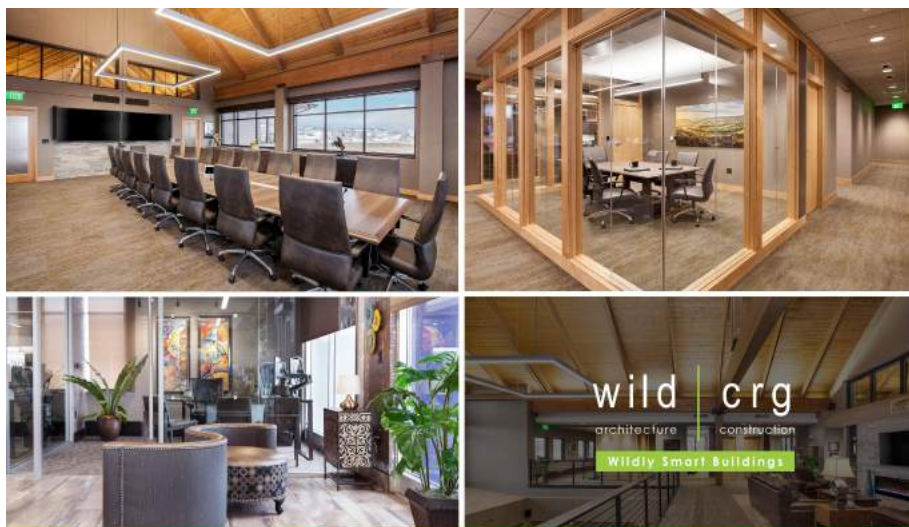
Two unlicensed contractors - **Collin Strehlow, dba NailedIt Home Improvements**, and **Anthony "Tony" Ronald Cline** - have been banned from doing business in North Dakota after a district court found they had violated consumer fraud and licensing laws.

Collin Don Strehlow, doing business as NailedIt Home Improvements, took advance payments from homeowners in Cass County for home improvement projects, including deck repair and garage construction, and then did not deliver the materials or complete the work. The Cass County District Court found that Strehlow was operating without a contractor's license, abandoned consumer projects, diverted consumer funds, and had engaged in consumer fraud. The court entered a judgment against Strehlow for \$5,000.00, banned him from doing any contracting work, and ordered that his trade name, NailedIt Home Improvements, be canceled.

Anthony “Tony” Ronald Cline, doing business under several unregistered business names, including A-Z Handyman Services, Handyman Inc., Jack & Trades, and Handyman on Duty, took advance payments from a dozen homeowners in Cass County for home improvement projects including painting, “light” plumbing work, and deck staining. In many cases, Cline did not perform any work, or performed work in an extremely shoddy manner. Even with intervention of the police department, Cline failed to perform work or provide refunds. The Cass County District Court found that Cline was operating without a contractor's license, abandoned consumer projects, diverted consumer funds, and had engaged in consumer fraud. The court ordered Cline to pay \$19,978.20 in restitution, and banned him from working as a contractor. Cline, who is from Minnesota, has related criminal charges pending in Cass County. A bench warrant was issued after he failed to appear for a hearing on March 5, 2018.

Attorney General Stenehjem urged homeowners to make sure anyone they hire to do home improvement or repair work is properly licensed. “Don’t take someone’s word for it. Before you hand over a penny, check to make sure they are licensed with the state and get references from their previous jobs, so you have some idea of the quality of work that will be done,” said Stenehjem.

Contractors doing work valued at more than \$4,000 must be licensed with the ND Secretary of State. The list of licensed contractors is available at <http://sos.nd.gov/business/contractors/contractors-licensed-north-dakota>.



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ICBA: CELEBRATE AMERICA'S AGRICULTURE TRADITION

In recognition of National Ag Day, March 20th, the Independent Community Bankers of America® (ICBA) celebrated American agriculture and the nation's nearly 5,700 community banks for their enormous role in helping America grow by lending to local farmers, ranchers and agricultural enterprises.

"Community banks provide an overwhelming share of credit to local farmers and ranchers," said ICBA President and CEO Camden R. Fine. "They understand the essential role these producers serve in supporting our nation's food supply and bolstering our economy.

"Many community banks have been serving agricultural enterprises and family farms in their communities for more than 100 years and will continue to serve as financial first responders even in these times of stress within the agricultural economy," Fine said.

The total impact of agriculture and food industries on the U.S. economy is estimated at nearly \$7 trillion or 20 percent of the U.S. economic output.

Across the nation, community banks operate approximately 52,000 locations, employ 760,000 Americans, and hold \$4.9 trillion in assets, \$3.9 trillion in deposits, and \$3.3 trillion in loans to consumers, small businesses, and the agricultural community.

Community banks under \$10 billion in assets provide more than 75 percent of agricultural loans and community banks under \$50 billion provide 86 percent of ag loans within the commercial banking sector and are often the catalysts for new and expanded business opportunities within their communities to ensure long-term economic viability and vitality. In fact, community banks provide approximately \$180 billion in agriculture loans.

This year marked the 45th anniversary of [National Ag Day](#), organized by the Agriculture Council of America to increase public awareness of agriculture's role in modern society. Visit www.agday.org to learn more.

ICBA ANNOUNCES 2018 COMMUNITY BANKING POLICY PRIORITIES

The Independent Community Bankers of America® (ICBA) today announced its top legislative and regulatory priorities for 2018. ICBA made the announcement at its ICBA Community Banking LIVE® national convention in Las Vegas.

"ICBA's pro-growth policy priorities support solutions that will help community banks maximize their support for the local customers and communities they serve," said ICBA Incoming Chairman Tim Zimmerman, CEO of Standard Bank in Monroeville, Pa. "By reducing excessive regulatory burdens and advancing tailored community banking regulations, Congress and the Trump administration can support stronger economic and job growth nationwide."

Approved by ICBA's Policy Development Committee and board of directors, ICBA's top priorities for 2018 include:

RELIEF FROM CRUSHING REGULATORY BURDEN: Enacting targeted regulatory relief from ICBA's [Plan for Prosperity](#) platform to recognize the significant differences between community banks and large, complex institutions and to help community banks serve their customers and communities.

CONSUMER FINANCIAL PROTECTION BUREAU: Supporting legislation that ensures accountability at the Consumer Financial Protection Bureau by replacing single-director governance with a five-member commission and promoting greater participation by the prudential banking regulators.

CYBERSECURITY: Ensuring federal cybersecurity policies recognize existing community bank mandates, supporting voluntary information sharing, and expanding prudential regulators' supervision to include core processors and credit reporting agencies.

DATA SECURITY AND FRAUD: Supporting a national data security breach and notification standard and ensuring all participants in the payments system, including merchants, are subject to Gramm-Leach-Bliley Act-like data-security standards.

PAYMENTS: Supporting payment systems that are bank-centric, ubiquitous, faster, competitive, reliable, secure, and efficient to help community banks meet the global payment needs of their customers.

HOUSING-FINANCE REFORM AND THE GOVERNMENT-SPONSORED ENTERPRISES: Supporting housing-finance reform that preserves market liquidity and stability while ending the destructive sweep of Fannie Mae and Freddie Mac earnings.

TAX-EXEMPT CREDIT UNIONS: Urging Congress to end the credit union industry's unwarranted federal tax subsidy and opposing expanded powers for the industry as long as it remains exempt from taxation and the Community Reinvestment Act.

ENACTING A NEW FARM BILL AND REFORMING THE FARM CREDIT SYSTEM: Calling on Congress to pass a strong farm bill that provides stability to the volatile farm sector and to prevent the Farm Credit System from abusing its tax-advantaged status.

FINTech BANK CHARTERS: Continue raising concerns with the Office of the Comptroller of the Currency's proposed special-purpose national bank charter for fintech companies and ensuring that the OCC does not proceed without explicit statutory authority from Congress.

SEPARATION OF BANKING AND COMMERCE: Opposing the FDIC deposit insurance applications of SoFi Bank and Square Financial Services, imposing a two-year moratorium on industrial loan corporation deposit insurance applications, and closing the ILC loophole.

TAX POLICY: Advocating tax laws that promote robust economic activity, a vibrant community banking sector, and saving and investment.

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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HOUSING POLICY AND PROFESSIONAL DEVELOPMENT ARE EVENT FOCUS

Housing North Dakota, a two-day conference hosted by North Dakota Housing Finance Agency, will bring housing industry representatives and community leaders together for policy discussions and professional development.

“To adequately and successfully address North Dakota’s housing needs, it’s essential to have an understanding of current policies and available resources,” said Jolene Kline, NDHFA executive director.

Plenary sessions on the first day include housing’s role within the Main Street Initiative, an economic forecast, a roadmap for improving community livability, a comprehensive approach to understanding and addressing community challenges, and why housing should be a healthcare consideration.

The second day of the event will be focused on professional development. In the morning, mortgage lenders and real estate agents will discuss how to turn homeownership dreams into closed deals during a roundtable on purchase obstacles followed by a presentation of locally available resources. After lunch, attendees will learn about the continuing effect of federal legislation and

regulation on real estate agent, appraiser and lender interactions.

The event will be held April 25-26, 2018, at the Ramkota Hotel in Bismarck, ND. The fee for both the Policy Day and Training Day is \$160; Policy Day or Training Day is \$85. Register online at www.ndhfa.org.



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

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



REGULATORS FINALIZE LATEST CALL REPORT REVISIONS

Federal regulators finalized revisions to help streamline the quarterly call report by removing certain data items and raising reporting thresholds.

Combined with prior revisions, approximately 51 percent of required data items for smaller and less complex institutions have been changed, the agencies said.

ICBA has been a strong proponent of streamlining the call report and continues to advocate a short-form call report that community banks would file in the first and third quarters of each year—a key provision in pending regulatory relief legislation.

ICBA BACKS LEAST DISRUPTIVE GSE CREDIT SCORING SWITCH

ICBA called on the Federal Housing Finance Agency to minimize disruptions in the mortgage industry as it transitions Fannie Mae and Freddie Mac to a new credit scoring model.

In a comment letter, ICBA encouraged the agency to switch to the FICO 9 model to minimize transition costs and disruptions.

Because most mortgage lenders, the government-sponsored enterprises, and mortgage insurers use Classic FICO or the information making up that model, FICO 9 is the best choice, ICBA said.

ICBA also recommended that the Fannie and Freddie only require lenders to pull scores from two credit reporting agencies, down from three, which would encourage the CRAs to provide better-quality information at a lower cost to borrowers.

[Read ICBA Comment Letter](#)



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5 STRATEGIES FOR DEALING WITH CHANGING CUSTOMER EXPECTATIONS

by Steve DuPerrieu



How do financial institutions effectively prepare for the future when they don't know exactly what the future looks like?

This is the question at the center of [Prepare Now for the Future of Banking](#), a recent CSI webinar I presented, along with guest speaker Alyson Clarke, principal analyst from Forrester, a market research company that works with business and tech leaders to develop customer-based strategies.

While industry analysts may not be able to paint an exact portrait of the future, they can [use data to identify trends in evolving customer behavior](#). Clarke says Forrester's research indicates customers are more empowered than ever, giving rise to a new era that the firm calls the "Age of the Customer."

"Customers, because of their connectivity through smartphones and other devices, hold the balance of power in the relationship now," Clarke says. "The institution no longer determines where a customer can interact with them or where they can get information."

The Tendencies of Modern Customers

Forrester has uncovered trends in five key areas that elaborate on the current wave of customer empowerment:

- **Willingness to Experiment:** Customers of all ages are showing an increasing appetite to try new technologies and new things, which is speeding up new technology adoption rates.
- **Device Usage:** The number of devices connected to the Internet outside of computers and smartphones, such as smart homes, is growing considerably.
- **Digital/Physical Integration:** Customers want to combine digital and physical experiences. Even businesses that were born digitally, like Amazon or Warby Parker, are starting to branch out into physical locations because of their importance in connecting with customers.
- **Information Savviness:** Retail customers are consuming information from businesses at a much faster rate. They want to know prices, features, etc., without having to jump through hoops.
- **Self-efficacy:** Customers want to make sure they are going to benefit from business relationships. For example, they want to know that a financial institution can improve their financial life just as much as wanting to know the institution's products, features and prices.

According to Clarke, many financial institutions aren't ready to [meet customers' new expectations](#), and digital disruptors like Amazon Alexa and Google Home are beginning to drive a wedge between them and their customers.

"Digital disruptors are starting to curate services and drive compelling experiences for customers that are pushing institutions further into the background and making them invisible," Clarke says. "This makes it easier for customers to eventually leave if they are not seeing value above the products."

How Should Financial Institutions Deal with Changing Customer Expectations?

Clarke says institutions that excel at customer experience are growing at a much faster rate than their peers—and their success is fueled by five distinct strategies:

1. **Develop Customer-obsessed DNA:** Stop thinking about where your customers are now, but rather what their needs will be in the future. Your institution can accomplish this by turning big data into actionable insight, as well as forming collaborative, cross-functional teams that are focused on your customers and their needs.
2. **Follow Your Customers:** Customers are more likely to be found in their homes, on Facebook, or on many other digital platforms that aren't your mobile app. Conversational interfaces like Apple's Siri and Facebook Messenger will enable more personalized experiences. Your institution will need to assess how your products and services fit into these conversational platforms to serve customers—no matter where they are.
3. **Blend Human and Digital Interactions:** Believe it or not, prospects and customers still seek human interaction in many situations, so self-service isn't always the answer. Try blending human interaction with digital enhancements. For example, integrate live chat with your mobile app to personalize customer interactions.
4. **Use Data to Personalize Customer Experiences:** Personalization is an experience that uses customer data to frame, guide, extend and enhance interactions. Use data to help your customers uncover a financial need before they even know they have one.
5. **Collaborate to Create New Value for Customers and Your Business:** Shifting your mindset from technology-first to customer-first will prepare your institution for the future, no matter what new technology is on the horizon. Institutions that think about offering an experience that goes far beyond buying a product will have customers who stick around.

For even more insight, and a deep dive into how [CSI's omnichannel strategy](#) fits into Forrester's detailed findings, watch [Prepare Now for the Future of Banking](#) on-demand.

Steve DuPerrieu is vice president of channels and analytics for CSI. In his role, he provides leadership for CSI's delivery channel strategy, which includes digital banking, payment services, business and analytics software, and branch/retail delivery solutions. Steve also is a board member for the Association for Financial Technology (AFT).



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RAUSCHENBERGER: 2018 NORTH DAKOTA WITHHOLDING TABLES NOW AVAILABLE ONLINE

Tax Commissioner Ryan Rauschenberger today released the 2018 North Dakota income tax withholding tables for employers. "New withholding tables are released every year to reflect any rate and/or legislative changes," Rauschenberger stated. "This year there were only minor changes made, but employers will still need to update their payroll systems."

Employers are not required to adjust any withholding for wages already paid in 2018.

The release of the 2018 North Dakota income tax withholding instructions and tables for employers was delayed due to the passage of the federal tax reform legislation (Tax Cuts and Jobs Act), as the Office of State Tax Commissioner determined how it would affect North Dakota income tax withholding.

The 2018 North Dakota income tax withholding tables can be found at www.nd.gov/tax/withholding/pubs.

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](#).



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FAMILIES WITH K-12 TUITION PAYMENTS CAN NOW RECEIVE TAX BENEFITS

College SAVE™

Bank of North Dakota's 529 Plan

Bank of North Dakota is highlighting the new tax benefits North Dakota families can receive by utilizing North Dakota's 529 College SAVE Plan for K-12 tuition payments on its March 20 Facebook Live event held at 2:30 p.m. CT. The presentation will be posted on Face-

book, so residents can view the content any time. To receive the feed, residents should "like" and follow Bank of North Dakota's Facebook page.

The Tax Cuts and Jobs Act recently passed by Congress expanded the use of 529 plans to include paying tuition at public, private and religious schools in grades K-12. That means tuition expenses qualify for the same state and federal tax advantages participants have received for traditional contributions to their 529 College SAVE Plan accounts.

"This is an exciting development for families with children in elementary or secondary schools," states James Barnhardt, College SAVE Plan director. "The use of College SAVE to pay for college and decrease the burden of education-related debt is well established. Now these parents can receive the same benefits when paying for tuition during their child's journey to postsecondary education."

Account owners can now use existing assets and future contributions to the College SAVE Plan to pay for public, private and religious K-12 tuition up to \$10,000 per year per student. They can treat the withdrawals as qualified expenses with respect to federal and state income taxes. North Dakota taxpayers may also continue to deduct College SAVE contributions up to \$5,000 for a single tax filer or \$10,000 for married couples filing jointly from their North Dakota taxable income.

Current state law limits the use of any College SAVE assets received through the New Baby Match, formerly called Children First, and BND Match, previously called North Dakota Matching Grant, for tuition expenses at a higher education institution. Those assets cannot be used for K-12 tuition expenses.

A College SAVE account can be opened for as little as \$25. For more information, listen in on Facebook Live March 20 or visit collegesave4u.com.



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2 Chronic Conditions That Can Cause Cancer

Live Well, Work Well

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

New research suggests that nearly 6 percent of cancers (792,600 cancer cases) can be at least partly attributed to obesity and diabetes. The study, which was published online on The Lancet Diabetes & Endocrinology website, states that diabetes and a high body mass index (greater than 25) are both associated with a higher risk of certain cancers and are increasing in prevalence.

Fortunately, Type 2 diabetes and obesity can be prevented with proper lifestyle changes, which include the following:

- Avoiding tobacco
- Exercising regularly
- Maintaining a healthy weight
- Eating a healthy diet and limiting your intake of unhealthy foods
- Managing your stress
- Regularly checking your cholesterol and blood pressure
- Visiting your doctor for routine preventive care

Implementing the above prevention tips can help you remain healthy and avoid developing chronic conditions like obesity and Type 2 diabetes, which, in turn, can help lower your risk of certain cancers. For more information, please review the full-text version of the study ([http://www.thelancet.com/journals/landia/article/PIIS2213-8587\(17\)30366-2/fulltext](http://www.thelancet.com/journals/landia/article/PIIS2213-8587(17)30366-2/fulltext)). ■

Avocados: A Legitimately Healthy Food Craze

According to Telsey Advisory Group, a firm focused on evaluating the consumer market, avocado consumption in the United States has quadrupled since 2000. And, unlike many other health food crazes, avocados are actually good for you.

While it is true that avocados contain more calories and fat than other fruits or vegetables (one-fifth of an avocado contains 50 calories and 4.5 grams of fat), they also have many health benefits. Avocados contain heart-healthy unsaturated fat, which can help lower cholesterol. In addition, they are packed with vitamins, minerals and fiber that are part of a healthy diet.



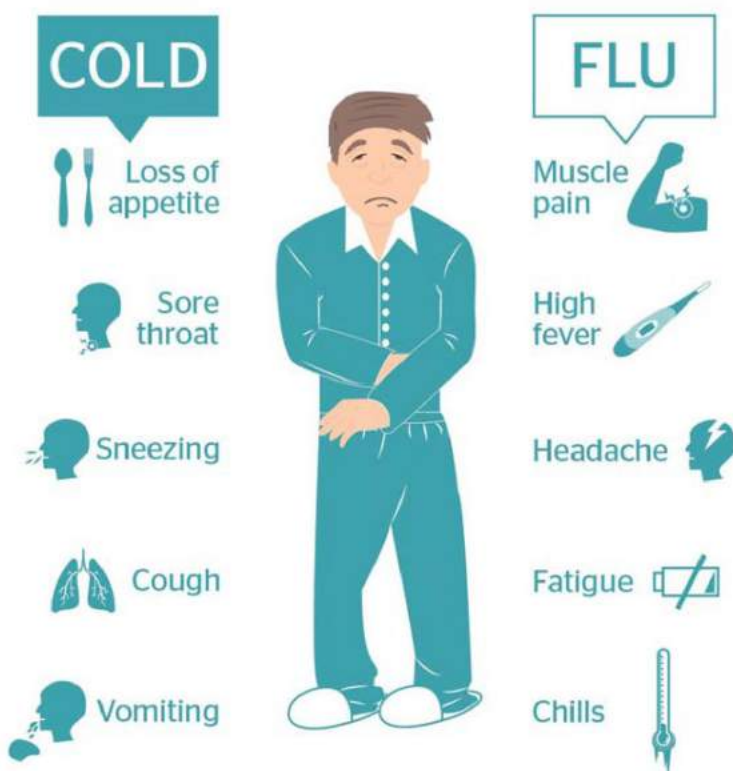
A Common Cold Can Be Contagious for Longer Than You Think

The winter months are commonly associated with decreasing temperatures and increasing cases of the common cold. Typically, symptoms of the common cold come on gradually, and may start with a sore throat or irritated sinuses.

According to Healthline, when you have a cold, you're contagious approximately one to two days before symptoms start and can continue to be contagious for up to seven days after you've become sick. Unfortunately, many people can't stay home for that long of a time to fully recover. Consider the following suggestions to help avoid becoming ill or passing on a cold to a co-worker, friend or family member:

- Wash your hands with warm water and soap often.
- Avoid touching your eyes, mouth and nose.
- Sanitize commonly touched surfaces.
- Always cough and sneeze into your elbow – not your hands – to prevent spreading germs. ■

IS IT A COLD OR THE FLU?



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angi@ndba.com for more information on
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Mexican Chicken Soup

- **3 pounds chicken pieces (skin removed)**
- **2 cups tomatoes (chopped)**
- **1 clove garlic (minced)**
- **½ cup onion (chopped)**
- **¼ cup mild canned chilies (diced)**
- **2 cups canned pinto or garbanzo beans (drained)**

Directions:

1. Place chicken pieces in a large saucepan and add enough water to cover.
2. Cook until tender, about 25 minutes.
3. Remove chicken pieces from the broth.
4. Add tomatoes, garlic, onion and chilies.

5. Remove chicken meat from the bones and return meat to broth.
6. Add beans, and salt and pepper to taste. Simmer for about 15 minutes.

Makes 6 servings

Nutritional Information (per serving)

Total Calories	390
Total Fat	14 g
Protein	49 g
Carbohydrates	16 g
Dietary Fiber	5 g
Saturated Fat	4 g
Sodium	460 mg
Sugar	2 g



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ICBND Members in the News

FARMERS AND MERCHANTS STATE BANK



Farmers and Merchants State Bank President Chalmer Dettler, along with the bank's Board of Directors, is proud to announce that **Patrick Rime** has been named vice president of lending for the bank. He succeeds Mike

Granlund, who retired at the end of 2017. Patrick joined Farmers and Merchants in 1999, and has nearly 20 years of experience in all areas of lending, including ag, commercial, residential and consumer. Patrick will be overseeing the bank's lending team which includes loan officers Dennis Lyons, Cole Solseng and Jenna Martin, as well as loan support specialist, Doris Lill.



FIRST INTERNATIONAL BANK & TRUST

First International Bank & Trust (FIB&T) is proud to announce the new hire of the following employee. **Kathy Conklin** is a loan associate II and will be located at our Fargo, North Dakota office (3001 25th St S). She comes to FIB&T with many years of loan experience.

FIRST WESTERN BANK & TRUST



Karly Palczewski is welcomed by **First Western Bank & Trust**. They are excited to have Karly join their team as the marketing & graphic design specialist.



Luke Heilman was recently hired as a credit analyst at **First Western Bank & Trust**, he has worked for the bank since 2015. Heilman has worked for the bank in a variety of positions; teller, customer service, a loan intern and most recently as a cash management specialist.



Karlee Galvin was recently hired as a loan operations processor at **First Western Bank & Trust**, she has worked for the bank since 2014. Galvin has worked for the bank as a teller and most recently was working with internal special projects.



Nicolette Kallias comes to **First Western Bank and Trust** after 5 years experience supervising the front line tellers. First Western Bank and Trust is glad to have her join their team in March of 2018.

The Community Banker
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ICBND Members in the News

FIRST WESTERN BANK & TRUST



Cara Miller was hired in January of 2018 as a customer service representative at **First Western Bank & Trust**. She has over 3 years of experience as a loan assistant in a financial setting.

STARION BANK



Lauri Stokka has been promoted to mortgage operations specialist II. Lauri started her career with **Starion** in 2001 as a personal banker. Over the years, she has also worked at Starion in mortgage processing, loan center and customer service center. As a mortgage operations specialist, Stokka is responsible for reviewing, processing, closing and post-closing of mortgage loans as well as assisting with team regulatory requirements and training.



Richard Bigelow joined **Starion** as a systems administrator, providing support and maintenance for a variety of operating systems and servers.



Casey Carson and **Brittney Roth** are loan operations specialists at **Starion**. Their responsibilities include processing loan information, producing closing documentation and performing quality control checks on files for any potential risk. Carson has more than a decade of customer service and transaction processing experience. Roth has previous banking and customer service experience.



McKayla Nielsen joined Starion as a loan servicing assistant, providing administrative support to the loan servicing team, and assisting with daily operations and processing work within the loan center. Nielsen has customer service experience in various industries.



Starion Bank Internal Auditor Breanna Hutchinson has earned the designation Certified Internal Auditor (CIA) from The Institute of Internal Auditors (IIA). The CIA is the only globally-accepted designation for internal auditors and the standard by which individuals demonstrate their professionalism in internal auditing. In order to earn the designation, Hutchinson had to pass a three-part exam, exhibit high moral and professional character, and meet experience and education requirements. Hutchinson joined Starion in 2011. She also is a Certified Community Bank Internal Auditor.



Starion Bank is growing its mortgage team in Fargo, naming **Josh Hahn** and **Aaron Haskins** mortgage banking officers. As mortgage bankers, Hahn and Haskins work with customers to finance new home purchases, refinancing, new construction and other home loans. They identify the appropriate mortgages to fit individual needs, guiding customers from the qualifying process through closing. **Hahn** joined Starion Bank in 2010 as a personal banker. Nearly four years later, he was promoted to retail supervisor. He also had three years banking experience before to joining Starion.



Haskins joined Starion with more than a decade of experience in the banking industry, including several years as a mortgage underwriter. Both are located at Starion's branch on South 45th Street and also meet with customers at the South University location.



Starion Bank has promoted **Lee Weisbeck**, **Dave Rogstad** and **Todd Neurohr**.

Lee Weisbeck has been promoted to market president for Bismarck-Mandan. He works from both the downtown

Bismarck and Mandan branches, and will continue to serve as a member of the bank's management and leadership committees. Weisbeck began his career with Starion in 2007 as a business banking officer. He was promoted to assistant vice president of business banking in 2009, vice president of business banking in 2011 and named Mandan market president in 2015.



Dave Rogstad is business banking manager, senior vice president, for the Bismarck-Mandan business banking line. In addition to working with a roster of clients, he supervises the business banking officers and serves

as a member of the bank's leadership committee. Rogstad has more than 17 years of banking experience. He joined **Starion** in 2014 as a business banking officer and had previous Starion experience as a credit analyst. He is located at the downtown Bismarck branch.



Todd Neurohr has been promoted to ag banking manager, senior vice president, for the Bismarck-Mandan ag business line. He will continue to work out of the Mandan branch. As part of his new role, Neurohr will supervise

members of the ag banking team and serve on the bank's leadership committee. Neurohr has more than 24 years of agricultural lending experience. He began his career with **Starion** in 2013 as a business banking officer, vice president, and was promoted to senior vice president in 2014.



Starion Bank has hired **Anthony Bruhn** as a business banking officer in Oakes. In this position, he helps business and agriculture customers find proper financing, leasing and other banking products to fit their needs. He has

more than five years banking experience including as a risk analyst and in underwriting, as well as almost two years at an accounting firm as a compliance associate for financial institutions.

ICBND Members in the News

BANK OF NORTH DAKOTA



Bank of North Dakota hires new staff. Lindsey Ebert was hired as a bank operations specialist at BND. Ebert previously worked as a customer service representative.



Tom Ternes was promoted to the Education Market Manager at **BND**. He began his career at BND in 2012 as a student loan manager.



Bob Baier was promoted to the Student Loan Default Prevention and Collection Manager at **BND**. He began his career at BND in 2002 as a collections officer.

UNITED COMMUNITY BANK OF NORTH DAKOTA



United Community Bank has announced that **Megan Hiatt** has been promoted to financial services specialist. Hiatt began her employment with United Community Bank in 2015 as a customer service representative and has most recently served as the front desk receptionist.

In her new position, Megan will be responsible for developing relationships with new and current customers by assisting them with new checking, savings, CDs and IRAs, and online banking services.

CHOICE FINANCIAL



Betty Voeller recently joined **Choice Financial** as a bank operations specialist. She joins Choice Financial with previous experience in accounts payable, wire transferring, and invoice processing.



Andy Kalbus recently joined **Choice Financial** as an IT specialist. Kalbus brings three years of experience in the banking industry and thirteen years of information technology experience with him to Choice Financial.



Judy Smith recently joined **Choice Financial** as a client account manager for our Fargo Insurance Team. Smith brings more than 30 years experience in the financial services industry.



Amanda Metzger was recently promoted to a client account executive for the insurance division of **Choice Financial**. Amanda joined Choice Financial in February 2013.



Todd Olson was recently promoted to a senior credit analyst for **Choice Financial**. Olson started with Choice Financial in 2015 as a credit analyst. Before coming to Choice Financial, Olson had experience with the FDIC and other financial institutions.



Chris Danielson recently joined **Choice Financial** as a frontline specialist.



Ashly Halley recently joined **Choice Financial** as a frontline customer service representative. Within her new role, Halley will be assisting customers from the frontline.



Darien Schreiber was recently promoted to a credit analyst for **Choice Financial**. Schreiber started with Choice Financial in January 2017 as a frontline customer service representative and was promoted to credit tech in

August 2017.

CORNERSTONE BANK

Cornerstone Bank is proud to announce **Vicki**



Monsen as the Watford City market president. Monsen joined the bank through a vocational program with the Watford City High School. She returned to the bank as a full time employee in January 1989. She has worked as a CSR, a real estate loan officer

and most recently in the Finance Department as the controller.



Jeff Gronos has been promoted to senior vice president at Cornerstone Bank in Watford City. Jeff joined Lakeside State Bank/Lakeside Insurance Agency in New Town, March of 1986. He transferred full time to Lakeside State Bank as an assistant vice president in

2000. Jeff joined the McKenzie County Bank in July 2009 as a credit analyst and in May 2013 transitioned to vice president/business banker.

DAKOTA BUSINESS LENDING

Dakota Business Lending is pleased to welcome **Katie Anderson** to the team as loan closing specialist. She will be responsible for closing and funding all loan programs and ensuring loans are closed in compliance with SBA, USDA, Rural Development, and all other program rules and regulations. While working 20 years in the banking/credit union industry, Katie found her niche in small business and financing. Katie now has a wide range of experience to bring to the table including knowledge in processing, underwriting, and servicing of consumer and commercial loans.

AMERICAN BANK CENTER

American Insurance Center enthusiastically welcomes **Derek Binstock** to their team as a commercial lines producer. In his new role, Binstock will generate new accounts and provide outstanding customer service to current and new customers alike. He will also inform customers on gaps in coverage and advise them to ensure adequate coverage is met to their satisfaction.



American Trust Center is delighted to introduce **Luke Leno** as their newest trust officer in Bismarck. Leno will be responsible for developing new business, enhancing existing relationships and contributing to the overall

mission of the Trust company by providing unparalleled customer care. Leno previously worked in a similar capacity and his experience and ability to take challenges head on makes him an ideal addition to the American Trust Center team.

ICBND Members in the News

NORTH DAKOTA HOUSING FINANCE AGENCY

Kayla Ver Helst has joined the **North Dakota Housing Finance Agency** as director of public affairs. Ver Helst will oversee the agency's communications, marketing and public affairs program including strategies for positioning the agency in the housing industry and accomplishing federal and state policy goals.



UNITED BANKERS' BANK

United Bankers' Bank has announced the promotion of five employees.

Angela Orcutt, Executive Vice President, Chief Human Resources Officer

Angela oversees the Human Resources team and provides UBB with overall strategic HR leadership. She supports the development & implementation of HR initiatives & systems, as well as recruiting, training and performance management of the UBB team. Her career at UBB began in 2010.

Tyson Doke, Vice President, Marketing Manager

Tyson leads the marketing team and is responsible for supporting and developing UBB's progressive vision with products and services to help customers maintain a competitive edge in their markets. He develops & implements strategies to build UBB's brand equity through advertising, sponsorships, promotions, research and digital marketing initiatives. Tyson joined UBB in 2013.

Stephanie Forbes, Assistant Vice President, Investment Trader

Stephanie is a licensed municipal securities representative and assists customers in gaining access to the Brokered CD Market, as well as being an investment trading officer. She has been with UBB since 2004.

Kris Thoman, Information Technology Services Manager, Officer

Kris heads the Technical Services team that supports all UBB employees in effective resolution of all IT related issues. She is also responsible for the development and ongoing support of user access for the security administration program. Kris joined UBB in 2016.

Kevin Wagner, Information Security Manager, Officer

Kevin is responsible for oversight of the UBB's Information Security Program, including IT governance, risk and compliance reporting. He is also responsible for managing the bank's Business Continuity, Vendor Management, & Enterprise Risk Management programs. Kevin began working at UBB in March 2017.

YOUNG & ASSOCIATES, INC.

Young & Associates, Inc., a financial consulting firm specializing in community financial institutions and headquartered in Kent, Ohio, has been sold by Gary J. Young, the company's founder, to Jerry Sutherin, a Senior Consultant with the firm, effective January 31, 2018.

Founded in 1978, Young & Associates, Inc. is one of the premier bank consulting firms in the country, and provides consulting, outsourcing, and educational services to clients nationwide and overseas. While ownership has changed, the company's name, mission, personnel, quality of services, and structure will not change in any way. Upon the effective date of the sale, Mr. Young became Chairman of the Board, and Mr. Sutherin became President and CEO. Young will remain actively involved with the firm for one year, continuing to provide the same high quality service he has provided for the past 40 years. Mr. Young said, "I founded Young & Associates with a goal of assisting community banks while maintaining a family atmosphere that valued and respected all of the people that I work with. After 39+ years, I have accomplished that goal, and that mission will continue through Jerry's leadership."

Tommy Troyer, Executive Vice President, will continue to serve in that position, where he successfully uses his professional expertise, detail-oriented management style, and excellent people skills while working with both clients and employees.

Mr. Sutherin has worked at Young & Associates, Inc. for nearly four years. Mr. Sutherin said, "I look forward to making a seamless transition at Young & Associates, building upon the solid foundation that Gary has built over the past 40 years. It is my goal that our clients and employees will continue to receive the same professional, high-quality experience that they have come to expect here over the years."

With over 30 years in the financial services industry, Sutherin has worked primarily in the company's Lending and Loan Review Division where he provided community banks throughout the U.S. with third-party loan review, lending policies and procedures, loan portfolio due diligence, and ALLL Review services. Prior to joining Young & Associates, Inc., Sutherin worked in varying capacities ranging from overseeing an Asset Quality/Loan Review function at a large regional bank, to managing a \$2.5 billion loan portfolio responsible for loan performance, credit quality, and departmental efficiency.

Company History

Young & Associates, Inc. includes a staff of highly qualified consultants and staff members and has product and service offerings covering all the major areas of banking, such as risk management, capital planning, strategic planning, liquidity planning, regulatory compliance, mergers and acquisitions, branching and expansion, lending and loan review, information technology, quality control, appraisal reviews, and internal audit. The company prides itself on placing our clients' goals and objectives first, and has developed a strong reputation for providing high-quality consulting services.

STARION BANK

Starion Bank has committed to donating \$25,000 over five years to Metigoshe Ministries as part of the Ensure the Adventure Campaign.

The overall campaign is to update and expand facilities at Camp Metigoshe and the Lakeside Christian Center. Starion's donation will specifically support the Welcome Kiosk in the Christian Center, making guests feel at home upon their arrival.

"Camp Metigoshe is an important part of our community and region," says Chuck Neubauer, Starion market president for Bottineau, Dunseith and Rolla. "Of course, it serves local families and businesses, but it also brings in people from other parts of the state and country. Starion is proud to support Metigoshe Ministries because it has a positive impact on individuals and businesses, and that really fits with the bank's mission and values."



About Starion Bank

Starion Bank is a \$1.25 billion family-owned community bank and financial services organization. Established in Oakes, N.D., in 1969, Starion has 15 locations in Bismarck-Mandan, Bottineau, Dunseith, Ellendale, Fargo, Oakes and Rolla, N.D.; and Middleton, Monona and Sun Prairie, Wis.

ICBND Members in the News

CHOICE FINANCIAL



Choice Financial Holdings, Inc. is pleased to announce that pending regulatory approval, it has entered into an agreement to acquire Venture Bank, a bank specializing in business banking with four locations in the Minneapolis area including Bloomington, Golden Valley, Eagan and Roseville. Choice Financial Holdings, Inc. is the parent company of Choice Financial Group ("Choice Financial"), a community bank with 19 locations in 17 communities in both North Dakota and Minnesota. This partnership will mark Choice Financial's first expansion into the Twin Cities market and the combined banks will have approximately \$2 billion in total assets.

"It's such a unique opportunity to be able to partner with an organization that in so many ways is similar to our own. From our shared PeopleFirst approach that focuses on partnering with local businesses to our belief in employee-focused values that better the places we live," says Brian L. Johnson, CEO at Choice Financial. "In addition to our cultural alignments, we have similar performance records as strong and fast-growing community banks, and we share a vision for growth and financial strength."



As part of this transaction, Choice Financial is also pleased to announce that it has secured commitments for over \$100 million in capital locally to help finance the transaction. "We continue to be committed to North Dakota and the communities we serve," says Johnson. "We are proud that 100% of funding will come from local investors in our communities and that they share our vision for growth."



Regulatory approval is expected in Q3 2018 with Venture Bank officially becoming Choice Financial in Fall 2018.

About Choice Financial

Founded in 2001, Choice Financial is a PeopleFirst financial services organization that remains locally owned and built around long-term customer relationships, well-rounded products and services, and

authentic community banking. Choice has received industry recognition as American Banker Magazine's 'Best Places to Work', Independent Banker Magazine's 'Top 50 Fastest Growing U.S. Banks in the last 20 Years', and recognized by S&P Global as a top-performing U.S. community bank in their asset category.

About Venture Bank

Venture Bank is a high performing, high growth bank that has partnered with over 5,000 local businesses. Founded in 2001 with the opening of their first location in Bloomington, MN, they are known for working with small to medium-sized businesses and have built a tremendous reputation in the Minneapolis market in a short period of time. Venture has received industry recognition as Star Tribune's 'Top 150 Workplaces', was ranked on MSP Business Journal's 'Fast 50' as one of Minnesota's fastest-growing private companies, and recognized by S&P Global as a top-performing U.S. community bank in their asset category.



Pictured: Photos showing the share values of Choice Financial and Venture Bank. As Choice Financial CEO, Brian L. Johnson, says in the press release, "It's such a unique opportunity to be able to partner with an organization that in so many ways is similar to our own. From our shared PeopleFirst approach that focuses on partnering with local businesses to our belief in employee-focused values that better the places we live."

AMERICAN BANK CENTER

American Bancor along with American Bank, Trust and Insurance Center proudly announces the addition of three new board members. **Greg Vetter** will join the American Bancor Ltd. Board of Directors, while **Nicole Kivisto** and **Dr. Craig Lambrecht** will join the Bank, Insurance and Trust (BIT) Board. They are excited to work with these homegrown experts in the years to come.



Vetter is the Executive Vice President and Chief of Staff at the University of Mary in Bismarck, ND. He joined the university in January 2013, after a 27 year career in community banking. He earned a bachelor's degree in business administration in banking and finance from the University of North Dakota and completed the Graduate School of Banking at the University of Wisconsin-Madison. Vetter began his banking career as a North Dakota bank regulator and later served as Chief Financial Officer for a family-owned community bank in Williston, ND. He then joined American and held several positions while employed with them.

Kivisto is President & CEO of Montana-Dakota Utilities Co., Great Plains Natural Gas, Cascade Natural Gas Corp, and Intermountain Gas Company. She has held several executive and finance related positions since joining the corporation in 1995. She holds a bachelor's degree in accounting from the University of Minnesota-Moorhead, is a graduate of the Carlson School of Management Minnesota Executive Program and the Utility Executive Course from the University of Idaho in addition to being a certified public accountant.



Dr. Lambrecht currently serves as Executive Vice President for Sanford in Bismarck. Dr. Lambrecht is responsible for operations in the West Region of Sanford Health. Dr. Lambrecht earned a bachelor's degree in international relations and biology from Concordia College in Moorhead, MN, and his medical degree from the University of North Dakota School of Medicine and Health Sciences. He has also earned master's degrees in health services administration, public health/occupational medicine and business administration. He served as a member of the North Dakota National Guard for 30 years, serving two wartime deployments, and recently retired as a Colonel.

American is excited to welcome these outstanding individuals to their team, and through their guidance, they will continue to strengthen the communities they serve.

FIRST INTERNATIONAL BANK & TRUST

FIRST INTERNATIONAL BANK & TRUST ACQUIRES INTERCEPTFT AND LOOKS FORWARD TO GROWTH AND INCREASED VALUE

Announces InterceptEFT is Becoming Kotapay with Transition

On April 2, 2018, North Dakota based, First International Bank & Trust closed on the acquisition of leading electronic payments processor, InterceptEFT.

"Today begins a new era for our company," said Stephen L. Stenehjem, CEO and Chairman of First International Bank & Trust. "Today, we become a critical behind-the-scenes partner for over 74,000 companies nationwide as we ensure payments reach their intended destinations. I'm looking forward to the synergies that will be formed to create a wider array of offerings for customers of InterceptEFT and First International Bank & Trust."

InterceptEFT, founded in 1993 and based in Fargo, ND, has been a leading electronic payments processor serving companies throughout the United States. All employees, including local owners, Craig Dresser and Bryan Smith plan to continue with the merged company and are committed to helping this partnership succeed.

"I am excited for what this partnership will do for our customers," said Craig Dresser, CEO of InterceptEFT. "Being a part of First International Bank & Trust means that we are backed by the security and soundness of a regulated high-performing bank giving our customers more peace of mind. It allows us to expand our product and service offerings, increase our fraud detection and prevention measures and create a more streamlined and efficient operation."

Bryan Smith, President of InterceptEFT further explains, "It was important for us to find a partner that would also be a good match culturally for our employees and our customers. We have built a strong reputation for high service levels, expertise and reliability for handling over 50 million electronic transactions annually. I'm confident that the value to our customers will increase due to this partnership."

First International Bank & Trust understands the powerful engine of electronic payment processing and the important role it plays in the business economy. Recently, they received certification from the Third Party Payment Processor's Association (TPPPA) for their Compliance Management System, making them the first TPPPA member bank in the nation to hold this designation.

The Bank further announced plans to rebrand InterceptEFT as Kotapay. "We are embracing this new beginning with a new name," said Peter Stenehjem, President of First International Bank & Trust. "We chose a name that connects with our region as two successful companies based in North Dakota and serves us well for future growth and development within the payments industry."

For existing InterceptEFT customers, it will be 'business as usual' with no disruption in service while leadership works together on plans for future growth.

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

InterceptEFT, located in Fargo, ND, offers electronic transaction services including direct deposit, direct payment, credit card processing and ACH Management/Origination software for financial institutions. Since 1993, InterceptEFT has been a leading ACH and credit card processing provider serving over 74,000 customers coast-to-coast. For more information, visit <http://www.intercepteft.com>.

FIRST INTERNATIONAL BANK AND TRUST LAUNCHES FOURTH ANNUAL LIVE FIRST COMMUNITY GIVING CAMPAIGN

First International Bank & Trust (FIB&T) is proud to announce their Fourth Annual Live First Community Giving Campaign. Members within our communities are encouraged to apply for a Live First Community Grant that awards \$5,000 to a project or cause that makes a difference within our community. Three fan favorites will also receive \$1,000 each based on votes by social media followers. Applications are due by 11:59 AM CST on Wednesday, April 25, 2018. Voting begins at 12:00 PM CST on Wednesday, April 25, 2018 through Wednesday, May 9, 2018 at 11:59 PM CST. Winners will be announced on Wednesday, May 23, 2018.

Additional details and Official Rules can be found on the First International Bank and Trust website (firstintlbank.com) and by visiting the First International Bank & Trust Facebook page.



Cornerstone Bank

Business Banker, New Town

Cornerstone Bank is looking for a *Business Banker* to join our professional team at its New Town location. This candidate is responsible for soliciting and/or developing and maintaining profitable account relationships with business customers and complex and large business accounts. This position is also responsible for the overall success and growth of assigned sales territory and cross selling bank products and services. A Bachelor's Degree in Business, Finance, or Accounting and 5 years of banking experience, or an equivalent combination of education and experience sufficient to successfully perform the essential duties of the job is required. Experience in the agriculture industry and energy (oil) industry preferred. We offer competitive salaries, a comprehensive benefits program and career development opportunities within an exciting growing company. To join a community bank and rewarding work environment, interested applicants please apply online at:

www.cornerstonebanks.net

Starion Bank

Credit Analyst

This position is responsible for financial analysis of credit requests and special projects. Prepares financial statement spreadsheets, conducts financial and borrower analysis, and prepares credit approval presentations. Agriculture credit analysis experience in WebEquity software is preferred. Sound analytical, problem solving, organizational, time management, and written communication skills are required.

The successful candidate will possess two to five years of experience in credit analysis, accounting or a related field. A bachelor's degree in accounting, finance, economics, or business field is preferred.

Enterprise Project Manager

Responsible for the oversight of all significant corporate projects, including resource utilization, budgets, enforcement of project schedules, appropriate communication to all stakeholders, and the execution of project work plans. Performs system and workflow analysis to improve productivity and to alleviate bottlenecks. Serves as the liaison between the project teams and management.

Successful candidates will have a bachelor's degree in accounting, business or finance and three to five years of banking or project management experience. Requires a strong team player with proven interpersonal, analytical and communication skills

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

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

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

Quality Bank

Agricultural Lender

Quality Bank, an Independent Community Bank with locations in Page and Fingal North Dakota is looking for an experienced, motivated, and community focused Agricultural Lender. Candidate will service an existing loan portfolio mix of Agricultural, Consumer and Commercial loans of Approx. \$5,000,000.

Desired Qualifications:

- Excellent credit documentation and underwriting skills.
- Bachelor's Degree and 3-5 years' bank experience preferred.
- Credit Analysis experience an extra.
- Working knowledge of accounting principles.
- Demonstrated experience in managing existing clients and developing new business relationships.
- Farm background with a working knowledge of the agricultural industry.
- Strong computer skills including MS Word and Excel are required.
- Ability to work independently.
- Strong communication, customer service and business development skills.
- Compensation will be based on experience.

Involvement in bank and community activities is expected. Willingness to relocate to the local area preferred. If you are an outgoing, team-oriented individual who can create meaningful relationships, you could be a great fit in our organization. This is an outstanding opportunity to join a trusted financial institution with great potential for future growth. This position is full-time with a comprehensive benefits package. Quality Bank is an equal opportunity employer. Qualified applicants will receive consideration for employment without regard to race, color, age, gender, religion, national origin, genetic information, protected veterans status, sex, sexual orientation, gender identity, disability status, or any other status protected under federal, state or local laws. To apply, please send resume to: john.stellner@qualitybanknd.com

or mail to: Quality Bank
PO Box 5
Page, ND 58064

CORNERSTONE BANK

4- HON-non fire files- letter sized-15 inches wide, 52 inches high, 25 inches deep.
They have locks. \$125 each- they need to be picked up at
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The 50th
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Convention's
commemorative book:
*Remembering the Past,
Anticipating the Future* is
available to order.

Plan now for your 2018 Sponsorship Opportunities

Independent Community Banks of North Dakota is currently looking for sponsors for our various seminars, and programs being held in 2018 as well as our annual convention.

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

Opportunities for Sponsorship include:

- ⇒ Emerging Leaders Development Program
- ⇒ Community Bankers for Compliance Program
- ⇒ Women in Community Banking Summit
- ⇒ ICBND School of Agricultural Lending
- ⇒ ICBND 2018 Annual Convention and events
- ..And Much More!!

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

info@icbnd.com
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Mark your Calendar: ICBND 2018 Educational Workshops



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

Real Estate Construction Lending
April 10-11, 2018 Bismarck



Problem Loan Workout in Today's Market
April 19, 2018, ICBND Training Room

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



Emerging Leaders Development Group
Summer Conference– June 7-8, 2018 Dickinson, ND
Fall Session– Sept 21, 2018 Garrison, ND

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



Community Bankers for Compliance Program
Annual Membership open
Fall Regulatory Update– Sept 25-26, 2018 Bis

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



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



ICBND is very excited to work with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 18-22, 2018 at Bismarck State College campus in the National Energy Center of Excellence.

The ICBND School of Agricultural Lending will provide:

- **Practical, hands-on curriculum designed for learning by doing and for easy application at the bank**
- **Case studies including Ag Bank Sim**
- **Small class size (Limit 40) to increase networking opportunities and personalized instruction**
- **A school designed and governed by bankers and taught by experienced bankers, consultants and college professors**
- **Reasonable enrollment fees and an academic atmosphere conducive to a simulating learning experience.**

The curriculum for the ICBND School of Agricultural Lending is designed to

*Go to ICBND Website for more information and to
register for all of the educational opportunities!*

[Click Here.](#)

Educational Opportunities

Webinars

3/1/2018	CECL Rule Overview: Preparation, Planning & Data Collection Tommy Troyer, Young & Associates, Inc.		Ann Brode-Harner, Brode Consulting Services, Inc.
3/6/2018	Revisiting CDD Policies & Procedures to Include Beneficial Ownership Rule Changes Effective May 11, 2018 Dawn Kincaid, Brode Consulting Services, Inc.		Regulations & Compliance: The Big Picture Ann Brode-Harner, Brode Consulting Services, Inc.
3/7/2018	ACH Rules Update 2018 Jen Kirk, EPCOR		Essentials of Endorsements, Negotiable Instruments & Cash Handling Susan Costonis, Compliance Consulting and Training for Financial Institutions
3/8/2018	Consumer Debt Series: Managing Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks Elizabeth Fast, Spencer Fane LLP	4/3/2018	Delivering Customer Service Excellence Steve Beck, Beck Seminars
3/13/2018	Flood Insurance Compliance Review & Update 2018 Ann Brode-Harner, Brode Consulting Services, Inc.	4/4/2018	Impact of Regulation CC Rule Changes on RDC & ACH Michele L. Barlow, PAR/WACHA
3/14/2018	Developing & Managing Employee Performance Through Effective Recruiting, Onboarding & Coaching Kay Robinson, Robinson HR Consulting, LLC	4/5/2018	Dealing with Dormant Accounts, Unclaimed Property & Escheatment Elizabeth Fast, Spencer Fane LLP
3/15/2018	IRA Series: IRA Overview: Traditional & Roth IRA & SEP Plans Frank J. LaLoggia, LaLoggia Consulting, Inc.	4/6/2018 Morning	Cyber Series: FFIEC Cybersecurity Assessment Tool: Issues & Answers Randall J. Romes, CliftonLarsonAllen LLP
3/20/2018	Completing the CTR Line-by-Line Effective May 28, 2018: Technical Changes, New Data Fields & Alternate Model Reporting Dawn Kincaid, Brode Consulting Services, Inc.	4/10/2018	SPECIAL EDITION ADA Website Compliance: Requirements, Common Issues & Litigation Dawn Kincaid, Brode Consulting Services, Inc.
3/21/2018	Call Report Series: Introduction to Call Report Preparation Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC	4/11/2018 Morning	BSA Special Risks: Policy, Law Enforcement & Regulator Issues Susan Costonis, Compliance Consulting and Training for Financial Institutions
3/22/2018	Compliance & Legal Risks in Mobile Banking: Rules & Security Requirements Elizabeth Fast, Spencer Fane LLP	4/12/2018	Director Series: Strategic Planning Years 1, 3 & 5: Scope, Techniques & Drafting Your Plan Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys
3/27/2018	New Accounts Series: Opening Deposit Accounts for Nonprofit Organizations Mary-Lou Heighes, Compliance Plus, Inc.	4/17/2018	Developing a Strong Risk Assessment for Enterprise Risk Management Marcia Malzahn, Malzahn Strategic
3/28/2018	Credit Analysis & Underwriting Series: Creating Effective Credit Memos & Loan Narratives Tommy Troyer, Young & Associates, Inc.	4/18/2018	Compliance Series: Compliance Rules All Staff Must Know: Red Flags for Identity Theft, Bribery, Privacy & Ethical Considerations David A. Reed, Reed & Jolly, PLLC
3/29/2018	Negotiate to Win™: Essential Negotiation Skills for Community Bankers James C. Thomas, Jr., Common Ground International	4/19/2018	Top 25 Things to Know About Reg CC Changes Before July 1, 2018 Dawn Kincaid, Brode Consulting Services, Inc.
4/2/2018	SPECIAL EDITION Frontline Fundamentals (Four-Part Recorded Series) Introduction to US Banking & the Payments System	4/20/2018 Morning	How to Complete & File UCC-1 Financing Statements Elizabeth Fast, Spencer Fane LLP
			SPECIAL EDITION Understanding the New SAR Filing Format Requirements: Batch Submissions, Text Fields & Cyber

Educational Opportunities

Webinars

	Event Categories & Subtypes Dawn Kincaid, Brode Consulting Services, Inc.	5/23/2018	Consumer Loan Documentation Molly Stull, Brode Consulting Services, Inc.
4/24/2018	Denied Loan Requirements: Consumer, Commercial & Real Estate Ann Brode-Harner, Brode Consulting Services, Inc.	5/24/2018	ACH Error Resolution: Unauthorized, Authorization Revoked, or Stop Payment? Michele L. Barlow, PAR/WACHA
4/25/2018	Credit Analysis & Underwriting Series: Global Cash Flow Analysis for Underwriters & Credit Analysts S. Wayne Linder, Young & Associates, Inc.	5/30/2018	Compliance Series: Job-Specific Compliance Training for Lenders Susan Costonis, Compliance Consulting and Training for Financial Institutions
4/26/2018	The Top 12 Credit Risks in Agricultural Lending Dr. David Kohl, Virginia Tech	5/31/2018	Increasing Fee Income Without Raising Fees Bryan Easley, Haberfeld Associates
4/27/2018 Morning	SPECIAL EDITION Residential Construction Lending: Compliance, Disbursements & More Elizabeth Fast, Spencer Fane LLP	6/5/2018	Call Report Series: Examining Bank Assets, Liabilities & Income in Call Report Preparation Amanda C. Garnett, CliftonLarsonAllen LLP
5/1/2018	All You Need to Know About E-SIGN, E- Statements & E-Disclosures Nancy Flynn, The ePolicy Institute™	6/6/2018 Morning	Director Series: Regulator Expectations in Capital Planning Gary J. Young, Young & Associates, Inc.
5/2/2018	Understanding the UCA Cash Flow: Practical Applications in Underwriting Dave Dalessandro, Young & Associates, Inc.	6/7/2018	Red Flags in Residential Appraisal Compliance S. Wayne Linder, Young & Associates, Inc.
5/3/2018	Handling Powers-of-Attorney & Living Trust Documents for Deposit Accounts & Loans Elizabeth Fast, Spencer Fane LLP		
5/8/2018	New Accounts Series: Opening Business Accounts: Entities, Documentation, Authority & Regulatory Requirements Mary-Lou Heighes, Compliance Plus, Inc.		
5/9/2018	Analyzing TRID Tolerance Cures: Clarifying the Confusion Steven Van Beek, Howard & Howard Attorneys PLLC		
5/10/2018	Finance Charges: Getting It Right! Bill Elliott, Young & Associates, Inc.		
5/15/2018	Top Escrow Compliance Exam Issues, FAQs & Field Audits Ann Brode-Harner, Brode Consulting Services, Inc.		
5/16/2018	IRA Series: Current IRA Issues, Including Divorce, IRS Levies, Bankruptcies & Creditor Claims Frank J. LaLoggia, LaLoggia Consulting, Inc.		
5/17/2018	FFIEC Third-Party Risk Guidance: Appendix J for Vendor Business Continuity Issues & More Branan Cooper, Venminder		
5/22/2018	Consumer Debt Series: Real Estate Loan Workouts, Deeds in Lieu, Short Sales, Foreclosures, Deficiency Judgments & Receiverships Elizabeth Fast, Spencer Fane LLP		

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

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ICBND Directory

Together We Prosper



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

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