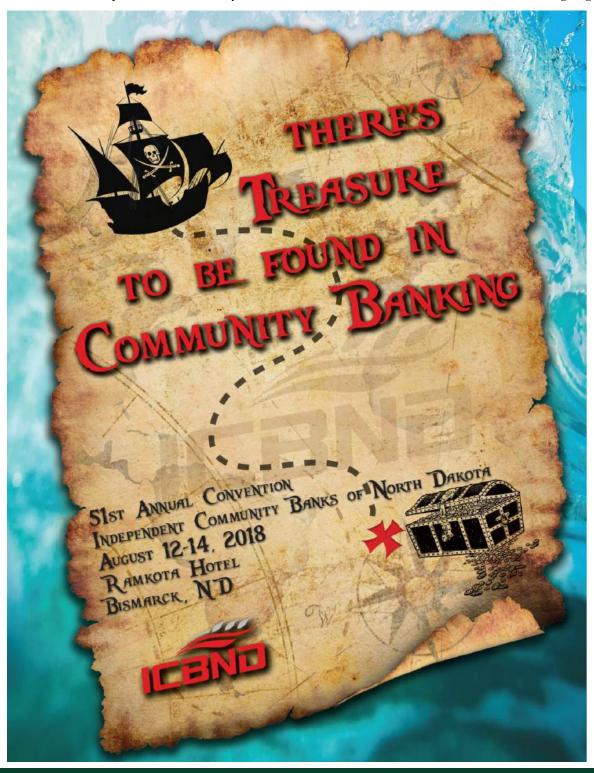


# INDEPENDENT COMMUNITY BANKS OF NORTH DAKOTA

### COMMUNITY BANKER NEWSLETTER

Official Newsletter of Independent Community Banks of ND

ICBND Convention Highlights 2018



PO Box 6128 ~ Bismarck, ND 58506 ~ e-mail: info@icbnd.com ~ Phone: 701.258.7121 ~ icbnd.com

### Quick Look



## INDEPENDENT COMMUNITY BANKS OF NORTH DAKOTA PO BOX 6128 BISMARCK ND 58506-6128



701.285.7121
INFO@ICBND.COM
WWW.ICBND.COM









2018 Convention Highlights Issue

# ICBND Convention Highlights/ Welcome Reception







Welcome Reception
Guest Speaker: Senator John Hoeven







2018 Convention Highlights Issue



# Featuring Our Convention Sponsors!

#### **Platinum Sponsors**





**CPAs & BUSINESS ADVISORS** 

#### **Gold Sponsors**







#### Silver Sponsors



























#### **Bronze Sponsors**





























#### Other Sponsors

**Dakota Business Lending** 

Financial Ed Inc. HTG Architects Wild/CRG

**ICB Marketing Solutions** Young & Associates Inc.

VGM Forbin



**Independent Community Banks of America** Brandy Smallbrook 320.533.1467 **Endorsed Associate Member** 



**Travelers** Patty Schutz 651.310.5403 **Endorsed Associate Member** 



**North Dakota Recorders Information Network (NDRIN)** Vicki Kubat 701.444.3616 Ext 4



Jack Henry Banking Nate Davis 417.235.6652





**Dakota Carrier Network Todd Domres, Jennifer Guthmiller** 701.323.3009



NewVision Security, LLC Cameron Fleck 701.222.8888



CapFirst Equipment Finance Dan Saville 701.639.7209





USDA Rural Development
Dennis Rodin
701.530.2065



Middaugh Benefits Consulting/ ND Banks Benefit Trust/ BlueCross BlueShield of North Dakota David Middaugh, Jason Middaugh 701.235.7023 Angi Day 701.223.5303 Jason Sauvageau 701.282.1352



OnCourse Learning Craig Johnson 866.806.9900



Brady Martz & Associates, PC Ryan Bakke, Thomas Will & Tory Hill 701.852.0196



Crescent Mortgage Rick McKinley & Jeanne Olson 763.458.4051



Datrue Process
Automation
Terry Fields & Nick Helmers
701.663.8930



Kinetic Leasing, Inc. Al Hintz, Ryan Oaz, Anthony Houkom, Jake Hintz 701.476.0221





Marco Kevin Johnson, Brenda Wall, & Leah Camery 701.751.2860



Vantage Point Solutions Kelly Pfeifer 605.995.1777



North Dakota Guaranty & Title Co.

Nick Hacker, Andrew Engelman, Gina Hruby, Jenna Herzig, Rebecca Holman, Paula Bachmeier, Erin Schmitz & Jessica Holcomb 701.223.6835



Eide Bailly
Darrell Lingle, Jeff Campbell,
Tim LeClair, Jill Schneider & Jackie
Engquist 888.777.2015





Check Printing Solutions
Scott Cleary
732.740.5875



SBS CyberSecurity Rick Olivier 605.270.3321

Lake Agassiz Development Group Amber Metz 701.235.1197







VGM Forbin Darrell DeWinter 855.318.3843



Computer Services, Inc. Chad Kullberg 651.788.1486







North Dakota Housing Finance Agency Jolene Kline 800.292.8621



US Small Business Administration Deb Kantrud, Hetti Cekalla 701.239.5497



Shazam John Peck 763.250.3741



United Bankers' Bank
Todd Holzwarth, Craig McCandless,
Pete Switenki & Doyle Hardie
605.323.0216



First Class Mortgage
Dan Van Winkle
& Greg Dean
701.356.9898



Sageworks Lucius Clay 919.851.7474



MinnKota Secured Document Destruction - Mary Aldrich 701.293.8428



Northland Securities, Inc.
Dave Bergum & Jeff Sams
612.851.5900



Connecting Point
Computer Center
Rick McDonnachie & Julie Freidel
701.258.6689



Lewis & Clark Development Group Brent Ekstrom, Lisa Pogatshnik, Matt Burthold & Tracy Whitney 701.667.7600



Angie Olson
877-301-0984
Endorsed Associate Member



Dakota Business Solutions Kelly Heinert, Steve Jacobson 701.220.6706



ICBA Securities Jim Reber, Damon Young, Brian Etz, Brad Thomas 800.422.6442

**Endorsed Associate Member** 



CBIZ Benefits & Insurance Services Dennis Polzin, Dennis Spindler, Becky Boe & Carrie Hobrough 612.436.4617



Network Center, Inc. Bruce Donarski, Layne Hanson 701.235.0940



AIN STRE

Main Street, Inc.
Cynthia Glover & Marilyn Bloom
866.380.4816

Wild/CRG Mike Wild Matt Kuhne 701.293.8106





#### ICBND Convention Highlights / Service Award Recipients









#### **American Bank Center**

Patricia Emil, Bismarck 20 years
Teresa Frohlich, Bismarck 20 years
Christy Iverson, Stanley 20 years—Pictured
Marty Opdahl, Dickinson 20 years—Pictured
Les Praus, Dickinson 20 years
Lori Sneddon, Bismarck 20 years
Kathy Modin, Bismarck 30 years
Bonnie Nichols, Stanley 40 years—Pictured



**American State Bank & Trust Company** 

Mary E Froelich, Williston 30 years-Pictured



#### **Bank of North Dakota**

Lance Hill, Bismarck 20 years
Jenny Kringstad, Bismarck 20 years
Jason Zeeb, Bismarck 20 years
Kimberly Neigum, Bismarck 20 years
Kent Masseth, Bismarck 20 years
Marcie Seagren, Bismarck 20 years
Rodney Thorson, Bismarck 20 years-Pictured



Mitchell Auer, Bismarck 30 years
John Kramer, Bismarck 30 years
Donna Roll, Bismarck 32 years, Retiring
Shirley Glass, Bismarck 33 years, Retiring
Teri Riedinger, Bismarck 29 year, Retiring
Char Skjonsby, Bismarck 37 years, Retiring—Pictured









#### ICBND Convention Highlights / Service Award Recipients





live first

#### First International Bank & Trust

Colleen Vetter, Elgin 40 years-Pictured
James Dunkel, Fargo 20 years-Pictured
Roxie Bates, Watford City 20 years-Pictured

Annette Nelson, Minot 20 years—Pictured
Jory Meyer, Williston 20 years—Pictured
Marella Schwan, Watford City 20 years—Pictured













# ST First National Bank & Trust Co. "We Have A Banker For You."

#### First National Bank & Trust Company

Teresa Carnes, Williston 20 years—Pictured
Steve Slocum, Williston 16 years, Retiring—Pictured







#### First Western Bank & Trust

Steve Fundingsland, Minot 20 years
Connie Gasmann, Minot 20 years
Nancy Wegenast, Minot 20 years
Amy Glovich, Bismarck 20 years—Pictured
Becky K Armstrong, Minot 30 years
JoAnne Isakson, Minot 46 years, Retiring—Pictured
Becky Elder, Minot 43 years, Retiring





Jessie Johnson, Bismarck 20 years Vivian Deichert, Bismarck 30 years, Retiring







Chad Aberle
Retiring Director 2014-2018
Citizens State Bank of Finley



Outgoing Chairman Tim Karsky and his wife Sharon Choice Financial Group



Incoming Chairman Rick Braaten and his wife Andrene American State Bank & Trust Co.



Dawn Flaten
Dakota Heritage Bank



Preferred Customer Drawing Charlotte Aldinger Commercial Bank of Mott



Cream of the Crop Winner David Middaugh Middaugh Benefits Consulting



Best Themed Exhibitor Booth North Dakota Guaranty & Title



Board of Directors Liquor Raffle Carrie Hobrough, CBIZ



#### 2018 Pac Raffle Winners:

16 Oz Coozie Trio Set of 2 30 Qt OtterBox Cooler Trooper 65 QT Yeti Tundra Cooler BagBoy Chiller Cart Golf Bag BagBoy Compact 3 Push Cart **Buck Silhouette** 

Diamana Max Speed Driver

Flat Top Grill Modern White Vase set NDSU Championship Clock NDSU Firepit

Relax You're at the Lake set Scheels Lake Lounge Set of Canvas Lake/Boat Art Set of Metal Sailboat Shelves Sunflower Slab Pottery Bowl **UND Firepit** 

White Wood Lantern set Zup Board and Rope

Charles Garnier Bracelet

Chloe & Isabel Jewelry - Antique Treasures Starburst + Seed Pearl

Chloe & Isabel Jewelry - Sunlit Savanna Collection Morgan Mint 24Kt Gold Layered State Quarter Set Scotty Cameron Limited Edition Titleist Putter

Scott Tewksbury Heartland State Bank

Steve Stenehjem

Bruce Donarski

David Middaugh

Cheryl Dolezal

Karen Hoffner

Karen Hoffner

Julie Schaan

Wendy Ruud

Dennis Hauff

Mary Erman

Steve Stenehjem

Nancy Marchell

Dawn Flaten

Karen Hoffner

Howard Schaan

Penny Jans McClean

**Chalmer Dettler** Farmers & Merchants State Bank Michelle Pederson Peoples State Bank of Velva Barry Haugen

**ICBND** 

First International Bank & Trust

**Network Center Inc** 

Middaugh Benefits Consulting

(Cream of the Crop Pick- (Photo Right)

The Union Bank The Union Bank

First State Bank of Harvey Heartland State Bank (Silent Auction Contest)

The Union Bank

First State Bank of Harvey

**ICBND** 

Cornerstone Bank Starion Bank

First International Bank & Trust (Silent Auction Contest Winner)

First State Bank

Dakota Heritage Bank of ND

Network Center Inc

The Union Bank

Janae Gravesen State Bank & Trust of Kenmare

2018 Pac Live Auction Winners(Photos below): R750 G3 Matte Black Rambo Electric Bike: Bruce Donarski.

Big Horn Condo, Big Sky Montana: Wayne Hoffner, The Union

Coach Tote and wallet: Jordan Nelson, Peoples State Bank of

Jodi Tewksbury Heartland State Bank

Pres Kennedy **ICBA** Barry Haugen **ICBND** 



Our Live Auction Helpers: Missy Feist Erickson & Derrick Weigel



Our Live Auctioneer Russ Stolnack









Heads & Tails Winner: John Marchell, First State Bank



2018 Convention Highlights Issue

#### 2018 Exhibitor Booth Drawing Winners:

**Blue Tooth** \$100 Amex Gift Card

Google Mini

\$75 Amazon Gift Card Digiland 8 inch tablet \$150 Scheels Gift Card Corky's Dinner for 4 Amazon Echo

Hawktree Golf Package Hawktree Golf Package

Yeti Cooler **Galaxy Tablet Odyssey Putter** Ancestry DNA Kit

Keurig

Bottle of Grey Goose Vodka \$100 Amazon Gift Card

Golf Umbrella Golf Umbrella Golf shirt and hat Yeti 20oz Tumbler Yeti 20oz Tumbler

Fitbit

Pride of Dakota Gift Basket

\$100 Visa Gift Card Bose Bluetooth Speaker \$50 Visa Gift Card \$50 Visa Gift Card \$100 Gift Card \$50 Cash Travel Bag

Range Finder \$100 Visa Gift Card \$100 Visa Gift Card Titleist Wedge

Titleist Wedge \$50 Amazon Gift Card \$50 Amazon Gift Card

Pirates of the Caribbean Gift Basket Home Voice Activated speaker by Google

Apple Airpods wireless headphones Semacon Currency Authinticator S-960

Network Security Assessment valued at \$2,000

Clinton Gerst Marco Rick Beall Farmer Mac Kent Lovell **Network Center** Kent Lovell Chalmer Dettler Sageworks Inc

**ICBA** Securities Scott Tewksbury

Michelle Peterson VGM Forbin Steve Stenehjem

Jared Hanson **Dakota Carrier Network Brad Jans** First Class Mortgage Kent Lovell **Dakota Business Solutions** 

Tim Karsky Andrea Kjergaard

Charlotte Aldinger

Mark Larsen

Howard Schaan Tom Ternes Chalmer Dettler Howard Schaan **ICBA** 

Jared Hanson

Charlotte Aldinger

Charlotte Aldinger

Jared Hanson

Clinton Gerst

Jared Hanson

Rick Braaten

Clinton Gerst

Rick Beall

Tim Karsky

Tim Karsky

**Brad Jans** 

Kent Lovell Jordan Nelson Jerry Hauff

Penny Jans McClean Jared Hanson Bankers Equipment Missy Feist-Erickson

**HTG Architects** Vantage Point **Eide Bailly Eide Bailly** Shazam Shazam

Kinetic Leasing Kinetic Leasing

ND Guaranty & Title Richard Keller

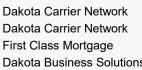
CBIZ (Prize accepted by Rick Keller)

Computer Services INC **Datrue Process Automation** 

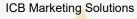
Connecting Point











ICB Services Inc

Travelers Travelers Travelers

ND Banks/BCBS/Middaugh Benefits ND Banks/BCBS/Middaugh Benefits ND Banks/BCBS/Middaugh Benefits Lewis & Clark Development Group

United Bankers' Bank **Check Printing Solutions Check Printing Solutions** 

Kinetic Leasing Kinetic Leasing









Jersey Benson



















































The Community Banker Together We Prosper

### ICBND Convention Highlights / Golf Scramble



### ICBND Convention Highlights / Golf Scramble









































































#### ICBND Convention Highlights / Other Winners

#### Walk-A-Thon

50 Cash

Grand - \$2500 Derek Weigel Cornerstone Bank 500 Cash **Brad Streifel** Liberty State Bank 400 Cash Missy Feist-Erickson Peoples State Bank of Velva 300 Cash Charlotte Aldinger Commercial Bank of Mott 200 Cash Mike Toy First International Bank & Trust 100 Cash Jim Goetz Security First Bank 75 Cash Mark Larsen Heartland State Bank





#### **Opening General Session**

\$100 Cash Jeff Evink First International Bank & Trust

WebinarJim LeierBank of North DakotaWebinarJared HansonFirst State Bank of Harvey

#### **Closing General Session**

\$100 CashLindsay WagnerBank of North DakotaWebinarTim KarskyChoice Financial GroupWebinarMissy Feist-EricksonPeoples State Bank of Velva

#### ICBND Convention Highlights / Educational Sessions



Guest Speaker: Senator Heidi Heitkamp

Opening General Session "Professionalism is a Choice": Phil Van Hooser







**ICBND** President Barry Haugen



"Being Valuable vs. Creating Value for Your Customers": John Schwan



Annual Prayer Breakfast "Brace for Impact": Dave Sanderson



**Guest Ag Economist** "What's Driving Agriculture in the Year Ahead": Mike Pearson



**ICBA Session** "Balance Sheet Strategies for 2018: A Roadmap to Outperform Your Peers": Jim Reber, **ICBA Securities Corp** 





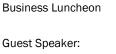
Closing General Session

"Enjoy the Ride": Steve Gilliland

Click **HERE** for links to all presentations.



Tim Karsky





Left: North Dakota Lt. Governor Brent Sanford



Gienger, American Bank Center/ **Emerging Leaders Development Group** 



The Community Banker

Together We Prosper

#### ICBND Convention Highlights / Community Outreach Event























Joanne Gerst, Bank of Bozeman Kylee Merkel, Bank of North Dakota Mark Holkup, Bismarck State College Carrie Hobrough, CBIZ Celeste Burke, Choice Financial Group Denise Hauff, Cornerstone Bank Deb Gulmon, Dacotah Bank Dawn Flaten, Dakota Heritage Bank Amber Morrow, Federal Home Loan Bank of Des Moines

Ivan Miller, First International Bank & Trust
Teresa Carnes, First National Bank & Trust Co
Charlene Bostyan, First State Bank of Golva
Rick Bostyan, First State Bank of Golva

Duane Maus, First State Bank of Golva Darwin Bitz, Heartland State Bank Mary Anne Bitz, Heartland State Bank Mark Larsen, Heartland State Bank Jodi Tewksbury, Heartland State Bank Scott Tewksbury, Heartland State Bank Jess Voegele, ICB Marketing Solutions Nanci Fennern, ICBND
Wendy Ruud, ICBND
John Peck, Shazam
Shelley Larson, Starion Bank
Charlene Ankenbauer, State Bank & Trust of
Kenmare
Kayla Sandberg, State Bank & Trust of
Kenmare





### ICBND Convention Highlights / Non-Golfer Event









Walking Haunted History Tour—Downtown Bismarck
Non-Golfer Event

This walking haunted history tour of downtown Bismarck highlighted our rich and interesting history that includes gunfights, stabbings, hangings, prostitutes, gambling, prohibition, corruption, death, stand offs, fires and even a ghost story or two! The tour took about 45 min. and spanned about a mile total. We did not go in the full tunnels, but we did have a spooktacular tunnel spot we visited!













2018 Convention Highlights Issue

### ICBND Convention Highlights / Fun, Fun



### ICBND Convention Highlights / More Fun



2018 Convention Highlights Issue

### ICBND Convention Highlights / More Fun































2018 Convention Highlights Issue

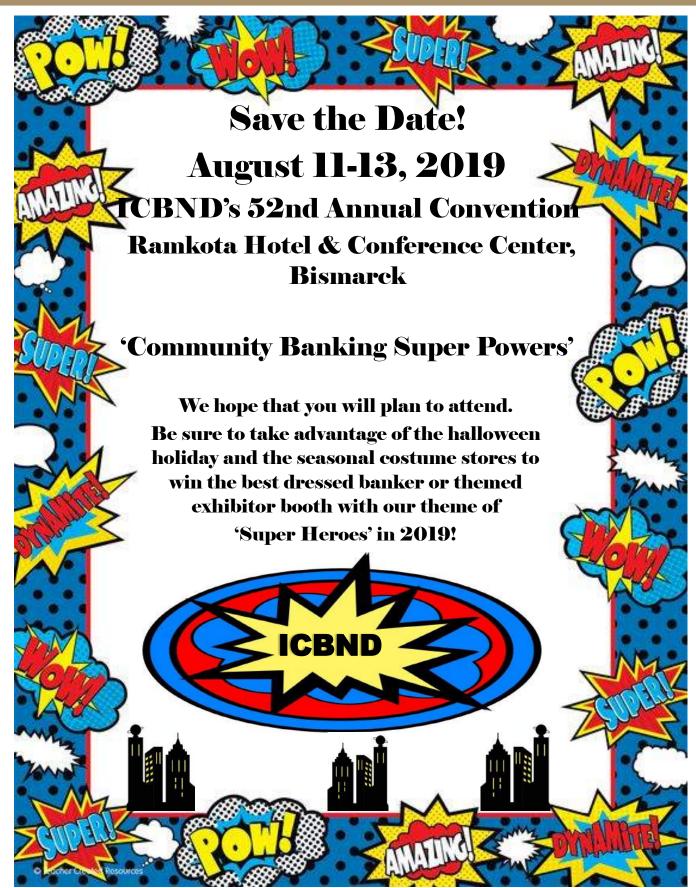
### ICBND Convention Highlights / Even More Fun



The Community Banker Together We Prosper

### ICBND Convention Highlights / Even More Fun





#### Independent Community Banks of North Dakota

1136 West Divide Avenue PO Box 6128 Bismarck ND 58506-6128

Phone: 701.258.7121 800.862.0672

info@icbnd.com

www.icbnd.com



#### **ICBND Office Hours:**

#### Regular Business Hours

Mon-Fri 8:00am to 5pm

#### **ICBND Staff:**

Barry D. Haugen President

barryh@icbnd.com

Wendy J. Ruud Vice President wendyr@icbnd.com

Nanci D. Fennern Office & Marketing Coordinator/Community Banker Editor nancif@icbnd.com or info@icbnd.com

Angie Olson Director of Card Services angiet@icbnd.com

Bill Walker Card Services Coordinator

billw@icbnd.com

Charlene Davis

Card Services Specialist cardservices@icbnd.com

Lacey Kuhn ICB Marketing Solutions Sales & Marketing Manager laceyk@icbnd.com

Jess Voegele ICB Marketing Solutions Office Manager/CSR purchasing@icbnd.com

#### 2018-2019 ICBND **Executive Committee**

Chairman

Rick Braaten, American State Bank & Trust Co, Williston rbraaten@asbt.com

701.774.4100

Chairman Elect David Mason, First International Bank & Trust, Bismarck

dmason@firstintlbank.com

701.425.8584

Vice Chairman

Chad Aberle, Citizens State Bank of Finley, Finley caberle@csbfinley.com

701.524.1921

Immediate Past Chairman Tim Karsky, Choice Financial Group, Bismarck

t.karsky@choicefinancialgroup.com 701.595.2624

Past Chairman Rick Beall, Peoples State Bank of Velva, Minot rick@psbvelva.com

701.852.0328

# **CONTENTS:**

### CONVENTION STORY IN PICTURES!



4 Our Sponsors

5-11 Our Exhibitors

12-13 Service Award Recipients

14 Other Awards & Winners

15 Distinguished Banker Award

16-17 Pac Raffle & Live Auction

Winners

18-19 Exhibitor Drawings

Winners

20-21 Golf Scramble & Winners

22 Walk a Thon & Session **Drawings Winners** 

23 Session Speakers/Business Luncheon

24 Community Outreach Event/ **Backpack Program** 

25 Non-Golfer Event/ Haunted **History Downtown Bismarck Tour** 

26-30 Convention Fun in

**Pictures** 

31 Save the Date/ 2019 Theme Announced

32 ICBND Directory/ Table of Contents



For information on how to place an ad in the Community Banker contact ICBND at 701.258.7121 or Nanci at