



INDEPENDENT **COMMUNITY** BANKS
OF NORTH DAKOTA

COMMUNITY BANKER NEWSLETTER

Official Newsletter of Independent Community Banks of ND

Mar/Apr 2019 Issue

Women in Community Banking Summit



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Women in Community Banking Summit
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Chairman's Remarks



Rick Braaten

American State
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Williston
ICBND Chairman

Greetings Everybody,

Just back from ICBA National Convention in Nashville and getting caught up at work. The National Convention was amazing with great General and Breakout sessions that were both inspirational and informative covering many great topics. Andrene and I appreciated the opportunity to attend. We even took a couple of extra days to do some sightseeing around Nashville.

This morning on my way to work I spotted one of my favorite signs of spring. Canadian Honkers flying out to feed. After a severe winter especially, February, these longer warmer spring days are welcome.

I want to encourage all our Community Bankers who each day go to work committed to building

customer relationships and providing exceptional service. Nobody does that better than Community Bankers. You are making a difference in our communities that you can be proud of.

I close hoping to see a good group of ND Bankers at the upcoming Washington Summit April 28 thru May 2 in Washington DC.

Until next time take care everyone,

Rick



President's Remarks



Barry Haugen

ICBND President

Happy Spring everybody! Well...we're not quite there yet and given the snowpack conditions across the state we should probably hope for a slow, methodical melt. My heart goes out to those across the upper Midwest who are struggling with water and flooding issues. I'm hopeful that you all, especially those in the Red River Valley, are able to escape any damage and stay safe during this white-knuckle time.

After spending last week at the ICBA Convention in Nashville, I was reminded again that one of the very best parts of my job which is visiting with our members about what's going on in their communities and at their banks. For a number of reasons, it feels like it's been a long winter and I haven't gotten to have as many of those visits as I'd like. Of course, the colder than normal weather plays a part in that. But more significantly, I've been cooped up these last three months in crowded, poorly ventilated hearing rooms at the Capitol seeing all the same people every day and most of them are either on the front end or back end of cold or flu conditions! Happens like that every session. And, how many times does one have to respond to the old "cold enough for you" question?

Don't get me wrong, my number one priority is to advocate for community banks at the Capitol every other year and it's incumbent upon me to present a strong and thoughtful message about the importance of community banking in our still very rural state. In many ways it's an easy message and most lawmakers do understand the critical role community banks play in their districts. But as Ronald Reagan famously said "trust, but verify". It is an important concept to embrace. It's critical to have that presence because, believe it or not, things can move rapidly in our state legislature. And, just as a good idea can come from anywhere, so can a bad one and believe me there are some bad ones.

I won't bore you with the specifics of the legislative session in this message. I already do that on a weekly basis with my legislative updates (<https://www.icbnd.com/news-advocacy/legislative-session-updates>). Instead, I want you to know that I'm very much looking forward to the legislature adjourning sine die. Then, I can get back on the road and visit you all on your home turf!

Until then,

Barry



Featuring ICBND's Associate Members

We appreciate our associate members and encourage all of you, our member banks, to refer to your associate members *first* to fulfill your growing community bank's needs.



[Click Here for all Associate Members](#)



ICBA National Convention, Nashville



PICTURED LEFT TO RIGHT: TERRY JORDE, ICBA SR EXECUTIVE VP AND CHIEF OF STAFF; RICK BRAATEN, ICBND CHAIRMAN AND EVP AMERICAN STATE BANK & TRUST CO.; AND REBECA ROMERO RAINEY, ICBA PRESIDENT AND CEO



A message from Sarah Getzlaff, Security First Bank of ND while at the ICBA National Convention:

After our last general session, but before we went to the Wildhorse Saloon for the final event, a bunch of us rented scooters through Spin (owned by Ford) and Jump (rented through the Uber app) and cruised around downtown. These scooters are parked all over downtown Nashville, you open the app, scan the QR code on the scooter and take off for as long as you want to pay. When you're done, you click End Ride and leave the scooter wherever you're at for the next customer.

In the pic from L to R: Jamie & Heather Livingston; Chris & Chandra Rystedt (she's with Liberty State in Powers Lake; myself & Tyler; and Brad Streifel.

I almost died. The rest were pros. :)



PICTURED LEFT TO RIGHT: TERRY JORDE, ICBA SR EXECUTIVE VP AND CHIEF OF STAFF; REBECA ROMERO RAINEY, ICBA PRESIDENT AND CEO; AND BRENDA FOSTER, CHAIRMAN, PRESIDENT & CEO FIRST WESTERN BANK & TRUST

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Legislative Updates

The 66th General Assembly of the North Dakota Legislature convened Thursday, January 3, 2019. ICBND will be there every step of the way representing the interests of community banking in our state. Legislative updates will be provided every Friday afternoon and can be found [HERE](#).





**REBECA ROMERO
RAINEY
PRESIDENT AND
CEO**

**"STEPPING INTO THE
UNKNOWN CAN HELP
US ACCOMPLISH
GREAT THINGS."**



FLOURISH COLUMN

It was wonderful to see so many of you at ICBA LIVE a few weeks ago in Nashville, Tenn. It's always great to be with fellow community bankers, and now, as ICBA president and CEO, our members! What a great time we had—full of learning, inspiration and fun.

Our theme this year was all about being bold, in innovation, leadership and life. Stepping into the unknown can help us accomplish great things. It forces us to see things from a new perspective, and it challenges us in ways that make us question, learn, improve and grow. It helps us to flourish.

It could be something as simple as making a loan to a new kind of business in your community, or bringing in a new technology. Whatever gives you the opportunity to do something positive for your customer, your community and your bank.

As community bankers, we are bold in our communities every day, but we can all try stretching just a little bit further. Our industry has so much momentum right now, especially in terms of

advocacy and innovation, so now is the time to continue to push the boundaries.

That's why, if you aren't already planning to join us in Washington, D.C., later this month for ICBA's Capital Summit (icba.org/capitalsummit), I encourage you to register. We'd love to have you join us. We need every community banker, from every corner of our nation, to tell the positive story of our industry with legislators. We need you to tell them how community banks, our customers and our communities are affected by the regulatory burden, unfair competition from credit unions and the Farm Credit System, and issues around data and cybersecurity.

Our newly released legislative and regulatory platform, Community Focus 2020: The Community Bank Agenda for Expanding Economic Opportunity (icba.org/communityfocus2020), is a multifaceted advocacy approach for the 116th Congress. ICBA has been hard at work sharing this framework with policymakers. We're

advocating common-sense reforms that will promote greater access to financial services and economic opportunity in local communities nationwide.

Who else is better equipped to advocate for economic prosperity at the local level? Nobody except you, community bankers. Feel honored and privileged to be part of such a profound mission. Your community and customers count on you.

So, let's continue to be bold as we move forward after yet another fantastic national convention. We look forward to seeing you in Washington from April 28–May 1 for the ICBA Capital Summit!

Where I'll Be This Month

I'll be in Little Rock, Ark., at The Venture Center for our Demo Day of the ICBA ThinkTECH Accelerator, and in Memphis, Tenn., with our state regional partners. I'll end the month in Washington, D.C., for our ICBA Capital Summit.

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



PRESTON L. KENNEDY
CHAIRMAN, ICBA

**"COMMUNITY BANKS ASK FOR
NOTHING BUT A LEVEL
PLAYING FIELD ON WHICH TO
COMPETE."**



FROM THE TOP COLUMN

Community banks ask for nothing but a level playing field on which to compete. In a fair fight, we like our chances. As I became the new ICBA chairman at ICBA LIVE in Nashville, Tenn., last month, I shared a personal story about how my bank came together in the face of a challenge and succeeded by demonstrating our value.

When one of our oldest small-business customers said they would be moving to a larger financial institution, I promised to personally lead the transfer if we couldn't prove we were their best possible financial partner. We had two weeks to prepare our pitch.

Turns out, the answer was right in front of my face. The logo for our bank is four identical designs that come together to form one image. I came to recognize that these four panes represent our constituent groups: customers, employees, shareholders and community.

Just as these four panes must be equal and balanced to form our logo, our commitment to these groups defines what it means to be a community bank. We had to demonstrate our ability to

meet the financial needs of this customer, the expertise and vision of employees and leadership, our recognition as a leading corporate citizen, and the reasonable return we provide our shareholders.

In the process, we articulated our formula for successful community banking and began to publicly hold ourselves accountable to each of our constituent groups—on our website, in our marketing material, even on the walls of our branches. And during our meeting with the longtime customer who had one foot out the door, we showed that our shared vision could best be realized through our mutually satisfying relationship.

We held on to that customer, and they are still our customer to this day. But if they had walked away, it would not have changed who we are. We are an independent community bank. We balance the needs of our customers, employees, shareholders and community at large.

As community bankers and members of ICBA, we all instinctively and intrinsically understand the value of a community bank

relationship. For nearly a century, ICBA has fought to protect our franchise value and advance the community bank business model, to create and promote an environment where community banks can flourish.

This is the business we have chosen. And as we continue to fight to preserve the community banking model, to keep our reputations clean and to exert our influence in Washington, I like our chances.

My Top Three

I got to thinking about my all-time favorite bands while in Music City.

1. Bruce Springsteen and the E Street Band
2. Dire Straits
3. Cowboy Junkies

Preston L. Kennedy is chairman of the Independent Community Bankers of America® (ICBA), the only national advocacy organization that exclusively represents community banks and is President and CEO of Zachary Bancshares Inc., in Zachary, La..



JIM REBER,
PRESIDENT AND
CEO OF ICBA
SECURITIES

“get a current projected cash flow ladder of all of your bonds, including municipals”

PORTFOLIO MANAGEMENT

Echoes of the ARRA

Decade-old legislation could affect bond portfolios this year.

Satchel Paige, the baseball Hall of Famer and clubhouse philosopher, once advised: “Don’t look back. Something might be gaining on you.” As 2019 arrives, this could apply to certain securities lurking in your investment portfolio.

For the most part, community bankers have put the turmoil surrounding the Great Recession firmly in their rear-view mirrors. The industry reported record earnings last year, and many of the metrics that determine success for depository institutions are pointing to a robust 2019.

However, it’s been well documented that available liquidity has dwindled. The good news is, a portion of your investments may be converting itself to cash in the very near future. So, it may be helpful to review what caused these to land in your bond portfolio in the first place.

The main “spendulus” bill to pull the U.S. economy out of its deep recession was the American Recovery and Reinvestment Act (ARRA) of 2009. It contained some provisions that affected how community banks manage investments, especially their municipal bonds. The law created some new tax-affected investments, expanded the scope of some existing bonds and made others more beneficial for community banks to own.

One new product was the line

of taxable munis known as Build America Bonds (BABs). These securities financed infrastructure projects and were attractive to borrowers because they were subsidized by the U.S. Treasury for 35 percent of the coupon. Buyers liked them too, because BABs were high quality, usually were general obligations, and since they were only eligible to be issued in 2009 and 2010 when banks had little or no earnings, they were an attractive alternative to tax-free bonds.

There was other language that applied to only 2009 and 2010 issues. The size limit on Bank-Qualified (BQ) bonds was raised from \$10 million to \$30 million, and in spite of ICBA’s best efforts, the provision expired in December 2010. Tax-free bonds that were not BQ could be treated as such by a community bank if a) the issues were “new money” and b) the bonds in aggregate were less than 2 percent of the bank’s total assets. These are known as “2 Percent Rule Bonds.” Also, 2009 and 2010 issues were not subject to the Alternative Minimum Tax (AMT) if they were not refinancings of older outstanding deals.

Advance notice

What do these divergent municipal bonds have in common? Most of the longer maturities in each case came to market with a 10-year call date. And those dates have arrived, or will soon. So, if you haven’t already noticed, you may experience a flood of calls this year or next.

Economically, the issuers of these seasoned bonds probably

have good reason to call them. Not only are longer (five years and up) rates lower than they were in 2009–2010, but the ever-present demand from the retail sector keeps market yields on the short end depressed. So many of the BABs, BQs and 2 Percent bonds are actually in-the-money to be called as soon as the call date gets here.

Get out in front

My advice is to get a current projected cash flow ladder of all of your bonds, including municipals. Your favorite broker should be able to provide this information in the “base case,” and shocked at +/- 400 basis points. If you have some stacked up to be called in the next two years, you have options.

Most community banks at this point of the economic cycle could use some liquidity. However, given the relatively low yields that persist for shorter munis, it’s possible (if not likely) to make the math work on an extension swap. And even if you’d be selling something at a gain, which often makes the economics of a muni swap more challenging, remember that any BABs that you would sell are taxable to start with, which helps the math.

So why don’t you take a look back into your muni holdings, focusing on those that have born-on dates in 2009 and 2010. Those call dates may be gaining on you.

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



FDIC PROPOSES DEPOSIT-INSURANCE RECORDKEEPING CHANGES

The FDIC board of directors approved proposals to amend two rules to simplify the process for making insurance determinations in the event a bank is placed into receivership. One proposal, which applies only to institutions with more than 2 million deposit accounts, would facilitate the payment of insured deposits to customers if the institution were to fail.

The second, which applies to all FDIC-insured institutions, provides an alternative method for separately insuring deposits in a joint account from deposits individually owned by the account's co-owners. While current rules require each co-owner to have signed a signature card, the proposal would allow the signature card requirement to be satisfied by other information contained in an institution's deposit account records.

[Read More from FDIC](#)

AGENCIES RELEASE HMDA APPLICATION DATA

Regulators published Home Mortgage Disclosure Act data for approximately 5,400 financial institutions. This is the first year in which additional data reported by certain institutions under the 2015 HMDA rule will be available. The Modified Loan Application Registers contain loan-level information for 2018 on individual HMDA filers, modified to protect privacy.

Later this year, additional information will be published related to HMDA, including a complete loan-level dataset and disclosure reports. These will be accompanied by an article highlighting key trends.

[Read More from CFPB](#)

NEW-HOME SALES JUMP AS INCOMES EDGE UP

New-home sales rose 4.9 percent in February from the previous month and were up 0.6 percent from the same time a year ago, the [Census Bureau](#) said. Separately, personal income rose 0.2 percent in February following a 0.1 percent drop in January, while personal spending edged up 0.1 percent in January, the [Commerce Department](#) said.

Meanwhile, consumer sentiment rose in March following a decline in February, according to the [University of Michigan's](#) consumer survey. The index rose 4.9 percent to 98.4 in March, but remained down 3 percent from a year ago.

CANNABIS-BANKING BILL PASSES COMMITTEE

ICBA-supported legislation to establish a cannabis-banking safe harbor passed the House Financial Services Committee by a bipartisan vote of 45-15. ICBA recently advocated passage of the bipartisan Secure and Fair Enforcement (SAFE) Banking Act (H.R. 1595) in [testimony](#) before the panel's Subcommittee on Consumer Protection.

The bill's safe harbor from federal sanctions would apply to financial institutions and ancillary companies that serve cannabis-related businesses in states where cannabis is legal. The bill would apply solely to states that have legalized cannabis for medical or recreational use.

"ICBA and the nation's community banks thank the House Financial Services Committee for advancing legislation to enhance public safety and address regulatory compliance concerns by opening the traditional banking system to cannabis-related businesses," ICBA President and CEO Rebeca Romero Rainey said.

ICBA supported this legislation in the last Congress and will continue working with lawmakers to advance it in the House and Senate. Cannabis remains illegal at the federal level, and ICBA does not advocate its legalization.

[Read ICBA Release](#)

[Read ICBA Support Letter](#)

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.



**KEVIN TWEDDLE,
CHIEF OPERATING
OFFICER, ICBA
SERVICES NETWORK**

***"two important facets to the
ThinkTECH program"***

INNOVATION STATION

Creating the next generation of fintech

It was a busy start to the year on the ICBA innovation front. We wrapped our ThinkTECH Accelerator 12-week mentorship program and held two demo days for the eight finalist companies that completed our accelerator program. We introduced these companies and demonstrated their solutions at ICBA LIVE's ThinkTECH showcase last month in Nashville, Tenn., and again the following week for the local community in Little Rock, Ark.

There are two important facets to the ThinkTECH program. Certainly, the involvement of our community banks in problem identification, fintech selection and mentorship is unique to ICBA's brand of accelerator. It ensures our banks have an impact on our industry's future. In addition, through our mentorship program, we have an opportunity to "teach" early-stage companies about community banking. This includes how to design solutions, guidance on integration needs, pricing and the sales and delivery process. The intention is to remove risk from the buying process for community banks, accelerate the companies' ability to deliver more relevant solutions at a

faster pace, and provide better outcomes.

I get the question "Why Little Rock?" frequently. The reason for that is because it involves the collaboration of our program partner, The Venture Center, which is located in Little Rock, as well as the support of the City of Little Rock and the State of Arkansas. The Venture has significant experience in running accelerator programs and has a strong understanding of community banking. The city and state have provided support for the program and have built a strong tech community. Several of the companies in the program will relocate to Little Rock and build their companies, create jobs in the community and diversify their local economy. Indirectly, ICBA is involved in building communities and businesses that create a better local banking environment. We feel this program sets the example for the rest of the country on how to build better communities.

The 12-week mentorship program also allowed ICBA to take advantage of our unique resources to provide the best program possible. We hosted 41 community bank executives, 12 regulators, 12 core processing executives and 53 subject matter experts, as

well as 37 of our own employee experts. It took an army to get this done, and we certainly had tremendous contributions from our ICBA community to help make this program successful.

We look forward to introducing our ThinkTECH Accelerator finalists to you at ICBA Live and then as part of our corporate membership program to better serve your needs.

Visit icba.org/thinktech to learn more about the Accelerator program and other ICBA ThinkTECH initiatives.

Kevin Tweddle is chief operating officer of the ICBA Services Network and can be reached kevin.tweddle@icba.org.

ICBA BACKS PRESIDENT'S REQUEST FOR HOUSING-REFORM PLAN

ICBA said it strongly supports the Trump administration's call for housing-finance reform following a presidential memorandum directing the Treasury Department and other departments to provide a comprehensive plan. The memo seeks an appropriate capital plan for the government-sponsored enterprises and access to the secondary market for all lenders.

ICBA President and CEO Rebeca Romero Rainey said community banks have long supported ending the net-worth sweep of Fannie Mae and Freddie Mac's earnings and recapitalizing the enterprises. "This will immediately better protect taxpayers by increasing the capital held by the GSEs," she said in a statement.

ICBA's housing-finance priorities are detailed in its [Principles for GSE Reform](#) white paper and this week's [written statement](#) to the Senate Banking Committee.

[Read ICBA Release](#)

ICBA COMMENDS QUARLES FOR COMMENTS ON BIG TECH

ICBA commended Federal Reserve Board Vice Chairman for Supervision Randal Quarles for a speech addressing the potential effects of massive technology firms entering into financial services.

In a statement, ICBA President and CEO Rebeca Romero Rainey said community bankers agree that while technological innovation promises a more efficient financial system, monolithic tech firms and the decentralization of financial transactions pose risks to financial stability.

Romero Rainey cited ICBA's calls for policymakers to close a legal loophole that allows industrial loan companies and their parent companies to skirt regulatory oversight. ICBA's recent ILC white paper calls on the FDIC to impose an immediate moratorium on approving deposit insurance for these companies and urges Congress to close the ILC loophole permanently.

[Read Quarles' Speech](#)

[Read ICBA Release](#)

[View ICBA White Paper](#)

About ICBA

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CHRIS LORENCE,
ICBA GROUP
EXECUTIVE VICE
PRESIDENT MEMBER
ENGAGEMENT AND
STRATEGY

*"both men and women
experienced this kind of
professional self-doubt"*

LEADING BY EXAMPLE

Imposter syndrome: A new leader's reality

We've all had moments

when we feel out of our depth. For some, no matter what level of success they've achieved, there's a nagging feeling they are about to be found out. There's a name for this: imposter syndrome. And according to studies, around 70 percent of people say they've experienced it.

The phenomenon was first given a label in the 1970s by psychologists Dr. Suzanne Imes and Dr. Pauline Rose Clance. At the time, they were looking at why successful women often attributed their success to luck, rather than ability, and why they felt like they would eventually be unmasked as frauds. Over time, it was observed that both men and women experienced this kind of professional self-doubt, especially when taking on a new role or starting a new project.

For leaders, especially new ones, imposter syndrome may sound familiar. Insecurity isn't something we often discuss, but that doesn't mean it doesn't exist. The best way to deal with this kind of professional self-doubt is systematically.

- Start by acknowledging that your imposter

syndrome exists. Now that you know you're not alone, it should be easier. Talk about it. Discuss your feelings with a mentor, a co-worker, a close friend or a spouse.

- Admit that it isn't based in reality. Everyone makes mistakes, and everyone struggles at times. There's a reason why you're successful—sit with that.
- Focus on the positive. Remind yourself of your accomplishments and recognize that you have expertise. Give yourself a pat on the back when things go well. Positive reinforcement builds confidence.
- Learn from your mistakes. Don't dwell on past errors. Figure out how you can do things differently next time.
- Ask for advice or help if needed. You can't know all of the answers all of the time, but you can find them.
- Be prepared to take risks. Reframe your thinking. You're not winging it; you're being courageous.

Once you've recognized your own particular brand of imposter syndrome, you can turn it to your advantage. It may actually help you become a better leader.

Knowing that you don't have all the answers is an opportunity. Take your time to find them. Better still, work collaboratively with your team and lead them to the solution.

Admitting that you don't have all the answers is liberating, and humility is a great quality in a leader. It allows room for growth, both for you and those around you. Just remember not to over-share your self-doubt with your team. Save that for private conversations!

And finally, consider this. What if you are an imposter? Sometimes the best results happen when we're out of our comfort zone. Great things may happen.

Chris Lorence is ICBA group executive vice president-member engagement and strategy and can be reached at chris.lorence@icba.org.



BOWMAN: FED RECOGNIZES VALUE OF AG LOAN WORKOUTS

Federal Reserve Governor Michelle “Miki” Bowman said her agency recognizes the benefits of agricultural lenders working prudently with troubled borrowers to serve the long-term interests of all stakeholders. Speaking at the 2019 ICBA/NM Ag Lenders Conference in Deming, N.M., Bowman cited 2011 guidance reminding bankers that identifying troubled borrowers does not prohibit bankers from working with them.

Bowman—who made history last fall as the first person to fill the Fed’s community banking seat—also said the Fed is educating examiners on the new farm bill. Bowman cited the need for education on provisions of the law allowing hemp cultivation based on final regulations from the USDA.

Other panelists at the conference said growing world populations, higher demand and a move towards digital technology bode well for the future prosperity of agriculture and that land values have stabilized, though working capital is tight. They also cited the value of crop insurance, which is much more robust than what was available to producers during the 1980s farm credit crisis.

[Read Bowman’s Speech](#)

GDP GROWTH REVISED DOWN IN Q4

Fourth-quarter growth of the gross domestic product was revised down to 2.2 percent, the [Commerce Department](#) said. The final reading was down from the previous estimate of 2.6 percent and brings overall GDP growth in 2018 to 2.9 percent.

Separately, the [National Association of Realtors](#) said pending home sales declined 1.0 percent in February. Contract signings declined 4.9 percent from the same time last year, the 14th consecutive month of annual decreases.

ICBA SUPPORTS BILL OFFERING TAX RELIEF FOR RURAL LENDING

ICBA expressed support for legislation to exempt interest income on farm real estate and rural mortgage loans from taxation.

Under the Enhancing Credit Opportunities in Rural America Act, authored by Rep. Steve Watkins (R-Kan.) and co-sponsored by Rep. Roger Marshall (R-Kan.), interest earned on loans secured by agricultural real estate would not be taxable.

The bill would provide similar relief to interest on loans secured by rural single-family homes that are the principal residence of the borrower in towns with a population of less than 2,500.

The legislation would implement a recommendation in ICBA’s Community Focus 2020 policy platform.

[Read ICBA Release](#)

[View Community Focus 2020](#)

TRUMP SEEKS LARGER PRIVATE-SECTOR ROLE IN HOUSING

President Donald Trump signed a memorandum directing federal agencies to develop a plan to reform the housing-finance system. The memo calls on the Treasury Department to develop a framework to en the conservatorship of Fannie Mae and Freddie Mac, expand the role of the private sector in housing finance, and preserve access to the 30-year fixed-rate mortgage.

The memo arrived during the second day of Senate Banking Committee hearings on Chairman Mike Crapo’s (R-Idaho) housing-finance outline. In a [written statement](#) to the panel this week, ICBA said policymakers should end the sweep of the government-sponsored enterprises’ earnings and require them to begin recapitalizing.

[Read the Memo](#)

ARTICLE DETAILS PENDING REG CC AMENDMENTS

A final rule to make cost-of-living adjustments to certain dollar amounts within Regulation CC is expected soon. A new article from ICBA [Preferred Service Provider](#) Wolters Kluwer shows that adjustments will require most financial institutions to update their funds-availability disclosures, send change notices, and make other updates.

The proposal also re-opened the comment period on rules changes proposed in 2011. Once COLA changes are adopted, all financial institutions that offer checking accounts will be affected—regardless of whether the agencies limit implementation to the 2018 proposal or include some or all of the 2011 proposal.

[Read the Article](#)

About ICBA

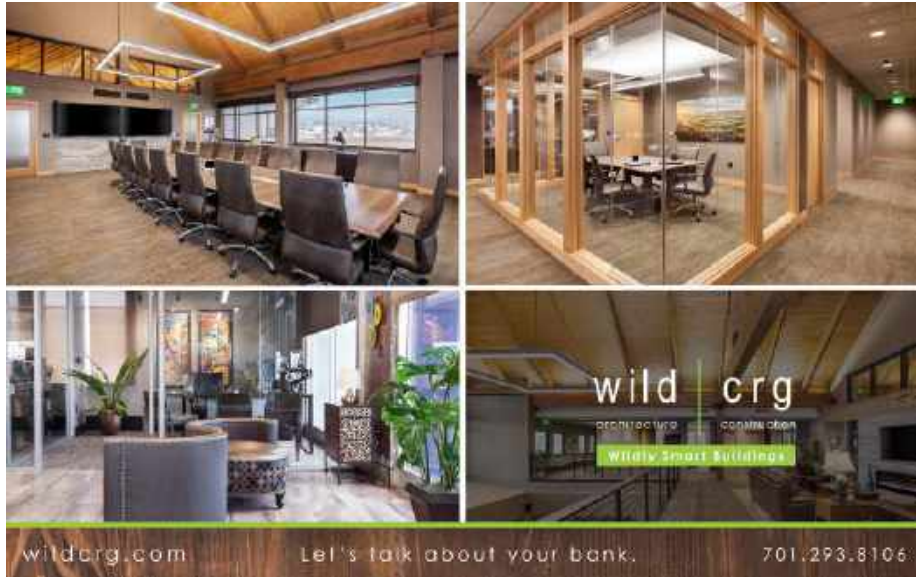
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The dynamics of a community bank balance sheet require an investment professional to be versed in a widening range of topics. Balance Sheet Academy provides discussion and practical classroom exercise to equip the attendees for these demands. Examples of these topics include advanced interest rate risk management strategies, low cost funding strategies and strategies for serving bank customers while managing interest rate risk.

Attendees will learn how the changing economic data impacts market interest rates from Vining Sparks' Chief Economist.

For more information: Click [Here](#)

Who Should Attend? Are there any prerequisites?

The *Balance Sheet Academy* is structured for more experienced investment managers, particularly those who have attended Bond Academy. It incorporates balance sheet strategies into the day-to-day management of an institution's investment portfolio, wholesale funding and interest rate risk management. Bank personnel with an intermediate level of understanding of investments who are integral to the investment and balance sheet management process will benefit the most from this advanced course. New directors serving on the investment or asset-liability committee will also find this course beneficial.

Dates: April 29-30, 2019 **Location:** Embassy Suites 2011 S Shady Grove Road Memphis, TN 38120 ~ 901.684.1777

Room Cost: \$175/night **Cost/Person:** Members \$595
Nonmembers \$695 **Members & Nonmembers:** Save \$150/session per additional registration from your bank.

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COMMUNITY REINVESTMENT ACT (CRA): PREPARING FOR TRANSITION

Interagency CRA examination procedures primarily evaluate financial institutions under three separate examination procedures that are determined by the institution's asset size: small bank, intermediate small bank (ISB), and large bank. Annually, the federal bank regulatory agencies adjust the asset-size thresholds used to define a small bank and an ISB based on the annual percentage change in the Consumer Price Index for Urban Wage Earners and Clerical Workers. According to the January 1, 2019 CRA definitions:

- "Small bank" means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.284 billion.
- "Intermediate small bank" means a bank with assets of at least \$321 million as of December 31 of both of the prior two calendar years and less than \$1.284 billion as of December 31 of either of the prior two calendar years.
- "Large banks" are banks with assets of at least \$1.284 billion as of December 31 of both of the prior two calendar years.

It is important for your institution to be prepared for the transition from one procedure to another long before your next CRA examination. To help assist with the transition process, this article reviews ways a bank can develop appropriate strategies and utilize best practices to ensure a successful transition under the applicable CRA examination procedures. All banks are encouraged to have a proactive approach to managing their CRA program in order to ensure successful performance at their next CRA evaluation.

Transitioning to an ISB

Small banks transitioning to an ISB will be evaluated under two tests: the Small Bank Lending Test and the Community Development Test. ISBs are not subject to CRA loan data collection requirements, so the next examination will be under the ISB examination procedures even if that examination comes due during the institution's first year as an ISB.

ISBs are evaluated under the same Lending Test as small banks, but the Community Development Test is an additional component of the evaluation for an ISB. The flexibility inherent in the Community Development Test allows ISBs to focus on meeting the substance of community needs through its community development activities. Although the regulation does not prescribe a required threshold for an ISB's community development activities, it is important that an institution does not ignore one or more of the categories of community development. Therefore, an ISB can allocate its resources among community development loans, qualified investments, and community development services in ways that it reasonably determines are most responsive to community development needs and opportunities, depending on the performance context of the bank.

Examiners will evaluate the bank's primary lending products, such as home mortgage, small business, small farm, and/or consumer loans, to assess its performance under the Small Bank Lending Test. The Lending Test evaluation involves reviewing the bank's performance context (for example, business strategy and assessment area demographic and economic information), loan files, bank reports, and any other information or analyses a bank may provide. In evaluating an ISB's performance under the Community Development Test, examiners will review the bank's community development loans, investments, and services. Examiners will also review any information the bank provides, including the results of any self-assessment of community development needs or opportunities if conducted by the bank, and performance context information obtained by examiners from the community, government, civic organizations, or other sources. In instances where an ISB is not required to report its HMDA loans or chooses not to report its small business or small farm loans, then these loans may be considered, at the institution's option, as community development loans, provided they meet the regulatory definition of community development.

To ensure a small bank is prepared, the bank's CRA officer should have regular discussions on the ISB CRA evaluation criteria with senior management and the Board well in advance of the transition.

Refer to the [FDIC Compliance Examination Manual: XI. CRA - ISB](#) for more information on ISBs.

Transitioning to a Large Bank

ISBs transitioning to a large bank will be evaluated under three tests: the Lending Test, the Investment Test, and the Service Test. Unlike a small bank or an ISB, a large bank is required to collect and report their CRA data. However, it is important to note that a bank cannot be examined under the large bank CRA examination procedures until they have at least one full year of CRA data collected. For example, Bank A exceeds the asset threshold for a large bank as of year-end for both 2014 and 2015, and it begins collecting CRA data on January 1, 2016. Examiners will use large bank procedures at Bank A for examinations that occur in 2017 or later. Any size institution may opt to be examined as a large institution provided that it has collected and reported the required CRA loan data.

[A Guide to CRA Data Collection and Reporting](#) is a useful tool to help your institution with this reporting requirement. As part of the examination procedures, examiners will sample reported data to verify its accuracy.

Examiners will analyze the bank's home mortgage, small business, small farm, and/or consumer loans and community development lending to evaluate its performance under the Lending Test. Examiners will also consider other information or analyses a bank may provide. In evaluating a large bank's performance under the Investment Test, examiners will review its qualified investment portfolio. Management should maintain any prospectus or other information that describes the investment(s) and the geographic area(s) or population(s) served. Examiners will also consider qualifying grants, donations, or in-kind contributions of property since the last examination that are for community development purposes. In assessing a large bank's performance under the Service Test, examiners will evaluate the bank's retail banking services by considering: hours of operations and services available at its branches; record of opening and closing branch offices since the previous examination; and the accessibility and use of alternative systems for delivering retail banking services. The Service Test also includes a review of the bank's community development services and if they have been responsive to community development needs and opportunities in its assessment area(s).

To ensure an ISB is prepared for the transition to a large bank, the CRA officer should assess the bank's CRA staffing levels to ensure that it is appropriate for the size and complexity of the institution. The CRA officer should also have regular discussions on the large bank reporting requirements and evaluation tests with senior management and the Board, well in advance of the transition.

Refer to the [FDIC Compliance Examination Manual: XI. CRA – Large Bank](#) for more information on large banks.

Upcoming Training

All field territories in the Kansas City Region will be reaching out to their respective financial institutions to provide ISB training this year. The training will encompass community development activities, best practices, and the examination process.



North Dakota Exports Up in 2018

North Dakota exporters achieved positive growth in 2018 despite uncertainty within international markets. Recently released statistics from the U.S. Census Bureau show that North Dakota's tracked exports were up overall by \$1 billion for a total of \$6.8 billion in 2018. This represents an increase of 16.2% over 2017. Petroleum contributed to about three quarters of the growth but many other segments increased as well, making North Dakota one of the top in the nation for export growth. These figures underscore the efforts that the state's exporters have taken to build international markets and diversify in the face of global export barriers.

Among North Dakota industries with export growth were equipment manufacturing, up by more than \$126 million or 26%, vitamins up by 54%, and fertilizers up by 62%. Numbers from the U.S. Census Bureau do not account for all agricultural exports from the state. In 2017, the USDA reported \$4.5 billion in agricultural exports from North Dakota.

Tariffs on U.S. products entering foreign countries had a significant impact on North Dakota industries, including ethanol, specialty crops, oilseeds such as flax and canola, and pork, all of which saw decreases in exports. Malt exports were also down, however this is likely due to the closing of the Cargill plant in Jamestown.

"The year 2018 was very different in terms of international trade," said NDTO Executive Director Simon Wilson. "The numbers show that despite challenges of foreign market barriers, our North Dakota businesses continued to excel in finding new customers and markets. North Dakota is an export state. It is important that we continue to have access to foreign markets and build on this continued success."

Including agricultural exports, approximately 19% of North Dakota's GDP is reliant on exports. NDTO works alongside the U.S. Department of Commerce as well as the state's Department of Commerce, Department of Agriculture, Governor's office and members of the legislature to increase the state's ease of exporting.

NDTO membership increased by 20% in 2018 as companies sought education and guidance in an increasingly complex global market. As a



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benefit of enrollment, NDTO members receive export process consultation and participate in trade missions, such as the recent mission to the United Arab Emirates and Israel, and upcoming missions to the Philippines and Brazil.

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



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Don't Let Spring Allergies Bring You Down

Live Well, Work Well

Health and Wellness tips for your work, home and life
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Strengthen Your Financial Wellness Plan with These 3 Tips

Getting into the practice of saving will help you become more financially secure. Plan ahead so you have money waiting for you at retirement and can afford unexpected costs along the way. With the right preparation, you won't have to worry when life throws you a curveball.

1. Take advantage of an individual retirement account, 401(k) or other saving mechanisms.
2. Set money aside in accounts you can access prior to retirement.
3. Speak with a financial professional.

More than 50 million Americans suffer from allergies every year. In particular, springtime allergies are an annual nuisance for many people. As plants begin to bloom and neighbors start to cut their grass more frequently, allergy sufferers nationwide start sniffing and sneezing. What's more, mold growth blooms both indoors and outdoors, making it almost impossible to escape allergy triggers.

Spring Allergy Alleviation Tips

To reduce your allergies, be sure to take the following steps:

- Wash your bedding every week in hot water to help keep pollen under control.
- Wash your hair before going to bed, since pollen can accumulate in your hair.
- Limit the number of throw rugs in your home to reduce dust and mold.
- Wear an inexpensive painter's mask and gloves when cleaning, vacuuming or painting to limit skin exposure and dust and chemical inhalation.
- Vacuum twice a week.
- Make sure the rugs you have are washable. Change air conditioning and heating air filters often.

Treating Allergies

Treatment for most allergies is available both over-the-counter and by prescription. Talk to your doctor to find out what treatment method is right for you. If your allergy symptoms are severe or chronic, you may need a series of allergy shots. Contact your physician or allergist to determine which treatment option is best for you. ■

Your Body May Need a Break, Here's Why

When it comes to exercising, there's a difference between pushing yourself to your limits and overexerting yourself. Oftentimes, this difference is very small, which is why it's so important to know when your body needs a break:

1. **You're always tired.** If you're constantly fatigued, even after getting enough sleep, chances you're working your body too hard.
2. **You're always sore.** A little bit of muscle soreness that occurs 24-48 hours after your workout isn't necessarily a bad thing – it means your workout was effective. However, extensive or prolonged soreness means you're overtraining your body.
3. **You're feeling stiff.** Doing the same exercises, particularly running on hard surfaces, can wreak havoc on your joints. This is especially true if you don't give yourself enough time to recover. That's why having a rest day is so important.



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2 Ways to Make the Most of Your Rest Day

- Use a foam roller to release built-up lactic acid and increase blood flow to your muscles
- Do yoga or stretch to relieve soreness and increase flexibility



Veggie Chow Mein

Ingredients:

- 6 ounces rice noodles
- 4 tsp. oil
- 1 onion (medium, finely chopped)
- 2 garlic cloves (finely chopped)
- 1 cup carrot (grated)
- 2 tsp. chicken bouillon
- 1 tsp. hot pepper sauce
- 1 cup broccoli (cut into small pieces)
- 1 cup celery (chopped)
- 1 cup bell pepper (finely chopped)
- 4 tsp. soy sauce

Preparations:

1. Prepare noodles according to package directions. Drain and set aside.
2. Sauté onion and garlic with oil in a skillet for 1 minute over medium/high heat.
3. Add carrot, chicken bouillon and pepper sauce. Stir.
4. Add broccoli, celery and bell pepper and continue to stir.
5. Reduce heat to low, and add noodles and soy sauce. Mix well over low heat for 3 to 5 minutes.
6. Add salt and pepper to taste. Makes 6 servings.

Nutritional Information (per serving)

Total Calories	163
Total Fat	4 g
Protein	2 g
Carbohydrates	30 g
Dietary Fiber	3 g
Saturated Fat	1 g
Sodium	399 mg
Total Sugars	3 g



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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.





REMOTE SELLER SALES TAX COLLECTIONS EXCEED \$5 MILLION

Tax Commissioner Ryan Rauschenberger announced February 21, 2019 that as of January 31, 2019, remote seller sales tax collections have exceeded \$5 million.

"Since the *South Dakota v. Wayfair* U.S. Supreme Court ruling on June 21, 2018, our office has registered more than 2,500 remote sellers to collect North Dakota sales tax," Rauschenberger stated. "This amounts to more than \$5 million in remote seller sales tax collections, most of which came in during the fourth quarter."

In North Dakota, remote sellers were required to begin collecting sales tax on or before October 1, 2018.

Rauschenberger added that approximately \$1.2 million of the total collected is in the form of local city and county sales taxes. Of the 151 cities and counties that had remote seller sales tax reported from June 21 to January 31, 2019, the highest local sales tax collections were seen in Fargo, Grand Forks, Minot, Cass County and Bismarck. The complete Remote Seller Local Sales Tax Collection Report from June 21, 2018 to January 31, 2019, can be found online at www.nd.gov/tax/salesanduse/pubs.

"Remote seller sales tax collections are on track to meet our revenue forecast," Rauschenberger said. "For the 2019-2021 biennium, we forecasted that we'd collect \$25 million in remote seller sales tax: \$10 million for the first year and \$15 million for the second year."

The 2017 North Dakota Legislature passed a law that included a small seller exception to relieve collection burdens on small businesses. Remote sellers are only required to collect North Dakota sales tax if their taxable sales shipped to North Dakota meet or exceed \$100,000 or 200 separate transactions in the previous calendar year.

Rauschenberger said that compliance efforts are ongoing to ensure that remote sellers are complying with North Dakota law.

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](#).

TAX COMMISSIONER ADVISES TAXPAYERS ON 2019 TAX SEASON

Tax Commissioner Ryan Rauschenberger announced in January 2019 that the 2019 individual income tax season had begun, coinciding with the January 28 date that the IRS began to process returns.

"We will begin processing North Dakota individual income tax returns January 28th, 2019," Rauschenberger said. "The start of the tax season varies each year. However, like many states, North Dakota opens filing season in conjunction with the IRS."

Rauschenberger added that his office is prepared for another substantial tax season. In 2018, the Office of State Tax Commissioner processed over 478,000 North Dakota individual income tax returns. Approximately 85 percent of these taxpayers e-filed.

"We continue to encourage taxpayers to e-file, and choose direct deposit or electronic payment to help improve the accuracy, security and timeliness of return and refund processing," Rauschenberger said. "Taxpayers should also verify their address and bank account information to avoid errors."

There are a number of tools and services offered to North Dakotans and many are eligible to e-file their taxes for free, depending on income and age. By answering a few questions online using the *ND Free File* tool at www.nd.gov/tax/NDFreeFile, taxpayers can easily see if they qualify to file their federal and state returns for free with certain tax software companies. Taxpayers may also use one of many free tax preparation sites available around the state. These sites are run by either AARP or the IRS, and most will open at the beginning of February. Details may be found at www.nd.gov/tax/freetaxprep.

Taxpayers may also e-file by purchasing tax preparation software, by working with a tax professional, or by using the Office of State Tax Commissioner's stand-alone free ND Fillable Forms option (for ND return only).

Rauschenberger continues to encourage taxpayers to file early to help prevent fraudsters from claiming their refund. Taxpayers may use the *Where's My Refund?* tool found at www.nd.gov/tax/refund to help track the status of their state refund.

North Dakota tax booklets, forms and payment vouchers may be found on the Office of State Tax Commissioner's website at www.nd.gov/tax/forms. IRS forms may be found at www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

The due date to file and pay 2018 individual income tax returns is Monday, April 15 this year.

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PIN ADDS LEVEL OF SECURITY IN PAYMENT TRANSACTIONS BY TERRY DOOLEY, SHAZAM

When authenticating transactions, choosing between one authentication method or another isn't a good strategy. A better approach is to leverage layered authentication, allowing the PIN to serve as the strongest option because the issuer is authenticating the consumer's identity.



There's a clear trend emerging in the payments industry regarding payment authentication. It's moving from authenticating the consumer to authenticating the transaction or device initiating the transaction. The effects and ramifications aren't yet known; and, combined with countless new entrants into the payments landscape, consumers are using — and loading personal information into — more and more applications to access their accounts. Storing credentials in a third-party app to query other financial institution accounts, investment accounts or reward accounts carries inherent risk, and may have some unintended consequences. One of which occurs when an app is compromised but still has access to the consumer's financial institution or investment credentials and is used to do nefarious things.



This situation reignites the old debate: Can you have a strong, seamless authentication process that doesn't require consumer action, but instead just magically works? This is the trend in payments. In many cases the transaction is being authenticated by the device, not the consumer. One example is the elimination of the consumer's signature for chip-on-chip transactions. PINless chip-on-chip transactions, which generally occur under a certain dollar amount, also operate this way.

The implementation of biometrics — fingerprints, facial recognition, etc. — are used to authenticate a consumer to a device. But that biometric data itself isn't sent to the issuer to verify the consumer; the transaction is authenticated based on the device authentication. A personal identification number is, and continues to be, the only payment authentication method in which the consumer is authenticated by the financial institution.

Plus, while both PIN and biometrics are technically controlled by the consumer, one can be changed, and the other can't. As a consumer, I can have hundreds of different PIN combinations and change them any time I want, but I can't change the biometrics of my ten fingers and toes, and my two eyes.

Like biometrics, many other methods use device-level or transaction-level authentication, such as QR codes, text messages, email addresses and phone numbers. All these options are various representations of a token, just as the consumer's credit or debit card number is a token to reach a consumer's debit, prepaid or other account.

Should the PIN be required on every transaction? Well, it would allow for the least amount of fraud, but it's not a practical approach for many channels. Yet, the PIN, because of its strength as well as its dynamic nature in its ability to be changed by the consumer, can serve as a highly effective secondary authentication method when the need for stronger authentication beyond the device or transaction authentication is needed.

I don't believe choosing between one authentication or the other is a good strategy. A better approach is to leverage layered authentication and the PIN can serve as one of the strongest and most trusted methods because the consumer is being authenticated, not a device.

About SHAZAM

SHAZAM is a national member-owned debit network, processor and core provider delivering choice and flexibility to community financial institutions throughout the U.S. since 1976. SHAZAM is a single-source provider of the following services: debit card, core, fraud, marketing, merchant and more. Learn more at shazam.net, and follow @SHAZAMNetwork.

Terry Dooley leads SHAZAM's business and product development, application development, IT infrastructure, corporate and IT security, vendor integration, and security consultation teams.

April: A Time to Help People Improve their Financial Skills and Confidence

April is National Financial Capability Month, a time when many public, private, and nonprofit organizations highlight consumer education resources and tools. If your bank is planning activities for this month or beyond, did you know that the Money Smart product family has expanded in recent years?

The FDIC's financial education tools can help people of all ages build their financial knowledge and skills to achieve brighter financial futures. The tools include:

- Money Smart for Adults, which was updated in late 2018. This instructor-led curriculum provides participants with practical knowledge, skills-building opportunities, and resources they can use to manage their finances with confidence.
- Money Smart for Young People, offering age-appropriate lesson plans for educators along with guides for parents and caregivers.
- Money Smart for Older Adults, developed with the CFPB to raise awareness among older adults and their caregivers on how to prevent elder financial exploitation and encourages advance planning.
- Money Smart for Small Business, developed with the U.S. Small Business Administration to provide useful information for new and aspiring entrepreneurs.

Want to learn more? Start at www.fdic.gov/consumers/education. From there, you can download Money Smart or review ideas how to use it. Also available through that website are tools that can help you connect financial education to youth employment or youth savings programs.

Tell me more about the updated version of Money Smart for Adults!

The 14 new modules feature design improvements along with new content, activities, and modules that are influenced by instructional best practices and other research, including:

- *New content on topics such as ABL accounts for people with disabilities, managing through income volatility, and person-to-person payments.*
- *Expanded coverage of credit, including coverage of topics such as building productive credit histories, managing credit cards, and strategies to manage debt.*
- *"Try It" activities to use during training and "Apply It" activities for instructors to incorporate during training or encourage participants to use after training.*
- *A "Take Action" section in every module that encourages participants to identify at least one thing they plan to do because of the training.*





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Order Zero Waste Boxes online at StaplesAdvantage.com along with your workday supplies.

1. Select which type of waste you'd like to recycle.
2. Collect the accepted waste items in the Zero Waste Box.
3. Seal and ship the Box when full; every Box comes ready-to-ship with a prepaid shipping label printed onto it.



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BUILDING A BANK? HERE'S WHAT TO EXPECT FROM TIMELINES TO CONSTRUCTION

Written by Sean Raboin, HTG Architects Partner



Building a bank is quite the undertaking. Before starting a bank project, it's important to understand what the process looks like and outline a realistic timeline. The key word here being "realistic." Sometimes, clients want a bank project started yesterday and finished by sometime next week. And while we understand the urgency, remember that building a bank takes time – especially a bank that's going to perform well within its market.

How do you start a bank?

First, working with a bank architect who you've built a relationship with is critical. If you're still on the lookout for the right partner for your next financial project, try out these [tips for finding an architect](#). Once you've chosen your architect, it's time to get down to details.

What Impacts the Timeline?

Now, it might or might not come as a surprise to know that setting a timeline for a bank is not the [first step](#). Even when clients come in with hard dates for when they need to have their project completed, building a bank doesn't always land on that original timeline.

On average, projects take longer today than they have in the past. And that's due to variables like:

- Hiring with a reduced workforce
- Longer lead times for materials
- Property purchasing
- Completing site surveys and soil borings
- Project approval by State or Federal banking agencies
- Navigating city processes

But in my experience, it's much better to put in the effort at the beginning to define a realistic timeline than it is to provide a timeline that sounds good but will not work out in reality.

Setting a Schedule

While all architects will differ in their process, you'll find some can provide standard time frames for their services. For example, a [new construction](#) project takes X amount of time, while a [remodel](#) or a [tenant improvement](#) project takes Y amount of time. However, to get a solid idea of a project's timing, we advise sitting down with a consultant that understands the unique variables involved in a financial institution.

Construction Expectations

Ideally, during the construction phase of your project, you wouldn't experience anything out of the ordinary. In our experience, thorough and extensive planning prior to the start of construction accounts for all those variables.

In terms of a remodel project, we know what process and which employee roles would be affected during certain times, and we equip our clients with details on how to best communicate this with their staff and customers, during construction.

We've found that proper communication is key to providing a smooth transition for both staff and customers. And when they are aware of the project schedule and see that things are happening on-time, they gain trust in the process.

When it comes down to building a bank, there really shouldn't be any surprises during the construction phase – especially ones that aren't communicated to you immediately. If there are, it might be a sign your architect doesn't have enough experience and expertise in the [financial industry](#).

Sean Raboin is a partner with the firm and a registered architect with over 20 years experience of taking client's visions and making them a reality by listening to their needs. Along with his experience and knowledge of the building process, Sean's strong passion and communication skills help strengthen relationships with clients, contractors and vendors during the project process. He attracts, engages and connects with each client he works with.





Each month, CBIZ Wellbeing Solutions distributes its newsletter, *Wellbeing Insights*, which includes articles designed to help busy professionals make simple changes to enhance the quality of their work and life. *Wellbeing Insights* is a quick read filled with practical tips and gentle reminders to reinforce healthy habits. Here's a glance at this month's issue:

- Rise and Shine: Expert Tips for Getting Up and At 'Em
- Mindful Minute: Winding Down for Better Sleep
- On the Menu: Dates
- The Noisy Solution for Better Sleep
- App in a Snap: Soundly Sleeping
- Exposing Nutritional Myths
- Foundations of a Savings Strategy

[CBIZ Wellbeing Insights](#)
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BEST PRACTICES FOR THE ULTIMATE CUSTOMER ACQUISITION EXPERIENCE

by Laura Ryan

The race for customers is at an all-time high. And financial institutions face an unprecedented list of competitors, with increased pressure coming not just from other banks, but also from retail and technology giants like Amazon, Apple and Google—all looking to throw their hats into the financial ring.

So, when it comes to customer acquisition and onboarding, financial institutions must ensure they provide consumers with the same mobile-first, seamless experience they've come to expect from each and every product, service and business they encounter. That amounts to a mobile-first, core-integrated account acquisition solution.

The Mobile-First, Customer-Centric Road to Revenue Growth

Financial institutions increasingly seek to not only increase their customer base, but also strengthen relationships with existing customers through cross-sales. So an account acquisition solution must feature both an enrollment site for new accounts as well as integration with a bank's digital solutions to allow current customers a seamless way to add more products and services. And it must be available any time, via desktop, tablet and mobile device.

And although growing deposits is a huge priority for financial institutions, they must strive to do so in the most cost-efficient manner possible, while still providing that superior, personalized customer experience. Online acquisition tools allow customers to add accounts—sometimes multiple accounts or products in one session—while reducing banks' costs associated with physical buildings and the employees to staff them.

For example, say a new customer successfully opens a checking account. They've used the bank's secure, online account-opening solution—thereby supplying their personal information and scanning their driver's license for quick ID verification. They are approved for the account and receive instructions for funding the account. Once the customer is onboarded, the bank can send personalized offers—via the new customer's channel of choice—for additional solutions or add-ons to products they've already selected. This helps meet the customer's individual needs and provides the best possible experience.

And the bank's benefits are three-fold as it:

- Educates the customer on its products and services
- Significantly boosts adoption rates
- Reduces the workload on more expensive channels

Best Practices for Mobile-First Account Acquisition and Onboarding

Sometimes, even the most seemingly innovative acquisition tools can fall short of customer expectations. To avoid that, here's a list of online account-opening best practices, from start to finish:

1. **Customer Knowledge and Support**—Deliver clear and concise knowledge of the products and services you're offering, and provide guidance about the application process. Customers also should have the ability to ask questions directly from the application tool.
2. **Data Capture**—Require customers to enter their personal information *only one* time. Your core-integrated account-opening solution should then capture that data for automated input on future applications.
3. **Identity Verification**—Automatically deploy a watchlist check and identity verification using the customer-provided information. And ensure out-of-wallet questions are updated, secure and effective.
4. **Approval/Follow Up**—Provide timely approval of account application, generally within one to two business days. And *always* follow up in cases of rejection or customer abandonment.
5. **Disclosures and Regulatory Compliance**—Ensure regulatory compliance by providing clear disclosures.
6. **Account Funding**—Provide multiple options to fund the account, including ACH transfers.
7. **Account Fulfillment**—Offer instant account access and, ideally, electronic follow-up rather than paper-based communications.

And Then There are the Solution's Features

While the above practices positively are a must, they're just part of the picture. To deliver the complete customer-centric experience, acquisition tools should include a few critical components:

1. **Channels of Choice:** Banking customers have flocked to online and mobile banking platforms, and these digital platforms will only rise in popularity. A successful online account-opening solution must exist in all these channels, giving consumers the option to open an account on their channel of choice.
2. **A Progress Bar:** Customers appreciate clarity, and although it seems simple, a visual icon that shows the customer's progress through the online application deters abandonment.
3. **Smartphone Responsiveness:** It's likely that many customers who elect to use an online account-opening application will use a smartphone. Optimizing solutions for smartphone use ensures these customers have the same experience as a desktop or tablet.
4. **Built-in Compliance and Security:** Account-opening regulations are complex, but the basics fall into two categories: knowing who your customers are, and protecting their sensitive data. Here are some features that a modern online account-opening solution should possess to maintain an appropriate level of compliance:
 - A. Scanning/validating driver's license photo
 - B. Limiting fraud by email verification
 - C. Using customer security questions to authenticate the user

So, will competition from the digital retail giants force financial institutions to shift their business models? Perhaps ... but maybe that's not such a negative thing. Allowing customers to choose how, when and where they bank surely will only strengthen and nurture those lasting relationships. To hear one banker's firsthand perspective on deploying an online account-opening solution, listen to The Fine Art of Customer Acquisition, an episode of CSI's podcast, *Fintech Focus*.



Laura Ryan is product manager for NuFund®, CSI's online account-opening solution, and holds more than 35 years' experience in the financial technology industry. During her career with CSI, Laura has been actively involved in the development, management and support of a variety of new account onboarding systems—both in-branch and online.



April is National Social Security Month. This year, during National Social Security Month, SSA will focus on the online services they provide that help put you in control — with secure [access to your information anytime, anywhere](#). National Social Security Month is a great time to create a [my Social Security](#) account at [ssa.gov/mysocialsecurity](#), and learn how to:

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Testimony

I can truly say the Emerging Leaders program is a journey of discovery, not only for me personally, but a discovery of my professional potential as well. It allows me to focus on achievement, not only as "flat numbers on a page" but as an indicator that I am getting better- making progress toward being the best that I can be.

There is no denying the camaraderie of my fellow Emerging Leader peers. We are like a group of soldiers at war who keep each other informed and upbeat despite the sometimes difficult circumstances known as banking regulation. It's often said that power comes naturally to a leader, but power is not the only tool of a leader. As a result of my experience with this group, I can confidently say I am more engaged and more devoted in my role as Vice President for Peoples State Bank of Velva.

Rest assured, this group continues to engage the next generation of bankers by marching with forward momentum taking community banking to new heights. A special thanks goes out to each and every community bank who continues to believe in this amazing program by being a part of it. To the novice or seasoned bankers considering joining this group- I promise you won't regret it. Cheers!

Missy Feist-Erickson
Vice President
Peoples State Bank of Velva

[Register Here](#)



The ICBND Emerging Leaders group got together for their now annual meeting in Grand Forks on January 25th. The group met at Choice Financial for three great presentations followed by two tours of area businesses. They ended the evening the UND vs St. Cloud hockey game.

John Schroeder, Attorney with Zimney Foster in Grand Forks and a valued associate member of ICBND, discussed the many aspects and stages of bankruptcy along with foreclosures and right of set-off issues.

They were then joined by Dan Kramer, Executive VP with Shazam. Shazam is another one of our valued associate members and was gracious enough to sponsor our evening event and hockey game. Dan directs and oversees all aspects of Shazam's government relations and discussed ways to navigate the complexity of the legislative process.

Bill King with Cirrus Aircraft gave an amazing presentation on the business while they enjoyed their lunch sponsored by Bell Bank. After lunch everyone traveled to the Cirrus Aircraft manufacturing building for a tour of the facility. The group ended the afternoon at Rhombus Guys Brewing for a tour and tasting to conclude our day.

Prior to the UND hockey game the group along with members of the ICBND staff, ICBND Board of Directors, and ICB Services Board of Directors gathered for food, drinks and networking in the Green Room on the ice level at the Ralph.

The Emerging Leaders participate in a community outreach project during each meeting. The group purchased adult and children's winter coats, gloves, hats, and mittens and donated them to the Northland Rescue Mission in Grand Forks. The Mission appreciated the donation of the winter items and noted that it was perfect timing with the unseasonably cold weather that was going to be coming.

Congratulations goes out to our prize drawing winners – Tom Stromme with First International Bank & Trust won a \$100 Best Buy gift card and Brad Streifel of Liberty State Bank won a \$100 TJMaxx/Marshalls gift card.

The ICBND Emerging Leaders next event will be their Summer Conference which will be held June 6-7 in Devils Lake, ND. Speakers will include:

Joyce Weiss – Climbing the Ladder of Success
Jim Bouchard – 8 Strategies for Aspiring Leaders
Jack Stahlmann – What is "IT"
Jim Mathis – Generational Genius



More details and registration information for the summer session can be found on our website.



2019 LIVE EDUCATION OPPORTUNITIES LINE-UP

APRIL 9, 2019 ACH AUDIT WORKSHOP WITH UMACHA, COURTYARD BY MARRIOTT, MOORHEAD, MN
APRIL 9–10, 2019 COMMUNITY BANKERS FOR COMPLIANCE, RAMKOTA, BISMARCK, ND
APRIL 10, 2019 UMACHA'S COMPLIANCE SYMPOSIUM 2019, COURTYARD BY MARRIOTT, MOORHEAD, MN
APRIL 11, 2019 ACH AUDIT WORKSHOP WITH UMACHA, ICBND OFFICE, BISMARCK, ND
APRIL 15, 2019 FINTECH WORKSHOP, DCN OFFICE, BISMARCK, ND
MAY 8-9, 2019 WOMEN IN COMMUNITY BANKING SUMMIT, RAMKOTA, BISMARCK, ND
MAY 20, 2019 FRAUD SYMPOSIUM 2019 WITH UMACHA, HILTON GARDEN INN, FARGO, ND
MAY 21-22, 2019 PAYMENTS UNIVERSITY 2019 WITH UMACHA, HILTON GARDEN INN, FARGO, ND
MAY 22, 2019 AFTERNOON: ACCOUNT TITLING, DOCUMENTATION AND FDIC INSURANCE, RAMKOTA, BISMARCK, ND
MAY 23, 2019 MORNING: ACCOUNT TITLING, DOCUMENTATION AND FDIC INSURANCE, RAMKOTA, BISMARCK, ND
JUNE 6-7, 2019 EMERGING LEADERS DEVELOPMENT GROUP SUMMER CONFERENCE, FIRESIDE INN, DEVILS LAKE, ND
JUNE 17-21, 2019 SCHOOL OF AGRICULTURAL LENDING, BSC, BISMARCK, ND
SEPTEMBER 10-12, 2019 FRONTLINE TWILIGHT SERIES,
RAMKOTA-BISMARCK; GRAND HOTEL-MINOT; HILTON GARDEN-GRAND FORKS, ND
SEPTEMBER 27, 2019 EMERGING LEADERS DEVELOPMENT GROUP FALL SESSION, WATFORD CITY, ND
OCTOBER 2-3, 2019 COMMUNITY BANKERS FOR COMPLIANCE, RAMKOTA, BISMARCK, ND

WATCH FOR UPDATES ON OUR WEBSITE EDUCATION CALENDAR

[ICBND Website Access](#)

The graphic features a background image of a set of concrete stairs with a yellow line down the center, leading upwards. On the left side, the Community Bankers School (CBS) logo is displayed, consisting of a blue circle with 'cbs' in white lowercase letters. Below the logo, the text 'Community Bankers School' is written in a blue serif font. Further down, the phrase 'Your Journey UP Begins Here' is written in a blue script font, with 'UP' in large, bold, blue capital letters. At the bottom left, the dates 'July 14-19, 2019' and the location 'Bloomington, Illinois' are written in a white script font. On the right side, the words 'SUCCESS THIS WAY' are written in large, bold, yellow capital letters, positioned as if they are on the steps of the stairs. At the bottom right, a line of text in a small white font reads: 'For more information, please contact Wendy at Independent Community Bankers of North Dakota at 800-862-0672.'

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Angie Olson **ICB Services**
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ICBND Members in the News

WESTERN STATE BANK

Matt Ciesynski recently joined **Western State Bank** as a fraud & risk analyst. His duties include investigating alerts or hits on fraud



detection systems (holds placed, case referral, completion of a SAR, exit relationship, continued monitoring). He will be responsible for analyzing and detecting fraud trends and patterns across multiple payment channels to mitigate risk through preventive

actions. He will also assist the risk services manager in developing policies and procedures to enhance fraud detection efforts.



Chad Cota recently joined **Western State Bank** as assistant vice president/business banking officer. His duties include commercial business development and providing financing solutions to current and potential business customers. He works

with his customers by learning everything he can about their business, including unique opportunities and challenges. Chad has over 10 years of experience in commercial banking roles.



Pam Paseka recently joined **Western State Bank** as mortgage loan processor. Her responsibilities include processing of secondary market, residential real estate loans for underwriting, closing, shipping, funding, and post-funding. Pam has over 10 years of

mortgage experience.



Jason Vadnie has been promoted to credit officer at **Western State Bank**. His duties include working with business banking officers to evaluate and underwrite commercial and agricultural loan requests. Vadnie joined Western in 2016 as a credit analyst.



Miriam Troitte recently joined **Western State Bank** as vice president/operations manager. She is responsible for the effective and efficient operation of our core operating system and managing the deposit and electronic banking

support teams. This will also include being a part of determining workflows, making sure we use our systems fully and staying informed of industry trends. She has over 12 years of experience in the banking industry.



Kelly Engstrom was recently promoted to vice president/mortgage loan officer at **Western State Bank**. Her duties include originating residential loans to business and retail customers. She has been in the banking industry for

over twelve years, with nearly ten years in the mortgage department.



Jeff Booth recently joined **Western State Bank** as vice president/senior credit officer. His duties include working with the credit department and front-line loan officers to evaluate and underwrite large dollar commercial loan transactions. He

will analyze credit applications and loan files to assess the risk in accordance with the organization's standards. He has 10 years of experience in accounting and 15 years of experience in commercial underwriting.



Olivia Johnson has recently been promoted to retail credit officer at **Western State Bank**. Her duties include working with personal bankers to underwrite in-house real estate loan requests. She also oversees the consumer loan approval process

and takes an active role in underwriting commercial loan relationships. Johnson joined Western in 2016 as a retail credit analyst.



Kelsey Smith was recently promoted to vice president/director of human resources at **Western State Bank**. Her responsibilities include managing Western's recruiting, hiring, performance management, compensation and

benefit functions as well as developing and managing HR infrastructure. Smith joined Western in 2016 and has over 12 years of experience in human resources.



Missy Bohara recently joined **Western State Bank** as creative marketing specialist. Her duties include designing, developing and implementing engaging content across various communications channels and

mediums in support of strategic marketing. She'll guide the Western visual brand identity across all of marketing efforts.



Carrie Scarr recently joined **Western State Bank** as help desk support specialist. Her duties include supporting team members company-wide with technology-related questions. She will be also responsible for ordering and setting up new equipment to

Western standards and rollout of new software to Western's workforce.

UNITED COMMUNITY BANK

United Community Bank has announced that **Shelly Peterson** has been promoted to senior



loan administrator. Peterson has ten years of experience as a loan admin and has been employed with **United Community Bank** since 2016. Her primary role has grown to provide oversight and review of the loan administration area and she has played a major role in

restructuring the workflow of the department.

ICBND Members in the News

BELL BANK



Alex Deraas has been promoted to personal banker at **Bell Bank**, located at 15 Broadway in Fargo. In his new position, Deraas works with existing deposit and loan relationships, and sells new customer deposit accounts, consumer loans, and other retail banking services. He has been employed with Bell Bank in retail banking positions since May 2014.



Angie Heiden has been promoted to assistant branch manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Heiden will manage branch operations while also assisting customers with a variety of needs ranging from opening new accounts to accepting and processing consumer loan requests. She joined Bell Bank in December 2012 and most recently served as a personal banker at Bell Bank's Time Square location in Fargo.



Colton Lloyd has been promoted to personal banker at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, he works with existing deposit and loan relationships, and sells new customer deposit accounts, consumer loans, and other retail banking services. Lloyd has been employed at Bell Bank in retail banking positions since May 2016.



Jon Eisert has been promoted to VP/commercial deposit development at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, Eisert will develop commercial services, including deposit gathering and treasury management. Eisert has been in banking for 11 and has been with Bell Bank since May 2013.

FIRST INTERNATIONAL BANK & TRUST



Marcie Bollinger has joined the team at **First International Bank & Trust** as a content marketing strategist. The former news anchor/producer left her position at KFYR-TV to make the move. In her new position, Marcie will still be telling stories that matter to you and will get important content in front of customers and members of the community to help educate consumers and business owners to make the best banking decisions, and hopefully improve their financial health and quality of life.

BANK OF NORTH DAKOTA



Alison Anderson accepted the data analytics manager position at **BND**. Anderson began her career at BND in 2014 in information security.



Tracy Boehm accepted the business banking associate position at **BND**. Boehm began her career at BND in 1989 and most recently worked as a processing specialist in student loans.



Justina Schuchard joined **BND** as a customer service representative in student loans. She came to BND with teller experience.



Jessica Noble joined **BND** as a Leader of Processing in Student Loans. She came to BND with customer service managing experience.



Marsha Kauk was promoted to operations manager at **BND**. Kauk began her career at BND in 1997 and her most recent role was bank operations supervisor.



Charlie Tweet was promoted to IT manager at **BND**. Tweet has been with BND since 2014 and his most recent role was information security manager.



Halsey Thompson joined **BND** as an auditor in risk management. She came to BND from ND Department of Financial Institutions where she was a bank examiner.



April Klingfus joined **BND** as a trust administrator in accounting. She came to BND with business owner experience.



ICBND Members in the News



Natasha Peterson joined **BND** as a business continuity coordinator and administrative assistant in information security. She came to BND with support analyst experience.



Tiffany Kapla was promoted to loan operations lead at **BND**. Kapla has six years of experience in loan operations at BND, and her most recent role was a business banking associate.



Eric Mueller has been promoted to assistant vice president collections officer at **First Western Bank & Trust**. Mueller has been with First Western Bank & Trust since October of 2016.



Amber Schaefer joined **BND** as a business intelligence analyst in Student Loans. She came to BND with system analyst experience.



Samantha Yanish joined **BND** as a customer service representative for student loans. She came to BND with account manager experience.



Brent Mattson has been promoted to senior vice president at **First Western Insurance**. He has been with First Western Insurance for 5 years and has over 25 years of experience in the financial industry.



Chris Gergen was promoted to information security manager at **Bank of North Dakota (BND)**. Gergen has been with BND since 2014, and his most recent role was an information system security analyst.



FIRST WESTERN BANK & TRUST



Kristi Bertsch has been promoted to VP insurance placement & bonds, at **First Western Bank & Trust**. Bertsch has been involved in the insurance industry for 28 Years, mainly focusing on commercial lines insurance & bonding.



Brenda Renner was promoted to bank operations supervisor at **BND**. Renner has been with BND since 2000, and her most recent role was a bank operations senior processing specialist.



Jim Paszek has been promoted to senior vice president, trust department manager & chief risk officer with **First Western Bank & Trust**. He joined the bank's Trust Department in 1996. Paszek is succeeding former trust manager Chris Lamoureux who

She started working for First Western Bank & Trust in the Insurance Department in June of 2013.



Mandy Semmen has been promoted to senior teller manager with **First Western Bank & Trust**. She has been with the bank since 2001.



Rachel Subart was promoted to business banking associate lead at **BND**. Subart has been with BND since 2017 as a business banking associate and loan assistant.



Tim Mihalick has been promoted to SVP business development/facilities with **First Western Bank & Trust**. He will lead business development, oversee facilities & maintenance and leasing space in our buildings.



Amanda Vera has been promoted to customer service specialist/BSA officer at **First Western Bank & Trust**. She has been with the bank since June of 2007.

ICBND Members in the News

FIRST WESTERN BANK & TRUST



Doug Fredrich has been promoted to data systems officer at **First Western Bank & Trust**. He has been with First Western Bank & Trust since January of 2014.



Becky Armstrong has been promoted to teller manger at the North Hill location with **First Western Bank & Trust**. She has been with the bank since 1988.



Ian MacDonald has been promoted to online banking officer at **First Western Bank & Trust**. He has been with First Western Bank & Trust since August of 2012.



We are pleased to introduce **Jeremy Skoglund** as a VP trust officer in our Bismarck location. He has been with **First Western Bank & Trust** since May of 2018.

STARION BANK



will be with Starion through the end of April.

Starion Bank has hired **Tyler Ringdahl** as a business banking intern for Oakes and Ellendale. In the internship, Ringdahl assists the business banking team with annual agricultural loan renewals and special projects. He



projects. He will be with Starion through mid-May.



portfolios by advising on business management, financial matters and other Starion services. He comes to Starion with a strong background in financing and customer service.

Starion Bank has promoted **Heidi Bundy** to business banking representative at the Rolla branch. In this position, she provides business support to new and existing customers; offers administrative, sales and service support to business bankers; and works on special projects. Bundy first joined Security State Bank in April 2009. Starion acquired Security State Bank in October 2011 and she stayed on board as a customer service representative in Dunseith. In 2018, she became a Universal Banker I.



Bank in April 2009. Starion acquired Security State Bank in October 2011 and she stayed on board as a customer service representative in Dunseith. In 2018, she became a Universal Banker I.



To have your employees featured in the *Members in the News* please send your articles and photos to info@icbnd.com

Gabe Aberle is working as a business banking intern at **Starion Bank** in Mandan. During the internship, he assists the business banking team with annual agricultural loan renewals and special

Reed Hendrickson has joined the **Starion Bank** business banking team as a business banking officer at the downtown Bismarck branch. In this position, he works with new and existing commercial customers to develop and manage loan

UNITED BANKER'S BANK

William "Bill" Rosacker is retiring as President of **United Bankers' Bank (UBB)** after more than 34 years with the company and over 51 years in banking.

A native of St. Paul, Minnesota, Rosacker took the reins as President of Independent State Bank of Minnesota (ISBM), now UBB, in 1985. During his tenure, Rosacker grew the bank from \$30 million in assets to more than \$900 million;



and total employees from fewer than 20 to 132. Prior to joining UBB, he served for 16 years at F&M Marquette National Bank, where he was involved in the correspondent bank credit card program, became a division manager in charge of correspondent banking

and investments, as well as a member of the senior management committee.

Rosacker will officially step down on April 30, 2019.



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First International Bank & Trust

FIRST INTERNATIONAL BANK AND TRUST DONATES \$140,000 FOR MSU DOME RENOVATIONS

First International Bank & Trust (FIB&T) is proud to announce the donation of \$140,000 to aid in the renovation of the Minot State University Dome. Built in 1981, the Minot State Dome has hosted countless sporting and community events over nearly four decades. First International Bank & Trust is a proud partner in making sure the facility continues to be a point of pride in the Minot Community.

We recognize the continued success of our bank depends on the financial health of our community. With seating for 10,000 spectators, Minot State estimates the State Class B boys tournament, which runs a single weekend brings between \$2 million to \$3 million to the community.

MSU says the renovation to replace seating inside the dome will help ensure high school tournaments stay in the community and provide a boost to the Beavers recruiting efforts.



Pictured left to right: Andy Carter, John Drady, Rick Hedberg, Blaine DesLauriers, MSU President Dr Steven Shirley.

Choice Bank

CHOICE FINANCIAL GROUP TO ACQUIRE NORTHERN CAPITAL INSURANCE GROUP

Choice Financial Holdings, Inc., the parent company of North Dakota based Choice Insurance and Choice Bank, is pleased to announce that pending regulatory approval, it has entered into an agreement to acquire Twin Cities-based Northern Capital Insurance Group. Choice Insurance recently expanded its footprint throughout ND as well, through the addition of teams in both Fargo and Bismarck. This will however, mark Choice Insurance's first entrance into Minnesota.

Northern Capital Insurance Group is an independent insurance agency that specializes in Business Insurance, Employee Benefits, as well as Home & Auto, Health, and Life Insurance.

"Our mission has always focused on representing our clients' interests as though they were our own. Through Choice Insurance, we will be able to provide even more services to help our clients reach their goals," says Wayne Mann, President of Northern Capital Insurance Group. "Our customers can continue to expect a high-value relationship with the same local management team they already know and trust."

Currently serving nearly 6,000 clients in 35 states, Choice Insurance will be able to expand upon Northern Capital Insurance's current services, as well as provide an opportunity for clients to have direct access to full-service banking, and Wealth Management services. Likewise, Northern Capital Insurance Group brings additional expertise that will enhance offerings to existing Choice Insurance clients in ND.

"We are very excited about this new partnership with Northern Capital Insurance Group and the opportunity to expand our insurance division's expertise," says Brian L. Johnson, CEO of Choice Financial Group. "At Choice we have a reputation for putting our clients and employees first."

The acquisition was final as of Friday, February 1, 2019. Northern Capital Insurance Group will continue to operate under the same name, as a division of Choice Insurance, for an undisclosed period of time.

LPGA MEMBER KIM KAUFMAN HEADS TO KIA CLASSIC WITH CHOICE BANK AS NEW LEAD SPONSOR

Choice Bank, a division of Choice Financial Group, announced today that it is adding another people first partnership with the sponsorship of LPGA Tour Member, Kim Kaufman. She joins Minnesota wide receiver, Adam Thielen, as a Choice Bank partner in community engagement.

Kaufman, who started playing golf at the age of four, was a four-time high school state champion in South Dakota and a two-time All-American at Texas Tech. She joined the LPGA Tour in 2014, and has had eleven career top-ten's. "I am proud to represent Choice Bank at the Women's PGA championship this June," said Kaufman. "I have a great respect for Choice Bank and their People First approach."

As part of the multi-year agreement, Kaufman will wear the Choice Bank logo on her golf hat during tournament play. In addition, she will participate in corporate events, as well as select advertising and social media.

"People first is the heart beat that drives our everyday decisions and influences how we engage with our customers, colleagues and community" said Tim Heilman, EVP, Chief Brand and Innovation Officer of Choice Bank. "All of us at Choice are excited to welcome Kim to our professional family as we continue to attract people who share our values. We are excited to partner with Kim both on and off the golf course."

You can catch Kim and the rest of the LPGA tour on June 20-23, as they play in the KMPG Women's PGA Championship at Hazeltine National Golf Club in Chaska, MN.

For more information – go to bankwithchoice.com/peoplefirst.

North Dakota Housing Finance Agency

HOUSING POLICY AND PROFESSIONAL DEVELOPMENT ARE CONFERENCE FOCUS

“Housing North Dakota,” a conference hosted annually by North Dakota Housing Finance Agency brings affordable housing-industry professionals and community leaders together for two days of professional development and policy discussions. The 2019 event is May 20-21 at the Ramkota Hotel in Bismarck, ND.

“To successfully address North Dakota’s current affordable housing needs, it’s essential to have an understanding of governing policies and available resources,” said Jolene Kline, NDHFA executive director. “At Housing North Dakota, attendees will hear from recognized experts and can make real face-to-face connections.”

Conference presentations on May 20 will focus on policy and include a discussion with Gov. Doug Burgum of the state’s most pressing housing issues and a future forecast from Demographer Ken Gronbach. At noon, Stockton Williams of the National Council of State Housing Agencies will provide a Washington Briefing. Afternoon plenary sessions include a panel discussion on local legislative accomplishments, recommendations for attracting and retaining a 21st Century Workforce and a strategic planning presentation focused on understanding the impact of market forces.

The May 21st concurrent sessions offer professional development opportunities for lending and real estate professionals, multifamily housing developers, and property owners and managers. NDHFA will present its Champion of Affordable Housing Awards on the second day of the event as well. The awards recognize and honor exceptional affordable housing contributions made in North Dakota.

Continuing education applications have been submitted to the ND Real Estate Commission, ND Real Estate Appraiser Qualifications and Ethics Board, and the ND Board of Social Work Examiners. Credit will be offered upon the approval of the program by these licensing organizations. Conference attendance can also be submitted for the National Development Council’s Housing Development Finance Professional, the National Apartment Association’s Certified Apartment Manager and the National Association of Homebuilders’ Housing Credit Certified Professional recertifications.

Register online at www.ndhfa.org by May 10, 2019, to receive the lowest rates, \$170 for the Full Conference (Policy and Training Day) and \$90 for Policy Day or Training Day alone. After May 10, 2019, Full Conference is \$190 and Policy Day or Training Day alone is \$100.

A self-supporting state agency, NDHFA finances the creation and rehabilitation of affordable housing in North Dakota. The Industrial Commission of North Dakota, consisting of Governor Doug Burgum, as chairman, Attorney General Wayne Stenehjem and Agriculture Commissioner Doug Goehring, oversees the agency.

United Bankers’ Bank

UNITED BANKERS’ BANK FORMS PARTNERSHIP AND ANNOUNCES PLANS TO LAUNCH A PEER-TO-PEER PAYMENT APP FOR COMMUNITY BANKS

Featuring secure ACH payment processing, the white label app makes it easy for community banks to cost-effectively build their individual brands while offering customers the ability to instantly send money to family, friends and coworkers.

United Bankers’ Bank (UBB), Bloomington, Minn., and North American Banking Company, a Twin Cities-area community bank, have received approval from the Federal Reserve to partner with Design Center Inc., a St. Paul, Minn.-based software development company, to form ExcheQ LLC, a joint venture to offer a white-label version of North American Banking Company’s ExcheQ person-to-person (P2P) payment app. The deal provides the P2P app inroads to more than 2,000 community banks in UBB’s service territory, which extends from the Great Lakes to the Pacific Northwest.

“ExcheQ will use same-day ACH payment-processing, enabling community bank customers to quickly and securely send money to family, friends and coworkers,” says Michael Bilski, North American Banking Company’s CEO and former member of the Federal Reserve’s Faster Payments Task Force charged with identifying and assessing alternative approaches for implementing safe, faster payment capabilities by 2020.

“UBB has been working with North American Banking Company and Design Center Inc. for the past several years to develop this product at a reasonable price and to provide community banks a secure and affordable alternative to the larger P2P service providers,” said William Rosacker, UBB president and CEO. “UBB’s mission is to provide community banks with the resources and solutions they need to remain competitive in the markets they serve, and the addition of ExcheQ will be a great complement to our mix of products and services, one that will ultimately assist community banks in leveling the playing field with larger institutions.”

Banks that offer the app will receive access to professionally designed and customizable marketing materials along with live, personal, technical support.

To learn more visit www.excheq.com.

Starion Bank

STARION BANK ANNOUNCES NEW BOARD MEMBER

Starion Bank announced that **Michelle Larson** of Bismarck has been elected to the board of directors. This board guides the overall strategic direction of the bank, including principle business focus and merger and acquisition activities. The board includes owners, senior managers and representatives of the communities served by the bank.

Larson has served on the board of directors for Starion's parent company, Starion Bancorporation, since 2012. She was a pharmaceutical representative for many years before becoming a community activist. Larson is very involved in raising awareness of homelessness, food insecurity and other issues. She studied at Moorhead State University and North Dakota State University, and earned a bachelor's degree in communications.

"Shelley will be an excellent voice for the ownership group at board meetings and will be a champion for the bank's customer service initiatives," said bank CEO and Chairman of the Board Craig Larson.

Other members on the Starion Bank board are Donovan Bertsch, president of Theel, Inc., Bottineau; Vern Dosch, president and CEO of NISC, Mandan; Tim Erlandson, farmer, Oakes; Randy Hatzenbuehler, president of Theodore Roosevelt Medora Foundation, Bismarck; Dr. Dale Klein, a family medicine physician at Sanford Health, Mandan; Paul Lenhart, president and CEO of Krupp General Contractors, Madison, Wis.; Shannon McQuade-Ely, president of McQuade Distributing, Bismarck; and Tammy Miller, CEO of Border States Electric Supply, Fargo.

Starion Bank managers on the board include Craig Larson; Arnie Strebe, president; and Curt Walth, executive vice president.



STARION BANK CELEBRATES 50TH ANNIVERSARY WITH DONATIONS, VOLUNTEERING

At Starion Bank, giving back to the community has always been a core value. In 2019, the bank is celebrating 50 years of Larson family ownership and, as part of the anniversary, the bank is donating \$500 to the charity of choice for each employee. To date, 54 donations have been given.

This is part of the anniversary theme Year of Giving and Caring. In addition to the donations, every employee gets two days of volunteer time off (VTO).

"My father and Starion Bank founder Frank Larson has always said, 'When you go into a town, if the town is doing well you'll find a community bank behind that town supporting it,'" said Craig Larson, Starion Bank CEO and chairman of the board. "For the past 50 years we have always done what we can to support our communities both financially and with our time. The Year of Giving and Caring honors our employees' hard work and commitment to their communities by volunteering and donating to organizations that are important to them."

The organizations that have been selected for donations are often deeply personal and many organizations also are recipients of Starion employees' time. One employee has become an avid volunteer at a soup kitchen.

"I am so grateful that Starion gives back to the community in so many ways," said Starion employee Angela Schock. "I love to see the community come together to serve, and I love that I can volunteer there with my kids to show them the importance of giving back and helping others in need."

"Starion has always allowed employees to volunteer during business hours, but the VTO takes that a step further," adds Larson. "Many of these organizations need volunteers as much as they need money. We hope that these efforts can help to raise the visibility of these worthy organizations."

A list of organizations receiving donations and employees' stories about why they chose the organization, along with other anniversary information, is on the bank's website at starionbank.com/50.



Pictured: Starion employee/volunteer Angela Schock with son Brayden Schock

STARION BANK DONATES TO TRINITY BIBLE COLLEGE ENDOWMENT

Starion Bank, in a commitment to the long-term success of Trinity Bible College and Graduate School, has presented its first \$20,000 donation to the school's endowment fund. Starion has committed to donating a total of \$100,000 to the endowment.

As a learning organization, Starion is proud to support the college's mission of training well-equipped leaders who will make a difference in their community. By giving to the endowment, Starion's gift will assist Trinity Bible College and its students well into the future.

"Trinity Bible College is an important part of our community," said Aaron Tschosik, Ellendale market president for Starion Bank. "Helping build the endowment is one way we can help the college continue to thrive and make Ellendale a vibrant community."



Pictured: Aaron Tschosik (right), Starion market president, presents a check to Bryan Jacobson, Trinity Bible College and Graduate School advancement/alumni relations.

Starion Bank

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

Business Banking Officer

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

Legal Counsel

Located in Bismarck, this position ensures legal compliance and limits risk exposure, offers counsel on legal issues, and facilitates business strategy development. Provides expert and strategic legal and regulatory advice to management and sets internal governance policies and manages the impact of external factors. Responsible for negotiating, writing, summarizing, researching and executing a wide variety of legal agreements and other general business contracts.

Learning & Organizational Development Partner

Passionate about learning, coaching and knowledge sharing? Excited when you see individuals and teams move to the next level of performance? Want to be part of a learning organization? Join Starion Bank as the Learning and Organizational Development Partner. The Learning and Organizational Development Partner collaborates with all departments to design and deliver effective learning experiences in support of strategic goals and initiatives, as well as supports initiatives expanding the Bank's capacity as a learning organization.

This position will coach the coaches as they develop their team members, coordinate new hire onboarding process, administer the learning management system, partner with subject matter experts and project team leaders to ensure effective transfer of knowledge. Design, deliver and facilitate training.

Computer & Network Specialist

This position will support and maintain the server infrastructure, solving a wide array of problems with various types of hardware and software in time-sensitive situations. This position will communicate with all levels of personnel, helping support more than 250 employees at 16 locations in North Dakota and Wisconsin.

Responsibilities: Responsible for providing network and system maintenance. Set up desktop, laptop, and network workstations; install and configure operating systems as needed; install software and configure stations for mainframe and midrange connectivity; conduct testing of stations to ensure proper working level. Install and configure remote access applications for email, internet and network shared devices and files. Assist with the implementation of local area networks; maintain and support network devices; implement security procedures; implement procedures for data integrity and protection from misuse of equipment, viruses, etc. Provide first-level support; isolate and resolve network-related problems and issues. Resolve end-user problems; maintain and utilize system maintenance tools; provide communication with vendors as necessary to resolve hardware and software problems.

Systems Administrator

This position will support and maintain the server infrastructure, solving a wide array of problems with various types of hardware and software in time-sensitive situations. This position will communicate with all levels of personnel, helping support more than 250 employees at 16 locations in North Dakota and Wisconsin.

Responsibilities: Responsible for making recommendations for implementation of hardware and software. Assist in identifying software and hardware requirements. Evaluate hardware and software products and technologies. Make recommendations for implementation of hardware and software products. Determine required hardware and software upgrade requirements: analyze impact of functionality changes, availability, security, and business continuity requirements.

Review online for full descriptions.

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



ICBND Educational Opportunities

ICBND Webinars

		4/9/2019	Teller Training Series: Accurately Completing the CTR Line-by-Line Dawn Kincaid, Brode Consulting Services, Inc.
3/5/2019	Board Reporting Series: Essential Board Reporting: Requirements, Timing, Delivery Options, Risks & Concerns Ann Brode-Harner, Brode Consulting Services, Inc.	4/11/2019	Notary Essentials & Legalities Elizabeth Fast, Spencer Fane LLP
3/6/2019	Federal Requirements for Tech-Based Marketing: Websites, Social Media, Robo Calls & More Steven Van Beek, Howard & Howard Attorneys PLLC	4/15/2019 Monday	ACH Specialist Series: Liability with ACH Death Notification Entries (DNEs) & Reclamations Michele L. Barlow, PAR/WACHA
3/7/2019	C-Suite Series: Strategic Decisions Regarding CECL Methodologies, Processes & Governance Bob Viering, Young & Associates, Inc.	4/16/2019	Board Reporting Series: Security Officer Reports to the Board: Fulfilling Your Annual Requirement Barry Thompson, Thompson Consulting Group, LLC
3/11/2019	Synthetic ID Fraud: What It Is, How It Works & Real -Life Scenarios Brian Vitale, Compliance Advisory Services	4/17/2019	Flood Insurance Compliance for Commercial Lending: Unique Issues & Case Studies Susan Costonis, Compliance Consulting and Training for Financial Institutions
Monday 3/12/2019	Teller Training Series: Cross Selling: The Key to Accountholder Satisfaction & Retention Tim Tivis, Pinnacle Training Group	4/18/2019	Consumer Collection Series: Your Borrower Filed Bankruptcy, Now What? Elizabeth Fast, Spencer Fane LLP
3/13/2019	Debit Card Chargebacks: Understanding Mastercard Dispute Resolution Diana Kern, SHAZAM, Inc.	4/22/2019 Monday	Top 20 Questions About Completing the TRID Loan Estimate & Closing Disclosure Steven Van Beek, Howard & Howard Attorneys PLLC
3/14/2019	ACH Specialist Series: 2019 ACH Rules Update Michele L. Barlow, PAR/WACHA	4/23/2019	Hacking the Weakest Link: The Role of Staff in Maintaining IT Security Brian Self, Brian Self Consulting
3/19/2019	Advanced BSA Officer Training: In-Depth Risk Issues & Difficult Situations Bill Elliott, Young & Associates, Inc.	4/24/2019	C-Suite Series: Asset Liability Management Strategies in a Rising Rate Environment Gary J. Young, Young & Associates, Inc.
3/20/2019	Required Compliance for Commercial Loans Secured by Real Estate Susan Costonis, Compliance Consulting and Training for Financial Institutions	4/25/2019	Advanced Credit & Risk Management in Agricultural Lending Dr. David Kohl, Virginia Tech
3/21/2019	Banking Marijuana-Related Businesses Dawn Kincaid, Brode Consulting Services, Inc.	4/30/2019	Escrow Account Shortages, Surpluses & Deficiencies Ann Brode-Harner, Brode Consulting Services, Inc.
3/26/2019	Credit Analysis & Underwriting Series: Global Cash Flow Analysis for Underwriters & Credit Analysts Aaron Lewis, Young & Associates, Inc.	5/1/2019	Troubled Debt Restructuring: Identifying & Accounting for Impaired Loans Todd Sprang, CliftonLarsonAllen LLP
3/27/2019	Handling Power of Attorney & Living Trust Documents on Deposit Accounts & Loans Elizabeth Fast, Spencer Fane LLP	5/2/2019	Call Report Series: Call Report Basics, Including Balance Sheet, Income Statement & Related Schedules Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
3/28/2019	Board Reporting Series: Red Flags in Board Reports Molly Stull, Brode Consulting Services, Inc.	5/6/2019	Accurately Completing the SAR Line-by-Line Dawn Kincaid, Brode Consulting Services, Inc.
4/2/2019	UDAAP: Consumer Complaint Monitoring & Avoiding Harm Dawn Kincaid, Brode Consulting Services, Inc.	Monday 5/8/2019	BSA Series: Job-Specific BSA Training for Lenders Susan Costonis, Compliance Consulting and Training for Financial Institutions
4/3/2019	C-Suite Series: Enterprise Risk Management: Three Key Risk Assessments Marcia Malzahn, Malzahn Strategic	5/9/2019	Developing & Delivering an Effective Loan Presentation Aaron Lewis, Young & Associates, Inc.
4/4/2019	Mobile Device Risks, Records & Compliance Rules: Managing Your BYOD & COPE Policies & Procedures Nancy Flynn, The ePolicy Institute™	5/10/2019 Morning	SPECIAL EDITION Successful Skip Tracing Techniques for Locating Borrowers & Recovering Collateral David A. Reed, Reed & Jolly, PLLC

ICBND Educational Opportunities

5/14/2019	Teller Training Series: Managing Dual Control & Cash Limits Molly Stull, Brode Consulting Services, Inc.	6/19/2019	Consumer Collection Series: Effective Debt Collection Techniques & Strategies David A. Reed, Reed & Jolly, PLLC
5/15/2019	Hot Issues in Cyber Compliance Randall J. Romes, CliftonLarsonAllen LLP	6/20/2019	Regulation E Series: Reg E Fundamentals Michele L. Barlow, PAR/WACHA
5/16/2019	ACH Specialist Series: Top 10 Ways to Mitigate ACH Payment Risk Shelly Sipple, EPCOR	6/25/2019	Living, Grantor & Family Trust Accounts: Common Problems in Account Opening & Lending Elizabeth Fast, Spencer Fane LLP
5/21/2019	Consumer Collection Series: Repossession Practices, Compliance & Limitations Elizabeth Fast, Spencer Fane LLP	6/26/2019	BSA Series: Job-Specific BSA Training for the Board Dawn Kincaid, Brode Consulting Services, Inc.
5/22/2019	The UBPR: Understanding Peer Group Comparison to Improve Bank Performance Gary J. Young, Young & Associates, Inc.	6/27/2019	Card Data Security: PCI-DSS Risk, Readiness & Compliance Randall J. Romes, CliftonLarsonAllen LLP
5/23/2019	Advanced Commercial Loan Documentation Doug Blay, Brode Consulting Services, Inc.		
5/29/2019	Military Lending Act & SCRA: Compliance & Lessons Learned Michael Christians, Michael Christians Consulting, LLC		
5/30/2019	ACH Specialist Series: ACH Stop Payments vs. Unauthorized Extended Returns: Know the Difference Jen Kirk, EPCOR		
5/31/2019 Morning	SPECIAL EDITION Complying with the 2019 SAR Cyber-Event Reporting Requirements Bill Elliott & Mike Detrow, Young & Associates, Inc.		
6/3/2019 Monday	SPECIAL EDITION Fair Lending Examinations: Increased Scrutiny, New Methodologies & False Positives Elizabeth Fast, Spencer Fane LLP		
6/4/2019	BSA Series: Job-Specific BSA Training for Operations Susan Costonis, Compliance Consulting and Training for Financial Institutions		
6/5/2019	Handling Dormant Accounts, Unclaimed Property & Escheatment Elizabeth Fast, Spencer Fane LLP		
6/6/2019	Mortgage Lending Hot Spots Series: Construction-Only & Construction-to-Permanent Lending Bill Elliott, Young & Associates, Inc.		
6/10/2019 Monday	Community Bank Mergers & Acquisitions Simplified Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys		
6/12/2019	Essential HR Recordkeeping from Hiring to Firing Kay Robinson, Robinson HR Consulting, LLC		
6/13/2019	Call Report Series: Preparing Call Report Lending & Allowance-Related Schedules Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC		
6/17/2019 Monday	Untangling Complex RDFI Challenges Shelly Sipple, EPCOR		
6/18/2019	Electronic Returned Items: Combating Fraud Dawn Kincaid, Brode Consulting Services, Inc.		



Most webinars are scheduled from 2:00-3:30 PM Central Time unless otherwise indicated.

Director Series webinars are scheduled from 10:00-11:30 AM Central Time

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