



INDEPENDENT **COMMUNITY** BANKS
OF NORTH DAKOTA

COMMUNITY BANKER NEWSLETTER

Official Newsletter of Independent Community Banks of ND

May/Jun 2019 Issue



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Chairman's Remarks



Rick Braaten

American State
Bank & Trust Co
Williston
ICBND Chairman

Greetings Everybody,

I am looking forward to a great summer knowing North Dakota community bankers are working hard delivering valuable products and services to our communities. Last month, I, along with 20 plus North Dakota bankers, traveled to Washington DC for the ICBA Capital Summit. There we met with our legislative delegation to discuss areas of concern for community banking. I believe our ND lawmakers understand the tremendous benefit independent community banks make to our state and the entire country. It was emphasized the need for continued carving out of burdensome regulations, so community banks can much better serve our customers.

A highlight of our 2019 summer will be the ICBND 52nd annual state convention. Mark off

the dates of August 11-13! Wendy, ICBND staff and committee members have put together another amazing slate of speakers, sessions and events. This will be a great time and I am looking forward to seeing everyone there! Remember to register before the 'last minute' registration rates begin on July 1. In the meantime, enjoy your summer!

Until next time
take care everyone,

Rick



President's Remarks



Barry Haugen

ICBND President

I think spring is finally here but it sure has taken its sweet time in arriving. Along with many across our great state, I'm crossing my fingers hoping for a growing season that can make up for the late field start that's been encountered in much of the state. These are tough times in agriculture and producers need every bushel they can get. Mother Nature reminds us once again who is in charge!

Spring is a hopeful time as well. As the trees and grasses explode in response to a few long sunny days, we also hope for continued change on the regulatory relief front. And while we don't have the same positive momentum at the federal level that we did a year ago with S. 2155 making its way to approval and signature, we continue to advocate as strongly as ever. In the waning days of April and the first day of May, twenty-six ICBND member bankers and guests converged again on Washington, DC along with community bankers from across the country for the 2019 ICBA Capital Summit.

While our message for regulatory relief remains consistent, we focused this year on Bank Secrecy Act/Anti-Money Laundering modernization; safe harbor legislation for banking cannabis in states where it's been legalized; data security, fraud and privacy concerns; and housing finance reform that preserves the secondary market access for

community bank mortgage lenders. Thanks again to all those who took time from their busy schedules to participate and to Dougherty and Company for their generous sponsorship.

Closer to home, the 66th Legislative Assembly of the North Dakota Legislature wrapped up Friday evening, April 26th which marked the 76th day of the session saving four days during the interim if there's a need to reconvene. While we didn't get everything we wanted from this session, independent community banking fared well and we will work hard in the interim voicing our advocacy message. I won't belabor this message with details from the session as your eyes are probably just getting unblurred (MS Word tells me this is not a word, but I'm using it anyway) from my weekly updates the first four months of the year!

Finally, it's still not too late to sign up for the ICBND Ag Lending School on the beautiful campus of BSC or ICBND's 52nd Annual Convention. And, of course, it's never too late to engage the future leadership of this great industry in the Emerging Leaders Development Program. Details of each can be found at www.icbnd.com.

Until next time, have a great summer!
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.

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2019 ICBA Capital Summit

ICBND member bank leaders descended upon Washington, DC in full force the end of April for the 2019 ICBA Capital Summit. Twenty-six (26) individuals representing ICBND member banks trekked up Capitol Hill lobbying North Dakota's congressional delegation espousing the critical role community banks play in our country's economy, requesting additional regulatory relief for community banks and promoting economic growth. Chief among their message was BSA/AML modernization; a safe harbor for legal cannabis banking (HR 1595); data security, fraud and privacy concerns; and housing finance reform that preserves the secondary market access for community bank mortgage lenders.



Pictured are our member bank leaders meeting with Senator John Hoeven, Senator Kevin Cramer and Congressman Kelly Armstrong. Attended included Rick Beall, CEO Peoples State Bank of Velva; Rick Braaten, ICBND Chairman and EVP American State Bank & Trust; Jake Erickson, VP Leasing, Horizon Financial Bank; Dawn Flaten, President Dakota Heritage Bank; Brenda Foster, CEO First Western Bank & Trust; Sarah Getzlaff, CEO Security First Bank of ND; Jim Goetz, Chairman Security First Bank of ND; Barry Haugen, ICBND President; Brian Houkom, CEO Western State Bank; David Kramer, President Peoples State Bank of Velva; Nate Martindale, BD Specialist First International Bank & Trust; David Mason, Bismarck President First International Bank & Trust; Tim Porter, CFO Bank of North Dakota; Erik Stenehjerm, VP First International Bank & Trust; Peter Stenehjerm, President First International Bank & Trust; Scott Tewksbury, President Heartland State Bank; John Vollmer, CEO Horizon Financial Bank; Derek Weigel, AVP Cornerstone Bank; Brandy Smallbrock, ICBA; Mike Trautner, Dougherty & Company.





**REBECA ROMERO
RAINEY
PRESIDENT AND
CEO**

***"LEADERSHIP LIES NOT
IN THE POSITION YOU
HOLD BUT IN WHAT
YOU DO WITH IT."***



FLOURISH COLUMN

After college, I moved back to my hometown of Taos, N.M. I was driven by the goal of doing whatever I could do to make a difference in my community. At the young age of 22, I became the third generation of my family to take the helm as president of Centinel Bank of Taos. I was given a significant opportunity by the board and bank management—one I didn't take lightly.

Becoming bank president that early in my career motivated me. I was inspired to deepen my engagement, better support our customers and expand our role in our community. Having that door opened to me unleashed a passion to do more to help community banks flourish.

This desire to serve has remained with me throughout my career and has led me to where I am today. In my late 20s, I was honored to join the Board of the Independent Community Bankers of New Mexico, where I focused on ways I could help meet our state's community banking needs. Through that work, I started getting involved at the national level with ICBA,

participating in committees, helping to form ICBA's Minority Bank Council, joining the Executive Committee and, ultimately, becoming president and CEO of ICBA.

It all comes down to what we do with the chances we're given. That's why I love that this month we're recognizing the "40 Under 40" rising stars of community banking. These are bankers who are doing great things, and their stories show what's possible when a banker grabs hold of emerging opportunities and looks to better the community banking landscape.

These stories will inspire you to identify ways for your institution's leaders to continue to grow.

Perhaps it's an internal mentorship program, or maybe you can encourage them to attend ICBA's annual event for emerging leaders, the LEAD FWD Summit, in September. You could empower your up-and-comers to expand subject-matter expertise by taking courses with Community Banker University or to increase their impact by

getting more involved with ICBA. No matter the path you choose, let's all be in the business of creating opportunities for new leaders—so they can continue to accomplish more!

Leadership lies not in the position you hold but in what you do with it. As today's executives, one of the most important things we can do is support the advancement of the leaders of tomorrow. By cultivating those who will power the future of community banking, we enable them to do more to be bold in innovation, leadership and life.

Where I'll Be This Month
I'll be speaking at the Alabama Bankers Convention and then at the joint convention hosted by the Idaho, Nevada and Oregon bankers associations.

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

**"ANY GOOD COACH KNOWS
WHEN IT'S TIME TO PUT IN
NEW PLAYERS."**



FROM THE TOP COLUMN

On May 15, 2018, I celebrated my 40th anniversary as a community banker. It's a milestone that I hold close to my heart, not just because of its significance in my career, but also because it marked the day that I was able to turn over bank management to the next generation. While I still hold a leadership position at our holding company, the day-to-day workings of the Bank of Zachary are now in the capable hands of my successor, Mark Marionneaux.

This transition started about nine years ago when we brought Mark on board. We didn't hire him as "the successor," but we worked toward that end. When it became clear it was the right move, we started talking about timelines and responsibilities, where he felt he needed deeper knowledge and where he really excelled. These communications gave us the opportunity to prioritize the tasks to transition first and those to develop a bit more.

But succession planning must extend beyond that one-on-one dialogue between the current and future leader. This type of preparation

requires organizational awareness and input from all parties, including the candidate, bank leadership and staff, and the board. These discussions are critical over the course of the transition. They allow you to find out where there are opportunities to strengthen the candidate's connections to the bank and its team.

In addition, board-level conversations really can drive the approach an institution takes to succession planning. From a fiduciary responsibility level, it's critical to put it on the table early. The board needs to understand the landscape and the budgetary impact of the costs of the transition itself and those of attracting top talent.

But how do you know when it's time to fully hand over the reins? That's the million-dollar question, yet we can't lose sight of the fact that we're here to serve the needs of the whole organization. If our focus is on what's best for the company, the employees, the shareholders and our customers, when it's right should be self-evident.

Because any good coach knows when it's time to put

in new players. As leaders of our community banks, we need to apply that same discipline to ourselves. Succession planning is critical to the future of our banks. If we wait until we need our replacements, it's too late. People want, and need, to be coached up. So let's not be afraid to coach our successors. It will ensure we have the right leadership in place so our community banks can continue to flourish.

My Top Three

My three key principles of succession planning include:

- 1. Identify the right candidate*
- 2. Communicate your succession plan to your organization*
- 3. Know your role and that of your successor—and make sure your team does, too*

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

*"What if you could purchase
a full faith and credit
instrument..."*

PORTFOLIO MANAGEMENT

Short and Sweet

Cash-management instruments have relative value today

"What if?" How many times and how many ways has someone started a conversation like this with a community banker?

Borrower: What if you hold the title on my '83 Camaro as additional collateral?

Examiner: What if Fannie Mae and Freddie Mac walk from their debt obligations?

Depositor: What if you pay me an extra five basis points on my \$5,000 CD?

Auditor: What if your Held-to-Maturity bonds go further underwater?

Lender: What if we put a 6% cap on this floater?

Investor: What if you bought my 25 shares at three times book?

What if you could purchase a full faith and credit instrument that pays monthly principal and interest, adjusts based on prime with no caps, has little or no prepayment risk, and out-yields the 10-year Treasury?

Highly valued

All of the above qualities currently exist in a Small Business Administration (SBA) 7(a) loan pool. These have long been the choice of investors looking for additional yield on the very shortest end of the maturity spectrum. Most 7(a) pools adjust with the calendar quarter, although there are some monthly adjusters available. It is true that there are no rate caps, either periodic or lifetime. All these factors make SBA securities the most rate-sensitive of any in the market.

There has been a lucrative two-way market for SBA pools for at least 30 years. Community bank lenders like the ability to make loans to qualifying borrowers that don't quite fit the standard parameters. They also like the ability to sell the guaranteed portions of the loans (usually 75%) and retain the servicing and the relationship. And they especially like selling them at big premiums. By the end of 2018, the balance on outstanding 7(a) pools was over \$32 billion, which was a high water mark for the agency. Nine out of 10 loans originated are sold in the secondary market to a consortium of SBA poolers.

Response to demand

To a community bank investor, the rub with the pools has historically been the high purchase prices. All of the characteristics, except for the premiums attached, are prized by risk-averse portfolio managers. While there are ways to manage those prepayment exposures, there's no getting around the fact that an instrument that costs 110 cents on the dollar or more, and can prepay at the borrower's behest, contains risk.

In response, there are now SBA securities being issued and available at prices very near par. As part of the pooling process, certain amounts of the loan rates can be stripped off for alternative uses, leaving just enough coupon pass-through on a given bond to result in a market price between, say, 99.50 and 100.50.

Yield and price stability

You may have heard that the

yield curve is relatively flat. In the good news/bad news environment in which community banks invest, this is a concrete example. The positive is that short-term bonds yield about the same as longer-term bonds, so today you don't have to extend your maturities for reasonable returns. The negative is that a flat curve is usually followed by a secular drop in rates, more so on the short end. True floaters, like SBA 7(a)'s, will be the first to see their yields fall.

More to the point, it's totally uncertain that any rate-cutting will happen in the near future. Macro indicators like GDP, employment and inflation aren't pointing to recessions any time soon. And just as the current level of fed funds is far below the normal stop-out point in a rate hike cycle, maybe we're in for a protracted period of stable rates.

If so, then the current yields on these 7(a) pools are quite handsome. It's not too difficult to achieve a return of around prime minus 275 basis points (2.75%), which as of this writing equates into a true yield of about 2.75%. Where's the value in that?

For starters, the 10-year Treasury note has averaged about 2.65% this year. For closers, these par-level bonds have virtually no prepayment risk and very little price risk, are pledgable, and produce monthly cash flow.

What if you committed a portion of your securities portfolio to investing in low premium SBA 7(a) pools?

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



COMMENT ON CFPB PROPOSAL TO RAISE HMDA THRESHOLDS

ICBA is encouraging community banks to submit comment letters in support of The Consumer Financial Protection Bureau's proposal to raise the coverage thresholds for collecting and reporting data about closed-end mortgage loans under the Home Mortgage Disclosure Act to 100 loans. We urge community banks to take advantage of this once in a generation opportunity to get a complete exemption from collecting and reporting HMDA data for smaller institutions.

Community bankers can use ICBA's Be Heard grassroots action center to tell the bureau that increasing the threshold will help offset the overwhelming cost and the significant amount of time required for smaller institutions to collect and report HMDA data. Additionally, the sample comment letter urges the CFPB to make permanent the 500 open-end lines of credit threshold instead of reverting back to 200 in 2022 as such loans continue to be profitable and indispensable products for customers.

[Submit Comments Today](#)

USDA ISSUES LEGAL OPINION ON HEMP

The U.S. Department of Agriculture's general council has announced a legal opinion clarifying it is legal to grow hemp as it is no longer under the controlled substances act, effective Dec 20 2018, when the new farm bill was enacted. The legal opinion also states that once USDA issues its regulations later this year, states cannot prevent interstate shipment and handling of hemp, which contains less than 0.3 percent THC, as stipulated in the farm bill.

[Read more](#)

USDA ANNOUNCES TRADE-RELATED AID FOR FARMERS

The USDA announced several actions to help farmers respond to trade disruption and retaliation.

President Trump has authorized the department to provide up to \$16 billion in relief programs, which is in line with the estimated impact of retaliatory tariffs on U.S. agricultural goods.

The Farm Service Agency's Market Facilitation Program will provide \$14.5 billion in direct payments to producers beginning in late July to early August.

Additionally, the Agricultural Marketing Service will implement a \$1.4 billion program to purchase surplus commodities and distribute them to food banks, schools, and other outlets serving low-income individuals.

Another \$100 million will be issued by the Foreign Agriculture Service to help develop new export markets.

[Read More from USDA](#)

LAWMAKERS URGE SBA TO DELAY LENDING RULE

The four leaders of the House and Senate small business committees called on the Small Business Administration to delay an ICBA-opposed proposal that could negatively affect many lenders and borrowers.

In a joint letter, Senate Small Business Committee Chairman Marco Rubio (R-Fla.) and Ranking Member Ben Cardin (D-Md.) and House Small Business Committee Chairman Nydia Velazquez (D-N.Y.) and Ranking Member Steve Chabot (R-Ohio) asked the SBA to delay promulgation of its rule on Express Loan Programs until the agency has a Senate-confirmed administrator in place.

Former SBA Administrator Linda McMahon last month resigned from her position, leaving the SBA with no Senate-confirmed leadership in either the administrator or deputy administrator roles.

The SBA proposed rule would affect SBA's guaranteed lending programs, including the SBA Express and 504 programs, by reforming standards on affiliations, fees, and personal resources.

In a December comment letter and ICBA-led grassroots campaign, ICBA and community bankers said the proposal is unnecessary and could cause many Main Street small businesses and agricultural enterprises to be deemed ineligible for SBA loans. ICBA also expressed concern with the reintroduction of a personal-resources test and a newly proposed fee limitation.

ICBA will continue working with policymakers to address the SBA proposal.

[Read the Congressional Letter](#)

[Read ICBA Comment Letter](#)

[Read SBA's Proposed Rule](#)

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

*"key trends that are driving
change"*

INNOVATION STATION

What's Hot in Fintech Now

Three things are certain in life: death, taxes—unless you're a credit union—and change. Community banks have started to get used to change, but what has made it more difficult is the speed at which change is occurring.

Let's explore the key trends that are driving change in our industry today.

Open banking is coming

We have been hearing a lot about "open banking," as it's already happening outside the U.S., but it's becoming closer to reality here. Open banking is the practice of sharing financial information electronically, securely and only under conditions that customers approve of. Application programming interfaces, or APIs, allow third parties to access financial information efficiently, which promotes the development of new apps and services. Ideally, open banking should result in a better customer experience. Now, I don't know if 100 percent open banking will arrive in the

U.S., but I do believe some aspects of data-sharing will occur. The myriad benefits for banks include the grand slam of benefits from fintech: cheaper, faster, simpler and more secure. Open banking puts more pressure on large data providers like core-processing companies and digital banking providers. The downsides include reduced privacy and questions about data ownership.

Digital customer onboarding

This area is really heating up for community banks in particular. This refers to new customers' ability to use digital tools to complete the onboarding process. Think online loan applications and deposit account-opening tools that simplify the process. Some tools have these capabilities built in, while others provide a bridge to existing tools. Again, this provides a better customer experience and allows community bankers to focus on customer relationships, rather than time-consuming manual tasks.

Mobile first

The mobile-first trend

continues. This refers to the process of ensuring that a product works on your mobile device before progressing to other channels and larger screens. The smartphone is entrenched as the device of choice for customer connections, so as many banking activities as possible need to be accessible and executable on your phone.

Financial health

This trend is just starting to gain steam, but it's particularly important to younger generations of bankers. Customers are looking for more financial education and automated financial guidance. Account aggregation and personal financial management tools are helpful but more foundational to financial health. Technological advances, such as artificial intelligence and machine learning, can be a significant help to this process, and we will see improvements in this area sooner rather than later. Get used to the speed of change increasing, and make sure your bank is in tune with these key trends and making decisions accordingly.

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

CFPB PLANS RULEMAKING RESTART ON SMALL-BIZ DATA COLLECTION

The Consumer Financial Protection Bureau said it plans to recommence work later this year to develop rules on small-business data collection to implement Section 1071 of the Dodd-Frank Act.

In its [spring 2019 rulemaking agenda](#), the bureau said it expects to be able to resume pre-rulemaking activities within this next year.

ICBA last month called on the CFPB to identify potential benefits and burdens before rules are promulgated, including the 1071 rulemaking.

In a [letter to CFPB Director Kathleen Kraninger](#), ICBA reiterated its concerns with the negative impact of the 1071 policy, such as commoditizing small-business loans and disrupting lending. ICBA noted that consumer protection law is inconsistent with the non-homogenous nature of small-business loans.

In its letter, ICBA urged the CFPB to seek the least disruptive rulemaking, recognize the negative impact of the rule, and ultimately exempt community banks from data collection and reporting.

ICBA SEEKS MORE ACCURATE FARM CREDIT DATA

The Farm Credit Administration should finally implement an accurate and useable system for collecting and reporting data on young, beginning, and small farmers, ICBA said.

In a comment letter to the Farm Credit System regulator, ICBA said the current reporting scheme misrepresents the FCS's service to these farmers, confusing Congress and the general public.

ICBA noted that the current system allows the counting of a single borrower multiple times and uses non-uniform data that inflates lending statistics. It advocated a more accurate presentation of YBS farmers, opposed efforts to index categories to incorporate larger and more established producers, and ultimately provide a more accurate picture of YBS activity.

[Read ICBA Comment 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.



HELPING YOU IN YOUR COMMUNITY

Thanks to our banking partners who helped high school seniors in their community during College Application Month last year. More than 3,800 students applied to a North Dakota college.

If you are interested in assisting your community's high school seniors this October with College Application Month, please contact Amanda Woidyla at awoidyla@nd.gov.

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AHEAD OF HEARING, ICBA URGES ‘BENEFICIAL OWNER’ REFORM

ICBA today is calling on Congress to pass legislation that would require companies to disclose their “beneficial owners” when they are formed. In a statement for today’s Senate Banking Committee hearing on collecting beneficial ownership information, ICBA is urging support for Rep. Carolyn Maloney’s (D-N.Y.) Corporate Transparency Act (H.R. 2513).

ICBA’s statement says collecting this information for all legal-entity customers is a difficult and onerous task for banks. On the other hand, requiring businesses to provide this information to the Financial Crimes Enforcement Network would provide no additional burden on these companies over what they currently provide to banks under the existing Customer Due Diligence rule, ICBA says in its statement.

ICBA also provided its July 2018 white paper on modernizing anti-money-laundering and anti-terrorist-financing laws and regulations. As Congress debates Bank Secrecy Act reform, the white paper also advocates updating currency transaction report and suspicious activity report thresholds, providing more current information to financial institutions, and creating a tax credit to offset the cost of the Bank Secrecy Act.

[Read ICBA Statement](#)

[Watch Today’s Hearing](#)

ICBA OPPOSES CONGRESSIONAL PRESSURE FOR POSTAL BANKING

ICBA told the House that it has serious concerns with congressional efforts to pressure the U.S. Postal Services to offer traditional banking services. In a [letter to House members](#), ICBA noted that postal banking is an ill-advised idea fraught with unintended consequences.

ICBA noted USPS’s serious fiscal problems and said the postal service should focus on restoring its own viability rather than entering a complex industry that would put taxpayers at risk. ICBA also cited the risk of safeguarding consumer financial data and its potential for inserting a government-sponsored competitive threat into the banking marketplace.

“In trying to address one problem, let’s not create another,” ICBA President and CEO Rebeca Romero Rainey wrote. “Instead, Congress should pursue policies to strengthen community banks and encourage de novo banks.”

ICBA has consistently opposed postal banking and last year [called on a Treasury](#) Department task force on the postal system to recommend prohibiting an expansion of banking services at USPS. The task force did exactly that in a [report last December](#), noting that USPS has narrow expertise and capital limitations and should not take on added balance sheet risks.

ICBA MARKS ONE-YEAR ANNIVERSARY OF S.2155 PASSAGE

This week the Independent Community Bankers of America® (ICBA) is marking the one-year anniversary of the signing of the Economic Growth, Regulatory Relief and Consumer Protection Act (S.2155). ICBA and community banks were instrumental in its passage.

While regulators have moved swiftly to implement key provisions as noted in ICBA’s [S.2155 Implementation Matrix](#) additional reforms, which are highlighted in ICBA’s [Community Focus 2020](#) legislative and regulatory agenda, are needed to support localized lending and economic growth.

Want to Know More?

To schedule an interview with a community banking expert to discuss this landmark law, how it’s helped community banks over the past year, and what still needs to be done, please contact Aleis Stokes at aleis.stokes@icba.org or (202) 821-4457 and Nicole Swann at nicole.swann@icba.org or (202) 821-4458

FED PROPOSES PAYMENTS UPDATES FOR SAME-DAY ACH

The Federal Reserve Board recently requested comment on potential modifications to the Reserve Banks’ National Settlement Service and Fedwire Funds Service. The changes would support enhancements to the same-day automated clearinghouse service. The Fed also requested comment on corresponding changes to its Policy on Payment System Risk related to a new posting time for transactions and an increased daylight overdraft fee.

[Read More from Fed](#)

TRUMP: FANNIE, FREDDIE CONSERVATORSHIP ‘URGENT PROBLEM’

President Donald Trump said the conservatorship of Fannie Mae and Freddie Mac is a “pretty urgent problem.” Speaking to the National Association of Realtors in Washington, Trump said taxpayers remain on the hook in case of another crisis and his administration remains committed to reforming the housing-finance system.

Trump said his administration is working closely with Congress to develop a system that welcomes the private sector and competition, protects taxpayers, and preserves homeownership for future generations.

Trump's remarks follow an appearance earlier in the week from new Federal Housing Finance Agency Director Mark Calabria, who said he is working with the Treasury and Housing and Urban Development departments to develop concrete plans for Fannie and Freddie by mid-summer.

ICBA has met with Calabria several times prior to his nomination and continues calling on policymakers to end the net-worth sweep of Fannie and Freddie earnings and recapitalize the enterprises.

[Watch Trump's Speech](#)

FINCEN RECOGNIZES IMPORTANCE OF BSA REPORTING

The Financial Crimes Enforcement Network recognized several law enforcement agencies that used Bank Secrecy Act reporting to successfully pursue and prosecute criminal investigations. At the fifth annual FinCEN Director's Law Enforcement Awards Program, the agency emphasized that BSA data is critical in the fight against financial crime.

Among those recognized was the Wilmette, Ill., Police Department, which investigated transactions indicative of fraud and money laundering to bust a stolen-merchandise ring. Also honored were the IRS Criminal Investigation unit, the U.S. Attorney's Office for the Southern District of New York, and the FBI.

[Read More from FinCEN](#)

ICBA-BACKED BILL WOULD RAISE USDA LOAN LIMITS

ICBA-supported legislation to raise loan limits on USDA farm loans was introduced by Rep. Mike Bost (R-Ill.).

The bipartisan Beginning Agriculturist Lifetime Employment Act would initially raise limits to \$2.5 million and increase them incrementally to \$3.5 million, with levels above \$2.5 million slightly reducing the guarantee percentage.

The current farm bill limit for USDA guaranteed loans is \$1.75 million.

[Read More](#)

ICBA TO CFPB: COMMUNITY BANKS A SMALL-DOLLAR MODEL

ICBA encouraged the Consumer Financial Protection Bureau to ensure the small-dollar marketplace is fair, transparent and competitive.

In a comment letter on the CFPB's proposal to rescind ability-to-repay provisions required by its 2017 small-dollar rule, ICBA advocated promoting community banks as model small-dollar lenders.

ICBA also called on the bureau to allow flexibility for banks to develop and manage their own reasonable underwriting guidelines.

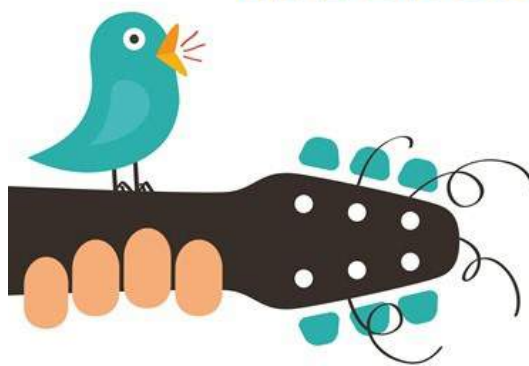
[Read ICBA Comment Letter](#)

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.



INTRODUCING...

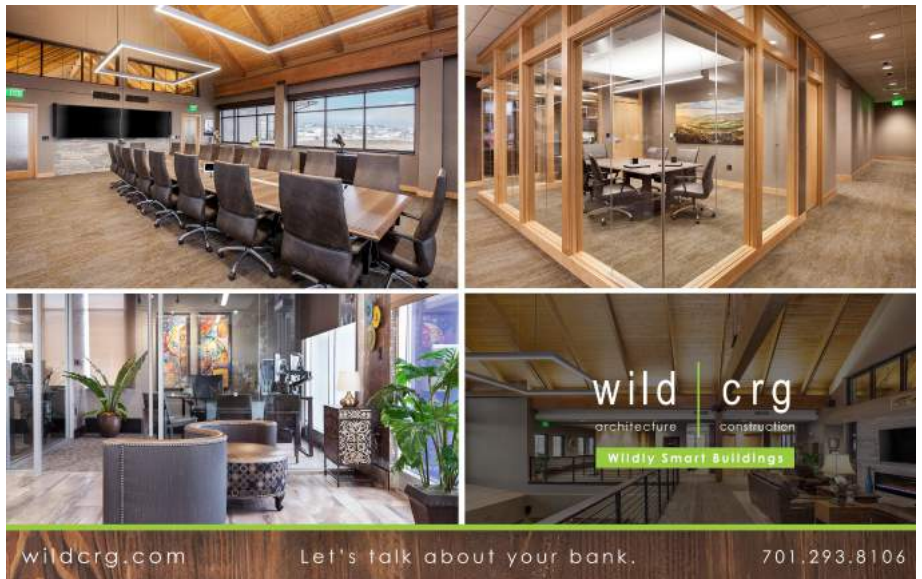


ICBND's Community Banker newsletter is 'singing' praises about YOU our member bank and associate member employees!

If you or someone you know does something extraordinary let us sing their praise by highlighting them in our new section for member bank employees called '*Beyond the Bank*' and for associate member employees called '*Outside of the Office*'. Submit your information to Nanci at info@icbnd.com. We look forward to learning and sharing *your other side of the story!*

Check out pages 30 and 31

We are inviting YOU be a superhero
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How this de novo Bank Does IT Right

by: Sean Martin



From 2000 to 2008, nearly 1,100 de novo banks were newly chartered in the U.S. But that number plummeted following the financial crisis in 2008. When Infinity Bank in Santa Ana, California, opened its doors on Feb. 1, 2018, it became only the ninth new bank in the United States in 10 years.

Maybe it's because launching a de novo bank is anything but easy. Just ask Victor Guerrero, Infinity Bank's COO and CFO. Infinity is the second de novo institution Guerrero has launched in 30 years of banking. He says building a bank from the ground up is an arduous process that requires holding dozens of meetings with regulators, completing thousands of pages of paperwork and raising millions of dollars in capital.

Additionally, before a bank opens its doors, executives must also make important technology decisions that will affect their institution for years to come. And choosing the wrong managed IT services partner can cost a bank considerable time and money.

Unfortunately, this is a lesson Guerrero learned with his first de novo bank.

The First Time Around

In 2002, Guerrero opened Orange County Business Bank to serve customers whom he felt were forgotten or overlooked by larger financial institutions in the Southern California community. But the bank was nearly derailed due to managed IT services vendors that, according to Guerrero, did not properly set the institution up for success, even though they were broadly used in the de novo bank space.

"We were a shambles," Guerrero says. "Systems were not working properly, we were advised to purchase hardware that we did not need, and we paid for things to be installed that never were."

To help get Orange County Business Bank back on track, Guerrero turned to an [IT managed services provider](#) that delivered a more strategic IT approach, customized to the bank's specific needs. Doing so made all the difference in the world.

"It was transformative for our bank," he says. "We went from a hodgepodge of IT systems management to something much more sophisticated. We were far more comfortable knowing we were protected and set up for the future."

So years later, when it came time to establish his second de novo, Guerrero knew that his existing managed services partner should be involved with Infinity Bank right from the start, including the lengthy application process.

Strategic Support from the Beginning

One of the application requirements for a de novo is creating a thorough business plan to guide the institution's first three years in operation. Among many things, the business plan must address the bank's IT strategy, including details regarding its core banking system, internal networks, internet and mobile banking applications, etc. Banks must also include [strategies for disaster recovery](#), incident response, cyber threat intelligence, governance, testing and more.

Guerrero says Infinity Bank counted on its managed services partner for strategic support throughout the application process, garnering assistance and knowledge that took pressure off its leadership team during this important pre-launch phase.

"Turning to a reputable managed services provider eased the application process considerably," Guerrero says, adding that regulators were impressed with what the bank and its provider had accomplished: "... it wasn't even a conversation with the regulators. They moved on to the next subject."

Once the application process was complete, the bank's managed services provider implemented the network infrastructure and IT services that would help Infinity Bank serve as a foundation for local businesses in Orange and Los Angeles counties.

Bankers Should be Bankers

Infinity Bank leverages managed services from a provider that specializes in the fintech industry, and the services they utilize include network and firewall management, intrusion detection and prevention, email services and service desk support. Guerrero says the ability to focus more on banking and less on IT is always appreciated, but especially crucial when opening a new institution.

"From a service standpoint, it's pretty exceptional when I don't have to worry about what's happening behind the scenes," Guerrero says. "As a CFO, this gives me great confidence."

The partner also lends the bank a helping hand during audits, making sure Infinity's IT policies and procedures are updated, and providing the knowledge and assistance that make the audit process less intrusive.

"When we have internal auditors come in, and they do nothing more than confirm what (our provider) is telling us, that's a comforting feeling," Guerrero says. "Because if the audit shows something different, then that means we're going to have to spend more money and time exploring the issue. And that just doesn't happen."

To read more about how Infinity Bank does managed services right, read the [full case study](#).

As a product development manager for CSI Managed Services, Sean Martin implemented CSI's managed security monitoring and management service, and actively maintains this system. In his role, Sean identifies and implements solutions designed to maximize security and profitability for financial institutions. Sean speaks regularly on a variety of financial technology issues, ranging from managed services to IT security best practices.

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**SPECTRUM AEROMED, MINOT AREA
DEVELOPMENT CORPORATION
RECEIVE GLOBAL BUSINESS AWARDS**

Spectrum Aeromed, a Fargo-based air ambulance medical interior designer and manufacturer, was named North Dakota's 2018 Exporter of the Year on Thursday for its international expansion and commitment to innovation. In addition, the Minot Area Development Corporation, a nonprofit corporation that seeks to grow and diversify the Minot area, received the 2018 Service to Exporters Award for its dedication to building an intermodal facility and improving the transportation options for North Dakota exporters. Agriculture Commissioner Doug Goehring and Commerce Commissioner Michelle Kommer presented the awards during the Global Business Awards ceremony, the annual international business event hosted by the North Dakota Trade Office (NDTO).

"It's so important to recognize the individuals, businesses and organizations that are bolstering North Dakota's economy and also to demonstrate the support they have here at the NDTO and within our state government," said Simon Wilson, executive director of the North Dakota Trade Office. "We are a state dependent on exports and organizations such as Spectrum Aeromed and the Minot Area Development Corporation are pushing North Dakota to the world stage and providing further economic opportunities to North Dakotans."

The Exporter of the Year Award is presented to one North Dakota business each year. To win the award, the business had to achieve success in entering or further developing international markets, incorporate exports into their long-term business growth strategy and demonstrate innovation and an ability to overcome challenges in exporting. Also taken into consideration is how a company has displayed corporate social responsibility by working to improve the local and/or global communities they serve.

Spectrum Aeromed is based out of Fargo's Hector International Airport but sells their life-saving equipment all over the globe. For over 28 years, they've built a reputation worldwide for producing innovative, lightweight emergency medical service interiors for fixed and rotary wing aircraft that allow medical crews, including search and rescue operations, to travel further and faster with lifesaving equipment. The company's team also produces specialized life support solutions for air, ground and marine support applications. Spectrum Aeromed credits their success, including exporting



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to a current total of 23 international markets, to their pursuit of innovation and a problem-solving culture. They view challenges as opportunities to advance, and a means to accelerate their mission and vision of saving lives by being the best air ambulance provider in the world. They also give back to the community by sponsoring the activities of the Association of Critical Care Transport, a nonprofit, grassroots patient advocacy group that is committed to ensuring that critically ill patients have access to the highest quality air and ground transport.

The 2018 Service to Exporters Award is given to a trade service provider that has demonstrated excellence in assisting North Dakota businesses in the international marketplace and a commitment to increasing North Dakota's trade volume.

The Minot Area Development Corporation (MADC) is a nonprofit organization that seeks to diversify and stabilize the economy of the Minot area. Founded in 1955, MADC is the lead economic development group for the city of Minot, and a key logistics and distribution advocate for North Dakota exporters. They've taken the reins on a project that will create an intermodal facility in Minot, bringing

exporters the intermodal transportation options that are currently lacking in the state. MADC has gathered local and out-of-state entities, including ports, railways and ocean carriers, to collaborate on establishing reduced cost and increased security transportation options in North Dakota so that exporters can more easily transport their goods to international markets.

Approximately 75 people took part in the 2018 Global Business Awards ceremony, which was sponsored by the North Dakota Trade Office and its network of trade service providers. It was held on May 23 at the Radisson in Fargo. The event consisted of a luncheon and a keynote address by Meridith Elliott Powell, an award-winning author and business strategist that coaches audiences on business growth in the new economy and thriving in uncertainty. For more information, visit www.ndto.com



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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.



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HISTORIC AGREEMENT THAT BENEFITS NORTH DAKOTANS

North Dakota continues to produce oil at record levels and it is important we recognize the changes being made to help keep this industry vibrant. In the next two-year budget cycle, the Office of State Tax Commissioner will collect \$5 billion in tax revenue from oil. That is approximately half of all the state tax that is forecasted to be collected for the biennium.

Currently, 20% of all oil production comes from the Fort Berthold Reservation. The 2019 Legislative Session brought the historic passage of Senate Bill (SB) 2312, enabling the state to enter into a new tax sharing agreement with the Mandan-Hidatsa-Arikara (MHA) Nation. The passage of SB 2312 was a result of two years of discussions between Governor Doug Burgum, tribal leadership, legislative leadership and the Office of State Tax Commissioner. Everyone involved was committed to providing a clear path forward for further oil development on the reservation.

This agreement will help boost North Dakota's economy. It creates a taxation structure certainty that avoids a scenario where both the state and tribe impose separate taxes on oil production. It gives industry a more stable environment, which in turn creates opportunity to advance oil production. This gives North Dakota a competitive advantage as the industry determines where long-term investments should be made.

With the new agreement in place, we not only avoid the uncertainty of a dual taxation, but also create an environment where industry can continue investing capital and developing one of the state's greatest natural resources. Oil production on the reservation may seem far removed from the lives of most North Dakotans, however it plays a vital role in the state's financial stability, current and future.

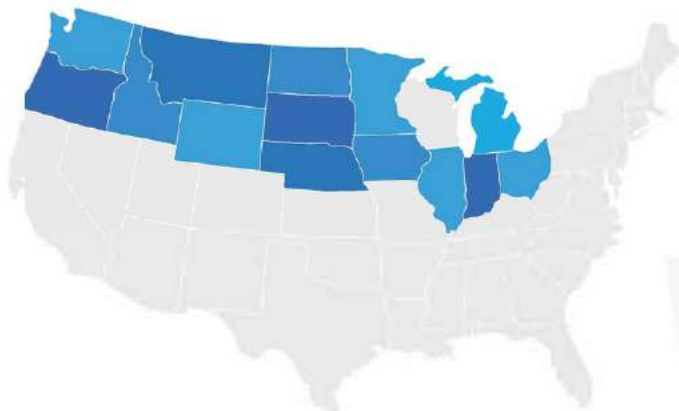
North Dakota's share of oil taxes collected from production within the Fort Berthold Reservation is forecast to be roughly \$450 million in the coming biennium. This revenue helps support priorities statewide. Portions of this funding will be distributed back to oil producing cities and counties, and be dedicated to statewide priorities such as water projects, including flood protection in Minot and Fargo; K-12 education through the Foundation Aid Stabilization Fund and Common Schools Trust Fund, both recipients of oil tax dollars; and of course, the Legacy Fund. Oil tax collected from continued production on the reservation will also help fund "Operation Prairie Dog." Created by House Bill (HB) 1066, this \$250 million infrastructure initiative will provide funding for infrastructure projects across the entire state.

The renewed tax agreement with the MHA Nation helps deliver certainty for the oil industry, create new jobs for a strong economy, and provide revenue for the state and the tribe. It is a testament to what can happen when we all work together for the future of the citizens of our great state.

Ryan Rauschenberger
North Dakota Tax Commissioner

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Health and Wellness Tips for Your Work and Life
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5 Things You Can Do to Improve Your Daily Mental Health

Mental health plays a huge role in your overall health and well-being. It affects everything, including how we think, feel and act, and helps determine how we make healthy choices and cope with stress.

Because it's such a crucial component of your health, it's important to focus on maintaining or improving your mental health. Here are five simple ways to do so every day:

- 1. Express gratitude.** Taking five minutes a day to write down the things that you are grateful for has been proven to lower stress levels and can help you change your mindset from negative to positive.
- 2. Get exercise.** You probably hear all the time how beneficial exercise is to your overall health, but it's true. Exercising regularly can benefit your brain function, reduce anxiety and improve your self-image.
- 3. Spend time outdoors.** Getting outside, especially when it's sunny, can greatly improve your mood, which in turn, benefits your mental health.
- 4. Be kind.** Helping others and being kind not only helps the receiver of the act, but can also help you. It doesn't have to be anything crazy—holding the door or giving a compliment can go a long way.
- 5. Get a good night's sleep.** Fatigued individuals typically experience drowsiness, mood changes, loss of energy and appetite, headaches, and a lack of motivation, concentration and alertness. Strive for seven to eight hours of sleep a night to improve your mental health.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice. © 2019 Zywave, Inc. All rights reserved.

Cheesy Broccoli and Rice Squares

1 cup low-fat cheddar cheese (shredded)
 1 cup broccoli (chopped)
 3 cups brown rice (cooked)
 ½ cup fresh parsley (chopped)
 ¼ cup onion (chopped)
 ½ tsp. salt
 3 eggs (beaten)
 1 ½ cups evaporated milk
 1 tsp. Worcestershire sauce
 Nonstick cooking spray

Preparations

1. Heat oven to 350 F and coat a 9-by-9-inch baking pan with nonstick cooking spray.
2. In a bowl, combine the brown rice, cheese, onion, broccoli, parsley and salt.
3. In a separate bowl, combine the eggs, Worcestershire sauce and evaporated milk. Pour over rice mixture. Mix well.
4. Pour into the baking dish.
5. Bake until just firm, about 35 to 40 minutes. Cut into squares to serve.

Makes: 8 servings

Nutritional Information (per serving)

Total Calories	183
Total Fat	4 g
Protein	12 g
Carbohydrates	24 g
Dietary Fiber	2 g
Saturated Fat	2 g
Sodium	328 mg
Total Sugars	6 g

Source: USDA

Eye Health 101

Keeping your eyes healthy is a very important task. Fortunately, it's also an easy thing to do. Here are five simple ways you can keep your eyes healthy:

1. Get a regular exam. Complete eye exams consist of a series of tests designed to evaluate your vision and check for eye diseases.
2. Wear protective eyewear. When you're playing sports or doing a task that requires eyewear to be worn, heed the advice and wear glasses or goggles to prevent injury to your eyes.
3. Don't smoke. Smoking can contribute to a host of irreversible eye diseases, so quit or refrain from smoking to protect your eyes.
4. Put your shades on. Wearing sunglasses protects your eyes from the sun's harmful rays. Don't forget to put them on when you're outside!
5. Give your eyes a break. Staring at a computer screen for too long can cause a painful strain on your eyes. Whenever possible, try giving yourself a short break from looking at the screen.

Foods to Boost Eye Health



The Unexpected Ingredient in Your Oats

It's not a superfood, and it's not naturally occurring. It's a pesticide. According to a report by the Environmental Working Group (EWG), almost three-quarters of the oat cereal, oatmeal, granola and oat bars contained traces of glyphosate.

What's glyphosate?

Glyphosate is one of the most widely used herbicides in the world. It's the main ingredient in hundreds of weed-killing pesticides.

Are oats safe to eat?

Federal officials report that the levels found in the oats is deemed to be "safe." However, EWG claims that no level of exposure is safe, as glyphosate was classified as a probable carcinogen in 2015. To reduce your exposure, but still eat your oats, opt for organic oats.

Office of Attorney General

FIFTY-FOUR ATTORNEYS GENERAL URGE CONGRESS TO TAKE ACTION AGAINST ROBOCALLS

Attorney General Wayne Stenehjem joined attorneys general nationwide in urging the US Senate to enact the Telephone Robocall Abuse Criminal Enforcement and Deterrence (TRACED) Act, legislation to curb illegal robocalls and spoofing. These illegal calls have been the number one consumer complaint reported to Stenehjem's office in each of the last three years.

The coalition of fifty-four attorneys general sent the letter earlier this week to the US Senate Committee on Commerce, Science, and Transportation, in support of the TRACED Act. The legislation is sponsored by Sens. John Thune and Ed Markey. In their letter, the attorneys general state that the TRACED Act enables states, federal regulators, and telecom providers to take steps to combat these illegal calls.

"Consumers are plagued by these incessant illegal calls, to their landlines and cell phones, and are frustrated that the telemarketers and scam artists appear to ignore federal laws with impunity. The TRACED Act will provide Attorneys General and federal enforcement agencies with the necessary tools to block these calls and also to hold the perpetrators responsible," said Stenehjem.

Among other measures, the Act:

- requires telephone service providers to adopt authentication technology to verify a call is legitimate before connecting it to a consumer's phone,
- requires the FCC to adopt rules to help protect subscribers from receiving unwanted calls or text messages,
- broadens the scope of the FCC's enforcement authority and extends the statute of limitations to give them up to three years after a robocall is placed to pursue the violators,
- increases the FCC's maximum penalty to \$10,000 per call, from \$1,500.
- creates a working group that will explore, in consultation with state attorneys generals, additional actions to reduce robocalls and hold telemarketers and robocallers accountable.

Nationwide, more than 48 billion robocalls were made in 2018, making them the number one source of consumer complaints to the FTC and the FCC and resulting in millions in consumer losses.

The attorneys generals from all fifty states, three US Territories and the District of Columbia signed the letter.

STUDS TO RUGS INC., BANNED FROM DOING BUSINESS IN NORTH DAKOTA

Fargo contractor and business owner Timothy Rosene, is barred from doing business in North Dakota for at least the next five years, announced Attorney General Wayne Stenehjem.

In October, 2017, the Attorney General's Consumer Protection division initiated an investigation of Rosene, doing business as Studs to Rugs, Inc., after receiving multiple complaints from homeowners. Investigators learned that Rosene had taken numerous large advance deposits from several individuals before abruptly closing his business without warning and without providing any refunds. As a result of the investigation, the Consumer Protection division sued Rosene for violations of the consumer fraud law.

The Cass County District Court found that Rosene had engaged in consumer fraud, abandoned projects, diverted funds, and failed to disclose financial difficulties when he knew or should have known that he would be unable to complete the projects. The court approved a settlement agreement between Rosene and the Attorney General's Office, and entered a judgment yesterday, ordering Rosene to pay restitution of \$121,958.16 to the various homeowners whose projects Rosene had not started or completed.

"Contractors who take advance payments and then do not complete the work will be held accountable for their actions," said Stenehjem. "These unfortunate homeowners trusted Mr. Rosene with their hard-earned dollars. He violated that trust and the law."

The court's judgment also includes \$12,250.00 in civil penalties, fees, and costs to the Attorney General's Office. The District Court banned Rosene and Studs to Rugs from working as contractors for five years, or until Rosene has paid in full everyone to whom he owes refunds and the civil penalties owed to the Attorney General's Office.

According to Parrell Grossman, Director of the Consumer Protection division, corporations and their principals are not insulated from personal liability when they have engaged in fraudulent activity. "Mr. Rosene is the person who made the promises and representations to these victims and he is personally liable for the conduct and restitution in this matter," Grossman said.

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We deeply value our relationships and believe that strong community banks are the heart of strong communities.



SOCIAL ENGINEERING THREAT : FRAUDULENT INSTRUCTION

One increasing claim trend we've seen at Travelers among financial institutions is a form of social engineering referred to as fraudulent instructions. In a bank's case, fraudulent instruction occurs when an employee is tricked into transferring money from a customer's account to somewhere else because a fraudster steals the customer's identity and convinces the bank through emails or phone calls to move the funds. With the benefit of seeing multiple claim scenarios, we would like to share some of the best practices that can be used to prevent fraudsters from making your bank a victim.



- Train your staff. The Number 1 way to prevent fraudulent instructions is to have a well-trained staff that follows procedures, verifies a customer's instructions by calling the customer at a pre-determined number, and questions things when they don't look right. Your staff should not only understand the procedures but also why they are important. Train your staff not to deviate from procedures by taking shortcuts.
- Deliver good customer service, but make the customer prove who they are. Don't hand the customer answers. In a recorded call we listened to, a bank employee was trying very hard to give the member excellent customer service but did so at the expense of the real customer. To questions such as "Are you still at 123 Main Street?" and "Is your phone number still 555-5555?" the crook simply had to acknowledge that the information was correct. Staff should require the customer to authenticate their personally identifiable information rather than acknowledge what is on file.
- Know your customer. If a bank employee thinks a wire request is unusual for a certain customer, they should be empowered to dig further. We had one claim where an 80-year-old customer requested a \$750,000 draw from his home equity line of credit to be wired to Australia. When asked what the transfer was for, the purported customer said he was buying a rock quarry. Unusual requests should spark increased due diligence.
- Escalate suspicion. Train your people that if they get a call that sounds suspicious, they should share it with others on the team. Just because one customer service representative wouldn't complete a transaction doesn't mean another attempt won't be made. It is important to talk amongst yourselves. These fraudsters are diligent, so bank employees must be, too. A consistent pattern exists: Crooks don't stop at just one attempt. They will keep calling back until they either get caught or there is no more money.
- If a customer says they can't be reached at the phone number on file, call it anyway.
- Beware of urgency, poor grammar, the word "kindly," and sentences that don't make sense or use improper words.

When these steps are taken and a socially engineered fraudulent instruction attempt fails, celebrate that success. If an employee prevents a fraudulent transaction, spread the news. Share the emailed instructions, discuss what was suspicious about it and post examples of fraudulent instructions. This helps the front-line team remember that attempts at fraudulent transactions are real and are constant. Bank employees must remain vigilant.

Travelers is committed to managing and mitigating risks and exposures, and does so backed by financial stability and a dedicated team – from underwriters to claim professionals – whose mission is to insure and protect a company's assets. For more information, visit www.travelers.com or talk to your independent insurance agent about social engineering coverage.

CBIZ

CBIZ Wellbeing Solutions

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:

- May: Mental Health Month
- Mindful Minute
- On the Menu: Collagen
- Ask the Experts
- Financial Focus: Planning a Vacation that Won't Break the Bank

[CBIZ Wellbeing Insights](#)
[May 2019](#)



Legislative Updates

The 66th General Assembly of the North Dakota Legislature convened Thursday, January 3, 2019 and adjourned Friday, April 26, 2019. ICBND was there every step of the way representing the interests of community banking in our state. Review weekly Legislative Updates [HERE](#).



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At more than 80 million strong, Millennials are the largest generation ever. They're also the most diverse, most educated, comprise the largest segment of the American workforce, hold the most purchasing power, and are poised to inherit more wealth than any other generation. As such, they are a crucial market for financial institutions to attract, engage, and retain.

The size and diversity of this generation, however, make them the most challenging to pin down. Research reveals that their attitudes, behaviors, and preferences can vary, and even conflict. Born in the final two decades of the 20th

century, they embody a diversity of race, ethnicity, life experiences, and upbringing.

Financial services providers face a particular challenge in attracting and engaging this group. Tagged as the industry most at risk of disruption by Millennials,¹ this hyper-connected and tech-savvy generation thinks of finance in terms of crowdfunding, virtual currencies, and online payment platforms just as much as the brick-and-mortar building with a drive-thru ATM on the corner. And living through the throes of the 2008-2009 financial crisis has made this group wary of traditional financial services providers, at least to some degree.

The good news is that by no means have banks and credit unions "lost" this generation. The bad news is that they haven't completely won it yet either. Although Millennials use more banking channels than any other generation, they have the fewest satisfying interactions.² They are the least likely generation to strongly agree that their financial institution knows them, looks out for them, or rewards them.³

So what can financial institutions do to better attract and retain Millennials?

This is the question our e-book, *How to Master the Millennial Market*, set out to answer. Full of new insight, candid in its description of the many nuances and contradictions this generation embodies, and containing actionable strategies that financial institutions of all sizes can employ, this is sure to be a valuable resource for any bank that wants to reach this vital segment.

Complete the form to get your free copy now. [Here is your link for the Free eBook Download.](#)

¹Solis, Brian, "Disrupt or Be Disrupted: The Endemic of Banking Out of Touchness," *The Financial Brand*, July 11, 2017

²Ibid.

³Marous, Jim, "Millennials Won't Wait for Banks to Understand Them," *The Financial Brand*, November 16, 2016



Social Security Administration, Office of Communications released an annual list of the most popular baby names based on Social Security number applications from 2018.

The tenth most popular name for girls in 2018 was Evelyn, while for boys it was Logan. Visit our [Baby Names page](#) to find out what other names made this year's list.

While you are having fun reviewing the top baby names, we encourage you to check out the agency's blog, [Social Security Matters](#).

For nearly 85 years, Social Security has transformed to meet the changing needs of our customers. From programs that help support you through life's journey, to services that help put you in control, to systems that help protect what's important to you, Social Security is committed to helping secure today and tomorrow for you and your family.

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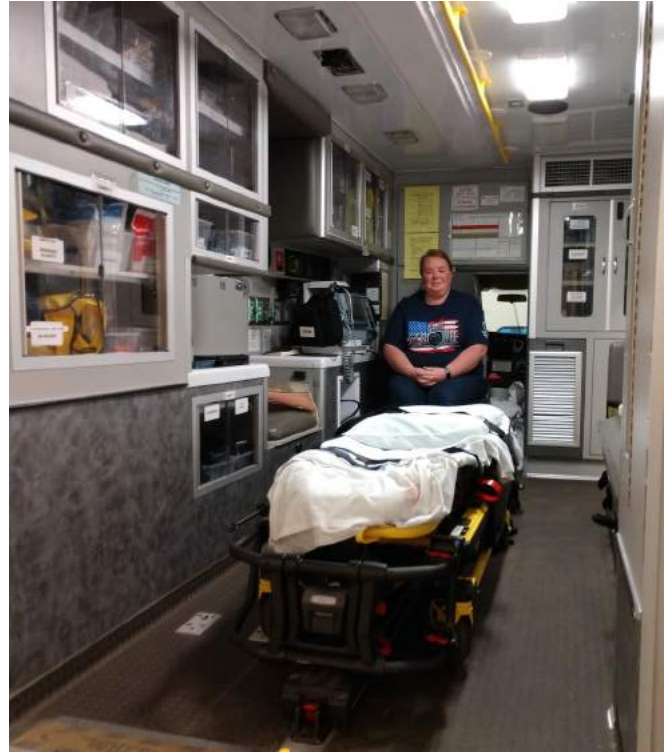
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ROSENQUIST PROVIDES TO THEM -
HERE IS THE 'REST OF HER STORY'
DEVON, *EMERGENCY MEDICAL RESPONDER***

Devon Rosenquist is a Personal Banker with **Security First Bank of North Dakota** in Center. In 2014, she was approached by her brother Randy who is an EMT with the Oliver County Ambulance. His crew was in need of Emergency Medical Responders. Devon completed her EMR training in the spring of 2015 and soon pursued additional training to become an Emergency Medical Technician, allowing her to run calls and take the lead on patient care. By the spring of 2016, she had completed her training, and has now been a volunteer EMT with the Oliver County Ambulance ever since. Once her day is done at Security First Bank it does not mean that she is done with work for the day. She could be starting a night shift of being on call for any pages that take place in a 12 hour shift. While on call she performs patient care and transport of the patient to the proper medical facilities. When her EMT shift is complete, she returns to work at the bank sometimes with a much needed energy drink, especially if it was a sleepless night. Devon enjoys what she does, helping people whenever and wherever she can and giving back to her community. Security First Bank is very proud to have her on the team.



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Kelly Pfeifer talks with former Nebraska men's basketball coach Tim Miles during a game against Iowa at Pinnacle Bank Arena in Lincoln, Nebraska, this past season.

MOST OF YOU KNOW KELLY PFEIFER AS THE FACE OF *VANTAGE POINT SOLUTIONS* - HERE IS THE 'REST OF HIS STORY' - KELLY PFEIFER AS A *DIVISION 1 REFEREE*!

Kelly Pfeifer continues to earn his stripes in NCAA Division 1 men's basketball, while also remembering his roots.

The Mitchell, SD resident officiated roughly 90 Division 1 men's college basketball games this season, including a pair of NCAA tournament contests in Des Moines, Iowa. One day after Pfeifer's final NCAA tournament game on March 23, he was back in Mitchell officiating the 2019 South Dakota Special Olympics state basketball tournament.

Pfeifer, who has helped with the event since he was in college at Dakota Wesleyan University, reffed four games with his wife Ashley at this year's Special Olympics tournament.

"It's something to our family that is important and I try to help out and you have to remember where you came from and you need to give back," Pfeifer said. "It was fun and I enjoy it."

He also continues to enjoy his duties as an accomplished NCAA Division I referee. Pfeifer is in his ninth season refereeing Division I hoops and the 2018-19 season was another "busy year," said Pfeifer.

He officiated games in 11 different Division I conferences: Big Ten, Pac 12, Mountain West Conference, West Coast Conference, Big Sky, Summit League, Mid-American Conference, Metro Atlantic Athletic Conference, American East Conference, Western Atlantic Conference and Horizon League.

"It was a good year," Pfeifer said. "It's a great experience and I am very fortunate I get to do what I do."

Pfeifer has been officiating basketball for 14 years overall and he's worked his way up from subvarsity games, varsity games, NAIA and NCAA Division II while eventually earning Division I status.

"When I got started reffing, my first goal was to work the State B boys basketball tournament in Aberdeen," Pfeifer said. "I got to do that twice and then every year I have re-evaluated my goals."

He's also officiated games in the NBA Development League and NBA Summer League. But the former DWU basketball player is content at the college level. That is what I knew," Pfeifer said. "I knew the college game. The pro game was great. It taught me a lot of stuff, but I made the decision to go the college route."

The college route has led the Philip native to some of the most iconic venues in major college basketball, while also officiating games at Madison Square Garden. I love them all," Pfeifer said. "I get to go see some pretty neat venues and some pretty historic places. It is awesome to be a part of it."

Pfeifer, 38, added he would like to continue reffing college basketball "for a long time," and strives to be at his best on the hardwood. "(I want to) just keep growing as a referee, keep learning, keep getting better every year and there are certain things I am always working on," Pfeifer said. "The day that I don't keep improving, is the day I better quit."

As the Customer Service Manager for the Banking Division with Vantage Point Solutions in Mitchell, Pfeifer is able to do his work on the road during the basketball season. Pfeifer also has full support from his wife and stepson, Carver; daughter, Khloe; and daughter, Collins. "Without their support, I wouldn't be able to do this," he said.

For the [full article](#) please refer to The Daily Republic, April 17, 2019 article by Ryan Deal.



ICBND's WOMEN IN COMMUNITY BANKING SUMMIT

ICBND held another amazing **Women in Community Banking Summit** in May. The attendees began the session with a fun evening social with a painting event taught by Jamie from Theo Art School. The following day we had three outstanding speakers. **Debbie Peterson** taught us how to step up, speak up and show up as women in the corporate world. **Candy Whirley** had a very interactive session on bridging the gap of the 4 generations along with finding out what type of personality we were and how to work with all personality types. We finished the day with **Holly Hoffman**. She spoke on leadership skills - both what we should do as leaders and also what we should expect from our own leaders and bosses in the workforce. She concluded sharing her journey in life and reminded us that we should always write ourselves a note of encouragement.

Attendee's comments included:

'This was amazing – great speakers that were so interesting to listen to'

'Great content and very enjoyable day – all the speakers had such positive energy'

'Holly was so amazing and inspiring, Debbie was outstanding with so much knowledge, and Candy was a hoot, her session was so fun and engaging'

The ICBND Women in Community Banking Summit is now an annual event, so if you missed it this year be sure to watch for the session and join us next year!



WHAT'S NEXT IN ICBND'S 2019 LIVE EDUCATION OPPORTUNITIES LINE-UP

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](#)

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The background of the advertisement is a photograph of a man in a tan suit and a woman in a white shirt walking up a modern staircase with a wooden handrail.

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The logo for the Community Bankers School, featuring the letters 'cbs' in a white serif font inside a dark blue circle, followed by the words 'Community Bankers School' in a blue serif font.

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Bloomington, IL

For more information, contact Wendy at the Independent Community Bankers of North Dakota at 800/862-0672.

Office of Attorney General

STENEHJEM PRAISES COURT'S NAWS RULING

The 2002 legal challenge to the Northwest Area Water Supply project has likely come to an end, announced Attorney General Wayne Stenehjem. In an opinion issued this morning, the DC Circuit Court ruled in favor of North Dakota and the Bureau of Reclamation, ending over 16 years of litigation, barring a last-ditch appeal to the US Supreme Court.

In August 2017, the District Court in Washington, DC concluded that the Environmental Impact Statement for the NAWS project met the requirements of the National Environmental Protection Act (NEPA) and that Missouri did not have legal standing to bring suit. Both Manitoba and Missouri appealed the decision, though Manitoba later dismissed its appeal. Missouri's appeal continued.

The Court's ruling ended the "most recent leg of the litigation marathon" by affirming the lower court decision that Missouri did not have standing to sue the federal government in this case.

The NAWS project will bring much-needed water from the Missouri River to Minot and surrounding counties in northwest North Dakota. The State Water Commission and Bureau of Reclamation began construction on the NAWS project in early 2002. Though much of the distribution system and supply pipelines have been constructed, litigation and various injunctions have hampered efforts over the last decade to complete the project.

"This is a significant and long-sought victory for the citizens of North Dakota," said Stenehjem. "The State has gone to extraordinary lengths to ensure the safe and successful completion of this project, and it is encouraging to finally move towards the goal of bringing a safer and more reliable source of drinking water to the citizens of Minot and the surrounding counties."

STENEHJEM AND ATTORNEYS GENERAL NATIONWIDE URGE CONGRESS TO PASS SAFE BANKING ACT

Attorney General Wayne Stenehjem co-sponsored a bipartisan effort involving 38 states and territorial Attorneys General, urging Congress to pass the federal Secure and Fair Enforcement (SAFE) Banking Act (H.R. 1595) and give legal marijuana-related businesses access to the federal banking system.

"North Dakota legalized medical marijuana and the first licensed facility opened earlier this year. Unfortunately, because of federal restrictions, these now lawful businesses are forced to operate on a cash basis. By allowing these lawful business operations to use the federal banking system, Congress could alleviate public safety concerns and also ensure proper accountability of the business transactions," said Stenehjem.

Current federal law prohibits financial institutions from providing services to marijuana businesses, even in states where medical or retail marijuana sales are legal. Forcing these businesses to operate as cash-only operations poses serious safety threats, creating targets for violent and white-collar crime. The SAFE Banking Act permits marijuana-related businesses in states and territories with existing regulatory structures to access the federal banking system.

In the letter, the Attorneys General stress that they are not endorsing legalization of marijuana-related transactions, stating "regardless of how

individual policymakers feel about states permitting the use of medical or recreational marijuana, the reality of the situation requires federal rules that permit a sensible banking regime for legal businesses."

The North Dakota Bankers Association, the trade association representing the state's banking industry, endorses the SAFE Banking Act. "Although we are not taking a position on the legalization of marijuana, we support legislation to bring these business transactions out from under the table and into the highly regulated banking system, and we appreciate Attorney General Stenehjem's leadership on this issue," said NDBA President Rick Clayburgh.

The SAFE Banking Act also has widespread, bipartisan support with 172 cosponsors in the US House. The House Financial Services Committee approved the bill in March and now it awaits a vote by the full House.

The coalition of states and territories includes Alaska, Arizona, Arkansas, California, Connecticut, Colorado, Delaware, the District of Columbia, Guam, Hawaii, Illinois, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Nevada, New Jersey, New Mexico, New York, the Northern Mariana Islands, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, the U.S. Virgin Islands, Utah, Vermont, Virginia, Washington, West Virginia, and Wisconsin.

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FIRST INTERNATIONAL BANK AND TRUST

First International Bank & Trust (FIB&T) is proud to announce the promotion **Dan Toy, Jr.** to assistant manager of our appraisal department. In his new role, Dan will complete valuations on real estate and other collateral related to the banks' loans, and assist other members of the appraisal department in valuation questions or problems. Dan has six years' experience as a real estate analyst at First International Bank & Trust, completing nearly 2,000 property valuations during that time. The high volume experience has led Dan to create efficiencies and outlined processes for valuations.

First International Bank & Trust (FIB&T) is proud to announce the new hire of **Ron Peterson** as investment program manager. Ron brings over 30 years of banking experience to First International Bank & Trust. He will be located at our Fargo South branch, 3001 25th St S, Fargo.

First International Bank & Trust (FIB&T) is proud to announce the new hire of **Don Berg** as commercial lender. He has 25 years of financial industry experience including banking, real estate, and financial management. Don will be a great addition to our team helping us provide continued exceptional customer service.

First International Bank & Trust (FIB&T) is proud to announce the new hire of **Samantha Wehlander** as loan associate. Samantha brings three years of loan experience to her new position. Samantha will assist clients and loan officers in preparing documentation throughout the loan process. She also has experience in title and real estate. Samantha is located at our 40th Avenue location in Fargo.



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

First International Bank & Trust (FIB&T) is proud to announce the promotion of **Rondi Deaver**. Rondi started working at FIB&T in June 1994 as a teller/CSR. She moved into the mortgage loan department as a processor in



March 1995, was promoted to mortgage loan officer in April 2002, and became the manager of the centralized mortgage loan center in July 2005. Rondi became assistant vice president in July 2006. In her recent promotion to vice president/mortgage

operations manager, she oversees the mortgage operations department which consists of secondary market processing, secondary market closing/post-closing, and in-house processing/closing at the Minot North Hill office. She also oversees a secondary market processing group located at the Fargo Osgood office.

STARION BANK

Starion Insurance has promoted **Lynée English** to insurance agent in Oakes. English joined Starion in 2017 as an insurance sales assistant and has proven to be a valuable asset and partner to both Starion Insurance and Starion Bank clients. In her new role, English will work with customers to find the best insurance options for their individual needs. She is licensed in property and casualty, and will have licensing in life and health this spring.



FIRST WESTERN BANK & TRUST



First Western Bank & Trust was excited to have **Logan Gunderson** join their team as an ag lending officer in April of 2019. Heavily rooted in the local ag economy; Logan previously worked as an ag lender after college.

UNITED BANKERS' BANK

Bryan Grove, chairman of the **United Bankers' Bancorporation, Inc. (UBBI)** board of



directors, formally announced that **John Peterson** will serve as UBB's interim president and CEO following the retirement of William "Bill" Rosacker on April 30, 2019. John has served the financial services industry for many years. In his current role as executive vice president and chief marketing officer, he oversees UBB's marketing, correspondent banking sales and bank consulting services.



United Bankers' Bank (UBB), announces the retirement of **Conrad Newburgh**, executive vice president, chief credit officer, along with the promotion of his successor, **Dawn Tollefsrud**. Newburgh's official retirement date is set for Friday, May 10, 2019.



Dawn Tollefsrud has been with **UBB** since 1998 and has worked side by side with Newburgh to ensure a seamless transition. Her 21 years of experience at UBB has given her a vast knowledge of the correspondent lending culture as well as the ability to learn from some of the best senior managers in the industry.

WIDMER ROEL



Eric Bucholz has joined **Widmer Roel**, a regional public accounting and business advisory firm, assisting both the audit and tax departments. Eric, as a staff accountant, provides agricultural audit, tax and accounting services.

LAKE AGASSIZ DEVELOPMENT GROUP

Lake Agassiz Development Group is excited to announce that **Kelly Haman** has joined our team after a ten-year stint away from banking where she worked in operations, merchandising and ecommerce for a major health products company. Her diverse experience makes her a great asset to the small business owners she works with.



Pam Burnside has been promoted to assistant director with **Lake Agassiz Development Group**. She has been with LADG for 3 years and brings over 25 years' experience in banking and SBA lending. She understands compliance issues and



brings an eye for details. Pam possesses a powerful drive to creatively solve financing dilemmas with partners and clients. Pam has been a positive addition to our team and while she continues her work with the 504 program her exceptional leadership and management expertise will be targeted to assist with the organization's continued growth in her expanded role.

WESTERN STATE BANK



Amy Miller recently joined **Western State Bank** as a loan administration specialist. Her duties include operational tasks relating to loans such as uploading new loans, completing file maintenance, participation payments, escrow and loan notices.



Starion Bank

STARION BANK AWARDS FFA SCHOLARSHIP

Erich Scheffert, a senior at Oakes High School, was awarded the Starion Bank FFA scholarship at the FFA banquet on April 14. Anthony Bruhn, Starion business banking officer in Oakes, presented the award. Scheffert, the son of Harold Jr. and Gail Scheffert, plans to attend North Dakota State College of Science in Wahpeton, studying farm management. His long-term goal is to own and operate his own farm/ranch.



Photo: Anthony Bruhn, left, of Starion Bank presents the bank's 2019 FFA scholarship to Erich Scheffert.

During Scheffert's high school career, he has been active in school organizations including FFA and SkillsUSA, and competed for the school in baseball, golf and trap shooting. In addition, he is involved with 4-H, Ludden Sportsmen's Club, youth group at St. John's Lutheran Church of Hecla, and is a Guelph community member. Scheffert has held offices for the Oakes/Sargent Central FFA; competed at nationals for FFA farm business management; and competed at nationals for archery, trapshooting and 4-H livestock judging.

STARION BANK AWARDS SCHOLARSHIPS

Starion Bank has awarded scholarships to **Seth Baumann**, **Faith Wahl**, **Makenzie Wertz** and **Ethan Zetocha**. The scholarship was open to children of Starion employees who will be attending a college, university, community college or technical school for the 2019-2020 school year. Each student will receive \$500 toward their higher education pursuits.



Baumann is graduating from Sun Prairie (Wis.) High School and in the fall will be attending Saint Edward's University in Austin, Tex., studying video game design. He has been an integral part of the Sun Prairie High School Greenhouse program. Baumann has also been active with the Box of Balloons organization, making birthday parties possible for a dozen deserving children, and on the honor roll throughout high school. Seth is the son of Kathy and Scott Baumann of Sun Prairie where Kathy is a teller at the bank.

Wahl is graduating from Bismarck High School and in the fall will be attending the University of North Dakota to study nursing. In high school, she has been active in sports, National Honor Society and Student Council, serving in leadership roles such as captain and president. In addition, she has been active in her church, coordinating the Angel Tree Project and serving as a substitute Sunday school teacher for several years. Faith is the daughter of Heidi Wahl-McDonald and Jason Wahl of Bismarck. Heidi is retail loan operations manager/VP at Starion's Mandan branch.



Wertz will be a senior this fall at the University of Jamestown, studying studio art. She has been active in her church and community, helping with children's church, the children's nursery and holiday activities. In college, Wertz has served as the president of the Students of Service organization, leading events on campus such as blood drives and holiday events, and is a member of the ministry team. A 2017 graduate of Oakes High School, Makenzie is the daughter of Shelli and Kevin Wertz of Oakes, where Shelli is a universal banker.

Zetocha attends North Dakota State University studying agricultural economics. He has been a member of NDSU's National Agri-Marketing Association and volunteered for various NDSU campus organizations. He continues to volunteer in his hometown of Oakes for the Knights of Columbus and serving church meals as well as helping to clean ditches. In high school, he participated in sports and served as the Student Council secretary and National Honor Society treasurer. Ethan, a 2016 graduate of Oakes High School, is the son of John and Ann Zetocha. John is Starion's Oakes market president.



North Dakota Housing Finance Agency

HOUSING AGENCY RECOGNIZES PARTNERS WITH CHAMPION AWARDS

North Dakota Housing Finance Agency recognized a dozen of its outstanding partners as Champions of Affordable Housing at the Statewide Housing Conference.

"The Champion Awards recognize and celebrate the work of individuals, non-profit organizations, public agencies, and private sector businesses who go above and beyond to provide affordable housing for the people of North Dakota," said Jolene Kline, NDHFA executive director.

Through NDHFA's homeownership programs individuals and families, primarily first-time buyers, receive low-cost financing, and down payment and closing cost assistance.

Two real estate agents, **Olivia Wellenstein of Dickinson** and **Paige Danner of Bismarck**, and four loan officers, **Carissa Martin of Valley City**, **Tanya Nenow of Jamestown**, and **Travis Lang and Tanya Pomerleau, both of Bismarck**, were recognized for loan production with Homeownership Performance Awards.

First International Bank & Trust and **Kirkwood Bank and Trust** were recognized with Homeownership Excellence Awards for their best practices and outstanding delivery of NDHFA's loan programs.

NDHFA also administers rental programs and supports the development of multifamily housing for low-income households. **Gordon Johnson of Grand Forks** was honored with a Property Management Award of Excellence for his outstanding and compassionate facilities management of Care Co-op Centers, a Section 8/202 project overseen by the agency.

The agency's Visionary Award, recognition of an exceptional body of work, was presented to **Jill Elliott, the deputy director of the Fargo Housing and Redevelopment Authority**. Her knack for innovation and clear vision has led a team of individuals to make lasting change for individuals, families and the community.

Legacy Awards, recognizing a history of advocating for or providing affordable housing and related services, were presented to former **Abused Adult Resource Center Executive Director Diane Zainhofsky and Pride Inc. CEO Charles Bisnett, both of Bismarck**. In her 39 years at AARC, Zainhofsky was instrumental in developing the organization's key service – safe shelter. Bisnett has dedicated 22 years of his life to serving individuals with disabilities, the aged, the poor and homeless.

A self-supporting state agency, NDHFA is dedicated to making housing affordable for all North Dakotans. The Industrial Commission of North Dakota, consisting of Governor Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency. For more information on the awards or the agency's programs, contact (800) 292-8621 or www.ndhfa.org.



Please share this newsletter with new employees and co-workers and invite them to subscribe to notifications today! E-mail request with contact information to **Nanci** at info@icbnd.com. Thanks!

**HAPPY
FATHER'S
DAY**



ALL PUNS INTENDED

Two cannibals are eating a clown. One says to the other: "Does this taste funny to you?"

I went to buy some camouflage trousers the other day, but I couldn't find any.

A jumper cable walks into a bar. The bartender says, "I'll serve you, but don't start anything."

Went to a seafood disco last week...
And pulled a mussel.

A person sent twenty different puns to his friends with the hope that at least ten of the puns would make them laugh.
No pun in ten did.

Datruie Process Automation

DATRUE'S PRESIDENT ELECTED TO FSPA BOARD OF DIRECTORS AND RECOGNIZED FOR LONGTERM MEMBERSHIP

Mark Zachmeier, President of Datruie Process Automation, Mandan recently attended the annual convention of the Financial & Security Products Association (FSPA) in Charlotte, NC where he received recognition for Datruie's 15-years of membership. Mark has also been elected to serve on the FSPA Board of Directors.

The Financial & Security Products Association is the only professional trade association dedicated to independent suppliers and dealers that sell, install and service financial equipment products and services to financial institutions & related markets. With over 210 member companies nationwide, FSPA works to strengthen and support its membership by encouraging and facilitating the exchange of industry related information, providing educational opportunities and to inform the members of social and economic issues. The board of FSPA actively seeks to determine the important challenges that financial institutions face, so that FSPA members are ready to solve these problems. The FSPA annual conference and events create networking opportunities for leaders of industry manufacturers, dealers, suppliers and end users to support the growth of the industry and the success of its members.



Pictured left to right: Mark Zachmeier, President Datruie Process automation with BJ Hanson, Executive Director of FSPA

Datruie Process Automation is the area's major supplier of financial equipment such as ATMs, Teller Cash Solutions, Check & Document Imaging and Coin & Currency Processing. Datruie partners with the leading manufacturers of equipment and software developers to provide the perfect solution to a variety of client needs. Datruie Process Automation's corporate office is in Mandan, ND with additional offices located in Fargo & Minot, ND, and Billings, MT. Datruie's staff includes dedicated manufacturer and factory trained sales and service technicians with many years of experience providing world-class service to clients located throughout the Upper Midwest including many in North Dakota, South Dakota, Minnesota and Montana. Founded in 1984, Datruie's customer base consists of banks, credit unions, insurance companies, hospitals, clinics, and local & state government agencies. Contact Datruie at 701-663-8930 or visit www.datruie.com.

Eide Bailly



TOP 100 FIRM VAVRINEK, TRINE, DAY & COMPANY TO JOIN TOP 25 FIRM EIDE BAILLY Major Expansion into California Will Immediately Make Eide Bailly a Big Player in the State

California CPA firm [Vavrinek, Trine, Day & Company](#) will become part of regional certified public accounting and business advisory firm [Eide Bailly](#) on July 22.

The combination between Eide Bailly, a \$336 million top 25 CPA firm in the nation, and VTD, a \$53 million top 100 CPA firm in the nation, will add 11 California offices and an expanded Phoenix office to Eide Bailly's footprint and further establish the firm as an industry leader in bringing services and solutions to mid-market organizations.

"The addition of VTD launches us into California with exceptional local talent and a culture that matches our own dedication to client service and being an employer of choice for our staff," said [Dave Stende](#), Eide Bailly managing partner/CEO. "This combination deepens our expertise in several key industries that Eide Bailly serves. We look forward to welcoming VTD professionals and clients to our firm."

For decades, VTD has had a strong reputation in California and Phoenix for its commitment to clients and its expertise in several industries and services, including government, education, commercial, tax and financial institutions. Becoming part of Eide Bailly will bring tremendous opportunities for both clients and staff, said [Kevin Pulliam](#), managing partner at VTD.

"Eide Bailly's knowledge, resources, and consulting services will allow us to help our clients more fully. Whether it is technology consulting, wealth planning, or some other industry-specific advisory services, we're excited to be able to offer more," Pulliam said. "On top of this, Eide Bailly is a firm of talented and down-to-earth people. They care deeply for the well-being of their clients, staff and communities; this describes us, too."

VTD will add 42 partners and 280 staff to Eide Bailly, giving Eide Bailly a total of 331 partners and 2,400 staff. The firm will have more than 40 offices in 15 states.



ICBND Members in the News

First International Bank & Trust

FIRST INTERNATIONAL BANK AND TRUST CONGRATULATES WINNERS OF THE 2019 LIVE FIRST COMMUNITY GRANTS

First International Bank & Trust (FIB&T) is proud to announce the winners of the Fifth Annual Live First Community Giving Campaign. A record 91 entries were submitted this year, which received more than 17,000 votes!

Harvey Ambulance Service receives our grand prize grant of \$10,000. The non-profit has provided emergency transport for a coverage area spanning 1,000 square miles. We're proud to support their efforts to train more volunteer EMT's, which will help keep the critical service in Harvey and the surrounding areas.

In celebration of five years of community giving, awards totaling \$25,000 have been designated across our footprint.

Grant	Organization Name	Location
\$10,000 Grand Prize Winner	Harvey Ambulance Service	Harvey, North Dakota
\$2,000 Rising Star Winners	Prairie Grit Adaptive Sports	Minot, North Dakota
	Wolf Pup Day Care	Watford City, North Dakota
	Justin's Break the Silence	Fargo, North Dakota
	Veterans Outdoor Adventures	Mott, North Dakota
	Arizona Helping Hands	Phoenix, Arizona
\$1,000 Fan Favorite Winners	Turtle Mountain Animal Rescue	Rolla, North Dakota
	United Chinese Americans of Fargo-Moorhead	Fargo, North Dakota
	4 Luv of Dog	Fargo, North Dakota
Bonus Grants	Safe Kids Grand Forks (\$750)	Grand Forks, North Dakota
	RoughRider AMUCS (\$750)	Bismarck, North Dakota
	Mondak Animal Rescue (\$500)	Williston, North Dakota

Thank you to everyone who submitted, or voted! We're already looking forward to year six of Live First Community Grants.

ICBND Classifieds

Starion Bank

Mortgage Banking Officer

Join our fast-paced team of Mortgage Bankers at Starion! Develop and manage residential mortgage loan account relationships. Aggressively promote bank products and services. Represent and promote the organization through active community involvement.

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

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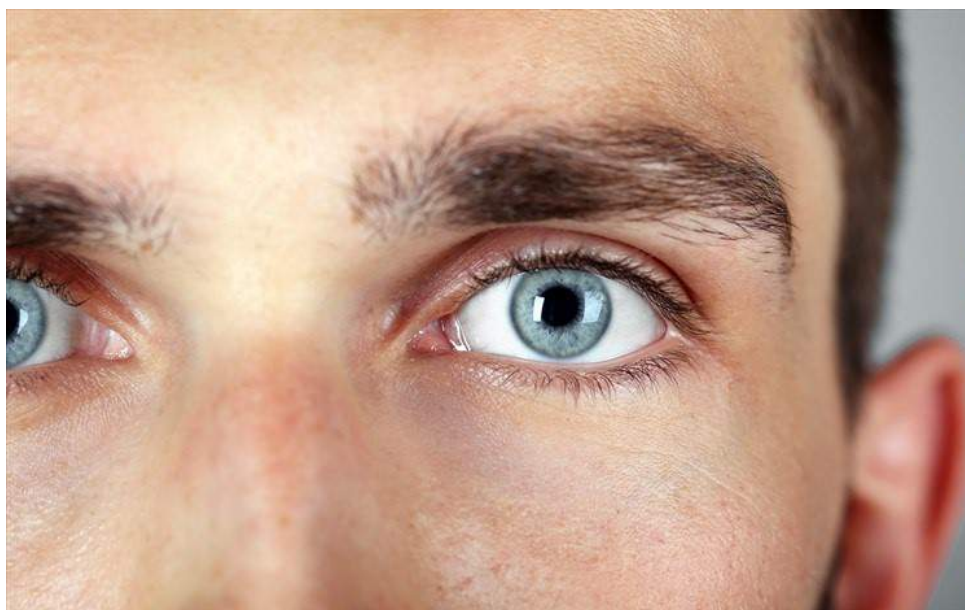
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Thanks!

ICBND Webinars

		6/6/2019	Mortgage Lending Hot Spots Series: Construction-Only & Construction-to-Permanent Lending Bill Elliott, Young & Associates, Inc.
5/1/2019	Troubled Debt Restructuring: Identifying & Accounting for Impaired Loans Todd Sprang, CliftonLarsonAllen LLP	6/10/2019	Community Bank Mergers & Acquisitions Simplified Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys
5/2/2019	Call Report Series: Call Report Basics, Including Balance Sheet, Income Statement & Related Schedules Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC	Monday	Essential HR Recordkeeping from Hiring to Firing Kay Robinson, Robinson HR Consulting, LLC
5/6/2019	Accurately Completing the SAR Line-by-Line Dawn Kincaid, Brode Consulting Services, Inc.	6/12/2019	Call Report Series: Preparing Call Report Lending & Allowance-Related Schedules Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
Monday		6/13/2019	
5/8/2019	BSA Series: Job-Specific BSA Training for Lenders Susan Costonis, Compliance Consulting and Training for Financial Institutions	6/17/2019	Untangling Complex RFDI Challenges Shelly Sipple, EPCOR
		Monday	
5/9/2019	Developing & Delivering an Effective Loan Presentation Aaron Lewis, Young & Associates, Inc.	6/18/2019	Electronic Returned Items: Combating Fraud Dawn Kincaid, Brode Consulting Services, Inc.
		6/19/2019	Consumer Collection Series: Effective Debt Collection Techniques & Strategies David A. Reed, Reed & Jolly, PLLC
5/10/2019	SPECIAL EDITION Successful Skip Tracing Techniques for Locating Borrowers & Recovering Collateral David A. Reed, Reed & Jolly, PLLC	6/20/2019	Regulation E Series: Reg E Fundamentals Michele L. Barlow, PAR/WACHA
Morning			
5/14/2019	Teller Training Series: Managing Dual Control & Cash Limits Molly Stull, Brode Consulting Services, Inc.	6/25/2019	Living, Grantor & Family Trust Accounts: Common Problems in Account Opening & Lending Elizabeth Fast, Spencer Fane LLP
5/15/2019	Hot Issues in Cyber Compliance Randall J. Romes, CliftonLarsonAllen LLP	6/26/2019	BSA Series: Job-Specific BSA Training for the Board Dawn Kincaid, Brode Consulting Services, Inc.
5/16/2019	ACH Specialist Series: Top 10 Ways to Mitigate ACH Payment Risk Shelly Sipple, EPCOR	6/27/2019	Card Data Security: PCI-DSS Risk, Readiness & Compliance Randall J. Romes, CliftonLarsonAllen LLP
5/21/2019	Consumer Collection Series: Repossession Practices, Compliance & Limitations Elizabeth Fast, Spencer Fane LLP	7/1/2019	Managing Accounts & Records for Nonresident Aliens: Opening, Identifying, Monitoring & Tax Reporting 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.	Monday	
5/23/2019	Advanced Commercial Loan Documentation Doug Blay, Brode Consulting Services, Inc.	7/2/2019	ALLL Supporting Documentation: Current Rules & Future Expectations Under CECL Aaron Lewis, Young & Associates, Inc.
5/29/2019	Military Lending Act & SCRA: Compliance & Lessons Learned Michael Christians, Michael Christians Consulting, LLC	7/9/2019	IRA Series: Processing IRA Rollovers & Transfers Frank J. LaLoggia, LaLoggia Consulting, Inc.
5/30/2019	ACH Specialist Series: ACH Stop Payments vs. Unauthorized Extended Returns: Know the Difference Jen Kirk, EPCOR	7/10/2019	Mortgage Lending Hot Spots Series: Surviving a TRID Compliance Exam Steven Van Beek, Howard & Howard Attorneys PLLC
5/31/2019	SPECIAL EDITION Complying with the 2019 SAR Cyber-Event Reporting Requirements Bill Elliott & Mike Detrow, Young & Associates, Inc.	7/11/2019	FinCEN Guidelines on Reporting Elder Financial Exploitation Susan Costonis, Compliance Consulting and Training for Financial Institutions
Morning			
6/3/2019	SPECIAL EDITION Fair Lending Examinations: Increased Scrutiny, New Methodologies & False Positives Elizabeth Fast, Spencer Fane LLP	7/15/2019	Introduction to SBA Lending Kimberly A. Rayer, Starfield & Smith, PC
Monday		Monday	
6/4/2019	BSA Series: Job-Specific BSA Training for Operations Susan Costonis, Compliance Consulting and Training for Financial Institutions	7/16/2019	BSA Series: Job-Specific BSA Training for the Frontline Dawn Kincaid, Brode Consulting Services, Inc.
6/5/2019	Handling Dormant Accounts, Unclaimed Property & Escheatment Elizabeth Fast, Spencer Fane LLP	7/17/2019	Regulation E Series: Legally Handling ATM & Debit Card Claims Under Regulation E Elizabeth Fast, Spencer Fane LLP

7/18/2019	Wire Transfer Compliance, Including International Remittances Dawn Kincaid, Brode Consulting Services, Inc.
7/23/2019	Call Report Series: Call Report Regulatory Capital, Including Key Changes & Other Schedules Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
7/24/2019	Opening Accounts Online: Rules, Risks & Best Practices Susan Costonis, Compliance Consulting and Training for Financial Institutions
7/25/2019	From Prospect to Customer: Skills & Tools for Successful Business Development Tim Tivis, Pinnacle Training Group
7/30/2019	Consumer Collection Series: 20 Common Mistakes in Consumer Collections Elizabeth Fast, Spencer Fane LLP
8/1/2019	Outsourcing Tech Services: Regulations, Examiner Expectations & Actions for Vendor Management David A. Reed, Reed & Jolly, PLLC
8/5/2019 Monday	Official Demands Part 1: Handling Subpoenas, Summonses & Other Legal Process Elizabeth Fast, Spencer Fane LLP
8/6/2019	RA Series: IRA Reporting, Common Issues & Error Resolution Frank J. LaLoggia, LaLoggia Consulting, Inc.
8/7/2019	New Security Officer Training: Responsibilities, Best Practices & Skill-Building Tools Barry Thompson, Thompson Consulting Group, LLC
8/8/2019	Mortgage Lending Hot Spots Series: Adverse Action in Mortgage Lending: Compliance, Notices & Best Practices Ann Brode-Harner, Brode Consulting Services, Inc.
8/13/2019	Developing the Right Strategic Plan for Your Bank Marcia Malzahn, Malzahn Strategic
8/14/2019	What Are Those Partnership & S-Corp Tax Returns Telling Me? Tim Harrington, TEAM Resources
8/15/2019	FFIEC Cyber Security Risk Assessments: Policy, Recent Findings & Recommendations Randall J. Romes, CliftonLarsonAllen LLP
8/20/2019	Call Report Series: Introduction to Call Report Loan Classifications Amanda C. Garnett, CliftonLarsonAllen LLP
8/21/2019	E-Compliance Rules, Policies & Best Practices for Email, Web, Mobile & Social Media Nancy Flynn, The ePolicy Institute™
8/22/2019	Regulation E Series: How to Handle Unauthorized Electronic Fund Transfers Under Reg E Elizabeth Fast, Spencer Fane LLP
8/27/2019	IRA Series: Top 10 Most Misunderstood IRA Issues: Turning Confusion into Confidence Frank J. LaLoggia, LaLoggia Consulting, Inc.
8/28/2019	Effective Management of Credit Report Disputes: Completing ACDVs, AUDs & Correcting Joint Credit David A. Reed, Reed & Jolly, PLLC
8/29/2019	Opening Donation, Memorial & Other Accounts for Nonprofit Organizations & Corporations Susan Costonis, Compliance Consulting and Training for Financial Institutions

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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