



INDEPENDENT **COMMUNITY** BANKS  
OF NORTH DAKOTA

## **COMMUNITY BANKER** NEWSLETTER

Official Newsletter of Independent Community Banks of ND

Jul/Aug 2020 Issue



**ICBND Golf Scramble & Social,  
August 17, 2020.  
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# INDEPENDENT COMMUNITY BANKS OF NORTH DAKOTA PO BOX 6128 BISMARCK ND 58506-6128

701.285.7121

INFO@ICBND.COM

WWW.ICBND.COM

## Senator John Hoeven

338 Russell Senate Office Building  
Washington DC 20510  
Phone: 202-224-2551  
Fax: 202-224-7999

Legislative Aide: Tyler Hardy

[Tyler\\_Hardy@hoeven.senate.gov](mailto:Tyler_Hardy@hoeven.senate.gov)

## Senator Kevin Cramer

400 Russell Senate Office Building  
Washington DC 20510  
Phone: 202-224-2043  
Mobile: 202-981-1090

Legislative Aide: Jason Stverak

[Jason\\_Stverak@cramer.senate.gov](mailto:Jason_Stverak@cramer.senate.gov)

## Congressman Kelly Armstrong

1004 Longworth House Office Building  
Washington DC 20515  
Phone: 202-225-2611  
Fax: 202-226-0893

Legislative Aide: Connor Crowley

[connor.crowley@mail.house.gov](mailto:connor.crowley@mail.house.gov)

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## Chairman's Remarks



**David Mason**

First International  
Bank & Trust  
Bismarck  
ICBND Chairman

Welcome to August and I hope this finds you well. I recently spent the week at the Morton County Fair and it was simply tremendous to watch young entrepreneurs (ie. 4H'ers) invest their time and money into their animals. It was also great to watch them have a market to participate in and show their work off to a crowd and group of judges. As always, community bankers were there supporting the industry, hopes, and dreams of these individuals. It was an excellent time to witness, that during times like these, there are still great things going on and they are being witnessed by great people within our communities. Thanks so much to all of our community bank members who show up, help out, and support our communities in a time where it is vital that they see their local banker lead by example and support the community.

This is my last opportunity to reach out to all of you as your Chairman this year. I cannot

express how privileged I feel to have had the chance to fulfill this duty this year. 2020 will go down as a year that Community Banks should be proud of and I am proud of all of you and thank you for letting me be in this role during this time. ICBND has been essential to my career and, through the Emerging Leaders program, solidified my desire to be a community banker. I am forever indebted to this organization for giving me that gift. Community banking is one of the most honorable professions that we can have the opportunity to participate in. Thank you, to the ICBND and all of our members, for giving me that gift and thank you for letting me act as your Chairman this year.

God bless you and the work that you do!

Dave



## President's Remarks



**Barry Haugen**

ICBND President

Despite these very weird and unprecedented times, I hope you've had some time to safely enjoy some summertime activities. At least the weather has been pleasant!

By the time you read this we will already be well into August. Normally, your ICBND staff would be in the home stretch of preparation for our annual convention. Sadly however, for the first time in 53 years, the Independent Community Banks of North Dakota will not be holding its annual convention this summer. As you know, your convention committee and board of directors made the difficult decision to cancel the convention in 2020 due to the ongoing pandemic. While the convention is off, we are moving forward to safely host a golf outing and social on Monday, August 17. I hope to see many of you later this month.

Politics, of course, are in the air again as well. Following the general election in November, the 67th Assembly of the North Dakota Legislature will hold its organizational session in early December in preparation for the 2021 legislative session which will be called to order on January 5<sup>th</sup>.

ICBND personnel will be involved every step of the

way and we've been preparing for the session with the legislative committee convening just this week to discuss priorities and strategies for the upcoming session. Logistically, I suspect this will be a very interesting and different legislative session. For those of you who've spent time at the North Dakota Capitol during prior sessions, you know that cramped, packed, poorly ventilated hearing rooms are the norm. And remember, every bill gets a hearing, and every bill gets an up or down vote in its chamber of origin. In part, that's the beauty of the system that we have in North Dakota. But, that will certainly be challenged this time around. Technology will certainly play a role and fill some gaps. And, I've even heard rumors that alternative, more roomy locations are being considered for the assembly. I'm not sure if that will come to fruition or even if those rumors have merit. What I do know is that these are interesting times and community banks will continue to be a bastion of support and service to their customers and communities.

Until next time, please enjoy the rest of your summer!

Barry







**REBECA ROMERO  
RAINEY**  
PRESIDENT AND  
CEO

“There’s an undeniable sense of connection among us, and I’ve seen how community banks have responded.”



## FLOURISH COLUMN

**What a different August** this will be than in previous years. Yet, as much as things have changed, I find comfort in the fact that the core of what we do at ICBA and as community bankers is steadfast.

Ninety years ago, a founding group of community bankers rallied around the goals of maintaining their independence and protecting their communities. They formed ICBA to leverage the power of their collective voices. Our goal today is to continue in this vein, increasing the impact of community banks by amplifying your influence.

As we implement this mission virtually, I am continuously amazed at the strength of the community bank spirit. Despite being unable to come together in person, community bankers show up for each other and for their communities. Our community bank briefings provide evidence of this drive, with upwards of 1,500 bankers participating. ICBA staff provide overviews of the latest happenings to parse the must-know information, but it’s through you, your interactions and your insights that the spirit of community banking truly

emerges. In a time when it’s never been more important to listen, learn and support one another, these calls exemplify the very nature of ICBA. We band together to ensure we all succeed.

But these calls aren’t just for talking. We connect to access new opportunities, new ways of thinking and new solutions to support each other in this dynamic, evolving environment. Reflecting on the challenges we’ve faced this year, I can think of no point in history when we have been met with banking decisions that elicited such quick-turn, strategic action. Paycheck Protection Program planning, social distancing, remote working and more shook our business plans and day-to-day operational procedures and redefined how we work.

But despite this shift, our collective mission remains constant. We continue to come together to chart a path forward. That’s why it’s so powerful to have ICBA as a place for like-minded community bankers to convene, so we can define where we’re heading as an industry.

There’s an undeniable sense

of connection among us, and I’ve seen how community banks have responded. Each of you has stepped up to an even greater extent and is moving forward with intensified purpose, and I hope you’ll enjoy reading more of these stories of resilience, of the passion behind our work, in this month’s issue.

I am proud of what we, as a community of community bankers at ICBA, have been able to do. Together, we will continue to flourish for years to come.

### **What you need to know**

As we consider the future, supporting the development of next-generation leaders remains a priority. That’s why we’ve taken our LEAD FWD Summit online. We hope members of your team will join us virtually Sept. 21–22.

**Connect with Rebeca**  
**@romerorainey**

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



NOAH WILCOX  
CHAIRMAN, ICBA

**“Community banks will strengthen our position at the center of the financial services industry. That’s the power of your membership at work.”**



## FROM THE TOP COLUMN

### **There are no two ways**

**about it:** We’ve been through a lot in 2020. This year has proven to be one of the most difficult on the books. It’s made me thankful for my ICBA membership as I work to navigate this new terrain.

In fact, membership has never been more critical than during this pandemic. We’ve all weathered calamities in the past and made it through uncertain times, but in the history of our businesses, we’ve never been in waters as uncharted as these. We’re in a time where what’s next is changing by the minute, and the sheer volume of new data to digest is mindboggling.

Just look at the early Paycheck Protection Program (PPP). The regulatory agencies issued guidance literally by the hour—sometimes conflicting with each other. At the same time, we were trying to run our businesses, take care of staff during a pandemic and navigate opportunities for our customers. With new information being thrown at us on a continuous basis, it made for a near-impossible feat.

That’s where ICBA stepped in. The organization has been

able to take everything that was flying at us at 100 miles per hour and put it into a CliffsNotes version. The ICBA team has helped community bankers focus on what we *really* need to know so we can pivot, adjust and move forward. In addition, they have brought bankers together virtually to share experiences and help one another, and that connection has been invaluable in identifying concrete solutions for PPP issues.

Though the PPP has closed, the ongoing pandemic means we’re not back to business as usual. And as guidance continues to shift, ICBA persists in working for community bankers like you. We’ve been in virtual meetings with the Trump administration. We’ve shared our opinions with lawmakers through letters and statements. We’ve issued press releases and spent countless hours with reporters. And, through ICBA’s Be Heard grassroots action center ([icba.org/beheard](https://icba.org/beheard)), we’ve empowered you to add your bank’s voice to the chorus.

As ICBA chairman, I am responsible for serving not just my community bank, but all of yours, too. So, in partnership with the ICBA

board of directors and staff, I will continue to fight for what we need now and into the future, and we will identify ways for the association to respond to those needs.

Mark my words: As the world gains its footing and becomes more certain again, community banks will strengthen our position at the center of the financial services industry. That’s the power of your membership at work.

### **My Top Three**

We can all use a little more music in our lives right now. If you know me, you know I’m a huge Bob Dylan fan. So, please enjoy my three favorite songs:

1. “Visions of Johanna”
2. “Tangled Up in Blue”
3. “Don’t Think Twice, It’s All Right”

**Connect with Pres  
@NWWilcox**

**Noah W. Wilcox** is chairman of ICBA, president, CEO and chairman of Grand Rapids State Bank and chairman and CEO of Minnesota Lakes Bank in Delano, Minn.



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

#### **Prepayment commentary**

Vining Sparks, ICBA Securities' exclusive broker-dealer, publishes a monthly analysis on mortgage security refinance activity on a wide selection of MBS. To subscribe to the Mortgage Prepayment Summary, visit [viningsparks.com](http://viningsparks.com) or contact your Vining Sparks sales rep.

## PORTFOLIO MANAGEMENT

### **Ready to run**

**After a lag, prepayments are primed to take off.**

If you are inclined to read bond analysts' research reports, eventually you'll chance upon some commentary that addresses the performance of mortgage securities. To many of the uninitiated, which I pointedly state do not include community bankers, mortgage-backed securities (MBS) are an abstract collection of investments that have long maturities and a volatile series of principal paydowns. They seem to require a lot of effort and are only marginally tethered to the housing finance market in general.

But not so fast: Further analysis reveals that community banks have a higher weighting of their investments in the mortgage sector than at any time in the past. So, MBS must have some kind of appeal, and tellingly, it's with financial professionals. The qualitative features that are attractive to community banks include:

- cash flows that complement the loan portfolio
- ability to modify price risk profile efficiently
- high degree of liquidity
- outstanding credit quality

What's not to like? Well, in the 2020 interest rate environment, the total lack of control over prepayments. In fact, this year may set new standards for refinance activity. Let's see what the near future for MBS may look like and try to develop a game plan to insulate against unwanted cash flow.

### **Where we've been**

A good place to start is to look back a decade or so ago, to see if we've been to these current

secondary market levels yield levels before. The answer is close, but no. The required rate for a new conforming mortgage to be worth par to Fannie Mae or Freddie Mac, also known as the Commitment Rate, is closely tracked by mortgage lenders. For example, if the Commitment Rate is 2.5%, a lender can make a 3.25% loan to a borrower, keep 25 basis points (0.25%) for servicing income, pay the agency about 50 basis points (0.5%) for its guarantee fee and deliver the net coupon at par.

Back in late 2012, the lowest the 15-year Commitment Rate hit was 2.07%. Not coincidentally, prepayments on all coupons of MBS spiked and peaked about 60 days later. The elevated refinancing activity continued throughout the first half of 2013. The second half of the decade saw some general stability in the mortgage market and reasonably steady cash flows from mortgage securities. No so today.

### **Where we may be going**

As of this writing, we are at truly historic required rates. The Fannie Mae 30-year Commitment Rate has been well south of 2.5% for several months, and its 15-year cohort has hovered in the 1.7% range. This means that 30- and 15-year loan rates around 3% and 2.375% respectively could be sold into the secondary market at or near par.

And here's the kicker: Mortgage lenders have not yet rushed to be the cheapest on the block. Lender surveys indicate that conforming loan rates have stayed at least 50 basis points (.5%) more than the Commitment Rates after accounting for servicing and guarantee fees. A combination of factors, including resource limitations and the—

understandable—quest for fee income, have kept the loan rates relatively high compared to Fannie's secondary rates.

### **First in its class**

In mid-June, there was a unicorn sighting in the MBS market: A 15-year Fannie Mae MBS with a 1.5% coupon. It was the first in history with a coupon that low. If Commitment Rates remain anchored where they are now, there will be more to follow. Given the rush by many community banks to remain more or less invested, since overnight rates appear to be destined to remain near zero for some time, the prices on these low coupon MBS are in the 102.00 range. While that may be a challenge for some investors, at least these pools should have relatively muted refinance profiles.

If the mortgage lending community eventually throws in the towel regarding pricing discipline, there will be a bunch of recently-originated loans that will be in the "drop zone." At the end of the day, there are really only three strategies that provide much hope in the way of prepayment protection:

1. MBS with very low borrowers' rates
2. pools comprised of loans with low outstanding balances
3. securities such as [DUS \(Delegated Underwriting and Servicing\)](#) bonds or Freddie K's that have defined prepayment penalties.

Some combination of these can help stabilize the cash flows in your community bank's bond portfolio. Prepayments that walk, not run, will likely be a desirable trait for investors in 2020.

**Jim Reber, CPA, CFA** ([jreber@icbasecurities.com](mailto:jreber@icbasecurities.com)), is president and CEO of ICBA Securities, ICBA's institutional, fixed-income broker-dealer for community banks.



## ICBA BRIEF BACKS LEGAL CHALLENGE TO OCC FINTECH CHARTER

The Independent Community Bankers of America (ICBA) filed a friend-of-the-court brief supporting the New York Department of Financial Services lawsuit challenging the Office of the Comptroller of the Currency's special-purpose national bank charter for fintech companies.

"The Office of the Comptroller of the Currency's proposed special-purpose fintech charter lacks not only sufficient oversight of nonbank tech firms, but also a legal basis for its implementation," ICBA President and CEO Rebeca Romero Rainey said today. "If the OCC wishes to create a special-purpose fintech charter, it should obtain statutory authority from Congress to ensure it proceeds on a sound legal footing."

In the amicus brief, ICBA said the National Bank Act was enacted to transform a fragmented system of local currencies into a single, uniform currency. The OCC was created to charter and supervise national banks to facilitate the establishment of a national currency. Because taking deposits was a central banking function necessary for fulfilling the purpose of national banks, the National Bank Act does not authorize the OCC to charter special-purpose national banks that don't take deposits. Therefore, the OCC's policy of chartering nonbanks is inconsistent with the purpose of the National Bank Act and its statutory provisions.

Further, ICBA said, the OCC is not eligible in this case for the "Chevron doctrine," which grants considerable rulemaking discretion to regulatory agencies, because its policy is a radical departure from 160 years of National Bank Act interpretation and does not serve the purposes of the law. ICBA's brief follows a federal judge's October 2019 ruling that the OCC lacks the authority to grant bank charters to non-depositaries, which the OCC is appealing.

ICBA will continue working to ensure any new chartered institution should be subject to the same supervision and regulation required of community banks.

## ICBA CONTINUES PUSHBACK AGAINST POSTAL BANKING AMENDMENT

ICBA continued pushing back against a pending amendment to a 2021 spending bill that would fund a postal banking pilot program at the U.S. Postal Service. In a [joint letter](#) to congressional leaders, ICBA and other groups said postal banking would raise regulatory and consumer-protection concerns while exacerbating USPS financial challenges.

In a [separate letter](#) last week, ICBA said USPS has virtually no expertise in providing financial services and would merely introduce another tax-advantaged and lightly regulated entity into the marketplace.

ICBA has consistently opposed postal banking and in 2018 called on a Treasury Department task force to recommend prohibiting an expansion of banking services at USPS. The task force did so in a December 2018 report, noting that USPS has narrow expertise and capital limitations.

## ICBA SEEKS CLARITY ON ECONOMIC INJURY DISASTER LOAN LIENS

ICBA is seeking clarity from the SBA on its treatment of Economic Injury Disaster Loans.

The SBA requires collateral on EIDL loans over \$25,000 and takes a blanket lien on borrower assets. It also imposes restrictive covenants prohibiting sale or transfer of the collateral, or securing financing with superior liens, without SBA's consent.

ICBA is asking SBA to resolve this situation, which hinders borrowers' ability to draw down or renew bank operating loans or to obtain a loan to replace or purchase new equipment—normal bank credit needed to operate their businesses.

## STIMULUS GRASSROOTS PUSH CONTINUES

ICBA continues calling on community banks to use its [Be Heard grassroots action center](#) to urge Congress to advance ICBA's specific recommendations in the next stimulus package.

Senate Republicans released initial proposals for the next round of stimulus legislation that include ICBA-advocated policies, including streamlined Paycheck Protection Program forgiveness and liability protections from COVID-19-related lawsuits.

[Contact Congress now](#)

### About ICBA

The Independent Community Bankers of America® creates and promotes an environment where community banks flourish. With more than 50,000 locations nationwide, community banks constitute 99 percent of all banks, employ nearly 750,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than \$5 trillion in assets, nearly \$4 trillion in deposits, and more than \$3.4 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers' dreams in communities throughout America. For more information, visit ICBA's website at [www.icba.org](http://www.icba.org).





**CHARLES POTTS,**  
ICBA SENIOR VICE  
PRESIDENT, CHIEF  
INNOVATION  
OFFICER

## INNOVATION STATION

### ICBA's ThinkTECH Network

**As part of our focus and commitment Program** to bring innovation to the community bankers we serve, ICBA launched the ThinkTECH Network. The network, a central repository of cutting-edge fintech vendors and solution providers, became a valuable resource during the COVID-19 crisis as community bankers across the nation sought to address unprecedented disruption to their operations and staff. In the wake of COVID-19, community banks closed local branches, moved to digital platforms and faced new demands, including the distribution of millions of Economic Impact Payments (EIP) and the online application and processing requirements of the Paycheck Protection Program (PPP), both components of the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

To meet the challenges they faced, many community bankers looked to the ThinkTECH

Network to find solutions that would address their and their customers' needs. Not surprisingly, analytics over the 90 days leading up to April revealed the overwhelming number of community bankers who accessed the network viewed the categories of digital banking, followed by lending and payments, most often.

Each of these areas speaks to ICBA's overall mission and focus on innovation. ICBA also expects to see a surge of interest in critical areas, such as new account origination, security, regtech and customer experience, with onboarding and digitization remaining top of mind.

As we look ahead to the "new normal" post-COVID-19, we want to remind community bankers that the ThinkTECH Network is a benefit included as part of their ICBA membership. Solution providers included in the ICBA ThinkTECH Network are mission-driven, vetted and have a proven history of financial performance. We understand that the volume of information inundating community

bankers today can be overwhelming, confusing and sometimes contradictory. Frankly, bankers need to spend their time being good bankers and not spend an excessive amount of time searching and navigating the confusion out there.

That's why we rely heavily on our partnership with Bank Director and the broader net it casts to bring the ThinkTECH Network to our members. ICBA's investment in this partnership enables us to bring greater variety and more appropriate solutions to community banks.

As I've said many times before, we invite your feedback on the ICBA ThinkTECH Network. If there are vendors we should be talking to and reviewing for inclusion, please let us know. The network is a continuous work in progress, and we want to hear from you. If you haven't taken advantage of this resource, now is a good time to familiarize yourself with the platform. To access it, go to [icba.org/thinktech](https://icba.org/thinktech)

**Charles Potts** is ICBA senior vice president and chief innovation officer. He can be reached at [charles.potts@icba.org](mailto:charles.potts@icba.org)





LINDSAY LANORE,  
GROUP EXECUTIVE  
VICE PRESIDENT OF  
COMMUNITY BANKER  
UNIVERSITY

#### Build skills with Community Banker University

If your community bank uses ICBA's Online Training Center, review available courses at least once a year and recommend one or two to your direct reports. The library includes courses on both technical and soft skills, such as change management and problem-solving. [icba.org/education](https://icba.org/education)

## LEADERSHIP AT ALL LEVELS

### Tell me more

**Tell me more.** This is a powerful phrase, and one that we may not be using as much as we should.

Your team is a valuable resource. Using the words “tell me more” is open-ended and inclusive, and it tells everyone that you’re interested in their ideas and opinions. You may have answers, but you can’t have all the answers all the time.

“Tell me more” is a reminder to take a breath and listen fully. Studies have shown that we may hear, but we don’t always take in what’s being said. And that’s harder than ever in the digital era, as our attention spans grow ever shorter.

Make time for conversation, ideally face to face (on screen or safely distanced, if necessary), then slow down and really listen. Don’t start formulating your response in your head before the other person has finished speaking (we’ve all done it), don’t distractedly check your phone and don’t cut someone off when you think you’ve

heard enough. Asking for input and then ignoring it is worse than not asking for it at all.

If you don’t understand what someone is saying, ask them to clarify. If something is unclear or even incoherent, it may be tempting to hurry the conversation along, but sometimes taking the time to dig a little deeper can reap rewards.

There is often an issue simmering or hidden just below the surface of a statement. The phrase “tell me more” can help draw that out in an inviting, honest manner. It may coax out the real reason your team member has brought up an issue. This prompt leads to better listening. Effective listening is about being actively involved in a conversation, going beyond words, looking at body language and considering the context. Remember what you already know about the person, including their cultural background, but try not to prejudge what a person says based on what you think of them.

That can be a delicate balance.

“Tell me more” encourages a conversation to go beyond the surface. It’s a teaching moment for others involved in the discussion to push to the 30,000-foot level and view the situation holistically, perhaps before a problem becomes bigger than it needs to be. It might also open the door to a difficult conversation that needs to be had. Plus, it might uncover exciting new opportunities that weren’t even on your radar.

This principle applies to customer interactions, mentoring or even parenting. If people feel like you want to hear what they have to say, they will be more likely to listen to—and follow—what you have to say. The more you ask, the more new ideas you are welcoming in. And that invites positive change.

Lindsay LaNore is group executive vice president of Community Banker University and can be reached [lindsay.lanore@icba.org](mailto:lindsay.lanore@icba.org).

## **Featuring ICBND's Newest Associate Members**

**We appreciate our associate members and encourage all of you our member banks when looking for a specific product or offering to refer to your associate members first to fulfill your growing community bank's needs. Support those that support your association!**

### **OUR NEWEST MEMBER:**

## **CloudCover**

14000 Sunfish Lake Blvd NW Site 204  
Ramsey MN 55303  
Phone: (320) 291-0776  
Contact: John Riordan  
Email: [johnr@cloudcover.net](mailto:johnr@cloudcover.net)  
Website: [www.cloudcover.cc](http://www.cloudcover.cc)



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### **Members announcing changes:**

Dougherty &  
Company LLC  
is now  
**Colliers  
Securities LLC**



**Colliers Securities**, part of Colliers International and formerly **Dougherty & Company**, is a full-service investment bank and brokerage firm that offers a wide array of products and services to individuals and institutional investors nationwide. For over 40 years we have delivered wealth management solutions for individuals' financial needs by combining the qualities and familiarity of a local brokerage firm with the capabilities and resources of a Wall Street clearing firm. For institutional investors, we provide a multitude of innovative solutions customized to meet their business needs - whether you are looking for equity or fixed income capital markets solutions,

our team can work closely with you to formulate effective strategies. Colliers Securities is a member SIPC/FINRA.

**Middaugh Benefits Consulting** joined **North Risk Partners**, one of the largest independent insurance broker and risk advisory firms in the Midwest.

Middaugh's office of six employee benefits and individual health insurance professionals located in downtown Fargo, N.D., is now one of North Risk Partners' 25 locations. Acquiring Middaugh Benefits expands the firm's footprint to a four-state region, including Minnesota, Iowa, Nebraska, and now North Dakota.

Joining North Risk Partners grows Middaugh's capabilities to now include property and casualty insurance solutions for businesses and individuals, and adds services for its clients in the areas of human resources, health and safety, and more.

Because of their expertise in the space, the Middaugh team will lead North Risk's Association Plan Management for the firm's northern offices.

**North Risk Partners** specializes in strategic insurance solutions for people and business. Our team helps clients **Face Risk Head On** with right-fit insurance coverage and loss prevention resources. For businesses, we offer commercial insurance, surety bonds, employee benefits, as well as programming and compliance support in the areas of human resources, health and safety, and more. We are one of the largest, privately owned, independent insurance broker and risk advisory firms in the Midwest with over 300 employees and over 25 locations across four states: Minnesota, Iowa, Nebraska and North Dakota.





## CUSTOMER DATA SHARING: WHAT YOU (AND YOUR CUSTOMERS) SHOULD KNOW

By Cary Whaley



When I think about customer-permissioned data sharing, I am reminded of the scene from the movie, *Ferris Bueller's Day Off* where Ferris and his best friend, Cameron, leave the keys to a Ferrari with an attendant only to discover later that the valet has taken the luxury sports car out for a joy-ride.

That's all well and good in movies, but in the real world weighing the risk-versus the reward is no laughing matter.

In today's marketplace, where there seemingly is an "app for everything" perceived convenience must be carefully measured against potential risks. According to a [February 2018 Bankrate survey](#), over two-thirds of smartphone users have at least one financial app. These apps promise many benefits for consumers, including consolidated financial information, fraud identification, identity verification, bill payment, account and user validation, financial management, and financial advice.

However, many of these services come with a catch, -- consumer banking logins, the proverbial "keys" to their financial car, to provide the data that powers these apps. While community banks constantly remind their customers never to give their bank login credentials anyone else, many users do not truly understand the implications of forfeiting their logins.

These apps, the non-bank providers that operate them, and the aggregators they enlist to collect the data, pose a risk not only for consumers, but for their bank as well. Unfettered access to a customer's online banking portal can result in the data being shared or sold to unauthorized parties or account takeover in the event of a breach.

Community bankers are keenly aware of the challenges associated with managing direct technology vendor relationships. These challenges are exacerbated when consumers share their digital banking login with an entity with which the bank does not have a direct relationship and has not undergone the bank's due diligence procedures.

Is there a responsibility for banks to share data with third parties? Legally, section 1033 of the Dodd-Frank Act requires a bank to make a consumer's data and financial records available upon request.

However, the law does not require banks to provide permissioned third-party access to consumer data. In 2017, the Consumer Financial Protection Bureau published principles related to the sharing of consumer data. The nine non-binding principles cover: access, data scope and usability, control and informed consent, authorized payments, security, transparency, accuracy, ability to dispute and resolve unauthorized access, and efficient and effective accountability mechanisms.

Many banks allow access to third parties with consumer permission, so denying access could result in a competitive disadvantage or worse, lost business.

As a community bank, there are steps you can take to determine the impact of consumer-permissioned data sharing to your bank.

- \* Identify the extent of consumer-authorized access to online and mobile banking platforms.
- \* Assess the types of risks related to consumer-permissioned data sharing.
- \* Develop a policy for customer-permission data access.
- \* Work with your technology providers to determine ways to grant consumer-permissioned data access without sharing customer login credentials.
- \* Educate your customers on the risks associated with sharing login credentials.

ICBA offers a [useful reference guide](#) as well as [educational resources for your customers](#) that address consumer-permission data access best practices. Additionally the Consumer Financial Protection Bureau recently posted [What to consider when sharing your financial data](#), which provides consumer-focused education on how data sharing works.

We also continue to advocate on your behalf and maintain an ongoing dialogue with policymakers on the best ways to ensure consumer privacy and continue to protect your customer's financial data. Additionally, ICBA actively participates in two groups, Financial Data Exchange (FDX) and Afinis, that are developing API standards to eliminate the need for consumers to share their login credentials with a fintech apps.

Because when it comes to protecting customer data, it's essential that community banks remain in the driver's seat.

*Cary Whaley is ICBA first vice president of payments and technology policy.*



## NCUA FINALIZES FIELD OF MEMBERSHIP RULE

The National Credit Union Administration [finalized](#) its embattled field-of-membership rule significantly expanding the service areas in which community credit unions can do business.

Among its provisions, the rule would allow credit unions to include suburbs of metropolitan areas in their fields of membership while cutting out their urban cores. It would also define entire states and major metro centers as rural districts.

The U.S. Supreme Court last month [declined](#) to review the rules, ending an ICBA-supported legal challenge going back several years.

## GROUPS JOIN ICBA IN URGING CLOSURE OF ILC LOOPHOLE

ICBA and other groups [urged Congress](#) to impose a three-year moratorium on industrial loan company licensing applications. In a [joint letter](#), ICBA, the Bank Policy Institute, and the Center for Responsible Lending said the moratorium would provide Congress time to pass pending legislation to permanently close the ILC loophole.

Noting that the ILC loophole allows parent companies to avoid consolidated oversight while violating the separation of banking and commerce, the groups said the growth of Big Tech introduces new concerns over consumer data, including sensitive personal financial information.

"In the era of dominant Big Tech, we should be cautious before giving technology companies even greater reach into the economic life of Americans by allowing them to own banks," the groups wrote.

ICBA President and CEO Rebeca Romero Rainey wrote in a recent [op-ed on Medium](#) that companies are increasingly seeking to exploit the ILC loophole while the nation grapples with COVID-19. Community bankers can use ICBA's [Be Heard grassroots action center](#) to urge their senators to co-sponsor ICBA-advocated legislation to close the ILC loophole.

## ICBA OPPOSES OCC TALK OF NARROW-PURPOSE PAYMENTS CHARTER

ICBA and other groups expressed opposition to the OCC's recent discussions to offer a narrowly focused payments charter. Citing financial industry pushback on the OCC's proposed special-purpose fintech charter, the groups asked the agency to clarify its expectations before proposing any narrow-purpose charters.

In a [joint letter](#) to Acting Comptroller Brian Brooks, the groups said the agency should undertake an open and transparent process in considering new charters and apply Bank Holding Company oversight to limited-purpose entities.

A federal judge last fall sided with the New York Department of Financial Services in ruling that the OCC lacks the authority to grant bank charters to nonbanks that are ineligible for deposit insurance, which the OCC is appealing.

## ICBA POSTS GUIDE ON ECONOMIC INJURY DISASTER LOAN LIENS

ICBA [posted a new guide](#) to Small Business Administration lien requirements on Economic Injury Disaster Loans after seeking SBA input on its treatment of EIDLs.

The guide notes that EIDL loans over \$25,000 require a blanket Universal Commercial Code lien allowing the SBA to take an interest in the assets of the business. It also says the SBA does not prohibit lenders with a superior lien position to the UCC-1 lien to continue advancing additional funds under existing borrowing arrangements.

The guide also provides SBA contact information for borrowers and lenders seeking consent for subordination, and it links to additional EIDL resources from SBA.

Additional information on the federal pandemic response are available in ICBA's [frequently asked questions](#) on COVID-19. [View the EIDL guide.](#)

## SMALL BIZ SWITCHING TO COMMUNITY BANKS: WSJ

Many small businesses have switched from large banks to community banks amid the COVID-19 pandemic because of their successful implementation of the Paycheck Protection Program, [The Wall Street Journal](#) reported.

The article notes that community banks punched above their weight when it came to the PPP, with banks under \$10 billion in assets accounting for 14 percent of banking industry assets but 52 percent of PPP loans and 44 percent of approved funds.

In a recent [Main Street Matters post](#), ICBA's Noah Yosif broke down PPP loan data confirming that community banks have led the way in supporting the economic recovery in local communities.

With Congress debating the next stimulus package, ICBA continues calling on community bankers to use its [Be Heard grassroots action center](#) to urge Congress to advance PPP reforms as well as capital, accounting, and tax relief.



A portrait of Callie Schlieman, a woman with blonde hair, smiling. She is wearing a dark blazer over a red top.

Callie  
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## Office of Attorney General

### FRAUDULENT CONTRACTORS BANNED IN NORTH DAKOTA

Attorney General Wayne Stenehjem has issued two Cease & Desist Orders against fraudulent business operators who violated the state's consumer fraud and licensing laws.

**Christopher Thomas** advertised on the Bismarck Area Classifieds Facebook group. The consumer protection division investigated after receiving a complaint in December 2019, that Thomas took an advance payment from a homeowner to complete several jobs. Thomas showed up once to prepare a room for painting, but once the payment cleared, Thomas never returned. Thomas' last known address is in Nampa, Idaho. Thomas initially told investigators he would provide a full refund to the homeowner, but since then he has refused to respond to any communications or provide a refund. Thomas is banned from conducting any further business in North Dakota.

**William Wilson, John Lovell, and Charles Lovell**, doing business under several business names including **William Wilson Contracting, Industrial Paving & Coatings, and William Wilson & Charles Lovell Painting**, are banned from doing business in North Dakota. Wilson and the Lovells have addresses in Florida and Delaware. They registered fictitious businesses in North Dakota using the mailing address of ND UPS stores to make it appear they were operating from permanent locations in the state. None of them are licensed as transient merchants. Instead, they operate an asphalt paving scam, soliciting homeowners to repair or replace asphalt driveways and taking advance payments which they cash immediately before beginning the job. As soon as the asphalt is laid, they move on to the next location before the homeowner discovers the shoddy workmanship and poor quality of asphalt. One homeowner contacted the consumer protection division after he discovered the supposed three inch thick layer of asphalt was as thin as one inch and was easily broken. In that instance, investigators were able to obtain a refund for the homeowner.

Attorney General Stenehjem urged homeowners to make sure anyone they hire to do home improvement or repair work is properly licensed in North Dakota.

Any person or company conducting temporary or transient business in North Dakota, whether in one location or when traveling from place to place, is required to obtain a Transient Merchant's license from the Attorney General's office. Contractors doing work valued at more than \$4,000 must be licensed with the ND Secretary of State.

Read the Cease & Desist Orders at: <https://attorneygeneral.nd.gov/consumer-resources/recent-enforcement-actions>.

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### STENEHJEM STATEMENT ON SUPREME COURT DECISION IN SORUM

Attorney General Wayne Stenehjem issued the following statement regarding the Supreme Court's decision in *Sorum, et al. v. State*

Today the North Dakota Supreme Court issued an important opinion upholding the constitutionality of legislation that sought to resolve numerous significant disputes over the ownership of minerals under Lake Sakakawea. In doing so, the Supreme Court affirmed the district court's holding that a majority of the law is constitutional, and reversed the district court's holding that one section of the law was unconstitutional. The result upholds the constitutionality of the entire law. The Supreme Court also reversed the district court's decision awarding over \$700,000 in attorney's fees, costs, and a service award, to each of the individual Plaintiffs. The Plaintiffs had originally sought over \$60 Million from the State in attorneys' fees, costs and service award.

"We expect this will resolve various disputes over mineral ownership under the lake, and mineral royalties that have been held in suspense by companies for years now can be distributed to their rightful owners," said Attorney General Wayne Stenehjem.

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### STENEHJEM REQUIRES UNLICENSED STUDENT LOAN DEBT RELIEF COMPANY TO PROVIDE REFUNDS

Attorney General Wayne Stenehjem has ordered an unlicensed debt relief company to issue refunds to North Dakota consumers and to cease doing business in North Dakota until the company is in full compliance with the state's licensing law.

The Attorney General's Consumer Protection Division initiated an investigation into California-based **Students Loan Services, LLC**, after receiving a complaint from a woman who had paid the company almost \$900, but after several months it had not provided the services she had been promised or taken any action to reduce her student loan debt. After the consumer filed the complaint with the Attorney General's office, the company made a full refund.

Investigators determined that the company was not licensed in North Dakota. Debt relief companies must be licensed by the ND Department of Financial Institutions and post a bond with the state. In communications with the company and its representatives, investigators learned that Students Loan Services, LLC had entered into contracts with eighteen North Dakota residents. The company has agreed to cancel agreements and issue refunds to any of its customers in North Dakota who request it, and to refrain from soliciting any new business until it complies with the state's licensing requirements.

Student loan relief companies offer to help reduce or eliminate the consumers' loan payments and debts by submitting applications on the consumer's behalf to the US Department of Education. These companies charge significant fees for results the consumers could have obtained for free.

For information about student loan forgiveness, visit the Department of Education's website, [www.ed.gov](http://www.ed.gov).

Customers who signed up with Students Loan Services, LLC can contact the consumer protection division at 701-328-3404 for assistance in canceling the contract and obtaining a refund from the company.



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“When COVID-19 struck, the need for bandwidth in our state was pushed as people shifted from working in offices to working at home and from doing schooling in a building to schooling at home. Thanks to partners like DCN and the Broadband Association of North Dakota, in a matter of two weeks, we were able to add an additional 200 gigabit to the backbone across the state to keep employees working and students learning.”



**Doug Burgum**  
North Dakota Governor  
*March 31 daily press conference*

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## 5 WAYS YOUR FINANCIAL INSTITUTION CAN USE DIGITAL TOOLS TO CONNECT WITH CUSTOMERS DURING COVID-19

By John Reynolds



In response to the continuing challenges related to COVID-19, many financial institutions are relying on digital tools, including document management systems, to keep some semblance of normality.

Document management systems are among the digital solutions that help your institution streamline operations and external communication. As financial institutions navigate this unprecedented situation while providing essential services to customers, maintaining productivity remains a priority. Follow these best practices to ensure your institution is operating efficiently while continuing to serve your customers during this time.



Pictured: John Reynolds

### 1. Electronic Document Delivery

To connect with customers, many financial institutions are using digital statements. With digital eStatements and eNotices, your customers can securely view a dynamic, interactive statement or bank notice online. Using these digital tools, your institution can reduce your paper and postage costs while offering convenience and physical safety during the COVID-19 pandemic.

### 2. Centralized Document Library

Another way to provide customers with easy access to their financial information is through the use of a centralized document library. With user-friendly search tools, your customers can find the information they need without coming into a physical location, resulting in their questions being resolved more quickly.

### 3. Customer Communication

In this evolving situation, your customers need up-to-date information from your institution. Using digital marketing tools like statement marketing banners, your financial institution can effectively communicate with customers through personalized messages, such as information on a virtual wealth management seminar, community and public health concerns or new policies at your institution.

### 4. Digital Delivery Channels

Many bankers are facing a variety of concerns due to the circumstances surrounding COVID-19, primarily the safety of their employees and customers, prompting them to promote digital delivery channels as an alternative to branches. If your customers are not participating in digital or mobile banking, encourage that option so your customers will have access to their accounts at any time.

### 5. Personalized Customer Experiences

In today's world, customers demand personalized experiences in every interaction, and the ability to provide that, especially in uncertain times, will set your financial institution apart. As digital transformation continues to drive innovation in our industry, consider how your institution will use technology, such as cloud migration or digital platforms, to enhance or create new customer experiences to meet their changing needs.

As financial institutions continue adapting to the challenges stemming from this global pandemic, any investment—from digital statements to digital banking—that allows your institution to boost its capabilities, increase efficiency or better meet your customers' needs is worth considering. With the many changes brought on by COVID-19, financial institutions that choose to embrace digital transformation and rethink their business technology will be ahead of their competition.

*John Reynolds is vice president of Sales, Document Services at CSI.*



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The advertisement for Guaranty & Title Co. features a blue and red color scheme. At the top, there is a logo of a knight on horseback. Below the logo, the company name "GUARANTY & TITLE CO." is written in a bold, serif font. The main headline "PROTECT YOUR PROPERTY." is in a large, bold, red sans-serif font. Below the headline, there is a paragraph of text in a smaller, blue sans-serif font. At the bottom, there is a call to action "Don't worry, we can help!" and the website address "thetitleteam.com" in a white sans-serif font.



## Office of Attorney General

### \$25,000 A YEAR FOR LIFE PRIZE WON IN MINOT

A North Dakota Lucky for Life® player won a prize of a lifetime with a FOR LIFE win! A Lucky for Life ticket for Thursday night's draw on June 19, won big by matching five white balls, winning \$25,000 a year FOR LIFE! The winning numbers were 1, 6, 16, 27, 34 and the Lucky Ball was 2.

The lucky ticket was sold at Safari Fuels #104, 1500 37th Avenue SW, in Minot. The player with the winning ticket will have the option to receive an annuity payment of \$25,000 a year for life (minimum of 20 years) or a lump sum cash payment of \$390,000. No one has contacted the Lottery office to claim the prize.

"North Dakota players have had some pretty good luck with Lucky for Life," said Randy Miller, director of the North Dakota Lottery. "This is the seventh \$25,000 a year for life winner in North Dakota. We encourage players to promptly check their numbers and sign the back of their tickets."

Winners have 180 days from the date of the drawing to claim their prize. Prizes over \$599 must be claimed at the North Dakota Lottery in Bismarck, but because the Lottery office is currently closed to the public, the winner(s) will need to contact the ND Lottery by telephone first, to receive special instructions and make arrangements to claim their prize. The ND Lottery can be reached at 701-328-1574.

#### UPDATE!

The North Dakota lottery player came forward to claim the \$25,000 a year FOR LIFE prize won. The winner from Max, who chose to remain anonymous, hit it big with a quick pick ticket. The lucky player opted for the one time, lump sum cash payment of \$390,000 before taxes.

For winning numbers and other information, visit us on the web at [LOTTERY.ND.GOV](http://LOTTERY.ND.GOV).

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### ANNUAL CRIME REPORT RELEASED

Attorney General Wayne Stenehjem today released the annual Crime Report detailing crime statistics for 2019. The report is compiled from information reported by local law enforcement agencies across the state.

"This year's report includes mostly encouraging news on the crime front, but one area of great concern. The long-term rate of the most serious offenses appears to have reached a plateau and even declined. Aggravated assaults, drug offenses, and driving under the influence are all down for 2019. The one bleak spot in the state is for homicides, which reached 26 victims, the highest number since reports have been collected," said Stenehjem.

The state's crime rate of 6,281.8 per 100,000 population is down slightly from the 2018 crime rate of 6,339.9. The crime rate is calculated using the Group A offenses, which include the categories of "Crime Against Persons" (such as murder/non-negligent manslaughter, rapes, assaults), "Crimes Against Property" (robbery, burglary, theft, shoplifting, and motor vehicle theft), and "Crimes Against Society" (drug violations, prostitution, animal cruelty). There were 47,871 Group A offenses reported in 2019, including:

#### Crimes against Persons

10,539 crimes against persons, a 2.2% increase from last year

- 26 homicides, compared to 17 in 2018, a homicide rate of 3.4 per 100,000 population.
  - o Ten homicide victims died as a result of domestic violence, two of whom were infants.
  - o Guns were used in ten of the homicides.
- 1,251 reports of aggravated assault (involving serious bodily injury to the victim or use of a weapon in a threatening manner), compared to 1,304 in 2018, a 4.1% decrease.

#### Crimes against Property

Property crimes account for 49.9% of all Group A offenses. There were 23,868 property crimes reported, up 0.1% from 23,854 reported in 2018. Approximately one-third of the \$38.8 million worth of stolen property was recovered by law enforcement.

- There were 83 reports of arson in 2019, a 118.4% increase from the 38 reported in 2018. In 2017, there were 61 arsons reported.

#### Crimes against Society

- Drug/narcotic violation offenses decreased by 6.4% from 6,884 in 2018 to 6,444 in 2019. Marijuana, methamphetamine, and heroin were the top three drug types seized.
- In 2019, there were 100 animal cruelty offenses, up from 82 reported in 2018. Until 2016, when the federal government created a separate offense category, these offenses were included in the "other" offenses.

#### Group B offenses

Group B offenses include DUI, bad checks, disorderly conduct, trespassing, and other less serious offenses. In 2019, the total number of Group B arrests reported was 16,202, a 1.8% decrease from the 16,493 in 2018.

- DUI arrests decreased by 6.2%, from 5,148 in 2018 to 4,828 in 2019, continuing the downward trend that began in 2015.



# Live Well, Work Well

July 2020

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## Boost Your Mental Well-being During These Uncertain Times

The coronavirus (COVID-19) pandemic has caused uncertainty, stress and worry for many for the past few weeks. Even as businesses reopen and restrictions are lifted, many Americans are experiencing considerable anxiety.

With more than half of Americans reporting to Dynata, a survey insights firm, that they think the COVID-19 pandemic will last six months or more, many health experts are concerned about the nation's mental health.

**In fact, according to a recent Gallup poll, nearly 60% of U.S. adults reported daily stress and worry due to the pandemic.**

While experiencing stress or anxiety over the health and economic fears brought on by COVID-19 is normal, if you don't take steps to cope with these feelings, you can put yourself at risk for long-term health effects.

Try these tips to keep your coronavirus-related stress and anxiety under control:

- **Stay informed, but don't obsess**—It can be easy to become overwhelmed by watching the news and reviewing the updates of the COVID-19 situation. While it's important to be informed of the situation,

you should not obsess over the news.

- **Focus on what you can control**—Focusing on the things you can't control, like the course of the pandemic and actions of others, will only fuel anxiety and stress. Instead, focus on things that you have control over, including staying home when possible, washing your hands, wearing a mask and practicing social distancing.
- **Connect with friends and family**—Sometimes, the best way to cope with your stress is to talk to a loved one. Leverage technology to safely talk with friends or family during these times.
- **Use healthy coping mechanisms**—There are a variety of healthy ways to mitigate your stress and anxiety, which include getting exercise, sticking to a routine, spending time outside and meditating.
- **Talk to a professional**—If your stress or anxiety is overwhelming, contact a licensed mental health professional.

The COVID-19 pandemic has disrupted daily life and caused stress and anxiety for many, even as we enter our new normal. If left unchecked, these feelings can have negative effects on your mental well-being. Take steps today to keep your stress and anxiety under control.

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. © 2020 Zywave, Inc. All rights reserved.





## Survive the Summer Heat

Summer heat can be more than uncomfortable—it can be a threat to your health, especially for older adults and children. Whatever your age, don't let the summer heat get the best of you.

There are two types of heat illness to keep an eye out for this summer:

- **Heat exhaustion**—Heat exhaustion occurs when a person cannot sweat enough to cool the body, usually the result of not drinking enough fluids during hot weather. A person suffering from heat exhaustion must move to a cool place and drink plenty of water.
- **Heatstroke**—Heatstroke is the result of untreated heat exhaustion and is a serious medical emergency that must be treated quickly by a professional.

To prevent heat illness this summer, make sure to drink plenty of water, wear lightweight and light-colored clothing and eat light, refreshing foods. In addition, try to stay inside as much as possible, doing chores early or late in the day. By keeping these tips in mind, you're on your way to beating the heat.

**Know the Signs of Heat Illness**

<b>Heat Exhaustion</b>	<b>Heat Stroke</b>
- Dizziness or weakness	- Unawareness of heat or thirst
- Nausea or vomiting	- Confusion or delirium
- Blurry vision	- Loss of consciousness
- Body temperature rising to 101 F	- Body temperature rising above 101 F

## Socially Distance Yourself This Summer

You've probably heard the term "social distancing" a lot in the past few months. Keeping your distance from others has been crucial to slowing the spread of COVID-19. It will also be a key component in staying healthy as things continue to reopen.

To properly practice social distancing this summer, keep the following tips in mind:

- Stay at least 6 feet—which is about two arms' lengths—away from others.
- Avoid gathering in groups, mass gatherings or large crowds whenever possible.
- Wear a protective face mask or covering when out in public.

Keeping these tips in mind can help you remain healthy and safe this summer.

## Quick and Easy Baked Potato Salad

Makes: 4 servings

### Ingredients

1 ½ pounds red potatoes  
1 cup nonfat plain yogurt  
½ cup onion (minced)  
½ cup shredded reduced-fat cheddar cheese  
¼ Tbsp. fresh chives (snipped)  
3 Tbsp. real bacon bits or pieces  
¼ tsp. salt  
Freshly ground pepper to taste  
Chopped fresh parsley (optional)

### Preparations

- 1) Place whole potatoes (do not poke) into microwave-safe dish.
- 2) Cover dish. (If covering dish with plastic wrap, poke small hole in plastic.)
- 3) Microwave on high for 10 to 12 minutes depending on strength of microwave.
- 4) Use oven mitts or a towel to remove dish from microwave; carefully remove cover from dish due to steam buildup and let cool.
- 5) Cut potatoes into bite-sized pieces and place in a large bowl with remaining ingredients. Stir and mix well.

### Nutritional Information (per serving)

Total calories	200
Total fat	4 g
Protein	11 g
Carbohydrate	34 g
Dietary fiber	3 g
Saturated fat	2 g
Total sugars	6 g

Source: USDA

## STENEHJEM SUSPENDS LICENSE FOR POWERHOUSE GAMING, INC.

### Orders immediate shutdown of its Electronic Pull Tab devices

Attorney General Wayne Stenehjem today suspended the license of Powerhouse Gaming, Inc., after confirming that apparently pirated software was installed in its electronic pull tab devices in the state. The order suspends the California-based company's gaming license and requires all Powerhouse electronic pull tab device systems operating in North Dakota to be disabled immediately and to remain shut down until further notice.

"North Dakotans, and my office, expect gaming operators to completely comply with our laws. Any violators will be held accountable," said Stenehjem.

The Attorney General's gaming division began an investigation in early May 2020, after receiving credible information that Powerhouse was using illegal or pirated software in its electronic pull tab machines. The office was also made aware of a Cease & Desist letter issued by attorneys for Microsoft demanding Powerhouse stop using pirated software in its gaming systems. Officials from the gaming division inspected several Powerhouse devices and confirmed that the company had improperly installed a program known as KMS, which Microsoft labels a software hack that violates copyright laws. The office demanded that Powerhouse provide proof that it had purchased a unique software license for each electronic pull tab device operating in North Dakota.

Stenehjem said that license suspension order will remain in effect at least until Powerhouse can satisfactorily prove to his office that the company is in full compliance with all gaming regulations. Powerhouse has the right to request a hearing on the suspension. Electronic pull tabs were approved by the Legislature in 2017, and the first electronic pull tab machine was installed in August 2018. As of April 30, 2020, there were over 2,500 electronic pull tab machines located at 592 gaming sites across the state. The devices have proven to be very popular in North Dakota, with over \$349,683,000 wagered in fiscal year 2019, netting charitable organizations a total of \$35,860,663. Powerhouse has approximately 489 devices in operation. Powerhouse is one of five companies licensed to manufacture electronic pull tabs device systems, which are distributed across the state by licensed distributors to the various bars and other locations where charitable gaming occurs.

Read the Suspension Order: <https://attorneygeneral.nd.gov/sites/ag/files/documents/MediaAttachments/Powerhouse-SuspensionOrder.pdf>.

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## FRAUDULENT OUT-OF-STATE DEBT COLLECTORS BANNED IN NORTH DAKOTA

Attorney General Wayne Stenehjem has issued three Cease & Desist Orders against fraudulent business operators who violated the state's consumer fraud and debt collection laws. These out-of-state unlicensed debt collectors made harassing calls to North Dakota residents and used false statements, deceptive practices and even threats in their attempts to extort money.

**IKS & Associates, LLC, a California company, and its owner Karriem Madison**, doing business under the fictitious business name **Bradford Stevens & Associates**, left messages claiming to be the "County Courier Service" calling about a failed delivery attempt. When the resident returned the call, the operator claimed to be from "Bradford Stevens & Associates," falsely stated that a lawsuit had been filed against the resident for a past due cell phone account from more than 15 years earlier, and then made the resident a "settlement offer." Madison and his company responded to the initial contact from the investigator, but thereafter ignored all communications from the Consumer Protection division.

**Portfolio Recovery Management, Inc., a New York company, and its owner Jason Jakubec**, doing business under the fictitious business name **Karl Frankovitch law firm**, made calls to a consumer, falsely claimed to be with the Traill County Sheriff's department wanting to serve a summons and even displayed the actual telephone number for the sheriff's office on the caller ID, also pretended to be a "prosecuting attorney" from Karl Frankovitch law firm, and even made harassing calls to the consumer's family members in an effort to force the consumer to make a payment on a debt that was false or invalid. Jakubec and his company did not respond to any communications from the Consumer Protection division.

**Global Management Acquisition Firm, Inc., a Georgia company, and its officer Walter Hargrove**, made calls alleging the consumer owed a debt, threatened to make calls to the consumer's employer and to garnish wages, but was not able to provide the consumer with any information about the alleged debt. Hargrove and his company failed to respond to communications from the Consumer Protection Division.

According to Stenehjem, debt collectors cannot attempt to collect a debt from a North Dakota resident unless the debt collector has a collection agency license issued by the Department of Financial Institutions.

"Consumers who receive calls from debt collectors attempting to collect on a debt the consumer is not aware of or does not believe to be valid, should dispute the debt in writing and demand the debt collector provide verification of the debt," said Parrell Grossman, director of the Attorney General's consumer protection division.

Consumers can check whether a collection agency is licensed in North Dakota by visiting <https://www.nmlsconsumeraccess.org/>, or calling the Department of Financial Institutions at 701-328-9933.

The Federal Trade Commission provides information about consumer rights under the federal Fair Debt Collections Practice Act, at <https://www.consumer.ftc.gov/articles/debt-collection-faqs>.



## SOCIAL SECURITY NUMBER SCAM CALLS ON THE RISE AGAIN

Attorney General Stenehjem is warning North Dakotans of a recent increase in the number of people reporting scam calls claiming that their social security number had been compromised. Unfortunately, several people have fallen victim to the scam. The scam artists claim to be federal agents "warning" that the individual's social security number has been compromised or linked to a crime and they could be arrested if they do not comply with the "agent's" instructions. The "agent" informed them that to correct the problem and avoid arrest, they needed to purchase pre-paid cards and provide the number from the back of the card to the case agent, who would use that information to verify the victim's identity. Once the identity was verified, the so-called agent promised to deliver a refund check and a new social security card.

"It doesn't matter who you think the call is from or what reason they give, if you are instructed to purchase prepaid cards or gift cards, or to send money, you know it is a scam, every single time," warned Stenehjem. "Prepaid cards are the same as instant cash. Once a scammer has the numbers on the back of the card, they can go online and clear the money off the card while you are still on the phone."

One recent victim lost \$1,000 in Target gift cards. The scammer claimed to be an FBI agent and told her that her information was used to open multiple bank accounts and that these new accounts were linked to illegal drug sales. She was told all accounts in her name, including her real bank account, were going to be frozen and she should buy Target cards to "store" her bank balance until the situation was resolved.

Some people reported receiving recordings with instructions to call back a specific number and enter their social security number or to press 1 to be connected to a person, while others received live calls.

"Never enter or give out your social security number or provide any personal or account information in response such a call," said Parrell Grossman, director of the Consumer Protection division.

## STENEHJEM ISSUES CEASE & DESIST ORDER AGAINST BOGUS DEBT SETTLEMENT COMPANY

Attorney General Wayne Stenehjem issued a Cease & Desist Order against three Florida residents **Richard Wade, Lemuel Thompson, David Anderson**, and **Better Business Marketing, Inc.**, doing business as "**Berry Law Group**," for violating North Dakota's consumer fraud, home solicitations, and Do Not Call laws. Wade, Thompson, and Anderson operated a bogus debt settlement company.

The Consumer Protection division initiated an investigation in April, 2020, after receiving a complaint from a consumer that he had received an unsolicited call from representatives of the "Better Business Marketing, Inc.," offering to reduce his credit card debt to "near zero." The representatives claimed they were experienced at negotiating these reductions with credit card companies and that they generally work with elderly citizens. The consumer was emailed a contract which he signed and returned. The next day, a charge of almost \$8,000 was made to the consumer's credit card by the "Berry Law Group." The consumer cancelled the contract and demanded a refund, but has not received one.

The company and its owners are not licensed as a debt settlement provider in North Dakota. Investigators from the Consumer Protection division learned that the state of Florida administratively dissolved Better Business Marketing, Inc., last year, because it had failed to comply with the corporate registration requirements in that state. Wade, Thompson, Anderson, and Better Business Marketing, Inc. did not respond to any communications from investigators with the Consumer Protection division.

"Unfortunately, bogus debt settlement companies take large advance payments from consumers desperate to resolve outstanding debts and, instead, do nothing to help these consumers," Stenehjem said. "The problem has now become worse."

Stenehjem recommends consumers use only reputable, qualified, and licensed individuals for debt settlement services. In addition, licensed attorneys can provide these same services and do not require a separate license for debt settlement.

Consumers can check whether a debt settlement provider is licensed in North Dakota by visiting <https://www.nmlsconsumeraccess.org/>, or calling the Department of Financial Institutions at 701-328-9933.

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## IRS ISSUES ECONOMIC IMPACT PAYMENT GUIDANCE FOR NURSING HOMES AND OTHER CARE FACILITIES

June 6th, the Internal Revenue Service (IRS) alerted nursing homes and other care facilities that Economic Impact Payments (EIPs) generally belong to the recipients, not the organizations providing the care. For more information, please read the [new press release](#) from the IRS.

The Social Security Administration will remain committed to providing uninterrupted benefits and vital services the public relies on, especially during the current coronavirus pandemic. Despite challenges government and businesses face at this time, they want people to know they remain ready and able to help by phone with most Social Security matters.

Clients can speak with a representative by calling our National 800 Number or their local Social Security office. SSA provides local office phone numbers conveniently online with their [Social Security Office Locator](#).

Although their offices are not providing service for walk-in visitors, they may be able to schedule an appointment for limited, critical issues if they cannot help someone by phone and if they cannot get the information they need or conduct their business online.

Call or take advantage of the secure and convenient [online services](#) to:

- Apply for [Retirement](#), [Disability](#), and [Medicare](#) benefits,
- Check the status of an application or appeal,
- Request a replacement Social Security card (in most areas),
- Print a benefit verification letter, and
- Much more.

Most SSA business can be done online but SSA knows that many people still rely on phone or in-person help. That's why they want people to know they can still count on them by phone.

Lastly, they know that getting medical and other documentation can be difficult due to the pandemic. SSA will continue to extend deadlines wherever possible.

# SBA 504 Loan

## The money that makes America work

In conjunction with your local financial institution, the SBA 504 Loan program provides businesses with fixed rate financing for the purchase of long-term assets such as land, building, equipment, and eligible closing costs.



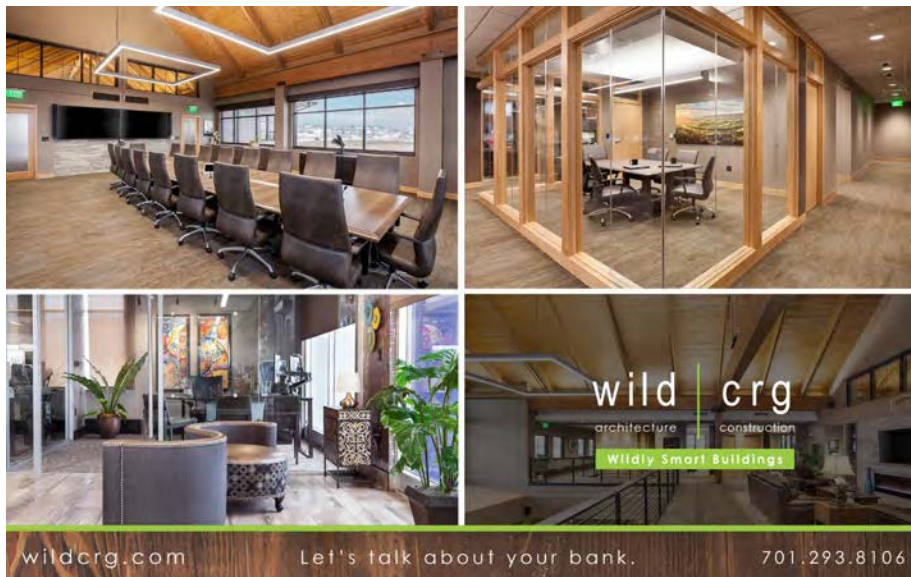
Visit [www.lcdgroup.org](http://www.lcdgroup.org) or call (701) 667-7600 to learn more about the SBA504 Loan and other business loan, home loan, community grants, and multi-family and development programs.







Social Security Administration announced a newly redesigned [retirement benefits portal](#) in the first of several steps taken to improve the public's experience on their website. SSA also made it easier for those already enrolled in Medicare to conduct business with them. To assist beneficiaries who have stopped working and are seeking immediate enrollment into Medicare Part B, they developed an online option to complete and submit enrollment forms. Medicare beneficiaries can now apply online for Medicare Part B and complete [CMS-40B](#) and [CMS L564-Request for Employment Information](#), and also submit evidence of Group Health Plan or Large Group Health Plan online. Please visit ["How do I sign up for Medicare Part B if I already have Part A?"](#) for more information.



Social Security Administration held discussions with our partners on ways to improve our Benefit Verification letters. We listened to your recommendations and are excited to release a new letter. Soon, when a person requests a Benefit Verification letter, we will provide a standardized letter, whether they accessed their [my Social Security](#) account, called our 800-number, or visited a local office. We will phase-in the new standard letter across our service channels over the summer.

As a reminder, your customers can use the benefit verification letter as proof of:

- Income, if applying for a loan or mortgage; Income for assisted housing or other state or local benefits; Current Medicare health insurance coverage; Retirement status; Disability; and Age.

People who do not currently receive Social Security benefits can use their Benefit Verification letter as proof that they do not receive benefits. They can also use it as proof that they do or do not have a pending application for benefits.



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## PSYBERSECURITY: WHERE COMPUTER SECURITY MEETS PSYCHOLOGY

Understanding How Hackers Exploit Our Brains to Manipulate Us

by John Streff,  
IT Security Specialist, Vantage Point



We have all heard stories of computers being hacked, but did you know that your brain can also be hacked? High-tech computer hacking can be difficult, especially when the target organization has invested many resources into cybersecurity technologies. Because of this difficulty, many cyber-attackers have discovered that it is often easier to convince someone with access to the target system or information to share this access with the attacker (either knowingly or unknowingly). Attackers essentially “hack” the individual’s brain to elicit compliance with their requests. To accomplish this, attackers use a technique known as social engineering, which relies on a phenomenon known as amygdala (pronounced uh-MIG-duh-luh) hijacking. Let’s look at how this works and what you can do to prevent your brain from being exploited in this way.

The amygdala is a small structure located near the bottom of the brain and is very important in the way we process emotions. When we experience strong emotions such as fear, anger, or anxiety, the amygdala automatically triggers our fight-or-flight response, which prepares us to flee or confront the source of the strong emotion immediately and without thought. For example, think of a time someone startled you so much that your body reacted involuntarily. Perhaps your arms attempted to stop the perceived threat from coming closer. Your body reacted to the perceived threat before any thought transpired. When the stressor activates the amygdala in this way, it also inhibits the activity of the prefrontal cortex, which we consciously control to perform reasoning, critical thinking, and decision making. When the strong response of the amygdala produces an impulsive overreaction to a situation, this is known as what psychologist Daniel Goleman called an “amygdala hijack” in his book, “Emotional Intelligence: Why It Can Matter More Than IQ”.

Just as computer systems have technical vulnerabilities that render them weak in the face of an attacker, the amygdala hijack can be seen as a vulnerability of humans that, when properly exploited, can manipulate an individual to take an impulsive, unfortunate action. In the context of cybersecurity, that action might involve clicking a link to a malicious website, opening a malicious email attachment, or giving attackers information that they can use in later stages of their attacks. Attackers try to create a sense of fear, anxiety, urgency, panic, or even excitement to convince their targets to act impulsively and without thinking that maybe the situation is dangerous and intended to ensnare unsuspecting users. Attackers try to take advantage of their social skills combined with our innate desire to help and trust others, especially in rural areas. These non-technical methods for carrying out cyberattacks have come to be known as “social engineering.”

A recent example of social engineering / amygdala hijacking in action is the myriad of scams relating to the COVID-19 virus. The thought of catching this virus has terrified an overwhelming number of people, and many are interested in wearing masks to protect themselves from illness. This is a great opportunity for malicious social engineers. People who are terrified of catching the virus would not hesitate to click on a link that claims to take them to a website from which they can purchase high-quality masks at an affordable price. An attacker could easily set up a fake e-commerce website that infects victims’ computers with malware once they visit the site. In this scenario, the attacker creates a powerful sense of excitement that triggers an automatic, almost desperate response because of the long-term fear that has plagued the victim. The amygdala takes over and inhibits the activity of the prefrontal cortex, so the unsuspecting user does not stop to think that the link may not be legitimate.

Another common social engineering scam is offering the victim the chance to enter to win a valuable item, such as a phone. An attacker could send an email to hundreds of a company’s employees offering them the chance to click on a link and enter their work computer’s username and password to “verify their identity” for the registration process. Of course, attackers then collect the credentials to use in further stages of their attacks. Alternatively, some attackers send emails pretending to be technical support. These emails tell recipients that they just clicked on a link in a phishing email and that they need to download and run a program to clean up any malware on their computers and make them secure again. In reality, this program gives the attacker covert, remote access to the victims’ computers. When sending these kinds of emails, attackers create excitement by offering the chance to enter a drawing, and they create fear and panic when they tell the victim about the possibility of a malware infection. Both pretexts elicit a strong emotional response and impulsive behavior. The attacker has successfully exploited the amygdala hijack vulnerability to manipulate the victims’ behavior and obtain usernames, passwords, and remote access to computers.

The preceding examples demonstrate that amygdala hijacking is a simple yet effective technique for manipulating an individual to assist in carrying out a cyber-attack based on human weakness. While it may be difficult to resist these kinds of attacks, there is a way to defend yourself. If an email or phone call causes you to feel anxiety, fear, or great excitement and is asking you to do something, take a minute to relax and slow the situation down. Take some deep breaths and rationally think through the situation. Ask yourself whether the request is normal or makes sense. Ensure that the

request comes from someone you trust, and do not assume the person is who he/she claims to be. Intentionally relaxing and consciously thinking will help your prefrontal cortex to regain control and help prevent bad decisions. Awareness of attackers’ techniques as well as your own reactions to stress will help prevent you from becoming a victim of the amygdala hijack.



JOHN STREFF  
IT SECURITY SPECIALIST

As both a meticulous security analyst and a dedicated educator, John Streff brings tremendous strength to the Vantage Point IT Security Team. In his role as IT Security Specialist, he helps banks and credit unions secure their data networks through penetration testing, vulnerability management, policy, and other measures. Beyond technical mastery, John is especially strong at helping communicate the risks of cybersecurity breaches; and combined with his gift for training, this helps companies secure the human side of the organization – protecting entire teams and businesses from individual errors. He specializes in social engineering, security awareness training and publication, and malware analysis.

"I AM PASSIONATE ABOUT SECURITY EDUCATION AND TRAINING BECAUSE THEY PROVIDE A CRITICAL LAYER OF PROTECTION FOR A CLIENT'S CYBERSECURITY BY ENSURING SECURE USER PRACTICES."

### EDUCATION

Bachelor of Science in Cyber Operations from Dakota State University, a Master of Science in Cyber Defense, and an Ethical Hacking Graduate Certificate



WEBINAR

## **BND Announces Collateral Valuations Services Concept and BND Stress Testing Model**

August 18, 11 a.m. CT

Join us Tuesday, August 18, at 11 a.m. CT for Your Direct Line with BND Credit Administration staff Kirby Evanger, Dave Falkenstein and Adam Matter. We're excited to share news about two new opportunities for North Dakota financial institutions:

### **Excel-based Stress Testing Model**

Learn about a new Excel-based stress testing model developed by BND that financial institutions can use to stress multiple portfolios based on loan to value, cash flow and interest rate.

### **Collateral Valuation Services**

BND has identified a potential new service we could provide to North Dakota financial institutions consisting of collateral valuation services which do not require a certified appraisal per the regulatory thresholds. We will unveil detail of this concept, what lenders can expect, the process and the benefits it provides.

### **Register Today!**

Please register for the webinar at the link below or the QR code to the right. After registering, you will receive a confirmation email containing information about joining the webinar.

[bit.ly/bndwebinar](https://bit.ly/bndwebinar)



Point your phone or tablet camera at QR Code to register and add to your calendar



# Do You Know the Value of “Did You Know?”

By Paul Nunn

Pinnacle Financial Strategies



“DID YOU KNOW?” These three words can be a very powerful tool to help your frontline employees with referrals. I was onsite at a bank recently conducting training sessions for one of my clients. During a break, I was visiting with my contact in the bank lobby. I watched a young man in overalls splattered with paint walk up to the teller window and hand the teller some checks to cash. She greeted him and asked how she can help him. “I just need to cash some of your customer’s checks,” he said. Since he’s wasn’t an account holder at that bank, the teller informed him that there was a \$5 check-cashing fee for non-customers. He agreed to the terms and the transaction continued.

While he was waiting for the teller to complete the transaction, I introduced myself. His name was Shane. As his attire suggested, he worked as a painter and handyman, and owned a successful remodeling business. We got to talking about construction, what he does, etc. I asked for a few of his business cards since I would be in town for a few days training bank employees and maybe I could refer some business to him. He appreciated the gesture.

Then I asked Shane, “At which bank do you have your business account?” He

And yes, I showed the text to the bank president before I left.

Referrals are not hard. They don’t take a lot of time. The biggest barrier is the fear of being considered pushy.

I hear from bankers in my training classes all the time who left the big banks because they didn’t like the sales culture there. I wouldn’t want to work in that environment either. They don’t want to be pushy. I get it. No one likes that atmosphere. That’s why many people dread going to a car dealership.

automatically?”

- ◇ “Did you know that we also offer mortgage services? I can introduce you to Andy, our mortgage specialist.”
- ◇ “Did you know that you can save money for the holidays by setting up a separate account that transfers money automatically?”

IT’S NOT PUSHY TO HELP CUSTOMERS SAVE MONEY.

IT’S NOT PUSHY TO RECOMMEND SOMETHING THAT CAN HELP THE CUSTOMERS EARN MORE MONEY. IT’S NOT PUSHY TO HELP A CUSTOMER SAVE TIME.

told me he banked across the street—literally. “Did you know that you could save \$5 simply by having your business account here?” I asked. He admitted that he hadn’t even thought about transferring his account. Since he has several customers who are customers of the bank we were in, he said he’d consider it.

Later that afternoon, during training, I mentioned my interaction with Shane to a bank employee. She told me that she was about to pay off her home and was considering remodeling her kitchen. I gave her Shane’s card. At the end of the day, I texted Shane to let him know that I had referred him to an employee at the bank in which we’d met.

Here is the text he sent back, word for word: “Okay, sounds great. We will take care of her! I definitely will be looking into switching to you all. What you did [for me] is just what I was looking for...someone willing to go to the extra mile! Thanks.”

But it’s not pushy to help customers save money. It’s not pushy to recommend something that can help customers earn more money. It’s not pushy to help customers save time.

I challenge you to take a few minutes and listen to your frontline employees. Are they order takers? Are they transaction-based? Or are they taking the time to look for ways to *help* your customers? There’s a huge difference between “selling” and “customer service.” *Selling* is trading goods or services in exchange for money. *Customer service* is helping people. We are in the customer service business. We are in the relationship business.

Here are some phrases your employees can use to recommend your products and services:

- ◇ “I see you bank at XYZ. *Did you know* that you can save time by setting up your loan payment to be transferred

*Paul Nunn is the director of client education at Houston-based Pinnacle Financial Strategies. The firm provides proven strategies and turnkey programs that boost profitability, increase growth and improve customer acquisition and retention for community banks nationwide. Pinnacle offers a complete catalog of professional development courses. Contact Nunn at paul.nunn@pinnstrat.com or 713/335-4652; or visit pinnaclefinancialstrategies.com and click on the “Professional Development” link to download a brochure.*



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](mailto:info@icbnd.com) with as many details as you can so we may in turn alert our fellow community bankers around the state. Counterfeit bills, checks, senior scams and suspicious activity as well as robberies are always at the forefront of information that should be shared to increase awareness and to minimize the occurrences and frequency of happenings.

Please stay alert and help us to keep all our North Dakota community banks, customers and employees safe by getting the word out timely and efficiently.



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## FDIC Consumer Compliance Supervisory Highlights

The FDIC released its latest [Consumer Compliance Supervisory Highlights](#) in April 2020. This publication is a retrospective look at 2019 and highlights issues relating to the FDIC's consumer compliance examination program. The publication features articles of interest to examiners, bankers, and supervisors. Topics include consumer compliance performance, supervisory observations related to consumer protection laws, examples of practices that may be useful in mitigating risks, regulatory developments, and consumer compliance resources.

The FDIC's *Consumer Compliance Supervisory Highlights*:

- Enhances transparency regarding the FDIC's consumer compliance supervisory activities;
- Includes a high-level overview of consumer compliance issues identified during 2019 through the FDIC's supervision of state non-member banks and thrifts; and
- Provides information and resources available to support supervised institutions' efforts to manage consumer compliance responsibilities effectively and stay abreast of consumer compliance topics and regulatory developments.

This issue of the FDIC Consumer Compliance Supervisory Highlights also includes "Most Frequently Cited Violations," "Regulatory Developments," and "Resources for Financial Institutions."

This publication is available on the FDIC's website at

<https://www.fdic.gov/regulations/examinations/consumer-compliance-supervisory-highlights/documents/ccs-highlights-april2020.pdf>.

## FDIC Works to Preserve and Promote Minority Depository Institutions

When Jelena McWilliams joined the FDIC as Chairman in 2018, she made it a priority to increase the agency's efforts to promote and preserve minority depository institutions (MDIs). MDIs play a vital role in assisting minority populations in the communities they serve. Learn more about the FDIC's [MDI Program](#).

On June 10, 2020, the FDIC released a report submitted to Congress that chronicles the efforts the agency made to preserve and promote MDIs in 2019. This report provides a summary profile of MDIs as of the end of 2019, a description of the FDIC's MDI program, and detailed information on the FDIC's 2019 initiatives supporting these institutions. Read [The FDIC Report to Congress for 2019](#).

## FDIC's COVID-19 Webpage

The FDIC continues to assist financial institutions and their customers by providing information, guidance, and resources related to the Coronavirus Disease 2019 (referred to as COVID-19). To make resources readily available, the FDIC regularly updates the [COVID-19 webpage](#) on its public website. A few of the updated items included on this webpage are highlighted below. We encourage you to check the webpage for updates.

### *Frequently Asked Questions for Financial Institutions and Bank Customers*

As discussed in the last edition of the newsletter, the FDIC developed two sets of frequently asked questions (FAQs) for those impacted by COVID-19, [one for financial institutions](#) and [one for their customers](#). Both FAQs were updated recently to address a variety of issues that have arisen as financial institutions work with customers and communities affected by COVID-19. The FAQs for financial institutions was updated to address topics such as credit reporting, flood insurance, and the Community Reinvestment Act. The FAQs for bank customers was updated to address questions about Economic Impact Payments.

### *FDIC Consumer News*

In April 2020, the FDIC issued a special edition of the FDIC Consumer News called [COVID-19 and Your Financial Health](#). The edition is available in both [English](#) and [Spanish](#). The .pdf document includes a space on the back page so banks can include applicable contact information before providing it to customers in hard copy or linking it from their websites.

### *Connecting Consumers to Banking*

The FDIC remains committed to supporting Americans' efforts to make informed financial decisions, which includes providing information on the different banking services available for varying economic needs during COVID-19. While many consumers know to turn to the FDIC with deposit insurance concerns, they may not be aware of the many resources available to those who are unbanked or underbanked. A few examples of resources the FDIC has made available recently are detailed below.

- The [FDIC Economic Impact Payments website](#) provides information on how consumers can choose the right bank account for their financial needs and avoid scams.
- The FDIC developed a [banker resource](#) on ways to support consumers looking to open a digital bank account.
- An FDIC Consumer News article asking "Is Digital Banking for Me?" is available in both [English](#) and [Spanish](#) and explains what digital banking is and what it offers to a consumer.

## TRID – Shopping for Settlement Service Providers

The Truth in Lending Act-Real Estate Settlement Procedures Act Integrated Disclosure (TRID) Rule requires that consumers receive certain disclosures in connection with applying for and closing on a residential mortgage loan. Lenders provide this information in the Loan Estimate and the Closing Disclosure.

The Loan Costs table on the Loan Estimate lists third-party settlement services as **Services You Cannot [or Can] Shop For** based on whether the lender permits shopping for a service by supplying the consumer with a list of settlement service providers. By contrast, the Closing Disclosure lists the service based on whether the borrower actually shops for the settlement service. When the lender permits borrowers to shop for a settlement service, the borrower may, however, still decide not to shop. If a borrower decides not to shop, these services are then disclosed as **Services Borrower Did Not Shop For** in the Loan Costs table on the Closing Disclosure.

Pursuant to Section 1026.38(f)(2) of Regulation Z (12 CFR 1026.38(f)(2)), loan costs disclosed as **Services You Can Shop For** on the Loan Estimate must be disclosed as **Services Borrower Did Not Shop For** on the Closing Disclosure *IF* the borrower was provided a written list of providers and the borrower selected a settlement service provider contained on that written list.

Examiners have received questions about the requirements of the TRID Rule when the lender permits borrowers to shop for a settlement service, and the borrower selects from the lender's written list of providers. In this case, the Closing Disclosure requirements of the TRID Rule do not treat this situation as shopping for the settlement service. If the borrower chose a service provider from the lender's list, they did not shop for services from other providers.

Below are two examples requiring disclosure that a borrower did not shop for settlement services under the TRID Rule.

*The bank permitted borrowers to shop for title services. The bank provided the borrowers its written list of providers, which included at least one available title service provider, and disclosed the title service fees on the Loan Estimate in Section C of the Loan Costs table (**Services You Can Shop For**).*

- 1. Borrower John Doe did not shop for title services and the bank selected the provider; therefore, the Closing Disclosure disclosed the title service fees in Section B of the Loan Costs table (**Services Borrower Did Not Shop For**).*
- 2. Borrower Jane Smith decided to shop for title services and chose a provider from the bank's written list of providers; therefore, the Closing Disclosure also disclosed the title service fees in Section B of the Loan Costs table (**Services Borrower Did Not Shop For**).*

In both examples, the borrowers did not shop for title settlement services for purposes of the TRID Rule disclosure. Consequently, the title service fees that were disclosed in Section C of the Loan Estimate (**Services You Can Shop For**) are listed in Section B of the Closing Disclosure (**Services Borrower Did Not Shop For**).

Do you have other questions related to the TRID rule? The Consumer Financial Protection Bureau continues to post [Frequently Asked Questions](#). For example, the Bureau recently posted questions and answers regarding the Total Payments on the Closing Disclosure. Other topics posted include lender credits, model forms, construction loans, corrected Closing Disclosures, and providing Loan Estimates.



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### IRS unveils "Dirty Dozen" list of tax scams for 2020; Americans urged to be vigilant to these threats during the pandemic and its aftermath

- The IRS announced its annual "Dirty Dozen" list of tax scams with a special emphasis on aggressive and evolving schemes related to coronavirus tax relief, including Economic Impact Payments.
- This year, the Dirty Dozen focuses on scams that target taxpayers. The criminals behind these bogus schemes view everyone as potentially easy prey. The IRS urges everyone to be on guard all the time and look out for others in their lives.

### Temporary changes regarding charitable contributions

- Individuals and businesses may take advantage of temporary changes this year involving charitable contributions.
- Individuals may deduct qualified contributions of up to 100 percent of their adjusted gross income in 2020, while a corporation may deduct qualified contributions of up to 25 percent of its taxable income. Contributions that exceed that amount can carry over to the next tax year. For 2020, a special rule is also in effect allowing enhanced deductions by businesses for contributions of food inventory for the care of the ill, needy or infants.

### IRS says a Paycheck Checkup helps avoid tax surprises

- The IRS reminds taxpayers that using the IRS Tax Withholding Estimator to do a Paycheck Checkup can help them have the right amount of tax withheld and avoid surprises when filing next year.
- Because income taxes are pay-as-you-go, taxpayers are required by law to pay most of their tax as income is received. There are two ways to do this:
  - ◇ Through withholding from paychecks, pension payments, Social Security benefits or certain other government payments.
  - ◇ Making quarterly estimated tax payments throughout the year for income not subject to withholding.

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## RECENT DISASTER RELIEF CHANGES WITH RETIREMENT PLANS

By Cindy Fairchild, QKA



HOW DOES THE RECENTLY ADDED SAFE HARBOR HARDSHIP DISTRIBUTION REASON APPLY FOR AN INDIVIDUAL WHO HAS BEEN AFFECTED BY A FEDERALLY DECLARED DISASTER?

The Bipartisan Budget Act of 2018 (BBA) added a safe harbor reason to the “immediate and heavy financial need” hardship distribution requirement that permits an employee to request a hardship distribution to cover expenses and losses (including loss of income) incurred by the employee because of a Federal Emergency Management Agency (FEMA) declared disaster. This safe harbor reason applies if the employee’s principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for *individual assistance* with respect to the disaster.



WHAT DOES IT MEAN TO BE ELIGIBLE FOR “INDIVIDUAL ASSISTANCE”?

For the safe harbor reason noted above to be used, FEMA must declare the area designated by FEMA to be eligible for individual assistance. Most often, disaster declarations are sought by states, so federal financial assistance can be obtained for both individuals and public entities in a disaster-stricken area. When a disaster is approved, FEMA can choose to declare the disaster coverage for *public assistance*, *individual assistance*, or both. Either or both will be shown for the specific disaster on the FEMA website with the following wording.

“Individual assistance, dollars approved – If and when individual assistance money is approved for this disaster, it will be displayed here. Information is updated every 24 hours.”

“Public assistance, dollars approved – If and when public assistance obligated dollar information is available for this disaster, it will be displayed here. Information is updated every 24 hours.”

IF AN EMPLOYEE RESIDES IN A FEMA-DECLARED DISASTER AREA APPROVED FOR INDIVIDUAL ASSISTANCE DUE TO COVID-19 AND THE EMPLOYER DOES NOT ALLOW CORONAVIRUS-RELATED DISTRIBUTIONS (CRDs) BUT DOES ALLOW FOR HARDSHIP DISTRIBUTIONS (OR ANOTHER DISTRIBUTION TRIGGERING EVENT), WILL THE TAX AND REPAYMENT BENEFITS OF A CRD APPLY TO THE DISTRIBUTION?

Yes. If the distribution is taken between January 1, 2020, and before December 31, 2020, and is below the \$100,000 aggregate limit, an employee can self-certify the distribution as a CRD as long as he or she meets the definition of a “qualified individual” under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The tax benefits are the 10 percent early distribution penalty tax exception, the option of the distribution to be taxed ratably over a three-year period, and repayment of the distribution within the three-year period.

What other tax relief is available for retirement plan disaster distributions?

The Further Consolidated Appropriations Act, 2020 (FCAA) contains the Taxpayer Certainty and Disaster Tax Relief Act of 2019, which provides disaster relief to individuals in presidentially-declared disaster areas who have taken IRA and retirement plan distributions on or after January 1, 2018, and before June 17, 2020. If this relief is adopted by the plan (a plan document amendment is required), qualifying distributions of up to \$100,000 from employer-sponsored retirement plans and IRAs are exempt from the 10 percent early distribution penalty tax and normal withholding requirements. In addition, individuals may repay qualifying distributions within a three-year period (beginning on the date that the distribution is received), and the individual has the option to have the distribution taxed ratably over a three-year period.

Relaxed loan requirements are also available under this law. Employers may allow participants to request a plan loan of up to \$100,000 and to delay loan repayments for up to one year.





**ANGI FARREN, AAP, APRP**  
EXECUTIVE VICE PRESIDENT & COO



[www.umacha.org](http://www.umacha.org)

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# NEWS

**Do you have an article that is newsworthy?**

We are always looking for interesting, informative, and credible articles and stories pertaining to **Community Banking**.

If you have a story you would like to see featured, please contact us at [info@cbml.com](mailto:info@cbml.com) or 701-258-7171

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With Federal Pandemic Unemployment Compensation benefits ending, North Dakotans who are relying on unemployment will likely struggle to pay their rent and need to know that help is available through North Dakota's Emergency Rent Bridge. Learn more about this temporary rental assistance at [www.nd.gov/dhs/info/covid-19/rent-bridge.html](http://www.nd.gov/dhs/info/covid-19/rent-bridge.html)



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## ICBND Educational Opportunities

### In case you missed them: COVID-19 RELATED WEBINARS Available:

March 20, 2020 - FREE Webinar—**Pandemic Preparedness-Managing Coronavirus & Other Epidemics**  
 March 30, 2020—**New FMCA Families First Requirements for Paid Leave Effective April 1, 2020**  
 April 9, 2020—**Interagency Statement on Loan Modifications: Working with Borrowers Impacted by COVID-19**  
 April 10, 2020—**The CARES Act: Impact & Implications for Community Banks**  
 April 13, 2020—**Financial Risk During Widespread Disruption: What the Board & Management Should Monitor**  
 April 24, 2020—**BSA Compliance Requirements During the COVID-19 Challenge**  
 April 27, 2020—**Increasing Remote Services During & After the Pandemic**  
 May 1, 2020—**Financial Scams, Fraud & Criminal Activity During COVID-19**  
 June 1, 2020—**Returning to Work: Protecting Employees & Reducing Liability**  
 June 5, 2020—**Deadline July 1, 2020: HMDA Final Rules on Closed-End Loan Data Collection & Reporting**  
 June 15, 2020—**Credit Risk Management During a Pandemic**  
 July 14, 2020—FREE RECORDED WEBINAR—**Audit & COVID-19: A CFO Roadmap**

Please go the date specified on our education [calendar](#) to register.



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Farmers & Merchants State Bank

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# CORONAVIRUS CRISIS RESPONSE AND RESOURCES

Information and Links

[Click Here](#)



# Webinars

## Your Webinars: More Locations, Faster Delivery

ICBND is excited to announce two changes to how you can view our relevant, reliable, and cost-effective webinars.

### **Two big changes to our Live and Recorded webinars:**

1. Each Live Webinar registration allows your bank to access the live webinar from up to 3 locations.
2. All Recorded Webinars will be available for viewing and download 2 business days after the Live Webinar date. Effective March 30th.

We hope these changes will make your training easier and more efficient, as well as even more accessible while we all navigate the current COVID-19 situation.

Both changes come at no additional cost to you and as always with every 10 webinars attended you receive one webinar free!

We will continue to monitor the banking industry to bring you new and relevant topics. All our webinars can be accessed from wherever you are. We're here for you, and will continue to be.

[ICBND Webinar Sessions](#)



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## ICBND Educational Opportunities



ICBND's Board of Directors and Convention Committee have unanimously voted to cancel the 2020 ICBND Annual Convention, scheduled for August 17-19, 2020. This will be the first time in 53 years that ICBND has not held a convention, and while it is with sadness that this action has been taken, we believe it's clearly the right decision based on the current circumstances. ICBND's primary desire is to ensure the health and safety of our members, staff, and industry partners. Please take a minute to watch the video below containing a powerful and heartfelt message from your 2020 ICBND Chairman, David Mason.

### [ICBND 2020 Chairman Dave Mason's Message](#)

Although we are not able to hold the convention this year, we do intend to hold a **ICBND golf event** on **Monday, August 17, 2020**. With current stipulations in place, this event may not look the same as previous years, but we are hoping for a day of fun and camaraderie.

2020 will be a year for the record books for many reasons. The staff of ICBND want to thank you for your continued support of our organization, and more importantly, your continued commitment to your communities and customers. You've gone above and beyond during this difficult time and

we are very grateful to represent such a wonderful group of businesses!

**To join us for the 2020 ICBND Golf Scramble and Social** please complete the registration form found on our website or [click here](#). If you are not a golfer consider attending the social or become a valued sponsor.

### *Looking Ahead:*

Dave Osbourn Sessions Virtual Sessions: Commercial Lending Development Program: September 2-3

[\*\*Register Here!\*\*](#)

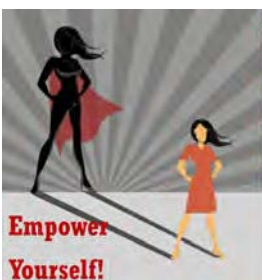
Certified Frontline Professionals Virtual Program: Dissecting Disclosures: Analyzing Business Account Operations for ND Banks—September 15 9am—12pm or September 16 9am—12pm

[\*\*Register Here!\*\*](#)

Community Bankers for Compliance Fall Virtual Session: September 22-23 Bismarck

[\*\*Register Here!\*\*](#)

Emerging Leaders Development Group Fall Conference: October 13-14 Bismarck  
More information coming soon!



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Women in Community Banking Summit LIVE SESSIONS  
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[\*\*Register Here!\*\*](#)

### AMERICAN STATE BANK & TRUST COMPANY



**American State Bank & Trust Company** President/CEO Dave Hanson recently announced that **Aaron Granley** has been named agricultural loan manager. Granley is also an assistant vice president. He has been an ag loan officer with ASB&T since

2013 and had prior experience in ag and commercial lending.



Dave Hanson, President/CEO of **American State Bank & Trust Company** also announced the addition of **Mike Alderman** as agriculture loan officer. Alderman has 12 years of ag and commercial lending experience and is well

versed in farming operations and ranching operations.

**American State Bank & Trust Co.** President/CEO Dave Hanson announced the promotion of AVP & commercial loan officer **Taylor Grundstad** to AVP/commercial loan department manager and AVP/commercial loan officer **Zach Nelson** to AVP/commercial loan department assistant manager.



**Grundstad** has been full-time with ASB&T since 2012. His experience prior to becoming a commercial loan officer included: operations duties as a teller, data processing and in administration. He also worked for ASB&T as a consumer loan assistant and credit analyst.



**Nelson** has also been full time with ASB&T since 2012. Nelson gained experience at ASB&T in data processing, teller duties, information technology, as a credit analyst, loan review specialist and in the bookkeeping/admin department before

joining the commercial loan department. As a commercial loan officer, he was awarded the

Small Business Development Center Lender of the Year award in 2018.

Overseeing the Commercial Loan Department as well as the Real Estate, Consumer and Ag Lending Departments, is senior vice president and chief lending officer **Jeff Leuthold**. He joined the staff upon the retirement of former SVP/CLO Rick Braaten at the end of 2019. Leuthold came to ASB&T with extensive lending experience from more than 30 years in the financial industry.



### FIRST WESTERN BANK & TRUST



**First Western Bank & Trust** is excited to have **Brian Weismantel** join our team in June. He is located in our Bismarck office. Brian has over 16 years of experience in the financial industry and is serving as a vice president of agricultural lending at

First Western.



**Brad Shetler** comes to **First Western Bank & Trust** with twelve years of experience in the lending and financial industry. First Western is excited to have Brad join our team as a vice president in commercial lending.



**Karissa Moe** has joined **First Western Bank & Trust**, as a cash management specialist. Moe comes to First Western with over 7 years of experience in the financial industry.



**Matt Flom** has been promoted to credit analyst for **First Western Bank & Trust**. He has been with the bank since 2017 and was previously a teller at our Main Bank location in Minot.



**First Western Bank & Trust** is excited to have **Katelyn Denne** join our team, she is located in our Minot North Hill office. She comes to us with experience in tax preparation and auditing. First Western welcomes her in role as an internal auditor.



**Haley Neshem** has joined **First Western Bank & Trust**, as an internal auditor. Neshem comes to First Western with over 3 years of experience in the financial industry.



**Hannah Lautenschlager** brings over 2 years of banking experience to her role as a mortgage loan officer to **First Western Bank & Trust**.

### ND HOUSING FINANCE AGENCY



**North Dakota Housing Finance Agency (NDHFA)** has promoted **Kim Becker** to the position of homeownership program coordinator in May. An NDHFA employee for more than 30 years, she previously served as program specialist.

She now manages the origination staff and oversees the purchase of loans from the agency's private sector partners.





## ND HOUSING FINANCE AGENCY



**Terri Mollman** begins as the servicing department coordinator in July for the **North Dakota Housing Finance Agency**. She also previously served as a program specialist. Mollman has been with NDHFA for three years. In her new role,

she will manage the servicing staff and the needs of the agency's more than 11,000 borrowers.



**Brandon Dettlaff** has been selected as **North Dakota Housing Finance Agency's** (NDHFA) new homeownership division director. An NDHFA employee for 13 years, Dettlaff previously served as the agency's servicing coordinator, managing

the staff that supports the needs of the agency's more than 11,000 borrowers.

## HEARTLAND TRUST COMPANY



**Heartland Trust Company** is proud to announce that **Shara Fischer** has received her Chartered Retirement Planning Counselor (CRPC®) designation. Shara joined Heartland Trust Company as a relationship manager in 2018. She has 20

years of experience in finance and banking.



**Heartland Trust Company** is proud to welcome **Heather Jung** as a retirement services associate. Heather brings with her over 13 years of experience assisting plan sponsors, financial advisors, and third party administrators with their retirement plans.



**Heartland Trust Company** is proud to announce that **Missy Zarak** has been promoted to trust officer. Missy joined the Heartland Trust team in June 2019, bringing over 30 years of trust administration and service experience with her.

## WIDMER ROEL



**Matthew Nelson** has been promoted to manager in the tax department of **Widmer Roel**, a local public accounting and business advisory firm. Nelson provides tax and accounting services to a wide range of clients. Matthew joined Widmer Roel in 2014

and has six years of experience.



**Brian Clark** has been promoted to senior staff accountant in the audit department of **Widmer Roel**, a local public accounting and business advisory firm. Clark provides audit and accounting services to a wide range of clients. Brian joined Widmer Roel in

2017 and has three years



**Juan Martinez** has been promoted to manager in the audit department of **Widmer Roel**, a local public accounting and business advisory firm. Martinez provides audit and accounting service to a wide range of clients, while maintaining a focus in the

construction and employee benefit plan industries. Juan joined Widmer Roel in 2016 and has four years of experience.



**Julia Stenberg** has joined **Widmer Roel**, a local public accounting and business advisory firm, assisting the audit department. Julia, as a staff accountant, provides audit and accounting services.



**Nico VanDanacker** has joined **Widmer Roel**, a local public accounting and business advisory firm, assisting the audit department. Nico, as a staff accountant, provides audit and accounting services.



**Russell Selburg** has joined **Widmer Roel**, a local public accounting and business advisory firm, assisting the audit department. Russell, as a staff accountant, provides audit and accounting services.



To have your employees featured in the *Members in the News* please send your articles and photos to [info@icbnd.com](mailto:info@icbnd.com)





## First International Bank &amp; Trust

FIRST INTERNATIONAL BANK & TRUST PURCHASES MINERALTRACKER  
AND KROWN ENERGY GROUP

First International Bank & Trust (FIBT) is proud to announce the purchase of Krown Energy Group, proprietor of leading mineral management software, MineralTracker. In addition to mineral management software and services, Krown Energy provides mineral appraisal and brokerage. This merger positions FIBT Mineral and Land Services as one of the most comprehensive mineral service providers in the country.

MineralTracker provides an easy to use platform for mineral owners to organize, map and track wells, audit royalty income, and forecast future revenue and production. It is the only mineral management software allowing owners to project royalty income based on well performance and a proprietary Bakken-specific reservoir model built by petroleum engineers.

Based in the heart of the Bakken, First International Bank & Trust has provided mineral management services for decades. This merger offers a single clearing-house for all issues facing mineral rights owners. "As a mineral rights owner, you need an ally now more than ever before. With MineralTracker and FIBT, you have a team to manage your mineral interests and royalty income; offer advice on current market conditions and what to expect in the future," says Cathrine Grimsrud, FIBT Mineral and Land Services Director. "Our management, appraisal, and brokerage services coupled with the MineralTracker software best positions our clients to build and preserve their wealth."

Watford City-based Krown Energy Group was founded by Joel Brown and Jeff Kummer to help mineral and non-operating owners take control of their oil and gas interests by partnering with them to unlock the full potential of their assets. "Mineral rights ownership can be complicated. From the beginning, our goal at MineralTracker has been to make the most of those rights for our customers by simplifying the management process. That goal is realized in this merger. Our extensive field experience compliments FIBT's expertise, providing clients the peace of mind their assets are being managed holistically," says Joel Brown, MineralTracker Partner. Brown will transition to the role of Mineral Services Manager at FIBT.

Stephen L. Stenehjelm, First International Bank & Trust Chairman and CEO, says of the merger, "energy is a driving force of North Dakota's economy. FIBT's Mineral & Land Services helps guide that force by putting power back in the hands of the families who own these precious natural resources. We're elated to welcome the folks at MineralTracker to the FIBT family and excited to steer this partnership while the Bakken continues to thrive."

*Attached Video: Steve Stenehjelm, FIBT Chairman & CEO; Cathrine Grimsrud, FIBT MLS Managing Director*

[Dropbox Video Link](#)



*Attached Photo, Left to Right: Steve Stenehjelm, FIBT Chairman & CEO; Cathrine Grimsrud, FIBT MLS Managing Director; Joel Brown, Krown Energy Group Partner; Jeff Kummer, Krown Energy Group Founder and Managing Partner*

## Eide Bailly

## 2020 EIDE BAILLY BANK SALARY &amp; FRINGE BENEFIT SURVEY

The Eide Bailly Bank Salary and Fringe Benefit Survey is designed to provide banks with reliable and affordable data on more than 50 common positions in a community bank based on institution asset size and state and local demographics.

Each year, banks participate in the annual bank salary and fringe benefit survey to obtain valuable information on salary trends and compensation programs for the banking industry. We are pleased to offer the survey in a digital format to participating banks.

- The 2020 survey is based on salary data as of April 30, 2020
- To contact us for information click [here: https://www.eidebailly.com/bank-salary-survey](https://www.eidebailly.com/bank-salary-survey) or email Sandy Sale at [ssale@eidebailly.com](mailto:ssale@eidebailly.com)
- An invitation with a link to participate in the survey will be sent via email to Bank Management in Montana, North Dakota, South Dakota and Wyoming by July 27, 2020 and banks will have 30 days to complete the survey
- The results will be available by September 30, 2020

The survey is endorsed by the Montana Bankers Association, North Dakota Bankers Association, South Dakota Bankers Association, Wyoming Bankers Association, the **Independent Community Banks of North Dakota** and Independent Community Bankers of South Dakota.

## Vantage Point Solutions

### REGULATORY COMPLIANCE PROFESSIONAL

Vantage Point Solutions, with offices in Mitchell and Sioux Falls, SD, is seeking a full-time compliance professional in our growing Banking Division. We have an **immediate opening** for a Regulatory Compliance Professional. The successful candidate will have the opportunity to work remotely.

#### Summary/Objective

As a consultant in our Banking Division, the candidate will work with Vantage Point clients using your knowledge, expertise and talent to provide value added consulting services. Responsibilities will vary with the needs of the organization but could include training and consulting on regulatory issues, policy preparation and review, compliance and operational audits and much more.

Candidates should be self-motivated, resourceful, professional and exhibit good judgement.

#### Competencies

- Independent Contributor
- Excellent written and verbal communication skills
- Proficiency in common Microsoft programs including Word, Excel and PowerPoint
- Public speaking and/or training

#### Education & Experience

A bachelor's or Master's degree in business, finance or related field is required. Two or more years professional experience is preferred. Ideal candidates will be certified in regulatory compliance (CRCM, CCBCO and/or CUCE) or have equivalent experience and/or have operational auditing experience.

#### Supervisory Responsibility

No direct supervisory duties.

VPS offers competitive compensation and a complete package of benefits including health, dental and vision insurance, 401K and ESOP.

Contact Natalie Reed, Banking Division Manager at Vantage Point Solutions, for more information. [Natalie.Reed@vantagepnt.com](mailto:Natalie.Reed@vantagepnt.com)  
605-359-2374

## Social Security Administration

The Social Security Administration (SSA) is looking for an executive to serve as the Associate Commissioner for the Office of Analytics and Improvement (OAI) within the Office of Analytics, Review, and Oversight.

OAI directly supports the agency's mission, goals, and service principles by reviewing program quality and effectiveness; making recommendations for program improvement using feedback from the adjudication of cases, predictive modeling, and advanced data analysis; coordinating the agency's detection and prevention of fraud; and responding to recommendations of external monitoring authorities.

The complete vacancy announcement can be found on USAJOBS at [SSA-EX-532](#). The vacancy will be filled in Baltimore, Maryland. **The vacancy announcement is open through August 10, 2020.**

The OAI Associate Commissioner is responsible for:

- Tracking and measuring the success of performance across agency components and identifying emerging improvement issues based on longitudinal data analysis; working with components to identify opportunities to enhance agency processes through improvement initiatives; and working with agency components to identify quality measures and data sources, and provide analytical support.
- Serving as the agency lead for business/data analytics. Provides authoritative information and evaluations, which is used in establishing priorities, allocating resources, and formulating management policies and agency initiatives. Oversees all matters related to the ongoing operations of operations research studies of SSA programs and management issues, to improve the efficiency of SSA's operational workloads. Provides expert statistical support to SSA components on study design, sample selection, variance calculations, hypothesis testing, and deep dive data analysis.
- Conducting business process reengineering analysis, producing simulation models, and identifying and recommending best practices to promote greater efficiencies.
- Evaluating processes, policies, and procedures to identify opportunities for improvement. Works in collaboration with agency operating components and subject matter experts to evaluate existing processes, identify problem indicators, develop and test innovative solutions options and identify measurable performance goals.
- Developing software and techniques to evaluate quality, identify efforts, process actions to correct agency records, and provide automated assistance to operations technicians and managers; collaborating with operating, policy, and systems components during problem identification and the development of solutions designed to increase accuracy, productivity, and timeliness while reducing costs and improving service; and working internally to develop assistive tools and utilities resulting in new information to address issues affecting program integrity.
- Leading development and implementation of critical infrastructure protection, security measures, and other controls to prepare for and mitigate negative consequences.
- Serving as the agency Chief Data Officer. Responsible for designing and implementing data strategies and systems. Leads, motivates, and manages multi-component teams. Oversees the collection, storage, management, quality, and protection of data. Adheres to data privacy policies and comply with data protection regulations. Works with the CIO to determine where to cut costs based on insights derived from data. Effectively communicate the status, value, and importance of data collection to executives and staff. Knowledge of relevant applications, big data solutions, data analytics and tools.

Candidates for the position must have leadership experience at a senior level (equivalent to the GS-15 or above in either the General Schedule or a comparable pay plan). Applicants must demonstrate via their resume and application their level of experience for each of the Executive Core Qualifications (ECQs) that are included in the job posting, as well as address each of the Mandatory Professional/Technical Qualifications (MTQ) to substantiate their technical knowledge and abilities.

## ICBND Webinars

7/1/2020	<b>Growth &amp; Transformation Series:</b> Digital Marketing Strategies: What's Working in 2020? Eric C. Cook, WSI Internet Consulting	8/7/2020 Morning	Designations & Distributions, Including Secure Act Implications Frank J. LaLoggia, LaLoggia Consulting, Inc.
7/7/2020	HR Compliance: Lessons Learned from Massive HR Failures Diane Pape Reed, CU Doctor	8/11/2020	Bankruptcy's New Subchapter V: The Small Business Reorganization Act Elizabeth Fast & Eric L. Johnson, Spencer Fane LLP
7/8/2020	Annual Training for the Branch: BSA, Identity Theft & Regs CC, D, E & DD Deborah Crawford, Gettechnical Inc.	8/12/2020	Fair Lending & COVID-19: Strategies for Maintaining Compliance Kimberly Boatwright, Director of Compliance, Ncontracts
7/9/2020	Top 10 Consumer Loan Documentation Mistakes Dawn Kincaid, Brode Consulting Services, Inc.	8/13/2020	<b>Growth &amp; Transformation Series:</b> Leveraging LinkedIn for Lenders Eric C. Cook, WSI Internet Consulting
7/13/2020	Completing the TRID Closing Disclosure Line-by-Line Dawn Kincaid, Brode Consulting Services, Inc.	8/18/2020	<b>Cyber Series:</b> Layered Cybersecurity: Finding the Best Strategy for Your Bank Aaron Daniels, Infogressive, Inc.
Monday	Audit and COVID-19: A CFO Roadmap Michael Berman, JD, Founder & CEO, Ncontracts	8/19/2020	Effective & Compliant Pre-Employment Background Checks David A. Reed, Reed & Jolly, PLLC
7/14/2020	HMDA: Still a Four-Letter Word? Michael Christians, Michael Christians Consulting, LLC	8/20/2020	Collections & Right of Set Off in Commercial Lending Elizabeth Fast, Spencer Fane LLP
7/15/2020	Regulation E Myth Busters Michele L. Barlow, PAR/WACHA	8/25/2020	Opening Business Accounts: Entities, Documentation, Authority & Regulatory Requirements Mary-Lou Heighes, Compliance Plus, Inc.
7/22/2020	Responding to Garnishment & Levy Demands Elizabeth Fast, Spencer Fane LLP	8/26/2020	Advanced IRA Beneficiary Issues: Death Distribution Calculations, Trusts, Successors & Secure Act Rules Frank J. LaLoggia, LaLoggia Consulting, Inc.
7/23/2020	Call Report Basic Lending Schedules: Coding, Classifications & Loan Loss Allowance Amanda C. Garnett, CliftonLarsonAllen LLP	8/27/2020	Cutting-Edge Consumer Payments: Beyond PayPal & Venmo Erin Fonte, Hunton Andrews Kurth LLP
7/24/2020 Morning	Effective Now! New FinCEN Guidelines for Banking Hemp-Related Businesses Elizabeth Fast, Spencer Fan LLP	9/2/2020	Liability with ACH Death Notification Entries (DNEs) & Reclamations Michele L. Barlow, PAR/WACHA
7/28/2020	Beneficial Ownership Rules for Business Accounts & Loans Susan Costonis, Compliance Consulting and Training for Financial Institutions	9/9/2020	SAFE Act Compliance for Mortgage Loan Originators (MLOs) Susan Costonis, Compliance Consulting and Training for Financial Institutions
7/29/2020	Lending to Self-Employed Borrowers Aaron Lewis, Young & Associates, Inc.	9/10/2020	<b>Cyber Series:</b> Cybersecurity Assessment Tool 2.0 & GLBA Privacy Randall J. Romes & John Moeller, CLA
7/30/2020	Handling Consumer Complaints & Disputes Mary-Lou Heighes, Compliance Plus, Inc.	9/15/2020	10 Lessons Learned When a Depositor Dies Deborah Crawford, Gettechnical Inc.
8/4/2020	Maximizing Recoveries on Charged-Off Loans David A. Reed, Reed & Jolly, PLLC	9/16/2020	Call Report Regulatory Capital: Standards, Ratios, Risk Weighting Susan D. Sabo, CLA
8/5/2020	Advanced CTR Training: Beyond the "Textbook" Dawn Kincaid, Brode Consulting Services, Inc.	9/17/2020	Building the Best Possible Board Meeting: From Agenda to Action David A. Reed, Reed & Jolly, PLLC
8/6/2020	Fundamentals of IRA Beneficiary	9/22/2020	<b>Risk Officer Series:</b> The 15 Worst Security Mistakes Barry Thompson, Thompson Consulting Group, LLC
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9/24/2020	Avoiding Costly Mistakes in Calculating Debt Service Coverage Aaron Lewis, Young & Associates, Inc.	11/9/2020 Monday	You're the New Board Secretary, Now What? Dawn Kincaid, Brode Consulting Services, Inc.
9/28/2020	Mortgage Collection & Foreclosure: Best Practices & Tenants' Rights Molly Stull, Brode Consulting Services, Inc.	11/10/2020	Year-End IRA Actions: Notifications, Reporting & Monitoring, Including SECURE Act & COVID Rule Changes Frank J. LaLoggia, LaLoggia Consulting, Inc.
Monday 9/29/2020	FFIEC Requirements for a Remote Deposit Capture Risk Assessment Angi Farren, UMACHA	11/12/2020	IRS Reporting Essentials: Form 1099 & Beyond David A. Reed, Reed & Jolly, PLLC
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10/6/2020	Managing Vendors: Due Diligence, Contracts, Tips & Tools Joseph Silvia, Howard & Howard Attorneys PLLC	11/18/2020	10 Lessons Learned When a Borrower Dies Elizabeth Fast, Spencer Fane LLP
10/7/2020	Compliance with E-SIGN, E-Statements & E-Disclosures Nancy Flynn, The ePolicy Institute™	11/24/2020	Robbery: Critical Steps Before, During & After Barry Thompson, Thompson Consulting Group, LLC
10/8/2020	<b>Risk Officer Series:</b> A Year in the Life of a Compliance Officer: Tips, Tools & Annual Requirements Dawn Kincaid, Brode Consulting Services, Inc.		
10/14/2020	<b>Cyber Series:</b> GLBA Security Expectations, Internal Controls & the Human Factor Randall J. Romes & John Moeller, CLA		
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10/20/2020	Regulator Update for the Credit Analyst Aaron Lewis, Young & Associates, Inc.		
10/21/2020	Banking & Lending to Cannabis Businesses: Clarifying the Confusion & Avoiding Pitfalls Dawn Kincaid, Brode Consulting Services, Inc.		
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10/27/2020	<b>Risk Officer Series:</b> Advanced BSA Officer Training: Risk, Compliance & Real-Life Scenarios Susan Costonis, Compliance Consulting and Training for Financial Institutions		
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10/29/2020	New URLA for a New Year! Prepare Now for a Smooth Transition Molly Stull, Brode Consulting Services, Inc.		
11/3/2020	Recruiting & Retaining Millennials, Gen Z & Nexters Diane Pape Reed		
11/4/2020	Call Reports for New Preparers & Reviewers		

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## Independent Community Banks of North Dakota

1136 West Divide Avenue  
PO Box 6128  
Bismarck ND 58506-6128  
Phone: 701.258.7121  
800.862.0672

[info@icbnd.com](mailto:info@icbnd.com)

[www.icbnd.com](http://www.icbnd.com)



### ICBND Office Hours:

#### Business Hours

Mon-Fri  
8:00am to 5:00pm

#### ICBND Staff:

Barry D. Haugen  
President  
[barryh@icbnd.com](mailto:barryh@icbnd.com)

Jessie Pfaff  
Vice President  
[jessie@icbnd.com](mailto:jessie@icbnd.com)

Nanci D. Fennern  
Office & Marketing  
Coordinator/*Community  
Banker* Editor  
[nancif@icbnd.com](mailto:nancif@icbnd.com) or  
[info@icbnd.com](mailto:info@icbnd.com)

Angie Olson  
Director of Card Services  
[angiet@icbnd.com](mailto:angiet@icbnd.com)

Bill Walker  
Card Services Coordinator  
[billw@icbnd.com](mailto:billw@icbnd.com)

Charlene Davis  
Card Services Specialist  
[cardservices@icbnd.com](mailto:cardservices@icbnd.com)

Lacey Kuhn  
ICB Marketing Solutions  
Sales & Marketing Manager  
[laceyk@icbnd.com](mailto:laceyk@icbnd.com)

Jess Voegelé  
ICB Marketing Solutions  
Office Manager/CSR  
[purchasing@icbnd.com](mailto:purchasing@icbnd.com)

### 2019-2020 ICBND Executive Committee

Chairman  
David Mason, First  
International Bank & Trust,  
Bismarck  
[dmason@firstintlbank.com](mailto:dmason@firstintlbank.com)  
701.425.8584

Chairman Elect  
Chad Aberle, Citizens State  
Bank of Finley, Finley  
[caberle@csbfinley.com](mailto:caberle@csbfinley.com)  
701.524.1921

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Bank, Hope  
[dflaten@dhbanknd.com](mailto:dflaten@dhbanknd.com)  
701.945.2397

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