



INDEPENDENT **COMMUNITY** BANKS
OF NORTH DAKOTA

COMMUNITY BANKER NEWSLETTER

Official Newsletter of Independent Community Banks of ND

Mar/Apr 2020 Issue

Community Bank STRONG

WE ARE HERE FOR YOU SO YOU CAN TAKE
CARE OF YOURSELF AND YOUR LOVED ONES.

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Chairman's Remarks



David Mason

First International
Bank & Trust
Bismarck
ICBND Chairman

This will be a time period to remember. We all woke up the other day and found ourselves operating in a different world than the one we knew before. That being said, there has never been a time more critical for community banks to help their communities. Many of our banks have seen economic shifts before, but many of our bankers and customers have never seen things at this magnitude.

This is our chance to demonstrate our value and our leadership to our community, our customers, and our co-workers. I have never been more proud of the work that I get to do today and I have never been more proud of the community bankers I enjoy getting to work with.

Sometimes, when you lack the words yourself, inspiration is best brought to us by some of the great men and women of our past. Therefore I would like to remind you of this quote:

*"A soft, easy life is not worth living, if it impairs the fibre of brain and heart and muscle. We must **dare to be great**; and we must realize that greatness is the fruit of toil and sacrifice and high courage...For us is the life of action, of strenuous performance of duty; let us live in the harness, striving mightily; let us rather run the risk of wearing out than rusting out."* Theodore Roosevelt

Until next time,

Dave

President's Remarks



Barry Haugen

ICBND President

Who could have possibly guessed three weeks ago that we'd be in the situation we are today relative to the Covid-19 virus and its dramatic effects to the global health of humanity and the economy. To say these are unprecedented times (at least during my lifetime) would be a tremendous understatement.

The last few days have been quite a whirlwind with the rollout of the Small Business Administration's (SBA) Paycheck Protection Program (PPP) on Friday, April 3rd. Much has been written and discussed about the rollout. And not much of it good. It was an unmitigated disaster. Most of your lenders lived it.

What was good is that I got to witness firsthand the tenacity and perseverance of community bankers as they kept their heads up, battled through the challenges, and didn't panic - all in the interests of assisting the small businesses in their beloved communities. In some cases, this PPP lifeline is more about saving these businesses - not just assisting.

I think I fielded about 40 calls (and more emails) Friday from members having myriad problems with the PPP application system. Many of those issues persisted through the weekend. The system clearly

wasn't ready to go live. But in all fairness, the infrastructure of the Treasury and SBA certainly couldn't have predicted such a development either. The good news - none of our members threw in the towel. They worked through it and continue to work through it.

It's been an incredibly frustrating process however, but I want you to know that ICBND and the great folks at ICBA continue our advocacy to make sure community banks get a fair shake. We've implored policymakers to address the following issues: Support and enhance the overburdened SBA systems.

Increase program funds beyond the \$349 billion appropriated. Certainly it couldn't have been the legislative intent to pick winners and losers based on who could access the system. Allocate an appropriate share of existing and future program funds to community banks. Launch a secondary market facility with the Federal Reserve to provide liquidity protection of originating banks.

Hang in there, be safe, and be proud of what you do!

Barry



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!

Moody's Analytics

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**MOODY'S
ANALYTICS**

Moody's Analytics provides financial intelligence and analytical tools to help business leaders make better, faster decisions. Our deep risk expertise, expansive information resources, and innovative application of technology help our clients confidently navigate an evolving marketplace. We are known for our industry-leading and award-winning solutions, made up of research, data, software, and professional services, assembled to deliver a seamless customer experience. We create confidence in thousands of organizations worldwide, with our commitment to excellence, open mindset approach, and focus on meeting customer needs.

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QwickRate®

QwickRate provides the premier non-brokered CD Marketplace for funding and investing with fast connections to more than 3,000 institutions so banks can proactively manage liquidity needs. QwickRate also offers QwickAnalytics® - powerful, time-saving bank research, performance analysis and regulatory tools, available online in just a few clicks. Never before has this type of data and analysis been so affordable for community banks. Includes CECL Solver™, Credit Stress Test, PeerWatch Trends and competitive research on any bank.



STANDING TOGETHER FOR OUR COMMUNITIES

As the coronavirus emergency continues, ICBA has been working around the clock and through the weekend to ensure critical reforms and resources are available to help the nation's community banks support American customers, small businesses, and the economy. Here is a quick update on some of the key reforms achieved on your behalf thus far and the latest information available.

Stimulus legislation

With negotiations continuing today on stimulus legislation responding to the coronavirus outbreak, the latest Senate proposal includes [several ICBA-advocated measures for community banks](#).

These include Small Business Administration enhancements, tax relief, broad FDIC authority for a transaction account guarantee and increased deposit insurance limits, suspended Current Expected Credit Losses implementation, troubled-debt-restructuring relief for COVID-19 loan modifications, and temporarily reducing the Community Bank Leverage Ratio to 8 percent.

Rest assured that ICBA will continue working with Congress and the Trump administration on this stimulus plan to maximize support for community banks.

Loan modifications

Also this weekend, federal and state banking regulators said they will not direct supervised institutions to automatically categorize coronavirus-related loan modifications as troubled debt restructurings. As advocated by ICBA, the [interagency statement](#) says short-term modifications made on good faith in response to COVID-19 to borrowers who were current prior to any relief are not TDRs. It goes on to provide examples of short-term modifications.

Federal Reserve actions

The Federal Reserve [today launched](#) several new actions to promote financial stability, including unlimited purchases of Treasury and mortgage-backed securities. Other facilities will bolster corporate bonds as well as securities backed by student, auto, credit and SBA loans. The Fed also said it will soon announce a Main Street Business Lending Program to support lending to eligible small and medium-sized businesses, complementing efforts by the SBA.

Critical infrastructure

A [weekend memorandum](#) from Treasury Secretary Steven Mnuchin supports the ability of community banks to continue normal operations and meet the needs of local communities during the pandemic.

The memo encourages state and local governments to follow last week's Cybersecurity and Infrastructure Security Agency [guidance](#) that bank employees are "essential critical infrastructure workers" that should maintain their normal work schedules.

Confidence for consumers

Through all of these advocacy efforts, [ICBA is reminding](#) consumers and community banking customers that their insured deposits are safe and backed by the full faith and credit of the federal government through the FDIC. You can spread the message with customizable news releases on ICBA's [Crisis Response and Preparedness Center](#), which offers a comprehensive array of resources on the coronavirus outbreak.

ICBA wants to hear from community bankers about whether these policy updates are answering your workforce and regulatory questions as well as any other questions you might have about the COVID-19 response. You can contact ICBA directly at crisisresponse@icba.org.

While ICBA remains steadfast in representing community banks before policymakers and the public, we are ever grateful of your efforts to support local communities amid this global pandemic. It's times like this when community banks shine the brightest.

We sincerely appreciate your support and hope you and your families remain safe during these challenging times. We are here to support you in any way we can. Thank you for continuing to provide us with our positive and purposeful mission—creating and promoting an environment where community banks flourish.

Rebeca Romero Rainey
President and CEO
Independent Community Bankers of America



**REBECA ROMERO
RAINEY**
PRESIDENT AND
CEO

“You’ve got an incredible story to tell, and ICBA is honored to help you tell it.”



FLOURISH COLUMN

Community Banking Month

holds a special place in my heart. It began early in my career at Centinel Bank of Taos. Every April, I would visit local elementary schools to speak about community banking. And let me tell you, talking to a group of 8-year-olds is a lot more intimidating than speaking to a convention hall of colleagues!

To keep their attention and make community banking relevant, I had to get creative. So, we did a little role-playing. I would bring in enough Susan B. Anthony coins for every child in the class, and I would have each of them place the coin in the middle of the room. We would go around and talk about how we could use that money as a community investment. Each child would share ideas about businesses to start, homes to build, college funds to launch and ways to benefit the community. Then, collectively, we would decide on the best investment for our resources and why.

Beyond the basics, the beauty of this activity was that it instilled in the students the core concept of community banking: We

support the communities we serve. We make collective investments in helping our neighbors achieve their goals. For us, it’s about pooling resources to make dreams come true, and I loved that these kids were connecting with that message.

The same story that resonated with second graders needs to be told far and wide. People of all ages should understand what separates community banks from other financial institutions. They should know that we offer so much more to the neighborhoods we serve.

To help you get that message out, we’ve updated the Marketing & Communications Toolkit. This valuable ICBA member-only tool is designed to help you leverage local media, along with traditional and digital marketing channels, to tell your story.

In addition, we launched a consumer-facing video that highlights the value that community banks bring to their customers and communities through mortgage and small business lending, along with financial

literacy and civic service. These resources can complement your existing promotional efforts.

And this is just the tip of the iceberg! One of our initiatives over the next few years will be to address how American consumers see us. We’re working on activities to convey the benefits of choosing a community bank, and I look forward to sharing more with you in the coming months. Because you’ve got an incredible story to tell, and ICBA is honored to help you tell it.

Tell your bank’s story

No matter where you are, take a moment this month to share what makes your community bank great. Craft your message using the ICBA Marketing & Communications Toolkit, found at

icba.org/marketingtoolkit

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



PRESTON L. KENNEDY
CHAIRMAN, ICBA

**“ICBA is loud, proud
and unwilling to stay on
the sidelines.”**



FROM THE TOP COLUMN

It is hard to believe that nearly a year has passed since I addressed ICBA LIVE 2019 in Nashville, Tenn., as the incoming chairman. What an honor it has been to serve as chairman of the only national association dedicated exclusively to representing the interests of community banking.

During the past year, I have come to realize just how critical it is to preserve that independent, unequivocal and undiluted voice for community banks. After all, it's in our DNA.

Our venerable organization was founded in 1930 by a determined group of Minnesota community bankers in response to an existential threat to their industry. Dedicated to an ideal, and with their combined strength, those Minnesotans fought to preserve their independence.

That spirit is embodied in ICBA's stated mission: To create and promote an environment where community banks flourish. To accomplish that, ICBA is singularly devoted to protecting, nurturing and expanding that environment.

It is essential to keep an independent, uncompromising voice at the

forefront of our financial policy debates. The cornerstone of effective community bank advocacy is that ICBA knows beyond a shadow of a doubt who it is that we represent: community banks and nothing but community banks. And that is 100% of the time.

In the classic movie *It's A Wonderful Life*, George Bailey is shown how Bedford Falls would have been much different without him.

Consider the state of community banking without ICBA:

- The assessment base for FDIC premiums would not have been fairly revised, meaning community banks would have missed out on about \$764 million in assessment credits
- The regulatory relief won in S.2155 would have been significantly reduced, if passed at all
- The Federal Reserve most likely would not have committed to providing real-time payments
- Housing finance would be the domain of the largest banks
- Walmart might have decimated Main Street banking as it has

decimated Main Street retail

That these scenarios have not come to pass is due to the laser focus of the member-driven ICBA and its determination to preserve hard-won victories while expanding opportunities for community banks. ICBA is loud, proud and unwilling to stay on the sidelines.

Thank you for affording me the awesome opportunity to see up close these professional advocates, innovators and educators fighting every day so that community banks may continue to flourish.

My Top Three

There are so many highlights from my time as chair, but here are the top three:

1. Having nearly my whole family in Nashville for ICBA LIVE 2019
 2. Sharing the podium with Fed governor Miki Bowman in her home state of Kansas
- TIE: Cowboy boots from IBAT and Cornhusker football in Nebraska

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



NOAH WILCOX
CHAIRMAN, ICBA

“As a fourth-generation community banker, this industry is in my blood. It’s not just what I do; it’s part of who I am.”



FROM THE TOP COLUMN

It couldn’t be more fitting that I’m penning my first column as chairman during Community Banking Month. As a fourth-generation community banker, this industry is in my blood. It’s not just what I do; it’s part of who I am.

I know I’m not alone in that sentiment, and in having the opportunity to see so many of you at ICBA LIVE last month, I was reminded of this tenfold. Many of us come from a long line of community bankers, but even if we’re first-generation inductees, once you’re a community banker, you’re always a community banker.

The way I see it, we are one community doing good for all communities, and we depend on one another. That’s how we thrive. This interdependence is critical as we work to execute our legislative and regulatory platform, Community Focus 2020 (icba.org/communityfocus2020). This will take action from each and every one of us. Poet Maya Angelou once said, “Words mean more than what is set down on paper. It takes the human voice to infuse them with deeper meaning.”

So, I encourage you to

double down on your advocacy efforts. Increase your calls and emails to legislators. Take the time to visit them on Capitol Hill and host them in your banks back in their districts. Write op-eds for your local papers. Use your influence on social media. Implement a grassroots advocacy program in your bank. With the resources in ICBA’s Take Action: Be Heard grassroots advocacy toolkit (icba.org/advocacy), we all can implement this program in a turnkey fashion, empowering our employees and families in the process. We have the right—and the obligation—to speak up in support of the communities in which we live and work.

But I implore you to infuse your actions with meaning. Allow them to exemplify who you are: a proud, determined, hard-working community banker. With that assured attitude, our voices will be heard. They cannot be ignored.

Each month, I have the opportunity to speak to you from this column, and it’s a gift to be able to use my voice in this way, but I see it as a two-way street. We can’t make an impact without your input. Please reach out to me to share

your thoughts, ideas and concerns, because if they matter to you, they matter to our entire community banking family.

I’m humbled and honored to be ICBA’s 90th chairman, and I look forward to working with all of you this year to ensure we are heard and community banks continue to flourish!

My Top Three

My top three priorities as ICBA chairman are:

1. Inspiring increased advocacy in Washington, D.C.
2. Encouraging succession planning and next-generation engagement
3. Urging ongoing personal growth through programs like Community Banker University and LEAD FWD

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. Connect with Pres [@NWWilcox](https://twitter.com/NWWilcox)



JIM REBER,
PRESIDENT AND
CEO OF ICBA
SECURITIES

PORTFOLIO MANAGEMENT

NOT ALL BONDS ARE CREATED EQUAL

Fierce rally highlights different risk/reward profiles

Attention bond portfolio managers: Raise your hand if you were expecting a 100+ basis-point bond rally accompanied by a corollary rate cut by the Fed in about a two-week period. Just as I suspected—none of you. You can, for the record, count your correspondent among the crowd.

But, since it's happened, let's use this as a learning opportunity. There aren't many cases in which the financial landscape of the global economy has changed so rapidly, and it has thrown into harsh relief how the market values of a community bank's bonds will change in a decidedly asymmetric pattern when interest rate shocks are applied.

Spreads have widened, natch

Unless your community bank's investments consist solely of U.S. Treasury obligations, your price appreciation during the rally was muted compared to a truly riskless portfolio. In shorthand, spreads have widened. This is fully to be expected as rates fall, but you may have forgotten why this occurs.

Understandably, the average portfolio manager will chalk it up to increased call (or prepayment) risk, and that's true enough. Clearly, if a mortgage-backed security (MBS) that is backed with loans bearing an above-market rate is priced at a significant premium of 103 or more, it doesn't take too much of an increase in prepayments for yields to get hammered. And at the moment, 15-year mortgage rates are hovering right around 3%, so any 15-year MBS pool with loan rates of higher than 3.5% are

getting in the refi range.

But there is another more fundamental reason for spreads to widen as rates fall that has little to do with call risk, and therefore is more subjective. It has to do with the presumed increase in credit risk, even for high-quality debt securities.

This is most easily demonstrated by reviewing spreads on investment-grade corporates, which have no call risk. In the two weeks that ended on Mar. 6, A-rated, five-year corporate notes saw their spreads over the benchmark Treasury balloon by fully 30 basis points. This can be attributed to growing concerns about the global economy and borrowers' ability to meet their debt obligations. Virtually any security not backed by a government or its agencies can be swept up in the hysteria—or at least the zeitgeist.

Cases in point

To put a finer point on how community banks' securities values move generally, but not lock-step, with market rates, let's examine two securities that are staples of community bank bond portfolios. The first is a five-year agency bond that is callable within six months, and the second is a typical 15-year MBS.

Our example agency is a Freddie Mac 1.75% with a maturity date of Feb. 12, 2025. It can be called in six months and every six months thereafter. Between Feb. 4 (pricing date) and Mar. 6, the agency bond appreciated in value by about 0.40%; the benchmark Treasury improved by 3.75%. The only structural difference in the two is the call feature, which has effectively rendered the agency now to be a six-month instrument.

The sample MBS is a 15-year Fannie Mae that is seasoned about two years and has a 3%

stated rate. It has an average life of about four years, so it is also benchmarked to the five-year Treasury. At the beginning of February, it was worth around 102.50; by Mar. 6, its value had risen, but only to about 103.80. In other words, it appreciated about 40% as much as the benchmark.

Win some, lose some

What to take away from all of this? Well, this once again illustrates how bond portfolio management is give-and-take proposition. The bonds your bank currently owns haven't run up in price as much as you may have liked, but anything you would contemplate buying hasn't either. On balance, that is a net win for the investor, who typically has a hold-to-maturity mindset and isn't looking to harvest short-term gains.

But maybe the more beneficial lesson to be learned from the sudden and sharp bond market rally of early 2020 is that call protection is your friend. In a rate environment in which all yields are compressed, such insurance can come at affordable rates. The recommendation is to take another, fresh look at your banks' holdings and assess your exposure to another couple of rate cuts.

If you're a buyer, make note of the handsome spreads available. And if you're standing pat, do so feeling secure in the likelihood that spread narrowing is likely to take place in a bond market sell-off. Interest rate volatility in the year 2020 could well give community banks a case study in how the securities in their portfolios are the same, only different.

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

CNBC'S CRAMER: 'I SHOULD HAVE USED A COMMUNITY BANK'

CNBC commentator Jim Cramer said on national television that community banks are ahead of the game in processing loans under the SBA's Paycheck Protection Program and keeping small businesses informed of their progress.

Speaking on Thursday's "Squawk on the Street" broadcast, Cramer said he has been working with a larger bank that has not delivered on his loan application. However, community banks are on track despite the backlog at the SBA.

"Community banks are obviously well ahead—they really are," Cramer said. "I should have used a community bank."

[View and share the clip.](#)

ICBA ANSWERS CONSUMER QUESTIONS ON STIMULUS PAYMENTS

ICBA issued answers to **frequently asked questions from consumers** about Economic Impact Payments—the federal stimulus payments going out to eligible individuals and households. The consumer-facing FAQs include answers on how and when these payments are going out and other details.

The IRS, through the U.S. Treasury Fiscal Service, plans to issue as many of these payments as possible electronically. Treasury began distributing the first tranche of ACH payments on Friday, with an effective date of tomorrow, April 15. Subsequent files will be sent weekly.

ICBA has also updated its **frequently asked questions** on the federal response to the COVID-19 pandemic with information for community bankers on the Economic Impact Payments as well as new updates on mortgage rules.

The latest updates join numerous other FAQs on the Small Business Administration's Paycheck Protection Program, the Federal Reserve's new facilities, loan modifications, deposit insurance and exams, agriculture, and more.

The Consumer Financial Protection Bureau has released **its own guide** to COVID-19 economic stimulus relief with answers to consumer questions about EIPs. And Nacha has separately **published FAQs on EIPs** with information about what to do when an ACH payment hits a closed account, garnishment, and more.

UPCOMING WEBINARS

North Dakota Trade Office and US-China Trade Agreement

Lt. Gov. Brent Sanford

March 17, 10 a.m. CT

Commercial and Ag Lending Stress Testing Model/Collateral Valuation Service

Bank of North Dakota Credit Administration

April 14, 11 a.m. CT

NDSU Spring Ag Crop/Livestock Risk Assessment Update

Tim Petry and Frayne Olson

May 19, 11 a.m. CT

Get email invites for our webinars. Sign up at bnd.nd.gov/signup

BND
Bank of North Dakota



CHARLES POTTS,
ICBA SENIOR VICE
PRESIDENT, CHIEF
INNOVATION
OFFICER

*"The future of community
banking is now"*

INNOVATION STATION

THE FUTURE OF COMMUNITY BANKING

The spread and rapid nature of fintech entering the community bank space brings with it opportunities for community banks to create innovative ways to flourish in their markets.

That's why it's imperative that community banks think strategically about how to create best-of-breed services and solutions for their unique market demands, in line with their big bank and nonbank counterparts.

Here's one example: Shadow banks and venture capital-backed, neo-lending companies are capitalizing on increased growth in small business creation and demand for small business loans. They offer a user experience that's a departure from many traditional lending alternatives. The way in which small businesses find and obtain what I call a "just-in-time loan" is the cornerstone of many technologies in development today. For community banks, which account for more than 60% of all small business loans, it's a chance to offer their own set of innovative partners and solutions while incorporating the unique characteristics that make banking with a local lender so appealing for small

business owners.

As part of ICBA's mission to help community banks flourish, we're working to ensure you have the tools and services you need to maximize the opportunities in today's shifting marketplace. Here are some ideas for your community bank:

Access ICBA's array of educational resources.

Continue to look to ICBA as a thought leader and key source of information. These resources include the ICBA ThinkTECH Network, the ICBA ThinkTECH Accelerator program, access to numerous sessions from our partners at events like ICBA LIVE, as well as Community Banker University resources. These offer unparalleled opportunities for you, as a community banker, to arm yourself with the knowledge and opportunities you need to meet the challenges ahead.

Work hand in glove with ICBA. We're always happy to hear from you, so please communicate your needs, pain points, business plans and strategies. Engage with our fintech accelerator program participants. Take advantage of the opportunity to meet with our fintech cohort to express the challenges you face and work with them to achieve appropriate solutions.

Recognize that timing is

everything. Right now, there's significant market demand for loans, and community banks are considering ways to grow deposits to meet this demand. From a strategy and tactics perspective, it's vital to identify how, when and where to acquire solutions that will address these needs. At ICBA, we're working diligently to identify new solutions and alternatives to address your most pressing challenges.

The future of community banking is now. With ICBA as your partner and advocate, you can deliver powerful technology solutions without losing the customized, personal touch that sets community banks apart.

Charles Potts is ICBA senior vice president and chief innovation officer. He can be reached at 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

LEADERSHIP AT ALL LEVELS

MAPPING OUT CAREER PATHS

Given today's competitive labor market, and rising employee expectations, finding the right talent for your bank can be challenging. So, why not look internally and focus on the human capital that you already have?

Bank profitability is robust right now, which means budgets are less likely to be roadblocks to talent development. There may never be a better time to get executive buy-in. In fact, according to the 2019 Workplace Learning & Development Report from LinkedIn, 82% of HR and talent development professionals said their executives actively support employee engagement through professional learning.

What drives employees to leave an employer isn't always money. Many employees today are looking to grow their skill set. Creating a culture of internal mobility, where leaders encourage their teams to develop skills for their next roles, is great for morale and bank success. One way of doing this is through personalized career paths.

Start with a discussion between the employee, their supervisor and/or HR. Make these discussions part of your bank's talent management process two to three times per year. To ensure your bank's growth and productivity, talent management should be part of board meetings.

During these discussions, employees and employers should document career goals for both the employee and the bank. An employee's experience, education, personality type, strengths and aptitudes will influence both short- and long-term career goals, as will their interests and work-life balance preferences. Consider asking your employees, "What can we do to make this your dream job?"

A likely outcome is a determination that additional professional development is needed. With rapid technological innovation, skills have a shorter shelf life, so identifying skills gaps is critical. LinkedIn says creativity is the single most in-demand skill, and that

needs to be cultivated.

Allow employees to work on projects outside of their roles to determine their interests and skill levels. Each year, try giving them a goal, which they could work on with a group. Three-quarters of survey respondents in the LinkedIn report said they'd take a course if it was suggested by their manager. So, consider requiring supervisors to be proactive in talent management.

Career mapping is a win for everyone and can have a big impact on engaging and retaining employees and leadership diversity. In other words, banks can benefit from giving employees opportunities for growth.

Lindsay LaNore is group executive vice president of Community Banker University and can be reached lindsay.lanore@icba.org.



SBA ADDS PPP GUIDANCE ON CAP, AFFILIATION RULES

The Treasury Department and Small Business Administration included additional information on the Paycheck Protection Program to their document with [answers to frequently asked questions](#).

The new Q&As focus on PPP cap and affiliation rules for franchises, hotels and restaurants. The latest updates follow additions over the weekend on SBA Loan Authorization documentation and promissory notes.

SBA has also launched an email address for questions at 7aPaycheckLoanProgramQuestions@sba.gov. However, the auto reply notes that SBA might not be able to provide an individual response due to the high volume of inquiries and **cannot answer E-Tran or Capital Access Financial System questions** via that email address. E-Tran assistance questions should continue to be directed to the hotline at 833-572-0502 or cls@sba.gov.

Further, SBA has clarified that E-Tran users should choose “PPP” from the drop-down menu. Do not choose “7(a),” which will apply a set of requirements that aren’t relevant to PPP.

ICBA is adding the latest information to [its own FAQs on the PPP](#) as well as FAQs noting that banks do not owe an agent's fee to any third party, such as an accounting firm, unless the bank has an agreement with the third party to act as the bank’s agent.

ICBA ANSWERS CONSUMER QUESTIONS ON STIMULUS PAYMENTS

ICBA issued answers to [frequently asked questions from consumers](#) about Economic Impact Payments—the federal stimulus payments going out to eligible individuals and households. The consumer-facing FAQs include answers on how and when these payments are going out and other details.

The IRS, through the U.S. Treasury Fiscal Service, plans to issue as many of these payments as possible electronically. Treasury began distributing the first tranche of ACH payments on Friday, with an effective date of tomorrow, April 15. Subsequent files will be sent weekly.

ICBA has also updated its [frequently asked questions](#) on the federal response to the COVID-19 pandemic with information for community bankers on the Economic Impact Payments as well as new updates on mortgage rules.

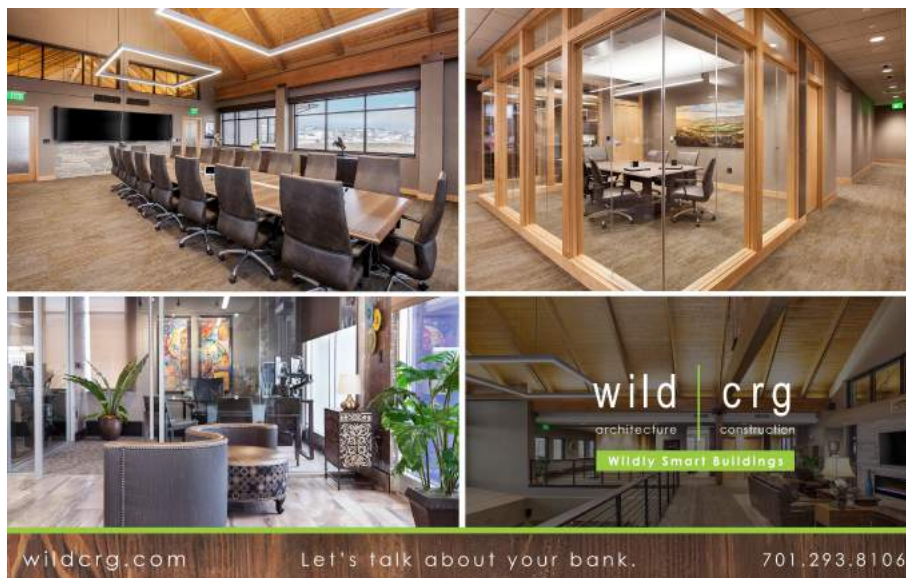
The latest updates join numerous other FAQs on the Small Business Administration's Paycheck Protection Program, the Federal Reserve's new facilities, loan modifications, deposit insurance and exams, agriculture, and more.

The Consumer Financial Protection Bureau has released [its own guide](#) to COVID-19 economic stimulus relief with answers to consumer questions about EIPs. And Nacha has separately [published FAQs on EIPs](#) with information about what to do when an ACH payment hits a closed account, garnishment, and more.



Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to info@icbnd.com with as many details as you can so we may in turn alert our fellow community bankers around the state. 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.



Office of Attorney General

STENEHJEM: DON'T BE FOOLED BY A CORONAVIRUS SCAM

Attorney General Wayne Stenehjem reminds North Dakota residents to check the facts to avoid being fooled by a coronavirus-related scam.

"Scam artists are using the current pandemic situation to exploit our fears. We can stop them by getting the facts and using a common sense approach when dealing with those offering what seem to be too-good-to-be-true opportunities," said Stenehjem.

One scam that has already been reported in North Dakota is a new variation of the old "grandparent" scam call, but this time the scam artist claimed to be a grandchild sick with Coronavirus who needed money urgently for treatment costs. Fortunately, the grandparent recognized the call as a scam and hung up immediately.

Nationally, there are reports of scams relating to the individual payments in the recently passed federal stimulus bill - from phony emails supposedly from the IRS or Social Security Administration requiring the recipient to click on a link to "verify" their personal information to fake calls and robocalls claiming the stimulus check cannot be issued until the person "confirms" their personal information and social security number.

"The stimulus payments will be generated automatically by the federal government. If you filed a tax return for 2018 or 2019, the IRS already has all the information it needs to mail the stimulus check to you or deposit it into your bank account, so don't be fooled by emails, text messages, or calls asking you for that information," urged Stenehjem. He also warned residents that scam artists may claim they can expedite the stimulus payment for a fee, which is a lie.

Stenehjem said North Dakotans should expect to see these scams filter into the state soon.

The Attorney General's Consumer Protection Division offered the following information to help avoid these Coronavirus-related scams:

Coronavirus Tests, Vaccines, Cures

Ignore offers for COVID-19 vaccinations and home test kits. The FDA has not authorized any home test kits for COVID-19. Currently, no vaccines, pills, potions, lotions, medications, or other prescription or over-the-counter products are available to prevent, treat, or cure Coronavirus. This applies to offers made online, by text message or email, or over the phone. They are all false.

- Claims that a particular product will provide Coronavirus immunity, protection, treatment, or cure, are false. **Report** these phony cures to the National Center for Disaster Fraud Hotline, toll-free **1-866-720-5721**.
- **No state or federal government agency** requires an individual to complete Coronavirus testing as a condition for applying for or receiving benefits. If you get a call claiming that you will lose a benefit or your stimulus check unless you complete a home test, it is always a scam. Hang up.
- If anyone knocks on your door offering a Coronavirus home testing kit, it's a scam. Do not let them in your house. Lock your door and then call your local law enforcement agency to make a report. We have not had reports of this happening in North Dakota, but other states have.

Cyber Scams

Scam artists create official looking emails in the hope of convincing the recipient they are legitimate.

- Do not *open* emails claiming to be from the Centers for Disease Control and Prevention (CDC), World Health Organization (WHO), and other healthcare organizations, offering to share information about the virus. Scammers are using phony COVID-19 tracking websites to infect electronic devices with malware, putting residents at risk for identity theft and financial exploitation. Simply delete these emails.
- Do not *respond* to any emails asking for verification of personal data, including Medicare or Medicaid information or Social security benefits, in exchange for receiving economic stimulus funds or other benefits from the government. Government agencies are **NOT** sending out emails asking for residents' personal information in order to receive funds or other pandemic relief opportunities.
- Be cautious about responding to social media "get to know you" quizzes. Questions such as "what was your first car?" and "what was your favorite teacher's name?" may seem harmless, but these are the same questions used as security questions when setting up online financial accounts. Scam artists can use the answers to these security questions – in combination with the public information commonly found on social media profiles, such as date of birth, current city, and employer – to create a phony profile and open new credit card accounts using the victim's name.

Phony Charities & Donation Requests

Coming together in a time of need and extreme hardship is a testament to "North Dakota Nice;" however, when disasters and life changing events such as the current pandemic occur, be cautious as to where donations are going. Unfortunately, scammers take advantage of good will and generosity by creating fictitious charitable organizations, seeking fraudulent donations by taking money which could otherwise go to those in need. Before you open your wallet, do your research.

- Consider first giving to local organizations you know and trust. Many local charities have seen an increase in the need for services while at the same time, donations have been reduced. Call a local charitable organization directly to see how you can put your money to use in your own community.
- Be wary of social media appeals for donations. Anyone can create an online fundraising appeal, even if they are

Continued on Page 15

not associated with any legitimate charity. If you suspect an online fundraising effort is fraudulent, report it immediately to the social media platform on which it appears.

- When giving, always do so by credit card or other secure payment process. Never donate by prepaid card, wire transfer, or other anonymous electronic payment process.

REMEMBER – Facts not Fear. Fight misinformation and scam artists by always fact-checking, using an official government or other reliable source:

- Scam information: <https://attorneygeneral.nd.gov/consumer-resources/common-scams>
- North Dakota COVID-19 Resources: <https://ndresponse.gov/covid-19-resources>
- Federal Stimulus payment information: <https://www.irs.gov/coronavirus>
- Centers for Disease Control & Prevention (CDC): www.cdc.gov/coronavirus
- Charities registered in North Dakota: <https://firststop.sos.nd.gov/search/charitable>
- Charity Watchdog organizations: www.charitynavigator.org, <http://www.give.org/>, <https://www.charitywatch.org/>.



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Office of Attorney General

STATE "LIFESMARTS" CHAMPIONS

Jamestown High School Team #1 won the State LifeSmarts championship and will be representing North Dakota in the national competition in Washington DC in April. The Bottineau Braves team took second place and the Burke Central Team was third.

The competition was held at the state capitol today. The fourteen teams competed in eleven rounds of questions before the top three teams advanced to the final round. The competition was fierce and the teams took advantage of the "add on" questions to earn bonus points, but one of the questions stumped all three teams: What does the Apgar scale measure? The answer: the health of newborns.

The state LifeSmarts Champion team members are Jarron Larson, Jessie Paulson, Chris Saylor, Garret Wright and Winter Mielke.

Team captain Jarron Larson said "We are privileged to be able to participate in the LifeSmarts competition because it teaches consumer skills we might not otherwise learn, and we are really excited to go to Washington."

Marchel Krieger coached the Jamestown High School team.

MCKENNA ROOFING BANNED FROM DOING BUSINESS IN ND

Attorney General Wayne Stenehjem has issued a cease and desist order banning McKenna's Roofing and its owner Joshua McKenna from conducting business in North Dakota. McKenna lists addresses in Brampton, North Dakota, and Long Prairie, Minnesota.

The Attorney General's Consumer Protection division initiated an investigation in August 2019, after receiving a complaint filed with the Secretary of State's office. In August 2018, McKenna had taken an advance payment of over \$5,000 for a roofing job. The homeowner spent the next year trying to get McKenna to do the work or provide a refund, without success. Investigators determined that when he took the money, McKenna's contractor's license had already expired and McKenna has not since been licensed. McKenna also has pending criminal charges in Stark County for construction fraud and theft.

After the initial contact was made, McKenna stopped cooperating with the investigators, leaving no alternative but to ban him from doing business in the state.

For more information, please refer to the Cease and Desist Order: <https://attorneygeneral.nd.gov/sites/ag/files/documents/RecentActions/2020-02-25-McKennaRoofing-CD.pdf>.

Attorney General Wayne Stenehjem reminds consumers to check the Secretary of State's website to see if an individual or business has a contractor's license, at <http://www.nd.gov/sos/>, and never to do business with an unlicensed contractor.

OPEN GOVERNMENT EVEN MORE IMPORTANT DURING CORONAVIRUS CRISIS

Attorney General Wayne Stenehjem has issued guidance to public entities in response to questions about open meeting requirements during the current Coronavirus public health crisis.

The existing open meetings law, which has been in place since 1997, recognizes that emergency matters arise during crisis situations that may require a government entity to hold meetings on short notice. That is why there is no minimum advance notice requirement in the law. Rather, as soon as a public entity decides to hold a meeting, it must post a public meeting notice and agenda. If the meeting is a special meeting, the entity also must notify the official newspaper of the meeting.

"Emergency situations such as this call for more transparency, not less, regarding what public officials are doing to protect the public, while not hindering the important work being conducted," said Stenehjem. "Local government entities should consider whether it is feasible or advisable to postpone or cancel regularly scheduled meetings. If a regular or special meeting is necessary, the public entity may need to be creative to comply with public health recommendations while still preserving the public's right to access the meeting, such as livestreaming, video conferencing, or use of other technology resources," he continued.

Public entities can review the guidance on the Open Records and Meetings page of the Attorney General's website at <https://attorneygeneral.nd.gov/open-records-meetings/open-meeting-requirements-during-covid-19-national-emergency>.

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Office of Attorney General
STENEHJEM CAUTIONS NORTH DAKOTANS ABOUT CORONAVIRUS-RELATED SCAMS

Attorney General Wayne Stenehjem cautions North Dakota residents to be on the lookout for scam artists taking advantage of the current Coronavirus emergency to find new victims.

The Consumer Protection division warns that other states have already seen scams using the Coronavirus, including a report of scam involving a supposed automatic credit or bank charge for a Coronavirus test kit which can only be cancelled and refunded if the unsuspecting victim will “verify” their account information and mailing address.

“We see a surge in scams after every natural disaster, large and small, so it doesn’t surprise me that scam artists would try using this global pandemic in their efforts to prey on potential victims,” said Stenehjem. “A healthy dose of skepticism will help stop the scam artists in their tracks.”

Stenehjem provided the following tips to help North Dakotans to avoid scams:

1. Watch for “phishing” emails – ones that appear to come from legitimate government agencies such as the Centers for Disease Control, especially if the email encourages you to click on a link for more information. Simply delete them without response.
2. Ignore phone calls, emails, advertising or mail items offering a miracle cure for, or protection against, Coronavirus. These are scams. There currently is no vaccine or cure. When one is available, residents can be sure that the appropriate government agencies will promptly provide information to the public.
3. Don’t be fooled by calls or text messages claiming that you are required to pay for testing or to provide personal information as part of a government response to the Coronavirus. These are scams.
4. Beware of unauthorized or fraudulent charities or solicitations. Bogus charities will try to solicit donations during these emergencies. Do not donate any funds without doing your homework. Check the Secretary of State’s website at <http://sos.nd.gov/> to confirm if the entity is registered and contact the Attorney General’s Consumer Protection Division at 1-800-472-2600, or email ndag@nd.gov if you have concerns or suspect fraud.

SURGE IN SWEEPSTAKES SCAMS - ROBOCALLS STEALING THOUSANDS FROM NORTH DAKOTANS

Scam artists are profiting from unsuspecting elderly North Dakotans during this time of social distancing and social isolation, warned Attorney General Wayne Stenehjem.

The Consumer Protection Division of his office is seeing a noticeable increase of elderly victims who have lost money to sweepstakes scams. In each case, the victim received a robocall or live call claiming they had won a prize. Most of the calls claimed to be from Publisher’s Clearing House. The victims were instructed to call back and provide the “unique prize code” included in the message. Once they did, the victims were given various reasons why they needed to send money before they could receive their so-called winnings.

“It is illegal to charge a fee of any kind in order for a person to collect a prize. Legitimate sweepstakes never collect any money before they give the winner the prize. That’s one way to tell that these calls are all scams,” said Stenehjem. “Our older citizens, many of whom live alone, have become even more isolated during the current pandemic, and that is making them an easy “mark” for scam artists,” he continued.

An 88-year old victim mailed signed blank checks. He lost \$8,750. A 76-year old woman mailed cash, three times. She lost \$4,000. An 88-year old woman was instructed to buy Amazon gift cards and a 73-year old woman bought prepaid cash cards. In one case an 80-year old woman received personal checks to cash and use to pay the “fees.” These checks were determined to be fake, before the woman deposited them. Unfortunately, one 73-year old man lost a total of \$12,900. The scam artists used a variety of methods to get his money, including sending money orders, mailing cash, and even directing him to make deposits into designated bank accounts using bank-to-bank transfers.

All the recent victims lived alone.

“Social isolation is a boom for scam artists. If you have an elderly family member or neighbor, please warn them about these robocalls scams and remind them that no matter what they are told, they should never agree to send money in response to a call,” said Stenehjem. “Before sending money on this scam, call our toll-free number and talk to us.”

Information about these scams is available from the Attorney General’s website at <https://attorneygeneral.nd.gov/consumer-resources/common-scams>, or by calling the Consumer Protection Division at 800-472-2600.



OFFICE OF ATTORNEY GENERAL

STATE'S NEW MEDICAID FRAUD UNIT PROSECUTES FIRST CASE

The state's new Medicaid Fraud Control Unit has filed charges to begin prosecution of its first case, announced Attorney General Wayne Stenehjem.

In January 2020, the Pembina County Sheriff's Office contacted the Medicaid Fraud Control Unit (MFCU) regarding an ongoing investigation into alleged theft of narcotics at a long-term care facility. The MFCU concluded the investigation, and Director Marina Spahr has filed felony charges in Pembina County District Court against Charlotte Kay Reilly, age 32, of Crystal, North Dakota, for theft of prescription medication and reckless endangerment.

The charges stem from alleged acts committed in 2017, when Reilly was a licensed practical nurse (LPN) at Borg Pioneer Memorial Home in Pembina County. Reilly was responsible for administering prescribed narcotic pain medications to the residents in her care. In November 2017, Reilly's employment was terminated after it was concluded that she was both diverting prescription pain medication that was intended for residents and substituting patient pain medication with over the counter medications.

Reilly is charged with eleven Class C felony offenses, for which the penalty of each is up to five years' imprisonment, a fine of ten thousand dollars, or both, and one Class B misdemeanor offense.

Reilly has been summoned to appear in Court and bond will be set at that appearance.

The Medicaid Fraud Control Unit was established by the legislature in 2019 and is a division of the Office of Attorney General. The division is responsible for investigating allegations of Medicaid fraud ranging from medical professionals charging Medicaid for services not provided, to diversion of medications and patient abuse at facilities receiving Medicaid funds.

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Management
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NORTH DAKOTA STATE CAPITOL TOURS AND EVENTS GUIDANCE

The Office of Management and Budget (OMB) today announced that tours of the North Dakota State Capitol will be suspended for the remainder of March.

"The decision was made to suspend tours of the North Dakota State Capitol out of an abundance of caution, and to help slow the spread of COVID-19," stated OMB Director Joe Morrisette. "Tours are often booked by large groups and we want to limit meetings and non-essential visits to the Capitol."

Morrisette added that although the Capitol remains open at this time, the state is encouraging citizens to conduct business online wherever possible.

The Capitol will be observing the [Centers for Disease Control's \(CDC\) guidance for mass gatherings or large community events](#). Any events that were scheduled at the Capitol that fall outside this guidance will be canceled.

Citizens may stay up to date on Capitol changes at www.nd.gov/omb.

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2/24/2020 As you know, the Social Security Disability Insurance and Supplemental Security Income programs protect some of the most vulnerable members of our society. A successful disability program must evolve and support making the right decision as early in the process as possible. To help us do that, we must modernize the rules and standards we use to evaluate how we determine disability benefits. We are moving forward with a rule change that has been in the works for a number of years and serves to update a more than 40-year-old policy that made the inability to communicate in English a factor in awarding disability benefits. The new rule is effective April 27, 2020.

As you know, we are required to consider education to determine if your medical condition prevents work. In 2015, our Inspector General recommended that we evaluate the appropriateness of this policy. Research now shows the inability to communicate in English is no longer a good measure of a person's education level or the ability to engage in work. The new rule also supports the Administration's longstanding focus of recognizing that individuals with disabilities can remain in the workforce.

To make the right disability decisions, our disability rules must reflect current medicine and the evolution of work. We need to update our rules to keep up with society's changes.

We owe it to the American public to ensure that our disability programs continue to reflect the realities of the modern workplace. You may contact us with any questions at OEA.Net.Post@ssa.gov.

4/2/2020 We updated our Representative Payee Program offering an option to beneficiaries and applicants for Social Security benefits to provide Advance Designation. On April 13, 2018, the Strengthening Protections for Social Security Beneficiaries Act of 2018 became law. One of the provisions of the law, Section 201, allows beneficiaries and claimants to designate preferred individual(s) to serve as payee should the need arise, and requires SSA to select the designated individual with certain exemptions.

The implementation of Advance Designation adds new protections to the representative payee program for both the public and Social Security. Advance Designation allows all capable Title II, Title VIII, and Title XVI adult and emancipated minor applicants and beneficiaries to designate a representative payee in advance when applying for benefits or with their *my* Social Security account.

Advance Designation provides beneficiaries more control over their financial future, reduces instances of elder abuse, and will help SSA find qualified representative payee candidates more quickly. Learn more about this update [here](#).

For questions, contact us at OEA.Net.Post@ssa.gov.

New Guidance about COVID-19 Economic Impact Payments for Social Security and Supplemental Security Income (SSI) Beneficiaries from Social

"The Treasury Department launched a new web tool allowing quick registration for Economic Impact Payments for eligible individuals who do not normally file a tax return, and also announced that it would begin making automatic payments. However, for some people receiving benefits from the Social Security Administration--specifically those who have dependent children under the age of 17--it is to their advantage to go to this portal to ensure they also get the \$500 per dependent Economic Impact Payment. I encourage them to do this as soon as possible, and want to provide the following details:

People who receive Social Security retirement, survivors, or disability insurance benefits and who did not file a tax return for 2018 or 2019 and who have qualifying children under age 17 should now go to the IRS's webpage at www.irs.gov/coronavirus/economic-impact-payments to enter their information instead of waiting for their automatic \$1,200 Economic Impact Payment. By taking proactive steps to enter information on the IRS website about them and their qualifying children, they will also receive the \$500 per dependent child payment in addition to their \$1,200 individual payment. If Social Security beneficiaries in this group do not provide their information to the IRS soon, they will have to wait to receive their \$500 per qualifying child.

The same new guidance also applies to SSI recipients, especially those who have qualifying children under age 17. To receive the full amount of the Economic Impact Payments you and your family are eligible for, go to the IRS's *Non-Filers: Enter Payment Info* page at www.irs.gov/coronavirus/economic-impact-payments and provide information about yourself and your qualifying children.

Additionally, any new beneficiaries since January 1, 2020, of either Social Security or SSI benefits, who did not file a tax return for 2018 or 2019, will also need to go to the IRS's *Non-Filers* website to enter their information.

Lastly, for Social Security retirement, survivors, or disability beneficiaries who do not have qualifying children under age 17, you do not need to take any action with the IRS. You will automatically receive your \$1,200 economic impact payment directly from the IRS as long as you received an SSA-1099 for 2019.

For SSI recipients who do not have qualifying children under age 17, we continue to work closely with Treasury in our efforts to make these payments automatically. Please note that we will not consider Economic Impact Payments as income for SSI recipients, and the payments are excluded from resources for 12 months.

The eligibility requirements and other information about the Economic Impact Payments can be found here: www.irs.gov/coronavirus/economic-impact-payment-information-center. In addition, please continue to visit the IRS at www.irs.gov/coronavirus for the latest information.

We will continue to update Social Security's COVID-19 web page at www.socialsecurity.gov/coronavirus/ as further details become available."

Jeffrey Buckner, Associate Commissioner
Office of Strategic and Digital Communications
(T) 410-965-1804
@SSAOutreach



As you know, as of March 17, 2020 the Social Security Administration closed all local Social Security offices to the public for in-person service due to the COVID-19 pandemic. We understand that due to current circumstances, beneficiaries may have difficulties submitting their Medicare enrollment forms by mail.

To assist beneficiaries who have stopped working and are seeking immediate enrollment into Medicare Part B, SSA has developed a method for beneficiaries to fax their enrollment forms.

Now Medicare beneficiaries can now fax Medicare Part B form, [CMS-40B](#) and [CMS L564- Request for Employment Information](#), along with proof of employment, Group Health Plan (GHP), or Large Group Health Plan (LGHP) to **1-833-914-2016**, if unable to mail the forms directly to your local Social Security office. To find your local office mailing address, please use our [Social Security Office Locator](#).

Please visit [Social Security & Coronavirus](#) information page to get updates on the latest, including how to get help from the Social Security Administration by phone and online.

5 KEYS TO WORKING AT HOME

During these unprecedented times, many of us are working from home for the first time daily. And we have our families around making it more challenging as we try to be both be safe and honor our commitments to our jobs and businesses. While we focus on our health, we're also trying to do our best to maintain financial security for ourselves and our family.



25 years ago, I left the corporate world and have been involved in numerous businesses since, requiring me to work from home. I wanted to share a few of my key learnings to help you effectively discipline yourself in this new working environment so you can take care of the needs of both your family and your career.

- 1) **Dress for work. Dress as though you are going into the office.**
- 2) **Have a dedicated place to work. When you are there, let your family know it's the same as if you were at the office.**
- 3) **Do the same in reverse. When you leave that dedicated place to work, dedicate your time to your family. Give them all of you once you leave that place of work in your home.**
- 4) **Take breaks just as you would at work. For lunch, leave your place of work in your home and join your family for lunch.**
- 5) **Try and keep your regular schedule as if you were going into the office. It will help you create as much normalcy as possible.**

I hope these tips help. It's hard to know how to navigate through times like this. Please be kind to yourself and others as we try and figure all of this out together.

Keynote Speaker Michael Levin is President and CEO of Custom Solutions Inc. He shares his unique and high impact philosophies and processes in the areas of Leadership, Sales and Presentation Skills. His clients include Pepsi Cola, Oracle, Olympus, DuPont, UBM, Firestone Walker, San Disk, New Belgium Brewery, Cal Weld, Bay Cable, as well as a significant number of other firms of all sizes.

He has launched multiple product and service companies and built them into multi-million dollar entities. His products have been sold in every major retail drug and mass chain in the country and been featured and recommended in "O" Magazine.

Michael is a #1 international best-selling award winning author. He has written "Sitting on the Same Side of the Table: The Art of Collaborative Selling." He is also a co-author of Jack Canfield's (author of Chicken Soup for the Soul) , "The Road to Success" along with his #1 best-seller "Let Them See You Sweat".

He has appeared on numerous TV and radio shows around the country sharing his knowledge and processes and has been featured in Entrepreneur Magazine and O Magazine.



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It's American Heart Month: What You Need to Know About Heart Disease

Heart disease is the leading cause of death for both women and men in the United States, causing about 647,000 deaths annually, according to the Centers for Disease Control and Prevention (CDC). Heart disease is also an extremely expensive disease—costing the United States about \$207 billion annually in health care, medications and lost productivity.

What is heart disease?

Heart disease is a term used to refer to several different types of heart conditions. Out of all the different conditions, coronary artery disease—caused by plaque buildup in the walls of the heart's arteries—is the most common.

According to the CDC, 1 in 4 Americans die each year from heart disease.

What are the symptoms of heart disease?

The symptoms of heart disease can vary, and some people may not even know they have a heart condition until they have a heart attack. Common signs and symptoms of heart disease include shortness of breath, dizziness, chest pain, heart palpitations, weakness and fatigue.

If you experience any of these symptoms, or if they become more severe or frequent, contact your doctor.

Is heart disease preventable?

In many cases, heart disease can be prevented by living a healthy lifestyle and properly managing health conditions. American Heart Month, organized by the American Heart Association (AHA), is designed to raise awareness about heart disease and how people can prevent it. Here are tips that may help prevent heart disease:

- Refrain from smoking.
- Maintain a healthy weight.
- Limit your sodium intake.
- Eat a well-balanced, healthy diet.
- Exercise regularly.
- Manage your stress.
- Limit your alcohol intake.

If you are concerned about your risk of developing heart disease or would like to find out more information about the condition, visit the AHA's [website](#) and contact your primary care physician.

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.

A Cold Is Contagious for Longer Than You'd Think

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

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

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

Is it a COLD or the FLU?



COLD	FLU
Sore throat	Muscle pain
Sneezing	High fever
Coughing	Fatigue
Vomiting	Chills

Ergonomics Is the Way to a Pain-free Workday

The discomfort and pain from slouching at a desk all day is very common, with many office workers suffering pain at least once a week. Avoid unnecessary discomfort at work by focusing on your posture and making your workstation ergonomically appropriate. When applied to your workstation, these two tips will help promote good posture and correct ergonomics:

- **Chair position**—Adjust the height of your chair so that your feet rest comfortably on the floor, with your knees about level with your hips, making sure your seat is not pressing against the back of your knees.
- **Computer monitor**—Position your monitor 18 to 30 inches from your eyes. The top of your screen should be at eye level or below so you look slightly down at your work. If glare is a problem, turn off some or all overhead lights and close blinds if possible.

Ginger Quinoa With Green Beans

Makes: 6 servings

Ingredients

- 1 cup quinoa
- 1 ½ cups water or broth
- 2 cups green beans
- 2 ½ Tbsp. lemon juice
- 1 Tbsp. olive oil
- 1 Tbsp. sesame oil
- 2 Tbsp. soy sauce
- ¼ tsp. ground ginger

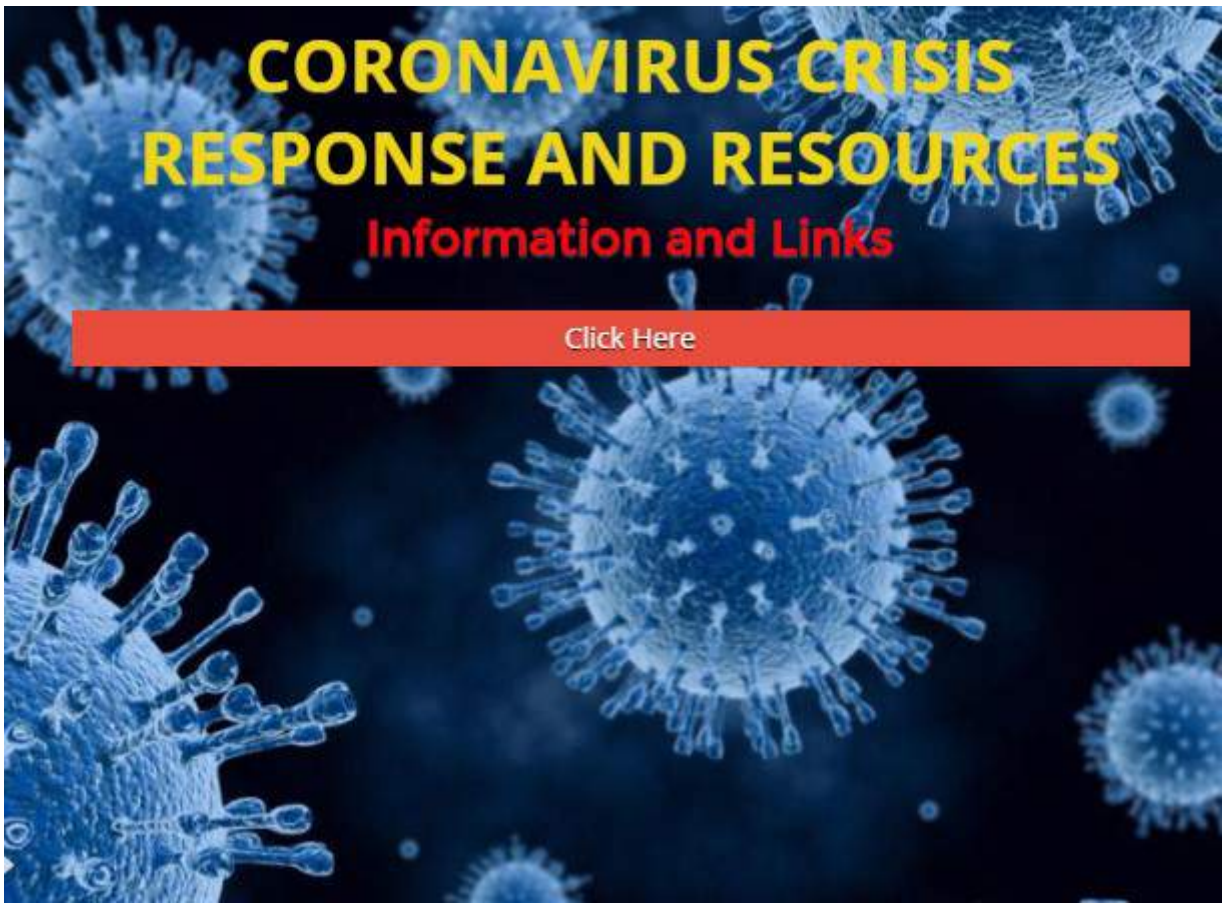
Preparations

- 1) Toast quinoa in a dry skillet over medium heat, stirring constantly for about 3 minutes.
- 2) Put quinoa in a medium pot and add water or broth.
- 3) Bring to a boil, then let simmer until all of the water is absorbed and quinoa is tender (10-20 minutes).
- 4) Set aside and leave uncovered to cool.
- 5) While quinoa is cooling, microwave the green beans until just tender.
- 6) Rinse in cold water to stop the cooking process.
- 7) In a large bowl, combine the quinoa, olive oil or cooking oil, sesame oil, green beans, lemon juice, soy sauce and ground ginger. Stir well.
- 8) Season with salt and pepper.
- 9) Serve at room temperature.

Nutritional Information (per serving)

Total calories	239
Total fat	9 g
Protein	7 g
Carbohydrate	33 g
Dietary fiber	6 g
Saturated fat	1 g
Sodium	486 mg
Total sugars	2 g

Source: USDA



ICBND Educational Opportunities

NEW WEBINARS ADDED TO KEEP YOU UPDATE TO DATE WITH THESE CHANGING TIMES:

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

Looking Ahead:

Postponed: FDIC Bankers College April 21 Bismarck, April 23 Fargo

Postponed: Women in Community Banking Summit April 21-22 Bismarck, April 23-24 Fargo

Dave Osbourn Sessions June 1-2 and September 2-3 Bismarck

Emerging Leaders Development Summer Conference June 4-5 Bismarck

School of Agricultural Lending June 15-19 Bismarck

Certified Frontline Professionals Program September 15 Bismarck, September 16 Valley City, September 17 Minot

Community Bankers for Compliance Fall Session September 22-23 Bismarck

Emerging Leaders Development Group Fall Session September 25 Williston

FDIC COVID-19 Guidance and Resources

The FDIC recognizes the potential for the Coronavirus Disease 2019 (referred to as COVID-19) to adversely affect the customers and operations of financial institutions. To assist financial institutions and their customers, the FDIC has provided the following guidance and resources:

FDIC's COVID-19 Webpage and Updates

The FDIC launched a COVID-19 webpage on its public website. A few of the items included on this webpage are highlighted below. We encourage you to regularly check the webpage for updates.

The FDIC recognizes that institutions may have operational or staffing challenges associated with the pandemic that limit the ability of management to respond to normal supervisory requests. Institutions faced with these challenges should contact their Examiner-in-Charge or Regional Director to coordinate the timing of any response so it does not inhibit critical operations at the institution at this difficult time. Refer to FIL-29-2020 for the latest updates.

FAQs for Financial Institutions and Consumers Affected by COVID-19

The FDIC developed two sets of frequently asked questions (FAQs), one for financial institutions and one for their customers. The FAQs address a variety of issues that may arise as financial institutions work with customers and communities affected by COVID-19. The FDIC will continue to add FAQs to the initial list, as needed, to address additional questions and issues that arise.

Encouraging Responsible Small-Dollar Lending

Five federal financial regulatory agencies issued a Joint Statement encouraging financial institutions to offer responsible small-dollar loans to both consumers and small businesses in response to COVID-19. The agencies recognize the important role that responsibly offered small-dollar loans can play in helping customers meet their needs for credit due to temporary cash-flow imbalances, unexpected expenses, or income short-falls during periods of economic stress or disaster recoveries.

Working with Customers

As announced in FIL-17-2020, Working with Customers Affected by the Coronavirus, the FDIC encourages financial institutions to take prudent steps to assist customers and communities affected by COVID-19. The FDIC recognizes that efforts to work with customers and communities affected by COVID-19 can be accomplished in a manner that is consistent with safe and sound banking practices, compliant with applicable laws (including consumer protection laws), and in the public interest.

Community Reinvestment Act (CRA) Consideration for Activities in Response to the COVID-19

The FDIC, Federal Reserve Board, and Office of the Comptroller of the Currency issued a Joint Statement on CRA Consideration for Activities in Response to the COVID-19 (refer to FIL-19-2020) encouraging financial institutions to work with customers and communities affected by COVID-19, particularly those that are low- and moderate income. Pursuant to the CRA, the agencies will provide favorable consideration of certain retail banking services, retail lending activities, and community development activities related to this national emergency.

Skip-a-Payment Programs - Mitigating Potential Risks

If a bank is considering implementing a program for loan customers to skip payments as part of efforts in assisting customers impacted by COVID-19, please review the examples of strategies the FDIC has observed financial institutions taking to mitigate the potential risks. An article on this topic can be found on Page 5 of the FDIC's Consumer Compliance Supervisory Highlights publication issued in June 2019.

Deposits

Please advise your customers that since 1933, no depositor has ever lost a penny of FDIC-insured funds. They should keep in mind, the safest place for their money is inside an FDIC-insured bank. The FDIC has an excellent tool, the Electronic Deposit Insurance Estimator or EDIE, for use in answering deposit insurance coverage questions. This tool allows a depositor to input either actual information about their deposit accounts or information about accounts they are thinking of establishing. EDIE is on the FDIC website at <https://edie.fdic.gov/index.html>. As a secondary source, FDIC also has a team of subject matter experts available to answer questions about deposit insurance or accessing bank accounts. Customers can call 1-877-ASK-FDIC (1-877-275-3342) and ask to speak to a subject matter expert between 8:30AM- 5:00PM Monday-Friday.

If they prefer, consumers can also contact the FDIC in writing through our FDIC Deposit Insurance Form via the FDIC Information and Support Center at: <https://ask.fdic.gov/fdicinformationandsupportcenter/s/>.

Using Secure Email for FDIC Correspondence

As announced in FIL-27-2020, Temporary Alternative Procedures for Sending Supervision-Related Mail and Email to the FDIC, institutions may send materials to the FDIC in a safe and secure manner using FDIC's Secure Email portal. Secure Email is not intended to replace informal communication with your case managers, review examiners, field managers, or examination team. This process is provided as an alternative to sending hard copy documents. To use this process, you will need to register at <https://securemail.fdic.gov>. Information about how to use Secure Email and FAQs about the service can be found here: FDIC Secure Email Procedures for External Users.

As the situation surrounding COVID-19 continues to evolve, we want to assure you that the FDIC is here to support you. Please reach out to your local Regional or Field Office for assistance as needed.

Here is a link for the Kansas City Region's first quarter 2020 Compliance Newsletter if you would prefer to read the whole newsletter.

[KC Compliance Newsletter](#)

South Capitol Entrance Sign Revealed

The Office of Management and Budget announced that the south Capitol sign replacement project is nearly complete. The sign, located near Boulevard Avenue on the mall area of the North Dakota State Capitol grounds, recently received an upgrade.

"This is a fantastic enhancement to the grand Capitol mall area," Facility Management Director John Boyle said. "The new sign is larger. It is composed of granite and limestone, and it will be well-lit at night."

The sign that was replaced had adorned the south Capitol mall area since the 1960s and it was showing significant erosion and discoloration.

The south Capitol sign replacement project began back in September and will be complete once landscaping is installed early this summer.



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Hello all, the link below explains a possible source of liquidity for community banks. Vining Sparks has published a Strategic Insight regarding banks' ability to sell certain of its bonds. The report suggests that conditions may have been met for banks to sell HTM securities without tainting the remainder of the portfolio. It also says that the bank's auditor needs to be brought into the discussion beforehand.

<https://www.viningsparks.com/vswp/wp-content/uploads/2020.04.06-Covid-19-HTM-Safe-Harbor.pdf>

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@icbnd.com or 701-258-7121



Reserve the ICBND Mobile ATM Trailer when your bank-owned ATM is out of service or in the case of a disaster.

Contact Angie at ICB Services ~ 701.258.8326
email: angiet@icbnd.com

[RESERVE NOW](#)

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.



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Trusted Legal Advice Since 1932

The attorneys at Zimney Foster P.C., including John D. Schroeder, are here to help your institution weather this difficult farm economy and the legal challenges it can bring. We provide practical guidance when facing trouble credit decisions and collections throughout North Dakota.



SOLUTIONS THAT MAKE A DIFFERENCE



At HTG Architects, we provide architectural services customized to your industry. We go beyond architecture & design for our clients. We incorporate numerous areas into our project coordination, all with the goal of reducing stress and pressure on our clients while creating a structure that works best for them.



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We take your vision and meld it with our experience and knowledge of current industry trends to design a facility that will fit your image, culture and your clients' needs.



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After Scope of the Project is approved, we can provide Project Management and Vendor Coordination, and A&E including developing the required drawings that will be used by contractors for bidding, permitting and construction.

ICBND Webinar Sessions

ICBND EMERGING LEADERS DEVELOPMENT GROUP

The ICBND Emerging Leaders Development Group held its annual winter session in Grand Forks on February 28, 2020.

The event started off at First State Bank, where Ben Hayden and Patrick Dix of SHAZAM gave presentations to the group. SHAZAM is one of ICBND's valued associate members and was gracious enough to sponsor the evening event and UND hockey game. Ben Hayden, Risk Services Manager, spoke about skimming, scammers and security. He used real world examples and short videos to demonstrate how skimmers work, how data is collected and how easily it is to clone a card from collected data. Following his presentation, Patrick Dix, Vice President of Strategic Alliances, discussed social media and its importance. The group learned how to utilize a mix of owned, earned and paid social media to increase engagement, raise awareness of their brand and ultimately improve their bottom line.

Following the morning session, the Emerging Leaders Development Group traveled to Red Pine Distillery for a presentation and tour of the up and coming business.

The final event of the evening was the UND vs Western Michigan hockey game. Prior to the game, the group along with members of the ICBND Board of Directors, ICB Services Board of Directors and ICBND staff gathered for food, drinks and networking in the Green Room on the ice level at the Ralph Engelstad Arena.

The Emerging Leaders Development Group also participates in a community outreach project during each meeting. For this event, the group collected children and adult gloves, mittens and stocking caps and donated them to the Northland Rescue Mission in Grand Forks. The Mission appreciated the donation of the winter items and noted that it was perfect timing with the extremely cold weather that they were experiencing.



Pictured: Left: John Peck, Shazam; Right: Ben Hayden, Shazam Center: Fighting Hawks Mascot



Pictured from left to right with the UND Mascot: ICBND staff: Jessie Pfaff, Barry Haugen and Nanci Fennern





Community Bankers for Compliance Program

Independent Community Banks of North Dakota (ICBND) is pleased to once again sponsor the annual Community Bankers for Compliance Program (CBC). The CBC Program is the most successful and longest running compliance training program in the country.

The CBC Program provides your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

[For more information and to register Click Here](#)



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 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.



U.S. Small Business Administration

BANK OF NORTH DAKOTA



Jacey Chmielewski joined **BND** as a customer service representative in student loans. Chmielewski comes to BND with experience as an underwriter.



Meghan Dohrmann joined **BND** as a customer service representative in student loans. Dohrmann comes to BND with experience as a sales associate.



Adam Matter was promoted to collateral valuation analyst. Matter has worked in special assets since he began his career with **BND** in 2009.



Danika Schell accepted the application support specialist position. Danika has worked in information technology in several roles since she began with **BND** in 2007, most recently as a data analyst.



David Falkenstein accepted the lending project specialist position. Falkenstein has served as the credit analysis manager and has been with **BND** since 1992.

STARION BANK



Micaela Higlin joined **Starion** as a cash management officer at the downtown Bismarck branch. In this position, Higlin works with commercial business clients to manage cash flow and find the right electronic banking products and services to fit their needs. She has prior customer service and banking experience.



Crista McCandless is digital marketing specialist at **Starion's** Bismarck South Washington location. Her duties include managing the bank's website and marketing content on the mobile apps and online banking. She also works with digital advertising. She has more than eight years of digital marketing experience.



Jay Schepp is the newest retail/mortgage operations specialist with **Starion** in Mandan. He is responsible for bank-wide processing, closing and post-closing of loans; producing compliance documentation; and analyzing credit documentation. Schepp comes to Starion with more than 25 years of insurance underwriting and customer service experience.



Starion Bank has hired **Janell Mayer** as a universal banker III at its Oakes location. In this universal banker role, Mayer will supervise the retail staff as well as work as a retail banker. She comes to Starion with prior office management and customer service experience.



Starion Bank has named **Rick Geloff** chief financial officer (CFO), serving as the bank's lead financial executive, overseeing and representing all financial operations for the bank and its holding company. As CFO, Geloff will join the bank's Executive Committee, which is responsible for initiating key actions within the organization, reviewing financial data and setting major project priorities. He is located at the downtown Bismarck branch. Geloff first joined Starion in 2013 as a credit analyst. He also served in the roles of business banking officer and special assets officer prior to being promoted to financial reporting manager/VP in May 2018. In December 2019, he was promoted to controller.

FIRST WESTERN BANK & TRUST



Jennifer Grimm comes to **First Western Insurance** as an insurance agent in our Fargo offices. Grimm has over 18 years of financial & insurance experience, and we welcome her to First Western Insurance.



Paul Leier comes to **First Western Insurance** with over 28 years of insurance and financial experience. First Western Insurance is excited to have Paul join their team as an insurance agent in our Fargo offices.



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

ICBND Members in the News

BELL BANK



Bell Bank Equipment Finance has named **Rob Bakke** senior vice president/business development. His territory comprises of states across the Midwest. Based in Minneapolis, Bakke will offer a wide range of equipment-based financing to a variety of industries.

AMERICAN BANK CENTER

Katie Eggen has joined **American Insurance Center** as a crop insurance agent. Katie builds on her prior experience in ag lending and insurance to help customers develop comprehensive crop insurance packages to fit their needs. She joins American with five years of multi-peril crop insurance experience, including rainfall, hail, forage and livestock risk protection.

UNITED COMMUNITY BANK OF NORTH DAKOTA



The United Community Bank (UCB) Board of Directors announced the appointment of their newest board member, **Kelly Perrin**, who operates within UCB as chief financial officer. Perrin has been employed with United Community Bank for seven years.

UNITED BANKER'S BANK

Bryan Grove, Chairman of **United Bankers' Bancorporation, Inc.**, is pleased to announce the appointment of **Jae Evans** as the newest member of the United Bankers' Bancorporation, Inc. (UBBI) and United Bankers' Bank (UBB) Board of Directors. Currently the president and chief executive officer of Isabella Bank Corporation and CEO of Isabella Bank in Mt. Pleasant, Michigan, Jae comes to



the Board with over forty years of banking experience. During his tenure at Isabella Bank, he has held positions as chief operations officer and as president of the Greenville Division. He has served on the board of Isabella Bank Corporation and Isabella Bank since 2014 sitting on the information technology, finance, investment, trust, and director's loan committees.

WIDMER ROEL

Craig Hashbarger has joined **Widmer Roel**, a regional public accounting and business advisory firm, assisting the audit department. Craig, as a senior audit manager, provides audit, accounting and consulting services to a wide range of clients. He also performs peer reviews for other CPA firms in the area. Craig previously worked for Widmer Roel from 2008-2015 and has 15 years of experience.



Arnold Bolland has joined **Widmer Roel**, a regional public accounting and business advisory firm, assisting the audit department. Arnold, as a staff accountant, provides audit and accounting services.

INDEPENDENT COMMUNITY BANKS OF NORTH DAKOTA



Please join the **ICBND Staff and Board of Director's** in welcoming **Jessie Pfaff** as ICBND's Vice President effective February 1, 2020. Jessie came to us from the State of North Dakota Department of Agriculture and has past experience with coordinating events.



Starion Bank

STARION MORTGAGE BANKER NAMED TOP 1% IN NATION

Starion Bank mortgage banking supervisor **Kassy Landis** was named to the Mortgage Executive Magazine's Top 1% of Mortgage Originators in America list for the third time.

Landis, a mortgage banking officer since 2012, is located at the Bismarck branch on N. Washington Street. She joined Starion in 2006 as a teller, advanced to business banking representative in 2007, and became a mortgage underwriter in 2008. Landis earned an associate degree from Bismarck State College and a bachelor's degree from Dickinson State University, both in business administration. She is currently the president of Bismarck Dollars for Scholars board of directors and is involved as an affiliate member of the Bismarck-Mandan Homebuilders Association and Bismarck-Mandan Board of Realtors.

Mortgage Executive Magazine annually compiles a comprehensive list of the nation's top one percent of mortgage originators in the United States in order to recognize and celebrate their service, dedication and hard work it takes to serve clients during the home loan process. The list debuted in 1995 as the Top 100 Mortgage Originator list in Mortgage Originator Magazine. In 2011, Mortgage Executive Magazine expanded the rankings to include the top one percent of the hundreds of thousands of mortgage originators in the U.S. The minimum eligibility criteria are a total personal production of at least \$30 million in 2019.

Mar/Apr 2020 Issue



Pictured: Kassy Landis

American Bank Center

AMERICAN BANK CENTER GIVES \$1.75 MILLION TO LIGHT OF CHRIST CATHOLIC SCHOOLS

One way American Bank Center supports local education is through its long-term partnership with Light of Christ Catholic Schools, which includes St. Mary's Central High School. American Bank Center recently gave this school system \$1.75 million. A portion of the funding was used to construct the American Business Education Center on St. Mary's new campus in north Bismarck.

"At American, we generously give of our resources to strengthen the communities we serve," said Kevin Dykema, American Bank Center regional president. "We value young people and their future contributions to our communities and economies, and know this new facility will positively grow and shape the minds of students in the Bismarck-Mandan area for decades to come."



Light of Christ Catholic Schools

The American Business Education Center is a place where students are prepared for their future careers. A wide variety of business classes, such as Financial Literacy, Entrepreneurship and Accounting, are offered there. The center serves many purposes as it features a traditional classroom-style lecture area, a mobile computer lab and a collaborative work-space.

"Light of Christ Catholic Schools is grateful to American Bank Center for their commitment to our students, teachers and community," said Gerald Vetter, Light of Christ Catholic Schools president. "This new center is educating our community's future business leaders."

American Bank Center, its owners and board members have partnered with St. Mary's Central High School for more than 30 years and are proud to have expanded that relationship with Light of Christ Catholic Schools.

About Light of Christ Catholic Schools

Light of Christ Catholic Schools was formed in 2012, uniting the five Bismarck Catholic schools that have been part of our community since 1878: St. Mary's Central High School, St. Mary's Academy, Cathedral of the Holy Spirit Elementary, Saint Anne School and St. Mary's Grade School.

MISSION: Encountering Christ in our Catholic Faith through living, learning and serving.

VISION: Inspire and prepare the heart, soul and mind of future generations to radiate the Light of Christ.

To learn more, visit lightofchristschools.org.

Eide Bailly

PLATINUM CONSULTING TO JOIN EIDE BAILLY

Government and nonprofit financial consulting firm [Platinum Consulting Group](#) will be joining regional accounting firm [Eide Bailly](#) on Feb. 3.

Platinum Consulting's experienced professionals will join the government consulting team at Eide Bailly and move into the firm's Rancho Cucamonga, Calif., office. Platinum Consulting founder, Cindy Byerrum, will join Eide Bailly as a partner.

"Platinum Consulting has grown a strong reputation for delivering outstanding service to its government and nonprofit clients," said [Dave Stende](#), Eide Bailly managing partner/CEO. "Their focus on personalized service that goes the extra mile fits perfectly with our own attention to tailored service with resources and solutions that can scale up with our clients."

"We're excited for the opportunities that joining Eide Bailly will bring," said Byerrum. "Our clients can expect the same dedication to service as before but now with a much deeper team and expanded resources that can help them manage their finances even more effectively and efficiently."

North Dakota Housing Finance

HOUSING AGENCY HONORS OUTSTANDING PARTNERS WITH CHAMPION AWARDS

North Dakota Housing Finance Agency recognized ten of the lending institutions, loan officers and real estate agents who promote its homeownership program as Champions of Affordable Housing. The state agency provides individuals and families, primarily first-time buyers, with low-cost financing, and down payment and closing cost assistance.

“North Dakota Housing Finance Agency’s Champion Awards recognize and celebrate the work of the individuals and businesses who go above and beyond to provide North Dakotans with an affordable home,” said Dave Flohr, the agency’s interim executive director/homeownership division director.

Dakota Community Bank & Trust and Town & Country Credit Union were recognized with Homeownership Awards of Excellence for their best practices and outstanding delivery of the agency’s programs.

Dacotah Bank and TCF Home Loans received Homeownership Rising Star awards. The award recognizes a financial institution for a significant increase in loan volume over the previous year.

Two loan officers, Travis Lang of Bismarck and Pam Montee of Dickinson, and four real estate agents, Karen George of Watford City, Tyler Lindell of Fargo, Christine Rivinius of Bismarck and Sandra West of Dickinson, were recognized with Homeownership Performance Awards for loan production.

“In 2019, North Dakota Housing Finance Agency helped 1,725 households purchase a home – first-time buyers, families who previously owned a home and needed assistance to buy again, and special needs households,” said Flohr. “All of these North Dakotans learned about our programs from the individuals and businesses employed in the private sector who collaborate with NDHFA to promote and originate our affordable home loans.”

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



Affordable Home Financing
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housing
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www.ndhfa.org • 800.292.8621

Starion Bank

Virtual Banking Representative

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

At Starion Bank, we're looking for talented people who will put our customers at the center of everything we do. Join our diverse team where you'll feel valued and inspired to contribute your unique skills and experience.

Located in Mandan, the **Virtual Banking Representative** will deliver advanced digital and online offerings, work with online deposit accounts and loans, and enhance the customer experience while providing solutions to customers. Our guiding principles are to promote solutions, show passion and creativity while demonstrating commitment, and partner effectively.

Virtual Banking Representatives serve consumers through digital (online, mobile and social) and call center (phone, email and chat). We provide customers with convenient ways to manage their accounts and provide solutions that meet their financial needs. Virtual Banking Representatives serve all Starion Bank locations throughout ND and WI.

Virtual Banking Representatives are responsible for responding to routine and complex customer inquiries regarding consumer products and services as well as:

- Quickly answer customer inquiries in a friendly and courteous manner
- Deliver exceptional service
- Provide first call resolution while following procedures that meet compliance guidelines
- Identify and offer customers the products and services they need and want to succeed financially

Qualified candidates will have one or more years of customer service experience. Prefer experience in a call center or customer service setting. Prefer a general understanding of standard bank transactions as well as common products and services.

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4/1/2020	Commercial Lending Series: Commercial Loan Workouts, Restructuring & Loss Mitigation Elizabeth Fast, Spencer Fane LLP	5/7/2020	E-SIGN for Lenders: Technicalities, Consumer Expectations & Risk Susan Costonis, Compliance Consulting and Training for Financial Institutions
4/2/2020	Mastercard Dispute Resolution for Chargebacks Diana Kern, SHAZAM, Inc.	5/11/2020	New! CTR Changes for Sole Proprietors & DBAs: What's Rescinded? What's Replaced? Dawn Kincaid, Brode Consulting Services, Inc.
4/7/2020	Deposit Account Series: 10 Overdraft Hotspots, Including Regulations, Lawsuits & Guidance Deborah Crawford, Gettechnical Inc.	Monday 5/12/2020	Visa Claims Resolution for Chargebacks Diana Kern, SHAZAM, Inc.
4/8/2020	Board Secretary Training: Documenting Board Training, Minutes, Corrections & More Dawn Kincaid, Brode Consulting Services, Inc.	5/13/2020	Leveraging BSA Controls for More Effective OFAC Compliance Carl Goss, Hunton Andrews Kurth LLP
4/9/2020	Interagency Statement on Loan Modifications: Working with Borrowers Impacted by COVID-19 Elizabeth Fast, Spencer Fane LLP	5/14/2020	Commercial Lending Series: Analyzing Commercial Tax Returns: Forms 1065, 1120, 1120S & K-1s Aaron Lewis, Young & Associates, Inc.
4/10/2020	The CARES Act: Impact & Implications for Community Banks Morning Aaron Lewis, Young & Associates, Inc.	5/18/2020	Demystifying TRID for Construction Loans Using the New CFPB Guides Bill Elliott, Young & Associates, Inc.
4/13/2020	Financial Risk During Widespread Disruption: What the Board & Management Should Monitor Monday Bob Viering, Young & Associates, Inc.	Monday 5/19/2020	Credit Reporting & Delinquent Accounts: Disputes, Revisions & Guidance David A. Reed, Reed & Jolly, PLLC
4/14/2020	Advertising Compliance Part 1: Print, Radio & TV Steven Van Beek, Howard & Howard Attorneys PLLC	5/20/2020	Updating Your CDD Program: Beneficial Ownership, Triggering Events & New SSN Verification Dawn Kincaid, Brode Consulting Services, Inc.
4/15/2020	FCRA Compliance: From Delinquent Loans to New Hires David A. Reed, Reed & Jolly, PLLC	5/21/2020	Documenting & Perfecting Farm & Livestock Loans Elizabeth Fast, Spencer Fane LLP
4/16/2020	Establishing & Amending Traditional & Roth IRAs, Including COVID-19 & Secure Act Impacts Frank J. LaLoggia, LaLoggia Consulting, Inc.	5/27/2020	Growth & Transformation Series: Driving Engagement with Facebook, Twitter & Instagram Eric C. Cook, WSI Internet Consulting
4/21/2020	New FFIEC Procedures & Pandemic Guidance for Business Continuity Management & Resilience Molly Stull, Brode Consulting Services, Inc.	5/28/2020	Branch Manager Guide to Success Molly Stull, Brode Consulting Services, Inc.
4/22/2020	10 Strategies for Remaining Independent in a Consolidating Environment Phillip K. Smith, Gerrish Smith Tuck, PC, Consultants & Attorneys	6/2/2020	Consumer Loan Underwriting Fundamentals: Interviews, Credit Reports, Compliance & Debt Ratios Larry Williams, Financial Education & Development, Inc.
4/23/2020	Countdown to Reg CC Rule Changes Effective July 1, 2020 Dawn Kincaid, Brode Consulting Services, Inc.	6/3/2020	UCC Article 9: Perfection Pitfalls & Proper Enforcement Elizabeth Fast, Spencer Fane LLP
4/27/2020	Increasing Remote Services During & After the Pandemic Tim Harrington, TEAM Resources	6/4/2020	TDRs: Defining, Examples, Financial Reporting & Best Practices Stephen J.M. Schiltz, CliftonLarsonAllen LLP
Monday 4/28/2020	Commercial Lending Series: Commercial Loans Secured by Real Estate Susan Costonis, Compliance Consulting and Training for Financial Institutions	6/9/2020	Debit & Prepaid Card Compliance: Disclosures, Fee Changes & More Steven Van Beek, Howard & Howard Attorneys PLLC
4/29/2020	Consumer Bankruptcy: Compliance, Cramdowns & More Elizabeth Fast, Spencer Fane LLP	6/10/2020	Completing the TRID Loan Estimate Line-by-Line Dawn Kincaid, Brode Consulting Services, Inc.
4/30/2020	Advertising Compliance Part 2: Website, Online & Social Media Steven Van Beek, Howard & Howard Attorneys PLLC	6/11/2020	Three Key Risk Assessments in Enterprise Risk Management Marcia Malzahn, Malzahn Strategic
5/5/2020	Writing Compelling Credit Memos & Loan Narratives with Confidence Ann Brode-Harner, Brode Consulting Services, Inc.	6/16/2020	Growth & Transformation Series: Banking Millennials: The Next Generation of Revenue Diane Pape Reed, CU Doctor
		6/17/2020	Handling ACH Exceptions & Returns Shelly Sipple, EPCOR

ICBND Educational Opportunities

6/18/2020	Fair Lending Comparative File Review That Meets Regulator Expectations Ann Brode-Harner, Brode Consulting Services, Inc.
6/23/2020	Comparing Regulation E with Visa & Mastercard Rules Diana Kern, SHAZAM, Inc.
6/24/2020	Managing In-House Real Estate Evaluations Aaron Lewis, Young & Associates, Inc.
6/25/2020	20 Common Mistakes in Consumer Collections Elizabeth Fast, Spencer Fane LLP
6/26/2020	Record Retention: What Documents Must Be Retained & For How Long? Elizabeth Fast, Spencer Fane LLP
Morning 6/30/2020	Fraud by Channel Type: Check, Debit, Credit, ACH & Wire Erin Fonte, Hunton Andrews Kurth LLP

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