



INDEPENDENT **COMMUNITY** BANKS  
OF NORTH DAKOTA

## **COMMUNITY BANKER** NEWSLETTER

Official Newsletter of Independent Community Banks of ND

Sep/Oct 2020 Issue

# LEADERSHIP



## Emerging Leaders Development Program Fall Leadership Conference

Oct 13-14, 2020

ICBND Office & Holiday Inn, Bismarck

The Emerging Leaders Development Program (ELDP) is designed for career-aspiring community bankers who are committed to preserving and enhancing community banking and its philosophies. You do not need to be a member of the ELDP to attend and we encourage all bankers and business professionals to attend if they can.



[Register Now](#)

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## Chairman's Remarks



**Chad Aberle**

Citizens State Bank of Finley  
Finley  
ICBND Chairman

As I sit down to write my very first Chairman's Remarks, I wanted first to take the opportunity to say how honored and privileged I am to be able to serve as the Chairman of ICBND for the next 12 months. To be able to help lead and direct this great organization will be considered one of the highlights of my banking career and I hope to leave my impression as deeply as the previous 53 chairmen before me.

I began to reflect on the past 12 months of challenges that the community banking industry endured; from the October blizzard last year and the delayed corn and soybean harvest of 2019 into the spring of 2020, to the chaos of the COVID-19 Pandemic and the closing of bank lobbies, schools and nearly all community events. To say the least, this has been a very memorable, yet crazy time. And for all community banks, this is not expected to change anytime soon. We will continue to work diligently with our farm customers, small businesses and consumers to help them through these challenging times and achieve their

financial goals as we always have before.

For most, grain harvest has been completed and the bean harvest is in full swing. The crops in the east central part of the state appear to be in very good condition and yields have been above average. Commodity prices have been on the rise and the Ag producers finally have some things to smile about. This time of year has always been one of my favorite times of the year, when all the hard work finally pays off with a good harvest and a successful growing season.

Thank you to all the community bankers in this great state for all that you do for your customers and communities. It may be hard work, but it is one of the most rewarding careers. Keep making a difference in your communities.

Chad Aberle



## President's Remarks



**Barry Haugen**

ICBND President

As I write this, it occurred to me that today is the first day of fall. Other than the leaves changing color, one might think it's just another beautiful summer day as the temperature approaches 90 degrees in Bismarck. While 2020 has kind of been the year to forget, our summer weather was really quite delightful for the most part.

While our weather was pleasant, I can't say it's been a pleasant summer of clarity and direction for our bank members relative to the Paycheck Protection Program (PPP) forgiveness process. Community banks across the country including North Dakota stepped up to efficiently process PPP loans and distribute those much-needed funds to our business and ag customers. You accomplished what the federal government couldn't. And now, in my opinion, you've sort of been left holding the bag. Even the General Accounting Office (GAO) recognized this in their report issued this week. As they reported, the complexity and lack of guidance surrounding PPP loan forgiveness could limit the effectiveness of future rounds of the program.

I applaud Senator Cramer and others for introducing a bill early in the summer that would have substantially addressed the forgiveness mess by providing

forgiveness for loans of \$150,000 or less. This would have encompassed 85 percent of all PPP-approved loans, but only 26 percent of the PPP funds. This would have really helped your customers and your lenders to concentrate on serving customers during this tenuous time. There was broad bipartisan support for this concept. Unfortunately, politics got in the way and the two sides seem to be miles apart on what the dollar amount should be in the next stimulus bill, if there is one. What's a couple trillion dollars amongst friends?

My optimism is waning for legislation or agency guidance that will clear some of the fog. We are now in election season and the Senate will be rightfully consumed with the Supreme Court vacancy due to the sad passing of Justice Ruth Bader Ginsburg.

Meanwhile, ICBND member banks are left with a bunch of 1 percent loans on your books and customers who are wondering what the heck is going on. I hope I'm pleasantly surprised by some near-term movement on the PPP forgiveness issue. Until then, hang in there!

Barry





**REBECA ROMERO  
RAINEY**  
PRESIDENT AND  
CEO

“As the cornerstones of the community, community bankers offer a light in the darkness of hard times.”



## FLOURISH COLUMN

**September traditionally acts as “back to school” month,** where, after the slower-paced dog days of summer, we settle back into our normal routines. The same holds true this year, though the image of what constitutes normal in 2020 looks incredibly different than it has previously.

As we enter this new season, I hold out hope for what is to come. Bolstered by the unfailing dedication of community banks, our communities will continue to weather the storm. In response to the ongoing impact of COVID-19, community bankers will continue to unfailingly support and lift up our nation’s communities. Our role is to ensure their connectedness and long-term success.

That’s precisely because the core of the community bank business model revolves around serving our communities. An ecosystem exists where, for the community bank to be successful, the community it serves must be as well. So, there’s a beautiful, symbiotic relationship that plays out where the work community banks do enriches the community, and the

community’s achievements enhance the bank’s impact.

That’s why this month’s National Community Bank Service Awards highlight the work of all community banks to lift up their communities during this time. This issue features many good deeds that exemplify the spirit of the community banker and the true power we have to make positive change in the communities we serve. Working together, hand in hand with our communities, community bankers make a difference.

So, as we close out the third quarter of the year and begin a more intense focus on 2021 planning, I encourage each of you to explore where we go from here. How do we take this commitment to service and extend it in our communities? How can we address rebuilding from the effects of COVID-19? How can we be a positive force in diversity and inclusion; both in having the conversation and in everyday actions? How do we support our communities in new ways?

These are heavy questions, but ones we will work through together to achieve

a better outcome. Because as the cornerstones of the community, community bankers offer a light in the darkness of hard times. We are the community leaders who can foster a commitment to service in others around us. We can help chart the future by increasing resiliency and strength within our communities and building a stronger, more connected world—one community at a time.

I see community banks leading recovery efforts and forging a path where we grow, learn and evolve together, becoming stronger as communities every step of the way. I think that’s a picture of a new normal that we can look forward to painting.

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

Over this month and next, ICBA is convening various leadership groups to prepare for our collective future in this new normal. From the virtual LEAD FWD Summit this month to the Directors Conference in October, we are setting the tone at the top.

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

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





NOAH WILCOX  
CHAIRMAN, ICBA

“Our job is to help people in good times and not-so-good times. What we do for the benefit of the community is part of who we are.”



## FROM THE TOP COLUMN

### There are no two ways

**about it:** of the third quarter, I can't help but reflect on what a whirlwind the past six months have been. Community banks have grappled with a series of seismic events, including a pandemic, mandatory shutdown orders and processing a mindboggling number of Small Business Administration loans in one sitting. But on that last point at least, we have prevailed.

Our sheer grit and tenacity ensured that resources made their way into our communities. In fact, we singlehandedly put more than \$330 billion back into the economy in the form of Paycheck Protection Program loans, in addition to countless other measures to help. In short, we have stepped up in support of our communities.

Yet, despite the unique circumstances of the pandemic, I've been reminded of one thing: This is nothing new; it's what we do. It's in our DNA to serve our communities in whatever capacity we can, and in today's environment, that means increasing our efforts. For example, in Grand Rapids, Minn., we have underwritten music, outdoor movies and other

entertainment that can bring the community together in a responsible way. I'm proud to say that in any given month, we have 100% of our staff volunteering in the community, but I know we're not alone in that. As community bankers, our job is to help people in good times and not-so-good times. What we do for the benefit of the community is part of who we are.

It's so ingrained in our cultures that we simply don't think about our influence. Six months ago, I would say that we, as bankers, probably took for granted how much of an impact we have, but the pandemic has crystallized our contributions. The strain that COVID-19 has placed on the human condition has reminded community bankers just how hard we work and need to continue to work every day to do right by our communities and take care of our people.

You'll see evidence of this dedication throughout this month's issue. In fact, the National Community Bank Service Awards capture the spirit of community banking and the many forms "giving back" has taken in the COVID-19 environment. Reading these stories makes me all

the more proud to be a community banker.

Because, as we go about our business in the new normal, it's not about the grand gestures; it's about the day to day. We don't look for the quick-hit, one-time gift. Rather, community banks are in it for the long haul. We pledge consistent support to the activities that feed the longevity of our communities, which is why we'll rise from this pandemic stronger than ever.

### My Top Three

In light of all the good community bankers do, here are my top three most unusual fundraising activities this year:

1. Offering a socially distanced, floating concert for boaters
2. Underwriting drive-in movie nights
3. Collaborating with community banks to create a matching COVID-19 relief fund with the local United Way

**Connect with Pres**  
**@NWWilcox**

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



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

#### Webinar series continues

ICBA Securities and its exclusive broker-dealer Vining Sparks are hosting three webinars covering a range of topics in September, October and November to conclude its 2020 Community Banking Matters series. One free hour of CPE for each event is offered. To register visit [viningsparks.com](https://viningsparks.com) or contact your Vining Sparks sales rep.

## PORTFOLIO MANAGEMENT

### Kickoff!

#### A football fan's guide to portfolio management.

As the calendar turns to the fall, millions of Americans gear up for their favorite sport of football. Of course, with this being a year unlike any other, we're still trying to figure out what it will look like.

Nonetheless, what better way to usher in the new football season than to relate common gridiron phraseology to its investment portfolio equivalent? Some of this may sound like a stretch for the sticks, but perhaps you can find a loose ball in the pileup. If so, hopefully you can convert the takeaway into a visit to the sweet land of six.

### Weight room

Many footballers prepare themselves for the season with frequent trips to the gym. There, they can make good use of barbells. Community bankers often utilize "barbells" to hedge their bets against rate movements. This strategy simply entails buying roughly equal amounts of very short-duration bonds and long-duration bonds. The definitions of "short" and "long" will vary from buyer to buyer, but in the end, the investor is going to be pleased with at least half of the holdings, regardless of whether rates rise or fall.

### Run-pass option

This recent innovation of play-calling gives the quarterback the ability to decide on the fly whether to run the ball or throw downfield. In a similar sense, investors can do the same with a do-it-yourself floater. Most municipal bonds in community bank portfolios have longer-than-average durations. Often, that

is precisely the intention of the portfolio manager, as it may sync with the bank's interest rate risk posture. However, sometimes the manager decides the portfolio is longer than desired, in which case the DIY is called. This entails the execution of a pay-fixed interest rate swap to turn the asset into a receive-floating adjustable rate bond.

### Lockdown corner

The best way to explain this is to lift the definition from Wikipedia: "These elite defenders cover an offensive receiver so effectively on either side of the field that the quarterback does not target the receiver being covered." To the community banker, this means owning assets that cannot be called away or converted to cash when interest rates are not favorable (e.g., now). The way to lockdown your assets is to buy "bullets," which have no call features, or securities such as multifamily mortgage-backed securities (MBS) that have prepayment penalties or yield-maintenance provisions.

### Man in motion

This entails sending one or more offensive players running parallel to the line of scrimmage prior to the snap to better position them for the play. In investment management, its equivalent is the purchasing of newly issued bonds that have extended original settlement dates, which further coincide with upcoming maturities of bonds currently in the portfolio. This play has been especially beneficial in recent months, as the amount of maturities and calls have outpaced new issuances, creating something of a scrum among investors.

### Nickel back

Sometimes a team will insert a fifth defensive back into the lineup on obvious passing downs in order to give it a better chance of covering the potential pass receivers. This "nickel package" appears in balance sheet management in the form of match-funding assets and liabilities. If a community bank strategically adds assets through an acquisition or an outright leverage, thought must be given to balancing the altered interest rate risk. Tools such as Vining Sparks' Performance Architect can quantify the new dynamics of the balance sheet, including the impact on capital, margins and earnings.

### Fourth-quarter rally

The third quarter of the calendar year for broker-dealers is often a period of low volume. Some of it has to do with portfolio managers not taking time to identify beneficial portfolio opportunities until the figurative two-minute warning. This year especially there are plenty of good reasons to be distracted. The bad news is that there are a lot of community bankers who operate in a last-second mode. Late December is rarely a good time to be selling securities; it can, however, be a buyers' market. Make decisions early—10 minutes to go in the game is still relatively early. Late fourth-quarter comebacks are hard to pull off.

### Go team!

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



## ICBA TO CONGRESS: SIMPLIFY PPP FORGIVENESS

ICBA [urged Congress](#) to immediately pass stand-alone legislation to simplify Paycheck Protection Program loan forgiveness to preserve the success of the program. In a [written statement](#) for a House Small Business subcommittee hearing, ICBA called for an immediate vote on the bipartisan Paycheck Protection Small Business Forgiveness Act (H.R. 7777/S. 4117).

ICBA noted that the Government Accountability Office recently [reported](#) that complex PPP forgiveness applications could take up to 15 hours for borrowers to complete and 75 hours for lenders to review. H.R. 7777/S. 4117 would provide automatic forgiveness for PPP loans of \$150,000 or less if borrowers attest that they used the loans as intended.

To keep the pressure on Congress, ICBA continues calling on community bankers to urge their lawmakers to support the legislation and bring it to an immediate vote. ICBA's [Be Heard grassroots action center](#) helps community bankers call their lawmakers on behalf of this urgent bill.

**CALL CONGRESS NOW**

## REGULATOR COUNCIL BACKS STRICTER GSE CAPITAL STANDARDS

The Financial Stability Oversight Council largely endorsed the Federal Housing Finance Agency's proposal to raise capital requirements on Fannie Mae and Freddie Mac.

Following a review of the secondary mortgage market, the council of federal regulators [said](#) the government-sponsored enterprises could pose a risk to financial stability if not properly mitigated. It encouraged the FHFA to incorporate regulatory capital definitions like those that apply to U.S. banks.

The FHFA in May [reissued](#) a proposed rule to require the GSEs to hold a combined \$240 billion in capital after they are released from conservatorship. The agency suspended regulatory capital requirements on Fannie and Freddie after placing them into conservatorships in September 2008.

In a [comment letter](#) last month, ICBA said it generally supports the FHFA's efforts to recapitalize the GSEs. It encouraged the agency to quickly finalize the proposal and position the GSEs to emerge from the 12-year conservatorship.

## FED MOVES UP RESERVE BANK PAYMENT SERVICES MODIFICATIONS

The Federal Reserve [amended](#) the implementation date for modifications to Reserve Bank payment services to facilitate adoption of a later same-day ACH processing and settlement window. The Fed moved the implementation from March 19 to March 8, 2021. The Fed said the earlier implementation date will permit the Reserve Banks to test and implement modifications before March 19.

## SECRET SERVICE WARNS OF PPP FRAUD

The [latest bulletin](#) from the Secret Service's Cyber Fraud Task Force focuses on scams and fraud indicators related to the Paycheck Protection Program and Economic Injury Disaster Loans. The bulletin also covers additional fraud related to state unemployment benefits and money laundering. The bulletin is available on ICBA's [Bank Cyber and Data Security Guide](#).

## STATES NOW FULLY REAL ID COMPLIANT: DHS

The Department of Homeland Security recently [said](#) all 50 states are now issuing REAL ID cards. To date, states have issued more than 105 million REAL ID-compliant driver's licenses and identification cards, representing 38 percent of all card holders. Full enforcement of REAL ID will take effect at all federally regulated airports, federal facilities, and nuclear power plants on Oct. 1, 2021.

## FHFA AGAIN EXTENDS FORBEARANCE PURCHASES

The Federal Housing Finance Agency [said](#) Fannie Mae and Freddie Mac will extend from Sept. 30 to Oct. 31 the deadline on buying qualified loans in forbearance and several loan-origination flexibilities.

Flexibilities include alternative appraisals on purchase and rate term refinance loans, alternative methods for documenting income and verifying employment before loan closing, and expanded use of power of attorney to assist with loan closings.

ICBA is updating its [frequently asked questions](#) on the federal coronavirus response.

### About ICBA

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



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

## INNOVATION STATION

### BUDGETING FOR INNOVATION

**The COVID-19 pandemic crisis** accelerated the innovation process as community banks across the nation moved to digital platforms for everything from onboarding new customers to loan authorization. It also highlighted the importance of budgeting for innovation as an essential component of a community bank's strategic plan.

As community banks look toward the future, it is critical that they are strategic and mission-driven in their planning process and make innovation an integral part of how they run their business. Here are three areas to consider when budgeting for innovation:

**1. Digital engagement tools.** Digital engagement tools and strategy have become a strong focus for ICBA and many community banks coming out of COVID-19. Economic impact payments and Paycheck Protection Program (PPP) loans highlighted the need for digital services and products. From marketing products and services to onboarding and loan origination, enhanced digital engagement tools should be on every community bank's radar.

**2. Small business opportunities.** PPP loans brought digital lending to the forefront, highlighting opportunities for innovation and digitization. The increased availability of software-as-a-service (SaaS) solutions and digital solutions through companies like LendSmart, a fintech startup that came through ICBA's ThinkTECH Accelerator program, have expanded the menu of services and products community banks can offer their small business customers.

**3. Compliance solutions.** If you're looking for faster, more efficient processes to manage compliance, there are a wealth of solutions available. The number of digital products that streamline the compliance process for underwriting, know your customer (KYC), Bank Secrecy Act/anti-money laundering (BSA/AML), and other requirements are growing daily and accessible to community banks through such services as ICBA's Preferred Services Provider portal. Solutions like these are right-sized for community bank budget and implementation considerations.

For community banks that are already budgeting for innovation, now is an excellent time to refine that

strategy. And for community banks that haven't engaged in strategic planning and budgeting around innovation, now is an excellent time to start. You can start by reviewing our member resources and our Preferred Service Providers portal. You can also reach out to us to learn more about ICBA resources and opportunities for community banks focused on strategic innovation planning.

Key to any effective innovation strategy is knowing what's important to your market and the communities you serve, as well as approaching innovation planning and budgeting with these considerations in mind. With proper planning, and the right product mix, you can turn challenges into opportunities to serve customers and spur mission-driven innovation.

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





LINDSAY LANORE,  
GROUP EXECUTIVE  
VICE PRESIDENT OF  
COMMUNITY BANKER  
UNIVERSITY

## LEADERSHIP AT ALL LEVELS

### HOW TO BOOST TEAM MORALE

#### There are no two ways

**about it:** It has been a stressful year. With health and economic fears, changes to our work environments and social distancing requirements, we've all had many reasons to feel anxious. Keeping up team morale can be challenging for leaders, especially as the uncertainty continues, but here are simple ideas for pick-me-ups.

#### 1. Give permission to play.

To paraphrase author Brené Brown, we live in a culture that celebrates exhaustion, and sometimes it takes real courage to rest and play. Encourage your team to take some time away from work, even if it's only for a staycation. Remind them not to feel guilty about it. We all need to play.

#### 2. Change up the schedule.

We also need variety. Whether it's modifying the format of a meeting or the approach to a project, try looking at things differently or coming at them from a different angle. For those team members who are constantly working through lunch, encourage them to schedule breaks. Or, better still, order lunch for the team and take that time to catch up.

**3. Say "thank you."** If you've just finished a lengthy project or wrapped up a productive meeting, take five minutes to say "thank you" to your team. At the end of a Zoom call, remember to recognize the team's good work. Or go old-school and send everyone a personal, handwritten note.

**4. Be the cheerleader.** Your actions and words are critically important, so add a little cheer to your leadership. You don't have to sugar-coat the practical realities, but staying positive in your interactions is key. You can do this with more frequent meetings or daily huddles.

**5. Be delightfully inefficient together.** Even if it may seem a little frivolous, connect with your team on something that is not work-related. Finishing up a Friday meeting by asking about weekend plans is an obvious topic. Alternatively, you can share an uplifting story from the community or a random fun fact. Consider posing a "would you rather" question to the team: ice cream or pizza? Then surprise them by having it delivered.

#### 6. Start a challenge.

Everyone likes a friendly competition. From an

exercise, cooking or gardening challenge to a photo contest for the best fall photo, it will encourage the team to do something other than work and will boost camaraderie.

**7. Share frustrations.** Ask your team to tell you what's getting on their nerves. Sometimes just saying it out loud can help, but you may also be able to make changes or, better still, take it off their plate.

**8. Improve pesky inefficiencies.** Every department has processes or documents we've been meaning to change, update or organize. Setting aside time to improve inefficiencies can boost morale and lighten workloads. Fewer hurdles mean happier employees.

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

## **Featuring some of ICBND's 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!**

### **Associate Member Directory**

**jack henry Banking®**

**kinetic**  
LEASING

**LADG**  
Lake Agassiz Development Group

**Lewis & Clark**  
DEVELOPMENT GROUP

MAIN  STREET

**marco®**  
taking technology further

  
**MinnKota**

**MOODY'S**  
ANALYTICS

  
**NETWORKCENTER**  
INCORPORATED

**NEWVISION**  
**New Vision**  
SECURITY SYSTEMS

  
**ND BANKS**  
BENEFIT TRUST

**NORTH DAKOTA**  
**housing**  
FINANCE AGENCY

**North Dakota**  
LEGENDARY | Department of Commerce

**INDRIN**  
North Dakota Records Information Network

**nu**  
northern State university

**NORTHLAND**  
SECURITIES

  
**NORTH RISK**  
PARTNERS®  
**MIDDAUGH**  
BENEFITS CONSULTING

**O & B**  
ATTORNEYS

  
**OnCourse Learning**  
FINANCIAL SERVICES



## HOW COMMUNITY BANKS CAN LEAD IN WEATHERING NATURAL DISASTERS



By [Steven Estep](#)

The coronavirus pandemic, hurricane season, and the wildfires on the West Coast, stand as prudent reminders of how critical disaster preparedness is not only for community banks, but for our communities at large.

And while proper preparedness will never eliminate the risks of the threats our communities face, National Preparedness Month each September is a good time to review safeguards to improve operational resiliency and better weather the long-term impacts of these visible and invisible threats. As community banks look to shore up their operations here are a few tips to keep in mind to ensure resiliency.

- **Practice operational resilience.**

Business continuity has been practiced by community banks for decades but consider taking it a step further and address key functions of your bank that can remain operational immediately following a disaster with limited disruption. Are there services which can now be completed remotely? Would your bank be prepared if a disaster caused your critical systems – including backups – to fail? Services such as [Sheltered Harbor's](#) data vaulting enables community banks to store critical customer account information that can provide customers with timely access to their data and funds in a worst-case scenario.

- **Exercise your plans.**

Having a plan is great but having assurances that it will work when the time comes is even better. [FEMA](#) [offers](#) exercises and tools to help your bank test your preparedness plans to ensure your plans meet the needs of employees and customers before disaster strikes.

- **Educate your customers and staff.**

A well-informed community means a well-prepared community. Develop a communications plan and share with your employees and customers how you intend to keep them informed during the disaster. As a trusted financial advisor, you can also offer tips to help members of the community prepare ahead of time and reinforce the importance of storing digital and paper copies of critical documents, or whether flood insurance may be appropriate. ICBA offers [a customizable release](#) for member use and additional resources on its [Crisis Response and Preparedness Center](#). You can find additional tips on the National Preparedness Month Website at [Ready.gov](#).

Community banks are the lifeblood of Main Street and can be a beacon of stability during a disaster. Mitigating the impacts of disaster is crucial to helping our communities move forward. Through proper preparedness, community banks can create not only a resilient business, but a resilient community.

[Steven Estep](#) is ICBA's director of operational risk.







## ICBA RAISES QUESTIONS AHEAD OF CREDIT UNION ADVOCACY EVENT

ICBA continues urging Congress to "Wake Up" this week as credit union advocates meet with lawmakers during the National Association of Federally-Insured Credit Unions' Virtual Congressional Caucus.

Ahead of the virtual advocacy meetings, ICBA is distributing to congressional offices a [guide with questions](#) to ask credit union representatives about acquisitions of community banks, mission creep, outside investor capital, and third-party oversight.

Community bankers can help push back against the credit union efforts by delivering to lawmakers a customizable message seeking answers to these pressing questions. The custom alert is available on ICBA's [Be Heard grassroots advocacy center](#).

ICBA will continue calling on policymakers and the public to "[Wake Up](#)" to the risky practices, costly tax subsidies, and irresponsibly lax oversight of the nation's credit unions.

### Contact Congress

## PUSH CONTINUES ON NEXT STIMULUS PACKAGE

ICBA is calling on community bankers to [urge lawmakers](#) to include common-sense policies benefitting local communities in the next economic stimulus package.

A customizable message on ICBA's [Be Heard grassroots action center](#) calls on Congress to include provisions forgiving Paycheck Protection Program loans under \$150,000, excluding PPP loans from regulatory asset thresholds, providing a lender safe harbor, and more.

Following last week's failed Senate vote to advance a coronavirus relief package with ICBA-advocated PPP provisions, ICBA continues working with policymakers to advance pro-community bank provisions as soon as possible.

## FINCEN ISSUES AML STANDARDS FOR UNREGULATED ENTITIES

The Financial Crimes Enforcement Network [issued](#) a Bank Secrecy Act final rule that requires minimum anti-money-laundering standards for banks without a federal functional regulator.

The rule—originally proposed in August 2016—also extends customer identification program and beneficial ownership requirements to affected institutions. It will apply largely to private banks, credit unions that aren't federally insured, and certain trust companies.

In an October 2016 comment letter, ICBA said it supports a uniform compliance approach among all applicable financial institutions and agreed with the agency's goal of eliminating the regulatory gap in AML coverage.

Compliance will be required 180 days after the rule is published in the Federal Register.

## HUD FINALIZES ICBA-BACKED 'DISPARATE IMPACT' RULE

The Department of Housing and Urban Development recently [finalized](#) an ICBA-supported rule to amend its interpretation of the Fair Housing Act's "disparate impact" standard.

The rule is designed to conform to the U.S. Supreme Court's 2015 ruling in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project* that disparate-impact cases must demonstrate a causal connection between practices and alleged discriminatory impact.

Under HUD's 2013 rule, lenders could be held liable for neutral practices that have a disparate impact on certain classes of borrowers, even if the lenders had no intent to discriminate. HUD's newly finalized rule requires plaintiffs to meet a five-step framework that establishes legal liability for facially neutral practices that have unintended discriminatory effects.

Further, the new pleading standard mirrors the *Inclusive Communities* decision by requiring plaintiffs to show a "robust causal link" between the lender's challenged policy or practice and the adverse effect on members of a protected class.

In an October 2019 [comment letter](#), ICBA expressed strong support for the update for its consistency with the Supreme Court decision and the certainty it provides lenders. The final rule is effective 30 days from its publication in the Federal Register.



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## IBCA PAST CHAIRMAN JIM MACPHEE DIES

ICBA Past Chairman Jim MacPhee died Friday surrounded by family. The former CEO of Kalamazoo County State Bank in Schoolcraft, Mich., announced his retirement in 2015 after 47 years in community banking.

MacPhee served as ICBA chairman in 2010-2011 during the heart of the financial crisis, leading the charge for key reforms such as deposit-insurance parity and meeting with key policymakers, including former President Barack Obama at the White House in 2010.

MacPhee also served as ICBA chairman-elect and vice chairman, as a member of most ICBA standing committees, and as Michigan's representative on the ICBA board of directors. He also held leadership positions in the Michigan Association of Community Bankers—where he served as president and as a director for more than 25 years—and was chairman of the Federal Home Loan Bank of Indianapolis.

A U.S. Army veteran who served from 1966 to 1968, MacPhee was also active with the Village of Schoolcraft Downtown Development Authority, the Schoolcraft Community Association, the Schoolcraft Businessmen's Association, the Kalamazoo County Fair Renovation Project, and other civic organizations.

MacPhee's survivors include wife Judy and daughters Kim and Stephanie.



Pictured: ICBA Past Chairman Jim MacPhee

## ICBA TO AGENCIES: EXCLUDE PPP LOANS FROM ASSET CALCULATIONS

ICBA [called on federal regulators](#) to exclude Paycheck Protection Program loan balances when calculating bank and bank holding company asset thresholds.

In its letter, ICBA said the agencies should quickly amend regulations to avoid temporary asset increases with PPP pushing many community bankers over regulatory thresholds and subjecting them to additional supervision, regulations, and costs.

ICBA noted that while it has already asked [House](#) and [Senate](#) lawmakers to pass legislation directing the agencies to exclude PPP loans from asset thresholds, regulators are already authorized to do so.

"Providing regulatory relief in this exceptional circumstance will ensure that community banks can continue to play a critical role in our nation's economic response to this unprecedented pandemic," ICBA wrote.



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## Office of Attorney General

### JUDGE REJECTS FEDERAL GOVERNMENT'S EFFORTS TO DISMISS ND LAWSUIT FOR RECOVERY OF COSTS RELATED TO DAPL PROTESTS

#### Army Corps of Engineers totally abdicated its legal responsibilities, says Stenehjem

August 16, 2020, U.S. District Court Judge Daniel Traynor denied the U.S. Department of Justice's motion to dismiss North Dakota's lawsuit against the U.S. Army Corps of Engineers seeking recovery of damages relating to protests of the Dakota Access Pipeline in 2017 and 2018, allowing four out of five of the State's claims to move forward.

"I am very pleased to see the Court agree that the Army Corp. of Engineers can be held responsible for the multi-million dollar disaster they created or encouraged," said Attorney General Wayne Stenehjem. "We plan to vigorously proceed with our litigation through to the end," he continued.

Stenehjem sued under the Federal Tort Claims Act, looking to recover \$38 million in damages to State property and law enforcement costs because of the Corps' actions that enabled the massive protests over the construction of the Dakota Access Pipeline. Stenehjem said the state presented the claims to the Corps in 2018 but that he "was very disappointed that no representative of our federal government ever contacted me to discuss our claims. As North Dakota's chief law enforcement officer, my office had no choice but to bring this action because it is so consequential for the State of North Dakota and its citizens."

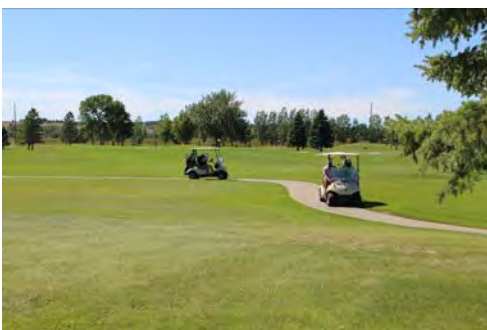
Judge Traynor decided that North Dakota's case should proceed because the Corps "circumvented mandatory permit process requirements" when it invited and enabled the protests that went beyond peaceful protests and included violent criminal activities that endangered the public (including protesters) and the environment. Having negligently created the problem, the Corps then left it to North Dakota to spend tens of millions of dollars protecting public safety and cleaning up the dangerous mess left behind.

Judge Traynor concluded that the "you break it, you bought it" maxim applies to the Corps' conduct. Stenehjem said, "the Corps' illegally created a public nuisance by inviting and encouraging dangerous and illegal conduct and our citizens should not have to foot the bill."



Pictured: Sarah Getzlaff, Security First Bank of ND, Bismarck, with Rick Beall, Peoples State Bank of Velva, Minot, at the 2020 ICBND Golf Scramble and Social on August 17, 2020.

For more see pages 34-37.



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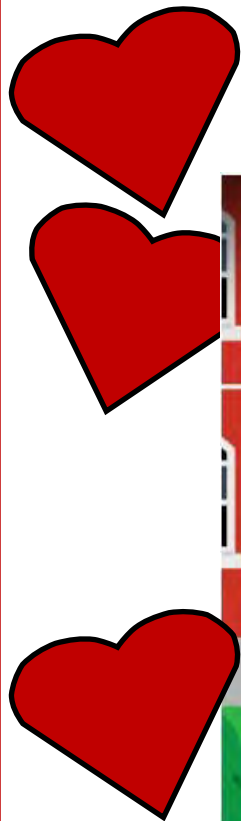
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ICBND 2020 Golf Scramble

See more pages 34-37



CBIZ Wellbeing Solutions

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

- Breaking Down Barriers with Active Listening
- Mindful Minute
- On the Menu: Spaghetti Squash
- Financial Focus: Taking Control of Your Debt
- 4 Ways to Reduce Food Waste
- The Buzz about Blue Light Glasses

**CBIZ Wellbeing Insights**  
**September 2020**

Previous issues of Wellbeing Insights: [Click Here.](#)

## 6 DIGITAL BANKING BEST PRACTICES DURING THE COVID-19 OUTBREAK

By Steve Kent



As the financial industry navigates the uncertainty of the COVID-19 pandemic, one thing is clear: digital banking has never been more important to financial institutions and their customers.

While digital channels like mobile banking apps have always offered convenience, they now offer physical safety as well. With a digital approach to these extraordinary circumstances, banks and their customers can rest assured that social distancing does not mean financial isolation. Here are six best practices your institution can use to encourage and enhance digital banking channels given the unprecedented nature of COVID-19.



Pictured: Steve Kent

### Regularly Update Customers on Hours and Closures

Banks should consistently post accurate location hours on their website and other digital channels. The most effective strategies leverage custom messaging like texts to keep customers informed about branch closures, changes to hours, updates in services and operations or anything else related to COVID-19.

### Enable Self-Enrollment

Given the high demand for digital banking during this period, it is beneficial to ease the enrollment process. Encouraging self-enrollment in digital banking services allows customers to enroll in and begin using these banking services without visiting a branch or overwhelming your call staff.

### Emphasize Your Digital Banking Services

Banks can and should use social media, messaging on their website and other available channels to educate customers about the many benefits of digital banking. These messages can remind an institution's entire customer base that they can bank safely from home with services like ApplePay/AndroidPay, mobile deposit, bill pay, P2P payments and account transfers.

### Provide Free Mobile Deposits

Banks that are currently charging a fee for mobile deposits should consider making this a free service during the pandemic to further encourage customers to stay home and meet deposit needs.

### Raise Mobile Deposit Limits

Raising mobile deposit limits encourages deposits through remote channels, which also decreases the need for your customers—both consumers and businesses—to make deposits in person.

### Implement Methods to Request Skipping Payments

For financial institutions considering flexibility on payments, custom forms can be used to create a method for customers to request skipping payments. Allowing customers flexibility on payments through digital channels like a banking mobile app can alleviate undue stress during an overly stressful time.

COVID-19 changed many aspects of society almost overnight, and led many to worry about both physical and financial health. Fortunately, digital banking is the perfect tool to maintain a sense of normalcy despite abnormal circumstances. Following these practices enables financial institutions to stay ahead of the uncertainty and deliver a sense of calm in the storm.

Check out this [CSI video](#) for additional tips to help your institution adjust to this evolving situation and serve your customers through digital banking channels.

Steve Kent is senior director, Digital Strategy, at CSI.

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# SOCIAL SECURITY SOLVENCY BY THE NUMBERS

By Mike Rahn, CISP

There is a classic model used to describe the financial support that Americans rely on for their retirement security. It is the three-legged stool. The legs of this stool have traditionally been these: formal retirement savings in IRAs and employer-sponsored retirement plans; personal savings and investments; and Social Security.

The stability and reliability of this stool has always varied from person to person, depending on income, saving opportunities—or lack thereof—offered by an employer, investing savvy, and willingness to save and put off immediate rewards in exchange for future security.

One leg of the retirement security stool that has always seemed solid has been Social Security. Until recently, that is. Today we often see headlines warning of Social Security's impending insolvency, the depletion of the Social Security trust fund, and the prediction that this retirement safety net may not be there to protect our children and grandchildren.

As is often the case, the truth lies somewhere this side of doomsday predictions. At the same time, there is real risk that the level of benefits enjoyed by today's Social Security beneficiaries may not be sustainable for tomorrow's retirees. The Congressional Research Service (CRS), which provides statistical information and research to inform federal lawmakers, recently updated a previous report that it published on the solvency of the Social Security system. This data provides food for thought and takes the discussion out of the realm of speculation and hearsay.

## FUNDING PROBLEM

At the core of the Social Security funding problem is the dramatic change in the ratio of workers contributing to the trust fund through payroll withholding, compared to the number of beneficiaries who are receiving a check each month. Social Security has always been a program in which current workers' payroll withholding provides the funding for those who are already retired.

In 1950, there were 16.5 workers for every retiree receiving benefits. In 2018, that ratio had fallen to 2.8, and now in 2020, is about 2.75, and is expected to fall to 2.3 in 2035. There simply are not enough workers compared to Social Security beneficiaries to sustain benefits at the level that current formulas provide. More Americans are living longer and continuing to receive benefits, while a declining birth rate has resulted in a smaller workforce.

Some noteworthy findings in the 2020 CRS update include the following.

- In 2019 the Social Security trust fund had reserves of \$2.9 trillion (held in U.S. Treasury securities) available for future program spending.
- In 2019, the program had total income of \$1,062 billion (92.4% from dedicated payroll tax revenues), and total expenditures of \$1,059 billion (98.9% for benefit payments).
- There are an estimated 178 million covered workers and approximately 64.5 million Social Security beneficiaries in 2020 (the above-described 2.75-to-1 ratio).
- With 92.4% of funding coming from payroll withholding, when employment suffers—as in the post-2008 recession and current COVID pandemic—funding is affected.
- Under current benefit formulas and with existing asset reserves, the Social Security trust fund is expected to be able to pay full promised benefits until 2035.
- After 2035, program revenues—under current rules—are projected to cover about 79% of promised benefits, and incrementally drop to 73% by 2094.
- There is no statutory authority for the Social Security Administration to borrow federal general funds, yet there is a legal obligation to provide benefits to those eligible under the Social Security Act.

## SOME POSSIBLE SOLUTIONS

It is a mistaken belief that the Social Security trust fund will be “broke” and be unable to pay benefits beginning in 2035, as some have warned. Benefits would have to be reduced, as noted above, but would continue to be paid at the stated rates through 2094. Possible courses of action to avoid or minimize reducing benefits are noted below.

- Increase the amount of worker earnings subject to the payroll tax; this would affect the estimated 6% of covered workers who have earnings above the current taxable wage base (\$137,700 in 2020).
- Increase the payroll tax rate; this would affect all covered workers.
- Raise the Social Security full retirement—and full benefit—age.
- Modify the benefit formula (reduce the percent of earnings received as a benefit).
- Slow the annual cost-of-living adjustment increases.

## Social Security Board of Trustees Hypothetical Solutions

Two solutions have been hypothesized that could maintain Social Security benefit stability. Neither would likely be popular, as the first would reduce workers' take-home pay, and the second would reduce Social Security benefits.

1. Immediate 3.14 increase in payroll tax rate (from 12.4 to 15.54)
2. Immediate across-the-board benefit reduction of 19% for all, or 23% reduction for newly-eligible

## SOMETHING MUST BE DONE

Social Security benefits have been described as “the third rail of American politics,” alluding to electrified railroads and almost certain electrocution for those foolish enough to touch the third rail that powers them. Social Security is an issue so sensitive that any member of Congress who dares meddle could suffer politically. Yet it is undeniable that something has to be done to align expected future revenue with promised benefits.



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# Live Well, Work Well

September 2020

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## Choosing an Effective Hand Sanitizer

Hand hygiene is an important response to the COVID-19 pandemic. The Centers for Disease Control and Prevention (CDC) recommends washing hands with soap and water. If those aren't available, using a hand sanitizer can help you avoid getting sick and spreading germs.

Americans are having a hard time tracking hand sanitizer down; however, the CDC doesn't recommend that people make their own product, as there's a chance it could be ineffective or cause skin burns.

**According to the FDA, calls to poison control about hand sanitizer increased by 79% since last year.**

You may be tempted to buy whatever bottle you can get your hands on, but not all sanitizers are created equal. As an additional 1,500 companies are now making hand sanitizer, it's important to know what to look for and be cautious about. The Food and Drug Administration (FDA) has recalled several hand sanitizers due to the potential presence of methanol, which is toxic when absorbed through skin or ingested. And as alcohol distillers have responded to the shortage by manufacturing sanitizer, be careful. There have been many reports of people drinking the product since it smells like drinking alcohol and is contained in beverage bottles.

When you're browsing the store shelves or searching online, pay attention to product labels for the following signs of an effective hand sanitizer:

- Most importantly, use a hand sanitizer that contains **at least 60% alcohol**. If possible, clean your hands first, as alcohol-based sanitizers are most effective on hands that are not visibly dirty or greasy. Even rinsing hands with water first will help the sanitizer do its job.
- Check the ingredient list for **denatured alcohol**, which tastes terrible compared to drinking alcohol. The taste is used to help deter unintentional or intentional ingestion. The most common calls to poison control are related to unintentional exposures in children 5 years old and younger.
- Likewise, choose **fragrance-free or unscented** because fragrances may be used to cover the chemical smell.

Try to steer clear of hand sanitizers that claim to help prevent COVID-19, as that hasn't been proven yet.

When you've found a hand sanitizer that meets those standards, apply a dime-sized amount to dry, clean hands and rub your hands together until completely dry again.

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 Zynova Inc. All rights reserved.





## Low-stress Diet Tips

Did you know that the foods you eat can affect your overall stress? When left unchecked, chronic stress can increase your risk for conditions such as Type 2 diabetes, heart disease, depression and anxiety. To make matters worse, when you're stressed, you may eat poorly, which can lead to a damaging cycle.

Consume a magnesium-rich diet or take a supplement, if needed. Additionally, here are some healthy, low-stress food options to consider:

- Potassium-rich foods
- Foods rich in vitamin C
- Leafy-green vegetables
- Whole-grain carbohydrates
- Fatty fish including salmon and tuna
- Nuts such as pistachios, walnuts and almonds

If you're thirsty, reach for water or milk instead of caffeinated drinks. A warm cup of chamomile tea can also get those feel-good hormones flowing.

### Eat Right, Stress Less

Cook up these healthy food options to boost your mood and alleviate stress:



**Brown rice**



**Avocados**



**Spinach**



**Fatty fish**



**Nuts**



**Bananas**

## How to Make Better Decisions When Feeling Anxious

According to the American Psychological Association, 59% of Americans reported that the coronavirus is seriously impacting their day-to-day lives. When you have a lot of anxiety, it becomes tough to make reasonable choices. That's concerning, as many families are faced with high-stake decisions during the pandemic—decisions involving health, livelihoods and employment.

If you're feeling anxious, consider these techniques to make sound decisions:

- Engage in a calming activity that makes you feel good.
- Charge up by eating healthy, sleeping enough and exercising often.
- Determine what you can (and can't) control.

At the end of the day, everyone is making the best decisions possible with the information at hand during the pandemic. Go easy on yourself.



## Spinach Salad With Apples and Raisins

Makes: 6 servings

### Ingredients

- 10 oz. baby spinach (washed)
- 1-2 Granny Smith apples (chopped)
- ¼ cup raisins
- ¼ cup canola oil
- ¼ cup apple cider vinegar
- 1 cup sugar
- 1 tsp. garlic powder

### Preparations

- 1) Combine spinach, apples and raisins.
- 2) Mix remaining dressing ingredients.
- 3) Pour dressing over salad just prior to serving.

### Nutritional Information

(per serving)

Total calories	212
Total fat	9 g
Protein	2 g
Sodium	29 mg
Carbohydrate	33 g
Dietary fiber	2 g
Saturated fat	1 g
Total sugars	26 g

Source: U.S. Department of Agriculture (USDA)



## INDUSTRIAL COMMISSION OF NORTH DAKOTA

Doug Burgum  
Governor

Wayne Stenehjem  
Attorney General

Doug Goehring  
Agriculture Commissioner

### INDUSTRIAL COMMISSION APPROVES NEW BANK OF NORTH DAKOTA COVID RELIEF PROGRAM

The Industrial Commission approved a \$50 million interest buydown program to be administered by Bank of North Dakota (BND) for businesses with decreased revenue related to the COVID-19 pandemic. The program, COVID PACE Recovery II, (CPR II), will be funded by CARES Act dollars assigned to Bank of North Dakota.

North Dakota business owners may work with their local lender to apply for the buydown of up to \$50,000. Applications will be accepted between Oct. 1-30, 2020. Business owners will be asked to submit comparable revenue between March 1-Sept. 30, 2019, and the same time period in 2020. Upon closure of the application period, BND will apply a formula to award the funds that ensures businesses with the largest percentage decrease in revenue will benefit. The awards will be given based on that percentage until they have been expended.

“This is a unique approach to assist businesses that have been affected the most by the pandemic as they reset for recovery,” stated the Industrial Commission in a joint statement. “It is a judicious and practical approach to stimulating economic development in North Dakota.” The Commission, consisting of Gov. Doug Burgum as chairman, Attorney General Wayne Stenehjem, and Agriculture Commissioner Doug Goehring, oversees BND.

BND received \$200 million of the \$1.25 billion in federal CARES Act funding that was distributed to the state in March of this year. Of the \$200 million, \$120 million was returned to the Emergency Commission and \$17 million has been used for interest buydowns for the Bank’s COVID PACE Recovery I (CPR I) Program. That program has made 133 loans for \$116 million. In addition, the Bank has three other COVID-recovery programs. The Small Employer Loan Fund (SELF) has distributed 700 loans totaling \$24 million. Three loans totaling \$16 million were made through the Ethanol Recovery Program and 288 loans for \$141 million have been made through the Agriculture Disaster Relief Program. The funds have been accessed by more than 300 industries across the state.

“The dedication of the local banks and credit unions responding to pandemic-related challenges has been outstanding,” stated Eric Hardmeyer, president/CEO of BND. “They remain the primary distribution channel for BND programs, assisting with maintaining and growing their local economies.”

For more details on both COVID-19 PACE Recovery Loan Programs, visit [www.bnd.nd.gov/business](http://www.bnd.nd.gov/business).



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## HOME EQUITY LINE OF CREDIT FRAUD SCAMS



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Home Equity Line of Credit (HELOC) scams continue to be a costly and challenging issue for financial institutions. Wire transfer fraud can easily reach millions of dollars, and with advancements in technology, such as online databases for county clerk records, online banking and online title searching, data commonly used by financial institutions to verify customer identity for wire transactions is routinely and easily comprised.

Several financial institutions have fallen victim to losses arising out of wire transfer and check forgery schemes targeting HELOC accounts and have taken action to mitigate the risk of future loss experience. Institutions that place a high value on their customer service and customer confidence in the institution's security against wire transfer fraud have implemented risk mitigation upgrades to their operations to help solidify customer confidence. According to Travelers, the following steps are initiatives that can help to eliminate, or at least significantly reduce, losses arising out of HELOC fraud scams:

- Place greater emphasis on getting full account numbers from callers;
- Phrase verification questions so that the caller is providing the information, rather than simply confirming what the financial institution has on file;
- Remove items from the list of authentication options (such as mother's maiden name and date of birth) that have become "public information" through social media websites and venues;
- Train employees who field calls to verify authentication items in a specific order and not skip to other items if the caller cannot verify the requested information;
- Train personnel with an updated full fraud-awareness module to help employees identify warning signs of fraud;
- Encourage customers to set up PIN numbers if the automated phone system allows it;
- Update customer account files with driver's license numbers, if not copies of the entire driver's license (or other government-issued ID if there is no driver's license);
- Utilize a mandatory callback procedure for all customer-not-present wire transfer requests;
- Use a password to authenticate customers rather than commonly compromised information and only allow in-person modification of passwords and key account information;
- Consider requiring full balance transfers (or transfers up to a certain percentage of the available funds) to be made in person while placing a reasonable monetary limit (or percentage limit) on customer-not-present wire transfer requests;
- Establish a reporting procedure which refers all suspicious wire transfer requests to a higher level of authority for confirmation/processing;
- Require a dual telephone confirmation procedure where the financial institution calls the home phone of the customer as well as an alternate number, such as a mobile phone or work phone;
- Establish an automatic two-day holding pattern anytime a request is made to initiate a wire transfer from a HELOC account to a foreign bank account within which time the financial institution ensures accurate verification and deters fraudsters seeking immediate processing;
- Verify change of address or phone number requests with a call to the customer's phone number on file;
- Customize specific and unique verification questions and procedures with an account holder/customer that can only be modified in-person.

Technology has made it easier than ever for bad actors to obtain data that is commonly used by financial institutions to verify the identity of their customers. That's why financial institutions must utilize robust authentication procedures to protect their customers – and themselves – from wire transfer fraud. This includes greater awareness, updated and vigilant policies, procedures and training, and implementing imaginative and unique verification procedures to help reduce the risk of sustaining losses arising out of wire transfer fraud targeting HELOC accounts.

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Dear Colleague,

I am pleased to announce that we recently added five new conditions to our [Compassionate Allowances](#) program.

These conditions clearly meet our standard for disability under the law. When a Social Security or Supplemental Security Income claim involves a Compassionate Allowances condition, we can often make a decision quickly and minimize the time required to begin paying benefits.

Please see our [press release](#) for details.

I encourage you to share this information with your members, colleagues, affiliates, and other interested parties.

Sincerely,

Jeffrey Buckner

Associate Commissioner

Office of Strategic and Digital Communications

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For more on the  
2020 ICBND  
Golf Scramble &  
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please see pages  
34-37!



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[BND.ND.GOV/STUDENTLOANS](https://BND.ND.GOV/STUDENTLOANS)



## NORTH DAKOTA STATE CAPITOL MAKING COVID-19 ENHANCEMENTS

The North Dakota Office of Management and Budget announced today that the North Dakota State Capitol complex is working on COVID-19 enhancements to improve the health and safety of state team members and the public.

“We always place a high emphasis on creating the healthiest and safest possible work environment for Team ND and the public,” said Facility Management Director John Boyle. “We have been making these enhancements to help reduce the spread of COVID-19 throughout the Capitol complex.”

Some of these enhancements include:

- Automated/touchless bathroom features (sinks, soap dispensers, paper towel dispensers and flushing toilets/urinals)
- Automatic/touchless doors at the west entrance
- Improved sanitizing throughout all common areas and frequently touched surfaces  
HVAC system improvements to increase air quality and remove airborne viruses and bacteria

Boyle added these health and safety measures are being implemented in the Capitol tower, Capitol judicial wing, North Dakota Heritage Center and State Museum, Liberty Memorial Building and State Office Building.

The \$1.01 million (\$158,000 for automated/touchless bathrooms and doors, and improved sanitizing; \$856,000 for ionizers) in COVID-19 enhancements were funded through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, Coronavirus Relief Fund (CRF), and approved by the North Dakota Emergency Commission and the North Dakota Budget Section Interim Committee.

The North Dakota State Capitol complex COVID-19 enhancements will be completed by the end of the year.



Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to [info@icbnd.com](mailto:info@icbnd.com) with as many details as you can so we may in turn alert our fellow community bankers around the state. Counterfeit bills, checks, senior scams and suspicious activity as well as robberies are always at the forefront of information that should be shared to increase awareness and to minimize the occurrences and frequency of happenings.

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

## GOING CONTACTLESS DURING COVID-19



**By:** Teresa Ulven, Manager of The Advantage Network

The COVID-19 pandemic has no doubt created challenges for financial institutions across the country. However, one of the hallmarks of community banks is their ability to quickly adapt and overcome the challenges in front of them. With everything we've experienced in the recent months, it's important now more than ever that community banks find innovative ways to continue to serve their customers and keep them safe.

**The  
advantage  
Network**

### Contactless cards

One of the ways you can protect your customers in the fight against COVID-19 is by offering contactless cards. At a merchant terminal where contactless cards are accepted, customers simply tap their cards instead of swiping or inserting their card in a machine that's been used by hundreds of people.

Not only are contactless cards a safer solution for your customers, it is the quickest, most convenient way for consumers to pay at merchant terminals. Adding this feature may also make your card top of wallet, if it isn't already.

### Mobile wallets

Supporting digital wallet programs like Apple Pay, Samsung Pay, or Google Pay is another way you can protect your customers. A digital wallet is a phone app or service that can be used to pay for purchases at participating stores. It's a great way for your customers to make purchases without touching frequently used credit card terminals. When your customers link their debit card to a mobile wallet, their card information is safe and so are they.

Online shopping has increased with the COVID-19 pandemic and having your card uploaded into a mobile wallet will increase your chances of your debit card being used, increasing your non-interest income. Mobile wallets provide a one-step checkout process, allowing the customer to skip having to enter their card and billing information, making the transitions seamless and secure.



## YOUR COMPUTER MAY BE MORE VALUABLE TO AN ATTACKER THAN YOU THINK

Written by: John Streff, Vantage Point Solutions



We hear so much about data breaches and cyber attacks these days. Learning that hackers exposed millions of credit card numbers or other pieces of personal information seems to happen more and more. Even large companies with well-funded security such as Facebook, Microsoft, and Equifax suffer at the hands of malicious cyber attackers. Considering how these mega-companies make such high-value targets, you may wonder, “How does this affect me? Why do I need

to care about cybersecurity? Why would an attacker want *my* computer? There is nothing of value on it, and I only use it for email, social media, and occasional online purchases.” What many people forget is that hackers are not only dangerous because of what they can take from you, but also because of what they can give you. While it may be true that your personal computer does not store millions of credit card numbers, your PC still has potentially tremendous value to an attacker. You *need* to care about cybersecurity. So, what can an attacker do with your computer? Let’s look at some of the major reasons for which an attacker may want your computer.

If you have saved your email password to your computer so you don’t have to type it every time you log in, attackers may be able to access your email account. They could read your emails. They could even send emails in your name to wreak havoc in your life or damage your reputation. They could obtain the contact information of your friends and family. With access to your email, it would also be possible to reset the passwords of any online accounts that you have set up with that email address using the “Forgot my Password” button on a website’s login page. Access to your email provides wildcard access to most of your online accounts. Consider what these other online accounts are. Someone with access to your Amazon account could probably make purchases using the credit cards you have saved in your account. Think of the damage an attacker could do to your personal and professional reputation with access to your Facebook, Twitter, and LinkedIn accounts.

A hacked computer is also dangerous because it may allow attackers to access your computer’s webcam and microphone. Attackers could potentially take pictures of you without your knowledge. If the images captured were of a private nature, they could blackmail you. For this reason, it is always a good idea to keep your webcam covered when not in use.

With access to your computer, attackers could also install malware (malicious software) capable of encrypting all your files and making them unusable until you pay a price to have the files decrypted. This is commonly called ransomware as the attackers hold your computer for ransom. Even if you don’t have anything of value on your computer that you are afraid of losing, there is still danger. Some malware can spread from one computer to another on a network. Other computers on the network may contain important files that must remain safe.

As if all of this were not enough, an attacker could use your computer to host a malicious website that infects the computers of all who visit that site with malware. Your computer could spread malware all over the world without your knowledge! An attacker could even place illegal content such as child pornography on this website, and you are legally responsible for your computer’s contents.

An attacker could also use your computer’s processing power to send spam emails all around the world. These emails may contain attached malware or links to malicious, malware-hosting websites. An attacker could also install malware that joins your computer to thousands or millions of other hacked computers around the world to form a “botnet,” which is an army of compromised computers. This botnet could collectively overwhelm a target website (such as Amazon) and cause it to crash. This is known as a distributed denial-of-service (DDoS) attack.

An attacker could also use your hacked computer to generate revenue through cryptocurrency mining. Cryptocurrencies such as Bitcoin are completely digitized forms of money. Sometimes, attackers will try to induce people to visit websites that host pirated movies. While the victim is spending time watching the pirated movie, the website “hijacks” the victim’s Internet browser and uses its processing power to mine cryptocurrency.

As you can see, a hacked computer is an asset to an attacker. Much more is at stake than your personal photos and text documents. Downloading and opening a malicious file or clicking a single link to a malicious website is enough to unleash the chaos described in the preceding paragraphs. There is, however, no reason to despair. You can take practical steps to protect yourself. First, be careful what you click on. Don’t click on links or open attachments from emails you are not expecting. Verify the origin of the message. Hover your mouse over a link before clicking it to see where it will take you. If the site is unfamiliar or looks suspicious, do not click on the link. Second, do not use passwords. Instead, use passphrases! The length of a passphrase is far more important than the complexity. Often, websites will insist that you must use a certain number of uppercase letters, numbers, and special characters. The length, however, is far more important. Use at least 12 characters. An example of a good passphrase is “DeskComputerPhoneBottle20!” Third, apply updates when they become available, and do not repeatedly postpone them. Software vendors often release updates to fix critical security vulnerabilities. Fourth, use updated antivirus software. Fifth, Take regular backups of your important files in case of a ransomware attack. If you are the victim of ransomware, do not pay the ransom as this encourages the attackers. Simply reinstall everything on your computer and restore your important files from the backups. Sixth, keep your webcam covered when you are not using it. Seventh, monitor your financial accounts for suspicious activity. A good credit monitoring or credit freezing service can help with this. Finally, do not enter sensitive information such as credit card numbers into a form on a website that has HTTP in the address bar. Ensure that the site uses HTTPS, which means that your information will be encrypted when sent to the website.

Remember that even though you may not store millions of credit card numbers on your computer, you can still be a target. Recognizing that every computer has potential value to an attacker and taking the steps listed above will help you stay safe in the dangerous cyber world.



**JOHN STREFF**  
IT SECURITY SPECIALIST

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

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

### EDUCATION

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## ENGAGING REMOTE EMPLOYEES WITH LEARNING

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The COVID-19 pandemic continues to challenge many employers and their employees to move their daily work online, while trying to be just as productive and connected as in their normal workplace setting.

With the remote workforce growing, employees can often feel disconnected and not as engaged with co-workers and the overall organization. Learning and development efforts can help reengage employees—especially as the coronavirus abruptly shifted many employees to a remote work setting.

#### WHY IT MATTERS

According to Gallup, 70% of workers in the United States are not engaged. As employees have been sheltering in place, they may start to feel less connected to their work and co-workers. Engaged employees are more than just satisfied with their jobs, they are committed to the organization and its goals. They have passion, pride and energy for their work and their employer, and are willing to go the extra mile on a regular basis. Employees who are truly engaged stay because they enjoy their work and support the company.

With travel restrictions and work-from-home policies in place, consider the following benefits of online learning:

- Develops motivation and ownership
- Encourages collaboration
- Improves productivity
- Increases sense of community and purpose
- Supports flexibility

Additionally, online learning is scalable and can be easily personalized for employees.

#### ONLINE TRAINING

Training is an essential activity in every organization. Employers should consider online training as an investment—an investment in both their employees and organization. As the threat of COVID-19 shifts, a continued investment should focus on training resources to keep the workforce engaged—whether they are remote or not.

It's important to align training to the company mission and goals. Training could support better understanding of the organization, job responsibilities or industry topics. Consider the following key types of training programs:

- Orientation**—Initial training for all new employees is a one-time activity to get introduced to the organization.
- Onboarding**—To ensure employees get adjusted to their department or team, onboarding should take place over a longer duration and may require multiple sessions.
- Product training**—Whenever new products or capabilities are introduced, training should be done to ensure employees are aware and educated.
- Technical skills training**—Instruction focused on the employees' jobs and subject matter expertise will not only help them do their work, but also help boost confidence.
- Soft skills training**—Guidance on communication, leadership, time management and conflict resolution can help build employees' personalities overall.

Keep in mind any other mandatory training for your organization, like sexual harassment, work safety, first-aid training or other workplace-specific procedures. It's important for all employees to follow local laws and regulations.

Aside from offering training, consider tuition reimbursement for employee development. Employees may be interested in pursuing online courses or programs to advance their technical or industry knowledge. The goal is to make training accessible to all employees.

The great thing about online learning is that it's scalable and customizable for an organization. It could be as sophisticated as investing in online training portal software, or it might be as simple as recording training sessions or meetings—both virtual and in-person—and having them accessible on a company server or intranet.

#### UPSKILLING

Another type of employee training that is gaining more traction in a post-coronavirus workplace is upskilling. Upskilling is when employers provide employees the opportunity to learn new skills to better their current work performance, while also prepping them for the projected needs of the company. When you upskill your employees, you are not only investing in your workers, but also in the longevity and development of your company.

Depending on the industry, organizations may shift their focus from hiring new talent to upskilling current employees as they adapt during the pandemic. How companies design upskilling initiatives will vary, but the ultimate goal of closing the skills gap and retaining top talent remains the same. By upskilling your employees, you are providing:

- Growth opportunities**—You are equipping employees with resources to achieve personal development goals, while also providing workers with new growth opportunities.
- Greater employability**—With the constant development of new technology, more jobs are being automated or taken over by artificial intelligence (AI). Market experts have predicted that, by 2023, advancements in AI and automation will force 14% of the current workforce to switch careers. The more adaptable and collaborative employees are to the new age of technology, the more likely they are to be successful and engaged at your organization.

Continued on Page 27





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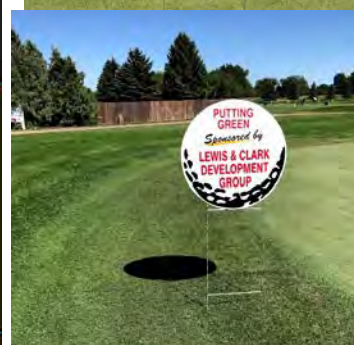
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Continuation from page 26

**Increased job security**—By investing in upskilling initiatives, employers can communicate to employees that their job is important and that they're committed to providing training to preserve job security. Employees are looking for that more than ever as the pandemic drastically impacts the employment market.

Upskilling can be beneficial to the growth and longevity of your organization. Other long-lasting benefits for employers include employee retention and remaining competitive within the market.

### OTHER CONSIDERATIONS

Along with online learning, it's important to consider overall learning and development efforts at your organization. Learning and development efforts should not be paused or discontinued during the pandemic. If anything, employers should give special attention to how they are engaging all employees and keeping them motivated—especially in a remote work setting. Employees are more likely to stay with an organization if they know there's room for growth.

Beyond the obvious benefits of having motivated, loyal workers, employee engagement can help increase your return on investment. In fact, studies show that improving engagement correlates with improving performance.

Researchers conducted a global survey (for the U.K. government) and found that companies with high employee engagement increased their operating income by 19.2%, while companies with low engagement saw revenue drop by nearly 33% over the same 12-month period.

Technology can be your greatest ally when training your workforce.



## 8 WAYS TO ENHANCE SECURITY FOR YOUR REMOTE WORKFORCE

By Steven Ward

As a result of the COVID-19 pandemic, there has been a marked shift in the way we work and use technology to stay connected and execute business. Many institutions are [managing remote workforces](#) while navigating the ongoing effects of the pandemic, leading to a variety of challenges, including addressing cybersecurity threats.

### Understanding the Risks

There is a variety of [cybersecurity risks for financial institutions](#) to combat, including:

**Phishing:** As many employees transitioned to remote work in early 2020, phishing scams skyrocketed with attackers targeting personal email accounts in attempt to compromise home networks.

**Malware:** Cyber attackers are leveraging malware to obtain usernames, passwords and payment card information stored in a user's browser. According to security vendor Carbon Black, attacks targeting the financial sector have increased by 238 percent from February to April 2020.

**IT Falling Behind:** A recent [Aite report](#) noted that IT departments are often short-handed and are now responding to the challenges of remote work environments, leading to increased maintenance backlogs and slow response times.

**Business Email Compromise (BEC):** The FBI issued a warning in early 2020 regarding a spike in BEC scams, which involve a criminal sending an email and imitating the owner's identity, such as a company executive or recognized vendor.

### How to Enhance Security for Your Remote Workforce

To defend against the ever-present threat of cyberattacks, consider the following tips to secure your institution's workforce.

#### Provide Secure Internet Access

While providing employees with virtual private network (VPN) access will help mitigate risk of cyber threats, there are risks associated with employees using their home networks for business when not connected to VPN. [Security solutions that protect your network and users](#), but do not interfere with business activities, are a priority. Encourage employees to address the following questions to reduce penetrability of home networks:

What is the quality of your home network?

Does your home network still have the default password?

How old is the router?

What protocols is it running?

Do your personal devices have up-to-date malware and virus protection, the latest security patches and updated third-party software installed?

#### Create an Acceptable Use Policy

In this new hybrid reality, employees may be more likely to use corporate-owned devices for personal business. Create and communicate a clear Acceptable Use Policy and outline your specific policies for business devices. Your institution's Acceptable Use Policy should also explicitly address work-from-home environments to educate employees on expectations and risks of remote work.

#### Use Mobile Device Management

If your institution issues business-owned devices to employees or if employees use personal devices for business, consider implementing [Mobile Device Management and Encryption](#) to safeguard all devices with access to your institution's data. This technology will also allow your IT support staff to remotely fix issues or install updates.

#### Implement Web Content Filtering

[Web content filtering](#) can extend beyond a VPN connection, offering additional layers of security. By providing web content filtering capabilities, your institution can protect devices that are off-network while preventing employees from accessing malicious or inappropriate sites and mitigating threats like malware.

#### Enable Multi-Factor Authentication (MFA)

Multi-factor authentication is one of the best ways to protect your workforce from the two largest threat vectors: social engineering and phishing. Through MFA, multiple credentials are required to verify a user's identity. According to [Microsoft](#), MFA can help prevent over 99 percent of account compromise attacks since a fraudster cannot gain account access solely by obtaining or cracking a password.

#### Strategically Invest in Technology

The number of available technology solutions designed to support your institution can be overwhelming but remember that you should not invest in technology that does not align to a business objective or support revenue generation. As you consider technology options, think holistically about your institution's IT strategy, goals and environment.

#### Develop Well-Documented Processes

Revisit key processes and determine how to integrate them in the new reality of remote work and if current technology accommodates existing processes or requires updates to enhance security. Auditing processes for efficiency will also benefit your institution as you determine whether processes are scalable, have the appropriate number of steps and if they will meet your needs in the future.

#### Promote a Security-Minded Culture

As employees work remotely, your institution should prioritize employee cybersecurity education to create and maintain a security-minded culture. By creating a culture focused on security, you can educate employees on proper online conduct and reinforce the importance of asking for assistance after engaging in potentially risky behavior.

### Future of Remote Workforces

The way we work has been transformed as a result of COVID-19, and as the landscape of the financial services industry continues adapting, your institution should prioritize security to better serve your customers.



Pictured: Steven Ward, CSI



*Steven Ward has over 29 years' experience in technology with 14 years in community banking technology and currently serves as CSI's vCIO manager.*



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

- March 20, 2020 - FREE Webinar—Pandemic Preparedness-Managing Coronavirus & Other Epidemics
- March 30, 2020—New FMCA Families First Requirements for Paid Leave Effective April 1, 2020
- April 9, 2020—Interagency Statement on Loan Modifications: Working with Borrowers Impacted by COVID-19
- April 10, 2020—The CARES Act: Impact & Implications for Community Banks
- April 13, 2020—Financial Risk During Widespread Disruption: What the Board & Management Should Monitor
- April 24, 2020—BSA Compliance Requirements During the COVID-19 Challenge
- April 27, 2020—Increasing Remote Services During & After the Pandemic
- May 1, 2020—Financial Scams, Fraud & Criminal Activity During COVID-19
- June 1, 2020—Returning to Work: Protecting Employees & Reducing Liability
- June 5, 2020—Deadline July 1, 2020: HMDA Final Rules on Closed-End Loan Data Collection & Reporting
- June 15, 2020—Credit Risk Management During a Pandemic
- July 14, 2020—FREE RECORDED WEBINAR—Audit & COVID-19: A CFO Roadmap
- August 6, 2020—Fundamentals of IRA Beneficiary Designations & Distributions, Including SECURE & CARES Act Implications
- August 11, 2020—Fair Lending & COVID-19: Strategies for Maintaining Compliance
- August 25, 2020—Advanced IRA Beneficiary Issues: Death Distributions, Trusts & Successors, Including SECURE & CARES Act Implications
- September 25, 2020—CDD Update: New FinCEN FAQs & COVID's Daily Practical Challenges
- October 23, 2020—Handling Pandemic Related Payment Issues
- November 13, 2020—Leading a Remote Workforce
- November 19, 2020—Avoiding the Top 5 COVID-Related Collection Mistakes

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## ICBND GOLF SCRAMBLE & SOCIAL

The ICBND Golf Scramble and Social was held on August 17, 2020 at the Prairie West Golf Course in Mandan ND with a social following at the Bismarck Municipal Country Club in Bismarck. Senator Kevin Cramer stopped in to say hello and wish the golfers a great day. Eighty-two golfers comprised of bankers and associate members enjoyed a day of sunshine and heat as they voyaged the course encountering other associate members at sponsored holes. After completing the course, players and all other attendees enjoyed munching while mingling with fellow friends at the social. Thank you gifts were presented to our outgoing chairman of the board, Dave Mason and his wife, Allison followed by Dave expressing appreciation for the opportunity to serve as chairman this past year. The 2020-2021 gavel was then presented to our new in-coming chairman of the board, Chad Aberle. Chad accepted the gavel with anticipation of a successful and hopeful year. President Barry Haugen announced golf prize winners and thanked everyone for attending.



Pictured: Senator Kevin Cramer, In-Coming ICBND Chairman Chad Aberle, and ICBND President Barry Haugen



### Golf Prize Winners!

Team Prizes: \$100 to each Team Member – Sponsored by: North Risk Partners Mid-daugh Benefits Consulting & Widmer Roel PC

Team #3: Drew Flaagen, Justin Voll, Kelly Peterson, Steve Stenehjem

Team #8: Jonus Elston, Ryan Bakke, Scott Bullinger

Team #16: Chad Aberle, Dana Opp, Layne Hanson, Zach Keller

### Individual Prizes

\$50 Gift Card to Each Individual – Sponsored by: Widmer Roel PC

Men's longest drive front: **Kris Ahmann**

Women's longest drive front: **Jen Guthmiller**

Men's longest drive back: **Dick Beall**

Women's longest drive back: **Hannah Lange**

Closest to pin front: **Steve Stenehjem**

Closest to pin back: **Scott Bullinger**

Longest putt front: **Hannah Lange**

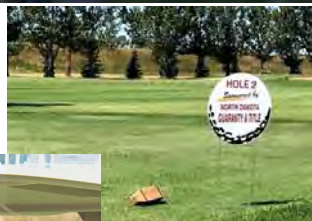
Longest putt back: **Jenni Lang**

Special Thanks to **HTG Architects** for hosting a fundraiser at their hole and raising \$200 for the ICBND PAC!





## ICBND 2020 Golf Scramble & Social





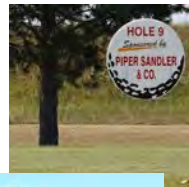
# ICBND 2020 Golf Scramble & Social



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## JULY/AUGUST ISSUE CORRECTION

*The July/August issue of the Community Banker newsletter had the error and mix-up in photos for Shara Fischer, Heartland Trust Company and Terri Mollman, ND Housing Finance Agency. Please accept my apology!*  
Nanci, Community Banker Editor

## HEARTLAND TRUST COMPANY



**Heartland Trust Company** is proud to announce that **Shara Fischer** has received her Chartered Retirement Planning Counselor (CRPC®) designation. Individuals who hold the CRPC® designation have completed a course of

study with a focus on retirement planning and client-centered problem solving. The CRPC® designation is an industry-benchmark for retirement planning credentials and is encouraged by top firms in the financial services industry. Shara joined Heartland Trust Company as a Relationship Manager in 2018. She has 20 years of experience in finance and banking.

## ND HOUSING FINANCE AGENCY



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

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

## WIDMER ROEL



**Cyrille Litche** has joined **Widmer Roel**, a local public accounting and business advisory firm, assisting the audit department. Cyrille, as an audit associate, provides audit and accounting services. He has prior experience providing audit services to local

governments across the state of North Dakota.

## AMERICAN BANK CENTER



**Jenna Martin** has joined **American Bank Center** working as an agricultural banking officer. She is able to provide her clients with loan, deposit and specialty product services as well as crop, farm and ranch insurance policies. Jenna attended and

graduated from Independent Community Banks of North Dakota School of Agricultural Lending 2-year course in 2019.

## AMERICAN STATE BANK & TRUST COMPANY



**American State Bank & Trust Company** President/CEO recently announced the hiring of **Robert Gregory** as vice president and manager of the Real Estate Lending Department. Gregory has more than 25 years of experience in all forms of lending

with an emphasis in Real Estate lending. He has a strong community banking background.



**American State Bank & Trust Company** President/CEO Dave Hanson recently announced that internal audit officer **Brandon Passley** has been promoted to assistant vice president & internal audit manager. He will

oversee a staff of six and takes on the role of manager with the impending retirement of vice president & internal audit manager Barrie Crandall. Passley has been with ASB&T in the Internal Audit Department since 2015.



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

## FIRST INTERNATIONAL BANK & TRUST



**First International Bank & Trust (FIBT)** is proud to announce **Jason Johnson** has been named the organization's chief financial officer (CFO). Jason has served as FIBT's controller since 2018 and has an extensive background in bank finance, reporting,

strategic planning, and budgeting. He has a deep appreciation for FIBT's 110 years of serving its customers and looks forward to helping guide the bank's direction for years to come and brings 17 years' experience to his new role. Jason also serves on the ICBND Board of Directors in the current capacity of Director at Large.

## BANK OF NORTH DAKOTA



**Terri McArthur** joined **BND** as a student loan processing specialist. McArthur comes to BND with past experience as a regional director.



**Kristy Rempher** joined **BND** as a business banking associate III. Rempher comes to BND with loan portfolio administrator experience.



**Sheridan Dewald** was promoted to credit underwriter II. Dewald has been with **BND** since May 2015 where she has worked as a business banking associate.

## ICBND Members in the News



### **BANK OF NORTH DAKOTA**

**Tammy Olson and Kirsten Lindsay** were promoted to business banking associate II. Tammy Olson has been with **BND** since July 2019 as a teller and Kirsten Lindsay has been with **BND** since November 2015 and has worked as a student loan rep II.



**Samantha Yanish** was promoted to student loan rep II. Yanish has been with **BND** since March 2019.



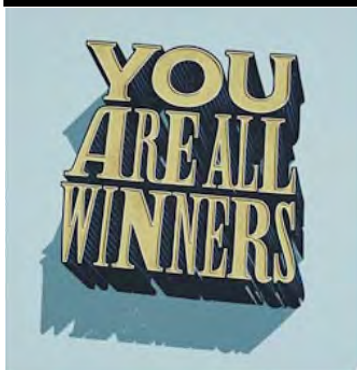
**Candice Eagle** accepted the banking project specialist position in retail. Eagle has been with **BND** since September 2019 where she has worked as a data analyst.



**Christy Steffenhagen** was promoted to chief risk officer. Steffenhagen has been with **BND** since December 2009 and most recently was the internal audit manager.



**Jeff Weiler** transferred from chief risk officer to chief innovation officer. Weiler has been with **BND** since January 2016.



Rob Morris (left) of First International Bank & Trust worked with Base Pizzeria co-owners Rosco Lukje (center), Michael Sands (right) and Carlee Lukje (not pictured) to apply for a PPP loan.

ICBA's National Community Bank Service Awards is a moment to celebrate the community banks that have stepped up for their communities in significant ways. This year, all community banks have faced a huge challenge in the COVID-19 pandemic. So, instead of highlighting a few winners, this year the honored all community banks and shared just some of the many inspiring stories ICBA members submitted. One highlighted story was of Rob Morris, First International Bank & Trust working with Base Pizzeria to apply for a PPP loan. To read the whole article, please click here:

[https://independentbanker.org/2020/09/2020s-national-community-bank-service-award-winner-you/?utm\\_source=SilverpopMailing&utm\\_medium=email&utm\\_campaign=0920-IBMag-eNews-1%20\(1\)%20Live%20Send&utm\\_content=content=Feature%20Article%20CTA&spMailingID=17806715&spUserID=MTc3ODk3Njc3NzMzS0&spJobID=1960949760ReportId=MTk2MDk0OTc2MAS2](https://independentbanker.org/2020/09/2020s-national-community-bank-service-award-winner-you/?utm_source=SilverpopMailing&utm_medium=email&utm_campaign=0920-IBMag-eNews-1%20(1)%20Live%20Send&utm_content=content=Feature%20Article%20CTA&spMailingID=17806715&spUserID=MTc3ODk3Njc3NzMzS0&spJobID=1960949760ReportId=MTk2MDk0OTc2MAS2)

Or <https://independentbanker.advanced-pub.com/?issueID=42&pageID=52>



Found this Golden Nugget in the archives of the Independent Banker newsletter from August 31, 2017.

**"15 minutes with David Mason"**  
First International Bank & Trust

Check it out!



<https://independentbanker.org/2017/08/15-minutes-with-david-mason/>



## Main Street, Inc.

### MAIN STREET, INC. ACQUIRES MARKETING TECHNOLOGY SOFTWARE PROVIDER ONOVATIVE

Main Street, Inc., the leading provider of data-driven print services to community financial institutions across the nation, announced today the acquisition of Onovative, an automated marketing technology software provider based in Louisville, Kentucky.



The purchase of Onovative further enhances Main Street's marketing services solutions. Onovative's automated marketing platform enables banks and credit unions the ability to segment account holders, communicate effectively based on their current and likely next product, and consolidate multiple marketing functions in one user-friendly platform. By strategically combining marketing automation and a customer relationship management (CRM) system with a communications platform, Onovative gives financial institutions a smarter, more affordable way to connect with account holders in the markets they serve.

Ted Walton, President of Main Street, Inc. said, "Main Street's previous investments in digital marketing and print will be significantly amplified with the addition of Onovative's automated marketing platform. Our ability to engage consumers at every point along the consumer cycle will be a powerful tool for financial institutions and any business looking to grow relationships and revenue with their customers."

The Onovative marketing technology platform strengthens existing marketing solutions built on data, simplicity, and affordability for community banks and credit unions. This acquisition, as well as the investments made over the last six years, is evidence of Main Street's strategic commitment to serve community financial institutions.

Onovative will continue to operate in Louisville, Kentucky, under its current brand as a subsidiary of Main Street, Inc. Onovative's founders and management team contributed significant equity to the new subsidiary and will continue to focus on growing Onovative and improving its product offerings. Onovative plans to immediately hire more developers in the Louisville community due to Main Street's investment.

"I'm incredibly proud of what our small team has accomplished over the years, and I am looking forward to building on that success," said Michael Browning, CEO of Onovative, LLC. "Our customers have been integral in shaping our products through their feedback. Main Street's investment and experience will allow us to react to customer feedback more quickly and grow the product faster."

## American Bank Center

### RIBBON-CUTTING EVENT FOR THE DAKOTA ZOO MOUNTAIN GOAT EXHIBIT SPONSORED BY AMERICAN BANK CENTER

As part of Zoo 2020, a fundraising campaign for the Dakota Zoo, American Bank Center has pledged \$150,000 toward the new Mountain Goat Exhibit. The gift is part of a five-year commitment.

Supporting the Dakota Zoo, one of the top family attractions in the state, is one of many ways American gives back to the 13 communities it serves in the Western two-thirds of North Dakota and Eastern Montana.

The ribbon-cutting event for the Dakota Zoo Mountain Goat Exhibit sponsored by American Bank Center was held Friday, August 14th at 2pm where more information was shared about this new exhibit and instructions were given for a goat-naming contest. Dakota Zoo is located at 602 Riverside Park Road in Bismarck.

## First International Bank & Trust

### FIBT ANNOUNCES SIXTH ANNUAL LIVE FIRST COMMUNITY GIVING CAMPAIGN

First International Bank & Trust (FIBT) is proud to announce its Sixth Annual Live First Community Giving Campaign. Charitable and community organizations were encouraged to apply for awards totaling \$25,000.

The online entry form was available September 1st through September 15th for any organization benefiting the communities served by First International Bank & Trust. This includes non-profit organizations, community groups, classroom initiatives, etc. If you could demonstrate value to the community, you could apply for a Live First Community Grant!

- **Grand Prize:** One grant of \$10,000
- **Rising Star:** Five grant winners will be selected from across our footprint to receive \$2,000 each. This grant is designed for supporting a new non-profit organization or new initiatives from an existing non-profit that are in need of a little kick-start.
- **Social Media Star:** Three grants of \$1,000 each will be awarded based on the most likes on social media.

Watch for details on the First International Bank and Trust website (FIBT.com) and by visiting the First International Bank & Trust Facebook page.



2019 Grand Prize Winner: Harvey Ambulance

## Dakota Carrier Network

### DCN NAMED TO 50 BEST

Dakota Carrier Network (DCN) was named to the Prairie Business magazine 2020 50 Best Places to Work. The honorees were announced in the September issue of the magazine.

Earlier this summer, 1,476 employees nominated their companies, highlighting the reasons they believe their business is a great place to work. Nominations included information about company culture, benefits, job satisfaction, and opportunities to learn and grow. Consideration was also given to multiple nominations for a company.

"This recognition is very meaningful for DCN because it comes from employee nominations," said Seth Arndorfer, CEO of DCN. "It is important that our employees feel appreciated because they are the heart of our organization. This honor reinforces that our team members think DCN is one of the best employers in the upper Midwest and that means a lot."

This year's 50 Best are highlighted in the September issue of the magazine. The digital edition of the magazine is available at [www.prairiebusinessmagazine.com](http://www.prairiebusinessmagazine.com).



Pictured: Seth Arndorfer, DCN CEO

## ICBND Classifieds/In Search Of

Have you recently remodeled? Do you have a teller station available? We are in search of a teller station. Please contact Patricia Paul, chief operations officer at Merchants Bank. [ppaul@merchantsbankrugby.com](mailto:ppaul@merchantsbankrugby.com)




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## ICBND Webinars

		9/16/2020	Building the Best Possible Board Meeting: From Agenda to Action David A. Reed, Reed & Jolly, PLLC
8/4/2020	Maximizing Recoveries on Charged-Off Loans David A. Reed, Reed & Jolly, PLLC	9/17/2020	<b>Risk Officer Series:</b> The 15 Worst Security Mistakes Barry Thompson, Thompson Consulting Group, LLC
8/5/2020	Advanced CTR Training: Beyond the "Textbook" Dawn Kincaid, Brode Consulting Services, Inc.	9/22/2020	UCC-1 & UCC-3 Financing Statements Line-by-Line: Filing, Amending & Renewing Elizabeth Fast, Spencer Fane LLP
8/6/2020	Fundamentals of IRA Beneficiary Designations & Distributions, Including SECURE & CARES Act Implications Frank J. LaLoggia, LaLoggia Consulting, Inc.	9/23/2020	Ag Lending Compliance, Including Industrial Hemp Dawn Kincaid, Brode Consulting Services, Inc.
8/7/2020	Bankruptcy's New Subchapter V: The Small Business Reorganization Act Elizabeth Fast & Eric L. Johnson, Spencer Fane LLP	9/24/2020	Avoiding Costly Mistakes in Calculating Debt Service Coverage Aaron Lewis, Young & Associates, Inc.
Morning		9/28/2020	Mortgage Collection & Foreclosure: Best Practices & Tenants' Rights Molly Stull, Brode Consulting Services, Inc.
8/11/2020	Fair Lending & COVID-19: Strategies for Maintaining Compliance Kimberly Boatwright, Ncontracts	Monday 9/29/2020	FFIEC Requirements for a Remote Deposit Capture Risk Assessment Angi Farren, UMACHA
8/12/2020	<b>Growth &amp; Transformation Series:</b> Leveraging LinkedIn for Lenders Eric C. Cook, WSI Internet Consulting	9/30/2020	Mastering Escrow: Analysis, Rules, Forms & Compliance Ann Brode-Harner, Brode Consulting Services, Inc.
8/13/2020	<b>Cyber Series:</b> Layered Cybersecurity: Finding the Best Strategy for Your Bank Brandon Harms, Infogressive, Inc.		Managing Vendors: Due Diligence, Contracts, Tips & Tools Joseph Silvia, Howard & Howard Attorneys PLLC
8/18/2020	Effective & Compliant Pre-Employment Background Checks David A. Reed, Reed & Jolly, PLLC	10/6/2020	Compliance with E-SIGN, E-Statements & E-Disclosures Nancy Flynn, The ePolicy Institute™
8/19/2020	Collections & Right of Set Off in Commercial Lending Elizabeth Fast, Spencer Fane LLP	10/7/2020	<b>Risk Officer Series:</b> A Year in the Life of a Compliance Officer: Tips, Tools & Annual Requirements Dawn Kincaid, Brode Consulting Services, Inc.
8/20/2020	Opening Business Accounts: Entities, Documentation, Authority & Regulatory Requirements Mary-Lou Heighes, Compliance Plus, Inc.	10/8/2020	<b>Cyber Series:</b> GLBA Security Expectations, Internal Controls & the Human Factor Randall J. Romes & John Moeller, CLA
8/25/2020	Advanced IRA Beneficiary Issues: Death Distributions, Trusts & Successors, Including SECURE & CARES Act Implications Frank J. LaLoggia, LaLoggia Consulting, Inc.	10/14/2020	Regulatory Requirements for the Board: A Comprehensive Checklist Elizabeth Fast, Spencer Fane LLP
8/26/2020	Cutting-Edge Consumer Payments: Beyond PayPal & Venmo Erin Fonte, Hunton Andrews Kurth LLP	10/15/2020	Regulator Update for the Credit Analyst Aaron Lewis, Young & Associates, Inc.
8/27/2020	Liability with ACH Death Notification Entries (DNEs) & Reclamations Michele L. Barlow, PAR/WACHA	10/20/2020	Banking & Lending to Cannabis Businesses: Clarifying the Confusion & Avoiding Pitfalls Dawn Kincaid, Brode Consulting Services, Inc.
9/2/2020	SAFE Act Compliance for Mortgage Loan Originators (MLOs) Susan Costonis, Compliance Consulting and Training for Financial Institutions	10/21/2020	Legally Handling ATM & Debit Card Claims Under Regulation E Elizabeth Fast, Spencer Fane LLP
9/9/2020	<b>Cyber Series:</b> Cybersecurity Assessment Tool 2.0 & GLBA Privacy Randall J. Romes & John Moeller, CLA	10/22/2020	<b>Risk Officer Series:</b> Advanced BSA Officer Training: Risk, Compliance & Real-Life Scenarios Susan Costonis, Compliance Consulting and Training for Financial Institutions
9/10/2020	10 Lessons Learned When a Depositor Dies Deborah Crawford, Gettechnical Inc.	10/27/2020	<b>Cyber Series:</b> Building & Sustaining a Cyber Intelligence Unit (CIU) Randall J. Romes & John Moeller, CLA
9/15/2020	Call Report Regulatory Capital: Standards, Ratios, Risk Weighting Susan D. Sabo, CLA	10/28/2020	

## ICBND Educational Opportunities

10/29/2020	New URLA for a New Year! Prepare Now for a Smooth Transition Molly Stull, Brode Consulting Services, Inc.
11/3/2020	Recruiting & Retaining Millennials, Gen Z & Nexters Diane Pape Reed
11/4/2020	Call Reports for New Preparers & Reviewers Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
11/5/2020	Dissecting Loan Loss Reserves, Including CECL Expectations Bob Viering, Young & Associates, Inc.
11/9/2020	You're the New Board Secretary, Now What? Dawn Kincaid, Brode Consulting Services, Inc.
Monday	
11/10/2020	Year-End IRA Actions: Notifications, Reporting & Monitoring, Including SECURE Act & COVID Rule Changes Frank J. LaLoggia, LaLoggia Consulting, Inc.
11/12/2020	IRS Reporting Essentials: Form 1099 & Beyond David A. Reed, Reed & Jolly, PLLC
11/17/2020	<b>Risk Officer Series:</b> Risk Management Officer: Expectations & Responsibilities Molly Stull, Brode Consulting Services, Inc.
11/18/2020	10 Lessons Learned When a Borrower Dies Elizabeth Fast, Spencer Fane LLP
11/24/2020	Robbery: Critical Steps Before, During & After Barry Thompson, Thompson Consulting Group, LLC
12/1/2020	Avoiding BSA Compliance Violations Mary-Lou Heighes, Compliance Plus, Inc.
12/2/2020	Annual Loan Review: Consumer, Commercial & Residential Ann Brode-Harner, Brode Consulting Services, Inc.
12/3/2020	Using Notary & Corporate Seals Accurately Dawn Kincaid, Brode Consulting Services, Inc.
12/8/2020	Recent Reg CC Changes: Lessons Learned & Future Outlook Dawn Kincaid, Brode Consulting Services, Inc.
12/9/2020	Legal Issues Surrounding Subpoenas & Summonses Elizabeth Fast, Spencer Fane LLP
12/10/2020	Top IRA SECURE Act & COVID Rule Changes for 2020 Tax Year Frank J. LaLoggia, LaLoggia Consulting, Inc.
12/15/2020	Avoiding Loan Denial Mistakes Molly Stull, Brode Consulting Services, Inc.

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