



INDEPENDENT **COMMUNITY** BANKS
OF NORTH DAKOTA

COMMUNITY BANKER NEWSLETTER

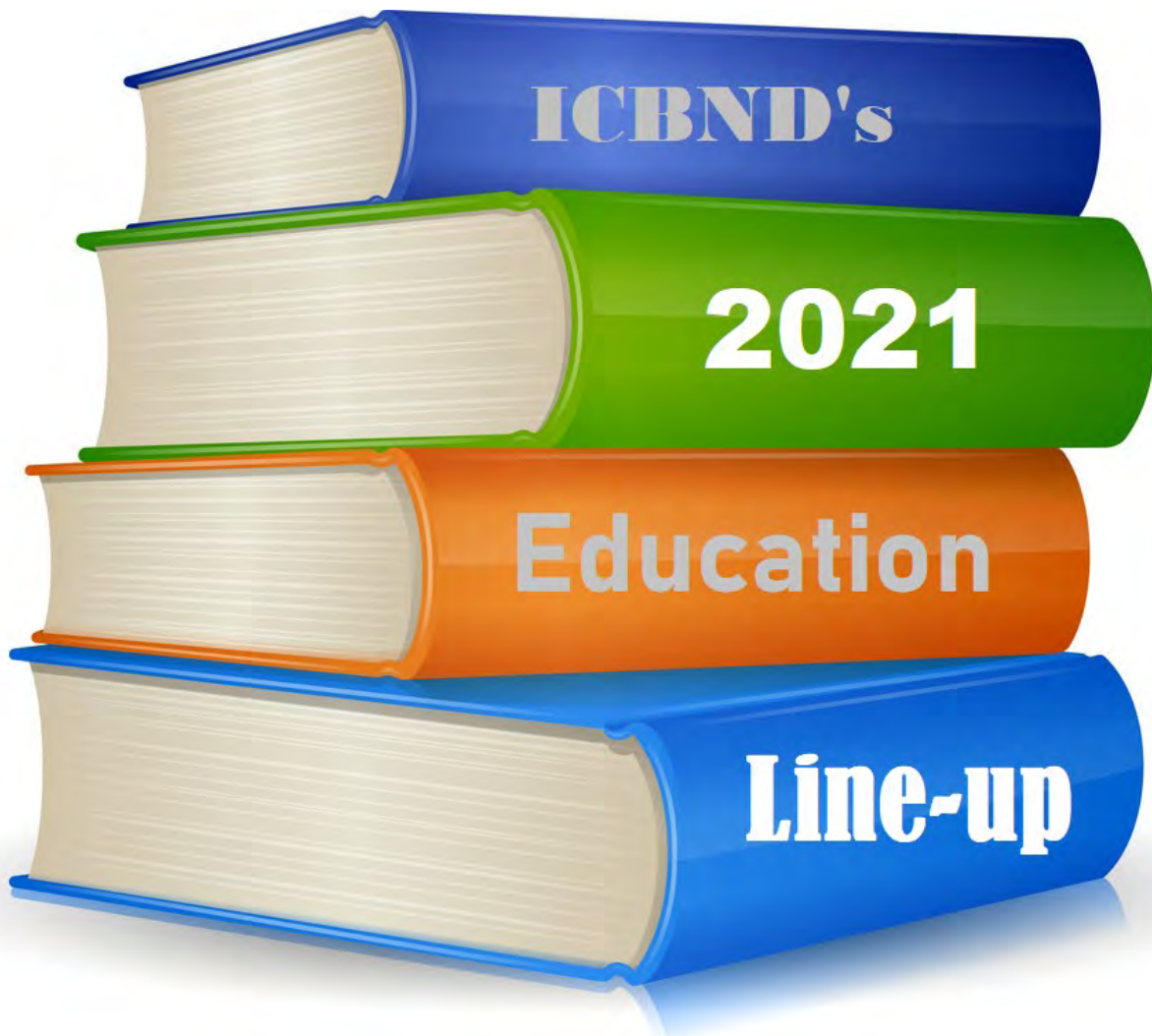
Official Newsletter of Independent Community Banks of ND

Mar/Apr 2021 Issue

ICBND is pleased to offer a variety of education and events to connect ICBND members and others actively involved in the community banking industry. We continue to strengthen our commitment to you by expanding our curriculum to cover all departments within your financial institution.

Please review our 2021 line-up of educational sessions, summits and conferences:

[ICBND 2021 Education](#)



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Chairman's Remarks



Chad Aberle

Citizens State Bank of Finley
Finley
ICBND Chairman



My, how time flies. One year ago, the entire country was turned upside down with the COVID pandemic as everyone wondered how this was going to affect them, their businesses and their communities. I have to say that the community banks of North Dakota handled this crisis wonderfully. They provided guidance, support and encouragement to work through this pandemic and all the issues it caused. The state is now among the top states of administering the vaccine and on our way of eliminating this virus from our daily lives. Everyone still needs to be vigilant and careful and not let their guards down, but the outlook is positive. Hopefully, a return to a bit of normalcy is not far away.

As the area farmers are preparing to return to the fields, I look back and can't remember the last time that spring work has begun in March. Mother Nature has given us a very mild winter, but the lack of snow and limited moisture is on the back of many minds. My father always said that we are never more than 3 days away from a drought. I remember him staring into the night's

sky after a long day of farming and milking cows, praying for a drop of rain in the 1980's. The drought maps have been widening over the past several months and the recent dry conditions are concerning. But the resiliency and drive of the North Dakota farmer will once again push forward to provide for the American people. Hopefully, the rain will come and the sunshine will make the fields flourish with abundant crops.

This is also the time of year all the community banks in North Dakota have our eyes and ears on the legislation that is being written within our great state. Barry has kept us all up to date on many of the bills being passed through the state capital. I want to thank Barry and Jessie and the support of the ICBND staff for their involvement in the recent legislative actions at the state. They represent the community banks of North Dakota very well and have our best interests at the forefront of their daily work at the capital. Thank you, Barry!

Chad

President's Remarks



Barry Haugen

ICBND President



Happy April everyone! We've had some early glimpses of spring after a very mild winter, but now we need some of those April showers for the May flowers. I've had numerous discussions with member bank ag lenders over the past several weeks. There are some pretty consistent themes across the state. First, most producers are better off right now than they were a year ago. And second, while it varies slightly, it's too dry everywhere. Hopefully, Mother Nature provides some relief on the latter point.

Speaking of April, its designated as Community Banking Month so I hope you take some time to celebrate and recognize the critically important role you, your co-workers and your bank play in your communities. You will be seeing more from ICBND and ICBA during the month highlighting the virtues of community banks across our country. To give a bit of a preview though, I thought I'd pass along some interesting and impressive factoids:

- **Community banks back rural America and are four times more likely to operate offices in rural counties and hold the majority of banking deposits in rural counties and small cities.**
- **Community banks empower small businesses and were the predominant Paycheck Protection Program (PPP) lenders funding 2.8 million PPP loans and distributing 58 percent of all PPP loans.**
- **Community banks provide for consumers, generating \$900 billion in mortgage loans in 2019, or roughly one-third of market originations.**

So, kudos to you all! You should be proud to be a community banker serving families, farms and local businesses when it matters the most. Until our next edition, have a great spring!

Barry



**REBECA ROMERO
RAINEY**
PRESIDENT AND
CEO

“Unlike our credit union counterparts, we pay taxes, and those tax dollars are spent at home to ensure our communities grow.”



FLOURISH COLUMN

The more things change, the more they remain the same. As we kick off Community Banking Month, I can't help but reflect on that statement and the changes of this past year. While we have been challenged far beyond our wildest dreams, community banks have stayed the course in keeping the focus on our communities. We have ensured that when the ground beneath us shifted, we remained firmly rooted in our foundation as pillars of our communities, committed to helping the local environment flourish.

Yet, what it means to “go local” has shifted. We now are buying online from local retailers, ordering delivery or takeout from neighborhood restaurants, and corresponding more digitally. What once upon a time was an initiative centered on physical proximity has now become a movement toward a greater sense of community. This newfound focus on commitment to the common good aligns with the very essence of community banking.

While the delivery channel may look different, the underlying concept of going local means that the money

spent is reinvested in the community. By focusing on our communities, we are creating a brighter future for them, bridging the gap so that businesses thrive, jobs remain and the community prospers. Going local means that capital remains local, providing resources for the better of everyone.

And community banks are the heartbeat of these efforts. We've always placed an extraordinary focus on our local activism, but in today's environment, it means more than ever before. Think of the hundreds of thousands of small business owners who turned to their community banks this past year to keep their doors open. Or the millions of Americans who have had peace of mind because their community bank was in their corner through the economic impacts of COVID-19. Or the thousands of local philanthropic organizations that have relied upon community bank support to respond to the needs of our communities.

Because when we say “go local,” we're all in. Unlike our credit union counterparts, we pay taxes, and those tax

dollars are spent at home to ensure our communities grow. We support local nonprofits, food banks and other charitable efforts to aid community development. So, as we look to all that has shifted in the past year, let's take a moment to celebrate what has remained the same: our commitment to our communities. Because community investment is the basis of a healthy economy and is the purest form of economic development, and community banks are here for it.

What you need to know

The 2021 ICBA Capital Summit is going virtual at the end of the month. We hope you'll join us as we reinforce banking locally and our advocacy initiatives with members of Congress.

icba.org/capitalsummit

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



ROBERT M. FISHER
CHAIRMAN, ICBA

"In today's climate, our voices are vital not only to the future of financial services, but to the millions of small businesses and consumers who depend upon us."



FROM THE TOP COLUMN

In today's data-driven society, we hear a lot about engagement. Whether it's social media likes, website views, call center touchpoints or branch visits, the bottom line amounts to how we engage with our customers and affect their experience.

As relationship bankers, these insights mean more to us than any others, yet our measure of engagement must extend far beyond simple interactions. Because an engagement is a commitment to meeting the needs of those with whom we connect. And I believe it's the single most important thing we can do.

Being fully engaged is critical to succeeding at anything in life, particularly things that challenge us. Even when it's a difficult step to take, once you commit to the task at hand, the process typically flows.

It's true: When the going gets tough, the tough get going. That statement speaks to the importance of our collective commitment.

This deep community engagement serves as the

focal point of Community Banking Month, because the more bankers we can engage, the more powerful our message. Legislators and regulators listen to greater numbers of people advocating for the same position. Consider our success in shaping the Paycheck Protection Program. A lot of grassroots advocacy went into that outcome, and when I think back, I realize I was on twice-a-week Zoom calls with our congressman to help him understand our issues. His office, in turn, echoed our concerns to the Small Business Administration, and that same scenario played out in communities throughout the U.S. It took our collective efforts to achieve success.

That's why I'm calling on all community bankers to become more deeply engaged with ICBA. In today's climate, our voices are vital not only to the future of financial services, but to the millions of small businesses and consumers who depend upon us. It's our duty to speak up on their behalf and ensure an equitable playing field, so we can offer the best possible services.

This year, I'm humbled and honored to serve as ICBA chairman, and I'm making it my mission to drive engagement with the association. If you have a question, problem or need, please reach out to me directly (rfisher@tiogabank.com). I may not have the answer, but I'll find someone who does. We're all in this together, and if we want to change things and make them better, we need bankers to get engaged in the whole process.

I look forward to our efforts over the next year and the successes that will come from them. In the meantime, happy Community Banking Month!

My Top Three

When it comes to entertainment, for me, engagement is all about varying types of humor. Take my three favorite TV shows as proof:

1. *Seinfeld*
2. *The Grand Tour* (it's the British Top Gear)
3. *Ozark*

Robert M. Fisher is chairman of ICBA, and President & CEO of Tioga State Bank, Spencer, N.Y.. Connect with Robert [@RobertMFisher](https://twitter.com/RobertMFisher)



JIM REBER,
PRESIDENT AND
CEO OF ICBA
SECURITIES

2021 ICBA Bond Academy announced

ICBA Securities and its exclusively endorsed broker Vining Sparks will present the ICBA Bond Academy this spring. This virtual program, scheduled for April 19-22, is designed for the entry-level portfolio manager. Attendees will learn the fundamentals of fixed-income products and strategies. Up to eight hours of CPE credit are offered. For more information visit www.icbasecurities.com.

PORTFOLIO MANAGEMENT

Do's, Don'ts, and Maybes

A set of simple rules to streamline portfolio management in 2021.

If my recent aggregate conversations with investment managers are an indication, there is still a lot of seat-of-the-pants decision making going on out there when it comes to portfolio strategies. And I hasten to add this is not a criticism; it's merely an observation. Why should we expect anything else?

Banks are still sitting on a lot of cash. The bond market is giving mixed signals with short rates being anchored at near-zero levels while the Treasury yield curve is its steepest in three years. Bond portfolios still have substantial unharvested gains, and net interest margins are at record lows. PPP 2.0 has been launched, as a new wave of fiscal stimulus is about to be unleashed on consumers and governments.

Given this bewildering set of variables, perhaps we can create a (relatively) simple set of ground rules that portfolio managers can refer to while trying to make sense of it all. I would like to emphasize that "maybe" is the unspoken theme to these guidelines, as every community bank has its own risk/size/earnings/ownership profiles. But here goes:

Do: Stay invested. Cash yields zero, and will remain there for the remainder of the year, at least. A simple bond that yields even 60 basis points (.60%) will probably produce a spread to your cost of funds, and will provide collateral for pledging purposes. An example of a bond

that yields 0.60% is a callable agency with a five-year maturity, and one year of call protection ("5/1 callable").

Don't: Keep buying the same old bonds just because. In just the last three years, community bank portfolios have changed tenor significantly. You know that banks own fewer tax-free securities since tax rates were cut in 2017, but did you know that both general market munis, and taxable munis, have picked up the slack? The other big "new" bond sector is multifamily mortgage-backed securities (MBS), which follows...

Do: Take action to normalize your bond portfolio's cash flow. As low as returns (and spreads) are, the cost of eliminating optionality is an all-time low. Case in point: a five-year non-callable agency (aka "bullet") yields about 0.57%, which means an investor surrenders three measly basis points to remove all cash flow uncertainty. In a different sector, MBS, a similar set of dynamics is at play. You've read in this column recently that "prepayment friction" pools which consist of low balance loans can slow down refinance activity. The same outcomes can be achieved with "yield maintenance" provisions on multifamily MBS.

Don't: Worry (too much) about rates rising to the point that your collection of bonds is underwater from a market price standpoint. If your community bank is typical, it will benefit from a general rise in rates. For one thing, since banks own a whole lot of bonds at prices above par, interest rate increases will cause the current bonds' yields to improve. For another, the rest of your bank's

earning assets will pretty quickly show some improvement, whether the loan portfolio consists of floaters or shorter-duration fixed rate credits. Community banks' asset/liability positions are built for rising rates.

Do: Stay on top of your portfolio's effective duration, to put your mind at ease about all of the above. We have seen this important barometer of price risk really whipsaw over the last year. At last look, most portfolios had returned to their pre-pandemic durations of around 3.0 years, but that's taken a lot of buying of a lot of longer-maturity bonds to get there. In mid-2020, they had shrunk, on average, to about 2.5 years. That's a 20% increase in two quarters.

Maybe: Invest in some bond education for your staff and you. As the economy (and travel) begins to open back up, there will be a whole range of investment school options available, some virtual, some live, some hybrid. There is also plenty of archival information that's been accumulated over the last year as trade associations, brokers-dealers and consultants have figured out digital delivery channels. So ask around your providers for offerings that may suit your needs.

And by all means, **do** continue your due diligence and documentation of your actions. Investment portfolios have grown remarkably in the last year. They are likely to be a substantial driver of bank profits for the foreseeable future.

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



PPP EXTENSION SIGNED INTO LAW

President Joe Biden signed into law ICBA-advocated legislation to extend the Paycheck Protection Program ahead of its scheduled expiration.

Background: Previously, any PPP application not approved by March 31—even if it was submitted prior to that date—could not receive PPP funds. The new law allows borrowers to apply for loans through May 31 and gives the SBA until June 30 to consider applications.

ICBA Position: ICBA strongly supported the two-month extension to ensure small-business and nonprofit applicants are not stranded by an abrupt shutdown.

What's Next: With the PPP extended, ICBA continues urging Congress and the SBA to make program fixes related to eligibility, use of proceeds, farm partnerships, and Schedule C borrowers.

More: PPP information and resources are available on the [SBA](#) and [Treasury](#) sites and ICBA's [PPP and EIP News](#) page.

EIPS HEADING TO FEDERAL BENEFICIARIES

The [IRS said](#) it expects to begin issuing additional Economic Impact Payments this weekend to federal beneficiaries who do not normally file a tax return.

Details: The announcement applies to Social Security retirement, survivor or disability, Supplemental Security Income, and Railroad Retirement Board beneficiaries who did not file a 2019 or 2020 tax return or did not use the IRS Non-File tool.

Timing: Most of these payments will be sent electronically and received on Wednesday, April 7.

Resources: The IRS recently issued [updated FAQs](#) on the EIPs. More information is available from [ICBA](#), the [Federal Reserve](#), and the federal [Get My Payment portal](#).

BILL WOULD REQUIRE FED STUDY ON CBDC

Reps. Bill Foster (D-Ill.) and French Hill (R-Ark.) recently [introduced](#) legislation directing the Federal Reserve to work with other agencies to study and issue a report on central bank digital currencies.

Details: Under the Central Bank Digital Currency Study Act (H.R. 2211), the Fed would provide recommendations to Congress on feasible models for developing a CBDC to help policymakers discuss its potential benefits and challenges.

More: “As more countries explore and research CBDC, we must ensure that America does not fall behind,” Hill said.

ICBA THANKS PRESIDENT FOR SIGNING PPP EXTENSION

Community Banks Will Continue to Lead Lending Effort

The Independent Community Bankers of America (ICBA) thanked President Joe Biden for signing into law ICBA-advocated legislation to extend the Paycheck Protection Program (PPP) ahead of its March 31st expiration.

Previously, any PPP application not approved by March 31—even if it was submitted prior to that date—could not receive PPP funds. The new law signed today allows borrowers to apply for loans through May 31 and gives SBA until June 30 to consider applications.

“ICBA thanks Congress and President Biden for quickly finalizing this much-needed extension of the Paycheck Protection Program to ensure small-business and nonprofit applicants are not stranded by an abrupt shutdown,” ICBA President and CEO Rebeca Romero Rainey said. “With community banks providing more than 60 percent of PPP loans and saving an estimated 33.7 million jobs, we have strongly advocated ensuring every potential borrower that needs a loan gets one.”

With the PPP extended, ICBA continues urging Congress and SBA to make the following program fixes:

- First Draw Increase Eligibility: Allow borrowers with forgiven loans to apply for a loan increase.
- Second Draw Eligibility: Allow those applying for a first draw in 2021 to apply for a second draw.
- Farm Partnerships: Provide agricultural partnerships with equitable access to funding.
- Schedule C Borrowers: Allow Schedule C filers to apply for a loan increase under new SBA rules allowing them to use the gross income method.

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.



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

INNOVATION STATION

Community banks are the lifeblood of small businesses, especially in the communities they serve. With the Coronavirus Aid, Relief, and Economic Security (CARES) Act, community banks played an outside role in Paycheck Protection Program (PPP) lending, ensuring small businesses received the funds they needed to keep their businesses afloat. Now, with the pandemic entering its second year, it's vital that community banks deepen and broaden their relationship with the small business marketplace. As we've often said, where there's a healthy community bank, there's a healthy community, and vice versa.

With that in mind, it's important for community banks to reach into their communities to identify and address the needs of unserved or underserved small businesses. Gig workers, sole proprietors and small business entrepreneurs would benefit significantly from a strong, long-term partnership with a community bank.

Through fintech partnerships and the direct advancement of technologies, community banks can now extend services to small businesses beyond banking platforms and bill payment to include small business cash management and cash flow

analysis. Services like payroll, receivables financing, and timely credit and lending opportunities can help small businesses sustain and grow their businesses in tough economic times.

By providing what we euphemistically refer to as straight- through or end-to-end processing, community banks can offer small businesses capabilities we find in the banking-as-a-service (BaaS) environment. For example, fitting the bank's platform underneath the business's technology suite can give small businesses access to tools that address customer authentication as well as know your customer (KYC), Bank Secrecy Act (BSA) and anti-money laundering (AML) requirements and underwriting.

Some of this is going to dovetail with the evolution we're starting to see from an innovation and fintech perspective to create solutions for subsets of the small business marketplace. Community banks can now perfect their expertise around niche subsets like home improvement contractors or real estate professionals, for example.

As we move through this year and reflect on 2020's experiences with the COVID-

19 crisis and PPP funding, putting more solutions and services to use that strengthen the relationship between community banks and small businesses becomes even more critically important. Now is the time to leverage the high-tech, high-touch relationship that is unique to community banks.

Don't miss your opportunity this year to broaden and deepen relationships with existing small business customers and to acquire new ones by offering them the tools and services they need to be more efficient and effective in these tough times.

It's essential that community banks understand and leverage their position in the small business marketplace for the health of our communities, our country and the economy. With that said, many small businesses remain unaware of the tools and resources that community banks have available. So, it's up to you to tell them. If not you, then who? And if not now, when?

Charles Potts is ICBA senior vice president and chief innovation officer. He can be reached at charles.potts@icba.org



LINDSAY LANORE,
GROUP EXECUTIVE
VICE PRESIDENT OF
COMMUNITY BANKER
UNIVERSITY

LEADERSHIP AT ALL LEVELS

Thomas Jefferson, it is said, gave only two public speeches during his eight years as president. Both were his inaugural addresses and they were, reportedly, barely audible. He was posthumously diagnosed with social phobia, or what we might now call stage fright, a condition that many otherwise accomplished leaders have been known to suffer from. These include businessman Warren Buffett, who credits his success in part to a Dale Carnegie public speaking course that helped him get over his fear.

Making a presentation live on stage—or even on Zoom—can be nerve-racking. As a leader, heading up meetings and giving presentations is an essential part of your role. Here are a few ways to make the best of your time in the spotlight.

- **Start by being prepared.** It may be tempting to wing it, but the worst time to determine what you're going to say is while you're saying it!
- **Know your audience.** Think about who you are speaking to, and tailor your message accordingly.
- **Be present.** Look for cues from, and make connections with, your audience. Use examples that they can relate to.
- **Put energy into your performance.** There is nothing worse for an audience than knowing their presenter's heart isn't in it. It may seem like a cliché, but remember to smile.
- **Breathe.** Literally, just breathe. Write the word breathe in your notes during the first two minutes of your presentation.
- **Pace yourself.** Don't rush through your presentation. But equally, don't ramble. Be aware of your timing. And don't forget comedic timing, too. A little humor goes a long way!
- **Take your audience on a journey.** Start with an intriguing piece of information. It could be a story, a statistic, a photo or something surprising. But make no assumptions that your audience knows the journey that you're taking them on.
- **Make sure your guidance is practical and useful.** Keep your language simple and direct.
- **Use visuals.** Incorporating visuals in your presentation can speed up understanding and function as a memory aid.
- **Create a call to action.** Leave the audience with

strategies, tips and information that adds value long after the event.

- **Make yourself available for questions.** Opening yourself up to questions will provide you with invaluable feedback, which is exactly what you'll need for the next time you take to the stage.

If things don't go entirely to plan, remember that success requires practice. Don't practice until you get it right. Practice until you can't get it wrong.

Make your next speech better

For resources related to the art of presentation, check out Community Banker University's online training courses. Examples include Enhancing Your Speaking Skills, Presentations That Work, Communicating Persuasively and Running Effective Meetings.

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

COMMUNITY BANKS OFFER BIPARTISAN SOLUTIONS

While the new Congress is closely and sharply divided along partisan lines, policymakers have a source of bipartisan solutions they can rely on at this deeply challenging time. As financial first responders in North Dakota and nationwide during the coronavirus pandemic, community banks remain focused on bipartisan policies that will help restore economic growth in local communities.

Sources of strength

Community banks in urban, suburban and rural communities accounted for more than 3.5 million loans under the federal Paycheck Protection Program supporting small businesses that use the loans to retain their workers.

Implemented early in the pandemic, the Small Business Administration program has resulted in hundreds of billions of dollars in emergency small-business loans that have saved tens of millions of jobs. Nevertheless, the nation continues to face significant challenges due to the pandemic and the economic shutdowns it has caused.

Fortunately, Washington need not be gridlocked by partisanship and more can be done to aid these businesses as we continue to weather the pandemic. Community banks have a positive reputation on both sides of the aisle as catalysts for pragmatic, bipartisan solutions that have a positive impact on small businesses.

Bipartisan solutions

Among the top priorities in 2021, the Independent Community Bankers of America and Independent Community Banks of North Dakota (ICBND) are advocating updates to the PPP that will ensure this emergency program continues working as intended. Needed reforms include allowing borrowers to apply for a loan increase even if their loan has been forgiven and ensuring equitable access to funding for self-employed farmers and ranchers organized as partnerships.

Further, to help community banks continue leading the economic response to the pandemic, Congress can extend the limited regulatory, capital, and accounting relief implemented in last year's stimulus package without compromising safety and soundness in the banking system.

Apart from these stimulus policies, community banks are urging Congress to capitalize on bipartisan support for modernizing Bank Secrecy Act regulations to better combat fraud, permitting banking services for legal cannabis-related businesses, supporting minority depository institutions, and encouraging the formation of new banks. Each of these policies will strengthen local communities and the national economy over the long term.

Meanwhile, community banks continue to advocate leveling the regulatory playing field with tax-exempt credit unions and Farm Credit System lenders, preventing regulatory subsidies for fintech companies and industrial loan companies, and rethinking postal banking proposals that pose risks to local communities and taxpayers. These will support a more secure and equitable financial system.

Collective action

Community banks have a positive reputation because their individual actions are collectively national in scope. Their actions have a positive impact on virtually every community in every corner of the nation. Community bankers look forward to working with the 117th Congress on these and other policies that will respond effectively to the nation's challenges and help it flourish—one community at a time.



THE LIFECYCLE OF A COMMUNITY BANK

The idea of “sustainability” is linked to a lot of our local activities these days—whether it’s reusing or recycling products, sampling culinary delights from the local bakery, or choosing to buy American-made products to support our national economy. There are plenty of reasons why eating, dining and banking locally makes good economic sense.

If you’ve ever participated in a career day at a local elementary school, you’ll probably relate to this story. A banking colleague visited her son’s kindergarten class, and while she was explaining the role of a community banker, one eager child piped up and said, “It’s like the lifecycle of a plant!”

He was right. Community banks like ICBND’s Member Banks take in deposits and distribute loans that feed into a self-sustaining micro-economy and keep funds right here in North Dakota.

It’s all part of a symbiotic relationship that community banks have with their communities. When you deposit money at a community bank, those funds are used to support local businesses, homebuyers, and everyday consumers. And the proceeds from those businesses employ residents, fund municipalities, and continue the cycle of locally based economic growth.

April is Community Banking Month, and we want to thank our North Dakota community bank customers for putting their trust in community banks for their banking needs. For our neighbors who may be considering a switch, ICBND implores you to take a closer look at community bank to discover how they can help you realize your financial dreams.

Remember, we’re all in this together. Community banks are only successful if their customers and communities are, too. That’s why community banks and their relationship business model have thrived for more than 150 years. We know what it takes to create successful local economies. Join us in helping to build a more sustainable, vibrant economy here at home!

Community Banks: Building Better Communities



Community banks build better communities,
one loan, one relationship at a time.



A FRESH FOCUS ON INNOVATIVE SOLUTIONS FOR COMMUNITY BANK BACK-OFFICE OPERATIONS

By Charles E. Potts

“Innovation is the unrelenting drive to break the status quo and develop anew where few have dared to go.” Coined by marketing and business expert Steven Jeffes, this sentiment describes the response of community banks to the unprecedented opportunities and challenges they face in the wake of COVID-19.

Yet, cycles of rapid innovation like we’re seeing now give rise to new challenges all their own, especially in the areas of risk mitigation, security, and other back-office operations.

That’s why ICBA and The Venture Center gave particular attention to identifying innovative back-office solution providers for this year’s ICBA ThinkTECH Accelerator cohort. These solutions run the gamut from robotic process automation for online lending to cybersecurity oversight through an automated governance solution.

A closer look at this year’s ThinkTECH back-office solution providers show why interest in this particular cohort has reached new heights.

Beauceron Security

With risk management and security at the forefront of everyone’s mind, we chose Beauceron Security for one of our Accelerator spots. The company aims to boost bank employee cybersecurity awareness and minimize risk through phishing simulations, risk scoring, and computer-based training.

Instead of focusing on what employees are doing wrong, the Beauceron platform rewards positive cyber-risk behaviors, which catalyzes employee growth and lasting behavior change—a critical element of risk management often overlooked.

Finosec

Finosec is a company focused on addressing the unique challenges of cybersecurity oversight and validation through its automated governance system. The platform uses a five-step process to simplify cybersecurity management using a combined focus on customer information, money movement, vendor management, minimizing employee risks, and governance.

Also notable is the platform’s dashboard, which offers a snapshot of your financial institution’s exam preparedness at any given time.

Shastic

As a technology company that deploys robotic automation tools for online lending, Shastic lets community banks automate repetitive tasks, increasing productivity by reducing manhours used to gather missing information. This interactive, conversational banking tool accelerates the lending process and offers compliant, high-level security and data protocols.

Z-Suite Technologies

Predictably, the past year’s events have made customer acquisition and retention an even higher priority for community banks. Z-Suite Technologies’ digital escrow platform makes it easier for community banks to expand their product offerings into commercial escrow and sub-accounts.

The company’s property management solutions go beyond digitizing existing solutions with added security enhancement and tools to facilitate landlord/tenant compliance requirements.

Upswot

Upswot uses a white-label platform to help community banks gather real-time data about the business performance of their business customers. The platform tracks accounts, receivables, accounts payable, profit, losses, and other metrics so community banks can offer their business customers personalized insights based on a deeper understanding of their customers’ financial performance.

The Technology to Lead

This year’s ThinkTECH Accelerator participants incorporate lessons learned over the past year to address the emerging trends and shifting needs of community banks and their customers with innovative back-office solutions. These fintech providers and solutions challenge the status quo and pave the way for community banks and their customers to continue leading the market.

Charles E. Potts is ICBA senior vice president and chief innovation officer.





USDA ASKS LENDERS TO SUSPEND ADVERSE ACTIONS AGAINST SOCIALLY DISADVANTAGED FARMERS

The USDA's Farm Service Agency [asked lenders](#) to suspend adverse actions against guaranteed farm loan borrowers who are members of socially disadvantaged (SDA) groups while the agency develops a method to pay off SDA borrowers' direct and guaranteed loans.

Background: The payoff is required by Sec. 1005 of the American Rescue Plan Act signed into law March 12. The act will pay 120 percent of the outstanding indebtedness of each SDA farmer or rancher with an existing loan as of Jan. 1, 2021. An amendment to delete the provision was defeated on a 50-49 partisan vote.

More: Agriculture Secretary Tom Vilsack told the House Agriculture Committee during a [hearing](#) last week that the department will work to minimize disruptions from prepaying guaranteed loans.

ICBA SUPPORTS BILL OFFERING RURAL LENDING TAX RELIEF

ICBA [thanked](#) Reps. Ron Kind (D-Wis.) and Randy Feenstra (R-Iowa) for introducing legislation to exempt from taxation interest income on farm real estate and rural mortgage loans.

Details: The Enhancing Credit Opportunities in Rural America (ECORA) Act (H.R. 1977) would promote lending and support better rates and terms in rural communities.

Taking Action: Community bankers can use ICBA's [Be Heard](#) grassroots action center to urge their members of Congress to support ECORA.

ICBA: COMMUNITY BANKS PROUDLY SERVE RURAL AMERICA

The Independent Community Bankers of America (ICBA) and the nation's community banks celebrated the contributions of America's local farmers, ranchers and agricultural enterprises during [National Ag Day](#), March 23rd. Community banks understand the essential role agriculture plays in our nation's health and prosperity and will continue to provide financial services as needed to help support a vibrant local economy. "American agriculture is the foundation of our country and serves an essential role in supporting our nation's food supply and bolstering our economy," ICBA President and CEO Rebeca Romero Rainey said. "Community banks have been serving the agricultural community for more than a century, applying their intrinsic knowledge of local markets and relationship-based lending philosophy to address this sector's financial needs—in good times and times of hardship when it matters most."

Community banks provide 80 percent of all financing to agriculture from the banking sector and are often the catalysts for new and expanded business opportunities within their communities. In fact, community banks provide approximately \$130 billion in agriculture loans.

National Ag Day was founded 48 years ago to recognize the contributions of farmers in providing Americans with healthy, affordable and abundant food options. ICBA offers the following facts about the agriculture industry: 1. The typical American farmer produces enough food and fiber to feed 166 people, producing jobs and investment throughout the economy. 2. Americans spend less than 10 percent of their disposable income on food, allowing consumers financial freedom to purchase other goods. 3. Farming and related industries employ 21.6 million people, making up 11 percent of total U.S. employment.

"Our nation's community bankers look forward to building on their tradition of service to America's farmers and ranchers," said Romero Rainey. "Now more than ever, we are here to support them."

ICBA TO NCUA: DON'T DEREGULATE FOR-PROFIT ENTITIES

The Independent Community Bankers of America (ICBA) today [called on](#) the National Credit Union Administration to withdraw a proposal to dramatically deregulate corporate entities the regulator is not authorized to supervise.

The NCUA proposal would allow for-profit companies owned by tax-exempt credit unions to make any type of loan permitted for federal credit unions—even though these companies are not supervised by the agency and are exempt from Federal Credit Union Act consumer protections.

"While community banks have led the pandemic response in local communities, the National Credit Union Administration is once again showing that federal laws and regulations governing the credit union industry are fundamentally flawed," ICBA President and CEO Rebeca Romero Rainey said today. "Instead of expanding the lending powers of privately owned companies it is not authorized to regulate, the NCUA should focus on promoting consumer protections and a safe and sound financial sector."

Credit union service organizations are owned by credit unions but do not follow these institutions' business model—they are not mutually owned, member owned, required to serve credit union members, overseen by credit union laws and regulations, or required to follow even the credit union industry's limited prudential safeguards.

Instead, CUSOs are privately owned and often for-profit businesses. However, the NCUA proposal would allow these "shadow credit unions" to originate, purchase, sell, and hold every kind of loan authorized for tax-exempt federal credit unions, including consumer credit and automobile-secured loans.

In today's letter, ICBA urged the NCUA to withdraw the proposal to avoid further eroding the credit union industry's tax-exempt mission while expanding risks to consumers, the fund insuring credit union member shares, and credit unions themselves. Should the NCUA move ahead, ICBA plans to urge the Financial Stability Oversight Council to study CUSOs to determine their risk to credit unions and whether prudential oversight is warranted.



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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:

March

- DNA Testing Considerations
- On the Menu: Sourdough Bread
- Ask the Experts
- Parenting Corner: Cultivating Good Sleep Habits for Children

[CBIZ Wellbeing Insights](#)
[March 2020](#)

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

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STRENGTHENING YOUR DEFENSES AGAINST EMERGING CYBER THREATS

by Tyler Leet



Over the past year, cybercriminals have proven they are adept at taking advantage of the vulnerabilities stemming from changing work environments and increased usage of digital channels. As institutions continue navigating the risks and challenges of remote workforces, it is imperative to stay informed of existing and emerging cybercrime trends.

A variety of scams have made recent news, many of which opportunistically seize upon pandemic-related topics. Your institution must be prepared to recognize and mitigate evolving cyber threats, including:

Social Engineering: We've seen a stark increase in social engineering campaigns as cybercriminals leverage the hardships of the pandemic, including increased levels of stress among employees. Many of these campaigns masquerade as being related to stimulus checks, unemployment benefits or even vaccines. CSI's [2021 Banking Priorities Executive Report](#) revealed more than 80% of bankers identified some form of social engineering as the top cybersecurity threat of 2021.



Ransomware: Once installed, ransomware locks out the authorized user and encrypts the available data to hold for ransom. Since ransomware attacks pose little risk to the hacker, provide a speedy pay out for criminals and are perpetuated with relative ease and anonymity, institutions should remain on high alert to identify and combat these attacks. Ransomware can be crippling for institutions, especially if regular data backups are not maintained. Because this type of malware continues to be an attractive method of extortion, [incidents of ransomware are growing](#)—along with the maliciousness and sophistication of attacks.

Increased Surface Area for Attacks: Due to the size of today's remote workforce, attackers are targeting home networks—which are typically much weaker than in-office networks—to gain access to corporate data. Employees' personal devices are also often targeted, providing attackers with a base to operate from within home networks and allowing them to monitor or intercept secure traffic.

Credential Stuffing Attacks: In this type of attack, botnets conduct brute-force password attacks using compiled lists of stolen credentials against login interfaces. Recently, [the FBI reported](#) that credential stuffing accounted for 41% of financial sector cyberattacks.

Point of Sale (POS) Skim Attacks: POS skim attacks occur when a criminal copies card payment information using POS processing devices, which are used everywhere from ATMs to gas station pumps. Despite the massive transition to e-commerce during the pandemic, these types of attacks have continued as criminals use digital skimmers to steal payment information from e-commerce websites.

Emerging Cybercrime Trends for 2021

Although the threats discussed above indeed pose risk to financial institutions and other organizations, there are several emerging cyber threats to consider as well. Institutions must stay vigilant, especially as many employees continue working remotely.

Supply Chain Attacks: This attack occurs when a bad actor targets a software vendor to deliver malicious code through seemingly legitimate products or updates. The [recent SolarWinds breach](#) is an example of a supply chain attack, which is becoming an increasingly popular method to distribute malware.

Virtual Private Network (VPN) Attacks: As remote work becomes the norm for many organizations, cybercriminals will likely continue VPN attacks in an attempt to gain access to corporate networks and data. Many home networks do not have proper passwords set up or lack security protocols, presenting vulnerabilities for criminals to target.

Cloud-Based Attacks: Many organizations are migrating more of their infrastructure to the cloud, prompting cybercriminals to shift more of their efforts to cloud-based attacks. Institutions must ensure their cloud infrastructure is securely configured to prevent harmful breaches.

Strengthening Security for Your Institution

Financial institutions should consider the following strategies to protect their networks and customers while strengthening their cybersecurity posture.

Create Stronger Passwords: Institutions should enforce stronger password requirements for employees and customers to prevent unauthorized account access. Many organizations previously recommended 8-character, frequently changed passwords, but current best practices dictate using passwords consisting of 14 characters or more and changing them once per year or as needed.

Utilize Multi-Factor Authentication (MFA): True MFA—not just double passwords—should be used whenever possible. With MFA, multiple authentication factors are required to verify a user's identity. This verification strengthens resiliency and prevents fraudsters from accessing an account solely by obtaining or cracking a password.

Enhance Employee Education: Your institution should enhance employee and customer education efforts. Instead of one annual training, provide frequent information that delivers both basic security principles and news about timely issues. Focus trainings are also recommended based upon an employee's responsibilities and access rights. [Employee education](#) will also reinforce proper online conduct and normalize communicating with IT after encountering a potentially malicious link or other risk.

Secure Internet Access: It is critical to ensure proper network security for employee VPNs and their home networks. Encourage employees to use high-quality routers with strong network passwords, run current security protocols and install up-to-date virus and malware protection on personal and corporate devices. Your institution should also review your policies for VPN access and removal, acceptable use of business devices and any other relevant corporate policies.

Facing Future Cyber Threats

As your institution navigates this new landscape, ensure the proper [security controls](#) are in place to enhance your risk mitigation and stay one step ahead of emerging cyber threats.

Tyler Leet serves as director of Risk and Compliance Services for CSI's Regulatory Compliance Group.



Webinar

Your Direct Line: North Dakota's Hospitality Industry

Sara Otte Coleman, Tourist and Marketing Director for the State of North Dakota

Tuesday, April 20 | 11 a.m. CT

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April 2021

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Alcohol Awareness Month During the COVID-19 Pandemic

Observed every April, Alcohol Awareness Month is meant to raise awareness about alcohol use and break the stigma by discussing how alcohol-use disorders affect individuals, families and communities. This year is especially critical as COVID-19 restrictions and stress can increase your susceptibility to substance misuse, addiction and relapse. In fact, alcohol sales in the United States have grown nearly 30% in the last year.

Alcohol abuse can affect both your personal and professional life. Prolonged drinking puts you at risk for developing serious health complications—such as high blood pressure, heart disease, liver disease and stroke—and can trigger other life-threatening consequences.

Alcohol use disorder affects about 15 million Americans, and nearly 90,000 people die every year from alcohol-related causes.



Know the Warning Signs

Alcohol use disorder can be mild, moderate or severe, based on the number of symptoms you experience. Keep in mind that symptoms often occur at the same time.

Common physical and behavioral signs and symptoms of alcohol misuse include the following:

- Feeling irritable or experiencing mood swings
- Having poor coordination
- Showing signs of slurred speech
- Experiencing blackouts or short-term memory loss
- Isolating from friends and family
- Failing to complete responsibilities and obligations at home or work
- Drinking alone or in secrecy
- Making excuses for drinking, such as to relax or deal with stress
- Engaging in risky behavior, such as drunk driving

Alcohol use disorder can include both periods of alcohol intoxication and withdrawal symptoms—such as sweating, shaking and nausea.

If you or a loved one are concerned about alcohol use, talk to a doctor or use the Substance Abuse and Mental Health Services Administration's (SAMHSA) National Helpline by calling 800-662-HELP (4357).

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. © 2021 Zywave, Inc. All rights reserved.



Moving 11 Minutes Per Day Can Improve Your Health

There's no denying that the pandemic has hampered activity levels. On top of exercising less, you are likely sitting more than normal too. However, a sedentary lifestyle can be hazardous to your health. Although this type of lifestyle may be a pandemic reality, there's good news about the benefits of small move goals.

According to new research from the Norwegian School of Sports Medicine, just 11 minutes of daily, moderate exercise can provide long-term health benefits and increase your life span. Additionally, people who worked out at least 35 minutes per day saw the biggest results in terms of health, especially joint health.

Any movement, no matter the duration, is beneficial, as long as you accumulate enough of it. And, if you take your movement outside, you can improve your mental health in addition to your physical health. Start moving today, and talk to your doctor if you have questions about any lifestyle changes.

Move Every Day

Breaking a light sweat may be easier to commit to than doing a high-intensity workout. Incorporate moderate exercises, such as the following, into your daily routine:



Walking briskly



Riding a bike



Dancing



Cleaning

Mental Health Support During the Pandemic

Rarely has there been a greater need for mental health support than now. Before the pandemic, there were already shortages of mental health professionals. For example, there were 45 psychologists or psychiatrists for every 100,000 Americans. In some places, that ratio was just one professional per every 30,000 people. Additionally, Mental Health America data reveals almost a quarter of adults with a mental illness say they aren't able to get the treatment they need.

As the pandemic continues to strain health care resources and take a toll on personal well-being, there are some ways to still receive mental health support. Telehealth is a great place to start to receive mental health care via video conferencing. Additional support resources include:

- Your primary care doctor, who can point you in the direction of mental health resources
- State psychological associations
- Work-based wellness and employee assistance programs
- The SAMHSA's National Helpline, which is free, confidential and available 24/7 by calling 800-662-HELP (4357)
- The United Way's free and confidential service for community resources

There's hope on the horizon with COVID-19 vaccine rollouts, but the pandemic is still evolving. Continue to check in with yourself and reach out for help.

Spring Vegetable Sauté



Makes: 4 servings

Ingredients

- 1 tsp. olive oil
- ½ cup sweet onion (sliced)
- 1 clove garlic (finely chopped)
- 3 new potatoes (quartered)
- ¾ cup carrots (sliced)
- ¾ cup asparagus (pieces)
- ¾ cup sugar snap peas or green beans
- ½ cup radishes (quartered)
- ¼ tsp. salt
- ¼ tsp. black pepper
- ½ tsp. dill (dried)

Preparations

- 1) Heat oil in a skillet. Cook onion for 2 minutes. Then, add garlic and cook another minute.
- 2) Stir in potatoes and carrots. Cover, turn the heat to low, and cook until almost tender (about 4 minutes).
- 3) If the vegetables start to brown, add 1-2 tablespoons of water.
- 4) Add asparagus, peas, radishes, salt, black pepper and dill.
- 5) Cook, stirring often, until just tender (about 4 minutes).
- 6) Serve immediately.

Nutritional Information

(per serving)

Total calories	138
Total fat	1 g
Protein	4 g
Sodium	177 mg
Carbohydrate	29 g
Dietary fiber	5 g
Saturated fat	0 g
Total sugars	4 g

Source: MyPlate



The *Social Security Statement* is one of our most valuable tools a person can use to learn about their earnings and future Social Security benefits. A convenient way to access the Statement is by using *my Social Security*, where you can find a variety of useful tools and information, including our new fact sheets.

We have added new fact sheets to accompany the online *Statement*. The fact sheets are designed to provide clarity and useful information, based on your age group and earnings situation. They can help you better understand Social Security programs and benefits.

The fact sheets cover:

- Retirement planning for four different age groups (Ages 18-48, 49-60, 61-69 and 70+).
- Benefit information for:
 - Workers with non-covered earnings who may be subject to the Windfall Elimination Provision/Government Pension Offset;
 - Workers who are not fully insured;
 - Workers with an intermittent work history; and
 - New workers.
- Medicare planning.

The fact sheets help educate workers about Social Security so they can make informed decisions based on their specific situation.

You can find all of the new fact sheets at www.ssa.gov/myaccount/statement.html.

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MORE THAN ARCHITECTS

Social Security Administrative has created a new website, Information for People Helping Others, which provides helpful resources in one place for anyone in a position to help another person access our programs and services. We are asking you to use the new website as a resource, and share it with those you serve and your extended network.

As you know, the COVID-19 pandemic continues to cause hardships, especially for those who have historically relied on face-to-face meetings to get the help they need. Over the past year, we have worked closely with you and other advocates to improve service to vulnerable populations. We have also engaged Federal, State, and local agencies, as well as private industry, to help raise public awareness on accessing our services during the pandemic.

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

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



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HOW ARE BANKING STRATEGIES EVOLVING IN 2021?

By Shane Ferrell



To understand how bankers will prioritize their digital strategies in light of the tumultuous year that was 2020, CSI—a leading provider of fintech and regtech solutions—polled banking executives from around the country, representing 272 financial institutions from across the asset-size spectrum. The data from this survey was then collected and used to create an [executive report](#) to help bankers gain insight on the industry's hottest topics and strategies.

What Did Bankers Have to Say?

It's hardly surprising that, when asked about the future of the industry in CSI's 2021 Banking Priorities Executive Report, digital transformation thematically unified every priority. While taking stock of their 2020 performance and assessing the year ahead, banking executives almost unanimously agreed: Digital use will likely not return to pre-COVID levels.

Bankers began the survey by reflecting upon the past year with this question: *please rate your bank's response to the COVID-19 pandemic in the following areas on a scale of 1 to 5, with 5 being the highest.*

- In CSI's survey, 97% of bankers acknowledged an irrevocable change in consumer behavior when asked whether they expected digital channel use to increase at their institution even after the virus stabilizes.
- Bankers gave themselves good scores in two areas related to their pandemic response: maintaining in-branch safety (4.3/5) and Paycheck Protection Program (PPP) Loan Disbursement (4.3/5).
- However, bankers identified key areas for improvement as well, including transitioning to digital channels (3.8/5) and managing a remote workforce (3.7/5).



*Pictured: Shane Ferrell
Vice President of Product Strategy at
CSI.*

The takeaways? To facilitate seamless transitions to digital, institutions must obtain a better understanding of digital channels and how customers want to use them. And as bankers navigate the challenges of the pandemic and manage remote workforces, a cybersecurity debrief should be conducted to identify all the challenge areas. Reviewing internal controls to ensure all networks, devices, accounts and systems are adequately patched will also enhance cybersecurity for remote workforces.

Addressing the Top Challenges for 2021

The CSI survey also explored the challenges facing bankers this year, asking respondents to identify *which one issue will most affect the financial industry in 2021*.

Over one-third of bankers (34%) identified cybersecurity as the top industry issue in 2021. As institutions face this evolving threat, cybersecurity frameworks, such as [the CIS Controls](#), help identify strengths and weaknesses to ensure budget dollars are effectively allocated. Beyond basic cyber hygiene, a robust framework should include due diligence on third-party service providers' cybersecurity controls and appropriate safety mechanisms like biometrics to protect customers.

- As more consumers use digital channels, nearly 20% of bankers rank meeting customer expectations as the top issue this year. Customers increasingly demand seamless experiences, but [prioritizing new technologies](#) and striving to balance digital with the human element creates a dilemma for institutions. While embracing the appropriate technologies is essential, effective digital transformation requires a strategic view of immediate customer demand. The right data leveraged from a robust [CRM tool](#) can better inform you of products and services matched to consumer needs.
- With regulatory agencies struggling to keep pace with changing technologies, 17% of bankers name regulatory change as the top issue. [Data privacy](#) and [BSA/AML modernization](#) are among the highest priorities in the realm of regulatory compliance. Institutions must continue to foster a culture of compliance and a robust change management framework to keep their finger on the pulse of regulatory change.

Evolving Strategies for Growth in 2021

Consumers—many of whom were reluctant to try digital channels—now demand digital offerings that are seamless, secure and convenient. Financial institutions need to leverage new and existing technology to meet these expectations if they want to retain customers and attract new ones.

To grow market share, bankers will continue reframing their strategies to examine [new customer segments](#), geographic markets and product types. But without employing customer data to inform digital transformation strategies, an institution's customer acquisition and retention could suffer. The established data must drive these strategies as they continue to evolve. According to CSI's report, bankers prioritized the following technologies to meet the challenges above:

- [Digital Account Opening](#) topped the list of technological advances for nearly 59% of executive respondents. Naturally, the pandemic drove many customers to fulfill financial needs digitally. Even when the need for digital channels has stabilized, customers' desire to seamlessly open an account will remain.
- [Mobile Banking Apps](#) followed closely behind digital account opening, with 44% of executives planning to prioritize this technology. When utilizing digital banking apps, institutions should incorporate an integrated design across all channels to deliver consistent functionality. Some customers are new to digital, so creating [user-friendly processes](#) for those late adopters is essential.
- [Digital Lending](#) has exploded during the pandemic, with 43% of executives reporting this feature as one of the highest technological priorities. As the economic slowdown met high borrower expectations, digital lending became an [essential component of a digital banking strategy](#).
- [Customer Relationship Management \(CRM\)](#) tied with digital lending among bankers' priorities for 2021. Better utilization of CRM to capture existing customer data empowers banks to meet the needs of customers through existing channels, such as digital account opening and mobile banking apps.

Download the [Full Executive Report](#)

Get a comprehensive breakdown of the survey data—including insight on digital transformation, cybersecurity, compliance and more—by downloading the [2021 Banking Priorities Executive Report](#).

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10 QUESTIONS IRA CLIENTS MAY NOT ASK BUT WANT YOU TO ANSWER

BY JODIE NORQUIST, CIP, CHSP



Opening an IRA is a pretty straightforward process. Your clients fill out their IRA plan agreement and other related opening documents and fund their new account with the goal of saving for retirement. From there, they could easily move through the lifecycle of their IRAs unaware of how the IRA rules and regulations—and any changes—affect their accounts. They may make decisions without knowledge of the consequences or opportunities.

Here are 10 questions about IRAs that your clients may not think to ask but will want to know the answers to. Consider addressing some of these with your clients to be sure they get the information they need.

CAN I STILL MAKE A 2020 IRA CONTRIBUTION?

Yes. IRA owners have until their tax-filing deadline, generally April 15, 2021, to make a 2020 IRA contribution. The IRS requires that IRA owners make an irrevocable written election when they make these prior-year contributions. If they don't, the contribution may be inaccurately reported as a current-year contribution, not only causing headaches for you and your back-office staff, but also your clients when it's time for them to file their federal tax return. A prior-year contribution is any contribution made between January 1 and April 15 for the preceding year.

I INHERITED TRADITIONAL IRA ASSETS. CAN I JUST LET THEM GROW LIKE MY OTHER INVESTMENT ACCOUNTS?

No. Inherited IRAs have specific payout rules, especially after the SECURE Act eliminated the ability for nonspouse beneficiaries to "stretch" these required minimum distributions (RMDs) over their lifetimes. IRA beneficiaries often don't understand that they cannot treat their inherited IRAs as they would their own IRAs. If they do not remove an RMD by the end of the calendar year when it is due, they will be hit with an excess accumulation penalty tax of 50 percent of the amount that should have been distributed.

While the IRS doesn't require financial organizations to inform IRA beneficiaries how much they must distribute from their inherited accounts each year, providing that information can be a good customer service. Ultimately, it's up to the beneficiary to take an RMD by the due date.

I HAVE A WILL. WHY SHOULD I NAME BENEFICIARIES FOR MY IRA?

Your clients may think they've covered their bases by having a will or trust, but an IRA beneficiary designation will override these written documents for purposes of disbursing the IRA assets after the IRA owner's death. IRA plan documents typically default to the estate when no IRA beneficiaries are listed. Sometimes, as a result, the IRA assets may have to go through the probate process before being distributed to your client's heirs. By naming beneficiaries, an IRA owner not only has more control over who inherits his IRA assets, but doing so may provide options a beneficiary would not have if inheriting through an estate or trust. It's important to remind your clients to update their beneficiary elections after major life changes, such as a divorce or a beneficiary's death.

CAN I MOVE MY TRADITIONAL IRA ASSETS INTO MY NEW EMPLOYER'S 401(K) PLAN?

Yes. Many 401(k) plan sponsors do allow employees to roll over their IRA assets directly into their plan. If your client is still working past age 72, it may make sense to do this if she wants to avoid RMDs while continuing employment. Be aware that only pretax, non-Roth IRA assets can be rolled over to an employer's plan.

Consider discussing with your clients the advantages and disadvantages of rolling over IRA assets as it relates to their own financial situations and plans for their retirement.

CAN MY SPOUSE MAKE AN IRA CONTRIBUTION IF SHE ISN'T WORKING RIGHT NOW?

Yes. If a working spouse receives enough eligible compensation to cover the IRA contribution for a nonworking spouse, the nonworking spouse can make a contribution to her IRA, provided they file a joint federal tax return. For example, a nonworking spouse whose marital partner earns \$6,000 in annual eligible compensation can make a contribution of up to \$6,000 (current annual limit) to her own IRA, assuming they file jointly. Or the \$6,000 contribution can be split between the working and nonworking spouses' IRAs as they choose (e.g., \$3,000 to each). If the working spouse has at least \$12,000 in annual eligible compensation and owns an IRA, then each spouse can make the maximum annual contribution to each of their IRAs (i.e., \$6,000 to each). If one or both individuals is age 50 or older, their contribution limit is \$7,000.

DOES IT MAKE A DIFFERENCE HOW I MOVE MY IRA ASSETS TO MY NEW IRA AT YOUR FINANCIAL ORGANIZATION?

Yes. Moving IRA assets as a "transfer" means that the IRA assets go directly to the new IRA, either electronically or as a check, and are deposited only by the new IRA trustee or custodian. The transaction is not reportable to the IRS. In contrast, a "rollover" is when the IRA assets do not go directly to the receiving IRA. Instead, the IRA owner takes receipt of the assets—a "distribution"—before depositing them into the new IRA. A rollover is reportable to the IRS.

Be sure your clients are aware that they have 60 calendar days to deposit, or roll over, the assets into an IRA. If they are under age 59½ and miss this deadline, they will likely be subject to an early distribution penalty tax—unless it was a nontaxable distribution from a Roth IRA—and pay income tax on the distribution. In either case, they would no longer be eligible to roll the assets over to an IRA.

I AM TURNING 50 LATER THIS YEAR. CAN I MAKE A CATCH-UP CONTRIBUTION NOW, OR DO I HAVE TO WAIT?

There is no need to wait. IRA owners are eligible to make an additional \$1,000 annual contribution for the year they turn 50. They do not have to wait until the day of their birthday to make the catch-up contribution. In other words, they are eligible to make their catch-up contribution on or after January 1 of the year they turn 50, up until the deadline for filing that year's taxes—and for the years that follow.

HOW CAN I AVOID RMDs WHEN I TURN 72?

For clients who want to avoid the requirement of taking annual distributions starting at age 72, a Roth IRA may be an option for them to consider. If your client isn't eligible to make Roth IRA contributions because his modified gross income exceeds the limits, he could make nondeductible Traditional IRA contributions and convert those after-tax assets to a Roth IRA, using a strategy that has come to be known as the "back-door" Roth IRA contribution. A Roth IRA conversion of pretax non-Roth IRA assets is a taxable event, but your client's future qualified Roth IRA distributions would be tax-free—and without the requirement to start withdrawing from the IRA at age 72.

CAN I BORROW MONEY FROM MY IRA?

No. Unlike participation in a 401(k) or other employer-sponsored retirement plan (other than SEP or SIMPLE IRA plans), an IRA owner cannot take a loan from an IRA. However, the rollover rules allow an IRA owner to withdraw assets and return them within 60 days, possibly providing your clients with a short-term borrowing solution if necessary. They need to be aware of the rollover rules, particularly the one-per-12-month rule, which limits each taxpayer to one IRA-to-IRA rollover in a 12-month period. The rule applies to all of their IRAs in aggregate, not one per IRA (as was once the IRS interpretation).

IF I DECIDE TO RETIRE BEFORE AGE 59½, CAN I WITHDRAW MY IRA ASSETS EARLY WITHOUT PAYING A PENALTY TAX?

Yes, for some IRA assets. Roth IRA owners may withdraw Roth IRA contributions early without penalty taxes, but any earnings portion of a distribution would be subject to an early distribution penalty tax, unless the IRA owner qualifies for an exemption. IRA owners can also avoid the 10 percent penalty tax by setting up a series of substantially equal periodic payments. Depending on the type of IRA, these payments are potentially subject to ordinary income tax, similar to distributions taken after age 59½. They can be set up for Traditional, Roth, and SIMPLE IRAs, and payments must continue unchanged until the later of five years or until the IRA owner reaches age 59½.



HERE'S HOW TAXPAYERS CAN TRACK THE STATUS OF THEIR REFUND

Tracking the status of a tax refund is easy with the [Where's My Refund?](#) tool. It's conveniently accessible at IRS.gov or through the [IRS2Go App](#).

Taxpayers can start checking their refund status within 24 hours after an e-filed return is received.

REFUND TIMING

Where's My Refund provides a personalized date after the return is processed and a refund is approved. While most tax refunds are issued within 21 days, some may take longer if the return requires additional review.

Here are some reasons a tax refund may take longer:

- The return may include errors or be incomplete.
- The return could be affected by identity theft or fraud.
- Many banks do not process payments on weekends or holidays.

Claiming the [Recovery Rebate Credit](#) on a 2020 tax return will not delay processing of a tax return. However, it is important that taxpayers claim the correct amount. If a correction is needed, there may be a slight delay in processing the return. If corrections are made, the IRS will send the taxpayer notice explaining any changes. The recovery rebate credit will be included in the tax refund.

The IRS will contact taxpayers by mail if more information is needed to process their tax return.

FAST AND EASY REFUND UPDATES

Taxpayers can start checking on the status of their return within 24 hours after the IRS acknowledges receipt of an electronically filed return or four weeks after the taxpayer mails a paper return. The tool's tracker displays progress in three phases:

1. Return received
2. Refund approved
3. Refund sent

To use [Where's My Refund](#), taxpayers must enter their Social Security number or Individual Taxpayer Identification Number, their filing status and the exact whole dollar amount of their refund. The IRS updates the tool once a day, usually overnight, so there's no need to check more often.

Calling the IRS won't speed up a tax refund. The information available on Where's My Refund? is the same information available to IRS phone assistants.

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STATE LIFESMARTS COMPETITION

The state finals of the LifeSmarts competition was held in Bismarck on Wednesday February 3, 2021, announced Attorney General Wayne Stenehjem.

The competition was held in the Heritage Center Auditorium on the state Capitol grounds, beginning at 9:00 AM. This year, to comply with social distancing requirements, only eight teams will be competing, one team from each of the following high schools: Jamestown, Flasher, Burke Central, Tioga, Bottineau, Fessenden-Bowdon, Litchville-Marion, and new this year: Nedrose High School.

The LifeSmarts competition tests students on their general knowledge in five subjects: personal finance, health and safety, the environment, technology, and consumer rights and responsibilities. Each team will be guaranteed to compete in at least two rounds and the undefeated teams will advance to the championship round. The winning team will go on to represent the state in the national finals, which will be held virtually, in April.

The LifeSmarts state final competition event, now in its 25th year, is supported by many North Dakota groups, including the ND Securities Department, Capital Electric Cooperative Inc., Capital Trophy, Cash Wise Foods, and ND JumpStart!

BOTTINEAU HIGH SCHOOL TAKES "LIFESMARTS" CHAMPIONSHIP

Bottineau High School won the State LifeSmarts championship and will be representing North Dakota in the national competition which will be held in April. The Jamestown High School team took second place and Burke Central was third.

The state finals competition was held at the state Heritage Center today with a smaller number of teams competing than usual because of Covid-19 restrictions.

The state LifeSmarts Champion team members are Kristy Coleman, Brad Medlang, Kaleb Wintermute, and Aanya Kuma.

Team captain Kristy Coleman said "LifeSmarts has taught us that hard work pays off. We are extremely honored to be representing North Dakota at Nationals."

Jaclyn Zorn coached the Bottineau High School team.

\$150,000 POWERBALL PRIZE WON IN FARGO

A lucky North Dakota Powerball player beat the frigid weather with a sizzling six-figure win! A \$150,000 Powerball with Power Play ticket for Wednesday, February 17th night's draw won by matching four white balls and the Powerball. The winning numbers were 1, 15, 21, 32, 46 and the Powerball was 1. The Power Play multiplier was 3.

The lucky ticket was sold at the Holiday Stationstore, 2755 Brandt Drive, in Fargo. The prize was \$50,000, but as the player had also purchased the Power Play option, the ticket is worth \$150,000. No one has contacted the Lottery office to claim the prize.

"North Dakota Lottery players have had a great start to 2021," said Randy Miller, director of the North Dakota Lottery. "There have been 10 winners of \$20,000 or more since January 1 totaling over \$1.3 million in prize winnings."

\$150,000 POWERBALL PRIZE WON IN DICKINSON

Bismarck, ND – A lucky North Dakota Powerball player kept the monthly winning streak alive with a sizzling six-figure win! A \$150,000 Powerball with Power Play ticket for Wednesday, March 10th night's draw won by matching four white balls and the Powerball. The winning numbers were 17, 18, 37, 44, 53 and the Powerball was 18. The Power Play multiplier was 3.

The lucky ticket was sold at Family Fare Supermarket, 1283 Roughrider Boulevard, in Dickinson. The prize was \$50,000, but as the player had also purchased the Power Play option, the ticket is worth \$150,000. The winner from Gladstone, ND who chose to remain anonymous, hit it big by manually picking the lucky numbers. The winner has made no immediate plans for the prize winnings, just going to enjoy this big win and let it sink in.

"North Dakota Powerball players have had some good luck in the first quarter of 2021," said Randy Miller, director of the North Dakota Lottery. "This is the second, \$150,000 Powerball prize in less than a month, along with the \$1 million Powerball prize in late January."

\$25,000 A YEAR FOR LIFE PICK & CLICK ONLINE PLAY WON IN WILLISTON

A North Dakota Lucky for Life® Pick & Click online play ticket purchased in North Dakota won a prize of a lifetime with a FOR LIFE win! A Lucky for Life ticket for Monday, March 15th night's draw won big by matching five white balls, winning \$25,000 a year FOR LIFE! The winning numbers were 5, 14, 15, 27, 37 and the Lucky Ball was 7.

The player with the winning ticket, from Williston, came forward to claim the \$25,000 a year FOR LIFE Lucky for Life prize and chose to remain anonymous. The lucky player opted for the one time, lump sum cash payment of \$390,000 before taxes. The lucky winner is still in shock over the big win and has yet to decide what to do with the winnings.

"We are extremely excited that North Dakota Lottery players have had such great luck in early 2021," said Randy Miller, director of the North Dakota Lottery. "This is the nineteenth prize of \$20,000 or more this calendar year, totaling over \$2 million in prizes." Winners have 180 days from the date of the drawing to claim their prize.

\$50,000 POWERBALL PRIZE WON IN WATFORD CITY

North Dakota Powerball players are on a roll, as another player won big! A \$50,000 Powerball ticket for Wednesday, March 24th night's draw won by matching four white balls and the Powerball. The winning numbers were 4, 9, 17, 27, 38 and the Powerball was 18. The Power Play multiplier was 2.

The lucky ticket was sold at Farmers Union Oil, 501 6th Ave SE, in Watford City. The retailer will receive a \$1,000 bonus commission for selling the large tier ticket. No one has contacted the Lottery office to claim the prize.

"North Dakota Powerball players have been rolling in luck this year," said Randy Miller, director of the North Dakota Lottery. "This is the fourth Powerball winner of \$50,000, or more since, January 1, 2021."

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



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TAX TIME GUIDE: MAKE PROTECTING TAX AND FINANCIAL INFORMATION A HABIT

The Internal Revenue Service today urged people to continue practicing proper cybersecurity habits by securing computers, phones and other devices. Scams and schemes using the IRS as a lure can take on many variations, so practicing personal information security is vital.

This news release is part of a series called the [Tax Time Guide](#), a resource to help taxpayers file an accurate tax return. Additional help is available in [Publication 17](#), Your Federal Income Tax.

The IRS works with the [Security Summit](#), a partnership with state tax agencies and the private-sector tax industry, to help protect taxpayer information and defend against identity theft. [Taxpayers](#) and [tax professionals](#) can take steps to help in this effort by doing things like minimizing cybersecurity footprints, staying vigilant in protecting personal tax and financial information and being aware of common scams and schemes.

As a reminder, the IRS doesn't initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information. Generally, the IRS first mails a paper bill to a person who owes taxes. In some special situations, the IRS will call or come to a home or business.

People should be alert to scammers posing as the IRS to steal personal information. There are [ways to know](#) if it's really the IRS calling or knocking on someone's door.

Below are a few tips to help minimize exposure to fraud and identity theft:

- **Protect personal information.** Treat personal information like cash – don't hand it out to just anyone. Social Security numbers, credit card numbers, bank and even utility account numbers can be used to help steal a person's money or open new accounts.
- **Safeguard personal data.** Provide a Social Security number, for example, [only when necessary](#). Only offer personal information or conduct financial transactions on sites that have been verified as reputable, encrypted websites.
- **Use strong passwords.** Use a password phrase or series of words that will be easy for you to remember. Use at least 10 characters; 12 is ideal for most home users. Mix letters, numbers and special characters. Try to be unpredictable – don't use names, birthdates or common words. Don't use the same password for many accounts and avoid sharing them. Keep passwords in a secure place or use password management tools.

Set password and encryption protections for wireless networks. If a home or business Wi-Fi is unsecured, it allows any computer within range to access the wireless network and potentially steal information from connected devices. Whenever it is an option for a password-protected account, users should also opt for a multi-factor authentication process. Multi-factor authentication is critical to protecting your password.

- **Avoid phishing scams.** The easiest way for criminals to steal sensitive data is simply to ask for it. IRS urges people to learn to [recognize phishing emails](#), calls or texts that pose as familiar organizations such as banks, credit card companies or even the IRS. Keep sensitive data safe and:
- Be aware that an unsolicited email with a request to download an attachment or click on a URL could appear to come from someone that you know like a friend, work colleague or tax professional if their email has been spoofed or compromised.
- Don't assume internet advertisements, pop-up ads or emails are from reputable companies. If an ad or offer looks too good to be true, take a moment to check out the company behind it.
- Never download "security" software from a pop-up ad. A pervasive ploy is a pop-up ad that indicates it has detected a virus on the computer. The download most likely will install some type of malware. Reputable security software companies do not advertise in this manner.
- **Use security software.** An anti-virus program should provide protection from viruses, Trojans, spyware and adware. The IRS urges people, [especially tax professionals](#), to use an anti-virus program and always keep it up to date.

Set security software to update automatically so it can be updated as threats emerge. Educate children and those with less online experience about the threats of opening suspicious web pages, emails or documents.

- **Back up files.** No system is completely secure. Copy important files, including federal and state tax returns, onto removable discs or back-up drives and cloud storage. Store discs, drives and any paper copies in secure, locked locations.
- **ID Theft Central.** Designed to improve online access to information on identity theft, it [serves taxpayers, tax professionals and businesses](#).

Taxpayers can find answers to questions, forms and instructions and easy-to-use tools online at IRS.gov. They can use these resources to get help when it's needed at home, at work or on the go.



NEWS

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EMERGING LEADERS DEVELOPMENT GROUP WINTER SESSION



The ICBND Emerging Leaders Development Group held its annual winter session in Grand Forks on March 4, 2021.

The event was held at the Alerus Center, where Patrick Dix and Mike Burke of SHAZAM gave presentations to the group. SHAZAM is one of ICBND's valued associate members and was gracious enough to sponsor the evening event at the UND football game. Patrick Dix, Vice President of Strategic Alliances, discussed communication strategies during a crisis, and the ever evolving payments landscape. The group learned how to develop relationships with local media and how to appropriately react to a crisis within their



institution. Mike Burke, Senior Robbery and Crisis Management Consultant spoke about security considerations during a pandemic. He used real world examples and short videos to demonstrate how skimmers work, how data is collected, how easily it is to clone a card from collected data, and how the pandemic has created new avenues for fraud to take place.

Following the education session, the Emerging Leaders Development Group received a private behind the scenes tour of the Alerus Center.

The final event of the evening was the UND vs University of South Dakota football game. The group, along with members of the ICBND Board of Directors, ICB Services Board of Directors and ICBND staff took in the game from a private VIP area, where they enjoyed food, drinks and networking.

The Emerging Leaders Development Group also participates in a community outreach project during each meeting. For this event, the group collected children and adult gloves, mittens and stocking caps and donated them to the Northland Rescue Mission in Grand Forks. The Mission greatly appreciated the donation.

- **Not yet a member of Emerging Leaders Development Group? Join today! Those events included in the annual membership are the Summer Conference, Bismarck-June 2-3, 2021, ICBND Annual Convention, Bismarck-August 16-18, 2021, and the Fall Session, Williston-October 20, 2021.**

TO REGISTER: [CLICK HERE](#)



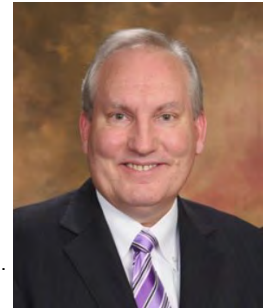
DAVID OSBURN VIRTUAL SESSIONS:

MAY 18, 2021: KEY RATIO ANALYSIS: CALCULATING & INTERPRETING THE NUMBER CORRECTLY

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May 18 - Key Ratio Analysis: Calculating & Interpreting the Numbers Correctly

Ratios, ratios, and more ratios! What do they really mean? Many financial professionals, including bankers, use financial ratios on a regular basis. But do they always use the same ratios and more importantly, do they always interpret the ratios in the same manner? Attend this proactive seminar and learn a "five-step" analysis plan to calculate the key ratios covering liquidity, activity, leverage, operating performance, and cash flow analysis and correctly interpret the financial condition of the business client. Upon completion of this seminar, the bank employee will also be able to better negotiate with their business clients as well as other financial professionals. The session will also include a review of "spreading" a financial statement using Moody's Lending Cloud software in order to better analyze the key ratios. This section will also include the bankruptcy (Z-score) predictor and sustainable growth models. Note: Please bring a calculator or laptop (with Excel) for use in the seminar.

May 19 - Basic Personal & Business Tax Return Analysis

Attend this proactive seminar and gain an understanding of the often complex and confusing topic of TAXES! Bank personnel are required to obtain and properly interpret tax returns for both commercial and consumer lending purposes. The first part of this seminar will concentrate on personal tax return analysis while the second part will focus on the analysis of various business tax returns.

AUDIENCE FOR BOTH SESSIONS:

Commercial lenders, credit analysts, loan documentation specialists, relationship managers, branch managers, assistant branch managers, private bankers, and business development officers.

FOR MORE INFORMATION AND TO REGISTER: [**David Osburn Virtual Sessions**](#)

Community Bankers for Compliance Program



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

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

For annual membership benefits and more information, [Click Here](#).

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Community Bankers for Compliance



Community Bankers for Compliance program **SPRING REGULATORY SEMINAR**

April 13, 2021 Construction Loan Compliance

Who should attend: Compliance officers, senior mortgage management, construction lenders and processors, and others with responsibilities for consumer construction loans should attend. Additionally, audit personnel will find this session useful.

April 14, 2021 Fair Lending Techniques

Who should attend: Compliance officers, senior lending management, lenders, and other with responsibilities for lending of all types within the bank. Additionally, audit personnel will find this session useful.

Both sessions presented as a virtual GoToWebinar format. Attend Day One, Day Two or Both Days.

For more information, [CLICK HERE](#)

To Register: [CLICK HERE](#).

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For more information, [Click Here](#). To Register: [Click Here](#)

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Our Bank Profitability class has been rebuilt to add fresh perspectives to learning what drives profitability in your bank. This virtual program will teach bankers new ways of thinking of your bank's financial performance and the culture that ties it all together.

Audience: Branch and department managers, recently hired outside directors, emerging leaders within the bank.

Topics:

- "The Language of Banking"-overview of the terms and metrics bankers use in managing the financial performance of the bank;
- Remaining flexible and adaptive in order to remain competitive;
- The role of culture in driving excellent financial performance

FOR MORE INFORMATION AND TO REGISTER: [Understanding Bank Profitability](#)

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Want to take your basic ag ratios to the next level? Explore working capital ratio and operating expense ratio? Understand the importance of the ag underwriting process? Find out this and more!

Audience: Ag lenders who have a firm knowledge of the ratios and basics of ag lending but need a refresher on more advanced concepts.

April 19-22, 2021 9am-12noon central time each day. To be held virtually via zoom.

- **April 19:** Orientation, Ag 101 Review, Working Capital and Operating Expense Ratios
- **April 20:** Repayment Analysis
- **April 21:** Loan Presentations—Tell the Story Effectively
- **April 22:** Cash Flow Projections

Learning Objectives:

- Take basic ag ratios to the next level. Explore working capital ratio and operating expense ratio. Understand the importance of the ag underwriting process.
- Determining the repayment ability of the farm by using various ratios including the Term Debt Lease Coverage Ratio. Learning to understand passive/non-passive income, cooperative distributions, and other non-farm items and their role in determining capacity.
- Learn to tell the story effectively. Loan presentations are a key part of the loan process. Hone your writing skills and understand the critical components of an ag loan presentation.
- Cash Flow Projections are the heart and soul of underwriting an ag loan. Learn how to properly work with projections, calculate projections, handle situations where cash flow is not sufficient, and how to use cash flow as a way to enhance your ag relationships.

For more information: [CLICK HERE](#)

Register: [AG LENDING 201-VIRTUAL PROGRAM](#)



May is Thank Your Bank or Credit Union Month!

Banks and credit unions across North Dakota stepped up to help residents and local businesses during the pandemic and now it's our turn to say, "Thank you."

To celebrate, we want you to tell us why you appreciate your bank or credit union and **your community could WIN \$5,000!**



How to enter

1. Visit **bnd.nd.gov/mycommunity**
2. Submit 25-250 words between May 1-23 to thank your bank or credit union for the role they play in our business or community

Five submissions will be randomly selected, and the recipients will select a local education-related effort approved by Bank of North Dakota to receive \$5,000.

In addition, **the submitter of the winning comments** will receive a \$529 College SAVE scholarship to a new or existing College SAVE account!



bnd.nd.gov/mycommunity

Women in Community Banking Summit

Get Recharged, Motivated & Inspired!



May 3-4, 2021

Ramada by Wyndham

**1400 Interchange Ave
Bismarck, ND**

The 2021 Women in Community Banking Summit is designed for all levels of female community bankers and women in any business who are looking to develop their skills and grow within themselves. New this year!: ICBND encourages you to invite your local business women to attend this valuable session with you at a discounted fee.

May 3rd evening social includes wine, food, fun and laughter as you are guided through the evening's project of wood signs. Summit May 4th at 8am-4:15pm

Sponsored in part by:



Member FDIC

North Dakota Women's Business Center



DCN

**Dakota Carrier
NETWORK**

FOR MORE INFORMATION
AND TO REGISTER:

[Women in Community Banking Summit](#)



ICBND School of Agricultural Lending
June 14 - 18, 2021
National Energy Center of Excellence
Bismarck, ND

Sponsored in part by:

Bell Bank

MOODY'S
ANALYTICS

The Independent Community Banks of North Dakota (ICBND) is excited to work with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 14-18, 2021 at the National Energy Center of Excellence on the BSC campus.

The ICBND School of Agricultural Lending will provide:

- **Practical, hands on curriculum designed for learning by doing and for easy application at the bank**
- **Case studies - Ag Bank Simulator**
- **Menoken Farm Presentation and Tour**
- **Small class size to increase networking opportunities and personalized instruction**
- **Designed and governed by bankers and taught by experienced bankers, consultants and college professors**
- **Reasonable enrollment fees and an academic atmosphere conducive to a stimulating learning experience**

The curriculum for the ICBND School of Agricultural Lending is designed to provide you with the practical aspects of agricultural credit and finance, farm management, marketing and related subjects. The core curriculum was developed by local North Dakota community ag lenders in conjunction with NDSU and BSC Agribusiness faculty.

For sessions [Course Schedule](#)

FOR MORE INFORMATION AND TO REGISTER: [2021 School of Agricultural Lending](#)



EVENT SCHEDULE

MORNING SESSION:

- 10:00-10:10a** Welcome
"State Associations Update"
- 10:10-10:30a** Guest Speaker **Mark Scanlon**
"ICBA Ag Update"
- 10:30-11:30a** Guest Speaker **Dr. David Kohl**
"US Agriculture Economic Update"
- 11:30a-Noon** Guest Speaker **Tom Vilsack**
US Secretary of Agriculture (*invited*)

AFTERNOON SESSION:

- 1:30-2:30p** Panel: "Equipment Values & Trends"
Kyle McMahon, Don Van Houweling, Arnie Sinclair
- 2:30-3:30p** Panel: "Midwest Ag Secretary Update"
Moderator: **Bill Northey**
Mike Naig - Iowa
Chris Chinn - Missouri
Mike Beam - Kansas
Doug Goehring - North Dakota
- 3:30-4:00p** Guest Speaker **Neil Dierks**
"World Trade Agreements Update"

MEET THE FEATURED SPEAKERS

FOR MORE INFORMATION AND TO REGISTER: [2021 Virtual Midwest Ag Conference](#)

SHOWCASE



NEW IN 2021!

ICBND will be hosting Associate Member Virtual Showcases to give associate members exposure to ICBND's membership and ICBND Bank Members the opportunities to learn more about their associate members through a virtual platform.

Associate Members: Showcase Your Business!

- ⇒ Three associate members will be featured during each showcase and participation will be on a first come, first served basis.
 - ⇒ Each associate member will be given 15 minutes to present, via Zoom, to ICBND's membership
 - ⇒ Associate Member cost to participate \$500
 - ⇒ Captive audience that is only tuned in to the associate member speaking
 - ⇒ At the end of each presentation, a \$100 gift card will be drawn for ICBND members participating
- Dates available: June 9, 2021 at 1pm; September 15, 2021 at 1pm and December 8, 2021 at 1pm.

ICBND Bank Members: Learn More about Your Associate Members!

- ⇒ Listen to three associate members presentations each session
- ⇒ There is no cost to participate
- ⇒ Chance to win one of three \$100 gift cards drawn for ICBND members participating after each presentation

For more information call Jessie Pfaff at 701-258-7121.

FIRST WESTERN BANK & TRUST



Pamela Nieuwenhuis comes to **First Western Bank & Trust** as the VP universal banking & consumer lending manager, she is located in our Downtown Bismarck bank location. Nieuwenhuis has over 25 years of financial industry experience.

She is very involved in the Bismarck community.

BANK OF NORTH DAKOTA



Ethan Myhre joined **BND** as a business intelligence analyst. Myhre comes to BND from John Deere where he worked as a manufacturing engineer.



Erin Viseth joined **BND** as a loan operations specialist III. Viseth comes to BND with prior banking experience as a loan processor.



Gus Staahl was promoted to special assets manager. Staahl has been with **BND** since August 2016 where he has worked as a credit underwriter IV.

Dominic Haugen accepted the staff



accountant I position in the accounting department. Haugen has worked as a student loan processing specialist since he began at **BND** in April 2019.

STARION

BANK

Starion Bank has named **Don Morgan** CEO-elect. Morgan will also remain president, a position he has had with the bank for just over a year. Craig Larson will remain CEO and chairman of the board. With the additional responsibilities of CEO-elect, Morgan will focus more on the overall strategy and vision for the bank, in addition to his current management of the day-to-day operations for Starion Bank.

Morgan, a certified public accountant, has been with Starion since 2012 when he joined the bank as vice president for credit administration. The next year he was promoted to chief credit officer. In 2014, he became a member of Starion's Executive Committee which is responsible for initiating key actions within the organization, reviewing financial data, and setting major project priorities. Morgan was most recently promoted to president of Starion Bank in January 2020.

In this new role, Morgan will have a more active role in the strategic positioning of the bank and its continued growth as he guides and develops Starion's high-performance leadership teams. Morgan focuses on all operational aspects of the bank and building relationships with customers in all the communities Starion serves. He is based out of corporate headquarters in Bismarck, N.D.

UNITED COMMUNITY BANK



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

United Community Bank (UCB)



United Community Bank (UCB) has announced that **Minot President, Todd Vangsness** is set to retire effective April 15, 2021 after 17 years with UCB and 44 years in the banking industry. Vangsness began his role with UCB as an ag lender, has served as senior vice president and now

oversees the Minot location.

An open house will take place Thursday, April 15, 2-4pm. Stop by the Minot UCB (925 20th Ave. SW) to congratulate Todd, visit with the Minot staff, and meet Kelly Perrin, current UCB CFO and incoming Minot president.

WIDMER ROEL

Brody Engen has joined **Widmer Roel**, a local



public accounting and business advisory firm, assisting the tax department. Brody, as a tax associate, provides tax and accounting services.

DAKOTA CARRIER

NETWORK (DCN)

Aparna Subramanian has accepted the



position of information systems manager at **Dakota Carrier Network (DCN)**.

As IS manager, Subramanian will lead the team and all activities related to internal information technology, application development and

administration, information security, product development, cloud services, and sales engineering. Additionally, she will be responsible for the information systems budget and planning and directing the installation and maintenance of IT. She became part of the DCN team in 2014 as ethernet/IP technician. In 2017, she was promoted to sales engineer and moved into the role of systems engineer in January 2020.

Subramanian holds numerous professional certifications. In addition, she was a 2020 Prairie Business magazine 40 Under 40 honoree.



PRAIRIE BUSINESS IS PLEASED TO PRESENT THE TOP WOMEN IN BUSINESS FOR 2021

Congratulations to those ICBND Member's employees!



ANNETTE AMBUEHL

COMMERCIAL LINES MANAGER

Bell Insurance
Fargo, Grand Forks, Detroit Lakes
& Minneapolis

Annette Ambuehl has been working in the insurance industry for more than 30 years and has a passion for helping her clients and building relationships with them.

Originally from Bismarck, Minn., she earned a bachelor's degree in business administration from North Dakota State University before beginning her insurance career. After spending the first 15 years in underwriting for various companies, she became a commercial agent. In 2014 she was given the opportunity to act as president of BlackRidge Insurance and work with its bank leaders to start a De Novo agency. After the sale of BlackRidge, Ambuehl joined Bell Insurance where she now works as the commercial lines manager. Along the way, she has earned the Chartered Property Casualty Underwriter, Certified Insurance Counselor and Associate in Risk Management designations.

Ambuehl has a passion for helping kids and has served on non-profit boards helping local children in the community. She also spends time as a volunteer youth basketball coach in the community.



CATHRINE GRIMSRUD

**MANAGING DIRECTOR OF MINERAL
AND LAND SERVICES, VP FOR
WEALTH MANAGEMENT**

First International Bank & Trust
Bismarck, N.D.

Cathrine Grimsrud joined First International Bank & Trust in late 2019 following a decade in the oil and gas industry. She recognized not only the need for mineral owners to have their assets managed by industry professionals, but also the need for the oil and gas industry to have a local bank that understands their business and what it takes for them to succeed.

Grimsrud holds law degrees from both the University of Oslo-Faculty of Law and the University of North Dakota School of Law. She has held several different positions including land manager and legal counsel for private and public oil companies, and recently served as senior attorney for a large Houston-based exploration and production corporation.

Grimsrud has broad experience in the oil and gas transactional space primarily focusing on oil, gas and midstream contracts, life examination, acquisitions and divestitures, due diligence, and regulatory compliance. She is originally from Norway and loves horses, skiing, travelling, and hiking - especially in the Norwegian mountains. She resides in Bismarck with her two children.



LISA CHAFFEE

TAX PARTNER

Eide Bailly LLP
Bismarck, N.D.

Lisa Chaffee started her career in business alongside her grandfather Harley Summers, founder of Summers Manufacturing. It was during her time at this family business that she knew she wanted to pursue a career in public accounting. After graduating from Cando High School, she attended NDSU and received her degree in accounting, and soon after obtained her CPA license.

Chaffee has had the opportunity to serve in several roles in her 28 years with Eide Bailly. She greatly enjoys working with commercial clients, individual clients and many clients in the nonprofit industry. She is the tax department head for her local office and serves on the firm's inclusion and diversity council.

Chaffee thoroughly enjoys volunteering with nonprofit organizations and giving back to her community, including participating in United Way's Day of Caring and Backpack program. She currently serves on the Board of Directors for Sanford Bismarck, The Banquet and Bismarck-Mandan Chamber Foundation. Outside of her career, Chaffee is busy with her family and church. She and her husband Kurt reside in Bismarck with their children.

North Dakota Housing Finance Agency Bank of North Dakota

BANK OF NORTH DAKOTA AND NORTH DAKOTA HOUSING FINANCE AGENCY CONSOLIDATING

Bank of North Dakota (BND) and **North Dakota Housing Finance Agency (NDHFA)** are taking the first steps toward consolidating the roles they play as state agencies in financing residential real estate.

Because both agencies provide mortgage loans, they began meeting in 2019 to discuss ways to implement Governor Burgum's directive to increase efficiency in state government. In the first phase of the plan, BND will transfer the servicing of most of its residential loan portfolio to NDHFA on April 1, 2021. It is expected that BND will discontinue its residential lending program by the end of the year.

"This is a clear opportunity to consolidate an important service and increase efficiency," the Industrial Commission said in a joint statement. "We commend the agencies for their efforts to streamline these services under one agency."

BND's residential portfolio was just over \$535 million on December 31, 2020, compared to NDHFA's portfolio of \$1.4 billion.

"We are proud to be an agency that strives to remove silos and deploy a visionary strategy that improves government," stated Eric Hardmeyer, president of BND. "It is a move that makes sense for both agencies and the residents of North Dakota."

As the state-owned bank, BND partners with local lenders to deliver programs to help meet their customers' needs. When the Bank was established in 1919, it was more likely to approve a farm loan if the land included a home for the family, a barn and a pasture to graze at least enough dairy and beef cattle to support the family's needs and pay the mortgage. Its role in residential lending has changed over the course of its 100 years, and most recently, the secondary market has become more robust, decreasing the need for BND's involvement.

The Bank is in a strong position to serve the state and is well-capitalized. Of its three other portfolios, agriculture, commercial and student loans, both agriculture and commercial had significant growth in 2020. The student loan portfolio was stable. BND also manages just over \$1 billion in state loans and administered programs.

"As the state's residential lending expert, NDHFA embraces the governor's directive as it applies to the consolidation of North Dakota's housing programs," said Dave Flohr, NDHFA executive director. "Moving these resources under one roof not only creates efficiencies and improves public access, it frees up capacity for BND to focus on its own specialty areas."

Established in 1982, NDHFA is a self-supporting and mission-driven state agency dedicated to making housing affordable for all North Dakotans. The Agency offers affordable home financing to low- to moderate-income families and helps to ensure the continued availability of suitable rental housing for households of modest means while focusing on the overall housing needs of the state's growing communities.

Both agencies are overseen by the North Dakota Industrial Commission which consists of Gov. Doug Burgum, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem.



Dakota Community Bank and Trust

DALE PAHLKE DONATES \$100,000 TO THE BISMARCK CANCER CENTER CAPITAL CAMPAIGN

Dale Pahlke, President of **Dakota Community Bank and Trust** (DCB&T), has helped raise thousands of dollars for the Bismarck Cancer Center Foundation over the years. He's made donations, served as an auctioneer at special events, and participated in many of the Cancer Center's events. But, when Pahlke decided to personally donate \$100,000 to the BCC's *Healing for Today, Building Hope for Tomorrow* Capital Campaign, after DCB&T had already pledged \$250,000 to the project, everyone at the Bismarck Cancer Center was truly overwhelmed!

"We are so grateful for Dale's continued support of our efforts," said Executive Director Amy Gross. "While Dale has so generously supported the Foundation and our wrap-around services over the years, his commitment to helping us increase access to cutting-edge technology is more important than ever! His gift will ensure that residents in our region will have the best cancer care, close to home."

The donation will help fund the \$14 million project that started last fall with the construction of the second floor and renovation of the first floor. According to Pahlke, the expansion will allow the Bismarck Cancer Center to continue to provide the best cancer treatment possible in our area.

"We have both staff and customers who have had radiation treatments at Bismarck Cancer Center," he says, "The renovation will provide the best radiation treatment available to our communities and will continue to draw patients from all over ND. People will come to Bismarck-Mandan for great care, a friendly community to do business in, as well as create more new jobs in our community." Pahlke's name will proudly be placed on the new 2nd-floor waiting room once construction is finished.



DAKOTA COMMUNITY BANK & TRUST NAMED NORTH DAKOTA'S BEST SMALL BANK!

Dakota Community Bank & Trust was named "North Dakota's Best Small Bank" by Newsweek Magazine! Topping the list for small banks in North Dakota, this announcement came with Newsweek's first-ever ranking of the financial institutions that best serve their customers' needs in today's challenging times.

To see entire article: [CLICK HERE](#)



First International Bank & Trust

FIRST INTERNATIONAL BANK & TRUST ACQUIRES SODAK HOME LOANS, EXPANDS INTO SIOUX FALLS, SD MARKET

March 1, 2021, First International Bank & Trust (FIBT) successfully closed on the acquisition of Sioux Falls-based full-service mortgage brokerage company, Sodak Home Loans. Justin Walseth, Chief Growth Officer for FIBT shares, "We are thrilled to welcome the team at Sodak Home Loans to FIBT.

Their established and well-known lenders will be wonderful ambassadors for the FIBT brand." Brent VanderGriend, former Broker and Owner at Sodak Home Loans and now Mortgage Market Manager comments, "This marks a new beginning for us. We are excited to be a part of First International Bank & Trust. Being backed by a community bank will allow our lenders to better serve our customers with a wider range of products and enhanced services. "

The mortgage group will stay at its current location near 57th and Western in Sioux Falls. The acquisition of Sodak Home Loans assets marks the North Dakota-based bank's official entry into South Dakota as a Loan Production Office. Family-owned for four generations, FIBT traces its history to Farmer's State Bank in Arnegard, North Dakota, which opened for business on May 1, 1910. Brothers Odin and Gerhard Stenehjelm were the only employees. Today, Stenehjelm bankers continue to lead FIBT operating offices in North Dakota, Minnesota, Arizona, and now South Dakota employing over 700 people in the communities it serves.

Peter Stenehjelm, President and fourth-generation banker, shares his excitement about entering the Sioux Falls market. "Today is the starting point of a long-term commitment to the Sioux Falls market. I look forward to expanding FIBT's services for businesses and consumers alike and playing a part in supporting the growth of this vibrant city and region."



North Dakota Housing Finance Agency

AGENCY PRESENTS CHAMPIONS OF AFFORDABLE HOUSING AWARDS

In March, North Dakota Housing Finance Agency (NDHFA) presented Champion of Affordable Housing Awards to the outstanding loan officers, real estate agents and financial institutions who partnered with the agency to deliver its homeownership programs in 2020.

“North Dakota Housing Finance Agency’s Champion Awards recognize and celebrate the work of the individuals and businesses who make exceptional affordable housing contributions,” said Dave Flohr, the agency’s executive director.

Receiving the Homeownership Award of Excellence for best practices and outstanding delivery of NDHFA’s home purchase programs were **Dakota Community Bank & Trust** and **First International Bank & Trust**. **First Class Mortgage III Inc.** of Grand Forks was honored with a Homeownership Rising Star award, recognition of a financial institution for a significant increase in loan volume over the previous year.

Two loan officers, Travis Lang and Kristin Sevald, and two real estate agents, Meagan Heaton and Tyler Lindell, received Homeownership Performance Awards for loan production. Lang is vice president of mortgage lending at Guaranteed Rate in Bismarck, Sevald is a mortgage loan originator at Valley Mortgage in Fargo, Heaton is a real estate agent with the Brandenburg Crew of eXp Realty in Bismarck, and Lindell is a Realtor®/team lead with Hatch Realty in Fargo.

“Last year, North Dakota Housing Finance Agency made homeownership possible for 1,356 households,” said Flohr. “All of these individuals and families learned about the agency’s programs from the housing professionals who work with the agency to deliver our affordable home financing and down payment and closing cost assistance.”

Through NDHFA’s FirstHome™ program, low- to moderate-income buyers who have not owned a home over the last three years can receive the purchase assistance. North Dakota Roots helps households who previously owned a home or whose income exceeds the limits of the FirstHome program. HomeAccess assists single parents, veterans, and families with disabled or elderly households members who may have previously owned a home.

Parties interested in learning more about NDHFA’s programs will find information online at www.ndhfa.org.

NDHFA is a self-supporting and mission-driven state agency dedicated to making housing affordable for all North Dakotans. The North Dakota Industrial Commission, consisting of Governor Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency.



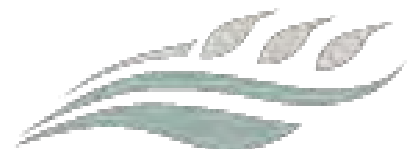
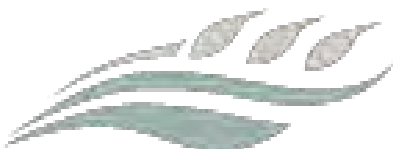
Pictured: Dakota Community Bank & Trust: recognized with a Homeownership Award of Excellence for best practices and outstanding deliver of NDHFA’s programs.



Pictured: First International Bank & Trust: recognized with a Homeownership Award of Excellence for best practices and outstanding deliver of NDHFA’s programs.



Pictured: First Class Mortgage received a Rising Star Award for a significant increase in loan volume.



Horizon Financial Bank**COMPLIANCE OFFICER**

Horizon Financial Bank is looking for a full time Compliance Officer. This position is available at our Bismarck, Devils Lake, or Munich location.

Job Summary:

The Compliance Officer functions as an independent and objective body and is responsible for developing, implementing, and administering all aspects of the bank's compliance management program. The Compliance Officer is responsible for developing and updating the bank's compliance program to ensure the bank is in compliance with applicable laws and regulations. The Compliance Officer is also responsible for the duties of the BSA Officer, CRA Officer, and Privacy Officer.

Duties and Responsibilities:

- Manage and implement the Compliance Management System
- Administer and monitor a program that ensures the bank's compliance with laws, regulations, and rules governing banking
- Acts as compliance resource for the bank
- Communicate compliance findings and remediations with management
- Coordinator for external compliance audits and federal/state exams. Responsible for implementing remediation action and compliance responses.
- Have and maintain a working knowledge of existing and emerging regulations to ensure the bank is and remains compliant with such rules and regulations
- Coordinate with Operations Manager on compliance education
- Coordinate and lead the monthly compliance committee meetings
- Perform an annual risk assessment in order to establish a risk-based review schedule
- Responsible for ensuring the complaint process is working properly
- Maintain the bank's CRA file and performing the annual report
- Maintain the bank's BSA program

Requirements:

- Knowledge of banking business operations
- Research skills with an understanding of banking regulatory requirements
- Maintain confidentiality
- Bachelor's degree from a four-year college or university
- Five years' experience in banking, preferably in compliance management

Please send your resume to:

Horizon Financial Bank
Attn: Amanda Pierce
PO Box 7160
Bismarck, ND 58507

First Western Bank & Trust**CASH MANAGEMENT OFFICER - WEST FARGO****Reports to: Commercial Banking Manager****Position Overview**

Responsible for sales and support of non-loan products such as cash management, online services and deposit development services; ensure internal staff can properly identify referral opportunities and partner with team members in support of First Western Bank & Trust's sales and service objectives while adhering to the bank's culture of excellence in customer service to its patrons.

- Take a consultative approach with customers and match customers with non-loan products that best fit their needs to include, but are not limited to, online banking, bill pay, remote deposit capture, wire transfer, e-Statements, ACH origination, credit cards, and merchant solutions
- Demonstrate services and products to prospects through personal meetings
- Complete systematic cash management and deposit relationship reviews for existing customers
- Work closely with the lending team to cross-sell and migrate customers to the appropriate product set
- Open new accounts, assist customers with changes and updates to existing accounts
- Answer customer credit and debit card questions, resolve maintenance issues, and post payments

See the [post for more information](#).

First Western Bank & Trust

SENIOR CREDIT ANALYST OFFICER

Position Overview

Responsible for conducting credit investigations and analyzing credit information pertaining to loans in order to determine the degree of risk involved in extending credit or ending money. Prepare credit reports for presentation to credit committees.

Essential Job Functions

- Analyze financial data regarding loan requests for new, renewal and existing loans. Investigate and analyze all available sources of credit and financial information, including reporting services, credit bureaus, other companies, main office files, and bank files in order to ensure the assembly of all pertinent information and reports.
- Process credit applications, including credit analysis, cash flow analysis, rating sheets and any other requested forms of information needed to complete a proper assessment of the customer or applicant.
- Prepare summaries, spreadsheets, reports, and presents facts; offer opinion concerning credit worthiness.
- Perform in-depth analysis of large and complex customer accounts and present recommendations to loan officers and credit committees.
- Assist loan officers with underwriting, collection and preparation of necessary information to set up and maintain loan files. Review credit documentation for deficiencies in order to ensure sound documentation procedures are maintained and, if necessary, the execution of corrective action to eliminate examination criticisms.

See the [post for more information](#).

Starion Bank

COMMERCIAL LOAN PROCESSOR

Are you customer focused, disciplined, ethical, and action oriented? Do you encourage and inspire others to do their best? If so, you may be an excellent fit at Starion Bank!

Starion Bank is seeking a **Commercial Loan Processor** in **Bismarck or Fargo**.

In this position, you would be responsible for:

- Loan support functions for the lending needs of our customers.
- Keeping up to date with compliance regulations and changes.
- Bank quality control/risk guidelines, policies and procedures.
- Processing loan information for closing documentation.
- Processing and reviewing documents for accuracy.

To be successful in this position, you should have:

- Three to five years of experience in credit analysis, accounting, commercial documentation processing or loan servicing, or a related field.
- A Bachelor's degree in accounting, finance, economics, or a business field is preferred.

See the [post for more information](#).

BUSINESS BANKING REPRESENTATIVE LEAD

Starion is seeking a Business Banking Representative Lead.

In this role, you will:

- Be responsible for the daily Business Banking Representative duties, along with serving as the subject matter expert to all Business Banking Representatives across the company.
- Hold frequent meetings and have regular communication with all Business Banking Representatives
- Ensure compliance with policies and procedures
- On-going training and onboarding of all Business Banking Representatives
- Provide sales and service to enhance relationships with business customers
- Provide support to lenders
- Travel may be required

You should have:

- Five to eight years of similar or related experience
- Excellent communication skills, oral and written

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

Starion Bank offers a competitive salary and a full comprehensive benefit package including health, life, dental, vision, health savings account, 401K, profit sharing, paid vacation and holidays.

Join our team and work at a bank recognized as "Best of the Best" by Independent Bankers magazine and "50 Best Places to Work" by Prairie Business magazine! Apply online at www.starionbank.com/careers.

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

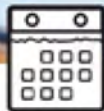


MORE INFORMATION COMING SOON!

Please watch for details on our website.

Calendars

Impact Every Day



The average number of printed calendars per household is **2.08.***



86% of people who use a digital calendar also use a printed calendar.



85% of calendar orders repeat! The average calendar order repeats for 8 years!



Great return on investment with **yearlong** viewing exposure



89% of people who receive a promotional calendar are likely to use it.*



88% of people reference their calendars at least once a day.

Take comfort in the satisfying stack of ICBA Membership.

Supported by exclusively pro-community bank advocacy and grassroots support from bankers like you.

Sticky innovative products and services to attract and retain customers.



Rich, modern educational resources, events, webinars, and online training for your entire team.

Find member benefits at icba.org/membership



ICBND Educational Opportunities

ICBND Webinars

		3/15/2021	The Top 10 Reasons Consumers Leave Their Bank
		Monday	Bruce Paul, Rivel, Inc.
		3/16/2021	E-SIGN Series: Virtual Loan Document Delivery & E-SIGN Compliance
2/2/2021	Red Flags in Residential Appraisal Compliance		Molly Stull, Brode Consulting Services, Inc.
2/3/2021	Flood Series: Flood Compliance Beyond the Basics	3/17/2021	Federal Requirements for Tech-Based Marketing: Websites, Social Media, Robo Calls & More
2/4/2021	Molly Stull, Brode Consulting Services, Inc.		Steven Van Beek, Howard & Howard Attorneys PLLC
	Calculating Cash Flow from S-Corporation & Partnership Tax Returns	3/18/2021	Flood Series: Commercial Flood Insurance Regulations & Compliance
2/9/2021	Tim Harrington, TEAM Resources		Susan Costonis, Compliance Consulting and Training for Financial Institutions
	Remote Workforce Series: Work from Home Risks: How Compliance Can Limit Liability	3/23/2021	Business Accounts: Who is Authorized to Open, Close, Transact?
2/10/2021	Phillip Buffington, Adams and Reese, LLP		Mary-Lou Heighes, Compliance Plus, Inc.
	Overdraft Hotspots Including Regulations, Lawsuits & Guidance	3/24/2021	Deposit Operations Update 2021
Morning	Deborah Crawford, Gettechnical Inc.	Morning	Deborah Crawford, Gettechnical Inc.
2/11/2021	E-SIGN Series:	3/25/2021	Legal Issues for Right of Setoff on Deposit Accounts & Loans
60 Minutes	"No-Contact" Account Opening: E-SIGN Compliance		Elizabeth Fast, Spencer Fane LLP
	Susan Costonis, Compliance Consulting and Training for Financial Institutions	3/29/2021	New Anti-Money Laundering Act: Key Provisions & BSA Implications
2/12/2021	New ATR & QM Rule Changes Effective July 1, 2021	Morning	Deborah Crawford, Gettechnical Inc.
Morning	Dawn Kincaid, Brode Consulting Services, Inc.	4/6/2021	E-SIGN Series: 60 Minutes The E-SIGN, BSA & CIP Compliance Trifecta
2/17/2021	New Security Officer Training: Your Bank Protection Act Responsibilities	60min	Susan Costonis, Compliance Training & Consulting for Financial Institutions
	Barry Thompson, Thompson Consulting Group, LLC	4/7/2021	Board Reporting: Requirements, Timing, Delivery Options, Risks & Concerns
2/18/2021	Determining Cash Flow from Personal Tax Returns Part 1: Form 1040, Schedules B & C		Dawn Kincaid, Brode Consulting Services, Inc.
	Tim Harrington, TEAM Resources	4/8/2021	Remote Workforce Series: Moving to the Cloud: Remote Management of Risks to Customer Data
2/23/2021	Remote Workforce Series:		John Moeller, Mark Shaffer & Shane Hendrix, CLA
	Security Compliance for Work from Home Staff	4/13/2021	Reg CC Compliance & Review: Check Holds, Remote Deposit Capture & Reg D Changes
2/24/2021	John Moeller & Barbie Housewright, CLA		Mary-Lou Heighes, Compliance Plus, Inc.
	The Top 10 ACH Exception Handling Questions	4/14/2021	Advanced C&I Underwriting: A/R & Inventory Financing
2/25/2021	Michele L. Barlow, PAR/MACHA		Aaron Lewis, Young & Associates, Inc.
	The Board's Role in Cyber Security Risk	4/15/2021	Collection Series: Regulatory Alphabet for Collections Compliance
2/26/2021	John Moeller, CLA		Louis Ursini & Amy Hanna Keeney, Adams and Reese, LLP
Morning	FDCPA Changes Round 2: 12/18/2020 Final Rule on Fair Debt Collection Practices Act	4/19/2021	New Time Limits for ACH Warranty Claims Effective June 30, 2021
	Elizabeth Fast, Spencer Fane LLP	Mon. 60 Min.	Michele L. Barlow, Macha/PAR
3/2/2021	Advanced BSA Officer Training: In-Depth Risk Issues & Difficult Situations	4/20/2021	Commercial Loan: Workouts, Restructuring & Loss Mitigation
	Bill Elliott, Young & Associates, Inc.		Elizabeth Fast, Spencer Fane LLP
3/3/2021	Determining Cash Flow from Personal Tax Returns Part 2: Schedules D, E & F	4/21/2021	Debit Cards 101
	Tim Harrington, TEAM Resources		Diana Kern, SHAZAM, Inc.
3/4/2021	Flood Series: Flood Forms Line-by-Line	4/22/2021	Global Cash Flow Analysis for Underwriters & Credit Analysts
	Molly Stull, Brode Consulting Services, Inc.		Jeffery W. Johnson, Bankers Insight Group, LLC
3/8/2021	SBA Lending Update 2021: Rule Changes & PPP FAQs	4/26/2021	2021 Cannabis Update: Legalization, Banking Issues & More
Monday	Kimberly A. Rayer, Starfield & Smith, PC	Mon. a.m.	Dawn Kincaid, Brode Consulting Services, Inc.
3/9/2021	ACH Rules Update 2021		
	Shelly Sipple, EPCOR		
3/10/2021	Safe Deposit Issues: Delinquency, Death & Abandonment		
	Elizabeth Fast, Spencer Fane LLP		
3/11/2021	Remote Workforce Series: Making Work from Home Effective		
	Dawn Kincaid, Brode Consulting Services, Inc.		

ICBND Educational Opportunities

4/27/2021 60 Minutes	E-SIGN Series: E-SIGN Security & Fraud Detection Susan Costonis, Compliance Training & Consulting for Financial Institutions	6/16/2021	UDAAP & Consumer Protection: Heightened Scrutiny Under a New Administration David A. Reed, Reed & Jolly, PLLC
4/28/2021	Call Report Basic Lending Schedules: Coding, Classifications & Loan Loss Allowance Susan Sabo, CLA	6/17/2021	Wire Transfer Compliance: Domestic & International Dawn Kincaid, Brode Consulting Services, Inc.
4/29/2021	Hot IRA Issues: Divorce, IRS Levies, Creditor Claims & Misunderstood Rules Frank J. LaLoggia, LaLoggia Consulting, Inc.	6/22/2021	Call Report Preparation: Schedule RC-R, Regulatory Capital Susan Sabo, CLA
5/4/2021	Advanced Commercial Loan Documentation Dawn Kincaid, Brode Consulting Services, Inc.	6/24/2021	Collection Series: Managing Mortgage Delinquency David A. Reed, Reed & Jolly, PLLC
5/5/2021	Current Trends in Cyber Crime & Payments Fraud John Moeller & Barbie Housewright, CLA	6/29/2021	e-Everything: Compliance in an Online Environment Mary-Lou Heighes, Compliance Plus, Inc.
5/6/2021	Credit Analyst Series: Loan Stress Testing for the Credit Analyst Aaron Lewis, Young & Associates, Inc.		
5/11/2021	5 Steps to Simplify Reg E Claims 60 Minutes Susan Costonis, Compliance Training & Consulting for Financial Institutions		
5/12/2021	Collection Series: Your Borrower Is Threatening Bankruptcy, Now What? Elizabeth Fast, Spencer Fane LLP		
5/13/2021	HR Dos & Don'ts in a Virtual World Diane Pape Reed, HR Doc		
5/18/2021	Surviving a TRID Compliance Exam Steven Van Beek, Howard & Howard Attorneys PLLC		
5/19/2021	Developments in Bank Mergers & Acquisitions Phillip Buffington, Adams and Reese, LLP		
5/20/2021 Morning	Residential Appraisal Reviews from Start to Finish Dawn Kincaid, Brode Consulting Services, Inc.		
5/20/2021	Residential Construction-Only & Construction-to-Permanent Lending: Compliance & FAQs Bill Elliott, Young & Associates, Inc.		
5/25/2021	Marketing in 2021: Virtual Relationships & the New Customer Eric C. Cook, WSI Internet Consulting		
5/26/2021	Collection Series: The Virtual World of Collections David A. Reed, Reed & Jolly, PLLC		
5/27/2021 Morning	Handling W-9s, W-8BENs & IRS Mismatches Deborah Crawford, Gettechnical Inc.		
5/27/2021	Protecting the SBA Guaranty Start to Finish Jessica Conn, Starfield & Smith, PC		
6/2/2021	Handling Subpoenas, Summonses, Garnishments & Levies Elizabeth Fast, Spencer Fane LLP		
6/3/2021	Treasury Management: How to "Power Up" Deposits & Fee Income Marcia Malzahn, Malzahn Strategic		
6/8/2021	Collection Series: Troubled Debt Restructuring in the COVID Economy Nicholas Meyer & Travis Whiting, CLA		
6/10/2021	Supporting Documentation for the ALLL Aaron Lewis, Young & Associates, Inc.		
6/15/2021 Morning	FinCEN SAR Advisory Update & Handling Increasing Fraud Dawn Kincaid, Brode Consulting Services, Inc.		
6/15/2021	Credit Analyst Series: Advanced Financial Statement Analysis Jeffery W. Johnson, Bankers Insight Group, LLC		

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