



INDEPENDENT **COMMUNITY** BANKS
OF NORTH DAKOTA

COMMUNITY BANKER NEWSLETTER

Official Newsletter of Independent Community Banks of ND

May/Jun 2021 Issue



Register today to attend the 53rd Annual Convention. For more information and for convention registration forms: Click [HERE](#).

Please note: Paper forms will not be mailed this year unless requested. Contact Jessie at jessiep@icbnd.com

PO Box 6128 ~ Bismarck, ND 58506 ~ e-mail: info@icbnd.com ~ Phone: 701.258.7121 ~ icbnd.com

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INDEPENDENT COMMUNITY BANKS OF NORTH DAKOTA

PO BOX 6128
BISMARCK ND 58506-6128

701.285.7121

INFO@ICBND.COM

WWW.ICBND.COM

Senator John Hoeven

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

Legislative Aide: Tyler Hardy
Tyler_Hardy@hoeven.senate.gov

Senator Kevin Cramer

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

Legislative Aide: Jason Stverak
Jason_Stverak@cramer.senate.gov

Congressman Kelly Armstrong

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

Legislative Aide: Connor Crowley
connor.crowley@mail.house.gov



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Chairman's Remarks



Chad Aberle

Citizens State Bank of Finley
Finley
ICBND Chairman



Happy Spring! A couple of months ago, everyone thought we were going to have an early spring and the farmers were going to be in the field in early April. Turns out, April turned cold and many of us had more snow in April than we had all winter. As the calendar turned to May, we could see glimpses of warmer weather and now as I sit at my desk, the sun is shining brightly through my office window. Mother Nature always has a plan of her own. The temperatures are warming and spring has sprung. Conditions are dry throughout much of our great state and farmers are hoping for some much needed rain to start their crops off right. Many are operating on a bit of blind faith that the rains will come and we will be able to harvest another bountiful crop this year. Many of our banks in North Dakota depend on the successes of our farm communities and we are all hopeful for favorable crop conditions for our producers.

I am excited to spread the word of ICBND's upcoming convention August 16-18, 2021. Since we had to cancel last year's convention due to the COVID pandemic, everyone is anxious to get back together for lots of fun, social activities and education. The convention committee has a great

program lined up for bankers and spouses, so make sure you mark your calendars and get registered early. Also, remember that we listened to our fellow bankers and moved the dates to a Monday through Wednesday event, so everyone can spend their valuable summer weekends with friends and family. We are excited to try out this new format and are looking forward to seeing everyone in August.

Lastly, I want to recognize and thank all the great bankers in North Dakota that stepped up and supported the small businesses, farm producers, communities and customers, through the past year of uncertainty. All community bankers throughout the state should feel proud of the work they did with the PPP Program. I know it became frustrating at times, but as we reach the end of the second round, it was definitely worth the effort. Thank you!

Hope everyone has a great summer with family and friends and can't wait to see everyone at Convention!

Chad

President's Remarks



Barry Haugen

ICBND President



The 67th Legislative Assembly of the North Dakota Legislature wrapped up in the very early morning hours of Friday, April 27th which marked the 76th day of the session saving four days during the interim if there's a need to reconvene. While we didn't get everything we wanted from this session, independent community banking fared well and we will work hard in the interim voicing our advocacy message. I won't belabor this message with details from the session as you're probably just starting to recover from my weekly legislative updates the first four months of the year!

Moving forward, we are beyond pleased to announce ICBND's 53rd Annual Convention and Exposition which carries the theme "Blazing New Trails". Your Convention Committee nailed it with this theme as we all find ourselves blazing new trails on the heels of the Covid pandemic which caused the cancellation of last year's convention. Please mark your calendars for August 16-18 and note the change to a Monday

through Wednesday format. We are excited to try a couple new things with this year's convention and are happy to announce that we will also be joined by our friend Rebeca Romero Rainey, President and CEO of the Independent Community Bankers of America!

It's time to again get together with our friends and colleagues who we've missed dearly and enjoy a fun and informative celebration of community banking in the great state of North Dakota. And don't forget to pack your western attire, boots and hat for the theme party Monday night. Those boots will become your dancing slippers for the Country Music Band EZ Street on Tuesday evening of the convention!

I hope you all have a great summer and I look forward to seeing you in Bismarck on August 16-18!

Barry



**REBECA ROMERO
RAINEY**
PRESIDENT AND
CEO

“We must work to remain optimistic in the face of adversity and keep in mind that no matter how difficult that feat may be, it’s worth the effort.”



FLOURISH COLUMN

When I transitioned from a community bank CEO to ICBA president and CEO, my team gave me a beautiful handmade card with notes and best wishes. On the front is a favorite quote of mine from French writer Anatole France: “To accomplish great things, we must not only act, but also dream; not only plan, but also believe.” To this day, the card sits on my desk.

I keep it there for sentimental reasons, but also because that quote has been a daily inspiration to me throughout my career. It’s a constant reminder that it’s our choice whether to see the glass half empty or half full. We must work to remain optimistic in the face of adversity and keep in mind that no matter how difficult that feat may be, it’s worth the effort.

Over the past year, community banks have had a crash course in this philosophy. We were faced with shifting requirements around the Paycheck Protection Program; not knowing if lobbies would be open from one day to the next; the health and safety of employees, friends and families; and so many other

situations. Despite it all, community bankers remained committed to the path ahead. We held fast to a singular focus on getting through the trials by increasing support for our communities, by knowing that if we just stood the course, we would get through it even stronger. That unwavering optimism endured even in the most difficult times.

But it wasn’t all smooth sailing. Challenge after challenge emerged. Yet, because community banks focus on the long haul, we were able to see these difficulties as opportunities to experiment with new processes, products and approaches—like identifying more streamlined solutions for needs such as document signature and retention, and enabling enhanced remote work and banking capabilities. Thankfully, tenacity, nimbleness and ingenuity helped us steer the ship around the storm and stay on course at our banks, enabling us to better rise to meet the needs of our communities.

So, it’s no surprise that as we look at this month’s 40 Under 40 winners, it

becomes readily apparent that each of these emerging leaders demonstrates resiliency. But they also display a universal sense of optimism, a willingness to do what it takes to meet the needs of their communities. And that can-do outlook sits at the core of community banking. No matter the challenge, we see the light through the storm and persevere because of it.

What you need to know

In this time of change, foundational risk and compliance knowledge will anchor your bank as you navigate new developments. This month, ICBA’s virtual Risk Management and Compliance Institutes will provide your team with tools in these areas. icba.org/events

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

“One of my early mentors told me, ‘It’s often easier to ask for forgiveness than to ask for permission.’ That piece of advice has ... allowed us to be a little more progressive as a bank.”



FROM THE TOP COLUMN

Leading a family-owned community bank offers a lot of opportunities, but transitioning into the helm comes with a number of challenges. You go from being the kid your dad’s team watched growing up to being their direct supervisor. That’s why, throughout my banking career, I felt compelled to be the hardest worker in the room. I wanted to prove I was worthy of my leadership role, not because I was little Bobby Fisher, but because I had earned it.

I suspect I’m not alone in that sentiment. But I realized a long time ago that the best way to live up to the title is to lead with integrity and stay true to who you are. For me, that means I follow three principles:

1. Be a lifelong learner. I’m a big proponent of going the extra mile, because if you don’t continuously grow, you’re falling behind. At the bank, having this approach means you’re always asking “why?” to understand the rationale behind decisions. You’re also not afraid to fail, because some of the best knowledge comes from an unsuccessful attempt.

2. Strive to make those around you better. Michael Jordan was one of the greatest basketball players of all time, but he was a great leader as well. When he walked onto the court, everyone stepped up their games, and he made those around him better. In that vein, I work really hard to empower my team to do what they do best and to support them so we can excel together.

3. Seek out mentors and be one yourself. One of my early mentors told me, “It’s often easier to ask for forgiveness than to ask for permission.” That piece of advice has served me well and allowed us to be a little more progressive as a bank. When there’s something that we really want to do, we will proceed and manage the fallout later, if it arises. And I try to instill that concept throughout the bank, so everyone feels inspired to seek new opportunities.

Certainly, every leader approaches the role differently, and as future generations of bankers come into their own—like those featured in this issue—they will carve their own paths, centered on their

communities. Yet, all community bank leaders approach their roles with one core belief in mind: The relationship—with families, staff, customers, other bankers, and communities—guides everything we do. Above all, being a community bank leader means keeping your relationships as your due north.

My Top Three

Before I settled into my role as a fifth-generation bank leader, I was a U.S. Air Force navigator. Here are three of my favorite trips I took in that role:

1. Moscow, Russia
2. Gaborone, Botswana
3. Ascension Island

Robert M. Fisher is chairman of ICBA, and president & CEO of Tioga State Bank, Spencer, N.Y.. Connect with Robert [@RobertMFisher](#)



JIM REBER,
PRESIDENT AND
CEO OF ICBA
SECURITIES

“The best news is that for the bonds currently in your community bank’s investment portfolio, their market prices have already benefited from the “tighten up” of yield spreads.”

Education on Tap

Webinar series continues

ICBA Securities and Vining Sparks host the next webinar in the 2021 Community Banking Matters series on June 8 at 10 a.m. Central. Kevin Smith will present Mortgage Market Update and Opportunities. Visit icbasecurities.com to register. One hour of CPE credit is offered.

Bank industry update

Vining Sparks’ Marty Mosby and Tom Mecredy will present their quarterly Bank Advisory and Strategic Services webinar on June 24 at 10 a.m. Central. Bank profitability, industry risk and the M&A environment will be discussed. Visit vining-sparks.com to register.

PORTFOLIO MANAGEMENT

Cash flow or no?

Agency spreads continue to grind lower.

By Jim Reber

Back in 1968, rhythm and blues artists Archie Bell & the Drells rode to the top of the charts with their smash hit “Tighten Up.” They probably weren’t making any keen observations about the government agency debt market at that point. But since I don’t know Mr. Bell or his Drells, and I didn’t know there was a bond market in 1968, that’s mere speculation. Nevertheless, they may have hit on something currently affecting your bond portfolio.

Agency bullet spreads, which represent the difference in yield between a risk-free asset (i.e., a Treasury obligation) and a bond issued by Fannie Mae, Freddie Mac or the Federal Home Loan Banks (FHLB), are at historic lows right now. They’ve shrunk in the past several years to the point that there is precious little incremental yield at all. What’s a portfolio manager to do?

One year ago

If you had asked your broker to show you a five-year agency bullet—a bond with no call options embedded—in June 2020, you would have been offered one with a stated interest rate, or “coupon,” of about 0.53%. That yield would, in fact, have been made up of two components. The first would be the yield on the benchmark five-year Treasury note, which at the time was about 0.33%, plus the spread that you’re entitled to for the additional risk you assumed, which was about 20 basis points (0.20%).

Today, that same five-year bullet yields about 0.83%. While the nominal yield has improved, the spread has tightened dramatically, and an investor is only getting one basis point (0.01%) of spread. Even 10-year bullets produce only about five basis points of additional yield. What’s causing this trend?

Supplies compromised

One primary reason is that the agencies simply aren’t issuing as much debt as they have in the past. Both Fannie Mae and Freddie Mac have been shrinking their balance sheets to boost their capital ratios and lessen taxpayer exposure. Their combined outstanding debt has declined by \$1.2 trillion, or 67%, since 2008.

The FHLB systemwide balance sheet had grown in recent years but dramatically declined in 2020, as members simply didn’t need to take down advances to fund their operations. In just the 2020 calendar year, FHLB borrowings dropped \$279 billion, or 27%.

So, while government-sponsored enterprise (GSE) reform looks to be a later-than-sooner proposition—temporarily leaving Fannie and Freddie intact with their nearly explicit government backing—and the FHLB debt collectively is only about 60% of its size in 2008, demand has overwhelmed supply, pushing down yield spreads. They have gotten so low that some community bank investors have begun employing other alternatives. The best news is that for the bonds currently in your community bank’s investment portfolio, their market prices have already benefited from the “tighten up” of yield spreads.

Inside scoop

Many institutional investors have actually swapped out of agencies and into treasuries. In fact, Vining Sparks, ICBA Securities’ endorsed broker-dealer, estimates that 25% of the government debt purchased by community banks in 2021 has been treasuries, which is an enormous sector change.

Some of these buyers may be anticipating—or hoping—that spreads widen out in the future and that the ultra-liquid treasury securities can be swapped back into other “spread” products.

Another strategy is to buy bonds that have maturities or call features that are slightly longer than

benchmarks. For example, instead of buying true five-year maturity, some investors will stretch out to five and a half years and pick up maybe eight more basis points. Certain institutional buyers are mandated to stay specifically within five-year windows, which is why fractional-year maturities have somewhat higher yields.

Still another strategy is to buy a bond with one-only call date at a price below par at a yield to maturity higher than a bullet. The general rise in yields for maturities beyond three years so far in 2021 actually makes this possible.

If the bond misses its one call date, which is the expectation the day of purchase, spreads will narrow to that of a bullet, and your bond’s total return will be enhanced.

Sector flipping

There are also some agency bullet surrogates available in other investment sectors. Some multifamily mortgage-backed securities (MBS) have short maturities and tight payment windows so that cash flows will mimic a bullet’s cash flow. High-quality corporates will always offer higher yields than comparable agency paper, and it’s up to the buyer to perform the suitable due diligence. It’s fair to say that yield spreads on all these options are far less than long-term averages, so as you do your shopping, keep that in mind.

Regardless, that incremental yield over treasuries will be hard to come by for the time being. The best news is that for the bonds currently in your community bank’s investment portfolio, their market prices have already benefited from the “tighten up” of yield spreads. Archie Bell & the Drells should be so proud.

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



ICBA URGES HOUSE TO OPPOSE ‘TRUE LENDER’ REPEAL

ICBA and other groups today are urging House members to oppose a Senate-passed resolution to repeal the OCC’s “true lender” rule.

Joint Letter: In a [joint letter](#) to the House ahead of a staff briefing on the issue, the groups said repealing the OCC rule would create significant legal impediments to creating a more robust framework for providing safe and affordable credit. Instead, the OCC should be allowed to modify the rule, they said.

Rule: The OCC rule, which ICBA supported in a [comment letter](#) last year, creates a standard to determine when a bank is the “true lender” when partnering with a third party. Under the rule, banks are deemed true lenders if they fund the loan or are named as the lender in the loan agreement on the origination date.

Congress: The Senate resolution, which the Senate passed by a 52-47 vote earlier this month, would repeal the rule under the Congressional Review Act, which allows lawmakers to invalidate federal rules and limits agencies’ ability to issue a similar rule in the future.

OCC FINALIZES RULE ON COLLECTIVE INVESTMENT FUNDS

The OCC [finalized a rule](#) applicable to national banks and federal savings associations administering a collective investment fund invested primarily in real estate or other assets that are not readily marketable.

Background: In August, the OCC published an interim final rule that codified the time a bank generally has for withdrawing an account from a covered CIF and established an exception to that requirement. Under the exception, banks may qualify for an extension to the standard withdrawal period with OCC approval.

Update: The final rule revises one of the conditions for the exception and otherwise adopts the interim final rule as final without further change, effective upon publication in the Federal Register.

USDA TO BEGIN PAYING OFF DIRECT LOANS TO MINORITY FARMERS

The [USDA announced](#) the initial phase of plans to pay off USDA direct loans to socially disadvantaged (SDA) farmers and ranchers. It will subsequently announce its process for paying off guaranteed loans.

Background: Section 1005 of the recently passed American Rescue Plan Act relief legislation requires USDA to pay off 120 percent of all direct and guaranteed loans existing as of Jan. 1, 2021.

ICBA Position: ICBA has [urged the USDA](#) to implement the required payoff of guaranteed loans in a manner that is least disruptive to the banking sector and secondary market purchasers.

TREASURY PROPOSES CRYPTO TAX REPORTING REQUIREMENTS

The Treasury Department proposed tax reporting requirements on cryptocurrencies in a [new report](#) on the administration’s American Families Plan.

Reporting: Treasury said the proposed financial account reporting regime would cover cryptocurrencies and cryptoasset exchange accounts and payment service accounts that accept cryptocurrencies.

Transactions: As with cash transactions, businesses that receive cryptoassets with a fair market value of more than \$10,000 would also be reported on, Treasury said.

More: A new [Main Street Matters post](#) from ICBA’s Brian Laverdure provides community bankers with a primer on Bitcoin and what it means for the financial services industry. [Read the post.](#)

FED RELEASING CBDC PAPER THIS SUMMER: POWELL

Federal Reserve Board Chair Jerome Powell said the Fed is planning a discussion paper for this summer on the possibility of issuing a U.S. central bank digital currency.

Focus: In a [video message](#), Powell said the Fed will focus on whether and how a CBDC could improve on an already safe, effective, dynamic, and efficient U.S. domestic payments system.

Impact: "We think it is important that any potential CBDC could serve as a complement to, and not a replacement of, cash and current private-sector digital forms of the dollar, such as deposits at commercial banks," Powell said.

Background: A new series on ICBA’s [Main Street Matters](#) blog explains what CBDC is, how it compares to other digital assets, and why central banks are pursuing it. [Read the latest post.](#)

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

A culture of innovation

Innovation is a high priority for many community bank leaders, so it's critical that we have a foundational definition of innovation. Innovation is often viewed as combining two things that exist in a new way to create new outcomes. Most of us know it when we see it, but we need to recognize that it isn't always about technology. Innovation can be a cultural behavior that leaders can cultivate across their organizations.

It starts with asking *why*. Why should we invest in innovation? It is the job of every good leader to shine the light on the "why" in relation to the bank's vision and value proposition, making sure it is defined and communicated throughout the organization.

Once a clear direction has been established, it's time to consider the *how*. We can start by taking a page from successful startups, most of which had a structured and formal approach to product development and implementation that included prescribed practices and processes.

In *The Lean Startup*, Eric Ries details a three-step feedback loop to get new products and

services to market quickly: build, measure and learn. "The fundamental activity of a startup is to turn ideas into products, measure how customers respond and learn whether to pivot or persevere," he writes. The same could apply to community banks.

As an industry, we need to respond faster to dynamic changes. One way to do this is to lean on others' expertise. This includes taking ideas and iterating more quickly, refining what we're doing and making course corrections when necessary. If a community bank is thinking about new products and services or improving the efficiency of existing ones, *The Lean Startup* method is an excellent foundation.

When we're talking about building an innovative culture, it's worth pointing out that the generation coming into the industry is open to new approaches and technologies, sometimes more than their predecessors. The challenge for community bank leaders is to blend the digital native with the digital migrant around a shared vision, direction and outcomes.

We must also acknowledge that not everyone in our organizations has creative skills often found in

innovators. Leaders must clearly define roles and responsibilities across the community bank and build cross-functional, cross-organizational skills. With defined structures and processes in place, we eliminate uncertainty.

If you're ready to take the next step in building an innovative culture, look to ICBA. Our member relations officers have access to expertise and resources to help you and your team grow. ICBA's Community Banker University is another opportunity to expand your network.

We live in a rapidly evolving industry. Innovation must be deeply embedded in the culture of all community banks. It should be as instinctive and natural as opening a new account. By asking the right questions and implementing a process to develop, analyze and refine your approach, you can build a culture of innovation that produces measurable results.

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

Making effective meetings

Humans are social creatures, and meetings are a great way of bringing us together to brainstorm, solve problems and sharpen ideas. Managing a meeting effectively, however, has become something of a lost art, especially in today's increasingly virtual work environment. Too many—or poorly organized—meetings can be a drain on productivity.

So, how do we maximize their effectiveness? Obviously, that will differ depending on the roles we play, but some basics apply to both hosts and participants:

1. Do participate and offer your own insights
2. Don't monopolize the meeting
3. Listen first; talk second
4. Respect others
5. Be inclusive
6. Disagree without being disagreeable
7. Challenge ideas, not people
8. Don't interrupt
9. Stay present
10. Stay off your phone

If you're a participant, review the agenda in advance, do your homework and show up to the meeting with questions and feedback.

Pro hosting

If you're the host, one of the first things to do is consider whether a meeting is needed. Perhaps the agenda could be addressed with a phone call or email instead? Cancel regular meetings if they are no longer useful or relevant. Evaluate meeting goals periodically.

Once you've decided the meeting is necessary, start planning. Be cognizant of time zones and timing. For instance, don't schedule over lunchtime if you can help it. If a company has a no-meeting policy on a certain day of the week, avoid scheduling one then.

Smaller meetings tend to be more effective, so only invite those people who are really needed. Send invites as early as possible, share the agenda and, if the meeting requires materials, send those out in advance, too. When appropriate, solicit feedback from participants on their meeting goals ahead of time.

We've all experienced the awkwardness of technical mishaps, so if you're sharing your screen either in a virtual environment or in person, test your technology. Additionally, consider assigning a notetaker so you can focus on leading the meeting.

On the day, organization is everything. Be on time. Better still, be early! Start the meeting on time and end it on time. Come prepared, set expectations and stay on topic.

Having said that, be confident without overwhelming participants. Create an inviting meeting space. A good way of setting the tone is to start with an icebreaker or light question to the group. Stay upbeat and open minded, and be adaptable just in case things don't go to plan. If you notice certain participants are quiet, ask for their feedback. As the meeting draws to a close, determine what follow-up action is needed and who will be taking responsibility for it.

Meetings are a great opportunity to reinforce a team's collective identity and establish a leader's personal presence. They also offer participants a chance to find their voices. When organized and executed effectively, they are an invaluable resource.

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

Featuring ICBND's Newest Associate Members

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

OUR NEWEST MEMBER:

ICBND would like to introduce our newest associate member:
Apiture.



Apiture is based out of Wilmington, North Carolina and has been providing services since 2017. Please review the following profile for additional information. **Welcome, Apiture!**

Apiture

1805 Tiburon Drive
Wilmington NC 28403
Website: www.apiture.com
Contact: Alexis Marano, Vice President of Sales
Email: alexis.marano@apiture.com
Phone: (919) 247-9861



Apiture is a leading cloud-native provider of digital banking solutions created to empower financial institutions to accelerate their digital transformation while enhancing the overall user experience. Apiture has served the market for over twenty years offering a feature rich platform to provide a single solution for increased access and control of data. Apiture's solutions include competitive retail and commercial digital experiences across channels including online, mobile, and device. They currently serve hundreds of banks across the U.S..



ICBND would also like to introduce another new associate member:

Hays Companies.

Hays Companies will be partnered with the ND Banks Benefit Trust as the new Benefits Consultant and Broker as of June 1, 2021.

Hays Companies

1125 17th Street, Suite 1450
Denver, CO 80202

Website: www.hayscompanies.com

Contact: Justin Troupe, Senior Vice President

Email: jtroupe@hayscompanies.com

Phone: (720) 279-3400



Hays Companies is one of the fastest growing risk management, insurance and employee benefits advisors in the country.

Our associate members alphabetically:

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SHAZAM

STINSON

 **SUNTRUST**
ROBINSON HUMPHREY



CRYPTO CHRONICLES: BITCOIN 101 FOR COMMUNITY BANKERS

By Brian Laverdure



Pictured: Brian Laverdure,
Vice President Payments &
Technology for ICBA

The payments industry is abuzz with excitement as one topic continues capturing headlines, with profound implications for community banks: Bitcoin.

As the original digital currency, Bitcoin has steadily climbed from obscurity to reach a total market capitalization of over [\\$1 trillion](#). The lofty valuations, however, often come with precipitous declines—it is not uncommon for Bitcoin's value to rapidly plummet [in a matter of hours](#).

With digital currencies reshaping the U.S. payments system that community banks and their customers depend on, what exactly is Bitcoin and where did it come from?

Origins of Bitcoin

The story of Bitcoin started in the murky corners of the internet on [Nov. 1, 2008](#). On that date, a person or group called Satoshi Nakamoto uploaded the original white paper that laid out the vision for a ["purely peer-to-peer version of electronic cash"](#) that would permit people to send payments without using financial institutions as intermediaries.

This new form of digital money depends on cryptography to secure transactions—thus the word **cryptocurrency** was born.

Bitcoin launched on Jan. 3, 2009 when Nakamoto created the first transaction block, now known as the **genesis block**. The block contained a message reading "The Times 03/Jan/2009 Chancellor on brink of second bailout for banks" that both serves as a time stamp and a criticism of the traditional financial system and the Great Recession.

Shortly thereafter, the first transaction occurred on Jan. 12 when Nakamoto [sent](#) 10 bitcoin to Hal Finney as a test.

Nakamoto continued to support the development of Bitcoin until posting a [final entry](#) on the Bitcoin Forum on Dec. 12, 2010, and [final communications](#) to the crypto community in April 2011. Nakamoto, whose identity remains a mystery, has [estimated holdings](#) of 1.1 million bitcoin, which have never been spent or transferred.

How Does Bitcoin Work?

Unlike the electronic payments that bank customers initiate with ACH or cards, Bitcoin transactions do not flow over traditional payment rails or require any processing financial institutions to complete the transactions.

New Bitcoin are not created by any central bank. Instead, they are generated through a process called **mining**.

Bitcoin does not exist as a physical object. Images of golden coins stamped with various Bitcoin symbols are simply artistic representations to help viewers understand or visualize the abstract concept of cryptocurrency.

Miners are engaged in a 24/7 race to bundle unprocessed transactions into **blocks** to add to the public ledger of all Bitcoin transactions, known as the **blockchain**, to receive transaction fees and newly minted Bitcoin as compensation for their efforts to maintain the network. The network relies on miners to process and validate all pending transactions and, most important, prevent users from spending the same bitcoin twice.

Nakamoto devised a clever solution to achieve consensus across the decentralized network and ensure that transaction processing [requires enough resources](#) to disincentivize miners from confirming false records. Miners must successfully complete challenging **proof-of-work** calculations that consume tremendous amounts of electricity to sustain sufficient computing power.

The proof-of-work equations become increasingly difficult over time, necessitating more powerful computers and more electricity. Bitcoin's use of electricity is [now controversial](#), with many critics, including [Treasury Secretary Janet Yellen](#), calling it wasteful and harmful to the environment.

To initiate a Bitcoin transaction, an owner needs access to a Bitcoin address and a private key. The Bitcoin address, a hashed version of the **public key**, is like a bank account number that can be shared publicly. The **private key** is like a special password.

These are critical elements of a process called [public-key encryption](#) that cryptographically secures all transactions. All the "electronic coins" associated with a particular address are a "chain of digital signatures" because the number of bitcoins contained within any address always derives from the outputs of previous transactions.

A new transaction happens when the owner digitally signs a transaction message with their private key, which proves ownership of bitcoin associated with the address and secures the message before it is broadcast into the network for confirmation.

A private key should never be shared and should always be protected—losing a private key means losing access to bitcoin. Likewise, forfeiting one's keys to someone else risks surrendering control of one's bitcoin.

There are many stories of lost fortunes due to [forgotten passwords](#), [lost hard drives](#), or hackers obtaining private keys to [steal cryptocurrency](#). Researchers estimate that [20 percent](#) of all Bitcoin created to date may be permanently lost.

The Evolution of Bitcoin

Bitcoin has expanded beyond its mysterious origins to become a complex force for innovation in financial services that will ultimately have a dramatic impact on community bank operations.

There were an estimated [101 million](#) unique cryptoasset users as of the third quarter of 2020, with [4 in 10](#) planning to use cryptocurrency within the next year. Other announcements, such as [Coinbase's initial public offering](#) and [PayPal's expanded cryptocurrency services](#), signify that the digital currency industry is advancing toward a new level of adoption and acceptance.

However, important questions remain unresolved, including whether Bitcoin possesses the attributes to qualify as money or is instead a speculative store of value. Resolving this question directly affects the development of cryptocurrency policies and regulations.

Crypto Chronicles will examine this question more closely next month along with more on cryptocurrency's direct implications on community banks. Meanwhile, don't forget to [follow me on Twitter](#) for more news and perspective on cryptocurrency.

Brian Laverdure, AAP, is ICBA vice president of payments and technology policy.



OCC RECONSIDERING CRA FINAL RULE

ICBA expressed support for an [OCC announcement](#) that it will reconsider its Community Reinvestment Act rulemakings and information collection.

Announcement: The OCC said it will reconsider its June 2020 rule, will not object to institutions suspending its implementation, does not plan to finalize its December 2020 proposed rule on CRA evaluation benchmarks, and is discontinuing CRA information collection announced in December.

ICBA Position: In a [statement](#), ICBA noted it has [called on](#) the OCC to delay or withdraw its CRA rule so it can work with the FDIC and Federal Reserve on an interagency CRA rulemaking.

More: “Because CRA regulations and approaches are outdated and can serve as barriers to implementing the law’s mission, modernization should ultimately reflect banking industry changes, recognize the disproportionate reporting burden on community banks, and improve transparency,” ICBA President and CEO Rebeca Romero Rainey said.

NCUA CHAIRMAN SEEKS CUSO OVERSIGHT AUTHORITY

The head of the National Credit Union Administration was scheduled to testify May 19, 2021 on behalf of ICBA-supported legislation to expand oversight of third-party vendors, including credit union service organizations (CUSOs).

Testimony: In [testimony](#) for May 19th’s House Financial Services Committee oversight [hearing](#), NCUA Chairman Todd Harper asks Congress to consider draft legislation to grant it authority over these companies. As Harper notes, this lack of authority contrasts with the Federal Financial Institutions Examination Council.

Background: CUSOs are owned by credit unions but are not mutually owned, member owned, required to serve credit union members, or overseen by credit union laws and regulations. Instead, they’re privately owned and often for-profit businesses.

Support: ICBA supports expanded oversight of CUSOs and third-party vendors. The Financial Stability Oversight Council, Government Accountability Office, and NCUA Office of Inspector General also support granting the NCUA oversight authority.

Resource: ICBA continues offering a [customizable op-ed](#), [updated talking points](#), and a custom grassroots [message to Congress](#) urging a hearing on credit union acquisitions of community banks.

CUSTOM OP-ED COUNTERS CREDIT UNION-BANK ACQUISITIONS

ICBA continues to offer a [customizable op-ed](#) and [updated talking points](#) that community bankers can use to raise awareness of credit union acquisitions of community banks.

Resources: The resources—which are available on ICBA’s [Wake Up page](#)—cite the harmful impact of the acquisition trend on local customers and tax revenues.

More: ICBA and the Community Bankers Association of Georgia last week [urged the FDIC](#) to reject a proposed credit union-community bank merger that would roll back Community Reinvestment Act safeguards in affected communities and exacerbate branch consolidation.

Grassroots: Meanwhile, community bankers can use ICBA’s [Be Heard grassroots action center](#) to continue urging Congress to hold a hearing on credit unions acquiring community banks and to request a GAO study on credit unions and the NCUA.

FDIC REQUESTS COMMENTS ON DIGITAL ASSETS

The FDIC [requested comments](#) within 60 days about insured depository institutions’ current and potential digital asset activities.

Details: The agency said the request for information will help inform its understanding of industry and consumer interests in this area given that banks are increasingly exploring digital assets.

More: ICBA’s [Crypto Chronicles series](#) on its Main Street Matters blog offers community bank-focused cryptocurrency information and developments.

CFPB UPDATES TRID RULE FAQs

The Consumer Financial Protection Bureau issued additional [frequently asked questions](#) on its TILA-RESPA integrated disclosure rule. The FAQs address housing assistance loans and how the BUILD Act affects TRID rule requirements for certain housing assistance loans.

ICBA ISSUES CUSTOM OP-ED OPPOSING PUBLIC BANKING

ICBA released a [customizable op-ed](#) that community bankers can use to spread the word about the risks posed by proposals to establish taxpayer-funded public banks.

The Problem: As ICBA’s Aaron Stetter writes in a new [Main Street Matters post](#), public banking would displace community banks and shift risks to states and taxpayers.

Taking Action: ICBA’s [custom op-ed](#) encourages policymakers to instead support the 5,000 community banks already meeting the needs of consumers, small businesses, and agriculture borrowers.

More: Additional customizable media resources are available on ICBA’s [Tell Your Story](#) marketing and communications toolkit. [Download the op-ed](#).

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ATM THEFTS by Travelers

In addition to all of the everyday risks banks and credit unions need to guard against, the COVID-19 pandemic has resulted in a significant increase in the number of ATM thefts across the country. The spike hasn't been surprising due to a number of factors, but the costs and damage resulting from these attacks are often considerable. Fortunately, there are steps banks and credit unions can take to help prevent becoming a victim of ATM theft.



During challenging financial times when people are facing desperate situations, there is usually an uptick in bank robberies. There was an increase throughout the 2009 recession, for instance. With the pandemic in 2020, there was an increase in the U.S. unemployment rate, with more people out of work and ample time on their hands.

Because COVID limited the number of people permitted in indoor facilities – or prevented them from entering altogether – bank lobby access was impacted, forcing more customers to use the ATM, which is often outside or in an entryway. Since more of a bank's customers are not going into the lobby but instead are using the bank's ATM, more money is being placed in the machines to meet demand. Thieves were quick to catch on to this practice, and began targeting ATMs with more frequency. Often, a vehicle or piece of construction equipment is used to dislodge and remove the entire ATM.

"Smash-and-grab events have become quite common, and they can be rather costly because in addition to the money lost, there is often physical damage to the building," said Tracey Santor, Product Manager for Financial Institution Bonds at Travelers. "There are a number of steps banks should strongly consider taking to reduce this risk, including purchasing ATM insurance coverage."

Deterrents include:

- Installing concrete barriers or bollards around the ATM to make it more difficult for thieves to access the machine using a vehicle or machinery.
- Adding lighting and surveillance cameras.
- Placing dye packs and GPS devices inside an ATM so if the machine is jostled or removed, the packs explode and the location can be tracked.

Even though FI bond crime insurance coverage is required by regulators, ATM coverage is not mandatory, and it can be added to the bond and P&C policy as an endorsement, even if the machine is not located on the premises. Without it, an ATM theft wouldn't be a covered event. Insurance carriers such as Travelers have products and resources available so banks and credit unions have coverage when a crime occurs.

According to a recent article from *The Wall Street Journal*, the number of attempted ATM smash-and-grabs increased by 150% from 2019 to 2020. Now is the time to ensure your bank has done everything possible to protect against this type of incident. To learn more, have a conversation with your insurance broker or agent, or reach out to an insurance carrier.

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



CBIZ 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:

May

- Mental Health Month
- On the Menu: Kombucha
- Tips for Positive Self-Talk
- Parenting Corner: Building Self-Esteem in Teens

CBIZ Wellbeing Insights
May 2021

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



Congrats Eric

After 35 years of service to the state of North Dakota, Eric Hardmeyer is retiring as president/CEO of Bank of North Dakota on July 6, 2021.

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Self-care and Your Mental Health

More than half of adults in the United States will experience mental illness—which refers to a variety of conditions that affect one's mood, behavior, feelings or thinking—at some point in their life. Mental illnesses can occur occasionally, while others are chronic. Common mental illnesses include anxiety, depression, schizophrenia and bipolar disorder.

Mental Health Awareness Month, observed every May, is a time to raise awareness about mental health, break the stigma and support people with mental illness.

1 in 5 Americans experience mental illness each year.



Each condition has its own unique symptoms, but common signs of mental illness include the following:

- Feeling sad, irritable or angry for an extended time
- Feeling excessively paranoid, worried or anxious
- Experiencing extreme mood swings
- Avoiding friends and social activities
- Changing eating habits due to increased hunger or lack of appetite

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.

- Having trouble sleeping or making dramatic sleeping pattern changes

One or two of these symptoms alone can't predict a mental illness, but they may indicate a need for further evaluation.

Taking Care of Yourself

One way to improve your mental health is through self-care. Self-care looks different for every person since it involves doing things that you enjoy or need.

Here are some ideas for how to practice self-care:

- Live healthy by eating well, getting enough sleep and exercising regularly.
- Connect regularly with friends and family who encourage and support you.
- Pamper yourself by watching your favorite TV show, taking a bath, applying a face mask, getting a massage or reading a book.
- Find ways to relax, including meditating, practicing yoga, going on a nature walk or baking.

The goal is to try to do something you enjoy every day. If you have concerns about a loved one's or your mental health, contact a doctor or mental health professional.



Skin Cancer and You

One in 5 Americans will be diagnosed with skin cancer in their lifetime. That makes skin cancer the most common cancer in the United States. Fortunately, skin cancer is highly preventable by avoiding excessive sun exposure.

May is Skin Cancer Awareness Month, but sun protection is important year-round. Here are a few tips to protect yourself outdoors:

- Stay in the shade under an umbrella, tree or other shelter. Avoid the sun between 10 a.m. and 4 p.m., when the rays are the strongest.
- Wear dark-colored clothes made of tightly woven fabrics and a hat that shields your face, neck and ears.
- Wear sunglasses to protect your eyes and the skin around your eyes.
- Use sunscreen that is at least SPF 30, applying it all over your body and lips. Reapply at least every two hours—and after swimming or sweating.

Routinely inspect your skin for any spots or changes in color or appearance. If you have any concerns, see your doctor.

Sunscreen Label 101

Like other over-the-counter drugs, sunscreens follow regulated labeling guidelines. Here's how to decode your sunscreen label:

- **Broad-spectrum** protection works against both UVA (skin cancer and premature aging) and UVB (sunburn) rays.
- The sun protection factor (**SPF**) is the level of protection against harmful UVB rays.
- Check the **expiration date**. Sunscreens are usually good for two to three years.



Fast Food and Heart Health

Fast food is highly processed and contains unhealthy trans fats, especially when food items are fried in oil. Eating fried food may increase your risk for heart disease and stroke.

According to new research, people who ate the most fried food per week had a 28% higher risk of major cardiovascular events, compared with those who ate the least. Those people also had a 22% greater risk of heart disease—and a 37% elevated risk of heart failure.

Along with choosing baked or grilled items, consider the following heart-healthy alternatives to fried food:

- Skinless poultry and fish
- A variety of fruits and vegetables
- Low-fat dairy products
- Whole grains

Limit your daily intake of fast food, and talk to your doctor if you have questions.

Pasta Primavera



Makes: 3 servings

Ingredients

- 1 cup noodles (uncooked)
- 1 Tbsp. vegetable oil
- 2 cups mixed vegetables, such as kohlrabi, sugar snap peas, carrots or asparagus (chopped)
- 1 cup tomatoes (chopped)
- 1 Tbsp. margarine
- ¼ tsp. garlic powder
- ⅛ tsp. black pepper
- 3 Tbsp. Parmesan cheese

Preparations

- 1) Cook the noodles according to package directions.
- 2) While the noodles are cooking, heat oil in a skillet.
- 3) Add vegetables and saute until tender. Stir constantly.
- 4) Add tomatoes and saute 2 more minutes.
- 5) Add margarine and cooked noodles to the skillet, and toss with the vegetables.
- 6) Add seasonings and sprinkle with Parmesan cheese.

Nutritional Information

(per serving)

Total calories	336
Total fat	11 g
Protein	11 g
Sodium	147 mg
Carbohydrate	48 g
Dietary fiber	8 g
Saturated fat	2 g
Total sugars	6 g

Source: MyPlate



OUTREACH TO VULNERABLE POPULATIONS DURING THE COVID-19 PANDEMIC

By Andrew Saul, Commissioner, Social Security Administration

In April, over 1,500 people joined me on a national conference call to learn how their organizations can help the Social Security Administration assist our most vulnerable populations during COVID-19. Participants included representatives of the non-profit community, health care organizations, private industry, Federal, State, and local government, and Congress. The response was nothing short of extraordinary and serves as an example of the public service spirit that unites us all.

Now, more than ever, it is vital that we join together to serve our most vulnerable populations. People who struggle with low-income, limited English proficiency, homelessness, or with mental illness, have historically relied on meeting with us in person at our local offices to get the help they need. With our offices currently unable to accept walk-in visitors to protect both our beneficiaries and our work force during the pandemic, it is essential that we continue to engage with the public online, on the telephone, and by appointment for limited, critical situations.

To address the challenge of continuing to serve those who need us most, we've joined with external partners to launch a new national outreach campaign. The goal of the campaign is to connect eligible individuals to Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) benefits. The SSI and SSDI programs provide critical financial assistance, including life-saving access to healthcare and the Supplemental Nutrition Assistance Program in many cases.

Key components of our outreach campaign include:

- Working with community-based groups that can assist with taking applications for SSI and SSDI.
- Launching a national advertising campaign on TV, radio, and social media, with emphasis on children with disabilities.
- Adding a number of new online tools and informational pages, including:
 - Online resources for [People Helping Others](#) access our services.
 - Online [Outreach Materials for Vulnerable Populations](#) for partner groups to use.
 - Updated information for [Faith-Based and Community Groups](#), including a new toolkit and fact sheets about SSI and SSDI.

I want to thank the White House Office of Faith-Based and Neighborhood Partnerships for working with us and sharing our website and products with their national network of faith and community leaders.

I also want to thank members of the claimant advocacy community for their collaboration on this campaign. We will feature their perspectives on serving vulnerable populations on this blog site over the coming weeks.

Please be sure to [subscribe](#) to this blog so that you receive alerts whenever we publish new articles from our partners. We will also share the latest information about our national outreach campaign here.

ADVANCE DESIGNATION NOTICES

On March 14, 2020, Social Security Administration implemented **Advance Designation**, which allows capable adults and emancipated minor applicants and beneficiaries to preselect a potential representative payee to manage their future monthly benefits for them should the need arise. This includes Social Security retirement, disability, survivors, and Supplemental Security Income benefits.

As part of the *Strengthening Protections for Social Security Beneficiaries Act of 2018*, SSA is required to send an annual reminder notice to beneficiaries who chose to advance designate. The notice informs beneficiaries of the names and preferred order of the designee(s) they gave SSA, and provides the beneficiary with the opportunity to change their designees. On March 15, SSA mailed the first annual reminder notices to over 1.2 million beneficiaries who provided designees.

Setting up, changing, or removing Advance Designation is easy to do with a [my Social Security account](#). You don't need to contact Social Security if you use your account.

Advance Designation provides several important benefits for beneficiaries:

- More control over their financial future;
- Reduces instances of elder abuse; and
- Helps SSA find qualified representative payee candidates more quickly to ensure a beneficiary's monthly benefit is managed properly.

To learn more, visit SSA [frequently asked questions](#) on Advance Designation.

INTERVENTIONAL COOPERATIVE AGREEMENT PROGRAM (ICAP)

The Social Security Administration is happy to announce that they are accepting applications for the Interventional Cooperative Agreement Program (ICAP), an exciting new research opportunity!

ICAP allows us to enter into cooperative agreements with non-federal entities to conduct interventional research supporting our programs. Cooperative agreements are legal financial assistance instruments between a federal agency (in this case, SSA) and a non-federal entity when substantial involvement between the two entities is required. Interventional research, which ICAP funds, is used to evaluate the effectiveness of specific treatments or preventative measures, such as new service models or policy alternatives, to achieve specific outcomes. The research and interventions funded by ICAP will:

Continued on Page 21



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Continued from page 20

- Examine the structural barriers in the labor market that increase the likelihood of people receiving or applying for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), particularly for people of color or other underserved communities;
- Promote self-sufficiency by helping people enter, stay in, or return to the labor force, including children and youth;
- Coordinate planning between private and public agencies that administer social programs to improve the administration and effectiveness of the SSDI, SSI, and related programs;
- Assist claimants in underserved communities (individuals experiencing homelessness, individuals who are indigent, and others) apply for or appeal decisions for SSDI and SSI benefits; and
- Conduct outreach to children with disabilities who are potentially eligible to receive SSI.

To learn more about this competitive research funding opportunity, visit www.grants.gov, then select the "Search Grants" tab. After selecting the "Search Grants" tab, enter the opportunity number, ICAP-ICAP-21-001, under the "Basic Search Criteria" heading. If you have any questions, please email us at SSA.Demonstrations@ssa.gov.

LEARNING AGENDA INPUT REQUESTED

Social Security Administration is seeking your input on potential research topics for our Fiscal Years 2022-2026 Learning Agenda, an evidence-building plan specified in the Foundations for Evidence-Based Act of 2018. The Learning Agenda will identify priority questions relevant to agency programs, policies, and regulations, and it will describe the data and methods that we will use to develop the priority questions.

Priority questions cover a variety of topics and could include specific questions related to: service delivery methods; the way the agency communicates with beneficiaries, stakeholders, and the public; the way we administer our programs; changes to regulations, policies, and procedures; program stewardship; or other areas that you believe we should explore.

We also seek priority questions regarding how Social Security can address the [President's priorities](#), especially on racial equity and inequities in the economy. For more information, please review the [request for information \(RFI\) notice](#) published on April 20, 2021 and submit your suggestions using the submission instructions specified in the RFI. The RFI is open for comment until May 20, 2021; however, we encourage early submissions.

We value your input on potential topics for our Fiscal Years 2022-2026 Learning Agenda. Our goal is to seek input from groups representing all demographics, so we encourage you to share this information with your members, colleagues, affiliates, and other interested parties.

Social Security Administration released an annual list of the **most popular baby names**, based on Social Security number applications received in 2020.

Olivia and Liam are once again America's most popular baby names. Parents continued to select familiar names for both girls - Olivia, Emma, and Ava - and boys - Liam, Noah, and Oliver - for the second year in a row. To see the full list of 2020's top baby names, and to see where your name ranks, go to Social Security's website, www.ssa.gov/babynames.



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Embrace new distribution channels; expand your reach

Third-party platforms help sellers expand their markets by exposing them to consumers that they would otherwise be unable to access. Community financial institutions can leverage the digital prowess of platform companies to attract and onboard new customers, and then serve these new customers with the superior customer service that they uniquely offer.

By **Chris Cox**, Chief Operations Officer at [Apiture](#)

APITURE



Pictured: Chris Cox, Chief Operations Officer, Apiture

Businesses of all types use third-party platforms to enable discovery and distribution of their products. Small businesses use platforms like Amazon and eBay to source customers and sell their products. App developers use the Google and Apple app stores to promote and distribute their apps. Restaurants utilize DoorDash and Uber Eats to [attract customers](#) and deliver their food. Artists use Spotify and Apple Music to promote and enable streaming of their music.

In all of these examples, third-party platforms help sellers expand their markets by exposing them to a larger group of consumers than they would otherwise be able to access. These platforms support sellers in three ways:

1. Enabling discovery of seller products;
2. Enabling distribution of seller products; and
3. Attaching platform-specific value-add services to seller products.

Enabling discovery of seller products

Community banks should be looking for similar opportunities to take advantage of non-bank platforms to expand their reach. The promise is that community banks can leverage the digital prowess of platform companies to attract and onboard new customers. Then, once onboarded, serve these new customers with the superior [customer service](#) that community banks and credit unions can uniquely offer. This hybrid model gives community banks a powerful competitive response to big box banks who can invest significantly in technology, but can't provide hands-on, local – or regional – focused relationship management and customer service. By participating in current and future bank-focused platforms, community banks can reduce technology spend and focus on what they do best, namely building customer relationships.

Platforms supporting payment products, loan products, and deposit products exist today and will continue to evolve. Embracing the potential of these platforms requires banks to have technology that enables internal bank processes to mesh with the customer-facing experiences that third-party platforms expose. It also requires bank executives to change the way they think about bank products and customer relationships.

Enabling distribution of seller products

[Mobile payment](#) apps are the most visible examples of third-party platforms that community banks can use. Examples include Apple Pay, Google Pay, and PayPal. These platforms provide a new distribution channel for bank-issued credit and debit cards, making them available on a mobile device for in-app, e-commerce, and physical point-of-sale purchases. They also expand the utility of card products with [app-provided services](#) like enhanced transaction security and electronic receipts. Community banks and credit unions looking to maximize interchange revenue need to ensure their cards can be used in these apps as e-commerce and in-app payment volume continues to grow. Typically, a financial institution's card processor can do all of the work required to make the financial institution's card available in third-party mobile payment apps. While current payment apps do not necessarily enable users to create new bank relationships, future apps may see the facilitation of card application and account opening processes within the app user experience.

Third-party platforms that support loan products are relatively mature and available. Examples include LendingTree, Credible, or even car dealer management systems that tie in bank financing for auto loans. These platforms allow consumers to create new relationships and open loans. Typically, only loan products that rely on standardized underwriting rules and readily available consumer data fit these third-party platforms. More complex small business loans, which are the sweet spot for community banks, are not readily supported on the prevalent loan distribution platforms in market today. But they will be supported eventually as technology evolves to enable intelligent, automated credit decisioning and application of underwriting rules.

Deposit Partners and Platforms

Third-party platforms that support deposit products are less mature than payment and loan platforms but may represent the biggest future opportunity for community banks. Bankrate.com and NerdWallet are examples of current deposit product-centric platforms. They build awareness for deposit products by allowing consumers to search across banks for the most attractive offerings. But they don't allow consumers to open new accounts or otherwise access bank services. In other words, they cover the marketing aspect, but not the distribution aspect, of a modern digital distribution platform. This gap can be addressed with the application of bank-owned digital account opening solutions.

Sourcing low-cost deposits through third-party platforms could become one of the most effective enablers of a community bank's growth strategy. Acquiring homegrown deposits through branches is comfortable, but expensive and constrained by geography. Buying deposits from placement firms is quick, but costly. Tying together third-party distribution platforms with modern digital deposit account opening solutions creates a new, attractive path to deposit growth for community banks. The promise is that community bankers can focus on growing business loan portfolios in local markets and let technology drive deposit growth. And, community bankers can focus on growing business with newly acquired deposit accountholders via personal relationships and exceptional customer service. This will become mainstream as banks adopt the necessary enabling technology and explore new partnership models, especially with FinTechs.

Attaching platform-specific value-add services to seller products

Different types of deposit product-centric platforms will emerge. Some will be national in scope and geared toward the general consumer (think FinTech looking to offer new capabilities that require an underlying deposit account). Some will be national in scope but geared toward a specific consumer segment (think wedding planning or college saving solutions). Some will be local in scope and geared toward small businesses (think practice management software or POS systems). The key is to identify use cases where there is an intersection between activity on a platform and the need for a new deposit product.

Requirements of a third-party distribution

In all of the cases described above, community bank and credit union participation in third-party distribution platforms requires the following:


- An API-based digital account opening solution; APIs are necessary to allow account opening processes to fit into the


Continued on page 25



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platform provider's user experience; The solution needs to be flexible enough to accommodate financial institution-specific compliance-related workflows.

- System architecture that ensures new customers and accounts created via third-party platforms are propagated to all relevant internal bank systems, including the core, the servicing platform (digital banking platform), the customer relationship management (CRM) system, and any [fraud monitoring systems](#); This can be simplified by ensuring the digital account opening solution interacts properly with the financial institution's existing core.
- A partner who can help identify and facilitate partnerships with relevant third-party platform providers.
- A compliance team that is willing to work with the business to ensure that new partnerships and supporting technology are developed in a way that does not introduce unacceptable financial or [compliance risk](#).

Community banks and credit unions, of course, need to consider if deposit accounts sourced through third-party platforms are classified as brokered deposits. Proposed FDIC changes to brokered deposit rules may ease concerns here, especially if banks structure partnerships with platform providers such that the bank creates and maintains a direct relationship with the new deposit account holder. The ABA, among others, has suggested in formal comments to the FDIC that rule changes could go even further to facilitate more modern methods of deposit gathering.

Transitioning From In-house to Partnership

Beyond regulatory concerns, community financial institution executives need to acknowledge and embrace the idea that technology-driven customer acquisition requires a new mindset. Community banks and credit unions historically own and operate their own end-to-end distribution channels. Consumers today acquire deposit accounts through channels that are fully controlled by the bank or credit union, traditionally the branch. Only in recent years have financial institutions opened up to the idea that new accounts can be opened through digital channels, with no requirement for in-person interaction between the customer and the banker. But even new digital account opening solutions are typically contained within bank-owned digital channels (i.e. the bank's own website). Opening up to third-party platforms means that other companies will control the initial experience the consumer has with the financial institution. This doesn't mean the bank can stop providing great products or great service once the [customer relationship](#) is established. The bank must continue to have its own great servicing experience (online and mobile banking). But it is just as important to have the technology that allows bank services to fit into a user experience that is created by a different company. This is the future.

Modern digital banking providers are a good place to start looking for support. Digital banking is the solution layer that sits between the bank or credit union's internal systems & processes and its customers. Digital banking providers have already done all of the connectivity work required to create a holistic banking experience for customers, [tying together core](#), bill pay, card payments, statements, fraud management and financial management solutions. But, not all digital banking solutions can be easily extended into third-party user interfaces. Digital banking and "presentation layer" have become synonymous over the years, because of the architectural generation when solutions were first created. But this is changing. Well-architected modern digital banking solutions can point at any presentation layer, including those provided by a third party. This is done through APIs. The solution has to be architected such that business logic (rules that define what a customer can do online or in mobile) is separated from the presentation layer (website or [mobile app](#)).

The Ecosystem Approach

Technology architecture, however, should not be the only consideration when choosing a partner who can help the bank engage with platform providers. A community bank needs a partner with the sophistication and industry connectivity to help broker relationships with relevant platform partners. Bank execs should look for partners who are already part of platform ecosystems, and push them to help the bank navigate.

Like it or not, deposit and loan products are commodities. Which means they have only a limited number of differentiating attributes that consumers care about: maybe only interest rate and associated fees. Community banks and credit unions can add a layer of differentiation via great customer service (in-person and digital). All of these factors will continue to be important, but the next frontier that will differentiate growth banks from non-growth banks is discovery and onboarding. How does a potential "digital native" customer find the bank and start a [business relationship](#)? Third-party distribution platforms are part of the answer.

Platform banking is the future, and those community banks and credit unions who embrace this future earlier stand the best chance of growing, or indeed surviving, as the next generation of bank customers emerges.

[Chris Cox](#) is the Chief Operating Officer at Apiture and oversees all aspects of business operations. Chris has more than 20 years of experience in banking, payments, mobile commerce, product innovation, and technology strategy.

[Apiture](#) is a digital banking provider with a vision to create a better digital experience solution for financial institutions of all sizes. They currently serve hundreds of banks and credit unions across the US.

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COMMISSION APPROVES UPDATED FIRSTHOME PROGRAM LIMITS

The North Dakota Industrial Commission has approved updated eligibility limits for government programs that help North Dakota residents, typically first-time buyers, purchase a home. Administered by North Dakota Housing Finance Agency (NDHFA), the programs provide income-qualified households with low-cost financing, and down payment and closing cost assistance.

“North Dakota Housing Finance Agency has helped more than 48,000 individuals and families achieve homeownership,” said members of the Commission in a joint statement. “The programs and support the agency provides makes homeownership possible for more individuals and families, and it benefits North Dakota by helping those households become more invested in their community.” The Industrial Commission, consisting of Gov. Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency.

Through NDHFA’s FirstHome™ program, low- to moderate-income buyers who have not owned a home over the last three years can receive purchase assistance. The agency’s HomeAccess program provides single parents, veterans, and families with disabled or elderly household members who may have previously owned a home with the same assistance.

The Commission set the programs’ acquisition cost limits at \$311,979 for a single-family home and set the maximum income limits at \$90,100 to \$117,530. The Commission approved higher acquisition cost limits for existing two- to four-unit properties. The income limits vary depending on household size and the county in which a financed home is purchased.

The Internal Revenue Service regulates the income and acquisition cost limits.

“In 2020, record low interest rates resulted in lower payments, which allowed lower-income households to enter the market,” said Dave Flohr, NDHFA executive director. “Across the state, 1,246 households used the agency’s FirstHome Program, 87 percent with some form of down payment and closing cost assistance.”

The average FirstHome loan purchased by NDHFA in 2020 was just over \$178,000 and the average borrower’s household income was \$59,434.

Private-sector lenders originate loans on NDHFA’s behalf and sell them to the agency when they are closed. Parties interested in learning more about the assistance available will find information online at www.ndhfa.org or by contacting one of the agency’s participating lenders.

NDHFA is a self-supporting state agency dedicated to making housing affordable for all North Dakotans.



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How Will Digital Lending Benefit Your Bank?

by Simon M. Fisher

Digital banking trends have accelerated as a result of the pandemic, and many institutions have pivoted toward digital transformation. But in the [digital lending](#) space, slow-moving institutions still face a disadvantage.

The economic slowdown and obstacles to in-person channels have changed lending demands. These trends, along with intensified competition and high borrower expectations, make loan origination an essential component of your digital banking strategy.

Before the COVID-19 pandemic, CSI conducted a digital lending trends survey of 107 banks. Of the respondents, around 58% prioritized digital lending to increase market share. Further, CSI's [2021 Banking Priorities Executive Report](#) revealed 43% of bankers surveyed planned to prioritize digital lending when asked which technologies they would use to expand their geographic footprint and customer relationships. Though many banks have expedited their digital strategy over the past year, adoption of digital lending has yet to meet the increased rate of demand.

The pandemic has driven customers to rely on digital channels instead of visiting branches, which has leveled the playing field between banks and non-bank lenders. As customers weigh their lending options, a seamless experience is a determining factor in their decision. Many banks have traditionally cultivated customer relationships in branch, but with the prevalence of digital, your bank must now ensure a superior digital lending experience to acquire and retain customers.

Setting aside recent events, it's wise to broaden lending capabilities. Outdated technology and inefficient processes hamstringing your institution against a shifting economy. And a lackluster or incomplete digital experience may drive customers elsewhere.

Exploring the Benefits of Digital Lending

Lending digitalization does more than aid loan processing. According to a recent AITE Matrix Report, digital loan management software supports your bank's growth by providing the following benefits:

- **Improved User Experience:** A variety of companies—including non-bank lenders—vie for your customers, and brick and mortar banking isn't for everyone. A configurable lending platform integrated into your existing digital solution empowers customers to apply for needed funds without visiting a branch or turning to another provider.

In addition, omnichannel delivery synchronizes online and offline channels, allowing customers to receive lending services from whichever device they choose. Digital lending also enhances the back-end experience, improving lender responsiveness. Creating and distributing a loan or transferring information to the core system no longer requires navigating disparate programs.
- **Efficiency Gains:** Digital lending [streamlines the lending process and lending compliance](#) while also providing quick resolutions to requests. And like many aspects of digital banking, automating the process saves time and money.
- **Business Intelligence and Analytics:** While big banks have leveraged data to gain market share, many community banks have fallen behind. As customer acquisition costs continue to rise, your institution must drive traffic via digital channels. A robust solution with exceptional [intelligence and analytics](#) opens opportunities to increase market share and cross-sell to current customers.

Besides marketing and strategic planning, you can use dynamic intelligence dashboards to reverse engineer the digital lending process. In doing so, you can quickly determine whether you can refinance a loan to save a customer money in record time.

- **Credit Risk Management:** With digital lending, you can immediately feed data from a credit report into the loan origination system and assess the five Cs of credit for your customers. This feature facilitates quicker turnaround and more confident decision making.

While matrix-based lending scores may cause concern about overlooking loans or denying important customers, most [digital lending solutions](#) allow institutions to set the decisioning parameters. This allows obvious approvals or denials to process immediately, while others route to you for review.
- **Regulatory Compliance:** Digital lending makes data accessible, rendering manual searches for documentation unnecessary and decreasing the risk of human error. To strengthen your compliance further, digital lending platforms provide a complete audit trail for regulatory review, and automation creates a more consistent compliance environment.

Automation Doesn't Have to Mean Automated Decisioning

Your bank sets itself apart through its personal connection with customers. And because you value those relationships, digital lending may seem like you're sacrificing that human connection. But your bank can find a balance by embracing the right level of automation for your institution and using these tools to inform decisioning. Digital lending automates tasks that were once manual but should not be mistaken for automating the decisioning process.

However, in some circumstances, automating decisions can yield favorable results. For instance, if your institution has a conservative lending policy, a properly configured digital lending system maintains tight controls and ensures nothing slips through the cracks. Similarly, if your institution is an early adopter of or is highly specialized in a particular type of credit, automation will drastically streamline the process.

Reinventing the Loan Origination Process

Institutions that wish to stay relevant must embrace digital technologies. Digital lending adoption does present some challenges, including upfront costs and vendor management. But you can offset these concerns by embracing automated loan origination tools along with the right digital lending strategy for your bank, allowing you to provide your customers with the service they need while improving your own processes.

Learn more about simplifying digital lending for your bank by watching [CSI's on-demand webinar](#).



Pictured: Simon Fisher is product manager, CSI Banking Solutions.

Simon Fisher is product manager, CSI Banking Solutions.

OFFICE OF ATTORNEY GENERAL

\$3 MILLION DOLLAR MEGA MILLIONS TICKET SOLD IN FARGO

A Mega Millions ticket purchased in North Dakota for the draw on March 30, 2021, matched all five white balls, making it worth \$1 million and because the Lottery player had added the Megaplier feature for one dollar more, the prize tripled, making the winning ticket worth \$3 million. The winning numbers were 11, 37, 47, 53, 56 and the Mega Ball was 15. The Megaplier multiplier was 3. The North Dakota Mega Millions player from Fargo was quick to claim the \$3,000,000 Mega Millions prize and cannot believe this dream came true and is still letting it sink in. The winner plans to invest the prize winnings.

The lucky ticket was sold at Casey's General Store, 3545 25th Street South, in Fargo. The Casey's General Store location will receive a \$5,000 bonus for selling the winning Mega Millions ticket and an additional \$5,000 because the ticket included the Megaplier feature, for a total of \$10,000.

This ties the record for the largest prize won in North Dakota Lottery history. The previous record prize was a \$3 million Mega Millions with Megaplier ticket purchased in Williston for the May 17, 2016 draw.

"We are extremely excited to have another big winner in North Dakota. In just over two months we've had a \$1 million winner, a \$25,000 a year for life winner and now this \$3 million winner in North Dakota. If you have the winning ticket, the first thing you should do is sign the back of the ticket," said Randy Miller, director of the North Dakota Lottery.

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.

NORTH DAKOTA PEACE OFFICER MEMORIAL SERVICE WAS HELD MAY 13, 2021

The week of May 10th, 2021, was designated National Police Week and North Dakota's sixty-five fallen peace officers will be remembered and honored during public events in local communities across the state, and at the state capitol in Bismarck.

After dusk May 12th, the State Capitol building windows on two floors were lit to display a 'Thin Blue Line,' in a show of support and respect for all law enforcement, past and present.

Then on Thursday, May 13, 2021, the annual Law Enforcement Memorial Service was held on the Capitol grounds, beginning at 1:30 pm. Attorney General Wayne Stenehjem and Chief Mark Nelson of the Grand Forks Police Department spoke at the Memorial Service. Agent Phil Pfennig, President of the North Dakota Peace Officers Association, served as the Master of Ceremonies, and Captain Mickey Harmon of the Cass County Sheriff's Department played the bagpipes. Chaplains from the Crisis Care Chaplaincy had officiated and read the Roll Call of fallen officers, supported by the Peace Officers Honor Guard.

The public was invited to attend the Memorial Service. Thursday night after the Memorial Service, the Capitol building's Thin Blue Line light display continued to shine for a second night in honor of the state's fallen officers.

COURT ALLOWS DAKOTA ACCESS PIPELINE TO CONTINUE TO OPERATE

North Dakota Attorney General Wayne Stenehjem welcomed Judge Boasberg's Order today denying the effort to shut down the Dakota Access Pipeline from continuing to operate pending completion of a court-ordered Environmental Impact Statement on a short portion of the pipeline where it crosses under the Missouri River. "I applaud the Court's determination not halt the pipeline, and remain confident that the final environmental analysis will again show the pipeline is an exceedingly safe way to transport oil from North Dakota to refineries, just as it has been doing for almost four years," Stenehjem said.

"I trust that the updated information North Dakota recently provided the Court, as well as a separate letter from the Three Affiliated Tribes, were important considerations in the Court's decision, and look forward to conferring with the Corps as this matter proceeds," he added.



Time to 'get back into the saddle' and join us for the 2021 53rd ICBND Annual Convention scheduled for August 16-18, 2021 at the Ramkota Hotel and Conference Center, Bismarck, ND.

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IRS ISSUES GUIDANCE ON TAXABILITY OF DEPENDENT CARE ASSISTANCE PROGRAMS FOR 2021, 2022

The Internal Revenue Service on May 10, 2021 issued guidance on the taxability of dependent care assistance programs for 2021 and 2022, clarifying that amounts attributable to carryovers or an extended period for incurring claims generally are not taxable. The guidance also illustrates the interaction of this standard with the one-year increase in the exclusion for employer-provided dependent care benefits from \$5,000 to \$10,500 for the 2021 taxable year under the American Rescue Plan Act.

Because of the pandemic, many people were unable to use the money they set aside in their dependent care assistance programs in 2020 and 2021. Generally, under these plans, an employer allows its employees to set aside a certain amount of pre-tax wages to pay for dependent care expenses. The employee's expenses are then reimbursed from the dependent care assistance program.

Carryovers of unused dependent care assistance program amounts generally are not permitted (although a 2½ month grace period is allowed). However, recent coronavirus-related legislation (the Taxpayer Certainty and Disaster Tax Relief Act of 2020) allowed employers to amend their plans to permit the carryover of unused dependent care assistance program amounts to plan years ending in 2021 and 2022, or to extend the permissible period for incurring claims to plan years over the same period.

May 10th's [Notice 2021-26](#) clarifies for taxpayers that if these dependent care benefits would have been excluded from income if used during taxable year 2020 (or 2021, if applicable), these benefits will remain excludible from gross income and are not considered wages of the employee for 2021 and 2022.

[Notice 2021-15](#), issued in February 2021, states that if an employer adopted a carryover or extended period for incurring claims, the annual limits for dependent care assistance program amounts apply to amounts contributed, not to amounts reimbursed or available for reimbursement in a particular plan or calendar year. Therefore, participants in dependent care assistance programs may continue to contribute the maximum amount to their plans for 2021 and 2022.

For more on [coronavirus-related tax relief](#), see IRS.gov.

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IRS BEGINS CORRECTING TAX RETURNS FOR UNEMPLOYMENT COMPENSATION INCOME EXCLUSION; PERIODIC PAYMENTS TO BE MADE MAY THROUGH SUMMER

The Internal Revenue Service will begin issuing refunds this week to eligible taxpayers who paid taxes on 2020 unemployment compensation that the recently-enacted American Rescue Plan later excluded from taxable income.

The IRS identified over 10 million taxpayers who filed their tax returns prior to the American Rescue Plan of 2021 becoming law in March and is reviewing those tax returns to determine the correct taxable amount of unemployment compensation and tax. This could result in a refund, a reduced balance due or no change to tax (no refund due nor amount owed).

These corrections are being made automatically in a phased approach, easing the burden on taxpayers. The first phase is underway and includes the simplest returns. The next phase will include the more complex tax returns which the IRS anticipates will take through the end of summer to review and correct.

The first phase of adjustments is being made for single taxpayers who had the simplest tax returns, such as those filed by taxpayers who did not claim children or any refundable tax credits.

The IRS will issue refunds resulting from this effort by direct deposit for taxpayers who provided bank account information on their 2020 tax return. If valid bank account information is not available, the refund will be mailed as a paper check to the address of record. The IRS will continue to send refunds until all identified tax returns have been reviewed and adjusted.

These refunds are subject to normal offset rules, such as past-due federal tax, state income tax, state unemployment compensation debts, child support, spousal support or certain federal nontax debts (i.e., student loans). The IRS will send a separate notice to the taxpayer if the refund is offset to pay unpaid debts.

The IRS will send taxpayers a notice explaining the corrections, which they should expect within thirty days of when the correction is made. Taxpayers should keep any notices they receive for their records. Taxpayers should review their return after receiving their IRS notice (s).

Correction to any Earned Income Tax Credit (EITC) without qualifying children and the Recovery Rebate Credit are being made automatically as part of this process. However, some taxpayers may be eligible for certain income-based tax credits not claimed on their original return, such as the EITC for their qualifying children. If so, they should file an amended tax return if the revised adjusted gross income amount makes them eligible for additional benefits.

More complex corrections will begin upon the completion of the first phase and involves couples filing as married filing jointly.

Unemployment compensation is taxable income. The American Rescue Plan excludes \$10,200 in 2020 unemployment compensation from income used to calculate the amount of taxes owed. The \$10,200 per person exclusion applies to taxpayers, single or married filing jointly, with modified adjusted gross income of less than \$150,000. The \$10,200 is the amount of income exclusion, not the amount of the refund. Refund amounts will vary and not all adjustments will result in a refund.

The legislation also suspends the requirement to repay excess advance payments of the Premium Tax Credit (excess APTC). If a taxpayer paid an excess APTC repayment amount when they filed their 2020 return, the IRS is also refunding this amount automatically. If the IRS corrects the taxpayer's account to reflect the unemployment income exclusion, the excess APTC amount that the taxpayer paid will be included in that adjustment. The IRS is also adjusting accounts for those who repaid excess APTC but did not report unemployment compensation on their 2020 tax return.

Taxpayers who have not yet filed a tax return should follow the guidance for Forms 1040 and 1040-SR, which details how to exclude unemployment compensation.

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HOW COMMUNITY BANKS CAN PREPARE FOR CECL CHANGES

PROVIDED BY BANKERS HEALTHCARE GROUP



The FASB's new credit loss model is one of the most significant accounting changes in recent history. The time to act is now—here's how you can prepare and comply.

In June 2016, the Financial Accounting Standards Board (FASB) issued a new expected credit loss accounting standard, which introduced an updated method for estimating allowances for credit losses. This is referred to as the Current Expected Credit Losses methodology (CECL) and applies to all banks, savings associations, credit unions, and holding companies.

If your institution has not yet adopted CECL, now is the time to refresh yourself on the key changes and—most importantly—to start planning.

What is CECL?

The impairment model introduced by the CECL standard is based on expected losses rather than incurred losses. With that, an entity recognizes its estimate of lifetime expected credit losses as an allowance. CECL also strives to reduce complexity by decreasing the amount of credit loss models available to account for debt instruments.

This change was under discussion for many years prior to its issuance, with the impacts of the global economic crisis highlighting the shortcomings of the Allowance for Loan and Lease Losses (ALLL) framework. FASB concluded that the ALLL approach delayed the recognition of credit losses on loans and resulted in loan loss allowances that were insufficient.

“There are a lot of decisions that need to be made. By starting as early as you can, you avoid any roadblocks in getting CECL implemented by the deadline.” – Brian Lewis, RMSG Senior Risk Advisor

Differences between the previous and the new standards:

How will CECL impact my institution?

Adoption of the new standard will influence internal controls and information likely not previously integrated into financial reporting efforts. In other words, the scope of CECL is far-reaching—spanning corporate governance, modeling, credit analysis, technology, and others. Additionally, CECL affects all entities holding loans, debt securities, trade receivables, and off-balance-sheet credit exposures. In short: it will have significant implications for operations at most financial institutions.

How to proceed toward CECL transition

The time to get started—if you haven't already—is now. This is a significant change with extensive effects and potential risks. Careful—and early—planning is key. Here are 9 key steps institutions can take to take to achieve CECL compliance:

1. Identify functional areas (such as lending, credit review, audit, management, and board) that need to participate in the transition project/ implementation and ensure these areas are familiar with the new standard
2. Determine your effective date and whether to early adopt
3. Make a project plan and timeline
4. Discuss the plan and progress with all stakeholders as well as your regulator
5. Determine the ACL estimation method/methods to be used
6. Identify available data and any other data that may be needed
7. Identify potential system changes
8. Evaluate and plan for the potential impact on regulatory capital
9. Have a clear, well-understood process

Finally, it's necessary to take a holistic view to ensure a smooth transition, including:

- Build in testing for data integrity and method estimation validation
- Update other bank policies and reports so they are consistent with processes
- Consider running parallel with the ALLL to evaluate risks
- Back-test as part of supporting modifications and improvements

What are the implementation timelines?

This standard was effective for many institutions by December 2019, and all others will need to comply by March 2023. These dates are based on the Public Business Entity (PBE) status for institutions. Early adoption was allowed for any institution after December 2018.

How can RMSG help?

[Risk Management Solutions Group \(RMSG\)](#) offers a comprehensive suite of regulatory and compliance services for community and midsize banks. Customized to your unique business needs, our consulting services are delivered by experienced subject matter professionals—all at an accessible price.

- When it comes to CECL, it's important to start planning now to ensure you meet deadlines and minimize risk. We can help you with:
 - Understanding the requirement and how your community or midsize bank can achieve compliance
 - Consideration around various CECL methodologies and which may best apply to your organization
 - Reviewing your processes to make sure they are sustainable, manageable, and consistently applied—now and into the future.

Previous	New
Loans/leases (could be other valuation reserves)	All debt instruments carried at amortized cost (not those at fair value like AFS securities)
Does not apply to HTM investments	Applies to HTM investments
Threshold = probable loss	Threshold = expected loss
Reporting period focused (“incurred”)	Reporting period + forecast (“life of the asset”)
Individual assets (specific reserves) + pools at historical loss	Pools of assets with similar risk characteristics + historical loss adjusted for reasonable/ supportable forecast period
Quantitative (data driven) and qualitative (Q-factors)	Shifts focus to qualitative (adjustments based on reasonable forecasts) + quantitative

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Farmers & Merchants State Bank

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NORTH DAKOTA STATE CAPITOL TOURS RESUME

The Office of Management and Budget (OMB) announced on May 27, 2021 that tours of the North Dakota State Capitol will resume on Tuesday, June 1, 2021.

"We are excited to resume tours of the North Dakota State Capitol, and to reopen the 18th floor to the public," OMB Director Joe Morrisette said. "Tours of the Capitol have been suspended for over a year due to the COVID-19 pandemic. As we resume normal activities, we are anxious to again offer this service to the public. We know it is appreciated by visitors to the Capitol at all times of the year, but especially during the summer travel season."

Morrisette added that the decision was made to suspend tours of the North Dakota State Capitol out of an abundance of caution in March 2020, and he extended his gratitude for the public's patience and support during that time.

Tours will be conducted Monday through Friday, on the hour from 9 – 11 a.m. and 1 – 3 p.m. Entities wishing to request group tours may fill out the tour request form on [OMB's website](#). Tours will not be conducted on the weekends as the Capitol is closed on Saturdays and Sundays.

It is still recommended that citizens entering the Capitol comply with the following:

- Wear face coverings if they are not fully vaccinated per Centers for Disease Control (CDC) [guidance](#).
- Screen for their COVID-19 risk via kiosk at the main entrance.
- Sanitize their hands frequently during their visit using the sanitization stations throughout the building.

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

ICBND Educational Opportunities

2021 ICBND WOMEN IN COMMUNITY BANKING SUMMIT

The **2021 ICBND Women in Community Banking Summit** was held on May 8-9, 2021, and was one for the record books! After the 2020 event was cancelled due to Covid-19, attendees were more than excited to spend time together in person.

Attendees began the session with a fun evening social with a wood sign painting event led by Melissa from Shenanigans. The following day we had an outstanding lineup of speakers. **Jennifer Guthmiller** and **Aparna Subramanian**, with Dakota Carrier Network (DCN), started off the summit by educating attendees on the functions of DCN, and the importance of data security. **Kim Becking** instructed us how to resign as general manager of the universe, and shared five keys to finding balance, reducing stress and avoiding burnout in the midst of the chaos. **Liz Uram** had an interactive session that taught us how to communicate like a boss, and we finished off the day with award winning author and former television personality, **Roxane Battle**. Roxane reminded attendees of the importance of finding joy in the journey, and how to embrace change.

Sponsors of the event included: DCN, Bell Bank and the North Dakota Women's Business Center.

The ICBND Women in Community Banking Summit is an annual event, so if you missed it this year, be sure to watch for the 2022 summit and join us next year!



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

Looking Ahead:

September 8-9, 2021—David Osburn Session

September 15, 2021—Associate Member Showcase

September 21-22, 2021—Community Bankers for Compliance

October 20, 2021—Emerging Leaders Development Program, Fall Session-Williston

December 8, 2021—Associate Member Showcase

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For more information, please contact
Jessie at Independent Community
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ICBND School of Agricultural Lending June 14 - 18, 2021 National Energy Center of Excellence Bismarck, ND

Sponsored in part by:



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.

Space is limited but spots are still available—Register TODAY!

For sessions [Course Schedule](#)

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

FIRST INTERNATIONAL BANK & TRUST



First International Bank & Trust (FIBT) is proud to announce the promotion of **Brock DesLauriers** to senior vice president. Brock started working at FIBT in May of 2005 while attending college. He has held numerous positions such as teller, credit analyst, personal banker, mortgage loan officer, and commercial loan officer. He most recently was vice president and is also the Minot North Hill manager.



First International Bank & Trust (FIBT) wants to congratulate **Mandi Zavafney** on her recent promotion to executive assistant. Mandi started her employment with FIBT as a personal banker in September 2018. Her previous positions at the bank include mortgage post closer and mortgage closer.

UNITED COMMUNITY BANK

United Community Bank (UCB) is pleased to announce the promotion of **Kelly Perrin** to president of the Minot location. Perrin, who currently operates within UCB as chief financial officer, has been employed within the bank for eight years. During this time, Perrin has provided supervision and management in the areas of credit risk, the ALCO committee (asset-liability), UCB's investment portfolio and serves as a director on the UCB Board where he provides a fresh perspective to the management and strategic planning of United Community Bank.



AMERICAN BANK CENTER



American Bank Center is proud to announce that **Derek Binstock** has earned his certified investment management analyst® (CIMA®) certification. This program is designed to help investment consultants, analysts and financial advisors upgrade their understanding of investment management and portfolio construction to provide a wider channel of expertise to clients. With this certification Binstock has been promoted to investment officer with American Trust Center. He has been with American since 2018.

Klint Sickler of **American Insurance Center**, Dickinson, N.D. has achieved the *On Your Side*® master farm certification designation from Nationwide, the #1 farm insurer in the U.S.. Farmers and ranchers can depend on a



master farm certified agent to have an in-depth understanding of their farming operations, provide detailed risk assessments, educate them about exposures, match coverages to meet their needs, and provide professional, knowledgeable service. The master farm certified designation is also

intended to help farmers and ranchers recognize agents who have made a continuing commitment to understanding the complex risks faced by the agriculture industry. Only agents who successfully complete the program will be awarded the designation, and agents must uphold service commitments to retain their master certification.



Megan Maxon joined **American Bank Center** in 2020 and has recently been promoted to mortgage banking officer. She finds the best loan products for home, land or investment property purchases. She can also assist with refinancing for better rates on existing

home mortgages.

BELL BANK



Carrie Nett has been promoted to senior vice president/facilities manager at **Bell Bank**, located at 320 32nd Avenue West in West Fargo. Nett oversees the procurement, planning, maintenance and security of bank's branches and offices, working with leaders across the company to make sure they are not only functional, but also consistent with Bell's strategies for growth and culture. She has over 25 years of banking and facilities management experience and was hired as Bell Bank's facilities manager in 2016.



Jodi Johnson has been promoted to senior vice president/finance at **Bell Bank**, located at 3100 13th Avenue South in Fargo. Johnson assists with capital and interest rate risk administration and is responsible for shareholder relations. She is also secretary to the boards of Bell Bank and its holding company. She has 20 years' experience in the banking industry. She spent three years as a bank examiner for the Comptroller of the Currency before joining Bell Bank. In her 17 years at Bell, she previously held positions as credit analyst and executive coordinator.

STARION BANK



Starion Bank has hired **Ken Hoff** as the new facilities manager for our Bismarck and Mandan branches. As facilities manager, Hoff is responsible for the oversight and administration of all Starion Bank facilities. From grounds maintenance to the Bank's security systems, Hoff's daily work will be to oversee the mechanical, structural, and physical operating functions of Starion Bank. Prior to this role, Hoff was the owner of Warren's Locks and Keys in Bismarck, ND for 28 years.

BANK OF NORTH DAKOTA



Dylan Hardin joined **Bank of North Dakota** as an investment associate II. Hardin comes to BND from Missouri River Correctional Facility where he worked as a maintenance and custodial supervisor.



Jackie Duke joined **BND** as a business banker III. Duke comes to BND from Wells Fargo Bank in Minot where she was the assistant vice president and commercial relationship manager.



Meghan Dohrmann accepted the student loan processing specialist position at **BND**. Dohrmann has been with BND since January 2020 and has worked as a student loan customer service representative.



Cody Greff joined **BND** as a desktop support specialist. Greff comes to BND with experience as a field services technician.



Jennifer Griggs joined **BND** as a student loan customer services representative. Griggs comes to BND with experience as an administrative assistant.



Corina Carroll joined **BND** as a credit analyst II. Carroll comes to BND with experience as a chief financial officer.

FIRST WESTERN BANK & TRUST



Brock Schoch comes to **First Western Bank & Trust** as the VP commercial lender and is located in our downtown Bismarck bank location. He has over 16 years of financial industry experience.



Maddy Lodoen comes to **First Western Bank & Trust** as the marketing & public relations specialist, she is located in our downtown Bismarck bank location.



Henry Gomez joins **First Western Bank & Trust** as a consumer lender in downtown Bismarck. He is a Bismarck native and comes to First Western with over 5 years of financial industry experience.



Heather Solberg comes to **First Western Bank & Trust** as a consumer lender in north Bismarck. She brings over 18 years of financial industry experience with her to First Western.

THE BANK OF TIOGA

The **Bank of Tioga** is pleased to announce **Savanna Hendrickson** as senior vice president of community banking. Hendrickson will lead the strategic efforts of all areas in community banking.

Hendrickson has 12 years of banking and finance industry experience including credit analysis, relationship management, commercial and agriculture banking as well as client service and compliance support. Joining The Bank of Tioga in 2015, her various roles have included credit analyst, senior credit



analyst/credit operations manager and credit administrative officer, vice president. In Hendrickson's new role she will be more involved with all areas of the bank and work alongside the bank's leadership team in both Tioga and Crosby, ND. She has been heavily involved in the bank's strategic planning over the last few years along with managing and improving credit processes and procedures.

DAKOTA CARRIER NETWORK (DCN)

Dakota Carrier Network (DCN) has named **Steve Frank** the company's new sales engineer, based out of the Fargo office and serving customers across the DCN footprint.



In this position, Frank will serve as a technical resource for design, verification, and deployment of services. This includes identifying customer IT needs and designing solutions to meet those needs, acting as a liaison between the sales and operations teams to facilitate the implementation and

testing of customer solutions, testing and validating customer solutions in a lab environment, and demonstrating service offerings to current and prospective customers. Frank, who has an associate degree in electronics, has more than 30 years' experience in the telecommunications industry. He joined DCN in 2011 as ethernet/IP technician II in Bismarck. In 2019, he moved to Fargo, allowing DCN to expand its remote hands services in the data center.

LEWIS & CLARK DEVELOPMENT GROUP

Lewis & Clark Development Group (LCD Group) has added professional property management to its portfolio of services. The addition of this new service meets a growing demand for servicing properties that primarily serve low-to-moderate income North Dakota families and individuals.

LCD Group Executive Director Brent Ekstrom says property management fits seamlessly within the organization's mission of *'providing opportunities to develop North Dakota's economy and communities through flexible financing and support for businesses and affordable housing.'*

Affordable housing is a primary area of focus for LCD Group, which is the state's only network member of [NeighborWorks America®](#). NWA is congressionally chartered and dedicated to creating opportunities for people to live in affordable housing, improve their lives, and strengthen their communities. "Providing property management services allows us to fill a gap and meet the needs of three specific groups," adds Ekstrom. "We are serving the owners by protecting their investment. We are meeting the needs of the tenants by offering experienced and compassionate management. And, we are helping communities maintain and provide affordable housing for current and prospective residents, which in turn supports a community's economy. Everything we're doing is to help families and communities." Ekstrom said LCD Group anticipated having at least 500 units in their portfolio by mid-year. As of April 7, LCD Group has 420 units.

"We are on pace to easily surpass our goal," notes Ekstrom who says LCD Group is receiving inquiries from developers and housing groups across North Dakota.

Paulson and Reiker join LCD Group property management team

To meet their growing property management clientele, LCD Group recently added Paulette Paulson and Tania Reiker as senior members of their property management team.

Paulette Paulson, Multi-Family Housing

Director: Paulette Paulson brings 25 years of affordable housing experience to her work as LCD Group's multi-family housing director. Earlier in her career, Paulson was a multi-family housing specialist with USDA Rural Development. She has worked with HUD programs, the North Dakota Housing Incentive Fund (HIF), Low Income Housing Tax Credit (LIHTC), and



federal home loan funds. Over the years, Paulson has partnered with, and advised, the North Dakota Housing Finance Agency (NDHFA) on the impact of regulations on landlord-tenant relations. She holds a realtor's license, which gives her knowledge on the residential housing market and trends impacting affordable housing.

Tania Reiker, Multi-Family Housing

Compliance Director: Tania Reiker is LCD Group's multifamily housing compliance director. Reiker brings 15 years of property management and housing experience to the new position. She had previously served as the property operations manager for Lutheran Social Services Housing and, prior to that, was a compliance specialist for the North Dakota Housing Finance Agency (NDHFA). Reiker is well-versed in the state's Housing Incentive Fund (HIF) and the Low-Income Housing Incentive Tax Credit (LIHTC) program.



Hruby named senior lending director, will oversee SBA 504 Loan program

Earlier this year, LCD Group's long-time SBA 504 loan officer Tracy Whitney retired. Ashley Hruby has joined LCD Group where she will oversee the SBA 504 Loan program as senior lending director.

Ashley Hruby, Senior Lending Director:

Ashley Hruby began her career in commercial lending before working in economic development for the state of North Dakota. Hruby joins LCD Group as senior lending director having come directly from the North Dakota Department of Agriculture where she served as the agriculture business development



coordinator. She had previously served as vice president of the North Dakota Development Fund with the state commerce department. While in state government, Hruby oversaw millions of dollars in grant funding including, most recently, \$13 million in CARES Act grants. She brings her extensive knowledge of government programs and commercial lending experience to her new role in assisting small businesses with the SBA 504 Loan program.

NEWCLEUS



Jonathan Barnes has joined **Newcleus** as vice president of business development where he will play a key role in the company's sales, administration and servicing processes. Jonathan will serve as a liaison for bank and credit union clients, as well

as a sales representative for new and existing business. For over 19 years, Jonathan has gained experience from multiple roles within the financial services industry. Prior to joining Newcleus, he consulted financial institutions as director of executive benefits and vice president at two national executive benefit firms. He also worked for one of the nation's largest third-party record-keepers on the development of supplemental executive retirement plans and administration. While there, he developed investment strategies for financial institutions seeking to diversify their existing portfolio and enhancing earnings. Jonathan has managed client relationships that included tax, accounting and regulatory support for over 600 banks, credit unions, insurance companies and other financial institutions.

WIDMER ROEL



Jared Belisle has joined **Widmer Roel**, a local public accounting and business advisory firm, assisting the tax department. Belisle, as a tax associate, provides tax and accounting services.

DAKOTA BUSINESS LENDING

Dakota Business Lending is pleased to welcome **Lexi Hendricks** to the team as a servicing specialist and office manager,



working to provide direct support to and strengthen relationships with our borrowers and small business owners. She will also work to ensure the office is running smoothly and assist with the day-to-day operations of Dakota Business Lending.



Bank of North Dakota

Bank of North Dakota (BND) President Eric Hardmeyer announced his retirement effective July 6, 2021, at the Industrial Commission meeting on April 27, 2021. Hardmeyer has been in the role since 2000, qualifying him as the longest-serving president in the Bank's 102-year history.

A Mott, North Dakota native, he began his career in 1985 as an administrative assistant to Bank President Joseph Lamb. He went on to serve in several roles in commercial lending before succeeding John Hoeven after Hoeven was elected governor.

Under his leadership, Hardmeyer solidified the Bank's reputation for its visionary approach and agility in financing economic development. He navigated times of great economic change with oil booms and busts, droughts, natural disasters, and the COVID-pandemic, and is leaving the Bank in a strong position to address future needs.

Under Hardmeyer's leadership, BND's assets grew from \$1.81 billion to \$7.74 billion and the loan portfolio increased from \$1.16 billion to \$4.75 billion and there were 16 consecutive years of record profits which began in 2004.

In addition to its strong financial position, numerous accomplishments are credited to Hardmeyer. He worked closely with the North Dakota legislature to build a new headquarters which opened in 2008. His belief in helping families pay for postsecondary education led him to bring College SAVE, the state's 529 plan, and North Dakota Dollars for Scholars to the Bank, rounding out the education financing options to include saving, scholarships and student loans. Relationships with local financial institutions strengthened while he was president.

Hardmeyer served as president of the North Dakota Bankers Association from 2007-2008 and on the Federal Home Loan Bank Board of Directors from 2008-2018.

"For over 35 years, Eric has maintained a strong commitment to the Bank of North Dakota and a deep passion for the Bank's mission of delivering quality, sound financial services that promote agriculture, commerce and industry in North Dakota, including the energy sector," stated Gov. Doug Burgum. "After more than two decades as president, Eric has left the Bank in a tremendously strong position to continue to adapt to new challenges and develop programs that positively impact every North Dakota family. We are deeply grateful for his longtime service and dedication to creating a brighter future for the citizens of our great state."

"Whether it was a disaster or a price collapse or an opportunity for growing an industry, Eric identified how the Bank, in partnership with local lenders, could help North Dakota farmers, ranchers and companies sustain their businesses," said Agriculture Commissioner Doug Goehring. "Working with the Legislature he advocated for programs that helped entrepreneurs and communities which will improve the lives of citizens for years to come."

"Eric has long recognized the need to help students, whether through loans, savings accounts, or scholarships," stated Attorney General Wayne Stenehjem. "The Bank developed the DEAL program under Eric's leadership and during the pandemic identified ways to help students in repaying their debt. He had the vision that the Bank could play a key role in helping students achieve their education and work opportunities here in North Dakota."

"It has been a privilege to serve the state of North Dakota and work beside so many outstanding employees for so many years," stated Eric Hardmeyer, BND president. "Their positive attitudes and dedication to making things better for North Dakotans inspires me every day."



Pictured: Eric Hardmeyer, President and Chief Executive Officer, Bank of North Dakota.



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

2021 Legislative Session Information



ICBND Legislative Win!

Passage of House Bill 1175 was a priority for ICBND during the 2021 Legislative Session. This new law serves to provide liability protections for businesses from Covid-19 related liability claims. ICBND President, Barry Haugen, was instrumental in the passage of House Bill 1175 and was there to witness Governor Burgum sign the bill into law.



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Office of the Governor
Doug Burgum
Governor

Doug Burgum



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Capitol Hill Summit

ICBND member bankers were grateful to meet with Senator Hoeven; Senator Cramer; and Representative Armstrong about issues that are important to community banking in North Dakota!



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

Starion Bank

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! Job opportunities available:

COMMERCIAL LOAN PROCESSOR—BISMARCK OR FARGO

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

BUSINESS BANKING REPRESENTATIVE—FARGO

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

SENIOR UNIVERSAL BANKER—BISMARCK

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

CASH MANAGEMENT OFFICER —BISMARCK

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

UNIVERSAL BANKER, FULL AND PART-TIME —FARGO

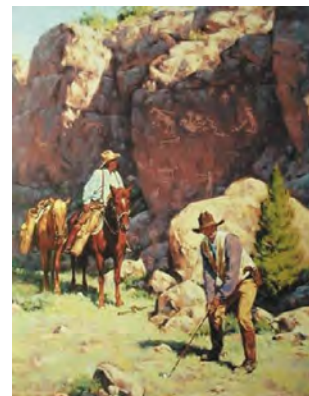
See the post for more information. [Full time](#) [Part time](#)

COMPLIANCE AUDITOR/CRA SPECIALIST

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

COMMUNICATIONS/PUBLIC RELATIONS

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



Join us for the
53rd Annual
Convention
Golf Scramble
on Monday,
Aug. 16, 2021.

Register
HERE.

First Western Bank & Trust

CASH MANAGEMENT OFFICER - WEST FARGO

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](#).

Other Opportunities:

INSURANCE AGENT-PERSONAL LINES

Position Overview

Responsible for sales and retention of profitable personal lines of insurance business for the agency.

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

CREDIT ANALYST

Position Overview

Analyze financial statements and credit data to determine First Western Bank & Trust's risk in extending credit or lending money; and prepare reports with credit information for use in decision making.

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

CASH MANAGEMENT SPECIALIST

Position Overview

Direct and assist customers with online banking products and services 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.

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

AG LENDER

Position Overview

Develop new agricultural loan business for First Western Bank & Trust through securing, structuring, and closing loans, as well as maintain and service existing Ag lending portfolio.

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

MARKETING & PUBLIC RELATIONS SPECIALIST

Position Overview

Assist Marketing Manager in developing First Western Bank & Trust's marketing and public relations activities to support growth of the bank and promote its image in the local communities.

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

CONSUMER LOAN PROCESSOR—LOAN DOCUMENTATION SPECIALIST

Position Overview

Promote administrative support to First Western Bank & Trust's consumer lenders.

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

COMMERCIAL ACCOUNT EXECUTIVE

Position Overview

Responsible for retention and service of an assigned book of Small Business Commercial Lines accounts; manage client relationships on a day-to-day basis, acting as a trusted advisor to clients; and ensure a smooth renewal, making sure coverage needs are met and delivered to clients in a timely manner.

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

ICBND Educational Opportunities

ICBND Webinars

4/6/2021 60min	E-SIGN Series: 60 Minutes The E-SIGN, BSA & CIP Compliance Trifecta Susan Costonis, Compliance Training & Consulting for Financial Institutions	5/13/2021	HR Dos & Don'ts in a Virtual World Diane Pape Reed, HR Doc
4/7/2021	Board Reporting: Requirements, Timing, Delivery Options, Risks & Concerns Dawn Kincaid, Brode Consulting Services, Inc.	5/18/2021	Surviving a TRID Compliance Exam Steven Van Beek, Howard & Howard Attorneys PLLC
4/8/2021	Remote Workforce Series: Moving to the Cloud: Remote Management of Risks to Customer Data John Moeller, Mark Shaffer & Shane Hendrix, CLA	5/19/2021	Developments in Bank Mergers & Acquisitions Phillip Buffington, Adams and Reese, LLP
4/13/2021	Reg CC Compliance & Review: Check Holds, Remote Deposit Capture & Reg D Changes Mary-Lou Heighes, Compliance Plus, Inc.	5/20/2021 Morning	Residential Appraisal Reviews from Start to Finish Dawn Kincaid, Brode Consulting Services, Inc.
4/14/2021	Advanced C&I Underwriting: A/R & Inventory Financing Aaron Lewis, Young & Associates, Inc.	5/20/2021	Residential Construction-Only & Construction-to-Permanent Lending: Compliance & FAQs Bill Elliott, Young & Associates, Inc.
4/15/2021	Collection Series: Regulatory Alphabet for Collections Compliance Louis Ursini & Amy Hanna Keeney, Adams and Reese, LLP	5/25/2021	Marketing in 2021: Virtual Relationships & the New Customer Eric C. Cook, WSI Internet Consulting
4/19/2021	New Time Limits for ACH Warranty Claims Effective June 30, 2021 Michele L. Barlow, Macha/PAR	5/26/2021	Collection Series: The Virtual World of Collections David A. Reed, Reed & Jolly, PLLC
Mon. 60 Min. 4/20/2021	Commercial Loan: Workouts, Restructuring & Loss Mitigation Elizabeth Fast, Spencer Fane LLP	5/27/2021 Morning	Handling W-9s, W-8BENs & IRS Mismatches Deborah Crawford, Gettechnical Inc.
4/21/2021	Debit Cards 101 Diana Kern, SHAZAM, Inc.	5/27/2021	Protecting the SBA Guaranty Start to Finish Jessica Conn, Starfield & Smith, PC
4/22/2021	Global Cash Flow Analysis for Underwriters & Credit Analysts Jeffery W. Johnson, Bankers Insight Group, LLC	6/2/2021	Handling Subpoenas, Summonses, Garnishments & Levies Elizabeth Fast, Spencer Fane LLP
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Independent Community Banks of North Dakota

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

info@icbnd.com

www.icbnd.com



ICBND Office Hours:

Business Hours

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

ICBND Staff:

Barry D. Haugen
President
barryh@icbnd.com

Jessie Pfaff
Vice President
jessiep@icbnd.com

Nanci D. Fennern
Office & Marketing
Coordinator/*Community
Banker* Editor
nancif@icbnd.com or
info@icbnd.com

Angie Olson
Director of Card Services
angiet@icbnd.com

Bill Walker
Card Services Coordinator
billw@icbnd.com

Charlene Davis
Card Services Specialist
cardservices@icbnd.com

Lacey Kuhn
ICB Marketing Solutions
Sales & Marketing Manager
laceyk@icbnd.com

Jess Voegelé
ICB Marketing Solutions
Office Manager
purchasing@icbnd.com



2020-2021 ICBND Executive Committee

Chairman
Chad Aberle, Citizens State
Bank of Finley, Finley
caberle@csbfinley.com
701.524.1921

Chairman Elect
Dawn Flaten, Dakota Heritage
Bank, Hope
dflaten@dhbanknd.com
701.945.2397

Vice Chairman
Brad Streifel, Liberty State
Bank, Powers Lake
bradstreifel@nccray.net
701.425.8584

Immediate Past Chairman
David Mason, First
International Bank & Trust,
Bismarck
dmason@firstintlbank.com
701.425.8584

Past Chairman
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Bank & Trust Co, Williston
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