



INDEPENDENT **COMMUNITY** BANKS
OF NORTH DAKOTA

COMMUNITY BANKER NEWSLETTER

Official Newsletter of Independent Community Banks of ND

Sep/Oct 2021 Issue

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Chairman's Remarks



Dawn Flaten
Dakota Heritage Bank
Hope
ICBND Chairman



The only thing more dangerous than putting me at a podium with a microphone is giving me pen and paper to be published without restrictions. All kidding aside, I want to thank you for allowing me the opportunity to serve as your Chairman for the upcoming year, a year like any other, will have its challenges I'm sure.

Lake places are closed for the season – leaves are changing color – there's Friday night football - harvest is in full swing and the \$3.5 trillion dollar Budget Reconciliation Package is looming over Washington. There are several issues with the Budget Reconciliation Package that I have concern with, however, the one that keeps me up at night is the proposal that banks and financial institutions be required to report transactions on business and personal accounts to the IRS. I'm not going to tell you the many things wrong with this proposal....instead I challenge anyone of you to email what is right about this proposal (dflaten@dhbanknd.com). Bankers have spoken as have many of our customers, but we need to continue to get the information on this proposal out there and encourage our customers to contact lawmakers and express their concerns.

By the time you read this harvest will be winding down and farmers will be assessing their year. Although commodity prices are up, production may not be. The

drought has been devastating to most areas with livestock producers being hit especially hard. This is not new to our farmers and ranchers or community bankers, so the challenges begin. With the help of various BND / FSA Programs and creative ag lenders we will weather this storm together as we have in the past. We are not Community Bankers if we are not ready for a challenge.

Speaking of challenges – I can't leave my comments without mentioning the COVID-19 Pandemic. WOW what a ride! PPP Loans; stimulus checks; additional unemployment; CFAP I-II-III; lobby's open – lobby's closed; split shifts –working from home; mask off – mask on; schools open – schools closed; hand sanitizer and disinfectant wipes....and let's not forget the toilet paper shortage, what the heck was that? I know every one of our Community Banks **ROLLED** with the times and as outstanding community leaders we are helping our customers and communities through this challenge too.

Thank you again for this opportunity to help lead this organization of outstanding community bankers, I will do my best to serve you well. Thank you Community Bankers for keeping North Dakota great.

Dawn

President's Remarks



Barry Haugen
ICBND President



I hope this message finds you doing well and enjoying our gorgeous fall weather. While the days have been very pleasant, I don't think any of us would mind some "rain" days. Drought has taken a heavy toll on our ag producers this year, especially our livestock producers who are scrounging hay and feed to get through the winter. I feel for them during this challenging time.

We also have a bevy of headwinds related to the Biden administration's fiscal 2022 budget proposal. One of the most concerning aspects of the budget package is the administration's proposal that would require banks and other financial institutions to report to the Internal Revenue Service (IRS) on the deposits and withdrawals of business and personal accounts. Congress is now quickly advancing this proposal in its budget reconciliation package which needs only a simple majority to pass. I am pleased to report that North Dakota's Congressional Delegation opposes the budget proposal and especially this invasive aspect and ICBND and ICBA are aggressively opposing it. Nonetheless, I ask that you communicate the problems with this proposal to your customers. Their voices are the most powerful.

Remind customers that this proposal constitutes a broad, unwarranted infringement on the privacy of all

bank customers without grounds to suspect tax evasion. Why should community banks once again be the policing power for federal government agencies? The proposal is intrusive and indiscriminate and undermines the goal of reducing the unbanked. Can you imagine what will happen with those folks who are already skeptical of the government and/or the financial system? I have first-hand knowledge from one of our member banks that at least a few customers have already withdrawn their deposits and taken them home. That's not even safe, but I can't really blame those customers.

The proposal would also increase taxpayer complexity and confusion and how could it not overwhelm the IRS with personal financial data and increase the risk of data breaches. It's already a mystery what the government does with all those SAR's and CTR's that you have to report into what seems like a black hole.

The good news is that the community banking industry's efforts to engage its customers is bearing fruit with nearly 500,000 consumer messages to lawmakers. But more is better!

Until next time,

Barry



**REBECA ROMERO
RAINEY**
PRESIDENT AND
CEO

"We know that, despite the frights cyberattacks bring, you continue to flourish by safeguarding the communities you serve."



FLOURISH COLUMN

It strikes me as interesting that both Halloween and Cybersecurity Awareness Month fall in October. After all, the rapid rise in fraud during the pandemic would spook anyone and definitely keeps community bankers up at night, which is why meaningful monitoring and action continue to be necessary.

While community banks have done much to safeguard their institutions, ongoing vigilance is needed.

According to the Ransomware Task Force, ransomware gangs stole three times more in 2020 than they did in 2019, and projections indicate that worldwide cybercrime costs will hit \$6 trillion for this year.

These statistics are hair-raising, but ICBA and our industry have been working diligently to prevent sweeping impacts. In fact, community bankers like you have instituted processes that help to thwart attacks, including taking actions to halt these scary scenarios. Here are a few examples:

- **Educating customers.** Customers are the first line of defense in cyberattacks. The work you have done and continue to do to

educate your customers allows them to better take control of their actions, such as not clicking on links or sharing personally identifiable information in emails or texts. If they understand the lengths fraudsters will go to access their accounts, they are better prepared to protect the point of entry.

- **Sharing information.** When a cyberattack occurs, community banks share information with peers to help prevent losses. In addition, this knowledge transfer extends internally. All levels of the organization need to be up to speed on cyber risk, how it's being mitigated and the resources available to them.
- **Resourcing teams appropriately.** Cybersecurity is an area that has to be constantly managed to keep up with the threats. Having the right team—whether through internal resources, external solution providers or a combination—is so important. It's about finding the best mix for

your bank and making sure you're supporting the team to stay on top of emerging risks.

In addition to these efforts, ICBA reinforces your cybersecurity activities through the Operational Risk Resource Center (icba.org/solutions/operational-risk). This center offers tools to help you navigate cybersecurity. Beyond that, this month's issue of *Independent Banker* is dedicated to the topic and will give you additional ideas to help you on your cybersecurity journey.

Our goal is to support you in your efforts to mitigate cyberattacks and their effects on your community. Because we know that, despite the frights cyberattacks bring, you continue to flourish by safeguarding the communities you serve.

Where I'll Be

I'm looking forward to convening in person during our leadership and committee meetings, Oct. 17–21, and throughout the fall with bankers across the country, including the Western State Directors Education Foundation Symposium in Scottsdale, Ariz., on Oct. 25.

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

“Educated customers form stronger relationships with their community banks. They are more likely to repay loans, live within their means and maintain higher balances.”



FROM THE TOP COLUMN

When I first came into community banking, I quickly learned that our jobs are as much about education as they are about finance. While community bankers have deep knowledge of financial topics, most people don't have that background. Statistics support that sentiment: The National Financial Educators Council reports that on the U.S. national financial literacy test, the average score hovers around 68%.

To this day, financial literacy is a passion of mine. Our philosophy at Tioga State Bank is to coach our customers into better financial standings. There are times when we have to turn people down for a loan for any number of reasons, but we go the extra mile to make sure they understand why they are being declined and what they can do to remedy the situation.

While those are hard conversations, they're worth having because they can help transform people's financial situations. In fact, I've had customers come back and thank me for saying no. After they gained a better understanding of their financial status, they realized they weren't in a position to take on more debt. Our honesty helped protect them from some potentially dire

consequences.

We also have had many cases in which a customer applied for a mortgage that was initially declined, but they followed our advice and qualified to purchase a home a year later. It's rewarding to help a customer strengthen their financial position and accomplish a goal in the process.

Educated customers form stronger relationships with their community banks. They are more likely to repay loans, live within their means and maintain higher balances. They understand the importance of saving for retirement, education and other big-ticket efforts. They are less likely to fall victim to fraud, or they will catch it sooner because of regular balance checks. And they are loyal customers, particularly if you support their positive financial journey.

In my mind, financial literacy serves as the basis for all we do. As we address more complex topics like cybersecurity and financial planning, both of which are highlighted in this issue, it pays to have built a strong foundation with our customers. Being armed with that baseline knowledge helps them to better prepare for their financial futures.

So, I encourage you to consider partnering with your local schools or offering webinars or lunch-and-learns to help educate current and future customers. As community banks, we strive to build better communities. Helping consumers and businesses strengthen their financial well-being is critically important to achieving that goal.

My Top Three

The primary things I look forward to in autumn include:

- Fall foliage
- College football
- Apple pie

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

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 to the ICBND family:

Keitu Engineers and Consulting.

Keitu focuses on environmental science & engineering (Phase I ESA & Energy Audits) including cost engineering (feasibility studies). ESG assessments and tax credit verification for renewable fuel projects.

ND Grown. ND Values.

Keitu Engineers & Consultants, Inc.

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Keitu Engineers & Consultants, Inc. was formed in 2001 by two North Dakota natives. While its emphasis continues to be environmental science & engineering, regulatory affairs (permitting/reporting), industrial health & safety, it has a growing practice in value/cost engineering, feasibility studies as well as ESG assessment and data management. Keitu can provide an in-state option for technical assessments of heavily technology dependent projects; from ag-industry oil-seed crushing plants to energy-industry renewable fuels production. We bring 20+ years of experience with all types of industry clients throughout the state, but our latest projects have brought to us a working knowledge of renewable fuel and energy tax credits. We also offer energy audits and thorough, competitively priced Phase I and II environmental site assessments (ESAs) and other SBA due diligence studies.

**Please join us in welcoming Keitu Engineers & Consulting as
our newest Associate Member.**





COMMUNITY BANK RESOURCES TO HELP CUSTOMERS BOUNCE BACK FROM NATURAL DISASTERS

By Steven Estep



Pictured: Steven Estep is assistant vice president of operational risk for ICBA.

As [National Crisis Preparedness Month](#) draws to a close, ICBA continues to reinforce the importance of proper preparedness to combat unforeseen natural disasters and keep local banks and communities operational.

Earlier this month ICBA provided community banks with [tips to help their customers](#) construct a financial preparedness plan and jumpstart their financial recovery following a natural disaster, including:

- Creating an emergency savings account for use in a crisis.

[Preparing a family emergency communications plan](#) to reach loved ones.

- Gathering pertinent financial and critical personal, household, and medical information.

[Documenting and insuring property](#) to help assess their value and replacement costs.

Contacting their insurance agent or visiting the Federal Emergency Management Agency's (FEMA) [website](#), to determine if additional protection is warranted.

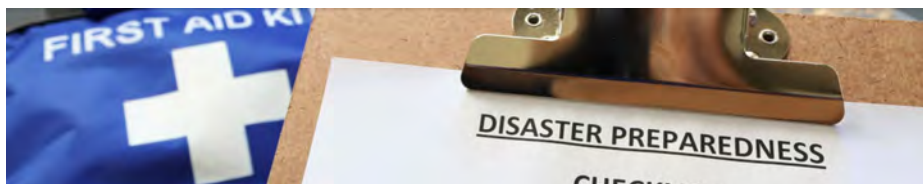
Community Bank Available Resources

Additionally, ICBA recently published a "[Guide for Community Banks on Natural Disaster Planning and Preparedness](#)," which provides banks with a number of resources for use at the local, state, and national level. Important considerations from the guide include:

- **Know your state resources.** State emergency operations centers or emergency management agencies provide prudent information during a crisis that you will not find from national agencies. These organizations will provide your bank with key information regarding evacuation routes, re-entry protocols and state emergency assistance.
- **Event-specific resources.** The types of events your community faces will vary greatly depending on where you are located, not only within the country, but even within states. Whether you are faced with wildfires, hurricanes, earthquakes, or something else altogether, seek out resources that can help your bank prepare for and respond appropriately.
- **Know your emergency response services.** Simply knowing that you'd call the fire department if there is a fire is not sufficient. Reach out to your state and local emergency responders before you need them. This will ensure that emergency responders are familiar with your bank's unique needs and will be able to get you back up and running faster.
- **Plan for business continuity.** Creating a plan for your bank is an integral part of crisis response and greatly enhances a bank's recovery capabilities. Ensure that your plan defines specific roles and responsibilities for incident response, identifies business-critical functions and interdependencies, and finds third-party service providers who may ease operational burden.
- **Exercise your plans.** Last but not least, periodically review your emergency and business continuity plans. These should be treated as living documents that are routinely tested and updated. Make sure critical staff have a copy of the plans and consider running exercises with key individuals missing so that anyone in a back-up role will feel comfortable taking charge during a crisis.

Community banks may access additional resources about operational risk planning, including cybersecurity, physical security, and pandemic response on [ICBA's Operational Risk webpage](#).

While there's no prescription for preventing all future acts of mother nature, by working proactively and planning for these unexpected events, we can minimize their long-term impact, and expedite the pathway to financial recovery.





JIM REBER,
PRESIDENT AND
CEO OF ICBA
SECURITIES

"Here is the one point I hope you will retain from this piece: The larger the stated coupon of whatever bond you're buying, the lower the price volatility."

Education on tap

Webinar series concludes

ICBA Securities and Vining Sparks will host their seventh and final segment of the 2021 Community Banking Matters webinar series on Oct. 5 at 10 a.m. Central. Michael Erhardt will present Planning for the Year End and the New Year. Visit icbasecurities.com to register. One hour of CPE credit is offered.

Q4 economic update

ICBA Securities and its exclusively endorsed broker Vining Sparks will produce their next Economic Outlook webinar on Oct. 14 at 10 a.m. Central. Economists Craig Dismuke and Dudley Carter will discuss monetary policy, tapering and the economy's emergence from the pandemic. Visit icbasecurities.com to register. One hour of CPE credit is offered.

PORTFOLIO MANAGEMENT

Peter F. Drucker once said, "The greatest danger in times of turbulence is not the turbulence, it is to act with yesterday's logic."

It's not a stretch to apply this quote from one of the most respected business educators of our time to community bank investment portfolios. Over the past 18 months, this column has wended its way through the challenges and risks that COVID-19 has thrown at bank balance sheets. It's been documented here that traditional risk benchmarks have flown out the window as mountains of excess liquidity and shrinking margins are forcing the hands of investment managers.

As we suddenly enter the fourth quarter of the year, it's time to take stock of what the pandemic has wrought on our securities inventories. Year-end is a popular time for community banks to make adjustments to their portfolios for a number of reasons, the most obvious of which is that your bank's annual earnings number is coming into focus. Since most community banks have taken a huge bite of the riskburger, we'll discuss some ways that portfolio managers are buying bonds that are performing well in today's market, with an eye on potentially higher rates later.

Coupon interest is your friend

Sometimes this column will make progressively more pertinent suggestions about bond management, ending with the big finish. Not this month. Here is the one point I hope you will retain from this piece: The larger the stated coupon of whatever bond you're buying, the lower the price volatility. I am aware that markets can

sometimes produce an offering of 115, 120 or even 130 cents on the dollar, which can be an anathema to certain buyers. But for those of you whose durations have doubled in the past six months—and that's a lot of the community banking world—premium coupons can help keep a lid on price risk.

To keep things simple, there's an empirical and a practical application to the more-is-less coupon notion. The first is that durations are the weighted average period of time to receive *all* cash flows, both principal and interest. The larger the interest payments, the shorter the period. The practical aspect is that the bigger the interest cost to the borrower, the more likely the debt will be prepaid early, assuming it can be refinanced, which is true of about 80% of the bonds that community banks own.

Exempli gratia

One of the best sectors to demonstrate how to control price volatility through high coupons is the municipal sector. To expand the applicability of this strategy, we'll compare two taxable bonds. Some banks have little or no need for tax-free income, but all community banks can find some benefit in the taxable sector. Also, munis provide a relatively clean comparison because there's no monthly amortization of principal like there is with mortgage-backed securities.

Recently, LaVergne, Tenn., issued a taxable general obligation (GO) bond with a 1.45% coupon, which matures in 2030, priced at par (100.00). About the same time, Fort Worth, Texas, issued a taxable

GO that matures in 2030, but with a 5% coupon, priced at 128.388 to yield the same 1.45%. Many community bankers I know would opt for the par-priced bond, as the sticker price of the Texas muni just doesn't sound right to them.

Here's why it matters: If interest rates rise 1% over the next six months, the par bond will lose 13.2% of its market value. The premium bond will only lose about 11.5%. That may not sound like much, but extrapolated over an entire portfolio—which, as a friendly reminder, is probably larger than ever—it's 15% less price risk. And let me point out that the investor doesn't sacrifice anything—credit quality, liquidity, or yield.

Other sectors benefit, too

This analysis can easily be performed on other sectors. Your brokers can—and should—display prospective prices given standard rate shocks using industry-preferred models when they make offerings. The general theme of this column will be on display: The higher the coupon, the shorter the duration.

Given the dramatically longer bond portfolios that we've seen many community bankers create in 2021, this is a relatively simply strategy to employ, starting with your next purchase. Repeated use of this tactic can help you fine-tune the financing of your security portfolio. By taking careful note of the coupons in your collection of bonds, you can avoid the consequences suggested by the estimable Dr. Drucker: "There is nothing so useless as doing efficiently that which should not be done at all."

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 TESTIFIES ON PRESERVING COMMUNITY BANK SBA LENDING

The Independent Community Bankers of America (ICBA) today called on Congress to reject proposed changes to the Small Business Administration 7(a) loan program that would displace community bank SBA lending.

Testifying before the House Small Business Committee, Bank of Charles Town, W.Va., President and CEO Alice Frazier said experimenting with direct 7(a) lending by the SBA — in which the agency has a poor track record — would jeopardize access to credit for small businesses.

“The 7(a) program is invaluable in allowing us to support local small businesses that would not otherwise qualify for conventional credit. Community banks accounted for 66% of 7(a) loans between 2010 and 2021, meeting the needs of the smallest borrowers,” said Frazier, who is chair of ICBA’s Policy Development Committee and a member of its board of directors. “The SBA retreated from direct lending as an ill-conceived, costly experiment. Congress must not repeat this mistake.”

In her testimony, Frazier said:

- After providing nearly 60% of Paycheck Protection Program lending, community banks should not be sidelined in the critical task of creating access to capital.
- Establishing a direct lending program to compete with 7(a) experts would needlessly risk diminishing program participation, increase fraud, and put taxpayer dollars at risk.
- While the PPP displaced 7(a) lending in 2020, the SBA has already guaranteed a record \$30.1 billion in lending in 2021 — contradicting claims that 7(a) lending has declined.

For more information, visit icba.org.

ICBA SECURITIES’ EXCLUSIVELY ENDORSED BROKER ANNOUNCES SALE

ICBA Securities® Inc., the broker-dealer subsidiary of the Independent Community Bankers of America (ICBA), released the following statement in response to the announcement that its exclusive broker Vining Sparks has been acquired by Stifel Financial, Inc.

“We have appreciated the decades-long relationship with Vining Sparks as ICBA and its members have benefitted from the products, services and education that Vining Sparks and ICBA Securities have provided,” said ICBA Securities Chairman Derek Williams, who also serves as president and CEO of Century Bank & Trust in Milledgeville, Ga. “We look forward to working with Vining Sparks and Stifel as we enter a new phase for our wholly-owned broker-dealer.”

Since 1989, ICBA Securities, a wholly owned subsidiary of ICBA, has offered broker-dealer services with an inventory of portfolio investment products to community banks through its exclusively endorsed broker Vining Sparks, one of the nation’s top 20 underwriters of agency securities.

“ICBA members will see no change to their day-to-day dialogue with Vining Sparks,” said Jim Reber, ICBA Securities President/CEO. “Expect Vining to continue to deliver its full-service platforms of analytics, products, and services to our nation’s community banks. ICBA Securities will also remain a ready source of support, financially and educationally, to its 34 endorsing state association affiliates.”

For more information, visit www.icbasecurities.com

ICBA URGES FDIC TO PERMANENTLY RAISE REGULATORY ASSET THRESHOLDS

The Independent Community Bankers of America (ICBA) today called on the Federal Deposit Insurance Corp. to raise regulatory asset thresholds to account for industry consolidation, rising inflation, and a swell of deposits caused by COVID-19 stimulus efforts.

In today’s letter, ICBA asked the FDIC to permanently raise the audit and reporting requirement asset thresholds under Part 363 of its regulations, which have not been adjusted in years. These requirements impose excessive regulatory burdens on many community banks.

“When the FDIC Improvement Act was enacted, Congress intended to exempt small depository institutions from the rigors of independent annual audits and reporting requirements,” ICBA President and CEO Rebeca Romero Rainey said. “Because the FDIC has not made frequent or regular adjustments to the part 363 asset thresholds to keep pace with industry changes, the current limits no longer provide a meaningful exemption to community banks.”

Specifically, ICBA asked the FDIC to:

- Raise the asset threshold for part 363 requirements on audited financial statements from \$500 million to \$1 billion.
- Raise the threshold for internal control assessments for management and external auditors from \$1 billion to \$5 billion.

ICBA said the regulatory updates are needed because:

- The smallest community banks are confronting the thresholds given industry consolidation, inflation, and a surge in deposits due to COVID-19 stimulus.
- Temporary reporting relief related to the COVID-19 pandemic is scheduled to expire Dec. 31.
- The regulatory requirements are costly and burdensome for small community banks.
- The FDIC has not updated the regulatory deposit thresholds since 1993 and 2005.

For more information, visit icba.org.



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

INNOVATION STATION

Cybersecurity integration

Cybersecurity is an integral part of a community bank's strategic and innovation initiatives. Moving it from the department of "no" to the department of "how can we do this better?" is a necessary cultural shift for community banks that will serve them well in today's environment. Banks have a clear demand from their customers for more digital offerings and an opportunity to increase efficiencies, operate more effectively and grow their revenue in the wake of COVID-19.

Therefore, it is incumbent upon community banks to incorporate all aspects of their cybersecurity practices into their strategic thinking.

As banks are revisiting their strategic plans and budgeting for the future, cybersecurity needs a seat at the table. Say, for example, your community bank decides to automate its credit card lending from end to end. As you discuss the project, speak not only with your product and lending people but also with your risk, compliance and cybersecurity staff. With year-end planning upon us, now is an excellent time to make sure your cybersecurity people's voices are heard.

Further, as community banks embrace digital transformation, there's an opportunity for bankers to talk to their customers and marketplace about what they're doing from a cybersecurity perspective. By communicating the benefits of a safe, well-monitored and well-managed set of solutions, you create an accommodating and comfortable experience for your customers and prospects. When community banks integrate cybersecurity practices and awareness with their digital transformation initiatives, they have an opportunity to highlight and differentiate what they're doing in the marketplace.

A cultural shift

Bankers have often thought of cybersecurity as a protective wall around their financial institutions. On the one hand, they considered the inbound activity they were trying to prevent and protect themselves from. On the other hand, they looked inside at their practices to ensure their employees and systems behaved properly. But in today's landscape, cybersecurity is no longer separate from other areas of the bank. It is a strategic process integrated into all functions and aspects of the organization. It is also a cultural shift that requires ongoing and intentional engagement.

To that end, ICBA offers timely and targeted resources on cybersecurity. Members can find these resources, including guides on cyber and data security, on the solutions page of the ICBA website. There's also a cybersecurity toolkit designed to take the guesswork out of risk management, making it an ideal resource for community bank cybersecurity practitioners. In addition, ICBA's Community Bank University offers robust educational resources to help community banks create knowledgeable subject matter experts and practitioners.

Make the most of what the ICBA has to offer by taking advantage of these helpful resources.

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

Rethinking teambuilding

Sometimes teambuilding can get a bad rap, and busy schedules can keep it from reaching the top of the priority list, but it is something every leader should have in their repertoire.

A process that promotes employee engagement by improving group dynamics and strengthening team bonds, teambuilding encourages communication, builds trust and fosters friendships. It can help with morale and motivation, improve mental health and boost confidence. It allows for interdepartmental collaboration, and it may even reveal potential leadership candidates.

Most importantly, teambuilding encourages employee engagement, and engaged employees are highly involved in and enthusiastic about their work and workplace. And that is something worth striving for.

Making teambuilding part of your workplace culture can start with the simplest of ideas. For example:

- **The world's best playlist.** Music is a great unifier, and it always triggers conversations. Challenge your team to create their definitive playlist. You'll certainly learn more about each team member in the process, and you may even

discover some hidden musical talent.

- **A question a day.** Either in person or online, ask your team a question each day. Thumbs-Up Thursday: what's one great thing that happened this week? Fun-Fact Friday: share one little-known fact about yourself.
- **Pick a penny.** We're banks, so we must have pennies, right? At the start of a meeting, ask staff to pick a penny from a jar and then share a personal memory from the year written on the coin. Or leave the jar in the lunchroom and have staff stick their memories to the wall with Post-It Notes.
- **Scavenger hunt.** Create a treasure hunt to complete inside the bank. Have your team search for hidden items, take pictures and learn new things about the bank's departments and mission along the way.
- **Field day.** Looking to up your active game? Create cross-departmental teams and hold a competition with nostalgic games like egg toss and tug-of-war, or hold a 5K walk or run.
- **An anything tournament.** Pick your favorite anything: sport, game, movie, or music, and turn it into a trivia tournament. Better yet, select a week and host a different themed tournament each day. A quick internet search for "trivia platforms" will

reveal numerous tools to help you digitize your tourney.

You may be surprised how much lighthearted activities like these can help teams get out of their daily routine, communicate without overthinking, and practice critical thinking and collaboration.

For teambuilding to work best, leaders need to make sure that everyone is involved, that the activity is simple and easy to understand, and that corporate agendas aren't forced on the team. Energize your team and incorporate teambuilding within the workday by establishing shifts or timed sessions to ensure appropriate coverage for operating the bank when necessary.

The investment you make can be large or small, depending on your budget; you don't have to take the team ziplining in Costa Rica for it to be worth doing. There are no quick fixes when it comes to human relationships, but teambuilding activities can positively contribute to a bank's culture, and every effort counts.

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.



INDUSTRIAL LOAN COMPANY LOOPHOLE NECESSITATES CONGRESSIONAL SCRUTINY AND LEGISLATIVE SOLUTION

Joint statement by BPI, CRL and ICBA in advance of U.S. Subcommittee hearing on “The Future of Banking”

This morning, the U.S. House Financial Services Subcommittee on Consumer Protection and Financial Institutions will meet to discuss the “The Future of Banking,” including whether to prevent companies that are not banks from using an industrial loan company (ILC) charter to expand their business into financial services without meeting the full slate of safeguards and oversight that applies to bank holding companies.

The Bank Policy Institute, Center for Responsible Lending and the Independent Community Bankers of America issued the following joint statement in advance of the hearing:

We applaud the Subcommittee’s scrutiny of the ILC loophole and urge the introduction and prompt passage of a legislative solution to address this problem. Lawmakers should eliminate shortcuts that enable multinational e-commerce conglomerates and tech behemoths to pick and choose their own rules and cut costs at the expense of consumers and the financial system.

There should not be two separate rulebooks applied to businesses offering indistinguishable products; if your business operates as a bank, you must follow the same supervision and regulation requirements applied to traditional banks.

ILCs are FDIC-insured, state-chartered institutions that can offer near-identical banking products and services as traditional banks but are not held to the same regulatory standards as bank holding companies because they are not subject to the federal Bank Holding Company Act.

For example, ILC parent companies are legally permitted to engage in unlimited non-banking activities, are not examined for data security or protection against cyber threats, are not required to meet consolidated capital requirements and are not required to maintain satisfactory Community Reinvestment Act ratings to continue certain activities, to [list just a few](#) of the unjustified exemptions.

While ILCs were originally small, locally owned institutions when conceptualized, the institutions have dramatically expanded in both size and scope, presenting a laundry list of new regulatory challenges and risks.

Closing this loophole requires congressional action. We urge Members of Congress to close the ILC loophole.

IRS PROPOSAL TWEAKS DON’T STOP PUSHBACK

While policymakers are looking to narrow the ICBA-opposed IRS reporting proposal, ICBA is continuing its campaign urging consumers to [speak out](#) against the plan.

Threshold: To narrow its implementation, House Ways and Means Committee Chairman Richard Neal (D-Mass.) [last week said](#) lawmakers are planning to raise the \$600 de minimis threshold on their proposal to require banks to report customer account information to the IRS.

Response: In a [national news release](#), ICBA President and CEO Rebeca Romero Rainey said adjusting the reporting threshold or making other tweaks will not salvage the plan, which ICBA, community bankers, and consumers will continue to oppose.

Campaign: ICBA is calling on community bankers to use its customizable [email and social media content](#) to urge consumers to [contact Congress in opposition](#) to the plan, which an ICBA poll found 67% of voters oppose.

Call Alert: In addition to the consumer campaign—which has resulted in more than 400,000 consumer messages to lawmakers—community bankers can call their lawmakers using an ICBA [call alert and customizable script](#) on the proposal.

Press: Meanwhile, pushback continues in the press. Mississippi Bankers Association President and CEO Gordon Fellows published a Mississippi Business Journal [op-ed](#) on the proposal’s privacy concerns, while ICBA’s Paul Merski told [S&P Global](#) that it would harm the bank-customer dynamic.

More: A [recent blog post](#) from ICBA President and CEO Rebeca Romero Rainey details ICBA’s consumer-facing campaign against the proposal.

About ICBA

The Independent Community Bankers of America creates and promotes an environment where community banks flourish. ICBA is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education, and high-quality products and services.

With nearly 50,000 locations nationwide, community banks constitute 99 percent of all banks, employ more than 700,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than \$5.8 trillion in assets, over \$4.8 trillion in deposits, and more than \$3.5 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.

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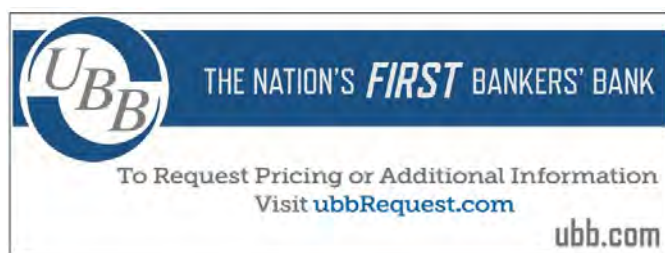
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TRANSFERS ARE NONREPORTABLE; NO SUCH THING AS PRIOR-YEAR CONVERSION; 12-MONTH LIMIT ONLY FOR IRA-TO-IRA ROLLOVERS

By Carrie Horn, QPA, TGPC, CISP, CHSP with Ascensus

In 2020, we had a client transfer his Traditional IRA from another financial organization to an IRA with our organization. The client completed the appropriate IRA transfer paperwork and the other organization sent the funds by check payable to our financial organization as custodian for the customer's IRA. We deposited the funds into the Traditional IRA as a transfer. Our client received a 2020 IRS Form 1099-R showing this as an IRA distribution and the other financial organization is refusing to correct it. Is there anything our client do to avoid paying taxes on the distribution?

As you're aware, an IRA-to-IRA transfer is a nonreportable transaction. If the sending organization (the payer) reports the transaction as a distribution on IRS Form 1099-R, *Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.*, the IRS will think that a distribution occurred and that it will be includible in the IRA owner's taxable income. Thus, it's important that the Form 1099-R be corrected.

The IRA owner should contact the sending organization and provide copies of the transfer paperwork to show that the transaction was requested and completed as an IRA-to-IRA transfer, and ask the sending organization to issue a corrected Form 1099-R. He should also retain documentation of how and when he contacted the sending organization with his request. If the sending organization refuses to correct the Form 1099-R, he can then go to the IRS.

The IRS provides Form 4852, Substitute for Form W-2, Wage and Tax Statement, or Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., to be used by tax preparers as a substitute for Forms W-2, W-2C, and 1099-R. According to the instructions, IRA owners who do not receive corrected forms from payers by the end of February of the year the Form 1099-R is received may call the IRS at 800-829-1040 for assistance. The IRS will contact the payer to request the corrected Form 1099-R and also issue a Form 4852 to the IRA owner. If the IRA owner does not receive the corrected form in sufficient time to file his tax return timely, he may complete Form 4852 as directed in the instructions and attach it to his tax return. IRS Form 4852 requires that the IRA owner complete the questions in Line 8, *Form 1099-R*, as they should have been on a correct Form 1099-R (e.g., for a transfer, enter \$0 as the gross distribution). Specific details are found in the instructions.

A client completed a conversion of her Traditional IRA to her Roth IRA on February 2, 2020. We showed this as a conversion on the 2020 IRS Form 5498, but the client is now stating that this was a prior-year conversion for 2019. She is asking us to correct the Form 5498 to show it as a 2019 conversion. Can this be done?

No. IRA owners frequently get the conversion rules confused with the IRA contribution rules. Unlike making IRA contributions, conversions can never be done after December 31 for a prior year, even if they are completed before the IRA owner's tax filing deadline. You are correct in reporting the conversion contribution on a 2020 Form 5498, *IRA Contribution Information*, because the conversion took place in 2020.

An IRA owner rolled over his 401(k) plan balance to a Traditional IRA in January 2021. In February 2021, he converted his Traditional IRA to a Roth IRA. Now he's requesting to move his Roth IRA to a different financial organization as a distribution and rollover within 60 days. Is this permissible or will he violate the one-per-12-month rollover limitation?

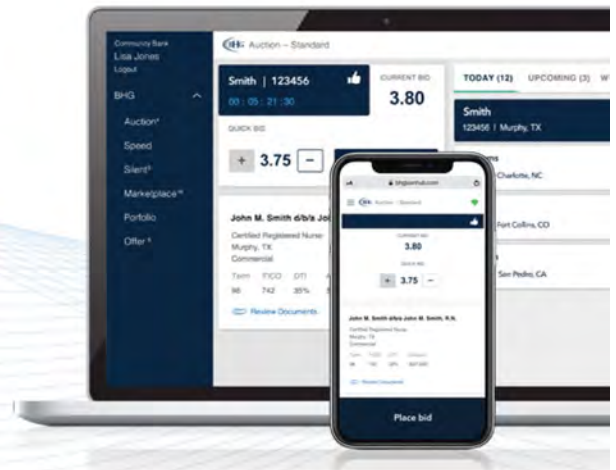
This is a permissible transaction for the IRA owner. The 12-month limitation on rollovers only applies to rollovers between IRAs (e.g., Traditional IRA to Traditional IRA or Roth IRA to Roth IRA). An IRA owner may roll over only one IRA distribution in a 12-month period, regardless of the number of IRAs he owns. But rollovers from qualified retirement plans, including 401(k) plans, are not included in this rollover restriction. An IRA owner may perform an unlimited number of rollovers between an IRA and a retirement plan, such as a 401(k) plan. Also, there are no restrictions on the number of Roth IRA conversions that an IRA owner may perform in a 12-month period, as long as the multiple conversions do not involve the same assets.



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Live Well, Work Well

September 2021

5 Ways to Cope with Pandemic Re-entry Anxiety

With the COVID-19 vaccine becoming much more widely available across the country, the topic of returning to in-person work, school and other activities is being discussed constantly. However, the country's reopening coincides with the spread of the Delta variant of the coronavirus, which accounts for [more than half of all COVID-19 cases](#) in recent weeks. Returning to pre-COVID life amid this latest development can understandably cause feelings of uncertainty or re-entry anxiety.

What Is Re-entry Anxiety?

Re-entry anxiety is an overall uneasiness or uncertainty about returning to the way things were before the pandemic. This feeling may be triggered when meeting socially with friends and family, going back to the workplace or pursuing other important aspects of social interaction. It might be difficult to get reacquainted, but it's important to remember that you're not alone.

49% of American adults are uneasy about resuming in-person interactions, according to the American Psychological Association.



Managing Your Re-entry Anxiety

Different people have different coping strategies, but there are some common ways everyone can cope with re-entry anxiety. If you're feeling anxious as you transition

back to your pre-COVID-19 life, consider the following five coping tips:

1. **Start small** and gradually build up to more significant social interactions. Don't rush into anything.
2. **Set boundaries** by letting other people know what you're comfortable with. There's no need to apologize for not wanting to do something, so clearly explain how you feel and also be respectful of others.
3. **Make a post-pandemic bucket list** to shift your thinking from anxious to positive. A lot has changed due to the pandemic, but you can focus on the new possibilities.
4. **Do what makes you happy**, even if only for a few minutes each day. It's important to engage in something fulfilling for yourself regularly.
5. **Take care of yourself** and set aside time every day to relax and reset your mind.

Re-entry anxiety can be alleviated when managed in a healthy way. If you're worried about your mental well-being, reach out to a doctor or mental health professional to ensure that you're getting the help you need as you make a return to everyday life.



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Cholesterol and You

Did you know one in three American adults has high cholesterol? Cholesterol is a waxy substance found in your blood. Your body needs it to build cells, but too much can pose a problem. Cholesterol travels through the blood on proteins called lipoproteins. There are two types of lipoproteins:

1. LDL (low-density lipoprotein)—known as **bad cholesterol**—makes up most of your body's cholesterol. High levels of LDL cholesterol can increase your risk for heart disease and stroke.
2. HDL (high-density lipoprotein)—known as **good cholesterol**—absorbs cholesterol and carries it back to the liver to be flushed from the body.

Bad cholesterol can be elevated by certain factors, including obesity, physical inactivity, unhealthy diet, smoking, excessive alcohol use and family history. High cholesterol usually has no symptoms, so it's best to have a cholesterol screening every four to six years and discuss lifestyle risks with a doctor.



Breathing Exercises for Anxiety

When anxious, you tend to take rapid, shallow breaths from the chest. Chest breathing can result in increased heart rate, dizziness and muscle tension. During abdominal or diaphragmatic breathing, you instead take even deep breaths, which reduces the amount of work your body needs to do to breathe.

If you're feeling breathless because of anxiety, try the following techniques to alleviate symptoms:

- Equal breathing—From a sitting or lying-down position, inhale for the same amount of time as you're exhaling. Try using a four-second count.
- Mindful breathing—Focus on your breathing and bringing your mind's attention to the present. Don't let your mind drift to any concerns.
- Slow breathing—You normally take 10 to 20 breaths per minute, so strive to take four to 10 breaths per minute.
- Resonant breathing—Lie down and close your eyes. Gently breathe in through your nose for six seconds and exhale for six seconds.

If these types of breathing feel challenging, try again in a day or so, or build up the time gradually. If your anxiety persists or gets worse, contact your doctor.

This article is intended for informational purposes only and is not intended to be a substitute for professional medical advice. Readers should contact a health care professional for appropriate advice on their health. All rights reserved.

Apple Oatmeal Muffins

Makes: 6 servings

Ingredients

½ cup nonfat milk
½ cup applesauce
½ cup all-purpose flour
½ cup quick-cooking oats (uncooked)
1 cup sugar
1 ½ tsp. baking powder
½ tsp. ground cinnamon
1 tart apple (cored and chopped)
Raisins and walnuts, optional for topping

Preparations

- 1) Preheat oven to 400 F.
- 2) Line six muffin tins with paper liners.
- 3) In a mixing bowl, add milk and applesauce. Stir until blended.
- 4) Stir in flour, oats, sugar, baking powder and cinnamon. Mix until just moistened.
- 5) Gently stir in the chopped apples.
- 6) Divide the muffin batter among the prepared pan.
- 7) Bake for 15 to 20 minutes or until an inserted toothpick comes out clean.
- 8) Cool in pan 5 minutes before serving. Store unused portions in an airtight container.

Nutritional Information (per serving)

Total calories	125
Total fat	1 g
Protein	3 g
Sodium	133 mg
Carbohydrate	28 g
Dietary fiber	2 g
Saturated fat	0 g
Total sugars	14 g

Source: MyPlate



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The Taxpayer First Act allows the Internal Revenue Service (IRS) to lower the electronic threshold for filing W-2s to 100. This change is pending IRS issuing final regulations. The anticipated result of this change in 2022 will be that more employers will be required to file their employees' W-2s electronically.

All employers are required to report wages annually to us for each employee. Most employers submit their wage reports electronically, but some submit paper W-2s. We use the earnings reports, along with self-employment income reports, to determine eligibility for, and the amount of, Social Security benefits for workers and their dependents.

Beginning December 2021, our Business Services Online (BSO) will offer a new way to upload wage report files. When employers submit W-2 files using our New Wage File Upload process, they will receive results right away. They will no longer need to return to learn the status of their file. Go to www.ssa.gov/employer to learn more.

Please remember that there are three ways to file W-2s electronically:

- Use our free product, called *W-2 Online*, which allows you to file W-2s and W-2Cs right from our BSO website.
- Use software that produces W-2 forms in the Electronic Filing W-2 (EFW2) format, and upload the file on our BSO webpage for free.
- Have a third party prepare the W-2s and file them electronically with us. The third party normally charges a fee.

We invite you to visit [SSA's Taxpayer First Act page](#) to learn more.

If you have any questions or comments, please email us at OEA.Net.Post@ssa.gov. We ask that you share these resources through your networks.

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In January 2021, SSA shared information on [Pay.gov](https://www.pay.gov) a secure, online service provided by the Department of the Treasury. [Pay.gov](https://www.pay.gov) allows some individuals who have an overpayment debt to repay their overpayment online. This service is only available to people who are not currently receiving Social Security benefits and Supplemental Security Income payments. Beginning August 2021, individuals who are eligible to use [Pay.gov](https://www.pay.gov) will also be able to use their bank or financial institution's online bill pay (OLBP) option to repay overpayment debts electronically. By using the OLBP option, their account will receive credit the next day.

To make a payment using online bill payment, follow these steps:

- Use the bank or financial institution's online bill payment option and search for "Social Security Administration" as the payee;
- Enter the Remittance ID found on the billing notice as the "account number" and your mailing address;
- Enter the desired repayment amount and indicate whether it should be a recurring payment;
- Follow the remaining prompts to complete the payment.

The Social Security Board of Trustees has released its annual report on the long-term financial status of the Social Security trust funds. Please see our press release at www.ssa.gov/news/press/releases/2021/#8-2021-2 for details.

Jeffrey Buckner, Associate Commissioner, Office of Strategic and Digital Communications, wants to let all know about an important new opportunity for your clients to claim monthly Child Tax Credit (CTC) payments and missing economic impact payments (EIP), also known as stimulus payments.

Generally, a person would need to file a federal tax return to claim a tax credit like the CTC. A new Non-Filer Sign-up Tool is available for your clients, who do not usually file a traditional tax return, to claim the CTC and missing EIPs. The White House and the Department of the Treasury collaborated with the non-profit organization, Code for America, to create this new tool. It is available in English and Spanish, and can be used on a computer, tablet, and smartphone.

Important: Please also let your clients know these two important facts:

- Social Security **excludes** the CTC as **income and resources for 12 months** when considering a person's eligibility for Supplemental Security Income (SSI) and monthly SSI payment amount.
- Social Security **does not count** EIPs and certain other disaster assistance against a person's eligibility for SSI or SSI amount.

Please encourage your clients to visit our web page, [Economic Impact Payments, Child Tax Credits, and Other Refundable Tax Credits](https://www.ssa.gov/ncr/ctc), to learn how to claim monthly CTC payments and missing EIPs. We provide convenient links to the new Non-Filer Sign-up Tool as well.

Please remember that SSA does not process, and cannot answer questions about, tax credits and EIPs. We want your clients to get all the money their family deserves. That includes claiming the CTC and missing EIPs, and applying for SSI knowing the CTC and EIPs will not affect their eligibility as described above.

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HOW TO BUY HAPPINESS

Over the past 50 years, the average amount of personal space (e.g., the size of your house, car, etc.) has tripled. At the same time, our debt and environmental footprints have increased, yet general levels of happiness have stayed the same. So what gives? It is apparent that spending money to have more 'stuff' doesn't necessarily make us happier. However, if you believe money can't buy happiness, you may just be spending it wrong.

Here are some proven "purchases" that increase happiness:

Giving Back – Studies show a positive link between charity and happiness. Time and time again, those who spend money on others become happier than those who spend the same amount on themselves. Gallup research confirms that the happiness people experience from giving to charity occurs worldwide despite variance in disposable income. Consider reallocating a portion of the money you typically (or impulsively) spend on 'stuff' to a charity or community initiative that has special meaning. The return on investment of doing good are warm, fuzzy feelings that will outlast a new pair of shoes or the latest electronic gadget.

Joyful Experiences – When it comes to treating ourselves, spending money on experiences will increase happiness much more than buying items. You might choose to shift your budget around a bit to build up a vacation fund each year. However, a simple day trip to a new park or taking in some local community theatre may be just as effective. Outside of travel, hobbies are another great experience to consider. Whether it's photography or a dance class, if it's something you find joy in doing, it's worth considering. It is our life experiences and the people we share

them with that will lead to happiness.

In addition to lasting memories, new experiences enable personal development and growth, which also increase happiness.

Places You Spend Time – When it comes to actually purchasing items, spend your money where you spend your time. Think about which purchases may truly make your life more enjoyable. For example, if you spend every morning on your deck, invest in a nice patio set and some plants or flowers. If you enjoy walking, invest in a great pair of shoes.

Time – Buy yourself more time to do the things you love by hiring a babysitter, a housecleaner, etc. Purchases that afford you more time to enjoy life are a luxury worth the investment.

Provided by CBIZ Wellbeing Insights

cbiz.com/wellbeing



WHAT ARE CONSUMERS' TOP CYBERSECURITY CONCERNS?

Find out how your bank can address key issues and build trust among your customers

by Sean Martin



To understand how U.S. consumers view cybersecurity risks, CSI—a leading provider of fintech, regtech and cybersecurity solutions—worked with The Harris Poll to survey more than 2,000 U.S. adults age 18 and above.

Respondents were asked to identify their primary financial institution, providing a look into the perceptions of big bank customers (e.g., Chase, Wells Fargo, etc.), community bank customers, credit union members and those without a primary institution. The data from this online survey was then analyzed and used to create an executive report to help financial institutions understand consumers' cybersecurity perceptions and expectations.

[This executive report](#) provides key insight into this year's survey results and offers a comparison to data from a similar survey conducted on behalf of CSI by The Harris Poll in 2019, exploring how cybersecurity concerns have shifted among Americans.

How is Consumer Perception of Cybersecurity Issues Changing?

Although a substantial number of consumers (85%) reported cybersecurity concerns pertaining to their personal confidential data, 15% are not particularly worried—a surprising number considering the surge in pandemic-related cyberattacks.

By comparison, in 2019, 92% of consumers reported cybersecurity concerns pertaining to their personal confidential data, so this year's decrease could signal that Americans are becoming desensitized to cybersecurity risks. It's likely that the size, scope and frequency of cybersecurity events have made breaches appear somewhat abstract and distant to the average consumer. And the constant barrage of media coverage on this topic could be contributing to greater risk tolerance among consumers—potentially leading to adverse effects for banks and making effective cybersecurity education even more important.

Key Takeaways from the Consumer Cybersecurity Poll

To gauge shifting perceptions, consumers were asked their thoughts regarding password habits, payments security, data breaches and more. Here are a few takeaways for banks:

Top Cybersecurity Concerns: Identity theft and stolen credit or debit card information tied as the top cybersecurity concerns among consumers, at 60%. This is down significantly from 2019, when identity theft topped the list of concerns at 73%, followed closely by stolen card information (72%). These changing perceptions among Americans indicate that institutions should prioritize educating customers on these evolving risks.

Risks of a Data Breach: Nearly half of respondents (48%) would leave their institution if it suffered a data breach, and 51% of community bank customers agreed that a breach would cause them to leave. To mitigate the risk of customer attrition, institutions should have an [incident response plan](#) in place to direct their actions in the event of a breach.

Strong Authentication: 30% of Americans agree that it is okay to use the same password for an online bank account that they use for other online accounts, representing an increase of six percentage points from 2019 (24%). To mitigate risks associated with lax security habits, banks should provide and promote multi-factor authentication and reinforce the importance of strong passwords.

What to do Post-Breach: Most Americans (69%) believe they know what to do if their personal confidential data is compromised. While this result is encouraging, a clear opportunity exists for banks to continue educating customers on the necessary steps to take after their information is potentially compromised. A community financial institution that prioritizes cybersecurity education for its customers could become the go-to institution for advice, which could help expand market reach.

Perceptions of Secure Payments: Half of Americans (50%) believe a person's payment information (i.e., account number) is more likely to be compromised when using a physical card vs. a digital payment such as a contactless card or digital wallet. Banks should embrace the [latest payments technology](#) and provide customers with resources on best practices for using secure digital payments.

Importance of Building Trust: More than 3 in 4 consumers (76%) agree their financial institution can protect their personal and payment information from hackers. In fact, 78% of community bank customers agree with this, indicating that institutions should continue building trust among consumers by explaining how to safeguard data and hosting cybersecurity awareness training.

Prioritizing Cybersecurity Awareness and Education

As Americans become increasingly desensitized to the risk of security breaches, it is critical for your bank to break through the noise and educate your customers on cybersecurity best practices. Providing valuable education and promoting good cyber hygiene will mitigate cybersecurity risk for both your institution and customers while increasing the potential for new business through knowledge sharing.

To really capitalize on this opportunity, your bank should be intentional and strategic in its planning:

- **Determine the Needs of Your Customers:** Avoid a one-size-fits-all approach; different customers have varying needs and concerns.
- **Tailor Your Approach:** Create campaigns to reach different groups, tailoring based on age, work schedules, etc.
- **Get Creative:** Think creatively about how best to communicate with your customers and deliver a compelling message.
- **Go Digital:** Leverage digital channels to reach a broader audience – don't limit the size and scope of events to physical locations.
- **Deliver Actionable Tips:** Inspire confidence in your bank and motivate customers through actionable tips, such as best practices for creating strong passwords, etc.

Gain Additional Insight from CSI's Consumer Cybersecurity Poll

To strengthen defenses against evolving cyber threats, institutions should embrace a layered approach to cybersecurity, a key component of which includes providing customers with continued education. [Download the full executive report](#) for a deep dive into consumers' perceptions surrounding cybersecurity.

Sean Martin serves as a product manager for CSI Managed Services and has extensive knowledge on implementing effective systems security and network management practices. He speaks and writes frequently on security-related topics affecting the financial services industry and holds Cisco CCNA and CCIE written certifications.

BE SURE YOUR CLIENTS UNDERSTAND HSA DISTRIBUTIONS

Provided by Ascensus



Health savings accounts (HSAs) continue to be a great way to help offset the rising costs of healthcare. If you have clients who own an HSA, they may have questions about using their HSA money to pay or reimburse themselves for medical expenses that they've incurred. Do they understand the tax advantages—and any tax consequences—of HSA distributions? Educating your clients about HSA distributions can help them get the most from their HSA savings.

HSA DISTRIBUTIONS MAY BE TAX-FREE

An HSA allows your clients who are covered by high deductible health plans (HDHPs) to save on a pretax basis for medical expenses not covered by their health insurance. A key benefit of an HSA is that distributions may be taken out *tax free* if used for qualified medical expenses incurred by either

- the HSA owner,
- the HSA owner's spouse (even if the spouse is not HSA-eligible),
- the HSA owner's dependents, or
- any person that the HSA owner could have claimed as a dependent, except that the person filed a joint return, the person had gross income of \$4,300 or more (for 2020), or the HSA owner, or HSA owner's spouse if filing jointly, could be claimed as a dependent on someone else's tax return.

QUALIFIED MEDICAL EXPENSES ARE KEY

Qualified medical expenses must be incurred after the HSA is established and generally must be eligible for the income tax medical and dental expense deduction. Qualified medical expenses include doctor's fees, prescriptions, and certain dental and vision care (excluding most insurance premiums). IRS Publication 502, Medical and Dental Expenses, provides a detailed list and can be a great resource for your clients when they have questions about what constitutes a qualified medical expense. Note that in 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act repealed the Affordable Care Act's restriction that nonprescription, over-the-counter medications (other than insulin) have to be prescribed by a physician in order to be a qualified medical expense. HSA owners should also refer to a competent tax advisor or to IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, for specific details about qualified medical expenses.

Distributions not used for qualified medical expenses are taxed as gross income and subject to an additional 20 percent penalty tax. Exceptions to this penalty tax include distributions payable to

- an HSA owner who is disabled,
- an HSA owner who is age 65 or older, or
- a nonspouse death beneficiary after the HSA owner's death.

UP TO HSA OWNER TO MONITOR

The responsibility for determining qualified medical expenses, and thus, whether a distribution qualifies for tax-free treatment rests solely with the HSA owner. It is not up to you as the HSA trustee or custodian to determine whether HSA distributions are being used for qualified medical expenses. Your primary responsibility as an HSA trustee or custodian is to report HSA distributions to the IRS on Form 1099-SA, *Distributions From an HSA, Archer MSA, or Medicare Advantage MSA*, and to also send a copy of this form to the HSA owner (or HSA beneficiary) by January 31 of the year following the year of distribution.

In addition to understanding the basics of HSA distributions, your clients should see a competent tax advisor for more complex questions. With the abundance of tax law changes that occur every year—especially with tax-advantaged savings accounts—the value of good advice cannot be overstated.

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NORTH DAKOTA AND REGIONAL

Amazon Opens First Fulfillment Center In North Dakota

Employees started working within Amazon's new 1 million-plus-sq.-ft. fulfillment center in Fargo, N.D., on Sunday, Sep. 19. Initially announced in November 2020, the new center is the largest structure in the state of North Dakota in terms of square footage. At the new non-sortable fulfillment facility in Fargo, associates pick, pack, and ship bulky or larger-sized customer items such as patio furniture, outdoor equipment, or rugs. Amazon's first investment in the state was a delivery station in West Fargo, which is still operational. Amazon intends to hire hundreds of associates to work at the center in the months and years ahead. The facility will continue hiring over the next few weeks.

Source: <https://www.chainstoreage.com/amazon-opens-first-fulfillment-center-north-dakota>

Proposed Soybean Crushing Plant Planned for Casselton

The Casselton area could soon see a \$400 million soy-crushing plant that would create 60 new jobs with average wages of \$32 per hour. The plan is far from finalized but Josh Teigen, Director of the North Dakota Department of Commerce Economic Development & Finance Division, says the site is a mile west of Casselton, just east of the Tharaldson Ethanol Plant. Teigen and others won't yet name the company involved other than to say it is a large, multi-national corporation that is a joint venture between two agricultural-related groups. The project could be contingent on infrastructure. State resources may help pay for a hard surface, a four-mile-long road to the site to handle 200 to 250 trucks a day and more than 600 trucks daily during harvest season.

Source: <https://www.newsdakota.com/2021/09/23/proposed-soybean-crushing-plant-planned-for-casselton/>

Jamestown Awarded Loan for Water Distribution Project

The North Dakota Department of Environmental Quality (NDDEQ) awarded loans for water and sanitary sewer projects to two communities through the State Revolving Fund Programs in August. Jamestown received a \$1,991,000 Drinking Water State Revolving Fund (DWSRF) loan to replace portions of the existing water distribution system. As a result, three blocks of pipe will be upsized, and ten blocks will be replaced with the same size pipe. This project will ensure the safe transmission of water for the residents. Wahpeton received a \$1,964,000 Clean Water State Revolving Fund and a \$1,103,000 DWSRF loan towards replacing an aging water main, storm and sanitary sewer.

Source: <https://www.newsdakota.com/2021/09/22/jamestown-awarded-loan-for-water-distribution-project/>

North Dakota Opportunity Fund

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The North Dakota Opportunity Fund leverages private lender financing to help new and expanding small businesses obtain loans for private ventures in a consortium of 38 communities across the state.



Visit www.lcdgroup.org or call (701) 667-7600 to learn more about the North Dakota Opportunity Fund and other business loan, home loan, community grants, and multi-family and development programs.



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OFFICE OF ATTORNEY GENERAL

DISTRICT COURT BANS FM MECHANICAL FROM DOING BUSINESS IN NORTH DAKOTA

Following legal action by the Attorney General's Consumer Protection division, on September 3, 2021, the Cass County District Court banned contractor Steve Mitchell, doing business as **FM Mechanical**, from doing business in North Dakota after it found he had violated consumer fraud and licensing laws. The Court found that Mitchell was operating without a contractor's license and performed poor quality work. The Court also determined that Mitchell had violated a May 2020 agreement with the State that required him to refund \$8,000 owed to a consumer before he would be eligible to operate as a contractor in the state. Mitchell has not paid that debt. The Court also ordered him to pay \$3,982.00 in penalties and costs and restitution to other affected consumers.

Attorney General Wayne Stenehjem reminds consumers not to conduct business with unlicensed contractors. "State licensing laws protect the consumer. If you hire an unlicensed contractor, there is a likelihood the contractor will just take your money and not do any of the work," cautioned Stenehjem.

According to Parrell Grossman, director of the Consumer Protection division, Mitchell has ignored the Attorney General's instructions and the Court's previous orders to stop his contractor services. "Consumers should be wary and should not hire FM Mechanical or use Steve Mitchell's services. Mitchell continues to defy the ban on contracting by doing small jobs in an effort to fly under the radar, but the harm to consumers is very real," Grossman said.

Contractors doing jobs valued at \$4,000 or more must be licensed by the Secretary of State. The Secretary of State's office maintains a searchable registry of currently licensed contractors, available online at <https://sos.nd.gov/business/contractors>, or by calling (701) 328-2900.

STENEHJEM ASKS COURT TO ORDER THE FEDERAL GOVERNMENT TO RESUME QUARTERLY OIL & GAS LEASING IN NORTH DAKOTA

Attorney General Wayne Stenehjem has filed a motion asking Judge Daniel Traynor in federal District Court in Bismarck to order the Bureau of Land Management to resume conducting quarterly oil and gas lease sales in North Dakota.

"I have taken this action to protect North Dakota's economy, the jobs of our hardworking citizens, and North Dakota's rights to protect and manage our own natural resources," said Stenehjem.

Earlier this year, the Bureau of Land Management (BLM) began unilaterally canceling the quarterly oil and gas lease sales BLM is required by law to conduct. Stenehjem says that the cancellation of the March and June auctions have already cost the State over \$80 million in lost revenues, a loss that could grow to billions in the coming months.

"I am asking the Court to order BLM to comply with the law because I cannot stand idly by while our State loses tens of millions in lost revenue that funds our citizens' schools, social services, parks, and roads," Stenehjem said.

A North Dakota Powerball player wasted no time by making a quick trip to Bismarck to claim the \$100,000 Powerball with Power Play prize won on Monday night's draw. The lucky winner from Glen Ullin, who chose to remain anonymous, hit it big with a quick pick ticket. The winner has no immediate plans for the winnings but may invest some soon.

The Powerball jackpot for the Saturday, October 9 draw is \$31 million. For winning numbers and other information, visit us on the web at LOTTERY.ND.GOV.

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SOCIAL SECURITY ADMINISTRATION HITS MILESTONE

SSA announced in July that they hit an incredible milestone with over 60 million people creating their own [my Social Security](#) account.

We could not have reached this milestone without the help of committed partners such as you and your organization helping us get the word out on the benefits of having a [my Social Security](#) account.

Those not currently receiving benefits can:

- Request a replacement Social Security card.
- Review their earnings history and see an estimate of their future Social Security benefits.
- Compare benefit amounts depending on what age they start receiving benefits.
- Apply for retirement benefits when they are ready.
- Check the status of their Social Security application.

Those receiving benefits can:

- Get a benefit verification or proof of income letter.
- Request a replacement Social Security or Medicare card.
- Set up or change direct deposit.
- Change their address.
- Get a replacement Social Security 1099 form (SSA-1099).
- Opt-out of certain mailed notices.

We thank you for your help in reaching this important milestone and look for your continued support in registering the next 60 million [my Social Security](#) accounts.

Please continue to let friends, family, and clients know they can access their accounts safely from their internet-connected computer, tablet, or smartphone. Go to www.ssa.gov/myaccount to get more information and register for your own [my Social Security](#) account today.

Social Security Administration announced they recently changed their rules about what financial assistance can affect an individual's eligibility for Supplemental Security Income (SSI) or monthly SSI payment amount. Usually, we consider any item an individual receives in cash or in-kind that can be used to meet his or her need for food or shelter income. Generally, the more countable income someone has, the less their SSI monthly payment will be. If their countable income is over the allowable limit, they cannot receive SSI payments. However, due to the COVID-19 pandemic, we no longer count most types of pandemic-related financial assistance against eligibility or payment amount. This includes:

- Economic Impact Payments (EIP)
- State Stimulus Payments (*Some exclusions may apply.*)
- Unemployment Assistance (also includes regular unemployment)
- Paycheck Protection Program (PPP): Loan Forgiveness to Employers and Self-Employed Individuals
- Coronavirus Food Assistance Program – Direct Payments to Farmers and Ranchers
- Emergency Rental Assistance Fund
- Emergency Assistance for Rural Housing/Rural Rental Assistance
- Homeowner Assistance Fund
- Housing Assistance and Supportive Services Programs for Native Americans
- Emergency Assistance to Children and Families through the Pandemic Emergency Assistance Fund

A full list of Covid-19 financial assistance that no longer counts against SSI eligibility or SSI payment amount is available at [Coronavirus Disease \(COVID-19\) | SSA](#).

To address situations where an individual's SSI application was denied, or their payment amount was reduced by receiving assistance, we are reviewing SSI claims and other SSI records going back to the beginning of the COVID-19 pandemic. We expect our review will take several months to complete. In most cases, if an individual's payment amount was affected, and we do not need any additional information, we will automatically restore their SSI payments. If we need to take a new SSI application or need any additional information, we will mail a letter explaining what is needed. Individuals do not need to call our offices unless they have moved and need to update their address. They can find the phone number to their local office by accessing our [office locator](#).

Thank you for your continued support as we work together during these unprecedented times. I encourage you to share this information with your members, colleagues, affiliates, and other interested parties.

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SOCIAL SECURITY EXPANDS COMPASSIONATE ALLOWANCES PROGRAM FOR PEOPLE WITH SEVERE DISABILITIES PROGRAM EXPEDITES DECISIONS FOR DISABILITY BENEFITS

Kilolo Kijakazi, Acting Commissioner of Social Security, today announced 12 new Compassionate Allowances conditions: Charlevoix Saguenay Spastic Ataxia (ARSACS), Choroid Plexus Carcinoma, CIC-rearranged Sarcoma, Congenital Zika Syndrome, Desmoplastic Mesothelioma, Duchenne Muscular Dystrophy – Adult, Pericardial Mesothelioma, Refractory Hodgkin Lymphoma, Renpenning Syndrome, SCN8A Related Epilepsy with Encephalopathy, SYNGAP1-related NSID, and Taybi-Linder Syndrome. Compassionate Allowances is an initiative that quickly identifies severe medical conditions and diseases that meet Social Security's standards for disability benefits.

"Everyone who is eligible for benefits under the programs we administer should receive them," said Acting Commissioner Kijakazi. "Our Compassionate Allowances program helps us address barriers by helping accelerate the disability application process for people who are likely to get approved for benefits due to the severity of their medical condition."

The Compassionate Allowances program quickly identifies claims where the applicant's condition or disease clearly meets Social Security's statutory standard for disability. Due to the severe nature of many of these conditions, these claims are often allowed based on medical confirmation of the diagnosis alone; for example, certain cancers, amyotrophic lateral sclerosis (ALS), and a number of rare disorders that affect children. To date, more than 700,000 people with severe disabilities have been approved through this accelerated, policy-compliant disability process, which has grown to a total of 254 conditions.

When a person applies for disability benefits, Social Security must obtain medical records in order to make an accurate determination. The agency incorporates leading technology to identify potential Compassionate Allowances cases and make quick decisions. Social Security's Health IT brings the speed and efficiency of electronic medical records to the disability determination process. With electronic records transmission, Social Security is able to quickly obtain a claimant's medical information, review it, and make a fast determination.

For more information about the program, including a list of all Compassionate Allowances conditions, please visit www.socialsecurity.gov/compassionateallowances.

To learn more about Social Security's Health IT program, please visit www.socialsecurity.gov/hit.

People may apply online for disability benefits by visiting www.socialsecurity.gov.

To create a *my Social Security* account, please visit www.socialsecurity.gov/myaccount.

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TIM PORTER

CFO/SVP Accounting & Treasury



ROB PFENNIG

CFO/SVP Accounting & Treasury

rpfennig@nd.gov
701.328.5752

We are pleased to announce **Rob Pfennig** has been named
CFO/SVP of Accounting & Treasury effective October 1, 2021.

Please welcome Rob Pfennig to his new role at Bank of North Dakota.



AUTOMATED CLEARING HOUSE DEBIT ENTRY FRAUD

Created and Provided by Travelers



Banks and financial institutions rely on technology to operate successfully and provide the best products and services for customers. With technology, though, comes the heightened risk of falling victim to wire fraud schemes that can result in significant financial losses.

One example of this is Automated Clearing House (ACH) debit entry fraud, when a bad actor executes ACH transfers from a victim's bank account into an account controlled by the fraudster. Because of the rising popularity in using ACH transfers and strict National Automated Clearing House Association rules, banks and financial institutions have never been more at risk: According to the most recent Federal Reserve Payments Study, the number of ACH debit transfers (16.6 billion) exceeded the number of check payments (14.8 billion) for the first time in 2018. In 2000, to provide context, there were 42.6 billion check payments and only 2.1 billion ACH transfers.

"More people and businesses are using this type of transaction, but financial institutions should be aware of the risks involving ACH and the potential for fraud," said Jerry Keup, National Underwriting Officer, Banks and Diversified Financial at Travelers. "There are steps these institutions can take to reduce the likelihood of a fraudulent incident taking place, but they should be vigilant and address any vulnerabilities seriously."

Risk mitigation steps include, but are not limited to:

Develop methods to identify synthetic identity fraud. The Federal Reserve bank has identified red flags to aid in recognizing synthetic identity fraud. These include paying close attention to accounts that show:

- The credit file depth is inconsistent with the customer age or other profile information.
- Multiple identities with the same Social Security number.
- Multiple applications from the same phone number, mailing address or IP address.
- Use of secured credit lines or piggybacking to build credit.
- Social Security numbers issued after 2011.
- Multiple authorized users on the same account.

Monitoring and analytics. Using software and analytic data can often detect financial crime attempts much faster than the human eye.

But even the best controls can fall short. Travelers offers a wide range of coverages for financial institutions, including an endorsement that covers two specific ACH scenarios:

- A fraudster opens a deposit account with a bank or credit union, then feeds that account with stolen funds from victims through ACH pulls.
- A fraudster establishes a loan or line of credit with a bank or credit union and causes ACH transfers from victims' accounts to repay the loan or line of credit.

Preventive measures taken or reinforced now against ACH fraud attempts can lead to positive results in the future. It's worth the time and investment.

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 ACH coverage.



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Learn more about pandemic financial stress and breast cancer prevention tips with this brief video.

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

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



Please share this newsletter with new employees and co-workers and invite them to subscribe to notifications today! E-mail request with contact information to [Nanci at info@icbnd.com](mailto:Nanci@info@icbnd.com). Thanks!



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Community Bankers for Compliance Program Fall Regulatory Update Seminar



ICBND community bankers joined us at the Holiday Inn Bismarck on September 21st and 22nd for our Community Bankers for Compliance Program. Focusing on **Regulation O, Flood Revisions Update, Loan Officer Compensation, Fair Debt Collection Practices & Home Equity Lines of Credit** it was a busy 2 days of learning under **Bill Elliot, Senior Consultant Director with Young & Associates**. If you are interested in learning more about our Community Bankers for Compliance Program, sponsored by Young and Associates, contact Jessie at 701-258-7121.



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

Looking Ahead:

October 28, 2021—Emerging Leaders Development Program, Fall Session-Williston [Click Here](#) for the session flyer.

STARION BANK

Starion Bank is pleased to announce new hires in our Bismarck and Mandan branches.

Elka Herr joined **Starion** as a universal banker II at our Bismarck Main branch. She comes to Starion with over 9 years of retail banking experience.

Sophia Lee joined **Starion** as a universal banker II at our Mandan branch. Sophia comes to Starion with over 3 years of retail banking experience.

Starion Bank is pleased to announce that **Samantha Hoselton** has been promoted to universal banker II at our Fargo Downtown location. Samantha joined Starion in February 2021 as a universal banker I.



Jesse Brock joined **Starion** as a retail manager for our Bismarck/Mandan market. He will be located at the Bismarck Main branch. Jesse has over 10 years of experience in sales, leadership and customer service.



Vanessa Monteith joined **Starion** as an insurance agent at our Bismarck North branch. Vanessa comes to Starion with over 13 years of Insurance experience.



Gary Oster joined **Starion** as a retention specialist at our Bismarck Plaza branch. Gary comes to Starion with over 35 years of insurance experience.



Starion Bank is pleased to announce that **Scott Peters** has joined Starion as an insurance agent in our Fargo Urban Plains branch. Peters comes to Starion with 8 years of insurance and investment experience.

STARION BANK



experience.

Starion Bank is pleased to announce a new hire.

Kimberly Wuori joined **Starion** as a business banking representative I at our Rolla branch. Kim comes to Starion with previous office administration and program management

WIDMER ROEL PC



services to wide range of clients. Troy joined Widmer Roel in 2020 and has over a year of experience.

Troy Steele has been promoted to senior tax associate in the tax department of **Widmer Roel**, a full-service local public accounting and business advisory firm located in Fargo, North Dakota. Steele, as a senior tax associate will provide tax and accounting



provide agricultural audit, tax and accounting services to wide range of clients. Eric joined Widmer Roel in 2019 and has two years of experience.

Eric Bucholz has been promoted to senior tax associate in the tax department of **Widmer Roel**, a full-service local public accounting and business advisory firm located in Fargo, North Dakota. Bucholz, as a senior tax associate will

Nick Evvin has been promoted to audit supervisor in the audit department of **Widmer Roel**, a full-service local public accounting and business advisory firm located in Fargo, North Dakota. Evvin, as an audit supervisor will provide audit and accounting services to a wide range of clients. Nick joined Widmer Roel in 2017 and has four years of experience.



WIDMER ROEL PC



service manager will provide tax, payroll, bookkeeping, and accounting services to a wide range of clients. Krista joined Widmer Roel in 2010 and has eleven years of experience.

Krista Emineth has been promoted to tax and client accounting service manager in the tax department of **Widmer Roel**, a full-service local public accounting and business advisory firm located in Fargo, North Dakota.

Emineth, as a tax and client accounting

Tanner Sakrismo has been promoted to audit manager in the audit department of **Widmer Roel**, a full-service local public accounting and business advisory firm in Fargo, North Dakota. Sakrismo, as an audit manager will provide audit and accounting services to a wide range of clients. Tanner joined Widmer Roel in 2013 and has over eight years of experience.



Isaac Adelman has joined **Widmer Roel**, a local public accounting and business advisory firm, assisting the audit department. Isaac, as an audit associate, provides audit and accounting services.



BANK OF NORTH DAKOTA



Jon Ravnaas joined **BND** as the collateral valuation manager. Ravnaas comes to BND with experience as an analyst.

ICBND Members in the News

BANK OF NORTH DAKOTA



Dustin Bakken joined **BND** as a collateral valuation analyst IV. Bakken comes to BND from Kompleks Aerial where he was the owner and vice president. He has also worked as a property tax specialist with the North Dakota Office of State Tax Commission.



Nicole Koons joined **BND** as a credit underwriter III. Koons comes to BND from Cavalier Rural Electric Coop where she was the CFO and finance manager.



Audrey Wilhelmi joined **BND** as a collateral valuation analyst IV. Wilhelmi comes to BND with experience as an underwriting manager.



Erica Unrath was promoted to trust administrator I. Unrath has been with **BND** since June 2007 where she has worked as a collections officer.



Cindy Lund transferred from a collections officer III to a business banking associate III. Lund has been with **BND** since 1982.

BANK OF NORTH DAKOTA



Melanie Burgard transferred from a loan operations specialist III to a collections officer I. Burgard has been with **BND** since 2011.

LEWIS & CLARK DEVELOPMENT GROUP

Lewis & Clark Development Group (LCD Group) has promoted **Derrick Becker** to loan officer. The promotion is effective October 1.



Becker joined LCD Group in December 2017. For the last four years, Becker has been a commercial credit officer where he has assembled loan applications and serviced commercial loans through the SBA 504 loan program, the North Dakota Opportunity

Fund (NDOF), and LCD Group's regional lending programs. The COVID-19 pandemic and the retirement of a long-time loan officer brought on a change in Becker's duties. Becker is a Bismarck native with 11 years of banking and finance experience.

DAKOTA BUSINESS LENDING



Dakota Business Lending is pleased to welcome **Ann Peterson** to their team. Based out of the Fargo office, Peterson will be assisting the organization with all areas of SBA lending and working to support many roles within the organization including

business development, processing, loan structuring, compliance, and servicing. Peterson brings with her over 35 years of economic development and SBA 504 and 7(a) lending experience, 22 of which were spent at a 504 certified development company like Dakota Business Lending.



Dakota Business Lending is pleased to welcome **Jason Gerdes** to the team as a business development and commercial loan officer, working to develop and foster relationships with lenders, small businesses, economic development

professionals, and other parts. He will be working to serve Dakota Business Lending's market, covering North Dakota, western Minnesota, and Montana. Gerdes has spent the majority of his career working in a 504 certified development company like Dakota Business Lending and brings with him over 16 years of experience in small business lending and economic development.

SOLUTIONS THAT MAKE A DIFFERENCE



Since 1959, HTG Architects has been providing responsible advice and real solutions. Through architectural and related consulting services, HTG helps financial institutions maximize profits. Our expertise includes over 2,600 financial projects, including programming, feasibility studies, tenant build-outs, remodelings, new buildings, and site selection studies.



Dan Schaff, VP of Operations

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701-751-4558

505 E Main Ave, Suite 250-B Bismarck, ND 58501



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MORE THAN ARCHITECTS

First International Bank & Trust

Shannon Hammeren, First International Bank & Trust's Director of IT and Operations, is the Barret School of Banking's first grad program participant from North Dakota. The Barret School of Banking, located in Memphis, Tennessee, provides an adult learning experience for career-oriented individuals in commercial banking or a related financial services business. The school offers a three-year graduate program with over 130 hours of classroom instruction focused on providing an advanced banking education. Shannon plans to apply this knowledge while driving and implementing change as well as adapting new technologies and services that allow FIBT to meet its strategic objectives.

Shannon began his career with FBIT in 1995 and has worked in all areas of Information Technology (IT) including back-office operations, support desk, server administration, security administration, and network engineering. He has held the roles of Network Manager, Information Security Officer as well as his current position as Director of IT and Operations. Over the years, Shannon has played a leading role in the implementation of many different technologies, such as, imaging, online services, network infrastructure upgrades, IP Telephone, and server virtualization.

Congratulations Shannon on this accomplishment not only for First International Bank & Trust but also for North Dakota.



Starion Bank

STARION BANK DONATES FUNDING AND ARTWORK TO BISMARCK CANCER CENTER

Starion Bank announced today that it has pledged \$250,000 to the Bismarck Cancer Center expansion campaign. The Healing for Today, Building Hope for Tomorrow Capital Campaign will help the Bismarck Cancer Center renovate the existing facility and add a second floor. The new area will include additional exam rooms, family counseling rooms, treatment equipment, and a more comfortable, welcoming space for families to await their appointments.

Starion Bank is proud to support the people and organizations who provide necessary and compassionate health care services in our communities. Expanding the Bismarck Cancer Center helps our region prepare to handle the unfortunate yet growing need for cancer treatments. With these expansions, the Center will be able to treat more people in less time, ultimately saving more lives, providing more hope, and impacting our community even more than it already has.

"The Bismarck Cancer Center is such an important organization in our community," says Lee Weisbeck, Bismarck-Mandan Market President. "It's a place of hope for individuals and their families who are fighting battles with cancer. The Center delivers the highest quality radiation treatments to people within Bismarck/Mandan and surrounding region. Those treatments have improved the quality of life and length of life for so many individuals. The work from the Cancer Center's staff is invaluable."

Bismarck Cancer Center visitors may see a familiar name on the new art hanging in the waiting area. Shelley Larson, Starion Bank family owner and well-known local artist, is assisting in decorating the new space by curating a rotating collection of her original paintings. The artwork inspires courage, strength, endurance, and hope in patients and their families.

Craig Larson, Starion Bank CEO and Board Chairman, says the decision to donate was easy. "Donating to the Healing for Today, Building Hope for Tomorrow Capital Campaign was an instant and unanimous yes from our entire team. The Bismarck Cancer Center is changing and impacting lives within our community every day, and we are proud to be able to support a cause such as this."

Lake Agassiz Development Group

LAKE AGASSIZ CDC OBTAINS ASM DESIGNATION FROM SBA

Lake Agassiz CDC is proud to announce they have been designated with Abridged Submission Method (ASM) from the Small Business Administration (SBA).

Lake Agassiz is an Accredited Lender (ALP) with increased authority to process, close and service SBA 504 loans. Obtaining ASM allows submission of streamlined 504 loan applications for approval from SBA. These designations assist Lake Agassiz's commitment to backing small businesses ambition and providing effective, efficient service!

Newcleus

Newcleus, LLC, ("Newcleus"), a leading provider of employer-owned life insurance and annuity products (with a core focus on [Bank](#) institutions), as well as employee benefit design and analysis, [compensation consulting](#), and investment strategies, today announced that it has completed a strategic transaction with the Waterfall Sentinel Fund, a private equity vehicle managed by Waterfall Asset Management ("Waterfall").

Waterfall is making the investment in partnership with the CEO of Newcleus, Dan Barbaree, and senior management, who will continue to lead the company's operations. The transaction will position Newcleus to augment its team of specialized insurance professionals, customer reach, product innovation and technology enablement. With the support of Waterfall, Newcleus will explore opportunities to accelerate its growth by pursuing complementary and strategic acquisitions.

"For over two decades, Newcleus has structured and implemented unique and competitive strategies for our clients. We are tremendously proud of the growth and customer relationships we have earned through deep product expertise, exceptional customer service and visionary technology solutions," said Dan Barbaree. "We are thrilled to partner with Waterfall, which shares our core values, including providing best-in-class service, and which will support our ongoing investment in people, products and technology to continually enhance our capabilities."

John Nelligan, Managing Director at Waterfall, said, "We believe Newcleus' competitive advantage in industry knowledge and structuring sophistication has positioned this team to capitalize on the tailwinds across the employer-owned life insurance markets and we look forward to supporting the Newcleus team as they continue to scale."

This latest platform investment by the Waterfall Sentinel Fund is consistent with the fund's strategy which seeks to partner with best-in-class management in niche financial services and financial technology sectors across the lower middle market. Newcleus represents the seventh distinct platform investment made by Waterfall's private equity team, in the Waterfall Sentinel Fund or other Waterfall funds, since its formation at the end of 2017.

Fox Rothschild LLP served as legal counsel and FinPro Capital Advisors, Inc. served as financial advisor to Newcleus with respect to the transaction. Kramer Levin Naftalis & Frankel LLP served as legal counsel to Waterfall.

About Newcleus

Newcleus is a design and administration provider of compensation, benefit, investment, and financing strategies. Newcleus primarily provides its niche products and services to the banking and credit union industry and, by leveraging its' proprietary, client-centric administration technology platform (known as MINTS), services and administers over 45,000 policies on behalf of over 750 financial institutions.¹ The company is headquartered in Newtown, PA. For more information, visit: <https://newcleus.com>.

About Waterfall Asset Management

Based in New York, [Waterfall Asset Management](#) is an independent SEC-registered asset manager. Waterfall is a leading private investment firm dedicated to investing in asset-based credit and private equity across the entirety of the specialty finance and securitized credit space. Waterfall had approximately \$9.5 billion in assets under management, as of June 1, 2021.



North Dakota Housing Finance Agency

ND RENT HELP CAN PAY RENT AND UTILITIES, HAS APPLICATION ASSISTANCE

COVID-19 has not only impacted some households' finances, causing them to fall behind on rent and utilities, it has also placed a financial burden on housing providers.

This summer, the ND Dept. of Human Services (DHS) replaced the state's Emergency Rent Bridge (ERB) with ND Rent Help. The new program helps for a longer period, up to 12 months with extensions for extreme cases, and it serves households at higher income levels, up to an \$80,000 annual income for a family of four. Payments are still made directly to housing providers and now also to utility suppliers.

As housing providers are understandably frustrated when renters don't follow through with applications for assistance, DHS is also more proactively trying to connect these households with application counselors to encourage and help them to complete the process.

If your renter(s) applied for and was over income for the ERB program or if they failed to complete the application process, encourage them to apply again and provide them with the [list of application counselors](#) in their community. Renters do not need to be behind in rent to apply for assistance.

When fully implemented this fall, DHS says ND Rent Help will have a new online portal, housing facilitator services to help people navigate housing challenges, and other supports designed to lead to greater housing and financial stability for participating households and their housing providers.

To learn more about ND Rent Help, visit www.nd.gov/dhs/info/covid-19/rent-help.html.

DEVELOPER CELEBRATES GRAND REOPENING OF COURTYARD APARTMENTS

Affordable Housing Developers Inc.(AHD) celebrated the Grand Reopening of Courtyard Apartments, an independent living community for households age 62 or older, today. The property, which was originally constructed in 1981, required extensive structural repairs.

"Affordable Housing Developers leveraged as many funding sources as possible to renovate Courtyard Apartments," said Andrea Diede, AHD executive director. "The property is the last subsidized housing available in Rugby, and public funding was needed to perform much-needed repairs and mitigate health and safety concerns."

Courtyard Apartments consists of one eight-plex and three four-plex buildings with one-bedroom and two-bedroom apartments. Sagging floors in the four-plexes, caused by deteriorating and rotting floor joists and bearings, required AHD to seek funding to address the structural issues. At the same time, AHD decided to update all of the buildings to increase the useful life of the property.

Courtyard's renovation was supported with \$625,000 from the Housing Incentive Fund (HIF), a state-funded program administered by North Dakota Housing Finance Agency (NDHFA). HIF supports the development of affordable multifamily housing for low- to moderate-wage workers, the state's aging population, individuals with disabilities, and persons at-risk of homelessness.

"Preserving existing affordable housing is critical and it makes sense," said NDHFA Executive Director David Flohr. "New construction doesn't always keep up with demand. Keeping existing affordable housing viable allows individuals and families to remain in their community, it's generally cheaper than building new, and neighborhood services are already in place."

The North Dakota Department of Commerce Division of Community Services provided \$451,221 through the HOME Investment Partnerships and \$338,559 through Community Development Block Grant programs. Additional support was provided by a \$110,150 Souris Basin Planning Council grant, an Otto Bremer Trust grant valued at \$75,000, \$5,000 from the Rugby JDA, and more than \$160,000 in owner equity and project reserves. Total project cost was \$2.02 million.

Monthly rents at Courtyard range from \$619 to \$647 and can be adjusted, based on income, through a subsidy provided by USDA Rural Development. Currently, 85 percent of the property's tenants benefit from this rental assistance. Individuals who would like to learn more about the apartments can contact AHD at (701) 483-4545. Information is also available online at www.ahdi-nd.org.

AHD is a 501(c)(3) non-profit organization whose mission is dedicated to the development, preservation and management of decent, safe and affordable housing for lower income households in North Dakota.

ND CONTINUUM OF CARE AWARDED GRANT TO PREVENT AND END YOUTH HOMELESSNESS

The North Dakota Continuum of Care (CoC) has been awarded a \$1,975,377 Youth Homelessness Demonstration Program (YHDP) grant from the U.S. Department of Housing and Urban Development (HUD).

"The North Dakota Continuum of Care will lead a collaborative effort that brings together service providers to uncover and address the causes of homelessness among young adults in our state," said Dave Flohr, North Dakota Housing Finance Agency (NDHFA) executive director.

HUD awarded \$142 million to 33 communities; North Dakota was one of the 11 rural communities selected. Youth with lived experience helped HUD with the assessment of the nearly 100 applications to ensure that the grant recipients understood the needs and preferences of the young people they will serve. Following HUD's funding announcement, the communities selected have six months to submit a coordinated community plan.

YHDP grant recipients can use funding for rapid rehousing, transitional and permanent supportive housing, and to fund innovative programs like host homes. The grant also supports the development of youth-focused performance measures and coordinated entry systems.

"The COVID-19 pandemic has exacerbated nearly every crisis in our society, including the crises of youth homelessness," said HUD Secretary Marcia L. Fudge. "Our society is judged by how we treat the most vulnerable among us. We have a responsibility in our nation to care for all our children and with this funding, HUD is taking steps to make sure that every child under our care has a safe place to call home."

North Dakota's CoC and the other grant recipients will participate in a program evaluation to inform the federal effort to prevent and end youth homelessness going forward. They will serve as leaders in the nation on the work to end homelessness among young people.

North Dakota Housing Finance Agency

STREHLOW RECOGNIZED WITH CHAMPION OF AFFORDABLE HOUSING LEGACY AWARD

North Dakota Housing Finance Agency (NDHFA) recognized Blake Strehlow, executive director of the Housing Authority of Cass County (HACC), with a Champion of Affordable Housing Legacy Award in September at an open house for Monterey and Brighton Place, the housing authority's new affordable senior housing community in West Fargo, ND.

"North Dakota Housing Finance Agency's Champion Awards recognize and celebrate the work of the individuals and businesses who make exceptional contributions to affordable housing in North Dakota," said NDHFA Executive Director Dave Flohr. "Monterey and Brighton Place are just the most recent examples of Blake's work, bettering communities and the lives of the individuals and families who call affordable housing properties their home."

Strehlow began working at HACC in 1981. At that time, he and a co-worker managed 195 public housing units for Cass County. Under Strehlow's leadership, HACC staff has grown to 17 individuals in five offices across the state who now administer federal housing programs for nine additional North Dakota counties – Dunn, LaMoure, McIntosh, McKenzie, Pembina, Ransom, Richland, Stark and Traill. They manage federal Housing Choice Vouchers (known as Section 8), senior housing and public housing projects that serve nearly 1,500 households.

"Blake has been a mentor to many individuals who work in affordable housing. He is generally the first person to greet new housing authority leaders and to offer help," said Flohr when he presented the award. "His enthusiasm and dedication to the affordable housing community is extraordinary, and he will leave a lasting legacy through his work."

NDHFA's Champion of Affordable Housing Legacy award recognizes an individual who has demonstrated outstanding efforts at advocating for or providing affordable housing or related services in North Dakota.



Pictured: Blake Strehlow, executive director of the Housing Authority of Cass County with the Champion of Affordable Housing Legacy Award.

United Bankers' Bank

UNITED BANKERS' BANK AND RISKSOUT ANNOUNCE PARTNERSHIP TO PROVIDE TURNKEY SOLUTION TO SAFELY AND EFFECTIVELY ENTER NEW GROWTH MARKETS

United Bankers' Bank (UBB), the nation's first bankers' bank, and RiskScout, the nation's leading onboarding and due diligence fintech platform, today, announced their unique partnership to provide streamlined compliance solutions surrounding hemp and other emerging markets existing in our communities.

Through this collaboration, UBB's community banks will have the ability to offer financial services to underserved businesses, such as private ATMs, Cash Intermediaries, Money Services Businesses, Hemp, Cannabis, Cryptocurrency, and others, to which often pose a challenge to roll out this sort of business line due to the sheer magnitude of enhanced regulatory obligations that come with banking them.

Says Justin Fischer, CEO and Co-Founder of RiskScout, "We are beyond thrilled to partner with UBB to help community bankers bank more community businesses. There's a massive underserved market of commercial businesses in emerging spaces right in a bank's backyard. Our technology, developed by a deep bench of former technologists, BSA officers and bank examiners, is an equal parts growth and compliance play. It's all about opening larger deposits, fees and loan opportunities - leveraging the resources banks already have."

"We are so happy to have the ability to deliver a new product line to our community banks up and down America's main streets," says John Peterson, UBB's Executive Vice President and Chief Marketing Officer. "This growth product will empower our community banks to remain viable and competitive by generating additional fee revenue, deposits, lending and merchant opportunities; it allows them to continue to thrive and serve the communities to which they have built trusting and lasting relationships over many years."

The partnership with RiskScout will involve direct collaboration between UBB and the high risk banking solution firm to align the needs of UBB's community bank customers with the services provided by RiskScout. Detailed information about this exciting, new, cost-saving service can be found at <https://ubb.formstack.com/forms/riskscout>.



United Bankers' Bank

UNITED BANKERS' BANK AND J OUTLAW CONSULTING ANNOUNCE PARTNERSHIP TO PROVIDE CHECK VENDOR CONTRACT NEGOTIATION SERVICES

United Bankers' Bank (UBB) is pleased to announce its partnership with J Outlaw Consulting, experts in vendor contract negotiation. Through this collaboration, UBB will introduce community banks to J Outlaw Consulting for their check vendor agreement negotiations to provide the best possible contract terms.

With over 35 years of check printing industry experience, J Outlaw Consulting deals directly with the top-level decision makers that create the contract terms and pricing. Community banks working with the firm can expect lower per product pricing and the addition of a new source of revenue.

"We are excited about our partnership with J Outlaw Consulting. This partnership will add value to the community banks we serve by helping them in reducing costs while adding a new source of non-interest income," commented Executive Vice President and Chief Marketing Officer John Peterson.

"We are happy to partner with the UBB and the many banks they serve. Together, community banks will have even more services to benefit from," said Jimmy Outlaw, President of J Outlaw Consulting.

The contract negotiation service partnership will involve direct collaboration between UBB and J Outlaw Consulting and align the needs of UBB's community bank customers with the negotiation solutions provided by J Outlaw Consulting. Detailed information about this exciting, new, cost-saving service can be found by visiting https://ubb.formstack.com/forms/check_contract_negotiation_services.

Dakota Business Lending

NEW INVESTMENT FUNDING AVAILABLE FOR BUSINESSES IN LOW-INCOME AND DISTRESSED AREAS

\$30 Million Awarded to Dakota Business Lending through the New Markets Tax Credit Program

Dakota Business Lending is excited to announce that they have been selected by the U.S. Treasury Department's Community Development Financial Institution (CDFI) Fund to receive \$30 million in New Markets Tax Credit (NMTC) allocation. This is a landmark achievement given that Dakota Business Lending is the first North Dakota based financing entity to be chosen and one of the country's top 100 community-focused organizations recognized this year.

Created in 2000 through the Community Renewal Tax Relief Act, NMTC is run and administered through the U.S. Department of Treasury. This year, the program allocated a total of \$5 billion to Community Development Entities (CDEs) throughout the nation through a competitive and challenging application process, who then use their allocations to further the mission of the program: to encourage and jumpstart investment in low-income census tracts to create jobs, bring new opportunities to qualifying areas, and fill a financing gap for transformative projects.

As North Dakota's top SBA 504 lender for the past 11 years, Dakota Business Lending provides creative and affordable small business financing solutions and technical assistance that promotes economic development and prosperity in our communities.

To fund NMTC, Dakota Business Lending will work to fill a financing gap through a process of investing and monetizing tax credits. All projects done through the NMTC program must either be located in a qualifying low-income census tract, be transformative in size or scale to the (re)development of a distressed area, and adaptable to the unique structure and requirements of the program.

In addition to the NMTC program, Dakota Business Lending will continue to maximize and spread economic impact by encouraging the "pay-it-forward" concept. Businesses assisted through the NMTC will be asked to "repay" the kindness by passing along assistance and support to others in need.

The NMTC funds comes with great support from various partners and lenders of Dakota Business Lending, who they will work closely with to find eligible projects and investment opportunities. Among those is the Greater Fargo Moorhead Economic Development Corporation (GFMEDC), who looks forward to helping bring the program to potential expansion projects throughout the state. *"While the New Markets Tax Program has been around for a number of years nationally, the Fargo-Moorhead area has had somewhat limited access to this powerful financial tool to support primary-sector business development. We commend the staff at Dakota Business Lending for developing a compelling plan and proposal,"* said Joe Raso, President & CEO of GFMEDC. *"We are pleased to partner with them to leverage our market knowledge of potential expansion projects to demonstrate the type of demand needed to justify a NMTC allocation."*

Since inception, the NMTC program has made 1,354 allocation awards totaling \$66 billion in tax credit authority, invested over \$55.9 billion in low-income communities, and supported the construction of more than 231 million square feet of manufacturing, office, and retail space. With numbers like these, it's no doubt that this program is making an enormous impact in local small business, communities, and economies nationwide, and Dakota Business Lending looks forward to providing this opportunity in North Dakota and helping the state continue to thrive.

Over the next several weeks, Dakota Business Lending will be working through the details of the NMTC allocation, seeking qualified projects, and providing more information on the program and how it can help businesses throughout North Dakota. Please contact one of the Dakota Business Lending loan officers with any projects come to mind and visit www.dakotabusinesslending.com/nmtc for more information. The organization looks forward to providing this opportunity and continuing to impact this great state.

Founded in 1982, Dakota Business Lending is the oldest, largest, and most experienced 504 CDC in North Dakota. With staff throughout North Dakota and Montana, Dakota Business Lending serves North Dakota, Montana, and five counties in western Minnesota. The mission of this private, not-for-profit entity is to provide small business financing solutions through collaborative partnerships in a supportive, creative environment that grows the economy and creates or preserves quality jobs. Since inception, Dakota Business Lending has provided over \$550 million in loans with total project impact exceeding \$1.2 billion to small businesses and local economies.

Starion Bank

Are you a disciplined leader driven to know your customers and meet their needs? Do your get-'er-done attitude, high ethical standards, and community involvement inspire others? If so, you may be an excellent fit at Starion Bank!

We are seeking a RETAIL SERVICES OFFICER in Bismarck/Mandan!

In this role, you will:

- Assist in design and implementation of customer journey maps & profiles, sales promotions, product design and development
- Assist in the development of materials and resources for weekly organizational meetings
- Serve as subject knowledge expert in retail and business deposits and retail lending to include branch and cash security, teller operations, BSA and monitoring compliance and quality control risks
- Monitor, track, analyze and communicate areas of improvement to leaders
- Collect, track, and analyze customer feedback and suggest improvements
- Maintain and develop knowledge base to support team
- Travel to all branches based on projects and business need

You should be:

- Self-Motivated—have an internal drive to achieve, coach, develop, and keep moving forward
- Self-aware—highly intentional about your decision-making processes, and skilled in communicating them to diverse colleagues and customers
- Analytical – having ability to research, interpret, analyze and report on data

You should have:

- A bachelor's degree in business or a related degree
- Five to eight years of branch manager or related experience
- Proficiency with Microsoft Office and Fiserv products
- Excellent verbal and written skills
- Collaboration and project management/organizational skills
- Ability to be on site daily

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

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

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

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



The staff at ICBND want to thank all those that attended the 53rd Annual ICBND Convention on August 16-18, 2021.

See the highlights of this year's festivities in the [2021-SeptOct-Special-Edition-Annual-Convention-Highlights](#) on our website or ICBND's [Facebook](#).

We look forward to having you at the 2022 ICBND Convention on August 8-9-10! Watch for details and the theme for next year's fun!



First Western Bank & Trust

TRUST OPERATIONS ASSISTANT

Position Overview

Assist the Vice President - Trust Operations with trust operations functions to ensure quality service for First Western Bank & Trust's various trust accounts in addition to maintaining trust records and portfolio integrity standards.

Essential Job Functions

- Answer incoming phone calls for the Trust Department and route appropriately
- Daily entry of dividends and interest, asset maturities, asset purchases/sales, contributions and distributions
- Daily entry of non-401(k) mutual fund sales and purchases
- Complete wire transfers and daily ACH transactions
- Generate daily reports
- Prepare beneficiary and expense checks
- Prepare monthly rental and plan loan reports
- Establish customer access to Infovisa Client Portal
- End of day balancing
- Intermediate custodial safekeeping relationship as well as income collection, purchases and sales
- Ensure compliance with banking laws, regulations and the Bank's policies and procedures, including Bank Secrecy Act
- Maintain continuing education related to regulatory standards

[For more...](#)

TRUST ASSOCIATE

Position Overview

Assist the Portfolio Manager, Oil and Gas Manager, Trust Administrators, and Trust Operations, with administrative functions of trust, investment management, and oil and gas management (OGM) to ensure quality service for First Western Bank & Trust's Trust Department.

Essential Job Functions

- Assist Portfolio Manager with trades
- Aid in the production of investment reports for clients
- Take minutes of Trust Investment Committee meetings
- Input client portfolios into Riskalyze during annual review process

[For more...](#)

LOAN DOCUMENTATION SPECIALIST I & II

Position Overview

Position is responsible for the completion of loan documentation. Responsibilities include entering information used for preparing and reviewing loan documentation for consumer and commercial loans for multiple states and locations, and uploading to the host accounting system utilizing LaserPro loan documentation software. Must maintain thorough knowledge of compliance regulations in order to complete all loan documentation. Provides customer service by responding to inquiries from loan originators in a timely manner. Maintains and seeks knowledge of operations systems/procedures.

This position description applies to two levels assigned on a variety of factors including, but not limited to: scope and complexity of responsibility, experience, and expertise.

[For more...](#)

To apply for First Western Bank & Trust positions:

- Go to www.firstwestern.bank/careers/
- Once there, click the SEE JOB POSTINGS button. The open positions will be listed.
- Select the position and, once it opens, there is an APPLY button at the bottom.

First Western Bank & Trust is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity or national origin.

ICBND Educational Opportunities

ICBND Webinars—Live, On-Demand or Both

		Morning 8/19/2021	Deborah Crawford, Gettechnical Inc. Improving Call Report Efficiency: Documentation, Accuracy & Common Errors Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
7/7/2021	Business Writing Boot Camp, Including Critique of Your Own Writing Sample Nancy Flynn, The ePolicy Institute™	8/23/2021	Credit Risk Management First Aid Kit
7/8/2021	Avoiding the Top 10 HELOC Compliance Mistakes Elizabeth Fast, Spencer Fane LLP	Monday 8/24/2021	Jeffery W. Johnson, Bankers Insight Group, LLC Job-Specific BSA Series: Job-Specific BSA Training for the Frontline
7/13/2021	Navigating Compliance Issues for Promotions, Bonuses, Contests & Sweepstakes Steven Van Beek, Howard & Howard Attorneys PLLC	8/25/2021	Mary-Lou Heighes, Compliance Plus, Inc. Dealing with Difficult Customers: 5 Foolproof Techniques
7/14/2021	Legal Issues of Checks Deborah Crawford, Gettechnical Inc.	8/26/2021	David A. Reed, Reed & Jolly, PLLC Survey Says! The Top 10 Reasons Businesses Move Their Accounts
Morning 7/15/2021	Capital Adequacy & Risk: Regulator Expectations for the Board Bob Viering, Young & Associates, Inc.	8/31/2021	Bruce Paul & Brian Rivel, Rivel, Inc. Loan Underwriting 101: Interviewing, Credit Reports, Debt Ratios & Regulation B
7/16/2021	Fair Credit Reporting Compliance David A. Reed, Reed & Jolly, PLLC	9/8/2021	Aaron Lewis, Young & Associates, Inc. New Accounts Series:
Morning 7/20/2021	Regulation E Compliance with ACH Payments Michele L. Barlow, Macha/PAR	Morning	20 Legal Types of Accounts: Ownership, Documentation & CIP
7/21/2021	Job-Specific BSA Series: Job-Specific BSA Training for Operations Staff Dawn Kincaid, Brode Consulting Services, Inc.	9/8/2021	Deborah Crawford, Gettechnical Inc. ACH Payment Reclamations & Garnishments
7/22/2021	Collection Series: Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks Elizabeth Fast, Spencer Fane LLP	9/9/2021	Shelly Sipple, EPCOR Dormant Accounts, Unclaimed Property & Escheatment
7/27/2021	IRA Beneficiary Designations, Death Distributions & Required Minimum Distributions Frank J. LaLoggia, LaLoggia Consulting, Inc.	9/14/2021	Elizabeth Fast, Spencer Fane LLP Completing the CTR Line-by-Line Mary-Lou Heighes, Compliance Plus, Inc.
7/28/2021	Credit Analyst Series: Credit Fundamentals for the New Credit Analyst Jeffery W. Johnson, Bankers Insight Group, LLC	9/15/2021	Liabilities & Responsibilities of New & Experienced Directors Ann Brode-Harner, Brode Consulting Services, Inc.
8/4/2021	The TRID Dirty Dozen: Navigating the Landmines Dawn Kincaid, Brode Consulting Services, Inc.	9/16/2021	Job-Specific BSA Series: Job-Specific BSA Training for Lenders
Morning 8/4/2021	New Accounts Series: Regulatory Alphabet for Deposit Accounts Michael Christians, Michael Christians Consulting, LLC	9/17/2021	Susan Costonis, Compliance Training & Consulting for Financial Institutions Effective Management of Credit Report Disputes: ACDVs, AUDs & Joint Credit
8/5/2021	Comparing Regulation E with Visa & Mastercard Rules Diana Kern, SHAZAM, Inc.	Morning 9/20/2021	David A. Reed, Reed & Jolly, PLLC Real Estate Foreclosure Compliance & Limitations
8/6/2021	Construction Loans: Cost Overruns, Delays & Occasional Disasters Bill Elliott, Young & Associates, Inc.	Mon. a.m. 9/21/2021	Elizabeth Fast, Spencer Fane LLP Hot Topics in Social Media Engagement for Community Banks
60 min AM 8/9/2021	New ACH Meaningful Modernization Rules Effective September 17, 2021 Michele L. Barlow, Macha/PAR	9/22/2021	Eric C. Cook, WSI Internet Consulting Bankruptcy for Lenders: Chapter 11 & Subchapter V, The Small Business Reorganization Act
Mon. 60 Min. 8/10/2021	Credit Analyst Series: Debt Service Coverage Calculations in Underwriting Aaron Lewis, Young & Associates, Inc.	9/23/2021	Eric Johnson, Spencer Fane LLP New Accounts Series: Business Account Documentation
8/11/2021	Handling POAs & Living Trust Documents on Deposit Accounts & Loans Elizabeth Fast, Spencer Fane LLP	9/27/2021	Dawn Kincaid, Brode Consulting Services, Inc. HMDA Reporting Part 1: Application Basics
8/12/2021	Record Retention: What to Keep and Why! Phillip Buffington, Adams and Reese, LLP	Mon. 60 Min.	Susan Costonis, Compliance Training & Consulting for Financial Institutions
8/16/2021	New Mortgage Servicing Rule Changes Effective August 31, 2021 Molly Stull, Brode Consulting Services, Inc.	9/28/2021	Conducting In-House Evaluations: Guidance, Rules & Technological Tools Aaron Lewis, Young & Associates, Inc.
Monday 8/17/2021	Maximizing Cyber Security Soundness & Minimizing Incidents John Moeller & Mark Shaffer, CLA	9/29/2021	Strategic Planning for Community Banks Marcia Malzahn, Malzahn Strategic
8/18/2021	Critical CIP & CDD Issues: Compliance, Beneficial Ownership & FAQs	9/30/2021	Understanding TRID Tolerance Cures Steven Van Beek, Howard & Howard Attorneys PLLC

ICBND Educational Opportunities

10/4/2021 Monday, AM	New AML Act: Update, Impact, Insight Dawn Kincaid, Brode Consulting Services, Inc.
10/5/2021	New Accounts Series: Opening Accounts for Nonprofit Organizations Susan Costonis, Compliance Training & Consulting for Financial Institutions
10/6/2021 Morning	SAR Decision-Making Deborah Crawford, Gettechnical Inc.
10/13/2021	Notary Compliance, Including Virtual Notarization Elizabeth Fast, Spencer Fane LLP
10/14/2021	Denied Loan Requirements A to Z Molly Stull, Brode Consulting Services, Inc.
10/15/2021 Morning	Required Compliance for Commercial Loans Secured by Real Estate Susan Costonis, Compliance Training & Consulting for Financial Institutions
10/19/2021	Job-Specific BSA Series: Job-Specific BSA Training for Senior Management & Directors Mary-Lou Heighes, Compliance Plus, Inc.
10/20/2021	Top 10 IRA Rollover Mistakes Frank J. LaLoggia, LaLoggia Consulting, Inc.
10/21/2021	Reg E Investigation & Requirements for Debit Card Error Resolution Michele L. Barlow, Macha/PAR
10/26/2021	New Accounts Series: Adverse Action at Account Opening: Reporting & Documentation Elizabeth Fast, Spencer Fane LLP
10/27/2021 60 Minutes	HMDA Reporting Part 2: Collecting Demographic Information Susan Costonis, Compliance Training & Consulting for Financial Institutions
11/2/2021	Mastercard Debit Card Chargebacks Diana Kern, SHAZAM, Inc.
11/3/2021	Board Secretary Training: Documenting Minutes, Corrections & Disagreements Dawn Kincaid, Brode Consulting Services, Inc.
11/4/2021	Robbery Prevention, Response & Resilience Barry Thompson, Thompson Consulting Group, LLC
11/8/2021 Mon. a.m.	Countdown to New Debt Collection Rules: Deadline November 30, 2021 Elizabeth Fast, Spencer Fane LLP
11/8/2021	The FFIEC's 13 Exam Objectives for Business Continuity & Resilience
Monday 11/9/2021	Molly Stull, Brode Consulting Services, Inc. HMDA Reporting Part 3: Commercial Lending Issues
60 Minutes	Susan Costonis, Compliance Training & Consulting for Financial Institutions
11/10/2021	New Accounts Series: Morning Opening Accounts for Nonresident Aliens Deborah Crawford, Gettechnical Inc.
11/15/2021 Monday a.m.	Opening & Managing Certificates of Deposit Deborah Crawford, Gettechnical Inc.
11/16/2021	Regulator Issues & Update for the Credit Analyst Aaron Lewis, Young & Associates, Inc.
11/17/2021 Morning	Seven Keys to Effective Succession Planning Greyson E. Tuck, Gerrish Smith Tuck
11/17/2021	1099 Reporting: Foreclosures, Repossessions & Debt Settlements Elizabeth Fast, Spencer Fane LLP
11/18/2021	Completing the SAR Line-by-Line Mary-Lou Heighes, Compliance Plus, Inc.

11/30/2021 Morning	IRA Overview: Traditional, Roth & SEP Plans Frank J. LaLoggia, LaLoggia Consulting, Inc.
11/30/2021	Partnering with Fintech Companies: Due Diligence, Evaluation & Risks Elizabeth Fast, Spencer Fane LLP

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