



INDEPENDENT **COMMUNITY** BANKS
OF NORTH DAKOTA

COMMUNITY BANKER NEWSLETTER

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ICBND Offers New **Bankers Helping Bankers**
Network to Members

Article on page 16-18

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Chairman's Remarks



Dawn Flaten
Dakota Heritage Bank
Hope
ICBND Chairman



Happy New Year to all. I hope this newsletter finds you in good health and **WARM**. As I am writing this the local weather man is telling me this is likely going to be the coldest day of the year (-32), I've never considered myself an Arizona person but its looking pretty good right now.

When I look back at 2021 it certainly had its challenges but ND Community Banks navigated through all of them. So far 2022 continues to present more challenges, one continues to be the COVID pandemic. Quoting last year's Jan/Feb newsletter "COVID cases are down and we're seeing some light at the end of the tunnel with respect to this dastardly pandemic".... wishful thinking! COVID has reared its ugly head again and ND numbers are at an all-time high. The good news, new variants appear to be less severe and the vaccines appear to be helping. During this phase of the pandemic ND Community Banks remain open for business and continue to provide the exceptional services they always have.

I recently sat in on a Digital Currency discussion. When I first heard about Digital Currency I wrote it off as a fad. Well looks like it's time to get my head out of the sand because it's here and it appears it's going to stay. I'll be honest, the more I read about it the more confused I get. Digital Currency Exchanges – Digital Ledgers centralized or decentralized/ distributed– Digital Wallets – Bitcoin – Stablecoins. It goes without saying there are a lot of unanswered questions regarding Digital Currency and the impact it may have on the traditional

banking sector but at the same time we can recognize some advantages of Digital Currency. Admittedly I may be of the age where I don't always like change but sometimes you have to get on board or get left behind. One of my goals for 2022 is to better understand the world of Digital Currency. In January 2022, the Federal Reserve issued a paper, [Money and Payments: The US Dollar in the Age of Digital Transformation](#), regarding issuing a U.S. Central Bank Digital Currency. They are looking for comments from those that may use a CBDC or those that may be affected by it. Comments can be made until May 20, 2022 using the form at <https://www.federalreserve.gov/apps/form/cbdc>

Before I conclude I'm taking this opportunity to remind you of the many educational opportunities available through ICBND. ICBND offers various in-person seminars as well as a variety of virtual seminars at a very affordable rate. One of my favorite programs is the Emerging Leader Development Group. Each of you can identify at least one individual at your bank that you consider an Emerging Leader and this program assists in elevating them to the next level – these young leaders are the future of Community Banking. ICBND also offers an Ag Lending School and a Community Bankers for Compliance Program. Check out these and more educational opportunities at www.icbnd.com

Until next time, stay warm and Thank You Community Bankers for Keeping North Dakota Great.

Dawn Flaten, Chairman

President's Remarks



Barry Haugen
ICBND President



Happy February, community bankers! I hope you are surviving this year's North Dakota winter. You will see in this edition of our newsletter that ICBND is proudly promoting the launch of Bankers Helping Bankers (BHB), a collaboration with FedFis, a fintech providing data transformation for financial institutions, and the Independent Bankers Association of Texas (IBAT). The new program is supported by community banking associations nationwide. And best of all, it is available free to all ICBND member bankers!

So, what is BHB? Bankers Helping Bankers is much more than a data tool, although data tools are a major deliverable through the platform. BHB is a collaboration hub online where bankers can talk to one another in a safe bankers-only community. Upon logging in, bankers are put into user groups with:

- Every bank in the country that is using their same core provider platform;
- Every bank in the country that is using their same online banking platform;
- Every bank in their state; and
- Every bank in the U.S.

The FedFis data set contains the technology stack data on every bank in the country. And BHB is a social community at its core. Its intelligence layer powers the community engagement, acting as a social engine. BHB achieves this data driven engagement in these key ways:

- **Social Plus:** BHB personalizes the banks experience—recommendations, interactions, digital strategy and even discussions—by grouping banks' discussions by topics, partners and peers. This is a new, elevated conversation based on information bankers haven't had before.

- **Fintech Directory:** All U.S. fintechs that provide a banking function (requires a sponsor bank) are included in the database. It is the only directory built by data, which ensures completeness. Search all of a fintech's features and app store data (number of installs, age of app and ratings, and view the digital experience of the fintech).
- **Vendor Due Diligence:** The technology selection process for community banks has long been broken. Community bankers need vendors that integrate with a bank's current technology and pass the regulatory hurdle of "three live installs." Using algorithms, FinTegration Strategist precisely defines your recommended product shortlist.
- **Bank Digital Snapshot:** Find your bank peers, view that community bank's digital experience through its app(s), financial Key Performance Indicators (KPIs) and call report financial KPIs.
- **Smart Vendor Directory:** BHB offers a definitive list of vendors with at least one live bank install. Learn where vendors serve their customers best by asset size and financial KPIs of their install base.
- **Education:** Get data-driven education and thought leadership to stay on top of news, industry trends and cutting-edge innovations.

ICBND member banks now have full and cost-free access to Bankers Helping Bankers and we hope you will explore this tool. To learn more, email me at barryh@icbnd.com and I will provide instructions and access details.

Barry



**REBECA ROMERO
RAINEY**
PRESIDENT AND
CEO

"In-person collaboration and networking creates a platform for us to share thoughts and ideas in an organic way that's so natural to community bankers."



FLOURISH COLUMN

It has been two years since we last came together in person at ICBA LIVE, and I cannot wait for this year's convention. While virtual events have provided connection, learning, and development, there's something so special about assembling with our communities, where the energy is palpable and we are inspired from interactions with one another. That in-person collaboration and networking creates a platform for us to share thoughts and ideas in an organic way that's so natural to community bankers, and we are both celebrating and honoring the fact we can be together again.

It's hard to put my finger on exactly what makes LIVE so special, but I believe it is in a shared sense of purpose that arises whenever community bankers convene. We have this unique opportunity to meet bankers from across the country who have challenges and experiences similar to our own, and together, talk through those pain points and identify solutions. We listen to panel discussions where lessons learned are shared, participate in workshops for firsthand knowledge and are

encouraged by general session speakers who motivate us to take our leadership to the next level.

And that sense of community extends to the providers who support our efforts. In the Expo, we can meet with partners who will help facilitate our next big idea. We hear from the ThinkTECH Accelerator cohort and see demos of the latest products and services introduced for our industry. In short, we have a one-stop shop to dive into the technical, regulatory and operational products for our customers, and we have colleagues present who have used these solutions and can share first-hand experiences with them.

Our goal with ICBA LIVE is to provide a snapshot of the broad community banking landscape, and in such a shifting, dynamic environment, that is all the more important. We work hard to facilitate discussions about some of the most challenging topics and create an open, honest dialogue about viable solutions.

So, I hope you will join us at ICBA LIVE this year to engage in person as we write the next chapter in our collective

stories and prepare for what the coming year (and years) will bring. I encourage you to identify the pieces that work best for your bank and adopt them boldly, drawing on the collective knowledge of your peers to help you navigate any challenges in your path. Because we are stronger together than we are apart, and when our community of community bankers assembles, there is no stopping the successes we will achieve.

Where I'll Be This Month

I'll be prepping for and then attending ICBA LIVE in San Antonio.

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

"From new competition and new technology to new regulation, we have adapted and continued to offer the relationship-centric experience that our communities, customers and missions depend on."



FROM THE TOP COLUMN

I was recently reminded of this quote from Canadian prime minister Justin Trudeau: "The pace of change is faster than it's ever been, but it's never going to be this slow again." He made those remarks four years ago at the World Economic Forum, but never have they felt truer.

In our industry, the only constant is change. We have had a significant evolution in financial services over the past decade. From new competition and new technology to new regulation, we have adapted and continued to offer the relationship-centric experience that our communities, customers and missions depend on.

But we haven't done it alone. Newfound partnerships have allowed us to excel and rise to the challenge. For example, we have witnessed significant growth in the number of technology providers who want to offer solutions to community banks, and ICBA's ThinkTECH Accelerator has played a major role in making that happen.

As a member of the Selection Committee, I have witnessed firsthand all that goes into

finding the right companies to support our unique needs. The ICBA team has sifted through hundreds of applications to narrow the candidates to the select few invited to share a full pitch. And we heard hours of pitches to whittle it down to this year's 11 companies. It was an inspiring process that exposes us to nontraditional, nonlinear thinking, and it provides insights on new ways to address friction points for our banks.

This year, we selected solutions that will help community banks excel in today's environment. We emphasized companies that offered revenue-generating ideas, back-office efficiencies or an enhanced customer experience. While not every solution will be directly relevant to every bank, we looked for those solutions that speak to the greater good of community banks.

So, as you read this month's issue and prepare for ICBA LIVE, I hope you will take a little time to learn more about fintech collaborations and the companies in this year's accelerator cohort. They will be presenting at the ThinkTECH Showcase during LIVE, so you can attend and hear firsthand

about what they offer and how their solutions can support your bank. You can also sign up at icba.org/accelerator to participate virtually.

In today's rapid-fire environment, having fintechs in our corner can help us navigate what's next. Amid all this change, we've got to keep moving forward, and having the right technology partners on the journey will help us better prepare for what lies ahead.

My Top 3

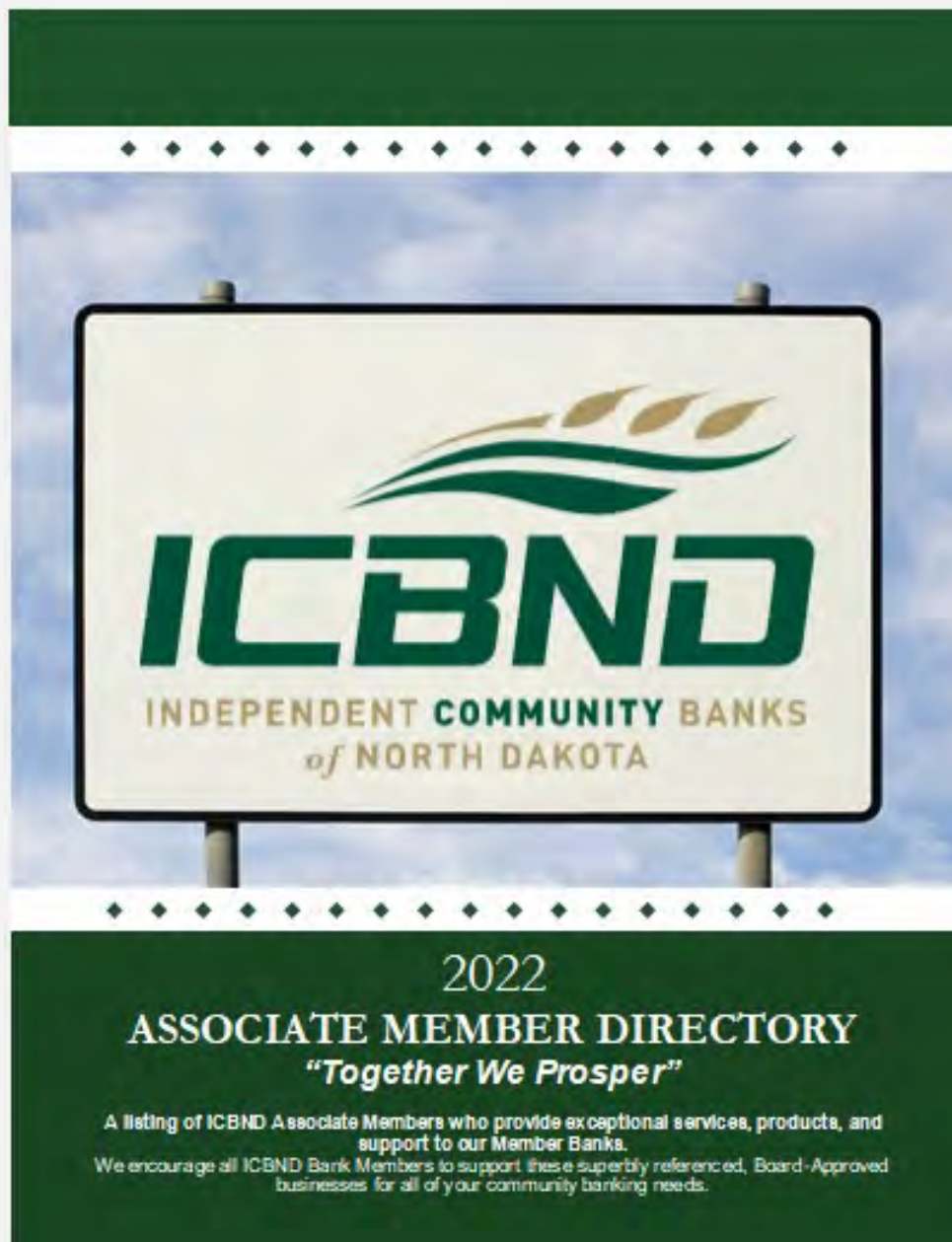
Here are my top 3 ways to stay connected with your teams during this time of change:

1. Walk around the office and talk to them.
2. Take them to breakfast, lunch, or hold a virtual event.
3. Communicate, communicate, communicate.

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)

ICBND's **Associate Members**

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





ICBA THINKTECH ACCELERATOR SELECTION COMMITTEE: “WE NEED TO KEEP INNOVATING.”

It’s hard to believe that we recently [kicked off](#) our fourth ThinkTECH Accelerator and even more astonishing that the caliber of companies applying to help community banks’ greatest pain points continues to improve. But as I’ve been known to say, if you want to remain relevant than you must continue to push the limits and challenge the status quo.

Community banks understand this intrinsically and their enthusiasm and passion to continue to break through traditional barriers helps advance ICBA’s innovation objectives. In turn, this attracts like-minded fintechs eager to learn and refine their offerings to suit the needs of community banks and their customers. This year’s cohort will have complimentary access to [ICBA Community Banker University’s Principles of Banking](#) curriculum, but even before final selections were made, there was a noticeable uptick in general understanding of community banking and the challenges and opportunities therein from our pool of candidates.

“The companies’ community banking knowledge and preparedness coming into the interviews this year was much higher than ever before,” agreed John Buhrmaster, president and CEO of \$597 million-asset 1st National Bank of Scotia, N.Y., and an accelerator [Selection Committee](#) member since its inception. “That tells me that the smart people out there know about the ICBA ThinkTECH Accelerator and see the advantage of working with community banks.”

The committee received upwards of 200 applications from around the globe, spanning all aspects of community banking. “Thankfully, we planned accordingly with our largest and most diverse Selection Committee roster, which allowed for an expanded view of problems to solve,” said four-time committee member Kathy Strasser, executive vice president, chief operating officer and chief information officer at \$1.7 billion-asset IncredibleBank, in Wausau, Wis. “We had people who knew what questions to ask to explore these companies’ pricing models, implementation plans, partnership approaches, and beyond. Banks can have a lot of faith in the selection process.”

This deep expertise gave way to a tightly focused group of topics to address, zeroing in on the areas of lending, back-office automation, data and business intelligence, financial wellness, and cybersecurity. Even with this targeted approach to selection, this year’s application pool was so competitive that it led to 11 companies being chosen to participate instead of the standard 10 [see sidebar].

And it wasn’t just quantity, the quality of the applicants was consistently strong. These companies came to their interviews ready to roll into the Accelerator boot camp.

“We saw more mature companies and more seasoned founders,” summed up Buhrmaster. “This is the most developed cohort we’ve had, and they were the best prepared for their audience that I have ever seen.”

Though they have a firm foundation, over the course of the program, these companies will continue to evolve their offerings based on feedback from community bankers. We hope you’ll consider [bringing your team](#) to find out more about what they have to offer, and provide guidance to help further refine these offerings so by the time they’re ready to unveil their offerings during ICBA’s ThinkTECH Showcase, they’ll be suitably ready to hit the ground running.

“We are the lifeblood and backbone of communities, and as such, we need to keep innovating,” said Strasser. “Given the pace of change, it’s exciting to have these fintechs that are going to help us. Community bankers should be encouraged about this opportunity.”

[Charles E. Potts](#) is ICBA executive vice president and chief innovation officer.



Pictured: [Charles E. Potts](#) is ICBA executive vice president and chief innovation officer.

THINKTECH ACCELERATOR 2022 COHORT

1. [Accrue](#) – loan origination/business account opening
2. [Chimney](#) – (formerly Signal Intent) next generation financial calculators
3. [DocFox](#) – business account opening/Bank Secrecy Act compliance
4. [KlariVis](#) – data and business intelligence
5. [LemonadeLXP](#) – learning experience/digital adoption
6. [Quilo](#) – installment lending
7. [Senso](#) – lead generation for mortgages
8. [Sequaretek](#) - cybersecurity
9. [Unifimoney](#) – Investing and money management
10. [Vero Technologies](#) – floor plan lending
11. [WealthStack](#) – SMB-focused financial wellness platform



JIM REBER,
PRESIDENT AND
CEO OF ICBA
SECURITIES

EDUCATION ON TAP

2022 webinar series begins

ICBA Securities and its exclusive broker Vining Sparks will launch their 2022 Community Banking Matters webinar series on Feb. 15 at 10:00 a.m. Central. Daniel Anderson will present "Positioning the Investment Portfolio for Performance." To register, visit viningsparks.com

Vining Sparks announces sale

Vining Sparks is merging with Stifel Financial, a full-service financial organization based in St. Louis, Mo. The merger will be complete in the first half of 2022. For more information, contact your Vining Sparks sales rep or visit icbasecurities.com

PORTFOLIO MANAGEMENT

POSITIVE/NEGATIVE CHARGES

Net-of-inflation returns provide a battery of observations.

When I take inventory of just the past two years' worth of conversations I've had with community bankers, the breadth of the issues is remarkable. In early 2020, there was still a relative scarcity of deposits (remember?). Then there was widespread panic about deterioration of credit, followed immediately by concern about margin compression due to falling rates. As we progressed into 2021, loan demand (or rather, the lack thereof) and excess liquidity were issues, after which rising rates entered the picture (despite most banks being postured to benefit). More recently, the dreaded "i" word, inflation, seems paramount on the list of issues to be dealt with.

To be sure, many bond investors would be negatively affected by a prolonged bout of high inflation. At their core, price spikes erode purchasing power, which can ultimately hinder consumers' ability to, you know, consume. That has implications for long-term growth prospects. But does this spell doom for depository institutions, including community banks?

Curse of the parsimonious

We learned (or, at least, were taught) in Econ 101 that real interest rates are those that remain after we deduct the inflation rate for a period. We also learned that net savers/investors are those most harmed by high inflation, at least relative to nominal interest rates. Who are net savers? Typically, it's individuals on the far end of the consumption cycle, namely senior citizens and those disciplined and/or thrifty

enough to stay away from high debt loads. It could also include federal, state and local governments; Germany has historically spent less than it's raised, although the pandemic has scrambled that trend recently.

Ironically, in the past 20 years or so, with the aging of the world's population and changing consumption patterns, inflation has been pretty much under wraps. That has led to a generation of low interest rates and lower-than-normal real returns. So, in a twist of fate, those who kept their balance sheets lean and didn't live off of borrowed money have not had much left over after inflation is netted out. In 2022, real returns on bonds are likely to be negative.

How banks fare

Depository institutions don't meet the definition of net savers in spite of their capital pads, which of course represent an excess of assets over liabilities. Fundamentally, your community bank lives off spread, regardless of nominal rates and price changes. And the readers of this column know better than I the amount of resources they pour into keeping their asset/liability posture insulated against rate movements. The fact that net interest margins (NIMs) have dwindled over the past decade is due to one factor: supply and demand for financial assets. There simply is a lot of money chasing high-quality loans and bank-suitable bonds.

So, in the end, does inflation matter? I say, not much. It's true that higher nominal rates create more room to price loans, and it's well documented that rate sensitivity for liabilities is far less than it is for assets. It's also true that bond yields will improve if inflation persists. But two

variables tend to offset these theoretical advantages. First, the Fed can respond aggressively to stamp out inflation if it wants to. Second, interest rates on the long end of the curve are very lowly correlated to overnight rates. And don't feel alone when you view your NIM trends over the past couple of years.

Embrace your mark-to-market losses

In another turn of irony, if higher interest rates do prevail and the market values of your bonds do decline to a point that you've got unrealized losses, view that as an opportunity. It would be an opportunity to improve the yields on your collection of bonds and a chance to strategically remove some bonds that you're not enamored with. With most of the current year still in the windshield, you can get a head start on earning back any realized losses before the end of 2022.

Many community bankers don't have any first-hand experience with hyper-inflation, and for that you can be thankful. Double-digit costs of funds, which actually prevailed for much of the 1980s, weren't friendly to either borrowers or lenders and nearly wrecked the savings and loan industry. Near-term Gross Domestic Product (GDP) prints are going to see some challenges in 2022, since the headline numbers reflect real GDP.

The conclusion? Community banks' investment in better interest-rate risk modeling over the past two decades has taken a lot of the rate exposure off the table. As you read and hear the pluses and minuses of positive and negative real bond yields, rest well knowing you've very likely insulated your NIMs against supply-driven price shocks.

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



CFPB: BANKS ALREADY CHANGING OVERDRAFT POLICIES

The Consumer Financial Protection Bureau said there has been a “notable trend” of banks changing overdraft programs as the bureau begins targeting overdraft and non-sufficient fund fees.

Recent Changes: In a [new blog post](#), the CFPB said it is encouraged by these changes, which include eliminating NSF fees charged when transactions bounce, reducing the size of overdraft fees, and restricting the number of fees that may be charged each day.

Background: The CFPB recently [asked](#) consumers to provide input on financial institutions’ “exploitative junk fees.”

ICBA Response: ICBA and other groups responded with a [joint release](#) noting that financial institutions already follow multiple federal laws and the CFPB’s own rules requiring them to clearly disclose terms and fees.

[READ MORE](#)

ICBA, CISA CYBERSECURITY EXERCISES START NEXT WEEK

ICBA and the Cybersecurity and Infrastructure Security Agency are hosting a [tabletop exercise](#) on several dates starting next week to support community bank cybersecurity.

Details: ICBA encourages member community banks to attend one of the four-hour exercises scheduled for Feb. 15 and 16 and May 24 and 25, which will help attendees identify, mitigate, respond to, and recover from cyber incidents. [Learn more and register.](#)

SENATE HEARING NEXT WEEK ON STABLECOINS

The Senate Banking Committee scheduled a [hearing](#) for next week on the President’s Working Group on Financial Markets report on stablecoins.

Testimony: Treasury Under Secretary for Domestic Finance Nellie Liang is scheduled to testify following her appearance this week before the House Financial Services Committee.

ICBA Statement: ICBA submitted a [written statement](#) for the House hearing calling on Congress to ensure stablecoins are subject to regulatory oversight comparable to that which applies to the banking system.

HOUSE MEETING NEXT WEEK ON MDIs, CDFIs

The House Financial Services Committee is scheduled to meet next week for a [hearing](#) on federal support for minority depository institutions and community depository financial institutions.

Senate Hearing: A Senate Banking Committee subcommittee met this week for a [hearing](#) on the role of MDIs and CDFIs in supporting local communities.

ICBA Statement: In a [written statement](#) for the Senate hearing, ICBA called for clarity on the Emergency Capital Investment Program, new opportunities to raise capital, promoting de novo formation, and more.

AS HOUSE PANEL MEETS, ICBA URGES COORDINATED CRYPTO APPROACH

Policymakers should take a comprehensive, coordinated regulatory approach to stablecoins and other digital assets, ICBA told the House Financial Services Committee.

Statement: In a [written statement](#) for a [hearing](#) on stablecoins, ICBA said:

- Community bank involvement in digital assets within a rigorous and thoughtful regulatory framework will help mitigate risks presented by stablecoins and other cryptocurrencies.
- Stablecoin risks—which include eroding monetary authority, threatening financial stability, and risking community bank disintermediation—must be addressed by appropriate safety and soundness requirements.
- Congress should ensure stablecoins are subject to appropriate federal prudential oversight that is comparable to regulations that apply to functionally similar payments products and services offered by the banking system.

Lawmaker Comments: During the hearing:

- Committee Chairwoman Maxine Waters (D-Calif.) said policymakers must ensure digital asset innovation is responsible and provides robust consumer and investor protection.
- Ranking Member Patrick McHenry (R-N.C.) said Congress—and the House Financial Services Committee in particular—must develop legislation to direct regulatory action on digital assets. He and other Republicans strongly opposed limiting stablecoin issuance to insured depository institutions.

Treasury Testimony: Testifying at the hearing, Treasury Under Secretary for Domestic Finance Nellie Liang reiterated the President’s Working Group report that recommended requiring stablecoin issuers to be insured depository institutions. She testified that tech companies that aren’t licensed banks shouldn’t offer stablecoins that can be used to pay for goods and services.

Next Steps: With the debate continuing, the Senate Agriculture Committee has a [hearing](#) scheduled for 10 a.m. (Eastern time) today on digital assets. Commodity Futures Trading Commission Chairman Rostin Behnam—who has urged Congress to consider making the CFTC the primary federal regulator for digital assets—is scheduled to testify.

More: The OCC in November issued an [interpretive letter](#) reminding banks that the permissibility of engaging in crypto activities is conditional on them demonstrating that they can do so safely and soundly. Banking regulators separately [said](#) they plan to provide greater regulatory clarity on crypto-related activities this year.

[READ MORE](#)



CHARLES POTTS,
ICBA SENIOR VICE
PRESIDENT, CHIEF
INNOVATION
OFFICER

INNOVATION STATION

NEXT-LEVEL COLLABORATION

The collaborative process is critically important to what we do at ICBA and to the future of community banking. As I write this, the 2022 ICBA ThinkTECH Accelerator cohort, run in partnership with The Venture Center, is well underway. Throughout the process, ICBA members participate as community bank mentors and share industry challenges with the cohort participants to mature products, pitches and, ultimately, ensure product-market fit and longevity. The ThinkTECH Accelerator is one of several initiatives underway this year to foster community bank-enabled fintech partnerships.

In addition, ICBA will continue to provide a springboard for innovation with a series of new efforts designed to help community banks dive deeper into *how* to cultivate successful fintech partnerships. New case studies, webinars and educational resources will offer a behind-the-scenes look at how community banks partner with fintechs for innovation. These new tools and resources will help answer important questions, including:

- How do we find companies that are the right fit?
- How do we filter and qualify solutions for our bank's

needs?

- How do we attract new talent to further our innovation goals and objectives?

As a natural part of this evolution, community banks are leveraging accelerators that feature fintech solutions geared to community banks and cultivating strategic partnerships focused on a high-tech, high-touch approach to innovation. Collaborative efforts like these are at the foundation of ICBA's ecosystem and a natural cultural fit for most community banks.

To foster this kind of next-level collaboration, ICBA is taking steps to help state community bank associations develop Innovation Steering Committees, which will help identify potential partners in their local ecosystem. As part of the process, steering committee members will identify specific challenges they face that require solutions, draw solutions into their purview through community partnerships and qualify potential candidates.

The Georgia Community Bankers Association began this process two years ago, aligning themselves with the Advanced Technology Development Center (ATDC) at Georgia Tech, which has a global reputation for fostering innovation and technological entrepreneurship. Through

this strategic partnership, the Georgia Community Bankers Association Innovation Steering Committee has a direct pipeline into the university system, which allows them to identify new talent and potential fintech innovation technology partners.

ICBA is also working with a handful of state associations to develop their own Innovation Steering Committees. To that end, ICBA invited members of these state associations to participate in this year's ThinkTECH Accelerator cohort. In addition, ICBA will continue to foster state-based efforts to launch Innovation Steering Committees for the purpose of knowledge sharing and identifying potential innovation partners at the local level.

Wherever you are in the process, it's not too late to get involved. ICBA has a growing network of people and resources community banks can tap into as they continue their innovation journeys. Also, during ICBA LIVE 2022 (see page XX), attendees can witness for themselves how far these solutions have come during our ICBA ThinkTECH Live Showcase and visit with this year's cohort at the ThinkTECH Accelerator Hub in the exhibit hall.

We look forward to seeing you there!

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

"If you're hiring millennials or Gen Zers, remember they want to work for organizations that give back to their communities."

LEADERSHIP AT ALL LEVELS

Last month, we dove into the subject of talent acquisition and retention by exploring the first of the three Rs, Recruit. This month, we look at the second, Retain, with more advice from Valerie Utsey, ICBA's chief human resources officer.

Thanks to high levels of engagement, community banks are well known for having longstanding employees. But, in this challenging labor market, how do you make sure you retain new talent? Employee retention starts with powering up engagement, and here are some key issues to consider.

Focus on your onboarding experience

Make new employees feel welcome by helping them build relationships within the team. Setting them up with a mentor is a great first step, and mentoring programs have a twofold benefit, as they also make the more senior team member feel recognized as a leader. Take the time to make new hires comfortable and get to know them. Give them a clear idea of your expectations and ask them about their goals.

Revisit your processes

Do you make it easy for team members to get what they need, both personally and

professionally? If an approval process is like jumping through endless hoops, rethink it. If it takes weeks for an employee to book time off, make that process simpler. If some processes just take time, be transparent about that.

Values and ownership matter

If you're hiring millennials or Gen Zers, remember they want to work for organizations that give back to their communities. Let them represent the bank at events and allow them some input on which organizations to sponsor. Everyone wants a sense of ownership, and that's critical across all aspects of their work. Empower your team and help them build camaraderie within their branch and across the whole bank.

Allow for growth

Think about roles differently. Do you have a rotational program at the bank that allows a junior employee the chance to learn something new? If a teller is interested in learning about lending, don't wait for a job opening. Enroll them in a training course or give them a special lending project. When they're finished, they may not move straight into a lending position, but they'll be able to better articulate

lending issues to customers.

Consider nontraditional benefits

Think outside the box. These could include parental leave for both mothers and fathers, a stipend that could be used for wellness equipment or gym membership, local restaurant gift cards, or personal days that can be taken for birthdays or at short notice for any reason.

And finally, whether it's financial rewards, a plaque on the wall or a parking spot, make sure you have a recognition program in place. You don't want to think about how well a new employee is doing but forget to tell them. But more on Reward next month!

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.



ICBA TO FINCEN: DROP BENEFICIAL OWNER REPORTING MANDATE

With the Financial Crimes Enforcement Network now required to collect beneficial ownership information directly from reporting companies, it should withdraw its requirement that banks collect this information as well, ICBA told the agency.

Reporting Requirements: In a [comment letter](#) to FinCEN on a proposed beneficial ownership rulemaking, ICBA reiterated its position that this information should be collected and verified at the time a legal entity is formed.

Additional Recommendations: ICBA also advocated not requiring banks to educate reporting companies on the new requirements. It also provided recommendations to promote more accurate information from reporting companies, mitigate logistical challenges, and ensure more reasonable reporting deadlines.

Background: The proposed rule—which implements ICBA-advocated provisions of the 2020 Corporate Transparency Act—would require covered entities to submit beneficial ownership information to FinCEN and provide timely access to this information to law enforcement, financial institutions, and other authorized users.

Next Steps: [FinCEN said](#) the next step in the Corporate Transparency Act rulemaking series will be publishing proposed rules on beneficial ownership information access and disclosure requirements, which it expects to publish later this year.

TAXPAYER GROUP CONTINUES PUSH FOR CREDIT UNION TRANSPARENCY

The National Taxpayers Union encouraged key congressional committees to consider whether credit unions should continue to be exempt from filing Form 990 returns, which most tax-exempt organizations are required to file annually.

New Letter: In a [letter](#) to the Senate Finance and House Ways and Means committees, the NTU noted that federally chartered credit unions have not been required to file the Form 990 since 1988. It cited a 2018 letter from the Senate panel's former chairman—Orrin Hatch of Utah—that questioned whether the exemption was warranted given credit union growth in size and complexity.

Ongoing Concern: The NTU last year [encouraged](#) the committees to consider reforms to credit union policy and demand increased transparency as some credit unions have begun to resemble taxpaying financial institutions.

ICBA Campaigns: ICBA recently [released a new video](#) urging Americans to advocate congressional hearings on how credit unions are taxed and regulated. Shorter versions of the video will be used for a social media marketing campaign, which follows an ICBA [print and digital ad campaign](#) on credit unions last fall.

Grassroots: Community bankers can continue urging Congress to hold hearings on the credit union tax exemption via a customizable message to lawmakers on ICBA's [Wake Up page](#) and its [Wake Up Messaging Playbook](#).

PPP BORROWERS MAY REQUEST REVIEWS OF PARTIAL FORGIVENESS DECISIONS

Paycheck Protection Program borrowers may request an SBA loan review of partial forgiveness decisions issued by their PPP lenders, according to a recent [SBA procedural notice](#).

Details: Under the procedural notice:

- When a lender receives a forgiveness remittance from SBA on a PPP loan for which only a portion was forgiven, the lender must inform the borrower that it has 30 calendar days to seek an SBA loan review of the lender's partial approval decision.
- By Feb. 26, lenders must notify all borrowers with loans that received a partial forgiveness decision that they have 30 days to seek the review through their lender.
- SBA retains discretion to accept or deny the borrower's request to review the loan.
- If SBA selects the loan for review, the loan is not deferred and the borrower must continue to make payments on the remaining balance of the loan.

More: SBA also said it will provide lenders with additional guidance through the PPP platform, including step-by-step instructions.

ICBA URGES SENATE TO RETAIN HOUSE-PASSED CANNABIS BILL

ICBA [called on the Senate](#) to advance a House-passed amendment to establish a cannabis banking safe harbor, which community bankers can advocate in [custom messages to senators](#).

House Vote: The House last week passed the SAFE Banking Act amendment as part of the America COMPETES Act, the sixth time the House has passed the ICBA-advocated cannabis bill. ICBA is urging the Senate to retain the amendment during conference committee deliberations.

Background: The bill would establish a safe harbor for financial institutions that serve cannabis-related businesses in states that have legalized cannabis for medical or recreational use. ICBA was the first national banking trade group to support the SAFE Banking Act and to testify before Congress on its behalf.

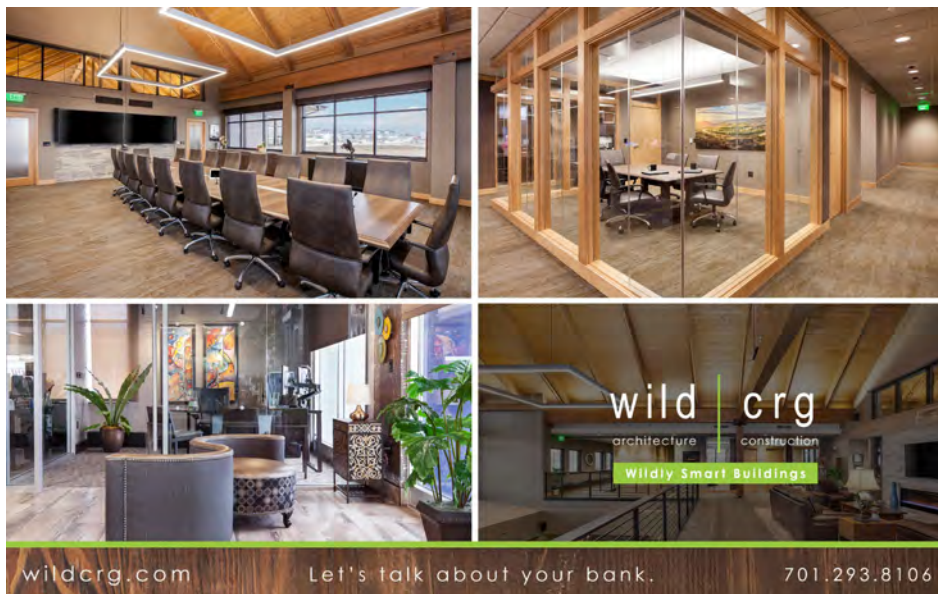
Grassroots: Community bankers can use ICBA's [Be Heard grassroots action center](#) to call on their senators to take up and pass the measure.

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 \$3.8 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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Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to info@icbnd.com with as many details as you can so we may in turn alert our fellow community bankers around the state. Counterfeit bills, checks, senior scams and suspicious activity as well as robberies are always at the forefront of information that should be shared to increase awareness and to minimize the occurrences and frequency of happenings.

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

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Retirement Enhancements Expected in 2022 Legislative Proposals

By Mike Rahn, CISP



Several bills with provisions that would alter tax-advantaged savings arrangements have been introduced. If these provisions are approved, they represent important priorities for the House and Senate lawmakers responsible for their drafting and introduction.

When it comes to accomplishing legislative priorities, 2022 could be an interesting year. Democrats hold a 10-seat majority in the 435-member House of Representatives. This is a mid-term election year, and House members in competitive districts may be cautious about constituents' reaction to votes that they cast between now and November.

In the Senate, the Democrat/Republican split is 50-50, owing only to that fact that two Independents have chosen to caucus with the Democrats. Vice President Kamala Harris could provide a potential tiebreaker as President of the Senate. Current Senate rules allow opponents to block all but very limited budget-related bills if they lack 60 approving votes. The loss of even one Democrat's vote can yield failure if Republican senators cast their votes along party lines.

Against this backdrop, several bills with provisions that would alter tax-advantaged savings arrangements have been introduced. When—or whether—these provisions will find their way into law is uncertain. What is clear is that they represent important priorities for the House and Senate lawmakers responsible for their drafting and introduction.

CHANGES ON THE IMMEDIATE HORIZON?

The legislation of greatest urgency to the Biden administration is the Build Back Better Act. This bill narrowly missed passage and enactment in late 2021, falling just short of Senate approval after its passage in the House of Representatives. As introduced, the legislation includes provisions that would make several significant changes to IRAs and employer-sponsored retirement plans. If the Build Back Better Act is revived and enacted in 2022, it is likely to be revised to reduce the size of its expenditures. But the provisions below—while not without some controversy—are not thought to have played a role in the bill stalling in 2021 and could well remain in it.

Effective dates for these provisions are as initially proposed, but could be subject to change before enactment.

- Limit IRA and employer plan accounts to a combined \$10 million for high-income persons (2029)
- Require distribution—at any age—of amounts exceeding \$10 million by high-income persons (2029)
- Eliminate Roth conversions of after-tax non-Roth IRA and employer plan balances—essentially ending the “back-door-Roth” loophole (2022)
- Eliminate Roth IRA conversions by high-income individuals (2032)

Potential Changes in Other Bills

Prospects for more retirement savings changes in the year ahead are considered quite positive. Many expect a bipartisan package to be made up of components of several bills—collectively being referred to as SECURE 2.0—and to include some, or all, of the following. No timeline for its consideration has been announced.

- Increase the RMD age from 72 to 75, and exempt small balances from RMD requirements
- Index for inflation the age 50 IRA catch-up contribution limit (now fixed at \$1,000)
- Increase the salary deferral standard catch-up contribution limit for 401(k), 403(b), governmental 457(b), and SIMPLE retirement plans for participants ages 62, 63, and 64.
- Allow additional employer contributions to SIMPLE IRAs
- Extend automatic enrollment to SIMPLE IRA plans
- Permit sole proprietor retroactive deferrals (e.g., SIMPLE IRA plans)
- Permit SIMPLE IRA and SEP contributions to be made to Roth IRAs
- Permit Roth IRA rollovers to Roth accounts in employer plans
- Expand the Saver Credit for IRA and salary deferral contributions
- Permit self-correction of inadvertent IRA failures
- Increase from \$5,000 to \$7,000 the threshold at which an employer plan may “cash out” small balances and roll them over to IRAs

MORE CERTAINTY IN DISASTER SITUATIONS

The Infrastructure Investment and Jobs Act, signed into law in November, 2021, assures IRA owners and employer plans affected by a federally declared disaster of a minimum of 60 days to complete certain tax-related acts.

- Complete rollovers and recharacterizations
- Make IRA and employer plan contributions
- Correct excess contributions
- Other prescribed tax-related acts

The mandatory 60-day postponement period currently begins on the earliest “incident date” specified in a Federal Emergency Management Agency (FEMA) disaster declaration and ends 60 days following the later of 1) the earliest incident date or 2) the date that FEMA announces a federal disaster declaration.

HSA CHANGES “ON HOLD?”

Enhancement of health savings accounts (HSAs) has generally lacked the bipartisan support enjoyed by retirement provisions of the SECURE Act of 2019, and proposed changes under SECURE 2.0. Expect only limited HSA changes—if any—in the near future. Worth noting, however, is the fact that past enhancement proposals have consistently included the following.

- Decouple HSAs from high deductible health plans, allowing contributions by those with conventional health insurance plans
- Expand eligible HSA expenses, including home care services
- Increase maximum HSA contributions
- Provide enhanced portability of Health Reimbursement Arrangement and health Flexible Spending Account assets to HSAs

CONCLUSION

The retirement industry is constantly changing, and 2022 may bring even more changes. If these proposed bills are signed into law, they could significantly affect your clients and your organization.

Ascensus will continue to follow any new legislation as it develops. Visit [ascensus.com](https://www.ascensus.com) for the latest news and developments on this and other issues.



Pictured: Mike Rahn, CISP







Bankers Helping Bankers

The past several years have been good ones, by and large, for community bankers. The combination of lower federal taxes and robust economic conditions have resulted in record performance for many community banks nationwide. Against the backdrop of the pandemic, community bank performance has been upheld, largely due to fee income from the Paycheck Protection Program.

But even as we have enjoyed the good times, every one of us is aware of the storm clouds building on the horizon. The prospect of entering 2022 in a continued low-interest-rate environment is bad enough. Layer on other concerns like challenges from new (and historic) competitors, changing customer expectations, increasing scrutiny from regulators, and a bevy of bad ideas from Congress, it's enough to have any community banker concerned about their future. As an industry, we are at a watershed moment. We can continue the slow decline in the number of charters and watch our communities become worse off for it. Or we can fight for the future and our place in it.

The traditional value of a trade association has always been simple: We can live together, or you can die alone. That's why we come together for legislative and regulatory advocacy. It is why we work together to identify group buying discounts through endorsed providers. We are the embodiment of the simple truth that together we can do more than we could ever accomplish alone. There is no cavalry riding in to save the day. We are the only hope for our own survival and, as such, we must come together like never before. With these thoughts in mind, ICBND is proud to announce the launch of Bankers Helping Bankers (BHB), a collaboration with FedFis, a

fintech providing data transformation for financial institutions, and the Independent Bankers Association of Texas (IBAT). The new program is supported by community banking associations nationwide, as well as the Independent Community Bankers of America (ICBA).

HOW IT ALL STARTED

"I'm willing to throw a punch." Those are the words that began the long march to the launch of Bankers Helping Bankers back in 2019. The willing puncher, IBAT President and CEO Christopher Williston, was commiserating with FedFis CEO Dave Mayo about the plight of community bankers' access to the latest technology and the confusion associated with selecting the proper tools. The lack of transparency and a preponderance of misinformation in the industry were making technology decisions more challenging than they needed to be. Mayo explained to Williston how FedFis' bank technology data could be used to help bankers make faster, better decisions when selecting new products and services. "It's math," Mayo said. "Not opinion. There is too much opinion in technology discussions and it's killing the banks. Someone has got to punch back." So, with IBAT's support, FedFis got to punching. That led to the development of FinTegration Strategist, a product launched by IBAT and FedFis in 2020 that allows bankers seeking new technology products the ability to see what was running in all of other banks like theirs.

"After successfully selling FinTegration Strategist for the first half of 2020, we revisited our initial plans and ultimately decided that the best way to help the most bankers as quickly as possible was to offer it without cost," Williston says. "That led us to expedite plans to launch Bankers Helping Bankers."

"Community bankers need answers," Mayo says. They've confided in Mayo that "misinformation, regulatory burden, changing customer expectations, and warp-speed technological evolution are just too much for community banks to weather. We believe bankers can make the right decisions and thrive if they have the right information—period. That's why IBAT, FedFis and community banking associations around the country have partnered to pioneer an entirely new way for banks to band together—by forming a community of bankers in which conversations are driven by facts and data. The community banking associations have delivered the missing information that bankers needed to unlock the amazing opportunity that only a small number of banks have tapped into. Finally, there is hope for community banking, the backbone of our country."

Continued on next page...

WHAT IS BANKERS HELPING BANKERS?

Bankers Helping Bankers is much more than a data tool, although data tools are a major deliverable through the platform. “BHB is a collaboration hub online,” Williston notes. “It’s a place where bankers can talk to one another in a safe bankers-only community.” Upon logging in, bankers are put into user groups with:

- Every bank in the country that is using their same core provider platform;
- Every bank in the country that is using their same online banking platform;
- Every bank in their state; and
- Every bank in the U.S.

“The FedFis data set contains the technology stack data on every bank in the country,” Williston says. “We’re leveraging that to put bankers into discussion in true user groups to have the conversations they need to have for real collaboration.”

WHY MAKE IT FREE?

“It’s not free,” Mayo said. “It’s free for *bankers*. Vendors are supporting community banking with their sponsorship of the BHB program because they know we are all in this boat together and we’d better work together, or we will all fail together. Bankers Helping Bankers is the place to join the fight.”

HELPING COMMUNITY BANKING NATIONWIDE

Bankers Helping Bankers may have been born deep in the heart of Texas, but the vision is for it to help bankers far beyond the borders of the Lone Star State. “We have always believed that partnering with state banking associations was the imperative step to distributing BHB to banks around the country,” Williston notes. “State associations are where the rubber meets the road. They have the relationships with the bankers—and they have their trust. If anyone else was delivering BHB, the noble intentions of the platform would be met with suspicion.”

IBAT and FedFis are offering participation in BHB to all members of the 26 state trade associations that affiliate with ICBA. Additional states will be brought into the fold through collaboration with ICBA and other partnerships. “This is an opportunity for those state banking associations to add value to their membership,” Williston said. “But we’re not stopping there. We plan for a portion of all income from Bankers Helping Bankers to be distributed back to ICBA-affiliated state trade associations to ensure that we maintain independent voices for community banks throughout the country.”

HOW DO I ACCESS BHB?

ICBND member banks now have full access to Bankers Helping Bankers. To learn more, visit ww.bankershelpingbankers.com or email Barry Haugen at barryh@icbnd.com. ■

INSIDE THE PLATFORM

Bankers Helping Bankers is a social community at its core. Its intelligence layer powers the community engagement, acting as a social engine. BHB achieves this data driven engagement in these key ways:

SOCIAL PLUS:

BHB personalizes the banks experience—recommendations, interactions, digital strategy and even discussions—by grouping banks’ discussions by topics, partners and peers. This is a new, elevated conversation based on information bankers haven’t had before.

FINTECH DIRECTORY:

All U.S. fintechs that provide a banking function (requires a sponsor bank) are included in the database. It is the only directory built by data, which ensures completeness. Search all of a fintech’s features and app store data (number of installs, age of app and ratings, and view the digital experience of the fintech).

VENDOR DUE DILIGENCE:

The technology selection process for community banks has long been broken. Community bankers need vendors that integrate with a bank’s current technology and pass the regulatory hurdle of “three live installs.” Using algorithms, FinTegration Strategist precisely defines your recommended product shortlist.

BANK DIGITAL SNAPSHOT:

Find your bank peers, view that community bank’s digital experience through its app(s), financial KPIs and call report financial KPIs.

SMART VENDOR DIRECTORY:

BHB offers a definitive list of vendors with at least one live bank install. Learn where vendors serve their customers best by asset size and financial KPIs of their install base.

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Get data-driven education and thought leadership to stay on top of news, industry trends and cutting-edge innovations.

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ICB Marketing Solutions has teamed up with *North Dakota Horizons* to provide you discounted prices for the 2023 North Dakota scenic calendar. Give your customers or business associates a copy of this calendar as a holiday gift or year-end expression of appreciation. These customized calendars spotlight your business and keep your logo in front of your customers year-round. What a great way to promote your business and North Dakota at the same time! Each calendar will cost you \$4.75, unless orders exceed 1,000, after which the price is \$4.25. Retail price for the calendar is \$10.95.



2023 HORIZONS CALENDAR ORDER FORM

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To learn more about BHG, please contact:

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NORTH DAKOTA RECEIVES STATE BUDGET AWARD

The state of North Dakota has been awarded the Distinguished Budget Presentation Award for its 2021-23 biennium budget by the Government Finance Officers Association of the United States and Canada (GFOA).

"We appreciate the assistance of all state agencies that help us gather information to prepare the state budget, and are honored that the GFOA recognizes our commitment to quality," said Office of Management and Budget (OMB) Director Joe Morrisette. "This award reflects our success in meeting the standards of GFOA in developing a state budget that serves as a policy document, a financial plan, an operations guide, and a communications device."

This is the 15th consecutive budget-cycle that North Dakota has received the Distinguished Budget Presentation Award. The GFOA also presented a Certificate of Recognition for Budget Presentation to OMB for its primary role in creating the budget document.

Each biennium, OMB prepares the governor's recommended budget for the upcoming biennium, which is then presented to the legislature for approval and enactment.

[2021-23 Budget Highlights](#)
[2021-23 Approved State Budget](#)



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ICBA ANNOUNCES NOMINATIONS FOR 2022-23 BOARD OF DIRECTORS

National leadership positions formally elected at ICBA LIVE in March

The Independent Community Bankers of America (ICBA) today announced the nominees to serve on its 2022-23 board of directors. ICBA's current board will vote on the nominations during ICBA LIVE 2022—the largest gathering of community banks in the country, which is scheduled for Feb. 27-March 3, 2022, in San Antonio.

"ICBA was started by a group of visionary leaders in 1930 to safeguard the interests of the nation's community banks and the customers and communities they serve," ICBA President and CEO Rebeca Romero Rainey said. "ICBA's Nominating Committee continues that tradition through the selection of exceptional volunteer bankers who have an unwavering passion and dedication to advancing our industry. We look forward to the election of these outstanding candidates and leveraging their considerable talents in service of ICBA's mission to create and promote an environment where community banks flourish."

Nominations for the 2022-23 ICBA board of directors and their respective positions include:

- Chairman: Brad M. Bolton, president, CEO and senior lender of Community Spirit Bank in Red Bay, Ala.
- Chairman-elect: Derek B. Williams, president and CEO of Century Bank & Trust in Milledgeville, Ga.
- Vice Chairman: Lucas White, president of The Fountain Trust Co. in Covington, Ind.
- ICBA President and CEO: Rebeca Romero Rainey of Washington, D.C.
- **Treasurer: Sarah Getzlaff, CEO of Security First Bank of North Dakota in Bismarck, N.D. (pictured, right top)**
- Secretary: Tim R. Aiken, president and CEO of Union Bank Inc., in Middlebourne, W.Va.
- Immediate Past Chairman: Robert M. Fisher, chairman, president and CEO of Tioga State Bank in Spencer, N.Y.
- Past Chairman: Noah W. Wilcox, president, CEO and chairman of Grand Rapids State Bank and its holding company, Wilcox Bancshares Inc., in Grand Rapids, Minn.
- Past Chairman: Preston L. Kennedy, president and CEO of Zachary Bancshares Inc. in Zachary, La.
- Past Chairman: Timothy K. Zimmerman, senior vice president and COO of Standard Bank, PaSB in Monroeville, Pa.
- Past Chairman: R. Scott Heitkamp, president and CEO of ValueBank Texas in Corpus Christi, Texas.
- Consolidated Holdings Chairman: Jack A. Hartings, chairman of The Peoples Bank Co. in Coldwater, Ohio
- At-large Director and Federal Delegate Board Representative: Douglas J. Ouellette, chief community banking officer of Mercantile Bank of Michigan in Mt. Pleasant, Mich.
- **At-large Director and Federal Delegate Board Representative: Brenda Foster, chairman, president and CEO of First Western Bank & Trust in Minot, N.D. (pictured, right bottom)**
- At-large Director: Mark Hesser, president of Pinnacle Bancorp Inc. in Omaha, Neb.
- At-large Director: Jill Sung, president and CEO of Abacus Federal Savings Bank in New York, N.Y.
- Bank Education Committee Chairman: Kathryn G. Underwood, president and CEO of Ledyard National Bank in Hanover, N.H.
- Bank Services Committee Chairman: Michael J. Burke, president and chief operations officer of ChoiceOne Bank in Lapeer, Mich.
- ICBPAC Chairman: Shon B. Myers, chairman, president and CEO of Farmers & Merchants Bank in Miamisburg, Ohio
- Policy Development Committee Chairman: Quentin Leighty, president and chief financial officer of First National Bank of Monument, Colo.
- Bank Operations and Payments Committee Chairman: Alice P. Frazier, president and CEO of Bank of Charles Town, W.Va.





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ICBA LIVE — the largest annual gathering of community bankers — is back and in person at the Henry B. González Convention Center in the heart of San Antonio, Texas.

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LETTER FROM SSA OUTREACH DATED DECEMBER 28, 2021:

We want people to know how to get help from us when they need it. This is especially important during the current pandemic, when in-person service is by appointment only for limited, critical issues.

We created a [flyer](#) that explains how to get help. It stresses that the best way for most people to get help is online, at [SSA.gov](#). If your clients cannot use our website, they can call our [National 800 Number](#) or a [local Social Security office](#). If our representatives are unable to handle the matter during that call, they will schedule an appointment to serve your client by phone or in-person.

The flyer also includes information your client should know before coming to the office:

- Your client must have an appointment to visit an office.
- Masks are required for all office visitors and employees, regardless of vaccination status.
- Visitor capacity is limited to follow physical distancing requirements. This means your client may need to wait outside, so they should plan for cold or bad weather.
- We ask that your client comes alone unless they require help with their visit. If they require help, we can only permit one person to accompany them.

Here is the [flyer](#) for reference. Please feel free to share with your clients through your online channels and consider printing and displaying this in-house where you help them.

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MONTHLY HEALTH & WELLNESS NEWSLETTER



REDUCING YOUR STRESS DURING AMERICAN HEART MONTH

According to the Centers for Disease Control and Prevention (CDC), heart disease is the leading cause of death in the United States. In fact, half of all Americans are currently considered “at risk” for heart disease, and that figure continues to rise. Due to the prevalence of the disease, February is recognized as American Heart Month to raise awareness about heart disease and prevention. To celebrate, you can focus on dialing down your stress level.

Stress and Heart Health

While there are risk factors that contribute to heart disease that you can't control, there are many things you can do to maintain your heart health. One of those things is to reduce your stress. Having too much stress for too long is bad for your heart.

Chronic stress may lead to high blood pressure, which can increase your risk for heart attack and stroke.



Some people may handle their stress with poor health behaviors—such as smoking, eating unhealthy foods and drinking alcohol. Such behaviors can put you at an increased risk for heart disease and stroke.

Zywave, 2022.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice. © 2021 Zywave, Inc. All rights reserved.

Take Charge of Your Stress

Managing stress is good for your health and well-being. Taking steps to reduce your stress will improve your overall health. Try these tips:

- Simplify your schedule. If you're feeling rushed or too busy, prioritize essential items on your calendar and to-do lists.
- Practice relaxation techniques. Try listening to relaxing music to help you calm down or look into stress management or relaxation classes.
- Get enough sleep. Adults should strive for seven to nine hours of quality sleep each night.
- Exercise regularly. Movement can get your blood and endorphins flowing, relieving stress, tension, anxiety and depression.
- Maintain social connections. It's important to make time for friends and family and talk with people you trust.

If the stresses in your life become more than you can bear or manage with these techniques, consider seeking professional assistance.



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MONTHLY HEALTH & WELLNESS NEWSLETTER



BENEFITS OF REDUCING YOUR ALCOHOL INTAKE

Excessive alcohol use is responsible for 1 in 10 deaths among working-age adults every year, according to the CDC. Excessive alcohol consumption has immediate effects that increase risks associated with injuries, motor vehicle crashes and alcohol poisoning. It can also cause serious long-term health problems like liver disease, high blood pressure, stroke, depression and cancer.

In addition to lowering your risk for those short- and long-term impacts, there are multiple health benefits for drinking less. By eliminating or cutting back on alcohol, you may experience:

- Increased energy
- Better sleep quality
- Improved mental health
- Boosted immune system
- Healthier complexion

After weighing the risks and benefits of alcohol, you may be considering reducing your alcohol consumption. If you or a loved one are concerned about alcohol use, talk to a doctor or use the Substance Abuse and Mental Health Services Administration's (SAMHSA) National Helpline by calling 800-662-HELP (4357).

What's a Standard Drink?

Drinking in moderation means drinking up to one drink per day for women and no more than two drinks for men. Actual alcohol by volume (ABV) varies by product, but here are standard drink guidelines:



SHOULD YOU TAKE DAILY ASPIRIN FOR YOUR HEART?

The U.S. Preventive Services Task Force recently changed its guidance on aspirin use, stating that most adults do not need to take aspirin to prevent first heart attacks or strokes. This change to a long-standing recommendation is based on new evidence that the potential harms of aspirin—including major bleeding—cancel out the benefits. Here's an overview of the new guidance:

- Adults ages 40 to 59 who are at a higher risk for cardiovascular disease but don't have a history of it should decide with their health care provider whether to start taking aspirin.
- Adults 60 years and older shouldn't start taking aspirin to prevent heart disease and stroke.
- Adults who are already taking aspirin for a previous heart attack or stroke should continue to do so unless told otherwise by their clinician.

Talk to your doctor if you have questions about taking aspirin.

MONTHLY RECIPE

Whole Grain Strawberry Pancakes

(Makes 7 servings)

Ingredients

- 1 ½ cups whole wheat flour
- 3 Tbsp. sugar
- 1 tsp. baking powder
- ½ tsp. baking soda
- ½ tsp. salt
- 3 eggs
- 6 ounces low-fat vanilla yogurt
- ¾ cup water
- 3 Tbsp. canola oil
- 1 ¾ cups sliced fresh strawberries
- 6 ounces low-fat strawberry yogurt

Preparations

- 1) Heat griddle to 375 F.
- 2) Mix flour, sugar, baking powder, baking soda and salt in a large bowl.
- 3) In a medium bowl, whisk together eggs, vanilla yogurt, water and oil.
- 4) Pour egg mixture into the flour mixture. Then, stir until moistened.
- 5) For each pancake, pour slightly less than ¼ cup batter onto the hot griddle. Cook pancakes until bubbly on top (1 to 2 minutes) and dry around the edges. Turn and cook other sides until golden brown (1 to 2 minutes).
- 6) Top each serving (2 pancakes) with ¼ cup of sliced strawberries and 1 to 2 Tbsp. of strawberry yogurt.

Nutritional Information (per serving)

Total calories	260
Total fat	9 g
Protein	9 g
Sodium	390 mg
Carbohydrate	36 g
Dietary fiber	4 g
Saturated fat	2 g
Total sugars	16 g

Source: MyPlate



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5 PRESSING ISSUES FOR BANKERS IN 2022

By Shane Ferrell

To find out how bankers will confront challenges associated with pandemic-induced digital acceleration, cybersecurity, regulatory changes and more, CSI surveyed banking executives from across the nation about their strategies and priorities for 2022. The results of the annual survey are outlined in [an executive report](#) and highlight the opportunities—and risks—inherent in today's banking environment.

Here are the top five issues that bankers selected as most likely to affect the industry in 2022, along with strategic recommendations for your institution to consider.

Cybersecurity Threats Loom Large

With over 85% of banking executives across asset sizes reporting an increase in digital usage at their institution, [cybersecurity concerns](#) form an ever-present backdrop. As a result, it should come as little surprise that 26% of respondents selected cybersecurity as the issue they believe will most affect the financial industry in 2022.

Three converging circumstances make cybersecurity increasingly difficult for financial institutions:

As digital usage increases, more systems and users are vulnerable to cybersecurity threats.

As more cyberattacks occur, customers are becoming increasingly numb to the risks.

As institutions enhance their cybersecurity efforts, cybercriminals up the ante with harder to detect methodologies.

Some steps, such as routine [vulnerability scanning and penetration testing](#), are no-brainers to enhance your bank's cybersecurity posture. [Cybersecurity training](#) is another strategy to prioritize, as banks benefit significantly from an informed customer base. Energize your customers with campaigns, videos and gamification to reinforce the importance of good cyber hygiene.

Recruiting and Retaining Bank Employees

In a massive shift from previous years' results, recruiting and retaining employees rose to second in bankers' list of pressing issues, taking 21% of the vote. Organizations across industries are feeling the effects of the Great Resignation, and banking appears to be no exception.

[With the rise of remote work, prospective employees are now seeking opportunities outside of their geographic region.](#) Larger companies in bigger cities can hire from anywhere and offer salaries that far exceed living costs in smaller communities. This trend causes a unique problem for financial institutions, as turnover leads to a loss in expertise and potentially creates risk from newer, untrained staff.

To combat these trends, your bank should actively seek out new talent while supporting remote work when appropriate. As the talent pool becomes increasingly competitive, consider utilizing trusted 'as-a-service' product offerings and outsourced expertise. For instance, a managed services partner can help [optimize your IT infrastructure](#) if IT professionals are unavailable or limited.

Navigating the Regulatory Landscape

Ranking third with 14% of the vote, regulatory change remains of constant significance to financial institutions, especially given a relatively new administration and a chance of new sanctions. While there is a host of regulatory issues to consider, several of which are outlined in the executive report, bankers should continue to stay on top of data privacy. Beyond GDPR, more states are adding privacy regulations, and institutions must take a holistic approach to data privacy, including biometric data.

Additionally, banks must realize that come 2023, there are no more what-ifs regarding [CECL](#). If you aren't already doing so, running your CECL platform parallel to your ALLL platform helps you make strategic decisions about which CECL solution is best for your institution and how it will affect your capital.

Meeting Customer Expectations

Meeting customer expectations fell to fourth in bankers' priorities this year, but that doesn't mean this issue is any less important. Digital is now the primary way many customers interact with your bank, and that trend will continue.

Even if you're not interacting with customers at your branch at all, you should be able to promote the right products and deepen customer relationships. [Digitalizing the customer experience](#) and backend processes makes serving customers far simpler.

If you're optimizing existing digital solutions or determining gaps in the populations you serve, data makes all the difference. Whether by CRM or other data and analytics dashboards, analyzing customer behavioral data helps you make informed decisions relating to which markets your bank is serving well and what changes you need to make.



Pictured: Shane Ferrell, Vice President of Digital Strategy

Continued on page 28

The Rise of APIs and Open Banking

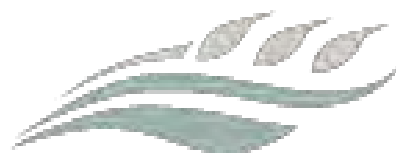
Open banking APIs are on the minds of financial institutions everywhere as a base technology that enables such game-changes as banking as a service (BaaS), platform banking and embedded banking. It's a simple idea – using open APIs enables third-party developers to build applications and services around your institution.

Open banking APIs offer a host of benefits, including optimization of existing systems, integration with new technologies and the opening of new revenue streams through platform banking. Further, open banking rounds all banking data and capabilities to give a complete view of customers, driving efficiency and enabling better tools. This includes digital banking, connectivity, workflow integration and even payments.

Get a Comprehensive Look at Bankers' Top Priorities for 2022

Download the 2022 *Banking Priorities Executive Report* to unpack the complete survey results—including bankers' insight on their past performance and technological investments—and receive strategic recommendations for the year ahead.

Shane Ferrell serves as CSI's vice president of digital strategy. In his role, he leads the strategic direction of CSI's innovation efforts and opportunities driven by disruption in financial services. During his 20-year career with CSI, Shane has held various positions, from core conversions to product management. His diverse background in financial technology gives him a unique perspective on digital transformation, especially from the standpoint of improving user experiences.



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2021 NORTH DAKOTA FINANCIAL REPORT RELEASED

The Office of Management and Budget (OMB) today released the 2021 Annual Comprehensive Financial Report (ACFR), a document that encompasses the fiscal activity for all of state government, for the period from July 1, 2020 to June 30, 2021.

"The ACFR provides citizens, legislators and bond rating agencies a comprehensive look at the fiscal activity for all of state government for the past fiscal year," said OMB Director Joe Morrisette. "The 2021 ACFR shows North Dakota has weathered the pandemic in a strong financial position, with significant growth in Net Position and a record high General Fund balance."

Morrisette noted that the ACFR is a collaborative project that involves all agencies and institutions of state government. He expressed his gratitude to the team at OMB and other agencies who worked to finalize this report ahead of deadline, including the Office of the State Auditor for their work to complete the ACFR audit in a timely manner.

"This is a significant achievement given the amount of information that the Office of Management and Budget coordinates," said State Auditor Joshua Gallion. "Our audit team found no areas of concern while reviewing the accuracy of the ACFR. We applaud the staff from the OMB for their hard work on this endeavor."

North Dakota maintained its high ranking from nonpartisan watchdog organization [Truth in Accounting](#). In its 2021 Financial State of the States report, North Dakota received an "A" grade and the second highest score among all states. Truth in Accounting also awarded North Dakota the third highest score of any state for financial transparency. The 2020 North Dakota ACFR was also the 30th North Dakota ACFR in a row to receive the Government Finance Officers Association (GFOA) [Certificate of Achievement for Excellence in Financial Reporting](#). The 2021 ACFR will be submitted to the GFOA for peer review to confirm that North Dakota has maintained this status.

The ACFR is required to be completed annually by OMB under [N.D.C.C. 54-44-04.14](#).

[2021 ACFR](#)

[2021 ACFR Charts](#)



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OFFICE OF ATTORNEY GENERAL

STATEMENT OF ATTORNEY GENERAL STENEHJEM IN RESPONSE TO NATIONWIDE SUSPENSION OF FEDERAL CONTRACTOR MANDATE

December 7, 2021, federal district court Judge R. Stan Baker in Georgia issued a nationwide preliminary injunction suspending the federal contractor vaccine mandate. Judge Baker ruled against the Biden Administration, finding that the vaccine mandate in Executive Order 14042 violated the Procurement Act.

The contractor vaccine mandate would have applied to any employee of a contractor or subcontractor who was a party to a federal contract, even if the work they did was wholly unrelated to the contract, and even if it was not certain they would ever have worked in a location with an employee who was actually working on a federal contract.

"The Biden administration has yet again exceeded its authority in apparent disregard of the Constitution and the rule of law," said Attorney General Wayne Stenehjem.

In his Order, Judge Baker stated "As another Court that has preliminarily enjoined the same measure at issue in this case has stated, "[t]his case is not about whether vaccines are effective. They are. ... However, even in times of crisis this Court must preserve the rule of law and ensure that all branches of government act within the bounds of their constitutionally granted authorities."

Stenehjem noted that, with Judge Baker's order, federal courts have now enjoined the three most invasive federal vaccine mandates. "I will continue to work with Attorneys General across the nation to protect the citizens of North Dakota from federal overreach."

STENEHJEM: GIFT CARD SCAMS ON THE INCREASE

Attorney General Wayne Stenehjem reminds North Dakotans that gift cards are for gifts.

"Only buy gift cards if you are giving them as gifts to family or friends, because gift cards are a favorite tool used by scam artists," cautioned Stenehjem.

According to the Federal Trade Commission, many gift card scams start with a phone call from someone impersonating a government agency. Scammers may claim that they will freeze your accounts or threaten to arrest you, unless you make an immediate payment. The scammers will even stay on the phone with their victims while they go to the store to purchase specific gift cards or a prepaid card. Once the victim has purchased the gift cards, the scam artist asks them for the numbers on the back of the cards. Those numbers are all anyone needs to go online from anywhere in the world and transfer the balance of the gift card into their own account.

"No government agency ever accepts gift cards to pay a debt," Stenehjem warned.

The Attorney General's Consumer Protection division reports that in the last two weeks, they have received nine reports from victims of gift card scams, with losses totaling \$45,000. The victims, who range in age from 26 to 75, reportedly fell for different versions of the scam, including:

- telephone calls from fake government officials threatening the victim would lose their benefits;
- phony sweepstakes officials pretending the victim had won a prize but needed to make an upfront payment;
- fake online job listings; and
- false account payment error emails supposedly from Amazon and other well-known businesses.

"The one thing all these scams had in common is that the victim was told to purchase prepaid cards and gift cards," said Parrell Grossman, director of the Consumer Protection division. "The government and legitimate companies do not demand that you make payments using gift cards. If that is what you are told, it is guaranteed to be a scam," he continued.

\$100,000 POWERBALL PRIZE WON IN WILLISTON

A lucky North Dakota Powerball player hit it big with a lucky ticket! A \$100,000 Powerball with Power Play ticket for December, 11, 2021 night's draw won by matching four white balls and the Powerball. The winning numbers were 3, 25, 44, 53, 64 and the Powerball was 10. The Power Play multiplier was 2.

The lucky ticket was sold at Simonson Station Store #6, 1409 2nd Avenue West, in Williston. The prize was \$50,000, but as the player had also purchased the Power Play option, the ticket is worth \$100,000. Simonson Station Store #6 will receive a \$2,000 bonus for selling the winning Powerball ticket. The lucky winner from Williston, who chose to remain anonymous, plans to use the winnings to payoff some bills and enjoy not having to worry about them anymore.

Winners have 180 days from the date of the drawing to claim their prize. Prizes over \$599 must be claimed at the North Dakota Lottery office, which recently moved and is now located at 1720 Burlington Drive Suite C in Bismarck.

The Powerball jackpot for the Monday, December 13 draw is \$353 million. For winning numbers and other information, visit us on the web at LOTTERY.ND.GOV.

\$100,000 POWERBALL PRIZE WON IN BISMARCK

A lucky North Dakota Powerball player from Bismarck started 2022 with a bang! A \$100,000 Powerball with Power Play ticket for January 5, 2022 night's draw won big by matching four white balls and the Powerball. The winning numbers were 6, 14, 25, 33, 46 and the Powerball was 17. The Power Play multiplier was 2.

The lucky ticket was sold at Horizon Market, 125 Durango Drive, in Bismarck. The prize was \$50,000, but as the player had also purchased the Power Play option, the ticket is worth \$100,000. Horizon Market will receive a \$2,000 bonus for selling the winning Powerball ticket. The winner plans to use the winnings to payoff some bills and enjoy having a bit of a savings buffer for the coming year.

"We are extremely excited here at the Lottery office," said Randy Miller, director of the North Dakota Lottery. "What a great way for a North Dakota Powerball player to ring in the New Year, with a six-figure win!" Winners have 180 days from the date of the drawing to claim their prize.

The Powerball jackpot for the Saturday, January 8 draw is \$20 million. For winning numbers and other information, visit us on the web at LOTTERY.ND.GOV.

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OFFICE OF ATTORNEY GENERAL

STATEMENT OF ATTORNEY GENERAL WAYNE STENEHJEM IN RESPONSE TO JANUARY 13, 2022 SUPREME COURT DECISIONS ON VACCINE MANDATES

I am pleased that the Supreme Court, by a 6-3 vote, held that the federal Occupational Safety & Health Administration lacked constitutional authority under its “workplace safety” regulations to impose a vaccine mandate that would have affected more than 80 million employees across the country.

As the Supreme Court majority opinion stated, “Although Congress has indisputably given OSHA the power to regulate occupational dangers, it has not given that agency the power to regulate public health more broadly.”

I can appreciate the distinction the Supreme Court made between the OSHA mandate for workers generally and the CMS mandates for medical workers, but I continue to have serious concerns about the effect the ruling will have on retaining health care workers, many of whom may elect to simply quit rather than get the vaccine, seriously exacerbating staffing issues, especially in our rural medical facilities.

As I have emphasized from the beginning, the lawsuits were not about whether people should get vaccinated, they were about opposing federal overreach.

Two other lawsuits continue, one against the federal mandate for federal contractors, and the other for employees, volunteers, and children with Head Start programs.

ATTORNEY GENERAL STENEHJEM WORKS TO STOP INTERNATIONAL SCAM CALLS

The week of January 14, 2022, Attorney General Wayne Stenehjem joined a bipartisan group of attorneys general in urging the Federal Communications Commission (FCC) to adopt measures to help stem the tide of foreign-based illegal robocalls that attempt to scam Americans.

“Illegal robocalls are more than just a nuisance. Every day, my office receives reports from victims of these scam calls. Unfortunately, when consumers unwittingly respond to these calls, they may lose thousands of dollars, often with financially devastating results. I will continue my efforts to protect North Dakotans,” said Stenehjem, who reminded consumers not to accept or return any of these calls under any circumstances.

The comment letter, which was signed by the attorneys general from all 50 states, calls for the FCC to require “gateway providers” – companies that allow foreign calls into the United States – to take steps to reduce how easily robocalls have been able to enter the US telephone network, including requiring those providers to implement caller ID technology that helps prevent spoofed calls.

The letter states that based upon consumer complaints, these fraudulent foreign-originated robocalls often involve caller ID spoofing US phone numbers. The attorneys general called on the FCC to take decisive action, stating “[T]he time has come to start cutting the strings that form the nets that these illegal robocallers cast over the public.”

The attorneys general asked the FCC to require these gateway providers to take additional steps to reduce robocalls, including to:

- Block calls when providers are aware of an illegal or likely fraudulent caller.
- Block calls that originate from numbers that are on a “do not originate” list – such as government phone numbers that take incoming calls only.
- Ensure that foreign telephone companies they partner with are ensuring that calls are being made from legitimate numbers.
- Respond to requests from law enforcement, state attorneys general, or the FCC to trace back calls within 24 hours.

The attorneys general encouraged the FCC to require all phone companies to block calls from any gateway provider that fails to meet these requirements. Illegal robocalls are a scourge – in 2020, Americans lost more than \$520 million through robocall scams.

\$150,000 POWERBALL PRIZE WON IN BISMARCK

A lucky North Dakota Powerball player continues the big winnings in January! A \$150,000 Powerball with Power Play ticket for January 19, 2022 night’s draw won big by matching four white balls and the Powerball. The winning numbers were 11, 15, 43, 55, 61 and the Powerball was 10. The Power Play multiplier was 3.

The lucky ticket was sold at Superpumper #80246, 1833 East Main Avenue, in Bismarck. The prize was \$50,000, but as the player had also purchased the Power Play option, the ticket is worth \$150,000. Superpumper will receive a \$2,000 bonus for selling the winning Powerball ticket. The lucky winner from Bismarck, who chose to remain anonymous, did not think she won very much at first glance of her ticket. After a funny feeling that she better check again, she realized the ticket was worth six figures! The winner plans to use the winnings to pay off some bills.

“January has been an extremely lucky month for North Dakota Powerball players,” said Randy Miller, director of the North Dakota Lottery. “Since 2018, January has produced four \$100,000 Powerball winners, one \$150,000 winner and two \$1 Million winners.” Winners have 180 days from the date of the drawing to claim their prize.

The Powerball jackpot for the Saturday, January 22 draw is \$76 million. For winning numbers and other information, visit us on the web at LOTTERY.ND.GOV.



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OFFICE OF ATTORNEY GENERAL

ATTORNEY GENERAL WAYNE STENEHJEM

It is with the utmost sadness that the Office of Attorney General announces that Attorney General Wayne Stenehjsem passed away unexpectedly on Friday January 28, 2022. He was 68.

We know Wayne was a widely respected and well-known public figure, but we ask that his family be allowed time to grieve in private.

The Office of Attorney General was closed to the public beginning at 10:00 AM on Thursday February 3, 2022, so that agency employees can attend the funeral service for Attorney General Wayne Stenehjsem. The office reopened to the public on Friday February 4, 2022.

There was a public viewing from 4:00 PM to 8:00 PM on Wednesday February 2, 2022, in the Great Hall at the Capitol. The funeral was held at 11:00 AM on Thursday in the Exhibition Hall at the Bismarck Event Center, 315 South 5th Street, Bismarck.

CAUSE OF DEATH DETERMINED

Beth Bakke Stenehjsem released the following statement February 4, 2022.

"The cause of Attorney General Wayne Stenehjsem's death on January 28, 2022, was cardiac arrest and associated effects. I am deeply grateful for all those who worked tirelessly in Wayne's time of need, supporting me and the rest of his family throughout the day.

I would like to particularly thank the following people:

First responders: Bismarck Fire Department Captain Nick Reisenauer and crew; Metro Ambulance paramedics Jenn Murphy and Lacy Ripplinger, and Bismarck Police Department Officers Marquis and Jensen and Detective Lahr.

Dr. Justin Reisenauer, Dr. Nayan Desai, Ernie Thurman, Nurse Payton in the ICU, Nurse Bob in the ER, and all the doctors, nurses, and caregivers at Sanford Bismarck Medical Center Emergency Room and ICU.

Wayne devoted his life in service to the State of North Dakota, and I am touched by the number of people who have let me know how much he meant to them."

Congratulations!

2022 Banker of the Year



The Independent Community Banks of North Dakota congratulates its 2012-13 chair, **Brenda K. Foster**, for the eminent honor of being named BankBeat's "2022 Banker of the Year."



Brenda K. Foster
Chair, President & CEO
First Western Bank & Trust, Minot, N.D.



\$25,000 A YEAR FOR LIFE PRIZE WON IN ELGIN

A North Dakota Lucky for Life® player won a prize of a lifetime with a FOR LIFE win! A Lucky for Life ticket for February 4, 2022 draw won big by matching five white balls, winning \$25,000 a year FOR LIFE! The winning numbers were 3, 5, 11, 32, 40 and the Lucky Ball was 16.

The lucky ticket was sold at R Family Market, 210 N Main Street, in Elgin. The player with the winning ticket will have the option to receive an annuity payment of \$25,000 a year for life (minimum of 20 years) or a lump sum cash payment of \$390,000. No one has contacted the Lottery office to claim the prize.

"We are extremely excited that North Dakota Lottery players have had such great luck in early 2022," said Randy Miller, director of the North Dakota Lottery. "We just started February and we've already had three winners of \$100,000 or more." Winners have 180 days from the date of the drawing to claim their prize.

The Lucky for Life top prize for the Friday, February 4 draw is \$1,000 a day for life. For winning numbers and other information, visit us on the web at LOTTERY.ND.GOV.

2022



Annual Membership Open

For more information and to register:

[Click Here](#)

**Emerging Leaders Development Program
Winter Session**

February 25, 2022

Staybridge Suites • Grand Forks, ND

1175 42nd St. S, Grand Forks, ND 58201

Session Sponsored by SHAZAM



AGENDA

10:30 a.m. 3:45 p.m. Education Session (Staybridge Suites)
5:15 p.m. Green Room Social & UND vs Western Michigan Hockey Game (Ralph Engelstad Arena)

For more information and to register:

[Click Here](#)

MARCH 21-25, 2022

VIRTUAL/LIVE TRAINING

COMMERCIAL LENDING ACADEMY



BARRET
SCHOOL OF BANKING

For more information and to register:

[Click Here](#)



BARRET SCHOOL OF BANKING

Paul W. Barret, Jr. School of Banking • Memphis, TN

What makes us the best
Graduate Banking Education
value found anywhere?

Tuition

Barret's \$1,995 tuition is the **lowest** in the industry, thanks to a large endowment that allows for over 60% tuition subsidies for all students.

Approximately 1/3 of the cost of other banking schools at LSU, SMU, Wisconsin, and Colorado.

Education

Outstanding and innovative curriculum.

ICBND and ICBA Endorsed.

Superb faculty including nationally known speakers in the industry.

Lecture Series

Featuring nationally distinguished speakers:

- Dr. Robert Gates
- Coach Mike Krzyzewski
- Coach Tony Dungy
- Newt Gingrich
- Coach Tony LaRussa
- Kat Cole
- Daymond John
- Fred Smith

Convenience

One-week resident session means employees spend less time away from the job and family.

Experience

More than 45 years in existence.

Attendees come to Barret from 30+ states.

Held on the campus of Christian Brothers University in the heart of Midtown Memphis.



Visit us at
barretbanking.org
for more info, and to
fill out your online
application today!

Barret Graduate School Curriculum in Brief

One week per year for three years • 130 hours of classroom study • Nine on-campus case studies • Eight home study problems

Year One

Financial Institutions & Markets
Boosting Bank Profitability* **
Financial Statements***
Human Behavior* **
Developing a Sales Culture
Mktg & Business Dvp.***
Compliance Management
Operations Management
Technology, Payments, &
Cybersecurity

Total Hours: 43

Exam at week's end:
*Home Study Problem
**Case Study

Year Two

Asset/Liability Management
Bank Performance Mgmt***
Banking Industry Update
Commercial Lending***
Economic Environ. of Banking* **
Investment Portfolio Management
Emotional Intelligence***
Strategic Planning

Total Hours: 43

Exam at week's end:
*Home Study Problem
**Case Study

Year Three

Balance Sheet Management
Loan Portfolio Management
Risk Management
Bank Simulation**
Leadership Development
Digital Marketing**
Executive Learning Lab
Bank Management

Total Hours: 44

**Case Study

Barret's Annual Graduate School program: **May 22-27, 2022**

Barret School of Banking • 650 East Parkway South • Memphis, TN 38104 • (901) 321-4000 • Fax: (901) 321-4099 • barret@barretbanking.org

Community Bankers for Compliance Program 2022

CBC In-Person Seminars

April 19 & 20, 2022
Holiday Inn Bismarck
3903 State Street
Bismarck, ND 58503
701-751-8240

October 4 & 5, 2022
Holiday Inn Bismarck
3903 State Street
Bismarck, ND 58503
701-751-8240

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



*The challenge of
keeping pace with
the ever-changing
compliance
regulations!*

Presented By:



Sponsored By:



FIRST INTERNATIONAL BANK & TRUST



First International Bank & Trust (FIBT) is proud to announce **Brad Thompson** as the new branch president of our Bismarck location. Brad will oversee the operations of our growing Bismarck branch, ensuring strategic and developmental goals are achieved. In this role, he will lead a team of exceptional bankers in providing top of the line financial products and services to help our clients reach their goals. Brad has over 23 years of experience in the banking industry, including six-and-a-half years as a senior commercial and ag loan officer at FIBT. He played an integral part in growing and leading our Bismarck location, which quickly became a staple in the community and one of the bank's best-performing locations.



First International Bank & Trust (FIBT) is proud to welcome **Adam Walsh** to our expanding Sioux Falls team where he will serve as vice president and commercial lender. Adam joins FIBT with 15 years of banking experience, including 11 years spent helping local businesses in commercial lending.

BANK OF NORTH DAKOTA



Mitch Geiger joined **BND** as a collateral valuation analyst II. Geiger comes to BND with experience in delivery and also has a Uniform Standards of Professional Appraisal Practice (USPAP) certification along with the Appraisal Principals and Procedures

certifications.



BANK OF NORTH DAKOTA



Tayler Cariveau joined **BND** as a loan operations specialist II. Cariveau comes to BND with loan processor experience.



Sam Helma joined **BND** as a credit review analyst II. Helma comes to BND with experience as a business banking specialist.



Jessica Weber joined **BND** as a loan servicing associate III. Weber comes to BND with experience working as a farm loan officer trainee.



Staci Holzheimer has accepted the collateral valuation analyst II position at **BND**. Holzheimer has been with BND since January 2016 and has worked in college planning as a university and student development coordinator.



Melissa Jaskowski accepted the credit underwriter II position at **BND**. Jaskowski has worked as a business banking associate II since she began at BND in June 2019.

BANK OF NORTH DAKOTA



Mike Leintz was promoted to accounting manager at **BND**. Leintz previously worked as a staff accountant III and has been with BND since 2013.



Dustin Bakken was promoted to collateral valuation manager. Bakken joined **BND** in August 2021 as a collateral valuation analyst IV.



Meghan Dohrmann accepted the staff accountant I position at **BND**. Dohrmann has worked as a student loan processing specialist and joined BND in January 2020.



Elesha McAlexander accepted the business intelligence analyst II position at **BND**. McAlexander worked as a business banking associate III and has been with BND since 2016.



Tammy Olson accepted the student loan processing position at **BND**. Olson previously worked in retail and as a business banking associate and has been with BND since 2019.

DACOTAH BANK



Rick Rylance has announced his retirement as executive vice president and chief financial services officer. Rick started his banking career in 1978 and has over 43 years of service to **Dacotah Bank**.

Known as the "Road Warrior," Rick served in many of the communities in Dacotah Bank's territory. Over his career, he held numerous roles, including assistant cashier, loan officer, branch manager, bank and market president, regional president, chief financial services officer, and executive vice president. Rick is also a graduate of the Colorado Graduate School of Banking. He has dedicated his life of service to his community. He is a past president and member of economic development boards in Sisseton, Webster, and Rapid City, SD. He served on the South Dakota Economic Development Finance Authority and was a member of the South Dakota Elder Abuse task force. While in Rapid City, Rick served as Youth and Family Services Board President, Rapid City Rush Hockey Team Foundation board member, and a member of the Black Hills Works Board. Rick also served as a member and board president of the South Dakota Bankers Association.



Dacotah Bank is proud to announce the promotion of **Daryl Ebach** to executive vice president and chief revenue officer. Daryl began his banking career in January 1983. During his career, he has served in a variety of capacities, including teller, collections,

personal banker, business relationship manager, business banking manager, and area business banking manager. He began his career with Dacotah Bank in Aberdeen in 2019 where he served as the senior vice president chief business development officer.



BRAVERA BANK

Bravera Insurance has chosen **Kathy Torske** for the role of president and CEO. In addition, she has been and will continue to serve as the president and CEO of **Bravera Wealth**. She has worked for Bravera since 2005 and been in the financial industry since 1995.



As a testament to its quality service, Bravera Insurance was once again named a Big "I" Best Practices Agency in 2021.

Torske handles executive responsibilities, including developing and executing the business plan as well as leveraging relationships and opportunities across all of Bravera's entities.

STARION BANK



Starion Bank announces **Don Morgan** has assumed the CEO position for the company as of January 3, 2022.

Morgan brings over 20 years of banking and leadership experience, the last ten of which have been serving Starion in various senior leadership roles. Morgan believes in carrying forward Starion's culture of strong community support, solving financial needs for clients, and leading financial innovation as a supercommunity bank.



Craig Larson, who joined the bank in 1985, and has served as CEO since 1997, has a lot of confidence in the next chapter of **Starion's** story as a family-owned bank for more than 50 years. As the Chief Executive Officer, Morgan will guide the strategic direction of the

organization, lead high performance teams, develop relationships within the community, and oversee the continued success of the organization. He is based out of corporate headquarters in Bismarck, N.D.

STARION BANK



Starion Bank recently promoted **Vanessa Monteith** to insurance manager in Bismarck. Monteith came to Starion in August 2021 with 14 years of experience as an insurance agent and manager. As insurance manager, Monteith will oversee the Starion Insurance

team of agents and operations support staff to help customers find the best insurance options for their individual and business needs.



Starion Bank is proud to announce the promotion of **Alexandra (Alex) Zimmerman** to business banking representative. Zimmerman joined Starion in June 2021 as a universal banker.



Ryan House joined **Starion** as an insurance agent at the Bismarck North location. Ryan comes to Starion Bank with prior customer service experience and insurance experience.



Sara Jochim has been promoted to senior insurance sales assistant at our Mandan location. Sara joined Starion in July 2020 as insurance sales assistant I.



Kaylene Kilzer has been promoted to insurance sales assistant II at our Bismarck North location. Kaylene joined Starion in May 2018 as an insurance sales assistant I.

STARION BANK



Roberta Becker has been promoted to insurance operations supervisor. Roberta joined Starion in May of 2001 as a customer service representative. She was promoted to insurance office admin I in 2008 and then again in 2011 to insurance office admin II. In 2014, Roberta was promoted to an insurance sales specialist.

WIDMER ROEL

Widmer Roel is proud to announce that **Craig Hashbarger**, CPA, CIA, CFE and CGMA, has been named as a partner of the firm, effective Jan. 1, 2022. Hashbarger is licensed in North Dakota and has over 15 years of public accounting experience. He will continue to provide audit, assurance and consulting services, primarily to local governmental entities. Hashbarger also performs peer reviews for other CPA firms in the area.



FEDERAL HOME LOAN BANK DES MOINES



The **Federal Home Loan Bank of Des Moines (FHLB Des Moines)** recently appointed **Renee Stevens, Juel Burnette and Kevin Bryant** to serve three-year terms on its Affordable Housing Advisory Council. Also reappointed to the Advisory Council were Michael Akerlow and Robert Peterson.



The FHLB Des Moines Board of Directors appoints an Advisory Council to advise on affordable housing and economic development needs throughout the Bank's district which includes 13 states and three U.S. Pacific Territories. Advisory Council members are selected for their knowledge and experience serving housing and economic development agendas and will help the Bank create programs and targets for its



Community Investment activities.

NEWCLEUS



Newcleus announced that **Sean Kelly** will join the company as director of qualified plans. Sean's extensive experience in sales management and the retirement industry make him an essential addition to the Newcleus team. Sean is an executive leader with extensive retirement industry experience that demonstrates comprehensive experience in sales management, practice management consulting, product development, business planning, wholesaling, client relationship management, training, operations and retirement plan sales/administration.



Newcleus announced that **Terry O'Prey** will join the company as Newcleus managing director, non-qualified services. His leadership and experience will be essential as Newcleus continues to grow their Non-Qualified division and elevate their Lifetime Income Non-Qualified

Solution, LINQS+. Terry brings an impressive level of expertise in customer service, plan design and implementation to our team. O'Prey is a business executive with 25+ years of experience in all facets of non-qualified plan consulting, funding optimization and plan administration.

NEWCLEUS



Newcleus, a company that designs, administers, and services creative compensation, benefit, investment, and finance strategies announced that **Yeol Seong** joined the company as a senior quantitative developer. In this new position at

Newcleus, Yeol's experience in fintech, business intelligence and advanced quantitative algorithms make him a major asset to Newcleus. Yeol is a humanitarian, venture capitalist and management consultant in quantitative regulatory implementation in financial services. He is a founding member of several ventures where he oversaw the investment advisory team and has experience as a quantitative derivative strategist and structurer as well as a speaker and author on technical subjects.



Newcleus announced that **Kevin Killian** will join the company as a producer. Kevin's vast knowledge of the BOLI and NQ Benefit space makes him a key player as Newcleus continues to grow. His experience as a former community banker sets him apart from the competition,

and his insight into the banking world will ultimately better help clients. Killian brings over 40 years of experience to Newcleus, including 20 years as a community banker in NJ and 20+ years of success in the Bank-Owned Life Insurance (BOLI) and NQ Benefit arenas. He has an entrepreneurial and sales background as well as speaker experience.



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

First International Bank & Trust

FIRST INTERNATIONAL BANK & TRUST COMPLETES FARGO SOUTH REMODEL

First International Bank & Trust (FIBT) has completed renovations on its location at 3001 25th St S. After 27 years in the Fargo-Moorhead community, the nearly three-decade-old interior was due for a new take. The project required designers to develop a strategy that would completely transform the space while still allowing the bank to remain operational throughout its duration. The final result is a beautiful, comfortable space that offers top-notch amenities for staff and customers.

Remodeling the building's lower level began in June 2019. Originally, it had a dark, cut-up, maze-like interior with 17 offices and 18 workstations. The space was completely redesigned and now features a lobby, two additional meeting spaces, 27 offices, and a reception desk. Natural light now reaches nearly every corner of the workspace, which is home to the Wealth Management department and a variety of corporate employees.

The second phase of the project began in the Summer of 2020 and was complete in October of 2021. All original windows and exterior doors were replaced throughout the building. The lobby, front entry, and drive-thru were reimaged. The traditional teller line was changed to a modern standalone "teller pod" concept, creating a more personable environment for customer transactions. A standalone storage garage was built, all curbs and sidewalks were replaced, and the parking lots were resurfaced. Through careful planning, the bank was able to keep the lobby open to customers during normal hours and only had to shut down the drive-thru for three weeks.

Functionality meets forward-thinking design in the newly imagined space. Great attention went into selecting details and finishes to ensure the new interior will stand the test of time. Homage is paid to the bank's western North Dakota roots; an original painting by Fargo artist Andrew Stark hangs above the impressive lobby fireplace. It depicts the Little Missouri River cutting through the rugged landscape.

"The branch is now more reflective of who we are," says First International Bank & Trust President Peter Stenehjem. "Our priority is to deliver a top-notch experience to every customer, from start to finish. Walking through the doors into this inviting space helps us make an impactful first impression and sets a positive tone for the interaction ahead."

Dacotah Bank

AMERICAN BANKER 2021 *BEST BANKS TO WORK FOR*

Dacotah Bank has been named one of the *Best Banks to Work For* by American Banker for the fourth consecutive year.



American Banker cited Dacotah Bank's dedication to charity and community. "Dacotah" means "alliance of friends" in the Lakota Sioux language, and it defines Dacotah Bank's philosophy of staying connected to employees and the community. Management encourages employees to take breaks by going on "walking meetings," and the Bank also provides stress-management classes and ergonomic desks upon request.

Through the *Give Where We Live* employee-directed charitable giving program, each Dacotah Bank employee may direct a \$200 donation from the Bank to a charitable organization of their choice, which increases to \$300 if the employee is a member of that nonprofit's board.

"Balancing the needs of all the constituencies where we live and work is a challenge, but our teams remain positive and have continued to build relationships with customers and each other, while serving our communities," said President and CEO Robert Fouberg.

The Best Banks to Work For program, which was initiated in 2013 by American Banker and Best Companies Group, identifies, recognizes and honors U.S. banks for outstanding employee satisfaction. Full results of this year's program are available at AmericanBanker.com and in the November issue of American Banker Magazine.

This year, American Banker asked executives at the 90 banks that earned a spot in the annual Best Banks to Work For ranking how they're handling challenges associated with hiring and retaining talent. The chief executives at the Best Banks also emphasized the importance of making employees feel valued and shared some creative ways that they've been going about that.

Determining the Best Banks to Work For involves a two-step process. The first step is an evaluation of participating companies' workplace policies, practices, and demographics. In the second step, employee surveys are conducted to directly assess the experiences and attitudes of individual employees with respect to their workplace. The combined scores determine the top banks and the final ranking.

ICBND



Or does the smile on my face give it away?

President Barry Haugen announced on February 7th:

"It is with somewhat bittersweet emotions that I notify you that Nanci Fennern has announced her retirement from ICBND effective the end of March 2022. I am so very happy for her and know that she has some great, fun plans for her, Dave, and the rest of her family in retirement. But, of course, we will miss her immensely. She has graced us with her professionalism, loyalty, dependability, party planning skills and devoted work ethic since she started here in September of 2015. She will be greatly missed. Please join me in congratulating Nanci and wishing her the very best in her retirement! And, of course, she's also dressed for the part today....check that out as well!"

Nanci added, "I want to thank everyone for making these last 6 1/2 years memorable and just plain fun. It has been an honor to work for ICBND and a great privilege to have met so many bankers and associate members that I now call friends. Thank you!!"



Newcleus

NEWCLEUS IS CERTIFIED™ AS A GREAT PLACE TO WORK®

Newcleus is proud to be Certified™ by Great Place to Work®. Great Place to Work® is the global authority on workplace culture, employee experience, and the leadership behaviors proven to deliver market-leading revenue, employee retention and increased innovation.

“Great Place to Work Certification™ isn’t something that comes easily – it takes ongoing dedication to the employee experience,” said Sarah Lewis-Kulin, vice president of global recognition at Great Place to Work. “It’s the only official recognition determined by employees’ real-time reports of their company culture. Earning this designation means that Newcleus is one of the best companies to work for in the country.”

As a frontrunner in innovation, Newcleus designed and implemented an internal CSR program that speaks to its client standards. Their exceptional benefit program contributed to Newcleus being named a Great Place to Work. “Newcleus’ dedication to ethics and giving back was so overwhelming, we designed a Corporate Social Responsibility program called “Newcleus Gives” to reflect our combined passion for philanthropy. We even developed materials to assist our clients in creating impactful CSR programs of their own,” says Dan Barbaree, Newcleus CEO. “Our new program includes quarterly team volunteer opportunities and a donation match program.”

Creating Corporate Social Responsibility guidelines and a roadmap for future initiatives is time-consuming and requires proper due diligence. “When designing our CSR program, we conducted team interviews and surveys to truly capture who Newcleus is from the people who power our company,” says Debra Porter, Newcleus Director of Corporate Social Responsibility. “The heartbeat of an organization is often reflective of their CSR programs and can help teams and companies achieve greatness.”

Porter also notes, “Our employees work incredibly hard every day to support our clients, and they deserve this recognition. We are a great place to work in part because of their dedication to our clients and each other. We wanted to be able to give back to our team with this CSR program, atypical, outstanding new benefits and this certification.”



First Western Bank & Trust

FIRST WESTERN BANK & TRUST IS SPREADING “100 CHEERS” AGAIN THIS CHRISTMAS

‘Tis the season for sleigh bells, holiday showcases, exchanging gifts with family and friends, and decorating the Christmas tree. It’s also a time to spread joy to those around us. First Western Bank & Trust (FWBT) is excited to get into the spirit of the season with the return of “100 Cheers”, a celebration of those who make our community special.

FWBT began the “100 Cheers” tradition back in 2014 as a 100 random-acts-of-kindness campaign during the holiday season to commemorate our 50th anniversary. Each year the goal is to spread cheer in unexpected ways. This holiday season, beginning Monday, December 6th, “100 Cheers” will begin in all 7 regions FWBT serves.

In previous years, FWBT has celebrated our customers, community members and small business owners. This year, our “100 Cheers” campaign will focus on bringing blessings to the most selfless individuals you’ll ever meet: non-profit employees, educators, and other essential workers. The past two years have been difficult ones for all of us, and these amazing individuals have been on the front lines. They are the foundation of what makes our society great. That’s why in every region FWBT is located, we will be dedicating “100 Cheers” to them. Each region is tasked with searching out these important individuals in their community and bringing them some holiday cheer and goodwill. From December 6th through December 10th, over 700 people will experience some Christmas joy and a heartfelt “thank you” for all that they do through this campaign.

“Each year our employees are excited to participate in the 100 Cheers campaign. It has been so heartwarming to see the smiles of those that receive the Cheers. We are proud to give back to the communities we serve, across every region. What a great way to start the Christmas Season”, said Chairman, President & CEO Brenda Foster.



NEWS

Do you have an article that is newsworthy?

We are always looking for interesting, informative, and credible articles and stories pertaining to Community Banking.

If you have a story you would like to see featured, please contact us at info@icbnd.com or 701-258-7121

Federal Home Loan Bank of Des Moines

FEDERAL HOME LOAN BANK OF DES MOINES AWARDS \$3 MILLION IN AFFORDABLE HOUSING GRANTS TO BENEFIT NORTH DAKOTA FAMILIES AND INDIVIDUALS

Grantees working to eliminate affordable housing shortage in their communities through new or rehabilitated projects serving low- to middle-income families and individuals

The Federal Home Loan Bank of Des Moines (FHLB Des Moines or the Bank) is pleased to announce the North Dakota recipients of its 2021 Competitive Affordable Housing Program awards. Through a collaborative effort between FHLB Des Moines member financial institutions and local housing organizations, \$3 million will be awarded to four affordable housing projects, impacting more than 180 families and individuals.

From construction of new affordable housing to the rehabilitation of existing homes and rental properties, the funds will benefit low-income families, seniors, persons with disabilities, homeless and at-risk youths.

“FHLB Des Moines and our members understand the importance of addressing the dire need for affordable housing in North Dakota, particularly as we continue to face the challenges presented by the pandemic,” said Kris Williams, President and CEO of FHLB Des Moines. “We applaud the efforts of those involved and look forward to continuing this positive momentum for decades to come.”

FHLB Des Moines member financial institutions play a critical role in meeting the affordable housing needs of their communities. Since the program’s inception in 1990, FHLB Des Moines members have partnered with housing organizations to invest nearly \$790 million in Affordable Housing Program awards to help more than 124,000 families and individuals in find safe and affordable housing.

Every year, FHLB Des Moines returns 10 percent of its net income to benefit communities in its district.

ICBND Classifieds

Independent Community Banks of ND

OFFICE & MARKETING COORDINATOR—ICBND

Date: February 10, 2022 Position: Office & Marketing Coordinator Status: Exempt

POSITION PURPOSE:

Responsible for general office administration and support; marketing coordination and sales support; and administration of the Association website, newsletter, social media, databases and associate memberships.

SCOPE:

The Independent Community Banks of North Dakota (ICBND) is a statewide association representing community banks. The mission of ICBND is to enable the independent member banks to profitably and competitively provide quality financial services to the communities and citizens they serve. The scope of services includes ICB Marketing Solutions which offers substantial discounts to member banks on virtually all kinds of office and bank supply items and ICB Services, Inc. which provides credit card services all together serving community banking.

ICBND adds value by being a proactive industry advocate before state, federal, legislative and regulatory bodies, promoting the image and importance of community banks to local, state and national economies and to the citizens of North Dakota, providing a forum for networking and dissemination of information, and creating cooperative products, services and education to assist members to compete and flourish in the financial services marketplace.

ESSENTIAL DUTIES:

- Responsible for administrative office support including providing input for developing and updating office procedures, front-line duties such as answering calls, greeting visitors, and answering routine questions.
 - This position is responsible for marketing which includes recruiting new Associate members, working with the membership to market the Association’s educational programs including promoting advertising and sponsorship opportunities, as well as the annual convention. This includes designing and developing marketing materials as well as designing and preparing invites. In addition, this position prepares, designs and publishes the Association e-newsletter and sells advertising for the newsletter.
 - Responsible for maintaining the Association website and social media to ensure content is accurate and current through updates, additions, and changes as necessary, and develops and maintains the Association databases.
 - Provides support for the convention by promoting, receiving and entering registrations for attendees, booths and golf as well as convention sponsorships; invoicing for registrations, maintaining databases, compiling business information for booth attendees; distributing invites; preparing registration packets and assisting during the convention as needed.
 - Provides support for educational programs by creating and distributing marketing materials, receiving and entering registrations, invoicing for registrations, maintaining databases and other support efforts as appropriate.
 - This position provides administrative support to the President and Vice President; composes correspondence including forms, manuals, reports, and other documents (sometimes of a confidential nature); proofs documents for errors and obvious content inconsistencies; and develops and maintains files. The incumbent reports to the President, receives general direction from the President and Vice President, and uses judgment and initiative to prioritize work in an appropriate manner.
- For more information, Click [HERE](#).

Starion Bank

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 professionally and personally and treat employees as our most important organizational asset.

BUSINESS ANALYST –STARION BANK, MANDAN OR FARGO ND OR MADISON WI

For more information, Click [HERE](#).

MORTGAGE UNDERWRITER - STARION BANK, MANDAN OR FARGO, ND OR MADISON, WI

For more information, Click [HERE](#).

SENIOR UNIVERSAL BANKER –STARION BANK, BISMARCK

For more information, Click [HERE](#).

BUSINESS BANKING REPRESENTATIVE—STARION BANK, ROLLA

For more information, Click [HERE](#).

CUSTOMER SERVICE CALL CENTER REPRESENTATIVE—STARION BANK, MANDAN

For more information, Click [HERE](#).

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

Join our team and work at a bank recognized as “Best of the Best” by Independent Banker magazine, “50 Best Places to Work” by Prairie Business magazine and “Top 10 Workplaces” by Bismarck-Mandan Young Professionals Network! Apply online at www.starionbank.com/careers.

First Western Bank & Trust

Job Title: Loan Administrator I, II, III

Classification: Non-Exempt

Department: Loan Administration

Status: Full-time

Reports To: Commercial Banking Mgr/Loan Admin Mgr

POSITION OVERVIEW

Provides administrative support to the lending team through customer service, preparing forms and documents, maintaining loan files, and processing a variety of deposit and loan-related transactions. Responsible for loan servicing, on-going customer service, billing, payment processing and General Ledger accounts within an environment of high work volumes and established deadlines. Independently handles production tasks requiring knowledge of lending documents, policies and procedures.

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

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE
Click [HERE](#)



Bank of ND

PUBLIC INFO SPECIALISTII—BANK OF NORTH DAKOTA

Bank of North Dakota is hiring a **PUBLIC INFO SPECIALIST II**. This position works onsite at the Bismarck BND offices.

Summary of Work

Purpose statement: Make a game-changing career move and join Bank of North Dakota's communications and marketing team as a public information specialist II. Primary duties required include strong graphic design skills and website development for internal and external communications.

Distinguishing factors: This is a top-level position as a Public Information Specialist, requiring experience in graphic design and website coding. The successful candidate joins a well-rounded team with expertise in media buys, videography, photography, writing and event planning.

Essential functions:

- Lead visual communication of BND's branding for internal and external communications.
- Research and make recommendations for software solutions to meet BND's communication goals.
- Manage all graphic design projects from conception to delivery.
- Manage and develop landing pages and websites with HTML5, PHP, CSS3, Javascript, CMS Platforms i.e. WordPress and SharePoint.
- Design and edit external/internal communications materials. The position requires Adobe Illustrator, Adobe InDesign, Adobe Photoshop and Adobe Acrobat Pro expertise.
- Design and edit external/internal webpages. (requires WordPress and Microsoft SharePoint expertise)
- Work with the communications team to develop communication strategies

Minimum Qualifications

Minimum education: Requires a bachelor's degree in communications, public relations, marketing, graphic design plus three years of graphic design/website coding experience OR an associate's degree in graphic design plus five years of graphic design/website coding experience.

Application Procedures: Application deadline is 10:00 pm, February 15th. To apply, please visit: [Careers - Bank of North Dakota \(nd.gov\)](http://Careers - Bank of North Dakota (nd.gov))
Equal Employment Opportunity

Bank of North Dakota is hiring an **INVESTMENT ASSOCIATE III**. This position is considered on-site at BND (Bismarck) headquarters; after training period, off-site work location flexibility may be considered.

Summary of Work

This position acts as a working team lead for Treasury correspondent services, assists in the asset/liability management process, and maintains the Bank's cash position and collateral. It collaborates with vendors and team members to solve questions or issues and facilitates all large projects and process changes on the Treasury software applications. This position is a point of contact for auditors, management, and other cross-functional teams. It is responsible for daily and monthly reconciliations, cash position, collateral maintenance, and derivative operations.

In addition, it is also responsible for backing up and training the support positions in Treasury. As team lead, the qualified candidate should be a responsible, flexible individual with strong mathematical, analytical, and problem-solving skills. They must have the ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form. To perform this job successfully, an individual must be able to demonstrate an ability to interact constructively and effectively with all constituencies and work collaboratively toward a common goal; multitask and maintain an optimistic outlook in a fast-paced, high pressure work environment; and accept and implement changes with processes, people and circumstances exhibiting a positive approach to each situation. For more information, Click [HERE](#).

ICBND Webinars—Live, On-Demand or Both

11/2/2021	Mastercard Debit Card Chargebacks Diana Kern, SHAZAM, Inc.	1/10/2022 Monday	Call Report Series: Call Report Update 2022 Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
11/3/2021	Board Secretary Training: Documenting Minutes, Corrections & Disagreements Dawn Kincaid, Brode Consulting Services, Inc.	1/11/2022	A Cookie Diet: Privacy, Restricted Data Access & Building Online Visibility Beyond 2022 Eric C. Cook, WSI Internet Consulting
11/4/2021	Robbery Prevention, Response & Resilience Barry Thompson, Thompson Consulting Group, LLC	1/12/2022 Morning	Deposit Ops Series: Interest Reporting for Nonresident Aliens: Foreign & US Taxpayer ID Numbers Deborah L. Crawford, Gettechnical Inc.
11/8/2021	Countdown to New Debt Collection Rules: Deadline November 30, 2021 Elizabeth Fast, Spencer Fane LLP	1/13/2022	New Employee Required Training Molly Stull, Brode Consulting Services, Inc.
Mon. a.m.	The FFIEC's 13 Exam Objectives for Business Continuity & Resilience Molly Stull, Brode Consulting Services, Inc.	1/18/2022 Morning	2022 IRA & HSA Update: Staying Compliant Frank J. LaLoggia, LaLoggia Consulting, Inc.
11/8/2021	HMDA Reporting Part 3: Commercial Lending Issues Susan Costonis, Compliance Training & Consulting for Financial Institutions	1/19/2022 Morning	Provisional Credit Under Reg E: Rules, Best Practices & FAQs Elizabeth Fast, Spencer Fane LLP
Monday		1/19/2022	Dealing with ACH Tax Refunds: Exceptions, Posting & Liabilities Michele L. Barlow, Macha/PAR
11/9/2021		60 Minutes	Understanding the Current M&A Market for Community Banks Philip K. Smith, Gerrish Smith Tuck
60 Minutes		1/20/2022	Lending Regulatory Roundup: Avoiding Violations & Preparing for Changes Dawn Kincaid, Brode Consulting Services, Inc.
11/10/2021	New Accounts Series: Morning Opening Accounts for Nonresident Aliens Deborah Crawford, Gettechnical Inc.	1/25/2022	2021 HMDA Submission Due March 1, 2022: Updates & Challenges Susan Costonis, Compliance Training and Consulting for Financial Institutions
11/15/2021	Opening & Managing Certificates of Deposit Deborah Crawford, Gettechnical Inc.	60 Minutes	Loan Documentation for All Legal Entities Elizabeth Fast, Spencer Fane LLP
Monday a.m.	Regulator Issues & Update for the Credit Analyst Aaron Lewis, Young & Associates, Inc.	1/26/2022 Morning	New Resources for Fighting Synthetic Identity Fraud Dawn Kincaid, Brode Consulting Services, Inc.
11/16/2021	Seven Keys to Effective Succession Planning Greyson E. Tuck, Gerrish Smith Tuck	1/27/2022 Morning	Converting a 1040 Personal Return to Cash Flow Part 1: Schedules B & C Timothy P. Harrington, TEAM Resources
11/17/2021	1099 Reporting: Foreclosures, Repossessions & Debt Settlements Elizabeth Fast, Spencer Fane LLP	60 Min. a.m.	The Impact of Evolving Marijuana Laws on Your Institution David A. Reed, Reed & Jolly, PLLC
Morning		1/27/2022	BSA Officer Reports to the Board Dawn Kincaid, Brode Consulting Services, Inc.
11/17/2021		2/1/2022 Morning	ACH Series: The Green Book & Government Payments Explained Jason Johnson, UMACHA
11/18/2021	Completing the SAR Line-by-Line Mary-Lou Heighes, Compliance Plus, Inc.	2/2/2022	Onboarding: The New Normal Diane Pape Reed, HR Doc
11/30/2021	IRA Overview: Traditional, Roth & SEP Plans Frank J. LaLoggia, LaLoggia Consulting, Inc.	2/3/2022	Lending on Low Income Housing Tax Credit Projects Elizabeth Fast, Spencer Fane LLP
Morning	Partnering with Fintech Companies: Due Diligence, Evaluation & Risks Elizabeth Fast, Spencer Fane LLP	2/8/2022 Morning	Deposit Ops Series: Writing New Account Procedures Deborah L. Crawford, Gettechnical Inc.
11/30/2021	Your Depositor Has Died: Actions to Take, Mistakes to Avoid Deborah Crawford, Gettechnical Inc.	2/8/2022	High-Risk Cash-Intensive Businesses: Managing & Monitoring Dawn Kincaid, Brode Consulting Services, Inc.
12/1/2021	The Legal Side of Remote Deposit Capture: Risks & Liability Elizabeth Fast, Spencer Fane LLP	2/9/2022	Deep Dive into Force-Placed Flood Insurance Molly Stull, Brode Consulting Services, Inc.
Morning		2/15/2022	Lending to Tenants-in-Common Projects Elizabeth Fast, Spencer Fane LLP
12/2/2021	Security Officer Reports to the Board: Timing, Contents & Requirements Barry Thompson, Thompson Consulting Group, LLC	2/16/2022 Morning	Converting a 1040 Personal Return to Cash Flow Part 2: Schedules D, E & F
12/7/2021	Visa Debit Card Chargebacks Diana Kern, SHAZAM, Inc.	2/17/2022	
12/9/2021	Commercial Loan Annual Credit Review Aaron Lewis, Young & Associates, Inc.	2/22/2022 Morning	
12/14/2021	Opening Multi-Tiered Business Accounts Deborah Crawford, Gettechnical Inc.	2/23/2022	
12/16/2021	Head Teller Development: Improving Teller Performance Molly Stull, Brode Consulting Services, Inc.		
Morning			
1/4/2022	ACH Series: Quick Start Guide to ACH for the Frontline Michele L. Barlow, Macha/PAR		
1/5/2022	A Year in the Life of a Compliance Officer Dawn Kincaid, Brode Consulting Services, Inc.		
1/6/2022			
Morning			

ICBND Educational Opportunities

2/24/2022	Timothy P. Harrington, TEAM Resources Advertising Compliance	4/14/2022	Call Report Series: Call Reporting Basics Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
3/1/2022	Mary-Lou Heighes, Compliance Plus, Inc. 2022 Supervisory Priorities Explained	4/19/2022	IRA & HSA: 2022's Hottest Issues & Answers Frank J. LaLoggia, LaLoggia Consulting, Inc.
3/2/2022	David A. Reed, Reed & Jolly, PLLC BSA Exam Manual Update: Identifying & Mitigating BSA Risks	Morning	Writing Effective Credit Memos & Loan Narratives Molly Stull, Brode Consulting Services, Inc.
Morning	Susan Costonis, Compliance Training and Consulting for Financial Institutions	4/20/2022	Board-Level Policies: What Is Required & Why David A. Reed, Reed & Jolly, PLLC
3/3/2022	Appraisal Requirements: A Comprehensive Regulatory Summary	4/20/2022	New FDIC Rule Changes for Trusts & Mortgage Servicing Accounts Deborah Crawford, Gettechnical Inc.
3/8/2022	Mary-Lou Heighes, Compliance Plus, Inc. Board-Approved Policies: Tools to Streamline Your Process	4/22/2022	Compliance Training for the Frontline Dawn Kincaid, Brode Consulting Services, Inc.
60 Minutes	Molly Stull, Brode Consulting Services, Inc.	4/27/2022	Ag Lending Compliance Molly Stull, Brode Consulting Services, Inc.
3/9/2022	Deposit Ops Series: Opening Accounts Online: CIP, CDD, Documentation & More	4/28/2022	DEI: Keeping It Compliant Diane Pape Reed, HR Doc
Morning	Susan Costonis, Compliance Training and Consulting for Financial Institutions		
3/9/2022	ACH Series: 2022 ACH Rules Update, Including Faster Payments		
3/15/2022	Shelly Sipple, EPCOR Real Estate Escrow Accounts & Flood Insurance		
3/16/2022	Mary-Lou Heighes, Compliance Plus, Inc. Writing Teller Procedures		
Morning	Deborah L. Crawford, Gettechnical Inc.		
3/17/2022	ACH for P2P Transfers: Perils & Protections Michele L. Barlow, Macha/PAR		
3/22/2022	Breaking Down the Anti-Money Laundering Act & Preparing for Impact		
Morning	Dawn Kincaid, Brode Consulting Services, Inc.		
3/23/2022	An In-Depth Look at Regulation Z's Amended Qualified Mortgage (QM) Rule Michael Christians, Michael Christians Consulting, LLC		
3/24/2022	20 Common Mistakes in Consumer Collections Elizabeth Fast, Spencer Fane LLP		
Morning	Fair Lending Cornerstones: Best Practices & Current Agency Guidance		
3/24/2022	Molly Stull, Brode Consulting Services, Inc.		
3/29/2022	Top 25 Safe Deposit Compliance Issues David McGuinn, Safe Deposit Specialists		
4/4/2022	New Beneficial Ownership Rules: Update & Implications		
Morning	Deborah L. Crawford, Gettechnical		
4/5/2022	Deposit Ops Series: Payment Systems Bootcamp Kimberly Ellis, UMACHA		
4/6/2022	Frontline Series: Minor Accounts: Ownership, CIP, Access, Changes & Transactions		
Morning	Deborah L. Crawford, Gettechnical Inc.		
4/7/2022	Converting Accrual Statements into Cash Flow Jeffery W. Johnson, Bankers Insight Group, LLC		
4/12/2022	Surviving a BSA Exam: Recent Hot Spots Dawn Kincaid, Brode Consulting Services, Inc.		
Morning	ACH Series: ACH Origination: Internal, Loans, Transfers & More		
4/12/2022	Michele L. Barlow, Macha/PAR		
4/13/2022	The Latest in Social Engineering Attacks – How to Protect Against Complex Threats John Moeller, CLA		



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