

March/April 2022

Official Newsletter of ICBND

COMMUNITY BANKER

Welcome



Lindsay Kinnischtzke joins ICBND staff as new Office & Marketing Coordinator.

Lindsay's first day with ICBND was March 28th. Lindsay is a former ICBND Emerging Leaders Development Group Member, and comes to ICBND with over ten years of community banking experience. Lindsay is a native of Bismarck, North Dakota and earned a bachelor's degree from the University of North Dakota and Master's Degree from the University of Mary.



ICBND

Webinars

For the past 18 years ICBND has partnered with the Community Bankers Webinar Network (CBWN) to provide timely, relevant webinars. We are excited to announce an expansion of our partnership! As of April 1, 2022, CBWN will be assisting us in marketing and managing these webinars.



New Look

ICBND is creating a new look for the newsletter. The "Community Banker" is issued every two months, and it contains a variety of content. This can include articles, stories, photographs, and advertisements. Closing date for display ad copy is the 15th of the issue month. Submission of the necessary information may be done by emailing a copy of your ad to info@icbnd.com.

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ICBND UPCOMING EVENTS

APRIL 2022

19-20 Community Bankers For Compliance Spring Regulatory 2 Day Seminar – Bismarck

27-28 Women in Community Banking Summit – Bismarck

MAY 2022

3 Credit Analysis Bootcamp with David Osburn
Session: *Key Ratio Analysis* – Virtual

JUNE 2022

1-2 Summer Emerging Leaders – Lake Metigoshe

13-17 School of Agricultural Lending – Bismarck

JULY 2022

21 Credit Analysis Bootcamp with David Osburn
Session: *Basic Personal & Tax Return Analysis* – Virtual

AUGUST 2022

8-10 ICBND Annual Convention and Exhibition – Bismarck

SEPTEMBER 2022

14 Fall Emerging Leaders Session – Regent

21 David Osburn Session: C&I Lending – Virtual

21 FDIC Directors' College – Fargo

22 FDIC Directors' College – Bismarck

28 ICBND/UMACHA Fraud Symposium – Bismarck



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ICBND NEWS

Chairman's Remarks



Dawn Flaten

Dakota Heritage Bank
Hope
ICBND Chairman

Spring has sprung and I've seen the first robin of the season. This is my favorite time of year. Cattle ranchers are busy with calving, farmers are gearing up to turn that first wheel of the season and others are anxious to open up the lake homes once again. It's like getting a fresh start!

In May we will take that fresh start to Washington DC for the ICBA Capital Summit and make your voices heard. A few topics we may address at the Capital Summit include closing the ILC Loophole, the expansion of credit unions and their tax exemption, the SBA Direct Lending proposal, CFPB's Small Business Loan Data Collection Rule and more. These issues will have direct impact on Community banks and undoubtedly affect our main street businesses and customers.

Continue contacting your legislators and have your voices heard on these and other important banking issues.

Until next time, thank you community bankers for keeping North Dakota Great.

Dawn Flaten, Chairman



President's Remarks



Barry Haugen

ICBND President

Welcome to Spring! We could certainly tolerate less wind and more rain particularly in the central and western parts of our state. I feel for our crop and livestock producers and am hopeful they get some relief soon.

This also represents a busy time of year for your association as we get into the thick of our education season. We have the Community Bankers for Compliance Spring Sessions on the 19th and 20th of this month, the Women in Community Banking Summit later this month, the summer Emerging Leaders session at Lake Metigoshe in early June and the Ag Lending School in mid-June. And last, but not least, we will be hosting the FDIC Directors' College on September 21 in Fargo and September 22 in Bismarck. It's been several years since we've hosted this session, so we're excited to have the FDIC subject matter experts back in front of our members. Please consider attending some or all of these sessions or sending members of your staff. It's been a weird couple years so we're excited to see more folks in person.

On the advocacy front, the ICBA Capital Summit will be held live in Washington, DC on May 1-3 for the first time since 2019. This is always a high energy event and gives us the opportunity to share the community banking message with regulators and our Congressional delegation. We will be there in full force with a strong contingent but there's always room for more. Please reach out directly to any of us at ICBND for more information on any of these offerings and as always thanks for your continued support.

Until next time,
Barry



ICBND NEWS

Emerging Leaders Development Group

The ICBND Emerging Leaders Development Group held its annual winter session in Grand Forks, on February 25, 2022.

The education session was held at the Staybridge Suites, where Dan Kramer and Michael Burke of SHAZAM gave presentations to the group. SHAZAM is one of ICBND's valued associate members and was gracious enough to sponsor the evening event at the UND hockey game. Dan Kramer, Executive Vice President of Government and Community Affairs, discussed how to create a government and community affairs strategy. The group learned the importance of employee engagement, how to identify your constituents and policy development. Mike Burke, Senior Robbery and Crisis Management Consultant spoke about the rise in student fraud. He used real world examples to demonstrate how various forms of student fraud take place, how to recognize it before a customer becomes a victim, and the importance of educating your customers on the various forms of fraud.

Following the speakers from SHAZAM, attendees were honored to have guests from Special Olympics North Dakota share their mission and passion with the group.

Special Olympics is an international organization dedicated to empowering individuals with intellectual disabilities to become physically fit, productive and respected members of society through sports training and competition. Special Olympics offers children and adults year-round training and competition in 32 Olympic-type summer and winter sports. Special Olympics North Dakota is celebrating its 50th Anniversary this year. Community outreach and giveback have always been, and continue to be, a focus for both ICBND and the Emerging Leaders Development Group. During this event, the group raised nearly \$1,000 in donations for Special Olympics North Dakota.

The final event of the evening was the UND vs Western Michigan hockey game. Prior to the game, the group along with members of the ICBND Board of Directors, ICB Services Board of Directors, and ICBND staff, gathered for food, drinks and networking in the Green Room on the ice level at the Ralph Englestad Arena.

Pictured below from left to right are:

Far Left: Event Sponsors and Speakers, Michael Burke & Dan Kramer of SHAZAM

Middle: Special Olympics ND - Braedan Hanson (Director of Sports), Victor Meza (Director of Development), Nancy Hanson (CEO), and Hannah Watson (Athlete)

Far Right: 2022 Emerging Leaders Development Group





Inspired by countless conversations with community bankers, ICBA's Communities of Innovation podcast invites community bankers to share their stories, their experiences, and how innovation has shaped their journey.

Join ICBA's Chief Innovation Officer, Charles Potts, wherever you listen to podcasts, for conversations on emerging technology, fintech, and the ever-shifting landscape of the community banking industry.

LISTEN IN » icba.org/podcast

HEAR COMMUNITY BANKERS:



» Talk about their experience with Banking as a Service (BaaS), cryptocurrency, and employee relations



» Share their personal journeys in banking and how they evolved professionally



» Speak openly about the industry—it's future and evolution

FLOURISH COLUMN



REBECA ROMERO RAINEY
PRESIDENT AND CEO

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

"This Community Banking Month, I invite you to try something new to spread your story. Share a new development, community project or initiative."



As community bankers, we know relationships matter. Our actions in support of local schools, nonprofits, businesses and other community institutions make a difference, and when our customers see our commitment to our communities, it deepens their connection with us.

That strengthened engagement translates to stronger business as well. A 2015 Harvard Business Review study found that emotional connection is twice as valuable as customer satisfaction, and a 2017 Capgemini report concluded that emotional ties can drive a 5% increase in annual revenue.

But when I think back on my days as a community banker, it's not the dollars and cents that stick with me; it's the customer stories I remember. I used to love collecting customer testimonials, because I would hear stories of how, for example, a local business that opened a deposit account on the day the bank opened was now a community fixture being run by the second or third generation. In my experience, there's nothing more gratifying than to see a local business thriving and know that your bank was part of that.

These are the stories worth telling, the ones that show our commitment to our communities and the people in them, and they extend far beyond the banking relationship. Consider Watermark Bank in Oklahoma City, Okla., and how it trained its team to serve as substitute teachers during a staffing shortage. Or look at our new chairman's bank, Community Spirit Bank in Red Bay, Ala.

Like many of your banks, it celebrates with the community—whether it's chocolates on Valentine's Day, tree trimmings at Christmas or pumpkin carvings at Halloween—and captures a snapshot of those activities on social media.

Sharing our stories is as simple as documenting what we're already doing. For example, as new customers are opening accounts, we can make note of why they chose our banks and use that feedback. When our teams are out at board meetings, service events or community gatherings, they can take pictures and post what they're doing on social channels. We can also use employee surveys to learn how they support the community and empower them to recount those experiences. It's about taking that next step to communicate how we engage.

So, this Community Banking Month, I invite you to try something new to spread your story. Share a new development, community project or initiative. And tag ICBA in your social media posts by using the hashtag #BankLocally so we can help tell your story and further that message. Together, we will ensure the entire nation knows exactly what it means to be a community bank.

Where I'll Be This Month

I'm headed to Memphis to meet with our state and regional partners, and then I'll be engaging with the team at CRA Partners.

FROM THE TOP COLUMN



BRAD BOLTON
CHAIRMAN, ICBA

Brad Bolton is President and CEO of Community Spirit Bank in Red Bay, Ala.

"My bank's tagline is "Where dreams meet solutions," and it serves as my guiding inspiration at the bank and, now, at the national level. As community bankers, our customers depend on us to keep their dreams alive."



In today's tumultuous environment, optimism is a skill worth cultivating. Thankfully, that glass-half-full attitude comes naturally for community bankers. So, as I take the helm as ICBA's chairman, I do so with a healthy dose of positivity.

My bank's tagline is "Where dreams meet solutions," and it serves as my guiding inspiration at the bank and, now, at the national level. As community bankers, our customers depend on us to keep their dreams alive.

Think about the thousands of small businesses across the nation facing permanent closure at the beginning of the pandemic; we kept them afloat by working countless hours to secure Paycheck Protection Program loans. Or consider our work to stop the IRS reporting proposal; we went the extra mile to oppose that governmental dip into consumer and business privacy.

We take these actions because we are community continuators. We're more than just banks. Our success leads to the success of the communities we serve. As community bank leaders, the burden rests on our shoulders to make good decisions, so our banks can support the next generation of customers and employees.

Thankfully, we have ICBA as a partner in this work. I became involved in the association precisely because I want to do my part to ensure every community in the U.S. has a community bank on which it can rely. I see three ways in which we can accomplish that goal:

1. Advocacy. We need to continue our regulatory wins. What's more, we need to ensure agency heads and policymakers know and understand the difference between our business model and that of "too big to fail" banks, nonbank lenders and credit unions. They need to see the community bank difference:

2. Innovation. Technology is the great equalizer. Today, we can offer the same services as the largest institutions in the world, but we bring a high-touch relationship along with it.

3. Education. Community bankers have a never-ending quest for knowledge on behalf of our customers, but we also need to invest in the next generation. We must develop a strong lineup for the future of our businesses, so our banks remain viable, thriving parts of our communities.

These are big asks, but ones we can accomplish together. You have my commitment to be accessible, responsive and accountable. In return, I ask that you continue to keep advancing your banks and communities. With our inherent drive and positivity as a guide, our efforts will ensure every community in America has a community bank in its corner now and in the future.

My Top 3

Take these three steps to deepen your ICBA connection and strengthen your bank's efforts:

1. Read and tweet NewsWatch Today.
2. Schedule a virtual visit to the ThinkTECH Accelerator.
3. Send your leaders to the LEAD FWD Summit (stay tuned for dates).

Connect with Brad at
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PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
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Jim Reber, CPA, CFA
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"Using forward starting swaps allows banks to lock in a known fixed rate at a predetermined future date when liquidity may be needed."



SWAP MEET

A guide for taking advantage of 2022.

By Jim Reber, ICBA Securities, and Tommy Warren, Vining Sparks Interest Rate Products, LLC

This year seems to be shaping up pretty well for community banks. Credit quality remains solid, and liquidity is plentiful. Even better, the Federal Reserve has gotten off the schneid with interest rates, and it looks like there's more from where that came from. While a lot of the anticipated activity is already in the yield numbers, it's not too late to dial in some strategies to take advantage. In fact, we're probably still early in the game.

If we were to list the "good" and "bad" effects on community bank balance sheets from higher rates, it would be heavily weighted toward the former. Among the few negatives are a decline in the value of the bond portfolio and below-market yields for fixed-rate assets. Thanks to financial service providers who have gradually scaled their offerings to fit community banks and—surprise!—the Financial Accounting Standards Board (FASB), which has made interest rate products much more accessible, your institution can dodge even these few bullets. It's no surprise that community banks are using these strategies in record numbers. It's important to understand the impact of changing market conditions on your performance. Your asset liability modeling and reporting system should produce the information you need to make that assessment. If you are exposed to a flatter curve or higher rates (including its impact on capital at risk), here are some ideas to consider.

Float that loan

We are pretty sure your borrowers see the same news that you do: rates are going up. News of rising rates typically prompts them to ask for longer-term fixed rate loans. Commercial loan hedging is a great way to turn what could be a negative into a profitable positive. Among other benefits, it creates a new source of fee income for the bank, allows the borrower to lock in a long-term fixed rate for 10 years or more and does not create interest rate risk for the bank. In addition, it provides some interesting competitive benefits. For example, for borrowers not quite ready to close a loan today or who are requesting a commercial construction loan, a forward starting transaction provides borrowers with a known fixed rate today that does not start until a predetermined future date.

In the consumer lending arena, many community banks added mortgages (loans or securities) to the balance sheet as they sought to deploy excess liquidity. In many cases, these fixed-rate mortgages were made at all-time low rates, and their durations may extend as rates increase. Interest rate swaps allow you to convert a portion of the portfolio to an adjustable-rate asset, providing a dramatic reduction in interest rate risk and the ability to recoup margin as the Fed increases rates.

On-demand adjustable

Municipal bonds are historically a significant portion of high-performing bank investment portfolios. If you are concerned about having too much interest rate risk in the investment portfolio, combining a long-term municipal with an interest rate swap creates a high-yielding floating rate investment with minimal interest rate risk. Many banks with balanced interest rate risk profiles purchase a pool of long-term municipals and use a swap to convert a portion to an adjustable-rate asset to balance the benefits of longer-term assets and the interest rate sensitivity of adjustable securities.

Money for (next to) nothing

Most banks do not need liquidity now, but forward-thinking banks recognize liquidity tends to be cyclical, and 2023 may bring liquidity needs. Using forward starting swaps allows banks to lock in a known fixed rate at a predetermined future date when liquidity may be needed. If the funding is not needed, the swap can be closed at market.

What makes these ideas work in a rising rate, flatter curve environment? The answer is simple. Each of these ideas uses a pay fixed interest rate swap. A plain vanilla swap has two legs: a pay leg and a receive leg. With a pay fixed interest rate swap, the bank receives a floating rate indexed to the short end of the yield curve (usually Fed Funds, SOFR or Prime). As those rates increase, the bank receives a higher rate on that leg of the swap. If you are exposed to higher short-term rates or want to increase the benefit of higher short-term rates, all these ideas will work.

The community banking industry broadly is situated well for the interest rate backdrop in 2022. One missing piece to the revenue pie may be fee income, as there doesn't seem to be a third iteration to the PPP in the mix. Interest rate swaps, in addition to defeasing price risk on a number of balance sheet items, can fill in the non-interest income gap. It's easy to see why community banks are utilizing these popular tools.

Tommy Warren (twarren@vsirp.com) is senior vice president with Vining Sparks Interest Rate Products, LLC.

**Rising tide
Bonds to own for a rate hike environment
By Jim Reber**



Community bankers are nothing if not predictable, and I mean that as a compliment. They are bright, enterprising, have a nose for the risk/reward dynamic and a sense of duty and loyalty to their customers and staff. They're also deathly afraid of rising interest rates.

The last is understandable, speaking as one who has A. worked for a bank when overnight rates were double-digit, B. personally borrowed money for a home at 12%, and C. worked in financial services during the near-death of the thrift industry. We know how low rates can go. What we don't know is how high they can go, nor for how long.

But what's a bit curious about this widespread fear is that by a number of measures, community banks in 2022 stand to profit from higher interest rates. This comes from banking regulators, interest rate risk modelers, and even bankers themselves. I suppose the notion of a bond portfolio losing four, five or six percent of its value drives some of this thought process. So, as we haven't had to endure a rate hike scenario since 2018, we'll use the rest of this column to remind ourselves which bonds stand a good chance of performing well if higher rates do indeed prevail in the near future.

Old school

Certainly, the bonds that fit the most traditional definition of a floater are those which have very short reset periods, are indexed to money market equivalents, and have large or no caps, both periodic and lifetime. The model for such a security is a Small Business Administration (SBA) 7(a) pool. These securities float based on the prime rate, which is 100% correlated to fed funds. Most SBAs reset monthly or quarterly and have no caps—so wherever prime goes, so goes your yield.

The rub on SBAs, at least from a risk standpoint, is that many of them come with large premium prices of 108, 109 or even higher. This exposes the investor to unwelcome prepayments. Still, the many benefits (have we mentioned 0% risk weighting?) make them attractive to short investors. It's not uncommon for them to yield around prime minus 2.75%, which will beat fed funds by about 25 basis points (0.25%). They are true money market alternatives.

Mortgage floaters

These days there are few true mortgage-backed securities (MBS) floaters. The ones that do exist usually have an extended period of time with a fixed rate, before they convert to adjustable. This "extended period" can be three, five, seven years or more so they're really not floaters, yet. However, the fact that one day they will adjust can help their market value stay relatively stable.

Something new about these is that the Secured Overnight Financing Rate (SOFR) index is becoming more visible. SOFR is the U.S. alternative to London Interbank Offered Rate (LIBOR), and it has generally tracked fed funds, so far. And, since these will have prices closer to par, the investor doesn't have to take a gigantic bite of prepay risk. Starting yields are wholly dependent on the fixed rate period and other variables, but they deserve a look.

Clip coupons

Even if you don't own a floater, an easy-to-execute trade that will help limit your price volatility is "up-in-coupon" securities. It doesn't matter if they're MBS, agencies, or munis: The bigger the stated interest rate, the greater the cash flow and the lower the duration.

The best example of this strategy is a tax-free municipal bond that has a big stated interest rate, or "coupon." It's common to see a newly hatched security with a 4% rate, that comes to market at an original issue price of 120 or more. This is a quality to be embraced. For one thing, the fact that the yield is tax-free makes the security less volatile than a taxable bond. If (and when, it appears) interest rates rise, the large interest payments will further help keep the value of the bond from falling off the table.

Do-it-yourself

There's another way to inject floating rate securities into your bond portfolio, and that's to build them yourself. It's a simple task to buy and own a collection of long-durated municipal bonds—that's how they typically come to market. A recent innovation is the ability to execute an interest rate swap to instantly, or at some designated point in the future, turn the munis into floaters.

Interest rate product providers are equipped to price out transactions whereby a community bank can convert a bond, a collection of bonds, or a subsector of your balance sheet into short-duration assets that will see their yields improve every time the Fed has a "policy adjustment." Maybe the best news is that these transactions can now be executed in sizes that fit your community bank's needs.

How many rate hikes might we see this year? That's the subject of myriad conversations around the board room, water cooler, and ALCOs. I'm pleased to report investments that are built for rising rates can take on a variety of appearances, and are fully accessible to your community bank.

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

INNOVATION STATION



CHARLES POTTS, ICBA
SENIOR VICE
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Growing small business banking

Small businesses are the lifeblood of community banks and the backbone of the U.S. economy, accounting for 99% of companies with paid employees and 65% of net job creation from 2000 to 2017, according to the Small Business Administration (SBA).

Small businesses also lead the way in innovation. As small business operators and innovators themselves, community bankers continue to prove they have the gumption and vision to deliver the high-tech, high-touch services their customers want, and need, to succeed. Not only did community banks step up as outsized Paycheck Protection Program lenders during the height of the pandemic, but they continue to leverage technology to meet small businesses' need and desire for frictionless, digital solutions.

Building an innovation roadmap

For those not as far in their innovation journey, I often suggest starting with an inventory of your existing solution providers, partnerships, tools and capabilities, which will serve as a baseline assessment. Next, consider your community bank's critical strategy, that three-to-five-year plan created at the board level that details your business goals and objectives. From there, conduct a gap analysis, working your way down to the top of the priority list, identifying tactical next steps.

Staying attuned to small business customers' strategic plans is also critical to identifying gaps in your business solution offerings. Knowing where businesses are headed next can help you proactively offer products and services to support their business growth as well.

In addition, an obvious need for most small businesses is payments. Consider ways to help your small business improve its cash flow and expand its payment options. Look at ways to facilitate payables and receivables transactions. These are natural next steps for community banks interested in extending their services beyond business loans and lines of credit.

Consider, too, the lifecycle evolution for the businesses you serve. The natural evolution of a growing economy for many small businesses often surfaces in their staffing needs. If a small business has five employees, it will likely use Excel or Quicken for its payroll needs. But once the number of employees nears 50, payroll becomes more complex, creating an opportunity for community banks to play an advisory role in helping them identify how, when and where their businesses need to grow and then offering additional services and products to meet their needs.

For example, say you're considering adding a small business digital account opening solution to your small business offerings. Looking to ICBA's Preferred Service Provider Directory and the ThinkTECH Network Solutions Directory to meet the evolving needs of small businesses are logical next steps.

And of course, communing with community bank colleagues, at events like ICBA LIVE or through Community Banker University's extensive educational resources, is helpful. ICBA's member relationship officers can also help you make critical connections with community bankers in similar circumstances willing to share experiences and lessons learned.

We live in unprecedented times, filled with new challenges and opportunities. Fortunately, community banks have greater access than ever before to advanced solutions and technologies to meet those needs. The resources, partnerships and providers available to community banks through ICBA can help community banks compete with the largest and most technologically advanced banks and fintechs on the planet today.

Make the most of the opportunity.



LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,
GROUP EXECUTIVE VICE
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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.

All in. All heart

Last month, we hosted the 2022 ICBA LIVE event in San Antonio, and the theme for the general sessions was "All In. All Heart." But what does it mean to go all in?

According to Merriam-Webster, the expression "all in" means "fully committed to or involved in something." The phrase is often used by sports coaches to get their players to commit fully to a game, and by poker players when they've put all their chips into the pot.

Being all in is the ultimate commitment—and that can be intimidating. But if we can overcome our fears or hesitations, going all in can get us, and our teams, closer to success. To borrow a concept from the book "Be All In" by Olympic gold medalist Christie Pearce Rampone and sports neuropsychologist Dr. Kristine Keane, it's about being authentically present in everything you do, on and off the field—or inside and outside the bank.

Our experiences influence our mindsets, our ideas shift paradigms and our vision sets the course for our banks, teams and communities far into the future. Taking an all-in approach positively affects outcomes and helps to light the path forward.

Each and every day, ICBA sees examples of people going all in with purpose. Community bankers exemplify resilience and resolve and remind us that a champion isn't something you are; it's something you wake up every morning and decide to do.

By embracing an all-in mindset, we shift our views to think and act differently, accepting the potential for both professional and personal growth. Think about the countless times when you've witnessed your team going above and beyond to achieve a goal:

By embracing an all-in mindset, we shift our views to think and act differently, accepting the potential for both professional and personal growth. Think about the countless times when you've witnessed your team going above and beyond to achieve a goal:

- o Staying late to finish up a major project (remember those PPP days and nights?)
- o Spending extra time with a customer to give them an exceptional experience
- o Going the extra mile to help a colleague who is struggling with a difficult project
- o Thinking outside the box to innovate and improve customer experience or an internal bank process
- o Making an impact in the community with a bank-supported initiative
- o Influencing the energy of a meeting with a positive tone, practical outlook and prepared contributions.

As a leader, give your team the tools and support to go all in and do what they do best. If it means new technology, more time, added financial support, extra encouragement or access to critical connection points, give them what they need to jump into a task with excitement and commitment.

And once you've done that, why not celebrate with a quarterly or annual "All In" award that honors this commitment? There's nothing like going above and beyond—but being recognized for it feels pretty great, too





NEWS

THE NATION'S SOURCE FOR COMMUNITY BANKING NEWS

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North Dakota Banker Elected ICBA Treasurer Getzlaff of Bismarck to serve the nation's community banks

San Antonio (March 2, 2022)—Sarah Getzlaff, CEO of Security First Bank of North Dakota in Bismarck, N.D., was elected treasurer of the Independent Community Bankers of America® (ICBA) for 2022-23. Her term begins March 3 at the conclusion of the ICBA LIVE national convention in San Antonio.

"Community banks serve an integral role in our nation's financial system, and I'm honored to represent their interests as ICBA treasurer," said Getzlaff. "I look forward to working with ICBA's leadership to advance ICBA's advocacy, education and innovation efforts while promoting the benefits that community banking can bring to consumers nationwide."

Getzlaff serves in many roles at ICBA. She is a member of the ICBA Executive Committee, board of directors and Federal Delegate Board. She serves on the Policy Development Committee and is the Executive Committee liaison to the Cyber and Data Security Subcommittee. She also serves as a member on the ICBA Consolidated Holdings and Services Network boards and as Treasurer on the Reinsurance board.

Getzlaff serves on the board of The Independent Community Banks of North Dakota, serves on the Bismarck State College Foundation Board of Trustees, and is a Trustee and President for the North Dakota Banks Benefit Trust.

"Sarah is a passionate community leader and a staunch defender of our industry," said ICBA Chairman Brad Bolton, president, CEO and senior lender of Community Spirit Bank in Red Bay, Ala. "Her vision and drive are a powerful combination that has garnered the respect and admiration of her peers. We are fortunate to have her talents and counsel on ICBA's Executive Committee as we move to affect change and propel our industry forward."

ICBA is the only national advocacy organization dedicated exclusively to promoting the interests of locally operated community banks and savings institutions. With the high-tech, high-touch banking services that consumers expect, community banks offer the best financial-services options for millions of consumers, small businesses and agricultural enterprises.

For more information, including a biography for Getzlaff, visit ICBA's website.



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From left to right: Michael Klinger, Assistant Vice President;
Tom Wittenberg, Junior Financial Analyst; Yolanda Gu, Financial Analyst

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ICBND EDUCATIONAL OPPORTUNITIES



For the past 18 years ICBND has partnered with the Community Bankers Webinar Network (CBWN) to provide timely, relevant webinars. We are excited to announce an expansion of our partnership! As of April 1, 2022, CBWN is now assisting us in marketing and managing these webinars.

Please note that our pricing will change slightly, but as an added bonus with this transition, you will now have access to Webinar Sales and Subscription Token Pricing. The new webinar pricing went into effect April 1, 2022, and is as follows:

2022 ICBND Webinar Pricing List		
Live Webinar	ICBND Member: \$260	Non-ICBND Member: \$350
OnDemand Webinar	ICBND Member: \$260	Non-ICBND Member: \$350
Both	ICBND Member: \$350	Non-ICBND Member: \$440

To ensure that you receive information on upcoming webinars, we'd like to offer a few suggestions. The following steps will help ensure that you receive all information necessary prior to the webinar.

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- We encourage each of you to create a user account at <https://financialedinc.com/login-create-account>. **PLEASE be sure to set your state as North Dakota, and your association as Independent Community Banks of North Dakota.** Even if you have branches outside of North Dakota, this is how you will access our member pricing benefits.
- The list of 2022 webinars can be found at <https://financialedinc.com?a=icbnd>.
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- If you have any questions regarding webinars, please reach out to Jessie at 701-258-7121, or jessiep@icbnd.com

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The Independent Community Banks of North Dakota (ICBND) is excited to partner with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 13-17, 2022 at the National Energy Center of Excellence, on the BSC campus.

The ICBND School of Agricultural Lending will provide:

- Practical, hands on curriculum designed for learning by doing and for easy application at the bank
- Case studies - AgBank Simulator
- Tour of USDA ARS Northern Great Plains Research Laboratory, in Mandan
- Small class size to increase networking opportunities and personalized instruction
- Designed and governed by bankers and taught by experienced bankers, consultants and college professors
- Reasonable enrollment fees and an academic atmosphere conducive to a stimulating learning experience

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

2022 DIRECTORS' COLLEGE SEPTEMBER 21 & 22 SESSIONS IN FARGO & BISMARCK

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When & Where

September 21 - Fargo

- 8:00 AM - 2:30 PM (CT)
- Hilton Garden Inn
4351 17th Avenue South
Fargo, ND 58103
- Lodging: Call 701-499-6000
to book in the ICBND block.

September 22 - Bismarck

- 8:00 AM - 2:30 PM (CT)
- Bismarck Event Center
Prairie Rose Meeting Rooms
315 South 5th Street
Bismarck, ND 58501
Park in Lots C&D
- ICBND has secured a block
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Session Topics

- Corporate Governance
- Bank Risk Profile
- Third-Party Relationships
- Concentrations
- Consumer Protection
- Cybersecurity
- Insider Fraud
- Current Expected Credit Loss

Registration

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- Register online at
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Who Should Attend

All bank executives, officers
and directors with targeted
benefits to outside directors

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515-371-9166

The FDIC, in partnership with state trade associations in the Kansas City Region, is pleased to announce the 2022 Directors' College. This one-day seminar is designed with outside bank directors in mind. The presentations will be delivered by a group of experienced FDIC speakers and subject matter experts, and will include up-to-date information on various issues relevant to all bank directors with an overall theme of risk identification and monitoring. Please consider this unique opportunity to interact with your bank's regulators and enhance your Board's experience and knowledge.



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Homeless Continuum of Care receives competitive grant

BISMARCK, ND – The U.S. Department of Housing and Urban Development (HUD) awarded a \$2.1 million competitive grant to North Dakota's Homeless Continuum of Care (CoC) to support the work of nonprofit providers, public housing authorities and government agencies that provide housing and support services to people experiencing homelessness.

"North Dakota is fortunate to have, through our Homeless Continuum of Care, a coordinated effort led by local agencies and government partners committed to not only providing shelter but that have a real focus on addressing the issues that cause homelessness," said North Dakota Housing Finance Agency (NDHFA) Executive Director Dave Flohr.

The HUD grant supports:

- Sixteen programs that provide housing and services including Coordinated Entry projects that prioritize and place individuals and families in appropriate housing.
- A Homeless Management Information System used to collect data on the provision of housing and services.
- Funding for CoC planning, which required a match from the collaborative applicant.

"It is difficult to address health issues or maintain employment when a person doesn't know where they are going to sleep at night; housing is critical. The grant will help our CoC with its mission of getting individuals and families who have experienced homelessness into permanent, stable housing, with support services," said Katie Jo Armbrust, ND CoC chair.

HUD requires CoCs to rank projects, placing them into tiers. Ranking is based on capacity, quality, priorities, and performance. The tiered approach tells HUD which projects are prioritized for funding based on local needs and gaps. Higher ranked projects are assigned to Tier 1 and lower ranked projects are assigned to Tier 2. All of ND CoC's Tier 1 projects were funded; its Tier 2 projects did not receive funding. HUD's funding notice, the CoC's collaborative application, priority listing and funding results are available online.

The goal of HUD's CoC program is to promote a communitywide commitment with the goal of ending homelessness. The program provides funding to support efforts to end homelessness, promotes access to and effective utilization of programs, and optimizes the self-sufficiency of individuals and families experiencing homelessness.

ND CoC's geographic area encompasses all 53 of North Dakota's counties, its cities, towns, and unincorporated areas, as well as the state's five federally recognized tribes. More information about the CoC and the state's homeless service providers is available on the continuum's website. Individuals and families in immediate need of assistance should call FirstLink's 2-1-1 helpline.

A self-supporting and mission-driven state agency, NDHFA is dedicated to making housing affordable for all North Dakotans. The agency staffs the CoC and is the collaborative applicant, developing the grant application on the CoC's behalf. The North Dakota Industrial Commission, consisting of Governor Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Drew H. Wrigley, oversees NDHFA.

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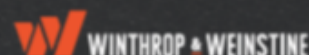
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MARCH 2022 EDITION

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER



THE SCIENCE OF SNACKING

Snacking has a bad reputation, but it can be an important part of a healthy diet. It comes down to choosing healthy snacks and watching portion sizes. Nutrition is key to a healthy lifestyle. Snacking on healthy bites during the day offers the following benefits:

- Healthy snacking increases energy. It can provide midday energy boosts and fuel for exercise.
- Healthy snacking provides nutrients. It can meet your daily nutrient needs. The best snacks consist of nutrient-dense foods like fruit, vegetables, whole grains, low-fat dairy and nuts.
- Healthy snacking keeps your blood sugar levels steady. It can keep your blood sugar levels even if you eat consistent carbs at each meal or snack. Remember that your blood sugar dips three to five hours after eating.
- Healthy snacking prevents overeating. It can decrease your hunger and the odds of overeating at mealtime.

Don't snack right before a meal, and only eat a snack if you are truly hungry. Try incorporating the five healthy desk snacks below into your meal plan.

5 Healthy Workday Snacks

				
Almonds— 1.5 ounces or about 35 nuts	Greek yogurt parfait— 1 cup yogurt with ½ cup berries	Berries and cheese— ½ cup berries with low-fat string cheese	Apple and nut butter— 1 apple with 1 Tbsp. nut butter	Veggies and hummus— About 8 baby carrots with 4 Tbsp. hummus

PREPARING FOR TAX-FILING SEASON

Tax season is here, so if you haven't done so already, it's time to gather all the appropriate information you need to file your 2021 tax returns. The federal tax deadline is April 18, 2022. Many people elect to file their tax returns electronically. This can be done in various ways, such as using tax preparation software or consulting a tax return professional. If you are filing with a paper form, there are certain documents you must be sure to include.

There is a myriad of tax documentation you may need, depending on your employment status over the past year. It's critical to consult with a tax professional with specific questions about your tax-filing situation.

MONTHLY RECIPE

Macaroni and Cheese With Broccoli

(Makes 6 servings)

Ingredients

- 2 cups elbow macaroni (uncooked)
- 4 Tbsp. flour
- 2 cups low-fat milk
- 2 cups low-fat shredded cheddar cheese
- ½ tsp. black pepper
- 2 cups broccoli (cooked and chopped)

Preparations

- 1) Cook the macaroni following the package instructions.
- 2) Drain the cooked macaroni and return to the pot.
- 3) While the macaroni is still warm, sprinkle in the flour and stir thoroughly.
- 4) Over medium heat, slowly stir the milk into the macaroni.
- 5) Add the cheese and black pepper.
- 6) Stir over medium heat until the milk and cheese thicken into a creamy sauce, about 7 to 10 minutes.
- 7) Stir in the broccoli. Heat thoroughly.
- 8) Taste and add a small amount of salt, if needed.

Nutritional Information (per serving)

Total calories	280
Total fat	4 g
Protein	19 g
Sodium	277 mg
Carbohydrate	40 g
Dietary fiber	3 g
Saturated fat	2 g
Total sugars	5 g

Source: MyPlate



ND BANKS
BENEFIT TRUST

LEARN TO LIVE BULLETIN

Your guide in wellness & mental health

March 2022

March is Sleep Awareness Month

You likely know from experience that sleep and mood go hand in hand. A sleepless night can leave you feeling crabby the next morning and put a damper on your whole day. You might think of sleep as an ability that we're born with, but it's actually a learned skill. Cognitive behavioral therapy can help you get to the root cause of your insomnia.



Most people know firsthand that sleep affects their mind and emotions. After all, there's a reason it's said that someone in a bad mood "woke up on the wrong side of the bed."

Emotional health conditions can disrupt sleep, and lack of sleep can affect emotional wellbeing. But this complex interaction also means that *positive change for both issues can go hand-in-hand*.

Fortunately, there are some simple yet powerful things we can do to improve our sleep, such as creating a healthy sleep routine. This is one of the many effective strategies found in Learn to Live's digital program for Insomnia, which is based on an approach proven to be most effective for sleep trouble—Cognitive Behavioral Therapy for Insomnia (CBT-i).

How can we create conditions to welcome sleep? Here are some suggestions:

- Turn off all screens at least 1 hour before bedtime. The blue light tricks our brains into thinking it's time to be alert.
- Avoid caffeine at least 6 hours before bedtime. It stimulates the body making it hard to relax and sleep.
- A dark, quiet room is best. Try turning your clock away and using white noise to drown out sounds.
- Do a calm activity before bed like some light stretching, journaling, or quietly listening to a podcast. This type of activity tells the brain and body that it's ok to shut down for the day.

If you have trouble falling or staying asleep, check out Learn to Live's digital Insomnia program. Our proven CBT-i techniques will help you understand how to use your thoughts and behaviors to improve your sleep experience and feel better overall. Visit learntolive.com/partners and use the code **BCBSNDSF** to get started. If you're already a member, [log into your account](#) to continue or to start a new program.



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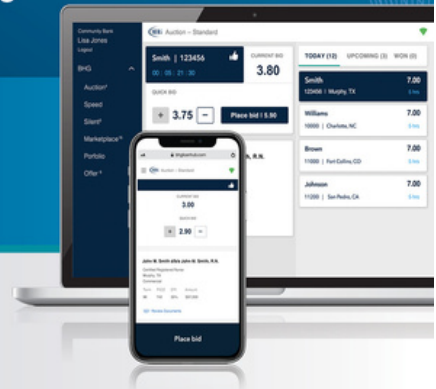


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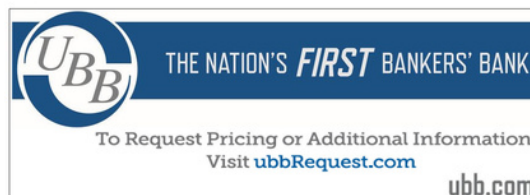
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If your bank does not currently offer credit cards, we can help you start a Visa card program with minimum entry costs. If your bank already offers credit cards, we can also facilitate a conversion from another processor, through a different program.

To learn more about the ICB Services Credit Card Program please contact:
 Angie: angiet@icbnd.com, or
 Bill: billw@icbnd.com
 or call (701) 258-8326




(701)258-8326 | Angie: angiet@icbnd.com | Bill: billw@icbnd.com
www.icbnd.com/products-services/card-services



Reserve the ICBND Mobile ATM Trailer for 2022

YOUR
BANK
NAME
HERE*

→



Are you marking your 2022 calendar for special community events? Will you need to borrow ICB Services Mobile ATM Trailer? Be sure to call to reserve the portable ATM now! Scheduled on a first come, first serve basis.

Also available when your bank-owned ATM is out of service or in the case of a disaster, i.e. Fire, Tornado or Flood. This ATM trailer comes equipped with Verizon Mobile Communication, Emergency Battery Operation, Wheel & Hitch Locks, Multiple Cameras and DVR, Heat and Air Conditioning.



There is no rental costs to the individual bank that borrows the trailer. Your bank will be responsible for the travel expenses associated with picking up and returning the trailer for storage as well as insuring the trailer when it is in your bank's possession.

For more details and to check availability call:

Angie Olson
 ICB Services
 701-258-8326 Email: angiet@icbnd.com

RESERVE NOW

ICBND Legislative Voice

Independent Community Banks of North Dakota (ICBND) exclusively represents the interests of community banks in the North Dakota Legislative and works closely with our national association, Independent Community Banks of America (ICBA), to support and promote shared interests in Washington, DC.

ICBND, in conjunction with ICBA, closely monitors state and federal activities that affect community banks, their customers and their communities.

ICBND is recognized for its community focus with our state legislators, congressional delegation, state and federal regulators and agencies, and policy-setting boards. Through work with these bodies we ensure the needs of community bankers are heard and met.

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701.258.7121 info@icbnd.com



INDEPENDENT COMMUNITY BANKS
OF NORTH DAKOTA



The key to our success is partners like you.

As NDHFA celebrates 40 years, we thank all of you for your continued dedication to creating affordable homeownership options.



NORTH DAKOTA
housing
FINANCE AGENCY



Berly D. Nelson
Attorney at Law

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Telephone (701) 232-8957 • Fax (701) 237-4049
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Vice President
Advantage Network Manager

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C: (605) 360-1981
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www.advantage-network.com

The
advantage
Network

ICBND MEMBERS IN THE NEWS

American State Bank & Trust Company of Williston



Meghan Wenker

Assistant Vice President and Real Estate Loan Assistant Manager **Meghan Wenker** to AVP and Real Estate Loan Department Manager.



Brandon Passley

AVP and Internal Audit Manager & Compliance/BSA Officer **Brandon Passley** to Vice President and Internal Audit Manager and Compliance/BSA Officer.



Rebekka Johnson

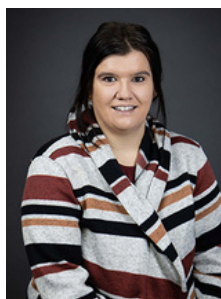
Trust Department Employee Benefits Officer **Rebekka Johnson** to Employee Benefits and Trust Operations Officer.



Dawn Hustad

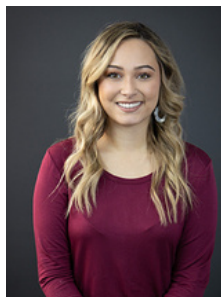
Hanson also announced the recent addition of **Dawn Hustad** as a Trust Officer. She brings more than 14 years of Trust experience. Hustad attended Cannon Financial Institute where she received designations of Certified Retirement Services Professional (CRSP) and Certified Retirement Plan Professional (CRPP).

Bank of North Dakota



Brooke Walter

Brooke Walter joined BND as a business banking associate II. Walter comes to BND from BNC National Bank Garrison where she was the branch manager. She has an associates degree in business management from Bismarck State College.



Alyssa Deaton

Alyssa Deaton joined BND as a student loan customer service representative. Deaton comes to BND from AT&T where she was an assistant store manager.



Brianna Carson

Brianna Carson joined BND as a student loan customer service representative. Carson comes to BND from Gate City Bank in Fargo where she was a senior customer service specialist.



Justin Storey

Justin Storey joined BND as a student loan processing specialist. Storey comes to BND from the North Dakota Department of Human Services where he was a human service program specialist. He has a bachelor of arts degree in criminal justice from Minnesota State University Moorhead.

ICBND MEMBERS IN THE NEWS

Bank of North Dakota



Mike Morey

Mike Morey joined BND as a business banking associate III. Morey comes to BND from Dakota Community Bank and Trust where he was a mortgage loan servicing and closing officer.

Dakota Carrier Network



Seth Arndorfer

Seth Arndorfer, CEO of DCN (Dakota Carrier Network), has been reappointed as a working group member to serve on the Federal Communications Commission Precision Ag Connectivity Task Force.

Arndorfer will serve another two-year term on a Task Force Working Group. This term he will serve on the working group focused on examining current and future connectivity demand for precision agriculture. During his first term, Arndorfer was on the task force working group focused on broadband mapping on agricultural lands. Appointments are made by the FCC Chairwoman Jessica Rosenworcel in consultation with Secretary of Agriculture Tom Vilsack.

Dakota Business Lending



Scott Schake

Dakota Business Lending is pleased to welcome **Scott Schake** to their team as a Portfolio Manager. Based out of the Fargo office, Schake will be responsible for ensuring compliance with all agency rules and regulations and managing the organization's overall loan portfolio from closed/funded to pay off. He will also be working to respond to all servicing related requests and oversee all required compliance and credit needs.



ICBND MEMBERS IN THE NEWS

Dakota Carrier Network

DCN employees earn Ethernet certification

Eleven DCN employees recently earned MEF Carrier Ethernet Certified Professional (CECP) certification following a week of intensive training and successful exam completion.

CECP is a vendor neutral, technical certification recognizing carrier Ethernet expertise in professionals from a cross section of job functions. The certification is valid for three years and is recognized industry wide as the highest standard for carrier Ethernet professionals. The following DCN team members were certified or recertified (* indicates recertification):

- Mark Aslakson, wholesale sales manager
- Sheldon Dacar, Ethernet/IP technician I
- Todd Domres, manager of Owners and government relations
- Jennifer Guthmiller, commercial sales manager
- David Malsam, Ethernet/IP technician II
- Tim Paulson, Ethernet/IP engineer
- Barb Pfeifer, Ethernet/IP technician I
- Branden Rasmussen, cloud services specialist
- Jody Sommer, Ethernet/IP technician II
- Aparna Subramanian, information systems manager
- Tara Taylor, application analyst

"Employee education and training are vital, especially in the ever-changing technology field," says DCN CEO Seth Arndorfer. "CECP certification is crucial when working with carrier Ethernet and this shows that our team has the expertise to develop and deliver dynamic services to DCN's customers. We are proud to have this many subject matter experts on our team who are dedicated to providing customers with services tailored to their specific needs."



Photo:

Front row: L to R: Aparna Subramanian, Tara Taylor, Barb Pfeifer

Back row: L to R: Jennifer Guthmiller, Todd Domres, Jody Sommer, Tim Paulson, David Malsam, Branden Rasmussen

Not pictured: Mark Aslakson, Sheldon Dacar

ICBND MEMBERS IN THE NEWS

Dacotah Bank



Peggy Sprenger

Peggy Sprenger has announced her retirement as agricultural banker in Faulkton as of March 31, 2022. Peggy has been a dedicated, integral employee at Dacotah Bank for 45 years. Through her years with the Bank, she has served as bookkeeper, teller, assistant cashier, loan assistant, insurance agent, loan officer, and most recently, agricultural banker. She has received five awards for her dedication to the banking industry. With Peggy's transition, Sara Wilkins has been promoted to agricultural banker.



Sara Wilkins

Sara Wilkins has been promoted to agricultural banker.



Mike Hollan

Mike Hollan has announced his retirement effective March 31, 2022 at Dacotah Bank. Prior to serving in his current role as senior advisor, Mike served as the Executive Vice President and Chief Operating Officer. As a result of his retirement, Kristen Fauth has been promoted to Executive Vice President and Chief Operating Officer.



Kristen Fauth

Kristen Fauth has been promoted to Executive Vice President and Chief Operating Officer.



Alexandra Grieben

As the Vice President of Risk Management, **Alexandra Grieben** provides oversight of risk management, fraud, physical security, legal, quality assurance, internal audit, and credit risk. She is a native to Aberdeen, graduating from Roncalli High School in 2003. She graduated from Northern State University in 2008 with a Bachelor of Science degree in Banking and Financial Services. She is also a graduate of Aberdeen Leadership where she was the 2012 recipient of the Dale Stein Leadership Award.



Ryan Fjeldheim

As the Vice President of Business Development, **Ryan Fjeldheim** provides oversight of sales and the support of commercial cash management services along with the sales and development of commercial and consumer deposit products. He is a graduate of Pollock High School and received a Bachelor of Science degree from Northern State University. He is a 2017 graduate of Dacotah Bank's executive leadership program, The Academy.

ICBND MEMBERS IN THE NEWS

First International Bank & Trust

Honors Blaine DesLauriers With Odin Award

(MINOT, ND) - First International Bank & Trust (FIBT) is proud to announce that Blaine DesLauriers, Senior Executive Vice President and Vice Chairman, is the recipient of the 2021 Odin Award. Named after Odin Stenehjelm, who founded the bank in 1910, the prestigious award is given annually to the employee who best exemplifies FIBT's mission, vision, and values. It recognizes those who execute service at its highest level and inspires those around them.

To celebrate his achievement, FIBT is donating \$5,000 to the Minot Family YMCA, Blaine's charity of choice. In addition, Blaine is graciously choosing to donate \$5,000 of his own money, which the Stenehjelm family is matching for a grand total of \$15,000.

"Winning the Odin Award has been the highlight of my banking career," says Blaine DesLauriers. "I am truly honored and humbled to receive this award from my peers. I have been blessed to work with many dedicated and talented team members over the years. They have all made my job easier and my work very enjoyable".

"I have chosen the Minot Family YMCA as the recipient of the \$15,000 donation. I have been involved with the YMCA for many years; and I have served on its Board of Directors since 1994. I'm extremely proud of the impact that Minot Family YMCA has on our community. The YMCA is a great community partner that contributes positively to Minot's quality of life. The YMCA's mission provides youth development and healthy living for all ages and physical abilities. Every community member is assured the opportunity, regardless of their age, income, or background, to learn, grow and thrive at the Minot Family YMCA".

Blaine has been employed at FIBT for over 31 years and has been an integral part of the bank's growth and success. Congratulations to Blaine DesLauriers on this well-deserved award!



Pictured in the photo from left to right are: Myron Feist (YMCA Board), Blaine DesLauriers (Senior Executive Vice President/Vice Chairman of FIBT), Preston Phillips (YMCA Board), Roger Mazurek (Executive Director of YMCA), Paul Kramer (YMCA Board), Travis Mowbray (YMCA Board), and Greg Fjeld (Minot Y's Men's Club).

ICBND MEMBERS IN THE NEWS

Newcleus



Anthony McCracken

Newcleus, a company that designs, administers and services creative compensation, benefit, investment and finance strategies announced that **Anthony McCracken** will join the company as Managing Director of Qualified Plans.

Anthony works with Plan Sponsors to design, manage and oversee meaningful 401(k) Retirement programs. He has worked in the Financial and Retirement Planning industry since 2006 and has helped organizations design and service plans to create successful retirement strategies for their employees. His emphasis on consistently monitoring fiduciary processes, such as fee benchmarking, investment due diligence and education programs, has improved the retirement outcomes of many clients.



Starion



Darren Haugen

Darren Haugen has been promoted to Business Banking Officer, VP. Darren joined Starion in December 2000 as Financial Services Manager, SVP. Darren was promoted to Business Banking Officer, AVP in 2015.



Reed Hendrickson

Reed Hendrickson has been promoted to Business Banking Officer, AVP. Reed joined Starion in 2018 as a Business Banking Officer.



Nevada Silha

Nevada Silha has been promoted to Business Banking Officer, AVP. Nevada joined Starion in 2018 as a Business Banking Officer.



Brenna Grossbauer

Starion Bank Chief Human Resources Officer **Brenna Grossbauer** has been named one of Prairie Business Magazine's 2022 Top 25 Women in Business. Grossbauer joined Starion as CHRO in 2017. She has spent 21 years in the banking industry, with nearly 20 of those in an executive leadership role. At Starion, she serves as a member of the Executive Committee and is Chair of the Bank's Management Committee.

ICBND MEMBERS IN THE NEWS

Starion



Matt Power

Starion Bank welcomes **Matthew Power** to their Bismarck main branch as a Private Banking Officer.

Power has previous experience in the financial sector and a long history of providing first-class customer service. He graduated from the University of Mary with a bachelor's degree in education and a master's degree in business administration and management.



Jace Greene

Starion Bank welcomes new Cash Management Officer **Jace Greene** to their Fargo locations.

Greene comes to Starion with more than five years of banking experience that includes retail, lending, and management. He holds a bachelor's degree in business administration and management from the University of North Dakota.

Starion Bank announces that **Ryan Taylor** and **Levi Andrist** have joined the Board of Directors. The board guides the overall strategic direction of the bank, including principal business focus and merger and acquisition activities. The board includes representatives of the communities served by the bank, senior managers, and owners of the bank.



Levi Andrist

Levi Andrist is a Bismarck attorney and shareholder at GA Group, PC, a firm that specializes in government affairs, regulatory affairs, ballot campaigns, and ethics, and represents clients from a wide range of industries.



Ryan Taylor

Ryan Taylor is a 4th generation rancher from Towner, North Dakota. He is the Director of Public Policy at Ducks Unlimited, using his agricultural and public policy expertise to promote resiliency in rural communities and conservation of our natural lands and resources in the prairie states.

Widmer Roel



Andrew Schell

Andrew Schell, CPA has been promoted to Senior Audit Manager. Andrew joined Widmer Roel in 2014 and has eight years of experience. Schell is a native of Fargo, North Dakota and earned a bachelor's degree from North Dakota State University. Andrew provides audit and accounting services to a wide range of clients, while maintaining a focus in the agribusiness field.

ICBND MEMBERS IN THE NEWS

Widmer Roel

Widmer Roel, Fargo, ND is proud to announce the acquisition of Giddings & Associates, Ltd., a local CPA firm also located in Fargo, ND, effective Jan. 1, 2022.



Mark Giddings

We are excited to welcome **Mark Giddings**, CPA, CGMA, **Ashley King**, and **Lisa Burth** to the Widmer Roel team.

Mark Giddings has developed a niche in sophisticated tax and business consulting. He is a graduate of Moorhead State University (now Minnesota State University-Moorhead).



Ashley King

Ashley King is a tax manager and previously worked for Giddings & Associates for 14 years. She is a graduate of NDSU and provides tax, payroll, bookkeeping and accounting services with a focus on agri-business.



Lisa Burth

Lisa Burth is a tax supervisor and has 18 years of tax experience, the last nine years working for Giddings & Associates. She has an AAS degree in HR from MState.



Candace Jacobs

Candace Jacobs has joined Widmer Roel, a local public accounting and business advisory firm, assisting the audit department. Candace, as an Audit Associate, provides audit and accounting services.

Candace is a graduate from North Dakota State University where she earned a Bachelor in Accounting degree.



Arnold Bolland

Arnold Bolland, CPA has been promoted to Senior Audit Associate. Arnold joined Widmer Roel in 2020 as a full time associate and has three years of experience. Bolland is a native of Fergus Falls, Minnesota and earned a bachelor's degree from Minnesota State University Moorhead. Arnold provides audit and accounting services to a wide range of clients.



Juan Martinez

Juan Martinez, CPA has been promoted to Senior Audit Manager. Juan joined Widmer Roel in 2016 and has six years of experience. Martinez is a native of Grafton, North Dakota and earned a bachelor's degree from the University of North Dakota. Juan oversees many of the firms review engagements and employee benefit plan audits. Additionally, Juan provides assurance, accounting, and advisory services for clients in a variety of industries while maintaining a focus in the construction and employee benefit plan industries.

ICBND MEMBERS IN THE NEWS

ICBND



Lindsay Kinnischtzke

Lindsay Kinnischtzke joins ICBND staff as new Office & Marketing Coordinator. Lindsay is a former ICBND Emerging Leaders Development Group Member, and comes to ICBND with over ten years of community banking experience. Lindsay is a native of Bismarck, North Dakota and earned a bachelor's degree from University of North Dakota and Master's Degree from the University of Mary.



ICBA QUOTES

The benefit of hindsight by Molly Bennett is executive editor of Independent Banker.

If board members could give their 22-year-old selves advice, here's what they'd say:

Find a career that provides an intellectual challenge, allows you to honestly and genuinely help people, and one that makes you proud of what you do, knowing that you earn people's trust and respect. That is what I found in community banking.

—**Tim Zimmerman**, ICBA past chairman and senior vice president and COO of Standard Bank, FSB, Monroeville, Pa.

Watch and listen to successful community bankers and soak up all of their advice and wisdom. There is so much to gain, and the fundamentals of good banking never change. Technology changes our processes, but the way we build relationships in our communities never changes.

—**Scott Heitkamp**, ICBA past chairman and president and CEO of Valuebank Texas, Corpus Christi, Texas

Slow down and have better work-life balance. I missed a lot of my kids' events because I had "too much going on at work." Work life/home life balance is so important.

—**Doug Ouellette**, ICBA at-large director

Learn much, give back, and there is no "I" in team.

—**Brenda Foster**, ICBA at-large director

Work hard and put in more effort than those around you.

—**Mark Hesser**, ICBA at-large director

Collect a mentor from every job you have.

—**Jill Sung**, ICBA at-large director

ICBND CLASSIFIEDS

First Western Bank & Trust

Job Title: Credit Analyst
Classification: Non-Exempt, Non-Officer
Department: Credit
Status: Full-time
Reports To: Credit Review Officer

POSITION OVERVIEW

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

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE GO TO : Careers | First Western Bank & Trust Careers

Job Title: Universal Banker
Classification: Non-Exempt
Department: Universal Banking
Status: Full-time
Reports To: Customer Relations Manager/BSA Officer

POSITION OVERVIEW

Provide prompt and courteous customer service to patrons of First Western Bank & Trust. Direct and assist customers with bank products in support of the Bank's sales and service objectives.

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE GO TO : Careers | First Western Bank & Trust Careers

Job Title: Consumer Lender 1
Classification: Exempt
Department: Lending- Consumer
Status: Full-time
Reports To: Senior Consumer Lender

POSITION OVERVIEW

Responsible for soliciting, evaluating, negotiating, underwriting, approving or recommending approval, and coordinating the closing of in-house mortgage loans, construction loans and real estate loans in compliance with the Bank's lending policies and procedures.

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE GO TO: Careers | First Western Bank & Trust Careers

Starion

Accounting/Bookkeeping Specialist- Starion Bank, Mandan, ND

POSITION OVERVIEW

Located in our Mandan branch, this position delivers high-quality customer service by providing accounting and bookkeeping support to all 16 branches and customers in North Dakota and Wisconsin.

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE GO TO: Apply online at www.starionbank.com/careers.

ICBND CLASSIFIEDS

Starion

Chief Operations Officer- Starion Bank, Bismarck, ND

POSITION OVERVIEW

The COO will:

- Be located in Bismarck, ND
- Live and exhibit our core values
- Oversee Ops, IT, Project Mgmt, Accounting, and Loan Ops

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES

AND MORE GO TO: Apply online at www.starionbank.com/careers.

Mortgage Banking Officer- Starion Bank, Fargo, ND

POSITION OVERVIEW

Start new and grow existing residential mortgage banking relationships, and promote bank products and services through:

1. Proactive sales calls, community engagement, and collaboration with Starion colleagues, and
2. Diligent, data-driven administration of loan portfolios that complies with all bank policies and regulatory standards.

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES

AND MORE GO TO: Apply online at www.starionbank.com/careers.

First State Bank of Harvey

Loan Officer- First State Bank of Harvey

POSITION OVERVIEW

First State Bank of Harvey has an opening for a full-time loan officer. Ideal candidate will have 1 to 5 years of experience, but would consider training the right candidate. Farm background preferred. Full benefit package and competitive salary based on experience.

Apply to First State Bank of Harvey attn: Howard Schaan 700 Lincoln Ave Harvey, ND 58341, hschaan@firstharvey.com or phone 701-324-2285.

